

2019



OUT *of* REACH



NATIONAL LOW INCOME
HOUSING COALITION

OUT OF REACH 2009

Persistent Problems,
New Challenges for Renters



National Low Income Housing Coalition
April 2009

OUT OF REACH 2015

JPMORGAN CHASE & CO. NATIONAL LOW INCOME HOUSING COALITION

OUT OF REACH 2016

No Refuge for Low Income Renters

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OUT OF REACH 2007-2008

THE WAIT FOR A HOME GROWS LONGER



BOCA RATON — Hundreds of people lined up for housing vouchers at the Boca Raton Housing Authority early Wednesday morning. March 12, 2008

OUT OF REACH 2014

Twenty-Five Years Later, The Affordable Housing Crisis Continues

WHERE IN AMERICA CAN A LOW-WAGE WORKER AFFORD A TWO-BEDROOM APARTMENT? NOT OUT OF REACH

OUT OF REACH 2014

OUT OF REACH 2013

AMERICA'S HOUSING WAGE CLIMB

OUT OF REACH 2017

THE HIGH COST OF HOUSING

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OUT OF REACH 2012

America's Forgotten Housing Crisis



March 2012

The average hourly wage among renters is **\$14.32**.
 The housing wage is **\$18.79**.
 This means affordable housing for low income renters is still
OUT OF REACH

WE NEED TO END THIS PROBLEM NOW, AND WE HAVE A SOLUTION.
OUT OF REACH 2013 // NATIONAL LOW INCOME HOUSING COALITION // MARCH 2013

OUT OF REACH 2018

THE HIGH COST OF HOUSING

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NATIONAL LOW INCOME HOUSING COALITION

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. NLIHC educates, organizes, and advocates to ensure decent, affordable housing for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of *Out of Reach* are available from NLIHC.

Additional Local Data Can Be Found Online at www.nlihc.org/oor

The Print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

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Data for states, metropolitan areas,
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PREFACE

BY U.S. REPRESENTATIVE AYANNA PRESSLEY (D-MA)



Access to safe and affordable housing is a fundamental human right. As the daughter of a tenant's rights activist in Chicago, I know first-hand the challenges many families face – families headed by a single parent like my own was growing up and who are disproportionately impacted by the kind of inequity that fuels income and wealth disparities and poor health outcomes.

At times like these, it's crucial that we recognize organizations like NLIHC who stand at the frontlines of housing justice – advocating for equitable access to stable housing which remains out of reach for our nation's most vulnerable households.

In my district, the Massachusetts 7th, one of the most diverse and unequal districts in our nation, we are distinctly aware of the interconnectedness between housing and economic opportunity. Children learn better and are more likely to graduate when they live in safe and stable homes. Affordable housing promotes healthy living and provides low-income people a chance at upward mobility. Without it, families are destabilized, productivity suffers, and entire communities crumble.

The lack of affordable housing is perhaps the greatest challenge to successfully ending homelessness and lifting millions of people out of poverty. A family in my district alone must work 84 hours per week just to afford a decent 1-bedroom apartment at fair market rate. This country has a shortage of over 7 million affordable homes for America's 11 million lowest income families.

And we continue to struggle to preserve what little affordable housing we do have. Exacerbated by sky-high rent and real estate prices, wage stagnation, and a widening racial wealth and income gap – this crisis shows no signs of slowing down. Families across the Massachusetts 7th and beyond are being forced

to make impossible choices between putting food on the table, paying for lifesaving medication or making rent. People are finding themselves one emergency away from eviction and even homelessness.

Despite clear and urgent needs, the Trump administration continues to starve communities of the resources needed to tackle this crisis. In the

richest nation on earth, how is it that 3 out of every 4 families eligible for housing assistance are turned away? This administration's callous attempts to rollback funding for affordable housing and homelessness assistance programs has left more than half a million people without shelter on any given night. So long as there is a national housing shortage, the American Dream remains largely deferred.

This isn't just a devastating trend, but rather a national public health crisis. The U.S. Department of Housing and Urban Development (HUD) must enact policies to guarantee housing for all and leverage the resources to make it a reality. For too long, too many people have been left out and left behind when it comes to federal housing policy and it's time those practices come to end.

As Members of Congress, we must advance proactive solutions and mitigate the harm caused by this administration. I am proud to join Senator Elizabeth Warren and Representative Cedric Richmond as a cosponsor of the "American Housing and Economic Mobility Act" – legislation that would make historic investments through the national Housing Trust Fund to increase our nation's housing supply and provide redress for decades of discriminatory policies like redlining. Additionally, I have called for robust investments in federal programs like Section 202 so that our seniors can age in community with dignity and independence.

As you read NLIHC's seminal *Out of Reach* report for 2019, I urge you to join in partnership with residents in your community – from food service workers and nurses to activists and organizers– to demand real change in Washington. Change that centers on the needs of our communities and guarantees housing as a fundamental right for all Americans.

In solidarity,

A handwritten signature in black ink that reads "Ayanna Pressley". The signature is fluid and cursive.

Congresswoman Ayanna Pressley
Massachusetts 7th Congressional District

As Members of Congress, we must advance proactive solutions and mitigate the harm caused by this administration.

FORWARD

BY DIANE YENTEL, NLIHC PRESIDENT AND CEO



This year marks the 30th anniversary of the National Low Income Housing Coalition's *Out of Reach*. The first edition's subtitle was *Why Everyday People Can't Find Affordable Housing*. The report, then a paper booklet, helped establish a precedent for data-driven advocacy by putting simple, timely, locally relevant information into the hands of advocates and decision-makers around the country.

Cushing Dolbeare, NLIHC's founder and author of the first *Out of Reach*, distilled the issue of housing affordability into a singular statistic, the "Housing Wage" - what a full-time worker in a given community must earn to afford a modest rental home. By translating housing costs into wages, the Housing Wage provides a simple, immediately relatable and easy-to-communicate metric of housing affordability.

Much has changed in the past 30 years. New data sources and the internet have fundamentally changed how people access and disseminate housing data. What has not changed is that the U.S. has a deep and pervasive housing crisis affecting millions of renters and a pressing need to educate and mobilize people to end it. *Out of Reach* is specifically designed for this purpose.

Cushing wrote the first *Out of Reach* at the end of a tumultuous decade for federal affordable housing policy. Ronald Reagan had ushered in a new era of small government and political conservatism that ended an era of bold anti-poverty initiatives started during the Johnson administration's War on Poverty. The federal government shifted the funding emphasis away from long-term commitments of building and operating deeply affordable housing to shorter-term commitments to provide rental assistance.

Our rental housing needs have worsened considerably over the past 30 years. Cushing noted in the first *Out of Reach* that housing assistance reached only 1 in 3 eligible households in the late-1980s. Today, housing assistance reaches fewer than 1 in 4. The private market has lost more than 2.5 million low-cost rental units since 1990, and rent increases have significantly outpaced income growth and price increases for necessities like food and transportation. Wage inequality has worsened between black and white workers at all wage levels, exacerbating the racial housing inequities that have long plagued the nation. Affordable rental housing for low-income people is significantly further out of reach now than in 1989, despite a massive increase in wealth for higher-income households.

As in 1989, homelessness and housing poverty are a choice: not by those experiencing them, but by policymakers who advance policies that perpetuate or exacerbate the crisis and by those who fail to act. Then as now we as a country choose to allow homelessness to occur. We can choose differently: we have the data, the solutions and the resources. We lack only the political will.

With tools like *Out of Reach*, we are building that will. Media coverage of *Out of Reach* and other NLIHC research and expertise has more than tripled in the past three years. The public is increasingly demanding action. A recent national poll commissioned by NLIHC's *Opportunity Starts at Home* campaign finds 85% of the public believes a safe, decent, affordable place to live should be a national priority. More than eight in ten say the president and Congress should take major action to make homes affordable to the lowest-income people.

NLIHC co-created and leads the *Opportunity Starts at Home* multisector campaign because housing impacts every area of our lives. Research confirms that when we are affordably housed, we are healthier, better educated, earn more over our lifetimes, and even live longer. Through *Opportunity Starts at Home*, leaders in health, education, civil rights, criminal justice, local government, faith-based and others are joining in advocacy for increased federal investments to make homes affordable for the lowest-income people, bringing new awareness, connections and power to our work.

Political leaders are responding. Members of Congress and 2020 presidential candidates are proposing historically bold policy solutions. For the first time in decades (if ever), affordable housing is a primary issue being raised by constituents and candidates on the campaign trail. NLIHC's *Our Homes, Our Votes: 2020* nonpartisan project will continue to elevate the housing crisis and its solutions in the presidential campaign so that the next president, whomever it may be, prioritizes ending homelessness and housing poverty in America.

The coming years present a tremendous opportunity for bold federal housing policy solutions to ensure every individual and family has a safe, accessible, affordable home. Together, we **can** end homelessness and housing poverty once and for all.

Onward,

A handwritten signature in black ink that reads "Diane Yentel". The signature is written in a cursive, flowing style.

Diane Yentel

INTRODUCTION

Out of Reach documents the significant gap between renters' wages and the cost of rental housing across the United States. The report's central statistic, the Housing Wage, is an estimate of the hourly wage a full-time worker must earn to afford a rental home at HUD's fair market rent (FMR) without spending more than 30% of his or her income on housing costs, the accepted standard for affordability. HUD's FMRs are estimates of what a family moving today can expect to pay for a modestly priced rental home in a given area. Over the past 30 years, the report has demonstrated that the cost of a modest rental home is out of reach for low-wage workers and other extremely low-income renters.

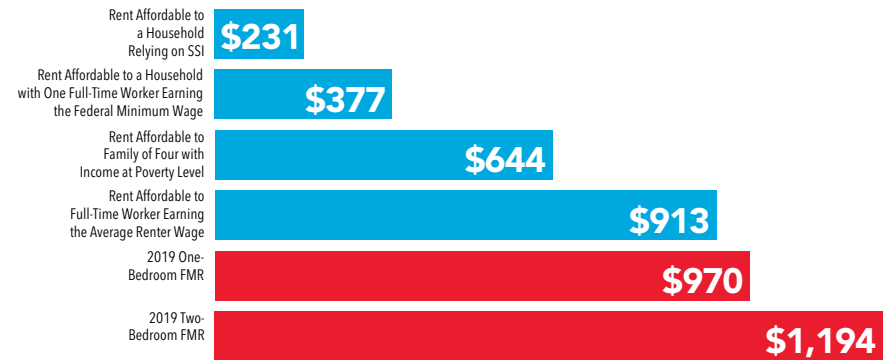
THE 2019 NATIONAL HOUSING WAGE IS \$22.96 FOR A MODEST TWO-BEDROOM RENTAL HOME AND \$18.65 FOR A MODEST ONE-BEDROOM RENTAL HOME. A worker earning the federal minimum wage of \$7.25 per hour must work nearly 127 hours per week (more than 3 full-time jobs) to afford a two-bedroom rental home or 103 hours per week (more than 2.5 full-time jobs) to afford a one-bedroom rental home at the national average fair market rent.

The struggle to afford rental housing is not confined to minimum-wage workers. The average renter's hourly wage is \$5.39 less than the national two-bedroom Housing Wage and \$1.08 less than the one-bedroom Housing Wage. As a result, an average renter must work 52 hours per week to

afford a modest two-bedroom apartment of his or her own, a challenging task that is even more difficult for a single parent of a young child or a person with a disability. In only 10% of U.S. counties can a full-time worker earning the average renter's wage afford a modest two-bedroom rental home at fair market rent, working a standard 40-hour work week. The same worker could afford a modest one-bedroom apartment in 41% of U.S. counties.

Low wages, wage inequality, racial inequities and a severe shortage of affordable rental homes leave too many vulnerable people unable to afford their housing. Only four million rental homes are affordable and available to the nation's eleven million extremely low-income renter households whose incomes are less than the poverty rate or 30% of their area median income (AMI), leaving a shortage of seven million rental homes (NLIHC, 2019b). A family of four with poverty-level income in most areas of the U.S. earns no more than \$25,750 annually, sufficient to afford a monthly rent of no more than \$644. Many extremely low-income families can afford far less. Individuals

FIGURE 1: RENTS ARE OUT OF REACH FOR MANY RENTERS



Fair Market Rent = Fair Market Rent. Source: NLIHC calculation of weighted-average HUD fair market rent. NLIHC calculation of affordable rents based on income and benefits data from BLS QCEW, 2017 adjusted to 2019 dollars; HUD 2019 Income Limits; and Social Security Administration, 2019 maximum federal SSI benefit for individual.

relying on Supplemental Security Income (SSI) can afford a monthly rent of only \$231. Meanwhile, the average monthly fair market rent for a two-bedroom or one-bedroom rental home is \$1,194 or \$970, respectively (**Figure 1**). Due chronic underfunding, only one in four eligible low-income households receives the federal housing assistance they need (Fischer & Sard, 2017).

A 2019 national public opinion poll commissioned by NLIHC's *Opportunity Starts at Home* campaign shows that, across the political spectrum, a large majority of Americans believes safe and affordable housing should be a top national priority and that Congress and the president should take major action to make housing more affordable for people with low incomes (*Opportunity Starts at Home*, 2019). Voters

LOW-WAGE WORK

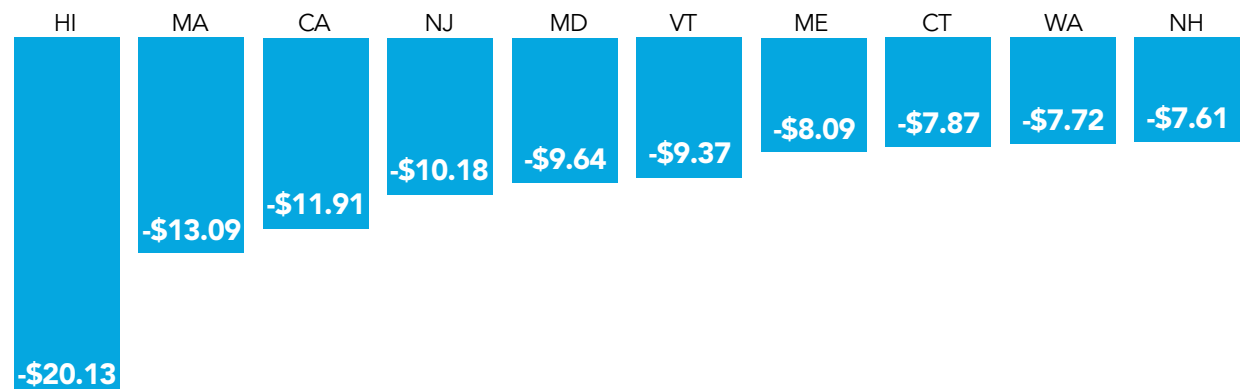
recognize the need for change, indicating support for increasing investments in new affordable housing for the lowest-income renters, expanding rental assistance, and introducing tax breaks for renters. An increased and sustained commitment to programs that serve low-wage workers and other extremely low-income renters, like the national Housing Trust Fund, Housing Choice Vouchers (HVCs), and public housing, could solve our nation's rental affordability crisis.

