



# HOU-4.02 - Median Income Guidelines Policy

Binding City Policies (BCP)

Policy category: [Compliance and Reporting](#)

Policy number: HOU-4.02

## **MEDIAN INCOME GUIDELINES POLICY**

*Binding City Policy*

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### **HISTORY**

Amended by Director of Portland Housing Bureau May 16, 2018.

Ordinance No. 188503, passed by City Council July 5, 2017 and effective August 4, 2017.

### **Related documents**

 [HOU-4.02 Median Income Guidelines Policy](#) 43.41 KB

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**Median Income Guidelines Policy**

*Portland Policy Document adopted by City Council.*

**1. Purpose and Scope**

This policy establishes income guidelines, by Area Median Income, for program eligibility into Portland Housing Bureau-subsidized units.

**2. Definitions**

- a. “Area Median Income” for the Portland Metropolitan Statistical Area as defined by HUD as adjusted for inflation and published periodically.
- b. “Portland Metropolitan Statistical Area” is defined as the Portland-Vancouver Hillsboro region.
- c. “HUD” The United States Department of Housing and Urban Development.
- d. “Inflation Factor” is a numerical rate based on consumer price index (CPI) forecasted by the Congressional Budget Office (CBO).
- e. “Fair Market Rents” (FMR) are gross rent estimates that include shelter plus utilities, except telephone, cable or satellite, and internet services.

**3. Median Income Guidelines Policy**

- a. This policy establishes the income guidelines used to determine participant eligibility for affordable housing programs through the Portland Housing Bureau (PHB).
- b. HUD determines income guidelines based on area median income estimates and fair market rents for the Portland-Vancouver-Hillsboro Metropolitan Statistical Area.
  - i. AMI is calculated using U.S. Census Bureau American Community Survey (ACS) Data.
  - ii. An inflation factor is used to project trends
  - iii. The ACS 1-year estimate is multiplied by the inflation factor to determine the AMI.
  - iv. The Fair Market Rents are used to establish rents and contracts terms for affordable housing programs.
  - v. AMI and FMR are calculated and updated annually.
- c. The 2018 AMI levels are based on a 4-Person Income of \$73,300. The 1-Person Family Income is 70% of the 4- Person Income, the 2-Person Family Income is 80%, and the 3-Person Family Income Limit is 90%. Each family size larger than four is calculated by an 8% increase per household member to the 4- Person Income Limit.

**4. Median Income Guidelines Schedule**

Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%
1	\$17,100	\$22,800	\$25,650	\$28,500	\$31,350	\$34,200	\$37,050	\$45,600	\$56,980	\$68,376
2	\$19,560	\$26,080	\$29,340	\$32,600	\$35,860	\$39,120	\$42,380	\$52,160	\$65,120	\$78,144
3	\$21,990	\$29,320	\$32,985	\$36,650	\$40,315	\$43,980	\$47,645	\$58,640	\$73,260	\$87,912
4	\$24,420	\$32,560	\$36,630	\$40,700	\$44,770	\$48,840	\$52,910	\$65,120	\$81,400	\$97,680
5	\$26,400	\$35,200	\$39,600	\$44,000	\$48,400	\$52,800	\$57,200	\$70,400	\$87,912	\$105,494
6	\$28,350	\$37,800	\$42,525	\$47,250	\$51,975	\$56,700	\$61,425	\$75,600	\$94,424	\$113,309
7	\$30,300	\$40,400	\$45,450	\$50,500	\$55,550	\$60,600	\$65,650	\$80,800	\$100,936	\$121,123
8	\$32,250	\$43,000	\$48,375	\$53,750	\$59,125	\$64,500	\$69,875	\$86,000	\$107,448	\$128,938

## EXHIBIT A

### 5. Fair Market Rent Schedule

- a. Fair Market Rents are determined annually by HUD through a local rent survey.

Bedroom Size	FMR
SRO	\$769
0	\$1,026
1	\$1,132
2	\$1,330
3	\$1,935
4	\$2,343
5	\$2,694
6	\$3,045

### 6. Amendments to Policy

- a. The Director of the PHB or a designee shall have authority to make changes to this Portland Policy Document as is necessary to meet current program requirements throughout the year.
- b. This policy will be reviewed annually.