The Family Housing Fund defines indirect costs as:

- Overhead expenses or ongoing operational costs incurred by the research institution on behalf of the institution’s activities and projects, but that are not easily identified with any specific project.
- Administrative or other expenses which are not directly allocable to a particular activity or project.
- Expenses related to general operations of research institution that are shared among projects and/or functions.
- Basic examples include executive oversight, existing facilities costs, accounting, grants management, legal expenses, utilities, and technology support.

The Family Housing Fund is a 501(c)3 organization and is not committed to matching the indirect cost rates of the U.S. government or other entities. This policy helps ensure furtherance of our charitable mission to help the affordable housing network meet the needs of families in complex and changing conditions.

The Family Housing Fund allows up to a 10% indirect cost rate for commissioned research. The rate of reimbursement is equal to the rate percentage multiplied by the total project budget.

This rate applies to both the contracted research institution and any subcontractors that may support the work.

Ten percent is the maximum allowed under the Family Housing Fund’s policy. A research institution with an actual indirect cost rate lower than the maximum rate provided in this policy should not increase the proposal to the maximum allowed.

Given that the policy allows up to a 10% indirect cost rate, the actual indirect cost rate approved by the Family Housing Fund may be anywhere between 0% and 10%, depending on the specifics of the project.