“Low wages, wage inequality, racial inequities and a severe shortage of affordable rental homes leave too many vulnerable people unable to afford their housing.”

In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week. In only 28 counties out of more than 3,000 counties nationwide can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. These 28 counties are in states with a minimum wage higher than the federal level. While higher minimum wages are important, they alone will not solve the housing affordability crisis. Forty-two local jurisdictions have minimum wages higher than the federal or their state minimum wage, but these local minimum-wage ordinances all fall short of the local one-bedroom and two-bedroom Housing Wage (Appendix A).

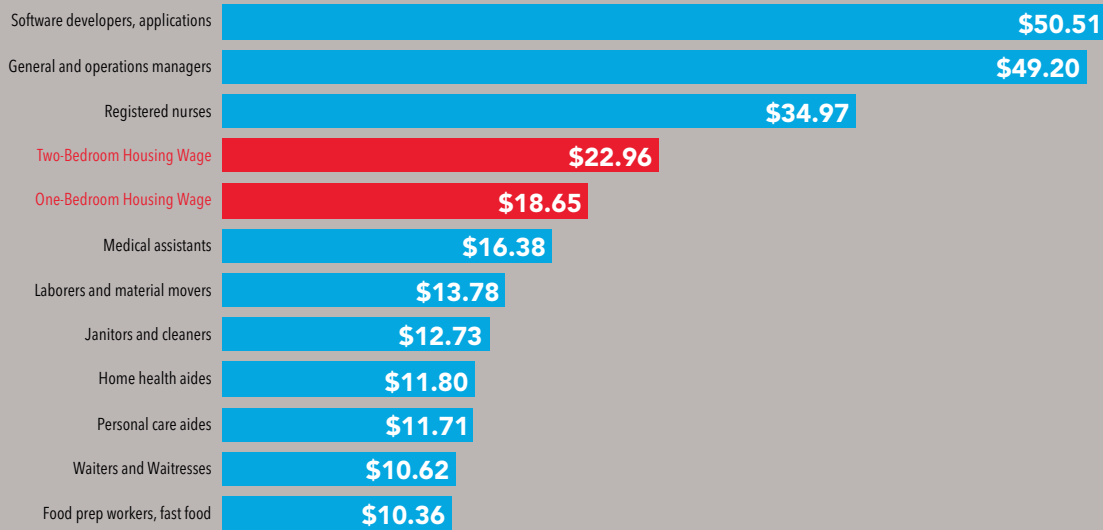
Modest rental housing is too costly for many renters earning more than the minimum wage as well. Nationally, the average renter's hourly wage is \$17.57, which is \$5.39 below the national two-bedroom Housing Wage and \$1.08 below the national one-bedroom Housing Wage. In every state, the District of Columbia, and Puerto Rico, the average renter's wage is less than the state two-bedroom Housing Wage. In sixteen states, including California and New York, the average renter's wage is at least \$5.00 lower than the state two-bedroom Housing Wage. **Figure 2** shows the ten states with largest gap between the average renter's wage and the two-bedroom Housing Wage. The average renter's wage is lower than the one-bedroom Housing Wage in 25 states.

FIGURE 2: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Source: Housing wages based on HUD fair market rents. Average renter wages based on BLS QCEW, 2017 adjusted to 2019 dollars.

FIGURE 3: HOUSING WAGE AND MEDIAN WAGES FOR OCCUPATIONS WITH MOST PROJECTED GROWTH, 2016-2026



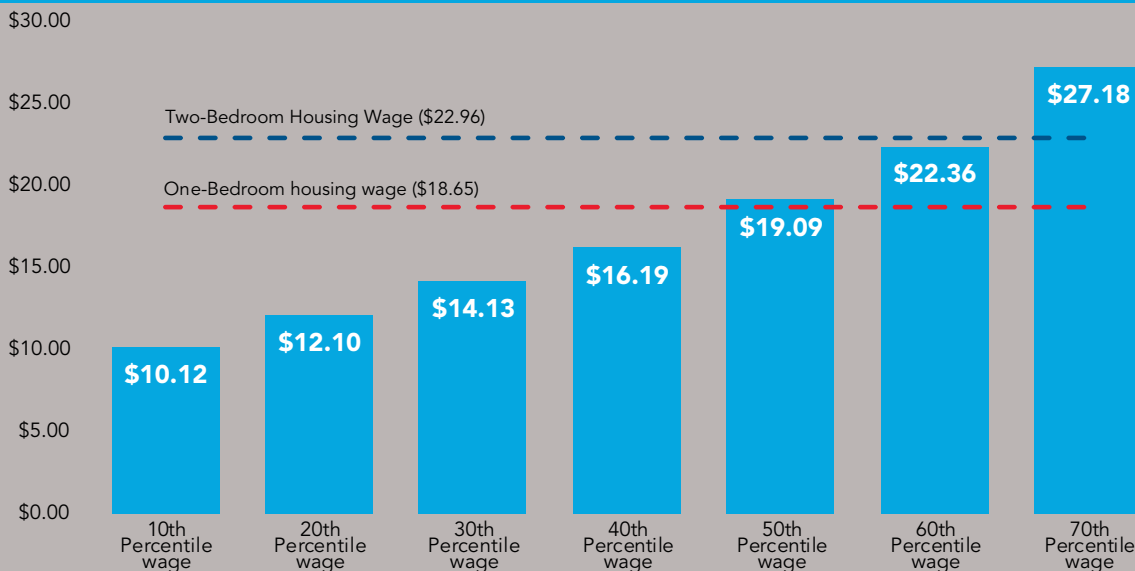
Source: Housing wages based on HUD fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May 2018 Occupational Employment Statistics, BLS, adjusted to 2019 dollars.

The median-wage worker in eight of the nation’s ten largest occupations, including retail salespersons, fast food workers, personal care aides, customer service representatives, and office clerks, do not earn enough to afford a modest one-bedroom rental home. The number of low-wage jobs is expected to grow significantly in the next ten years. Seven of the ten occupations projected to experience the greatest growth over the next decade provide median hourly wages lower than the one-bedroom and two-bedroom Housing Wages (Figure 3). The U.S. Bureau of Labor Statistics (2018) projects that the number of personal care aides will increase by 777,600 between 2016 and 2026, making it the occupation with the greatest growth. The occupation’s median wage is \$11.71, or \$6.94 less than what a full-time worker needs to earn to afford a modest one-bedroom rental home at the fair market rent.

In recent years, low-wage workers have experienced modest wage growth. Between 2016 and 2018, for example, wages at the 20th and 30th percentile of the wage distribution showed the strongest growth at 8% and 6%, respectively (Economic Policy Institute, 2019). Still, nationally a full-time worker earning a wage even at the 40th percentile (40% of wages are less) cannot afford a one-bedroom rental home at fair market rent without spending more than 30% of his or her income on rent (Figure 4).

The median-wage worker in eight of the nation’s ten largest occupations, including retail salespersons, fast food workers, personal care aides, customer service representatives, and office clerks, do not earn enough to afford a modest one-bedroom rental home.

FIGURE 4: HOURLY WAGES BY PERCENTILE VS. ONE AND TWO-BEDROOM HOUSING WAGES



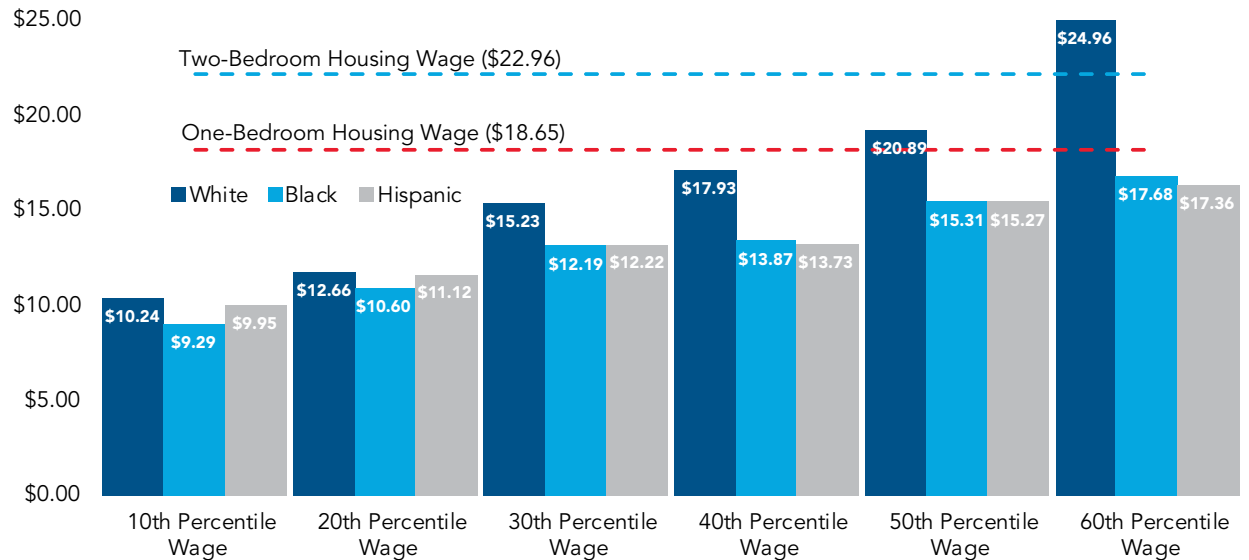
Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2018. Adjusted to 2019 dollars.

RACIAL AND GENDER DISPARITIES

Income disparities result in an even greater housing affordability challenge for people of color. Black and Hispanic households are more likely to be renters with extremely low incomes than white households because of historical and persisting wage disparities and barriers to homeownership. Twenty percent of black households and 16% of Hispanic households are extremely low-income renters, compared to just 6% of white households (NLHC, 2019b).

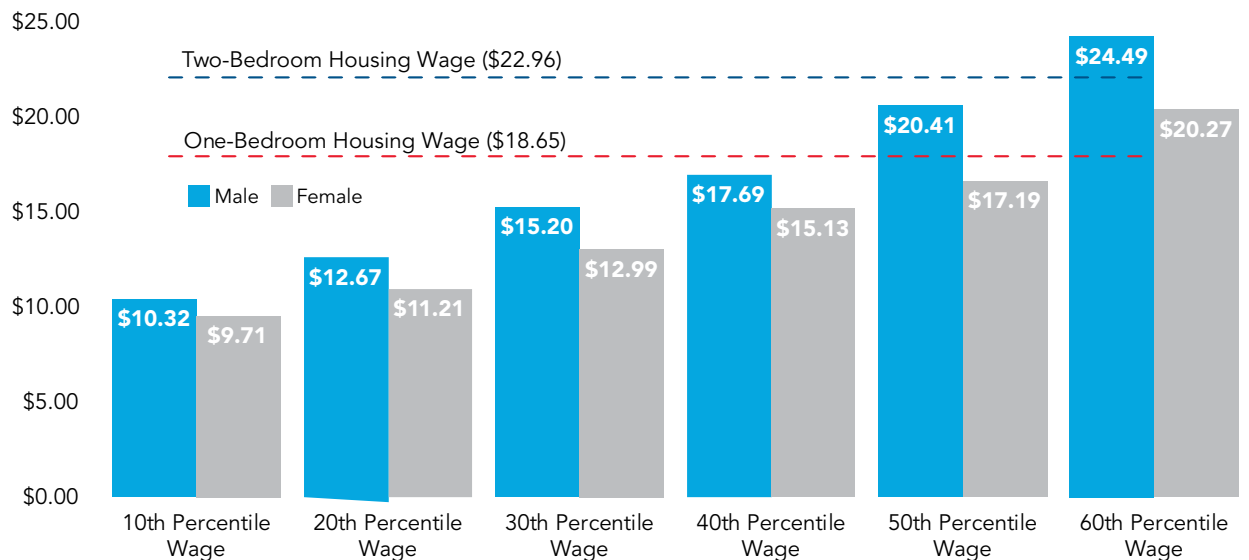
A low-wage black worker at the 20th percentile of wages (by race) earns 16% less than a low-wage white worker, while a low-wage Hispanic worker earns 12% less. These disparities increase at higher levels of income. The median black worker, for example, earns 26.7% less than the median white worker, while the median Hispanic worker earns 27% less. As a result, black and Hispanic workers face larger gaps between their wages and the cost of housing. The median-wage white full-time worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but the median-wage black or Hispanic full-time worker does not (Figure 5). A full-time white worker at the 60th percentile of the white-wage distribution can afford a two-bedroom rental home at fair market rent, while a full-time black or Hispanic worker at the 60th

FIGURE 5: HOURLY WAGE PERCENTILES VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2018. Adjusted to 2019 dollars.

FIGURE 6: HOURLY WAGE PERCENTILES BY GENDER VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2018. Adjusted to 2019 dollars.

THE SHORTAGE OF AFFORDABLE HOMES FOR THE LOWEST-INCOME RENTERS

percentile of the black-wage or Hispanic-wage distribution cannot afford a one-bedroom rental. A result of these disparities is that nearly 55% of black renters and 54% of Hispanic renters spend more than 30% of their incomes on housing, compared to 42% of white renters (U.S. Census Bureau, 2018a).

Gender disparities also result in greater affordability challenges for women. At all wage levels, females earn less than males. The U.S. median-wage full-time male worker can afford a modest one-bedroom apartment at the national fair market rent, while the median-wage female cannot (**Figure 6**). The disparity in wages and housing affordability may have implications for children, given that children not living with both parents are more likely to live with their mother than with their father (U.S. Census Bureau, 2018b). A parent's struggle to pay the rent can have negative impacts on a child's health and cognitive development, likely because the parent is left with fewer resources to spend on other necessities (Newman & Holupka, 2014; Sandel et al., 2018).

A full-time white worker at the 60th percentile of the white-wage distribution can afford a two-bedroom rental home at fair market rent, while a full-time black or Hispanic worker at the 60th percentile of the black-wage or Hispanic-wage distribution cannot afford a one-bedroom rental.

The current national shortage of seven million affordable and available homes for renters with extremely low incomes means that only 37 such homes exist for every 100 extremely low-income renter households (NLIHC, 2019b). Nearly every U.S. county lacks an adequate supply (HUD, 2018). As a result, 71% of extremely low-income renters are severely housing cost-burdened, spending more than half of their limited incomes on housing costs, which forces them to cut-back on other basic necessities like adequate food, healthcare and transportation and also puts them at risk of housing instability. Extremely low-income renters account for almost three-quarters of all severely housing cost-burdened renters in the U.S. (NLIHC, 2019b).

