

California's Answer to its Housing Crisis  
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## Article

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With high demand on top of inadequate supply, the meaning of “affordable” in the most desirable locations can be difficult to gauge. According to the U.S. Department of Housing and Urban Development (HUD) definition, housing is affordable if the expense accounts for less than 30 percent of a household’s income. Affordability, then, reflects a combination of economic factors that differ across the country. For example, in California, the poorest 25 percent of the income earners report spending 67 percent of their income on housing.

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