The private market fails to provide a sufficient supply of affordable housing for the lowest-income renters. The high cost of development means most new rental housing in the private market is built and priced for higher-income renters. The median asking rent in 2017 for a new apartment in a multifamily building was \$1,550, far higher than what low-wage workers and other low-income renters can afford (Joint Center for Housing Studies, 2018).

Only 31% of renters in 2017 could afford this level of rent. At the same time, older housing does not adequately filter down to the lowest-income renters over time because landlords do not have sufficient incentive to maintain housing at rent levels low enough for the lowest-income renters to afford. In strong markets, landlords have an incentive to reinvest in their properties to charge higher rents. In weak markets, landlords have an incentive to find other uses for their property if revenue from rents does not cover maintenance and operating expenses. The number of low-cost rental homes with monthly rents below \$800, making them affordable to families earning less than \$32,000 (in real dollars), declined by more than 2.5 million between 1990 and 2016, while the number of homes with monthly rents of more than \$2,000 increased by 2.6 million (Joint Center for Housing Studies, 2018).

Despite the private market's failure, three out of every four eligible low-income households are denied federal housing assistance because of chronic underfunding (Fischer & Sard, 2017). The majority of HUD's housing assistance budget goes to renewal of rental contracts on existing affordable properties and continued rental assistance to current recipients. Housing assistance has

FEDERAL POLICY TO ADDRESS RENTAL HOUSING AFFORDABILITY

been woefully inadequate for decades and has not kept pace with the growing need. Between 1995 and 2015, the number of very low-income renter households increased by more than 40%, while the number of very low-income households receiving housing assistance, including state and local assistance, increased by only 12% (Joint Center for Housing Studies, 2018).

“Housing assistance has been woefully inadequate for decades and has not kept pace with the growing need.”

The American public recognizes the need for change. A recent poll commissioned by NLIHC's *Opportunity Starts at Home* campaign found that the majority of Americans across the political spectrum believes elected officials should take action to end homelessness and make housing more affordable for people with low incomes (*Opportunity Starts at Home*, 2019). A large majority of adults support a range of housing solutions, including greater capital investments for more affordable housing, an expansion of rental assistance, the creation of a tax credit for low-income renters, and crisis assistance to families experiencing an unexpected economic hardship like a job loss.

A significant increase in resources for the national Housing Trust Fund (HTF) would create, rehabilitate, or preserve rental housing for renters with extremely low incomes, many of whom work or are seniors or people with disabilities. Funded by small mandatory contributions from Fannie Mae and Freddie Mac, the national HTF is a block grant, giving states flexibility in how they use the money, provided at least 90% is used for rental housing and 75% of rental housing serves extremely low-income household.¹

¹ All national HTF funds must benefit extremely low-income households when the fund is capitalized at less than \$1 billion.

Significant capital investment is needed to preserve the existing supply of affordable homes for low-income renters. Public housing, which provides an affordable home and housing stability to some of the nation's most vulnerable renters, is a critical component of the U.S. housing infrastructure. After years of underfunding, however, housing authorities who maintain and operate public housing face a backlog of capital repair needs of more than \$50 billion (NLIHC, 2019a). This backlog of repairs threatens the quality and even the existence of this housing.

The federal government must also ensure adequate federal funds to renew Project-Based Rental Assistance (PBRA) contracts with private owners of subsidized rental housing. PBRA consists of rental contracts between HUD and private property owners who provide subsidized housing for low-income renters. Tenants contribute 30% of their adjusted gross income towards rent and HUD's contribution covers the rest. Timely and adequate appropriations can protect these rental homes from being lost from the affordable housing stock.

Expanded rental assistance like the Housing Choice Voucher (HCV) program is also necessary. Recipients contribute 30% of their adjusted gross incomes toward housing

costs in the private market, and the voucher covers the remaining costs up to the local housing authority's payment standard. Vouchers typically cost less than the production of new homes, making them an efficient and effective form of housing assistance in markets where an

abundant supply of vacant, physically adequate rental housing may already exist. Landlords in many jurisdictions, however, can discriminate against low-income families by refusing to accept vouchers. A ban on such discrimination would improve the effectiveness of vouchers.

Changes to the tax code could also help renters afford their housing. An income-targeted fully refundable renters' tax credit for housing cost-burdened renters would help financially struggling families. The credits could be based on the difference between 30% of renters' household incomes and their actual housing costs up to a modest price. The Low Income Housing Tax Credit (LIHTC) program could be expanded and improved to better meet the housing needs of extremely low-income renters. LIHTC is the largest production subsidy for affordable housing in the U.S, but the program's rents are often not affordable to renters with the lowest incomes. This problem could be addressed with a 50% basis boost in tax credits for developments that set aside at least 20% of their housing for extremely low-income renters.

Members of Congress and presidential candidates have taken note of the country's growing rental affordability challenges, especially among low-wage workers and their families. "The American Housing and Economic Mobility Act," reintroduced in the Senate by Senator Warren (D-MA) along with Senators Gillibrand (D-NY) and Markey (D-MA) and in the House by Representatives Richmond (D-LA), Lee (D-CA), Moore (D-WI), Cummings (D-MD) and other Democrats, proposes a \$445 billion investment over ten years for the national HTF, a federal ban on source-of-income

discrimination against voucher holders, an increase in funds for existing affordable housing programs serving tribal lands and rural areas, and more than \$3.5 billion for the Public Housing Capital Fund, among other provisions.

"The Ending Homelessness Act of 2019," reintroduced by Representative Waters (D-CA), proposes more than \$13 billion over five years to address the shortage of affordable homes and to combat homelessness. The bill includes funds for vouchers and new construction, in addition to outreach and case management for people experiencing homelessness. The bill provides more than \$1 billion annually to the national HTF and \$50 million each year for rental assistance to be used in conjunction with the HTF. Representative Waters recently proposed additional legislation that would provide \$5 billion for the national HTF and \$70 billion for the Public Housing Capital Fund.

The "Rent Relief Act," reintroduced in the Senate by Senator Harris (D-CA) and introduced in the House by Representatives Davis (D-IL), Gomez (D-CA), and Peters (D-CA), proposes a fully-refundable tax credit for housing cost-burdened renters with annual incomes up to \$100,000 or \$125,000 depending on their area. The value of the credit is based on a renter's income and the difference between 30% of the renter's household income and actual rent up to the fair market rent. Lower-income renters would receive a larger credit than higher-income renters.

Senator Booker (D-NJ) and Congressman Clyburn (D-SC) introduced the "Housing, Opportunity, Mobility, and Equity Act" to also create a fully refundable renters' tax credit for housing cost-burdened renters, covering the difference between 30% of the renter's household income and actual rent up to the fair market rent. The proposal includes incentives to encourage local governments to reduce zoning, land use, and other regulatory barriers that restrict housing supply.

More than nine out of ten adults say stable affordable

“ A large majority of adults support a range of housing solutions, including greater capital investments for more affordable housing, an expansion of rental assistance, the creation of a tax credit for low-income renters, and crisis assistance ”

THE NUMBERS IN THIS REPORT

housing is important to people's security and well-being (*Opportunity Starts at Home*, 2019). Research backs them up. Affordable homes provide a foundation for positive health outcomes for families, correlate with better cognitive development and academic achievement for children, and lower public expenditures on other services like healthcare (Brennan, Reed, & Sturtevant, 2014; Newman & Holupka, 2014; Sandal et al., 2016; Sandel et al., 2018; Wright, Li, Vartanian, & Weller, 2016). And affordable homes in high opportunity neighborhoods with good schools can have long-term impacts on the earnings and economic mobility of future generations (Chetty, Hendren, & Katz, 2015).

Investments in affordable homes are also a catalyst for economic growth and job creation. According to the National Association of Home Builders (2015), building 100 rental homes generates \$11.7 million in local income, 161 local jobs, and \$2.2 million in taxes and other revenues for local governments. The high costs of housing limit opportunities for people to increase their earnings, which, in turn, slow GDP growth. Research suggests that GDP growth between 1964 and 2009 would have been 13.5% higher if families had better access to affordable homes in high-productivity areas (Moretti, E. & Hsieh, C. 2015).

A sustained commitment to federal programs that improve housing affordability for the lowest-income renters in the U.S. will provide profound benefits to millions of people and their families, as well as to local communities and the nation.

“Members of Congress and presidential candidates have taken note of the country's growing rental affordability challenges, especially among low-wage workers and their families.”

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to see an interactive page on which you can choose specific metropolitan areas or counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in the San Francisco metropolitan area, for example, is \$60.96, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is \$11.88 in areas of Kentucky. Jurisdictions with lower-than-average Housing Wages, however, are not immune to a shortage of affordable rental homes. Jurisdictions with a low Housing Wage tend to have less vibrant economies and lower-than-average household incomes, meaning a low Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD fair market rents (FMRs), which are the Department's best estimate of what a family moving today can expect to pay for a modest rental home, not what all current renters are paying on average. The FMR is typically the 40th percentile of rents that a family can be expected to pay. The FMR is the basis for the rent payment standard for Housing Choice Vouchers and other HUD programs. FMRs are often applied uniformly within each FMR area, which is either a metropolitan area or nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county.

HUD publishes Small Area FMRs based on U.S. Postal Service ZIP codes to better reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each ZIP code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found on-line

at www.nlihc.org/oor.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. Over time, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed FMR estimates using American Community Survey (ACS) data to determine base rents. This methodology can introduce more year-to-year variability. From time to time, an area's FMRs are based on local rent surveys rather than the ACS. For these reasons, readers should not compare this year's report to previous editions of *Out of Reach* and assume that all differences reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance with interpreting changes in the data over time.

DEFINITIONS

Affordability in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered cost-burdened. Households paying over 50% of their income are considered severely cost-burdened.

Area Median Income (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

Extremely Low Income (ELI) refers to earning less than the poverty level or 30% of AMI.

Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs.

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Renter wage is the estimated mean hourly wage among renters, based on 2017 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2019.

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HOW TO USE THE NUMBERS

	FY19 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$22.96	\$1,194	\$47,754	3.2	\$77,136	\$1,928	\$23,141	\$579	43,377,836	36%	\$17.57	\$913	1.3

A renter household needs to earn at least **\$22.96** per hour in order to afford a two-bedroom unit at FMR.

For a family earning 100% of AMI, monthly rent of **\$1,928** or less is affordable.

The annual median family income (AMI) in the United States is **\$77,136** (2019).

There were **43,377,836** renter households in the United States (2013-2017).

Renter households represented **36%** of all households in the United States (2013-2017).

The estimated mean (average) renter wage in the United States is **\$17.57** per hour (2019).

The FMR for a two-bedroom rental home in the United States is **\$1,194** (2019).

A renter household needs an annual income of **\$47,754** in order to afford a two-bedroom rental unit at FMR.

A renter household needs **3.2** full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at FMR.

In the United States, an extremely low income family (30% of AMI) earns **\$23,141** annually.

For a family earning 30% of AMI, monthly rent of **\$579** or less is affordable.

If a full-time worker earns the mean renter wage, monthly rent of **\$913** or less is affordable.

A renter household needs **1.3** full-time jobs paying the mean renter wage in order to afford a two-bedroom rental home at FMR.

1: BR = Bedroom.

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income.

5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

WHERE THE NUMBERS COME FROM

	FY19 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS					
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$22.96	\$1,194	\$47,754	3.2	\$77,136	\$1,928	\$23,141	\$579	43,377,836	36%	\$17.57	\$913	1.3

Divide income needed to afford FMR (\$47,754) by 52 (weeks per year) and then by 40 (hours per work week) (\$47,754 / 52 = \$918; \$918 / 40 = **\$22.96**).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$77,136 x .3 = \$23,141). Divide by 12 to obtain monthly amount (\$23,141 / 12 = **\$1,928**).

HUD FY19 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.

Divide number of renter households by total number of households (ACS 2013-2017) (43,377,836 / 120,048,286 = .36). Then multiply by 100 (.36 x 100 = **36%**).

ACS (2013-2017).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2017, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2019. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$1,193.84 x 12 = \$14,326.08). Then divide by .3 to determine the total income needed to afford \$14,326.08 per year in rent (\$14,326.08 / .3 = **\$47,754**).

Developed by HUD annually (2019). See Appendix B.

Multiply Annual AMI by .3 (\$77,136 x .3 = **\$23,141**).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$23,141 x .3 = \$6,942). Divide by 12 to obtain monthly amount (\$6,942 / 12 = **\$579**).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$17.57 x 40 x 52 = \$36,545.60). Multiply by .3 to determine maximum amount that can be spent on rent (\$36,545.60 x .3 = \$10,963.68). Divide by 12 to obtain monthly amount (\$10,963.68 / 12 = **\$913**).

Divide income needed to afford the FMR by 52 (weeks per year) (\$47,754 / 52 = \$918). Then divide by \$17.57 (The United States' mean renter wage) (\$918 / \$17.57 = 52 hours). Finally, divide by 40 (hours per work week) (52 / 40 = **1.3 full-time jobs**).

Divide annual income needed to afford the FMR by 52 (weeks per year) (\$47,754 / 52 = \$918). Then divide by \$7.25 (the Federal minimum wage) (\$918 / \$7.25 = 127 hours). Finally, divide by 40 (hours per work week) (127 / 40 = **3.2 full-time jobs**).

1: BR = Bedroom.

2: FMR = Fiscal Year 2019 Fair Market Rent.

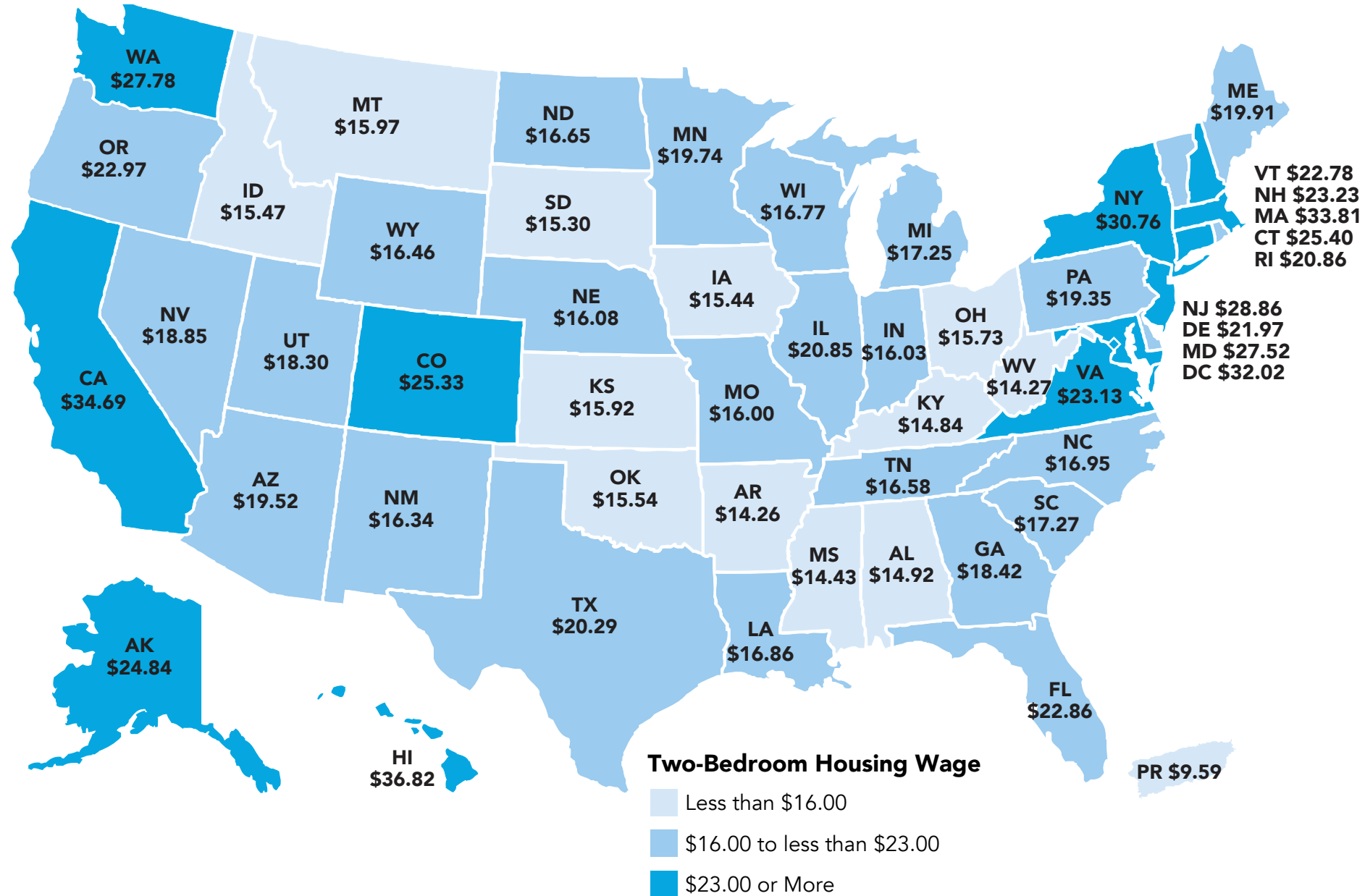
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income.

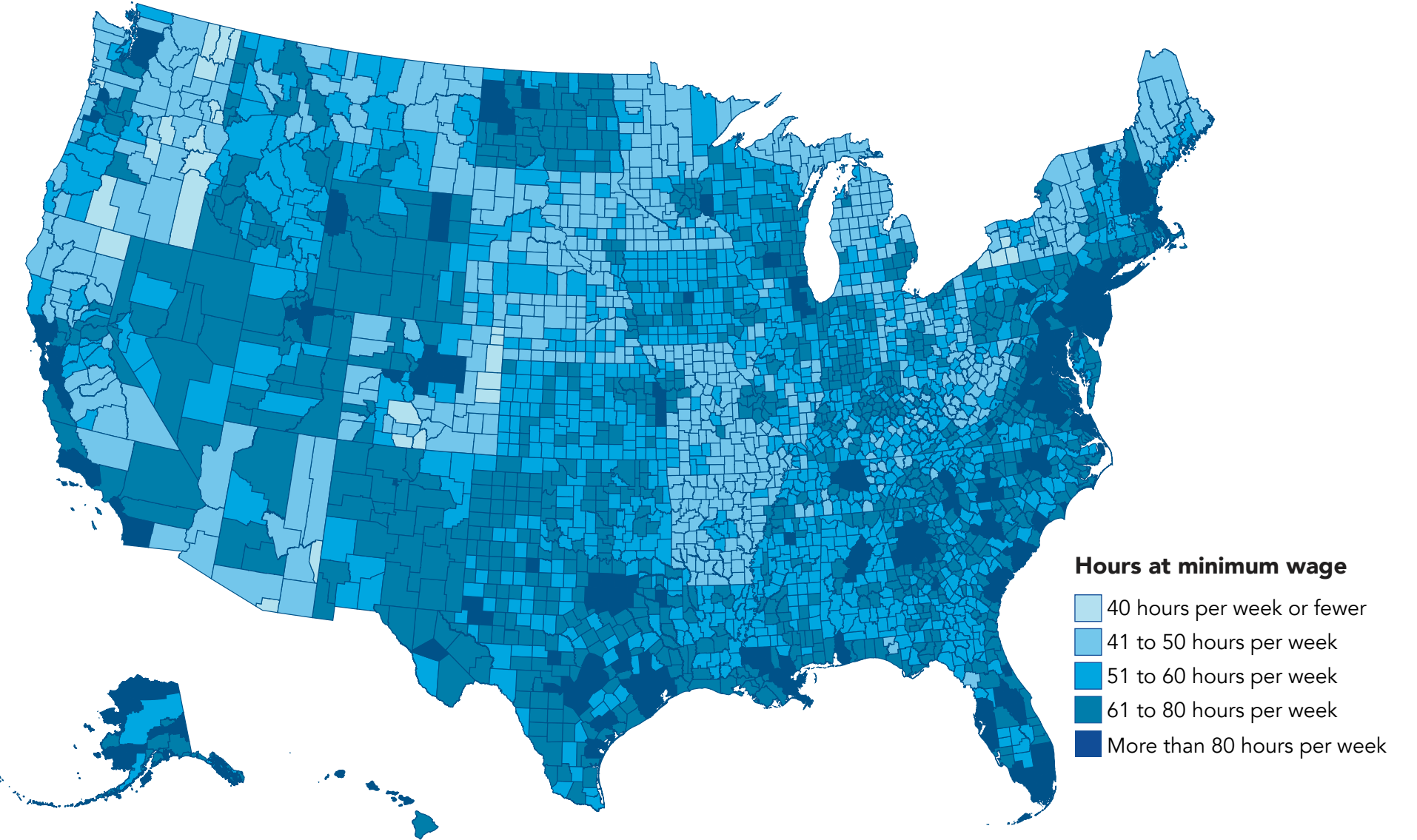
5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

2019 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a full-time worker must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.



2019 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT



*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for the 36 localities with minimum wages higher than the prevailing county, state, or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level.

MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Housing Wage for Two-Bedroom FMR ¹	Metropolitan Counties ²	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA ³	\$60.96	Marin County, CA	\$60.96
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$54.60	San Francisco County, CA	\$60.96
Santa Cruz-Watsonville, CA MSA ⁴	\$46.90	San Mateo County, CA	\$60.96
Boston-Cambridge-Quincy, MA HMFA	\$42.19	Santa Clara County, CA	\$54.60
Oakland-Fremont, CA HMFA	\$40.88	Santa Cruz County, CA	\$46.90
San Diego-Carlsbad, CA MSA	\$39.77	Alameda County, CA	\$40.88
Honolulu, HI MSA	\$39.75	Contra Costa County, CA	\$40.88
Santa Ana-Anaheim-Irvine, CA HMFA	\$39.17	San Diego County, CA	\$39.77
Santa Maria-Santa Barbara, CA MSA	\$37.52	Honolulu County, HI	\$39.75
Nassau-Suffolk, NY HMFA	\$36.67	Orange County, CA	\$39.17
State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR	Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Hawaii	\$26.86	Pitkin County, CO	\$33.17
Alaska	\$24.62	Dukes County, MA	\$32.00
Massachusetts	\$23.67	Aleutians West Census Area, AK	\$31.87
Connecticut	\$21.94	Monroe County, FL	\$31.54
New Hampshire	\$20.37	Nantucket County, MA	\$31.31
Colorado	\$18.97	Nome Census Area, AK	\$30.75
California	\$18.96	Bethel Census Area, AK	\$30.06
Maryland	\$18.71	Kauai County, HI	\$29.44
Vermont	\$18.45	Denali Borough, AK	\$28.73
Washington	\$17.51	Summit County, CO	\$28.15

¹ FMR = Fair Market Rent.

² Excludes metropolitan counties in New England.

³ HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

⁴ MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank ¹	State	Housing Wage for Two-Bedroom FMR ²	Rank ¹	State	Housing Wage for Two-Bedroom FMR ²
1	Hawaii	\$36.82	30	North Carolina	\$16.95
2	California	\$34.69	31	Louisiana	\$16.86
3	Massachusetts	\$33.81	32	Wisconsin	\$16.77
5	New York	\$30.76	33	North Dakota	\$16.65
6	New Jersey	\$28.86	34	Tennessee	\$16.58
7	Washington	\$27.78	35	Wyoming	\$16.46
8	Maryland	\$27.52	36	New Mexico	\$16.34
9	Connecticut	\$25.40	37	Nebraska	\$16.08
10	Colorado	\$25.33	38	Indiana	\$16.03
11	Alaska	\$24.84	39	Missouri	\$16.00
12	New Hampshire	\$23.23	40	Montana	\$15.97
13	Virginia	\$23.13	41	Kansas	\$15.92
14	Oregon	\$22.97	42	Ohio	\$15.73
15	Florida	\$22.86	43	Oklahoma	\$15.54
16	Vermont	\$22.78	44	Idaho	\$15.47
17	Delaware	\$21.97	45	Iowa	\$15.44
18	Rhode Island	\$20.86	46	South Dakota	\$15.30
19	Illinois	\$20.85	47	Alabama	\$14.92
20	Texas	\$20.29	48	Kentucky	\$14.84
21	Maine	\$19.91	49	Mississippi	\$14.43
22	Minnesota	\$19.74	50	West Virginia	\$14.27
23	Arizona	\$19.52	51	Arkansas	\$14.26
24	Pennsylvania	\$19.35	OTHER		
25	Nevada	\$18.85	4	District of Columbia	\$32.02
26	Georgia	\$18.42	52	Puerto Rico	\$9.59
27	Utah	\$18.30			
28	South Carolina	\$17.27			
29	Michigan	\$17.25			

¹ Includes District of Columbia and Puerto Rico.

² FMR = Fair Market Rent.

STATE SUMMARY

State	FY19 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$14.92	\$776	\$31,032	2.1	\$64,835	\$1,621	\$19,451	\$486	583,478	31%	\$12.91	\$671	1.2
Alaska	\$24.84	\$1,292	\$51,669	2.5	\$95,317	\$2,383	\$28,595	\$715	91,682	36%	\$18.96	\$986	1.3
Arizona	\$19.52	\$1,015	\$40,597	1.8	\$68,620	\$1,716	\$20,586	\$515	914,973	37%	\$17.06	\$887	1.1
Arkansas	\$14.26	\$742	\$29,665	1.5	\$58,576	\$1,464	\$17,573	\$439	394,658	34%	\$13.54	\$704	1.1
California	\$34.69	\$1,804	\$72,165	2.9	\$85,605	\$2,140	\$25,682	\$642	5,863,813	45%	\$22.79	\$1,185	1.5
Colorado	\$25.33	\$1,317	\$52,694	2.3	\$86,936	\$2,173	\$26,081	\$652	734,527	35%	\$18.69	\$972	1.4
Connecticut	\$25.40	\$1,321	\$52,837	2.5	\$101,846	\$2,546	\$30,554	\$764	454,957	33%	\$17.53	\$912	1.4
Delaware	\$21.97	\$1,142	\$45,694	2.5	\$81,355	\$2,034	\$24,407	\$610	101,259	29%	\$17.40	\$905	1.3
Florida	\$22.86	\$1,189	\$47,542	2.7	\$65,401	\$1,635	\$19,620	\$491	2,642,055	35%	\$16.67	\$867	1.4
Georgia	\$18.42	\$958	\$38,319	2.5	\$69,717	\$1,743	\$20,915	\$523	1,356,332	37%	\$17.05	\$886	1.1
Hawaii	\$36.82	\$1,914	\$76,577	3.6	\$92,483	\$2,312	\$27,745	\$694	190,880	42%	\$16.68	\$868	2.2
Idaho	\$15.47	\$804	\$32,176	2.1	\$66,548	\$1,664	\$19,964	\$499	187,685	31%	\$12.87	\$669	1.2
Illinois	\$20.85	\$1,084	\$43,366	2.5	\$82,866	\$2,072	\$24,860	\$621	1,633,310	34%	\$17.30	\$899	1.2
Indiana	\$16.03	\$834	\$33,346	2.2	\$70,303	\$1,758	\$21,091	\$527	789,676	31%	\$14.04	\$730	1.1
Iowa	\$15.44	\$803	\$32,107	2.1	\$77,171	\$1,929	\$23,151	\$579	362,302	29%	\$12.95	\$674	1.2
Kansas	\$15.92	\$828	\$33,104	2.2	\$72,982	\$1,825	\$21,895	\$547	376,502	34%	\$13.69	\$712	1.2
Kentucky	\$14.84	\$772	\$30,860	2.0	\$63,648	\$1,591	\$19,094	\$477	568,938	33%	\$13.34	\$694	1.1
Louisiana	\$16.86	\$877	\$35,074	2.3	\$62,126	\$1,553	\$18,638	\$466	600,183	35%	\$14.29	\$743	1.2
Maine	\$19.91	\$1,035	\$41,416	1.8	\$71,648	\$1,791	\$21,494	\$537	154,892	28%	\$11.82	\$615	1.7
Maryland	\$27.52	\$1,431	\$57,238	2.7	\$105,601	\$2,640	\$31,680	\$792	724,335	33%	\$17.88	\$930	1.5
Massachusetts	\$33.81	\$1,758	\$70,333	2.8	\$102,474	\$2,562	\$30,742	\$769	973,386	38%	\$20.72	\$1,078	1.6
Michigan	\$17.25	\$897	\$35,874	1.8	\$72,322	\$1,808	\$21,697	\$542	1,128,490	29%	\$14.96	\$778	1.2
Minnesota	\$19.74	\$1,027	\$41,061	2.0	\$89,318	\$2,233	\$26,795	\$670	611,161	28%	\$15.53	\$808	1.3
Mississippi	\$14.43	\$750	\$30,018	2.0	\$55,222	\$1,381	\$16,567	\$414	351,865	32%	\$11.81	\$614	1.2
Missouri	\$16.00	\$832	\$33,284	1.9	\$71,345	\$1,784	\$21,404	\$535	788,878	33%	\$14.72	\$765	1.1
Montana	\$15.97	\$830	\$33,209	1.9	\$70,716	\$1,768	\$21,215	\$530	135,807	32%	\$12.49	\$649	1.3
Nebraska	\$16.08	\$836	\$33,442	1.8	\$76,801	\$1,920	\$23,348	\$576	254,216	34%	\$13.25	\$689	1.2

1: BR = Bedroom.

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income.

5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE SUMMARY

State	FY19 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to Afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$18.85	\$980	\$39,198	2.3	\$69,634	\$1,741	\$20,890	\$522	469635	45%	\$17.14	\$891	1.1
New Hampshire	\$23.23	\$1,208	\$48,323	3.2	\$91,488	\$2,287	\$27,446	\$686	154406	29%	\$15.63	\$813	1.5
New Jersey	\$28.86	\$1,501	\$60,030	3.3	\$99,027	\$2,476	\$29,708	\$743	1147038	36%	\$18.68	\$971	1.5
New Mexico	\$16.34	\$850	\$33,987	2.2	\$61,478	\$1,537	\$18,444	\$461	247505	32%	\$13.41	\$697	1.2
New York	\$30.76	\$1,599	\$63,976	2.8	\$84,965	\$2,124	\$25,489	\$637	3360227	46%	\$25.00	\$1,300	1.2
North Carolina	\$16.95	\$881	\$35,256	2.3	\$67,744	\$1,694	\$20,323	\$508	1356450	35%	\$15.29	\$795	1.1
North Dakota	\$16.65	\$866	\$34,634	2.3	\$83,547	\$2,089	\$25,064	\$627	114442	37%	\$16.14	\$840	1.0
Ohio	\$15.73	\$818	\$32,728	1.8	\$71,023	\$1,776	\$21,307	\$533	1572672	34%	\$13.92	\$724	1.1
Oklahoma	\$15.54	\$808	\$32,327	2.1	\$66,176	\$1,654	\$19,853	\$496	504505	34%	\$14.54	\$756	1.1
Oregon	\$22.97	\$1,194	\$47,768	2.0	\$75,624	\$1,891	\$22,687	\$567	602178	38%	\$16.18	\$841	1.4
Pennsylvania	\$19.35	\$1,006	\$40,250	2.7	\$78,834	\$1,971	\$23,650	\$591	1551082	31%	\$15.31	\$796	1.3
Rhode Island	\$20.86	\$1,085	\$43,393	2.0	\$82,758	\$2,069	\$24,827	\$621	164737	40%	\$14.03	\$729	1.5
South Carolina	\$17.27	\$898	\$35,919	2.4	\$65,635	\$1,641	\$19,691	\$492	586775	31%	\$13.25	\$689	1.3
South Dakota	\$15.30	\$796	\$31,829	1.7	\$73,263	\$1,832	\$21,979	\$549	108801	32%	\$12.25	\$637	1.2
Tennessee	\$16.58	\$862	\$34,492	2.3	\$64,858	\$1,621	\$19,457	\$486	858629	34%	\$15.17	\$789	1.1
Texas	\$20.29	\$1,055	\$42,197	2.8	\$72,786	\$1,820	\$21,836	\$546	3579373	38%	\$18.94	\$985	1.1
Utah	\$18.30	\$952	\$38,064	2.5	\$79,443	\$1,986	\$23,833	\$596	284936	30%	\$14.37	\$747	1.3
Vermont	\$22.78	\$1,184	\$47,375	2.1	\$77,777	\$1,944	\$23,333	\$583	76214	29%	\$13.40	\$697	1.7
Virginia	\$23.13	\$1,203	\$48,109	3.2	\$89,414	\$2,235	\$26,824	\$671	1050563	34%	\$18.27	\$950	1.3
Washington	\$27.78	\$1,445	\$57,783	2.3	\$89,006	\$2,225	\$26,702	\$668	1028798	37%	\$20.06	\$1,043	1.4
West Virginia	\$14.27	\$742	\$29,691	1.6	\$61,191	\$1,530	\$18,357	\$459	201016	27%	\$12.06	\$627	1.2
Wisconsin	\$16.77	\$872	\$34,884	2.3	\$78,260	\$1,956	\$23,478	\$587	769446	33%	\$13.81	\$718	1.2
Wyoming	\$16.46	\$856	\$34,232	2.3	\$77,826	\$1,946	\$23,348	\$584	70901	31%	\$14.76	\$768	1.1
OTHER													
District of Columbia	\$32.02	\$1,665	\$66,600	2.3	\$121,300	\$3,033	\$36,390	\$910	162190	58%	\$28.57	\$1,486	1.1
Puerto Rico	\$9.59	\$499	\$19,947	1.3	\$26,028	\$651	\$7,808	\$195	385,077	31%	\$7.33	\$381	1.3

1: BR = Bedroom.

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income.

5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

OUT OF REACH

Why Everyday People Can't Find Affordable Housing

Prepared by Cushing N. Dolbear
 Consultant on Housing and Public Policy

With the assistance of Alison Feighan

Low Income Housing Information Service
 1012 14th St. NW, #1500
 Washington, DC 20005
 (202) 662-1530
 September, 1989

OUT OF REACH

Why Everyday People Can't Find Affordable Housing

Low Income Housing Information Service
 1012 14th St., NW, #1200
 Washington, DC 20005

Out of Reach 2001

America's Growing Wage-Rent Disparity



Housing Wage

The Hourly Wage Required to Afford a Two-Bedroom Home

National Low Income Housing Coalition



Out of Reach: Rental Housing At What Cost?

National Low Income Housing Coalition
 September 1997

Out of Reach: Can America Pay the Rent?

National Low Income Housing Coalition
 10112 14th Street, NW
 Suite 1200
 Washington, DC 20005

OUT OF REACH 2006

Renters in the Great Recession
 the Crisis Comes Home

National Low Income Housing Coalition

Out of Reach 2006



Out of Reach 2005



\$15.78/hour

Housing Wage
 needed to
 afford a
 two-bedroom
 home



\$10.30/hour

Actual wages
 of a family
 with two
 minimum wage
 earners

ALABAMA

STATE RANKING #47*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$776**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,586** monthly or **\$31,032** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.92
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.91
2-Bedroom Housing Wage	\$14.92
Number of Renter Households	583478
Percent Renters	31%

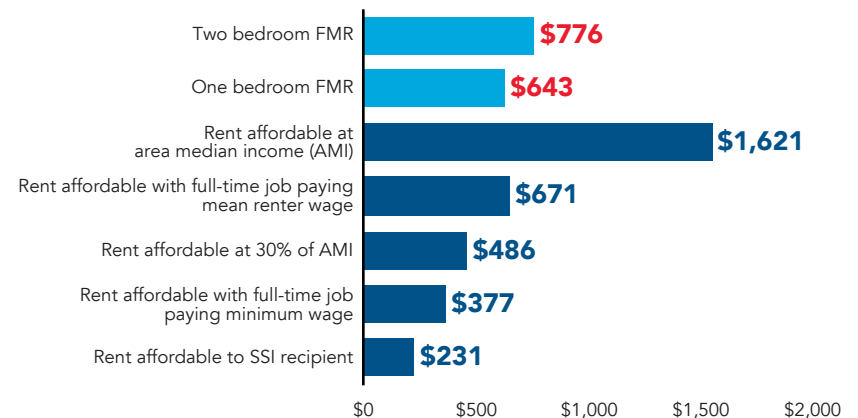
82
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

68
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Daphne-Fairhope-Foley, AL MSA	\$17.08
Birmingham-Hoover, AL HUD Metro FMR Area	\$16.79
Russell County	\$16.58
Mobile, AL MSA	\$16.31
Tuscaloosa, AL HUD Metro FMR Area	\$16.29



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Alabama

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$14.92	\$776	\$31,032	2.1	\$64,835	\$1,621	\$19,451	\$486	583,478	31%	\$12.91	\$671	1.2
Combined Nonmetro Areas	\$12.41	\$646	\$25,823	1.7	\$49,793	\$1,245	\$14,938	\$373	130,417	30%	\$11.02	\$573	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$13.00	\$676	\$27,040	1.8	\$56,200	\$1,405	\$16,860	\$422	13,804	31%	\$10.35	\$538	1.3
Auburn-Opelika MSA	\$15.65	\$814	\$32,560	2.2	\$71,100	\$1,778	\$21,330	\$533	24,069	41%	\$9.56	\$497	1.6
Birmingham-Hoover HMFA	\$16.79	\$873	\$34,920	2.3	\$74,400	\$1,860	\$22,320	\$558	125,388	31%	\$15.85	\$824	1.1
Chilton County HMFA	\$12.08	\$628	\$25,120	1.7	\$55,300	\$1,383	\$16,590	\$415	4,143	25%	\$11.44	\$595	1.1
Columbus MSA	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	9,322	41%	\$13.68	\$711	1.2
Daphne-Fairhope-Foley MSA	\$17.08	\$888	\$35,520	2.4	\$80,500	\$2,013	\$24,150	\$604	20,663	27%	\$11.56	\$601	1.5
Decatur MSA	\$13.10	\$681	\$27,240	1.8	\$62,800	\$1,570	\$18,840	\$471	15,659	27%	\$12.16	\$632	1.1
Dothan HMFA	\$13.12	\$682	\$27,280	1.8	\$57,500	\$1,438	\$17,250	\$431	16,810	33%	\$12.57	\$654	1.0
Florence-Muscle Shoals MSA	\$12.98	\$675	\$27,000	1.8	\$66,200	\$1,655	\$19,860	\$497	18,178	30%	\$10.30	\$536	1.3
Gadsden MSA	\$12.73	\$662	\$26,480	1.8	\$57,100	\$1,428	\$17,130	\$428	10,965	28%	\$9.89	\$514	1.3
Henry County HMFA	\$12.08	\$628	\$25,120	1.7	\$56,000	\$1,400	\$16,800	\$420	1,196	18%	\$13.03	\$678	0.9
Huntsville MSA	\$15.56	\$809	\$32,360	2.1	\$84,900	\$2,123	\$25,470	\$637	53,629	31%	\$13.59	\$707	1.1
Mobile MSA	\$16.31	\$848	\$33,920	2.2	\$60,600	\$1,515	\$18,180	\$455	51,743	34%	\$13.04	\$678	1.3
Montgomery MSA	\$15.87	\$825	\$33,000	2.2	\$65,900	\$1,648	\$19,770	\$494	51,353	36%	\$12.87	\$669	1.2
Pickens County HMFA	\$12.08	\$628	\$25,120	1.7	\$49,100	\$1,228	\$14,730	\$368	2,005	26%	\$8.24	\$428	1.5
Tuscaloosa HMFA	\$16.29	\$847	\$33,880	2.2	\$66,900	\$1,673	\$20,070	\$502	28,010	36%	\$11.57	\$602	1.4
Walker County HMFA	\$12.77	\$664	\$26,560	1.8	\$50,600	\$1,265	\$15,180	\$380	6,124	24%	\$9.55	\$497	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

Counties	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Autauga County	\$15.87	\$825	\$33,000	2.2	\$65,900	\$1,648	\$19,770	\$494	5,624	27%	\$12.25	\$637
Baldwin County	\$17.08	\$888	\$35,520	2.4	\$80,500	\$2,013	\$24,150	\$604	20,663	27%	\$11.56	\$601	1.5
Barbour County	\$12.81	\$666	\$26,640	1.8	\$45,200	\$1,130	\$13,560	\$339	3,446	37%	\$9.90	\$515	1.3
Bibb County	\$16.79	\$873	\$34,920	2.3	\$74,400	\$1,860	\$22,320	\$558	1,704	25%	\$12.92	\$672	1.3
Blount County	\$16.79	\$873	\$34,920	2.3	\$74,400	\$1,860	\$22,320	\$558	4,444	21%	\$9.53	\$496	1.8
Bullock County	\$12.08	\$628	\$25,120	1.7	\$43,800	\$1,095	\$13,140	\$329	1,100	30%	\$7.03	\$366	1.7
Butler County	\$12.08	\$628	\$25,120	1.7	\$44,300	\$1,108	\$13,290	\$332	2,110	30%	\$9.92	\$516	1.2
Calhoun County	\$13.00	\$676	\$27,040	1.8	\$56,200	\$1,405	\$16,860	\$422	13,804	31%	\$10.35	\$538	1.3
Chambers County	\$13.29	\$691	\$27,640	1.8	\$50,800	\$1,270	\$15,240	\$381	4,591	34%	\$14.57	\$757	0.9
Cherokee County	\$12.08	\$628	\$25,120	1.7	\$51,400	\$1,285	\$15,420	\$386	2,360	22%	\$9.44	\$491	1.3
Chilton County	\$12.08	\$628	\$25,120	1.7	\$55,300	\$1,383	\$16,590	\$415	4,143	25%	\$11.44	\$595	1.1
Choctaw County	\$12.75	\$663	\$26,520	1.8	\$49,800	\$1,245	\$14,940	\$374	1,084	20%	\$12.09	\$629	1.1
Clarke County	\$12.08	\$628	\$25,120	1.7	\$53,400	\$1,335	\$16,020	\$401	3,266	34%	\$11.08	\$576	1.1
Clay County	\$12.08	\$628	\$25,120	1.7	\$49,400	\$1,235	\$14,820	\$371	1,256	24%	\$12.64	\$657	1.0
Cleburne County	\$12.08	\$628	\$25,120	1.7	\$52,900	\$1,323	\$15,870	\$397	1,477	26%	\$13.62	\$708	0.9
Coffee County	\$13.08	\$680	\$27,200	1.8	\$65,900	\$1,648	\$19,770	\$494	6,798	35%	\$9.97	\$518	1.3
Colbert County	\$12.98	\$675	\$27,000	1.8	\$66,200	\$1,655	\$19,860	\$497	5,974	27%	\$11.26	\$585	1.2
Conecuh County	\$12.08	\$628	\$25,120	1.7	\$36,100	\$903	\$10,830	\$271	1,058	22%	\$10.15	\$528	1.2
Coosa County	\$13.00	\$676	\$27,040	1.8	\$45,900	\$1,148	\$13,770	\$344	827	20%	\$14.32	\$744	0.9
Covington County	\$12.08	\$628	\$25,120	1.7	\$52,900	\$1,323	\$15,870	\$397	3,809	25%	\$11.50	\$598	1.1
Crenshaw County	\$12.08	\$628	\$25,120	1.7	\$53,400	\$1,335	\$16,020	\$401	1,553	29%	\$11.21	\$583	1.1
Cullman County	\$12.73	\$662	\$26,480	1.8	\$53,100	\$1,328	\$15,930	\$398	7,826	25%	\$10.93	\$568	1.2
Dale County	\$12.10	\$629	\$25,160	1.7	\$58,500	\$1,463	\$17,550	\$439	7,588	40%	\$16.11	\$838	0.8
Dallas County	\$12.08	\$628	\$25,120	1.7	\$38,900	\$973	\$11,670	\$292	6,732	41%	\$10.64	\$553	1.1
DeKalb County	\$12.42	\$646	\$25,840	1.7	\$43,000	\$1,075	\$12,900	\$323	7,327	29%	\$11.25	\$585	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elmore County	\$15.87	\$825	\$33,000	2.2	\$65,900	\$1,648	\$19,770	\$494	7,870	27%	\$10.38	\$540	1.5
Escambia County	\$12.08	\$628	\$25,120	1.7	\$44,700	\$1,118	\$13,410	\$335	3,736	28%	\$11.26	\$585	1.1
Etowah County	\$12.73	\$662	\$26,480	1.8	\$57,100	\$1,428	\$17,130	\$428	10,965	28%	\$9.89	\$514	1.3
Fayette County	\$12.08	\$628	\$25,120	1.7	\$49,500	\$1,238	\$14,850	\$371	1,610	23%	\$9.08	\$472	1.3
Franklin County	\$12.08	\$628	\$25,120	1.7	\$48,100	\$1,203	\$14,430	\$361	3,591	31%	\$10.43	\$542	1.2
Geneva County	\$13.12	\$682	\$27,280	1.8	\$57,500	\$1,438	\$17,250	\$431	2,820	26%	\$10.05	\$522	1.3
Greene County	\$12.08	\$628	\$25,120	1.7	\$31,000	\$775	\$9,300	\$233	967	32%	\$10.87	\$565	1.1
Hale County	\$16.29	\$847	\$33,880	2.2	\$66,900	\$1,673	\$20,070	\$502	1,423	25%	\$8.29	\$431	2.0
Henry County	\$12.08	\$628	\$25,120	1.7	\$56,000	\$1,400	\$16,800	\$420	1,196	18%	\$13.03	\$678	0.9
Houston County	\$13.12	\$682	\$27,280	1.8	\$57,500	\$1,438	\$17,250	\$431	13,990	35%	\$12.80	\$665	1.0
Jackson County	\$13.10	\$681	\$27,240	1.8	\$50,100	\$1,253	\$15,030	\$376	5,376	26%	\$9.65	\$502	1.4
Jefferson County	\$16.79	\$873	\$34,920	2.3	\$74,400	\$1,860	\$22,320	\$558	97,191	37%	\$16.29	\$847	1.0
Lamar County	\$12.08	\$628	\$25,120	1.7	\$45,200	\$1,130	\$13,560	\$339	1,459	24%	\$8.79	\$457	1.4
Lauderdale County	\$12.98	\$675	\$27,000	1.8	\$66,200	\$1,655	\$19,860	\$497	12,204	32%	\$9.56	\$497	1.4
Lawrence County	\$13.10	\$681	\$27,240	1.8	\$62,800	\$1,570	\$18,840	\$471	2,613	20%	\$9.22	\$479	1.4
Lee County	\$15.65	\$814	\$32,560	2.2	\$71,100	\$1,778	\$21,330	\$533	24,069	41%	\$9.56	\$497	1.6
Limestone County	\$15.56	\$809	\$32,360	2.1	\$84,900	\$2,123	\$25,470	\$637	7,407	23%	\$9.90	\$515	1.6
Lowndes County	\$15.87	\$825	\$33,000	2.2	\$65,900	\$1,648	\$19,770	\$494	1,146	27%	\$13.68	\$711	1.2
Macon County	\$12.08	\$628	\$25,120	1.7	\$44,600	\$1,115	\$13,380	\$335	2,773	35%	\$8.07	\$420	1.5
Madison County	\$15.56	\$809	\$32,360	2.1	\$84,900	\$2,123	\$25,470	\$637	46,222	32%	\$13.99	\$728	1.1
Marengo County	\$12.08	\$628	\$25,120	1.7	\$47,700	\$1,193	\$14,310	\$358	2,286	29%	\$11.39	\$593	1.1
Marion County	\$12.08	\$628	\$25,120	1.7	\$47,300	\$1,183	\$14,190	\$355	3,032	24%	\$9.02	\$469	1.3
Marshall County	\$12.37	\$643	\$25,720	1.7	\$54,700	\$1,368	\$16,410	\$410	10,151	29%	\$9.79	\$509	1.3
Mobile County	\$16.31	\$848	\$33,920	2.2	\$60,600	\$1,515	\$18,180	\$455	51,743	34%	\$13.04	\$678	1.3
Monroe County	\$12.08	\$628	\$25,120	1.7	\$45,000	\$1,125	\$13,500	\$338	3,201	39%	\$8.94	\$465	1.4
Montgomery County	\$15.87	\$825	\$33,000	2.2	\$65,900	\$1,648	\$19,770	\$494	36,713	41%	\$13.31	\$692	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$13.10	\$681	\$27,240	1.8	\$62,800	\$1,570	\$18,840	\$471	13,046	28%	\$12.41	\$645	1.1
Perry County	\$12.08	\$628	\$25,120	1.7	\$33,100	\$828	\$9,930	\$248	752	25%	\$7.31	\$380	1.7
Pickens County	\$12.08	\$628	\$25,120	1.7	\$49,100	\$1,228	\$14,730	\$368	2,005	26%	\$8.24	\$428	1.5
Pike County	\$12.08	\$628	\$25,120	1.7	\$50,800	\$1,270	\$15,240	\$381	5,007	41%	\$9.72	\$505	1.2
Randolph County	\$12.08	\$628	\$25,120	1.7	\$51,200	\$1,280	\$15,360	\$384	2,419	27%	\$9.35	\$486	1.3
Russell County	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	9,322	41%	\$13.68	\$711	1.2
St. Clair County	\$16.79	\$873	\$34,920	2.3	\$74,400	\$1,860	\$22,320	\$558	6,370	20%	\$11.98	\$623	1.4
Shelby County	\$16.79	\$873	\$34,920	2.3	\$74,400	\$1,860	\$22,320	\$558	15,679	20%	\$15.67	\$815	1.1
Sumter County	\$14.27	\$742	\$29,680	2.0	\$39,900	\$998	\$11,970	\$299	1,799	35%	\$9.42	\$490	1.5
Talladega County	\$12.92	\$672	\$26,880	1.8	\$51,200	\$1,280	\$15,360	\$384	8,792	28%	\$13.67	\$711	0.9
Tallapoosa County	\$12.08	\$628	\$25,120	1.7	\$53,700	\$1,343	\$16,110	\$403	4,606	28%	\$8.41	\$437	1.4
Tuscaloosa County	\$16.29	\$847	\$33,880	2.2	\$66,900	\$1,673	\$20,070	\$502	26,587	37%	\$11.66	\$606	1.4
Walker County	\$12.77	\$664	\$26,560	1.8	\$50,600	\$1,265	\$15,180	\$380	6,124	24%	\$9.55	\$497	1.3
Washington County	\$12.17	\$633	\$25,320	1.7	\$47,100	\$1,178	\$14,130	\$353	1,055	18%	\$22.37	\$1,163	0.5
Wilcox County	\$12.08	\$628	\$25,120	1.7	\$39,300	\$983	\$11,790	\$295	1,453	38%	\$14.72	\$765	0.8
Winston County	\$12.08	\$628	\$25,120	1.7	\$45,000	\$1,125	\$13,500	\$338	2,144	23%	\$11.04	\$574	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ALASKA

STATE RANKING #11*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,292**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,306** monthly or **\$51,669** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.84
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

STATE FACTS	
Minimum Wage	\$9.89
Average Renter Wage	\$18.96
2-Bedroom Housing Wage	\$24.84
Number of Renter Households	91682
Percent Renters	36%

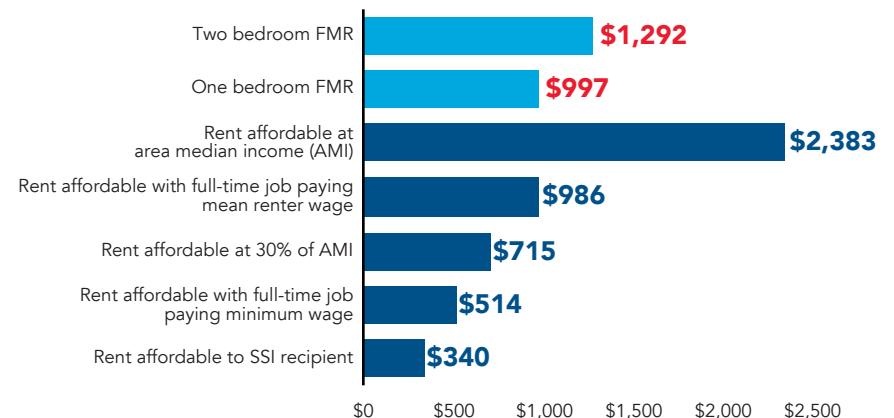
100
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Aleutians West Census Area, AK	\$31.87
Nome Census Area, AK	\$30.75
Bethel Census Area, AK	\$30.06
Denali Borough, AK	\$28.73
Juneau City and Borough, AK	\$28.02



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Alaska

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	\$24.84	\$1,292	\$51,669	2.5	\$95,317	\$2,383	\$28,595	\$715	91,682	36%	\$18.96	\$986	1.3
Combined Nonmetro Areas	\$24.62	\$1,280	\$51,202	2.5	\$84,923	\$2,123	\$25,477	\$637	27,258	34%	\$22.49	\$1,170	1.1
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$25.25	\$1,313	\$52,520	2.6	\$104,900	\$2,623	\$31,470	\$787	42,290	40%	\$18.48	\$961	1.4
Fairbanks MSA	\$26.08	\$1,356	\$54,240	2.6	\$92,400	\$2,310	\$27,720	\$693	14,930	41%	\$16.06	\$835	1.6
Matanuska-Susitna Borough HMFA	\$20.73	\$1,078	\$43,120	2.1	\$92,600	\$2,315	\$27,780	\$695	7,204	24%	\$11.04	\$574	1.9
<u>Counties</u>													
Aleutians East Borough	\$21.50	\$1,118	\$44,720	2.2	\$78,300	\$1,958	\$23,490	\$587	330	41%	\$26.49	\$1,378	0.8
Aleutians West Census Area	\$31.87	\$1,657	\$66,280	3.2	\$97,000	\$2,425	\$29,100	\$728	851	70%	\$29.37	\$1,527	1.1
Anchorage Municipality	\$25.25	\$1,313	\$52,520	2.6	\$104,900	\$2,623	\$31,470	\$787	42,290	40%	\$18.48	\$961	1.4
Bethel Census Area	\$30.06	\$1,563	\$62,520	3.0	\$56,700	\$1,418	\$17,010	\$425	1,663	37%	\$22.23	\$1,156	1.4
Bristol Bay Borough	\$23.81	\$1,238	\$49,520	2.4	\$108,300	\$2,708	\$32,490	\$812	153	43%	\$18.87	\$981	1.3
Denali Borough	\$28.73	\$1,494	\$59,760	2.9	\$108,200	\$2,705	\$32,460	\$812	145	21%	\$19.35	\$1,006	1.5
Dillingham Census Area	\$25.23	\$1,312	\$52,480	2.6	\$60,600	\$1,515	\$18,180	\$455	534	38%	\$17.79	\$925	1.4
Fairbanks North Star Borough	\$26.08	\$1,356	\$54,240	2.6	\$92,400	\$2,310	\$27,720	\$693	14,930	41%	\$16.06	\$835	1.6
Haines Borough	\$19.46	\$1,012	\$40,480	2.0	\$76,200	\$1,905	\$22,860	\$572	318	29%	\$12.78	\$665	1.5
Hoonah-Angoon Census Area	\$16.65	\$866	\$34,640	1.7	\$70,900	\$1,773	\$21,270	\$532	212	26%	\$11.19	\$582	1.5
Juneau City and Borough	\$28.02	\$1,457	\$58,280	2.8	\$111,400	\$2,785	\$33,420	\$836	4,240	35%	\$14.21	\$739	2.0
Kenai Peninsula Borough	\$21.90	\$1,139	\$45,560	2.2	\$87,400	\$2,185	\$26,220	\$656	6,271	29%	\$15.69	\$816	1.4
Ketchikan Gateway Borough	\$25.58	\$1,330	\$53,200	2.6	\$86,200	\$2,155	\$25,860	\$647	2,009	38%	\$13.45	\$700	1.9
Kodiak Island Borough	\$23.50	\$1,222	\$48,880	2.4	\$98,500	\$2,463	\$29,550	\$739	1,859	41%	\$15.41	\$801	1.5
Kusilvak Census Area	\$17.90	\$931	\$37,240	1.8	\$40,700	\$1,018	\$12,210	\$305	456	26%	\$13.72	\$714	1.3
Lake and Peninsula Borough	\$17.15	\$892	\$35,680	1.7	\$49,700	\$1,243	\$14,910	\$373	130	32%	\$27.52	\$1,431	0.6
Matanuska-Susitna Borough	\$20.73	\$1,078	\$43,120	2.1	\$92,600	\$2,315	\$27,780	\$695	7,204	24%	\$11.04	\$574	1.9

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Alaska

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nome Census Area	\$30.75	\$1,599	\$63,960	3.1	\$54,400	\$1,360	\$16,320	\$408	1,142	39%	\$24.56	\$1,277	1.3
North Slope Borough	\$25.54	\$1,328	\$53,120	2.6	\$82,200	\$2,055	\$24,660	\$617	981	48%	\$51.42	\$2,674	0.5
Northwest Arctic Borough	\$25.50	\$1,326	\$53,040	2.6	\$61,400	\$1,535	\$18,420	\$461	794	43%	\$42.13	\$2,191	0.6
Petersburg Census Area	\$21.31	\$1,108	\$44,320	2.2	\$85,000	\$2,125	\$25,500	\$638	399	32%	\$13.34	\$694	1.6
Prince of Wales-Hyder Census Area	\$20.60	\$1,071	\$42,840	2.1	\$67,000	\$1,675	\$20,100	\$503	625	27%	\$13.66	\$710	1.5
Sitka City and Borough	\$24.10	\$1,253	\$50,120	2.4	\$87,500	\$2,188	\$26,250	\$656	1,537	43%	\$14.48	\$753	1.7
Skagway Municipality	\$26.10	\$1,357	\$54,280	2.6	\$86,400	\$2,160	\$25,920	\$648	203	48%	\$13.60	\$707	1.9
Southeast Fairbanks Census Area	\$23.73	\$1,234	\$49,360	2.4	\$79,900	\$1,998	\$23,970	\$599	606	28%	\$26.71	\$1,389	0.9
Valdez-Cordova Census Area	\$23.50	\$1,222	\$48,880	2.4	\$106,200	\$2,655	\$31,860	\$797	757	27%	\$20.99	\$1,091	1.1
Wrangell City and Borough	\$19.02	\$989	\$39,560	1.9	\$66,100	\$1,653	\$19,830	\$496	362	33%	\$8.79	\$457	2.2
Yakutat City and Borough	\$22.60	\$1,175	\$47,000	2.3	\$85,800	\$2,145	\$25,740	\$644	101	40%	\$12.12	\$630	1.9
Yukon-Koyukuk Census Area	\$15.00	\$780	\$31,200	1.5	\$50,800	\$1,270	\$15,240	\$381	580	30%	\$14.56	\$757	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ARIZONA

STATE RANKING #23*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,015**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,383** monthly or **\$40,597** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.52
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$17.06
2-Bedroom Housing Wage	\$19.52
Number of Renter Households	914973
Percent Renters	37%

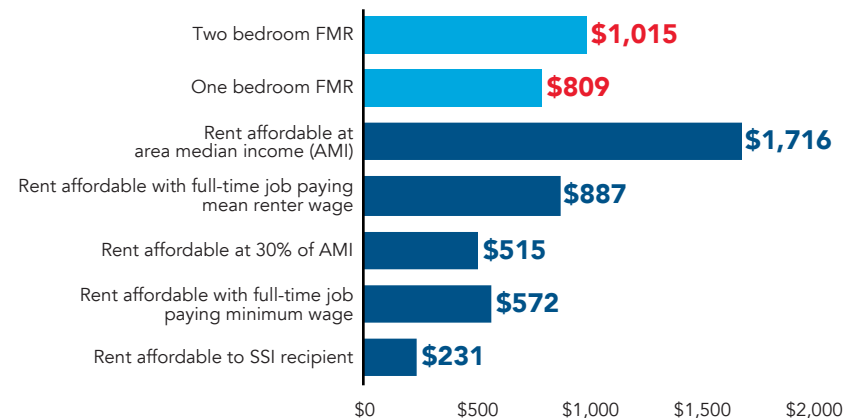
71
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Flagstaff, AZ MSA	\$23.79
Phoenix-Mesa-Scottsdale, AZ MSA	\$20.63
Prescott, AZ MSA	\$18.42
Tucson, AZ MSA	\$17.37
Gila County, AZ	\$17.10



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	\$19.52	\$1,015	\$40,597	1.8	\$68,620	\$1,716	\$20,586	\$515	914,973	37%	\$17.06	\$887	1.1
Combined Nonmetro Areas	\$15.34	\$798	\$31,906	1.4	\$49,580	\$1,240	\$14,874	\$372	33,528	29%	\$15.20	\$790	1.0
<u>Metropolitan Areas</u>													
Flagstaff MSA	\$23.79	\$1,237	\$49,480	2.2	\$76,400	\$1,910	\$22,920	\$573	19,353	41%	\$12.77	\$664	1.9
Lake Havasu City-Kingman MSA	\$14.92	\$776	\$31,040	1.4	\$56,200	\$1,405	\$16,860	\$422	26,566	32%	\$14.01	\$729	1.1
Phoenix-Mesa-Scottsdale MSA	\$20.63	\$1,073	\$42,920	1.9	\$72,900	\$1,823	\$21,870	\$547	617,602	38%	\$18.10	\$941	1.1
Prescott MSA	\$18.42	\$958	\$38,320	1.7	\$66,100	\$1,653	\$19,830	\$496	27,660	29%	\$13.57	\$706	1.4
Sierra Vista-Douglas MSA	\$15.83	\$823	\$32,920	1.4	\$54,100	\$1,353	\$16,230	\$406	15,282	31%	\$12.82	\$667	1.2
Tucson MSA	\$17.37	\$903	\$36,120	1.6	\$63,900	\$1,598	\$19,170	\$479	151,693	38%	\$14.00	\$728	1.2
Yuma MSA	\$15.35	\$798	\$31,920	1.4	\$50,900	\$1,273	\$15,270	\$382	23,289	32%	\$12.73	\$662	1.2
<u>Counties</u>													
Apache County	\$13.88	\$722	\$28,880	1.3	\$47,200	\$1,180	\$14,160	\$354	4,366	22%	\$21.28	\$1,107	0.7
Cochise County	\$15.83	\$823	\$32,920	1.4	\$54,100	\$1,353	\$16,230	\$406	15,282	31%	\$12.82	\$667	1.2
Coconino County	\$23.79	\$1,237	\$49,480	2.2	\$76,400	\$1,910	\$22,920	\$573	19,353	41%	\$12.77	\$664	1.9
Gila County	\$17.10	\$889	\$35,560	1.6	\$50,500	\$1,263	\$15,150	\$379	5,856	27%	\$13.69	\$712	1.2
Graham County	\$16.15	\$840	\$33,600	1.5	\$61,300	\$1,533	\$18,390	\$460	3,507	32%	\$11.89	\$618	1.4
Greenlee County	\$13.77	\$716	\$28,640	1.3	\$61,300	\$1,533	\$18,390	\$460	1,778	53%	\$38.29	\$1,991	0.4
La Paz County	\$15.83	\$823	\$32,920	1.4	\$46,100	\$1,153	\$13,830	\$346	2,265	26%	\$11.14	\$579	1.4
Maricopa County	\$20.63	\$1,073	\$42,920	1.9	\$72,900	\$1,823	\$21,870	\$547	581,017	39%	\$18.22	\$947	1.1
Mohave County	\$14.92	\$776	\$31,040	1.4	\$56,200	\$1,405	\$16,860	\$422	26,566	32%	\$14.01	\$729	1.1
Navajo County	\$15.31	\$796	\$31,840	1.4	\$47,700	\$1,193	\$14,310	\$358	10,656	31%	\$12.27	\$638	1.2
Pima County	\$17.37	\$903	\$36,120	1.6	\$63,900	\$1,598	\$19,170	\$479	151,693	38%	\$14.00	\$728	1.2
Pinal County	\$20.63	\$1,073	\$42,920	1.9	\$72,900	\$1,823	\$21,870	\$547	36,585	27%	\$13.12	\$682	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Santa Cruz County	\$14.40	\$749	\$29,960	1.3	\$46,600	\$1,165	\$13,980	\$350	5,100	33%	\$11.56	\$601	1.2
Yavapai County	\$18.42	\$958	\$38,320	1.7	\$66,100	\$1,653	\$19,830	\$496	27,660	29%	\$13.57	\$706	1.4
Yuma County	\$15.35	\$798	\$31,920	1.4	\$50,900	\$1,273	\$15,270	\$382	23,289	32%	\$12.73	\$662	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ARKANSAS

STATE RANKING **#51***

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$742**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,472** monthly or **\$29,665** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.26
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	\$9.25
Average Renter Wage	\$13.54
2-Bedroom Housing Wage	\$14.26
Number of Renter Households	394658
Percent Renters	34%

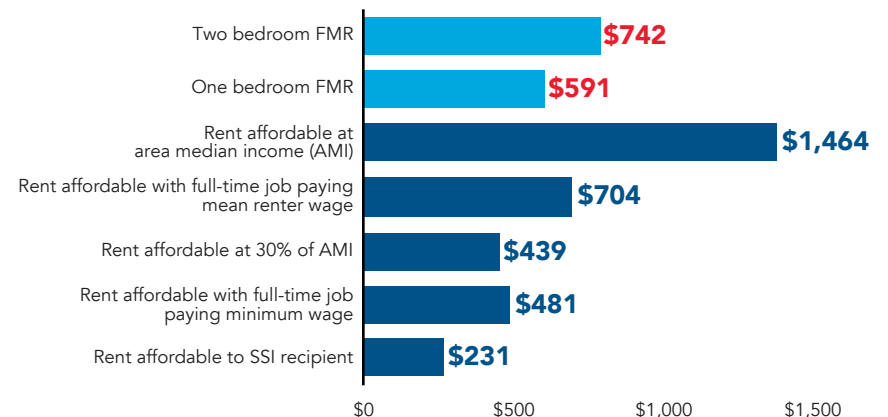
62
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

49
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Crittenden County	\$16.83
Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area	\$15.98
Miller County	\$15.35
Hot Springs, AR MSA	\$14.92
Fayetteville-Springdale-Rogers, AR HUD Metro FMR Area	\$14.58



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Arkansas

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arkansas	\$14.26	\$742	\$29,665	1.5	\$58,576	\$1,464	\$17,573	\$439	394,658	34%	\$13.54	\$704	1.1
Combined Nonmetro Areas	\$12.81	\$666	\$26,635	1.4	\$49,140	\$1,229	\$14,742	\$369	135,529	30%	\$11.25	\$585	1.1
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers HMFA	\$14.58	\$758	\$30,320	1.6	\$69,900	\$1,748	\$20,970	\$524	71,515	39%	\$17.92	\$932	0.8
Fort Smith HMFA	\$13.46	\$700	\$28,000	1.5	\$52,900	\$1,323	\$15,870	\$397	26,038	35%	\$12.66	\$658	1.1
Grant County HMFA	\$13.40	\$697	\$27,880	1.4	\$63,700	\$1,593	\$19,110	\$478	1,382	20%	\$10.76	\$560	1.2
Hot Springs MSA	\$14.92	\$776	\$31,040	1.6	\$60,000	\$1,500	\$18,000	\$450	13,223	33%	\$9.90	\$515	1.5
Jonesboro HMFA	\$14.54	\$756	\$30,240	1.6	\$54,900	\$1,373	\$16,470	\$412	16,600	42%	\$11.45	\$595	1.3
Little River County HMFA	\$12.50	\$650	\$26,000	1.4	\$50,700	\$1,268	\$15,210	\$380	1,609	30%	\$16.09	\$837	0.8
Little Rock-North Little Rock-Conway HMFA	\$15.98	\$831	\$33,240	1.7	\$69,600	\$1,740	\$20,880	\$522	99,299	36%	\$14.21	\$739	1.1
Memphis HMFA	\$16.83	\$875	\$35,000	1.8	\$65,900	\$1,648	\$19,770	\$494	8,072	43%	\$11.04	\$574	1.5
Pine Bluff MSA	\$13.77	\$716	\$28,640	1.5	\$51,000	\$1,275	\$15,300	\$383	11,828	34%	\$12.61	\$656	1.1
Poinsett County HMFA	\$12.50	\$650	\$26,000	1.4	\$44,800	\$1,120	\$13,440	\$336	3,345	35%	\$11.72	\$609	1.1
Texarkana HMFA	\$15.35	\$798	\$31,920	1.7	\$54,600	\$1,365	\$16,380	\$410	6,218	37%	\$11.64	\$605	1.3
<u>Counties</u>													
Arkansas County	\$12.50	\$650	\$26,000	1.4	\$49,400	\$1,235	\$14,820	\$371	2,870	37%	\$13.78	\$717	0.9
Ashley County	\$12.50	\$650	\$26,000	1.4	\$47,500	\$1,188	\$14,250	\$356	2,128	26%	\$10.47	\$544	1.2
Baxter County	\$13.75	\$715	\$28,600	1.5	\$50,500	\$1,263	\$15,150	\$379	4,534	25%	\$12.42	\$646	1.1
Benton County	\$14.58	\$758	\$30,320	1.6	\$69,900	\$1,748	\$20,970	\$524	30,631	34%	\$20.58	\$1,070	0.7
Boone County	\$12.52	\$651	\$26,040	1.4	\$47,700	\$1,193	\$14,310	\$358	4,158	28%	\$12.40	\$645	1.0
Bradley County	\$12.73	\$662	\$26,480	1.4	\$50,100	\$1,253	\$15,030	\$376	1,738	38%	\$9.89	\$514	1.3
Calhoun County	\$12.98	\$675	\$27,000	1.4	\$51,800	\$1,295	\$15,540	\$389	347	17%	\$11.49	\$598	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	\$12.69	\$660	\$26,400	1.4	\$52,800	\$1,320	\$15,840	\$396	2,434	22%	\$9.80	\$510	1.3
Chicot County	\$12.50	\$650	\$26,000	1.4	\$38,400	\$960	\$11,520	\$288	1,455	34%	\$8.43	\$438	1.5
Clark County	\$12.52	\$651	\$26,040	1.4	\$55,600	\$1,390	\$16,680	\$417	3,350	38%	\$10.09	\$525	1.2
Clay County	\$12.50	\$650	\$26,000	1.4	\$44,600	\$1,115	\$13,380	\$335	1,913	30%	\$9.33	\$485	1.3
Cleburne County	\$13.46	\$700	\$28,000	1.5	\$57,000	\$1,425	\$17,100	\$428	2,658	25%	\$9.42	\$490	1.4
Cleveland County †	\$13.77	\$716	\$28,640	1.5	\$51,000	\$1,275	\$15,300	\$383	856	26%			
Columbia County	\$12.50	\$650	\$26,000	1.4	\$55,100	\$1,378	\$16,530	\$413	3,199	34%	\$12.76	\$664	1.0
Conway County	\$12.98	\$675	\$27,000	1.4	\$53,600	\$1,340	\$16,080	\$402	2,382	29%	\$10.15	\$528	1.3
Craighead County	\$14.54	\$756	\$30,240	1.6	\$54,900	\$1,373	\$16,470	\$412	16,600	42%	\$11.45	\$595	1.3
Crawford County	\$13.46	\$700	\$28,000	1.5	\$52,900	\$1,323	\$15,870	\$397	5,804	24%	\$11.27	\$586	1.2
Crittenden County	\$16.83	\$875	\$35,000	1.8	\$65,900	\$1,648	\$19,770	\$494	8,072	43%	\$11.04	\$574	1.5
Cross County	\$13.65	\$710	\$28,400	1.5	\$51,400	\$1,285	\$15,420	\$386	2,183	32%	\$9.36	\$487	1.5
Dallas County	\$12.50	\$650	\$26,000	1.4	\$47,800	\$1,195	\$14,340	\$359	988	31%	\$12.19	\$634	1.0
Desha County	\$12.50	\$650	\$26,000	1.4	\$39,600	\$990	\$11,880	\$297	2,191	42%	\$12.67	\$659	1.0
Drew County	\$12.50	\$650	\$26,000	1.4	\$49,300	\$1,233	\$14,790	\$370	2,413	34%	\$9.73	\$506	1.3
Faulkner County	\$15.98	\$831	\$33,240	1.7	\$69,600	\$1,740	\$20,880	\$522	16,506	38%	\$11.88	\$618	1.3
Franklin County	\$12.54	\$652	\$26,080	1.4	\$50,700	\$1,268	\$15,210	\$380	1,810	26%	\$9.21	\$479	1.4
Fulton County	\$12.50	\$650	\$26,000	1.4	\$45,900	\$1,148	\$13,770	\$344	1,120	22%	\$6.25	\$325	2.0
Garland County	\$14.92	\$776	\$31,040	1.6	\$60,000	\$1,500	\$18,000	\$450	13,223	33%	\$9.90	\$515	1.5
Grant County	\$13.40	\$697	\$27,880	1.4	\$63,700	\$1,593	\$19,110	\$478	1,382	20%	\$10.76	\$560	1.2
Greene County	\$13.40	\$697	\$27,880	1.4	\$56,500	\$1,413	\$16,950	\$424	5,498	33%	\$12.61	\$656	1.1
Hempstead County	\$12.54	\$652	\$26,080	1.4	\$45,200	\$1,130	\$13,560	\$339	2,469	31%	\$10.26	\$534	1.2
Hot Spring County	\$12.73	\$662	\$26,480	1.4	\$54,000	\$1,350	\$16,200	\$405	3,094	25%	\$10.75	\$559	1.2
Howard County	\$12.50	\$650	\$26,000	1.4	\$46,100	\$1,153	\$13,830	\$346	1,703	34%	\$9.97	\$518	1.3
Independence County	\$12.50	\$650	\$26,000	1.4	\$52,000	\$1,300	\$15,600	\$390	4,183	29%	\$10.94	\$569	1.1
Izard County	\$12.50	\$650	\$26,000	1.4	\$46,400	\$1,160	\$13,920	\$348	1,107	21%	\$10.13	\$527	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$12.50	\$650	\$26,000	1.4	\$42,300	\$1,058	\$12,690	\$317	1,817	29%	\$11.22	\$583	1.1
Jefferson County	\$13.77	\$716	\$28,640	1.5	\$51,000	\$1,275	\$15,300	\$383	9,990	36%	\$12.96	\$674	1.1
Johnson County	\$12.90	\$671	\$26,840	1.4	\$45,300	\$1,133	\$13,590	\$340	2,889	29%	\$10.21	\$531	1.3
Lafayette County	\$12.50	\$650	\$26,000	1.4	\$43,800	\$1,095	\$13,140	\$329	784	27%	\$9.40	\$489	1.3
Lawrence County	\$12.50	\$650	\$26,000	1.4	\$47,300	\$1,183	\$14,190	\$355	2,162	33%	\$9.51	\$495	1.3
Lee County	\$12.50	\$650	\$26,000	1.4	\$38,800	\$970	\$11,640	\$291	1,578	45%	\$8.81	\$458	1.4
Lincoln County	\$13.77	\$716	\$28,640	1.5	\$51,000	\$1,275	\$15,300	\$383	982	25%	\$8.17	\$425	1.7
Little River County	\$12.50	\$650	\$26,000	1.4	\$50,700	\$1,268	\$15,210	\$380	1,609	30%	\$16.09	\$837	0.8
Logan County	\$12.50	\$650	\$26,000	1.4	\$46,800	\$1,170	\$14,040	\$351	2,207	27%	\$9.66	\$502	1.3
Lonoke County	\$15.98	\$831	\$33,240	1.7	\$69,600	\$1,740	\$20,880	\$522	8,285	32%	\$10.52	\$547	1.5
Madison County	\$14.58	\$758	\$30,320	1.6	\$69,900	\$1,748	\$20,970	\$524	1,455	24%	\$11.26	\$585	1.3
Marion County	\$12.50	\$650	\$26,000	1.4	\$44,900	\$1,123	\$13,470	\$337	1,439	22%	\$7.91	\$412	1.6
Miller County	\$15.35	\$798	\$31,920	1.7	\$54,600	\$1,365	\$16,380	\$410	6,218	37%	\$11.64	\$605	1.3
Mississippi County	\$13.21	\$687	\$27,480	1.4	\$44,200	\$1,105	\$13,260	\$332	7,516	44%	\$15.71	\$817	0.8
Monroe County	\$12.50	\$650	\$26,000	1.4	\$46,500	\$1,163	\$13,950	\$349	1,274	38%	\$9.02	\$469	1.4
Montgomery County	\$12.50	\$650	\$26,000	1.4	\$45,800	\$1,145	\$13,740	\$344	708	18%	\$8.31	\$432	1.5
Nevada County	\$14.40	\$749	\$29,960	1.6	\$43,700	\$1,093	\$13,110	\$328	881	26%	\$10.69	\$556	1.3
Newton County	\$12.50	\$650	\$26,000	1.4	\$47,000	\$1,175	\$14,100	\$353	469	15%	\$5.89	\$306	2.1
Ouachita County	\$12.50	\$650	\$26,000	1.4	\$45,000	\$1,125	\$13,500	\$338	3,282	33%	\$9.92	\$516	1.3
Perry County	\$15.98	\$831	\$33,240	1.7	\$69,600	\$1,740	\$20,880	\$522	686	19%	\$9.23	\$480	1.7
Phillips County	\$12.50	\$650	\$26,000	1.4	\$36,300	\$908	\$10,890	\$272	4,098	52%	\$11.64	\$605	1.1
Pike County	\$12.50	\$650	\$26,000	1.4	\$52,000	\$1,300	\$15,600	\$390	984	23%	\$9.42	\$490	1.3
Poinsett County	\$12.50	\$650	\$26,000	1.4	\$44,800	\$1,120	\$13,440	\$336	3,345	35%	\$11.72	\$609	1.1
Polk County	\$12.50	\$650	\$26,000	1.4	\$42,800	\$1,070	\$12,840	\$321	1,908	24%	\$11.06	\$575	1.1
Pope County	\$13.42	\$698	\$27,920	1.5	\$53,600	\$1,340	\$16,080	\$402	7,636	33%	\$12.83	\$667	1.0
Prairie County	\$12.50	\$650	\$26,000	1.4	\$47,300	\$1,183	\$14,190	\$355	1,144	29%	\$10.71	\$557	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	\$15.98	\$831	\$33,240	1.7	\$69,600	\$1,740	\$20,880	\$522	63,932	41%	\$15.13	\$787	1.1
Randolph County	\$12.50	\$650	\$26,000	1.4	\$49,100	\$1,228	\$14,730	\$368	2,057	28%	\$7.52	\$391	1.7
St. Francis County	\$12.50	\$650	\$26,000	1.4	\$43,600	\$1,090	\$13,080	\$327	3,863	41%	\$9.53	\$496	1.3
Saline County	\$15.98	\$831	\$33,240	1.7	\$69,600	\$1,740	\$20,880	\$522	9,890	23%	\$11.28	\$586	1.4
Scott County	\$12.50	\$650	\$26,000	1.4	\$43,500	\$1,088	\$13,050	\$326	1,042	26%	\$7.87	\$409	1.6
Searcy County	\$12.50	\$650	\$26,000	1.4	\$44,300	\$1,108	\$13,290	\$332	687	21%	\$5.93	\$308	2.1
Sebastian County	\$13.46	\$700	\$28,000	1.5	\$52,900	\$1,323	\$15,870	\$397	20,234	40%	\$13.06	\$679	1.0
Sevier County	\$12.50	\$650	\$26,000	1.4	\$53,600	\$1,340	\$16,080	\$402	1,480	25%	\$9.21	\$479	1.4
Sharp County	\$12.50	\$650	\$26,000	1.4	\$41,800	\$1,045	\$12,540	\$314	1,936	27%	\$9.29	\$483	1.3
Stone County	\$12.50	\$650	\$26,000	1.4	\$43,700	\$1,093	\$13,110	\$328	1,120	23%	\$7.43	\$386	1.7
Union County	\$12.50	\$650	\$26,000	1.4	\$53,200	\$1,330	\$15,960	\$399	4,297	27%	\$14.78	\$768	0.8
Van Buren County	\$12.50	\$650	\$26,000	1.4	\$48,700	\$1,218	\$14,610	\$365	1,579	23%	\$10.31	\$536	1.2
Washington County	\$14.58	\$758	\$30,320	1.6	\$69,900	\$1,748	\$20,970	\$524	39,429	47%	\$14.89	\$774	1.0
White County	\$13.25	\$689	\$27,560	1.4	\$56,200	\$1,405	\$16,860	\$422	9,585	33%	\$11.04	\$574	1.2
Woodruff County	\$12.50	\$650	\$26,000	1.4	\$42,900	\$1,073	\$12,870	\$322	982	34%	\$8.57	\$446	1.5
Yell County	\$12.50	\$650	\$26,000	1.4	\$46,900	\$1,173	\$14,070	\$352	2,200	29%	\$9.99	\$519	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CALIFORNIA

STATE RANKING

#2*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,014** monthly or **\$72,165** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$34.69
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$22.79
2-Bedroom Housing Wage	\$34.69
Number of Renter Households	5863813
Percent Renters	45%

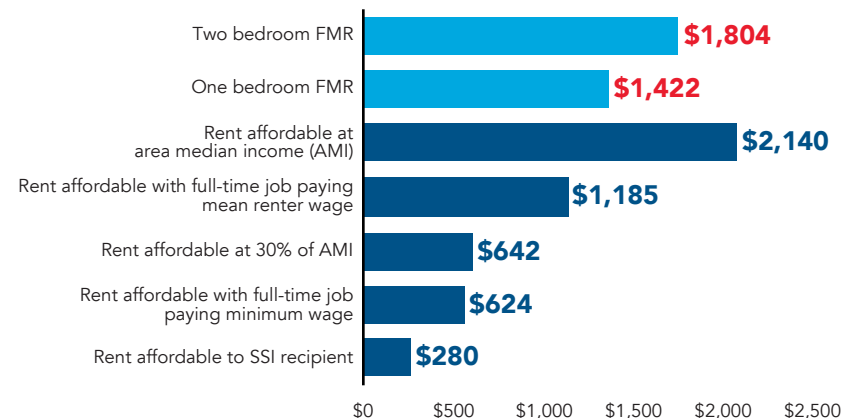
116
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Francisco, CA HUD Metro FMR Area	\$60.96
San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area	\$54.60
Santa Cruz-Watsonville, CA MSA	\$46.90
Oakland-Fremont, CA HUD Metro FMR Area	\$40.88
San Diego-Carlsbad, CA MSA	\$39.77



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$34.69	\$1,804	\$72,165	2.9	\$85,605	\$2,140	\$25,682	\$642	5,863,813	45%	\$22.79	\$1,185	1.5
Combined Nonmetro Areas	\$18.96	\$986	\$39,429	1.6	\$63,958	\$1,599	\$19,187	\$480	111,218	34%	\$12.40	\$645	1.5
<u>Metropolitan Areas</u>													
Bakersfield MSA	\$17.81	\$926	\$37,040	1.5	\$57,900	\$1,448	\$17,370	\$434	113,429	43%	\$13.61	\$708	1.3
Chico MSA	\$22.00	\$1,144	\$45,760	1.8	\$66,500	\$1,663	\$19,950	\$499	35,323	41%	\$13.03	\$677	1.7
El Centro MSA	\$18.33	\$953	\$38,120	1.5	\$60,700	\$1,518	\$18,210	\$455	19,691	44%	\$9.46	\$492	1.9
Fresno MSA	\$18.38	\$956	\$38,240	1.5	\$57,300	\$1,433	\$17,190	\$430	141,823	47%	\$12.81	\$666	1.4
Hanford-Corcoran MSA	\$18.98	\$987	\$39,480	1.6	\$58,100	\$1,453	\$17,430	\$436	20,424	48%	\$13.63	\$709	1.4
Los Angeles-Long Beach-Glendale HMFA	\$34.44	\$1,791	\$71,640	2.9	\$73,100	\$1,828	\$21,930	\$548	1,782,834	54%	\$21.60	\$1,123	1.6
Madera MSA	\$19.62	\$1,020	\$40,800	1.6	\$59,100	\$1,478	\$17,730	\$443	16,757	38%	\$13.09	\$681	1.5
Merced MSA	\$16.13	\$839	\$33,560	1.3	\$55,500	\$1,388	\$16,650	\$416	38,055	48%	\$13.93	\$724	1.2
Modesto MSA	\$19.54	\$1,016	\$40,640	1.6	\$64,500	\$1,613	\$19,350	\$484	73,534	43%	\$14.82	\$770	1.3
Napa MSA	\$32.79	\$1,705	\$68,200	2.7	\$100,400	\$2,510	\$30,120	\$753	18,090	37%	\$18.36	\$954	1.8
Oakland-Fremont HMFA	\$40.88	\$2,126	\$85,040	3.4	\$111,700	\$2,793	\$33,510	\$838	401,799	42%	\$23.35	\$1,214	1.8
Oxnard-Thousand Oaks-Ventura MSA	\$34.52	\$1,795	\$71,800	2.9	\$97,800	\$2,445	\$29,340	\$734	99,368	37%	\$17.59	\$915	2.0
Redding MSA	\$18.85	\$980	\$39,200	1.6	\$61,900	\$1,548	\$18,570	\$464	26,391	37%	\$13.31	\$692	1.4
Riverside-San Bernardino-Ontario MSA	\$23.69	\$1,232	\$49,280	2.0	\$69,700	\$1,743	\$20,910	\$523	503,249	38%	\$14.25	\$741	1.7
Sacramento--Roseville--Arden-Arcade HMFA	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	293,321	40%	\$17.02	\$885	1.4
Salinas MSA	\$29.62	\$1,540	\$61,600	2.5	\$74,100	\$1,853	\$22,230	\$556	62,066	49%	\$16.48	\$857	1.8
San Benito County HMFA	\$33.65	\$1,750	\$70,000	2.8	\$84,500	\$2,113	\$25,350	\$634	6,337	36%	\$14.21	\$739	2.4
San Diego-Carlsbad MSA *	\$39.77	\$2,068	\$82,720	3.3	\$86,300	\$2,158	\$25,890	\$647	522,595	47%	\$20.78	\$1,080	1.9

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	367,906	51%	\$41.81	\$2,174	1.5
San Jose-Sunnyvale-Santa Clara HMFA	\$54.60	\$2,839	\$113,560	4.5	\$131,400	\$3,285	\$39,420	\$986	271,587	43%	\$47.72	\$2,482	1.1
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$29.65	\$1,542	\$61,680	2.5	\$87,500	\$2,188	\$26,250	\$656	41,992	40%	\$14.59	\$759	2.0
Santa Ana-Anaheim-Irvine HMFA	\$39.17	\$2,037	\$81,480	3.3	\$97,900	\$2,448	\$29,370	\$734	436,425	43%	\$21.04	\$1,094	1.9
Santa Cruz-Watsonville MSA	\$46.90	\$2,439	\$97,560	3.9	\$98,000	\$2,450	\$29,400	\$735	38,544	40%	\$14.48	\$753	3.2
Santa Maria-Santa Barbara MSA	\$37.52	\$1,951	\$78,040	3.1	\$79,300	\$1,983	\$23,790	\$595	68,707	48%	\$17.95	\$933	2.1
Santa Rosa MSA	\$36.29	\$1,887	\$75,480	3.0	\$93,300	\$2,333	\$27,990	\$700	75,450	40%	\$18.25	\$949	2.0
Stockton-Lodi MSA	\$21.00	\$1,092	\$43,680	1.8	\$71,400	\$1,785	\$21,420	\$536	99,074	44%	\$14.04	\$730	1.5
Vallejo-Fairfield MSA	\$27.75	\$1,443	\$57,720	2.3	\$85,700	\$2,143	\$25,710	\$643	58,971	40%	\$18.84	\$980	1.5
Visalia-Porterville MSA	\$17.79	\$925	\$37,000	1.5	\$50,900	\$1,273	\$15,270	\$382	59,169	44%	\$12.09	\$629	1.5
Yolo HMFA	\$25.81	\$1,342	\$53,680	2.2	\$87,900	\$2,198	\$26,370	\$659	35,036	48%	\$14.81	\$770	1.7
Yuba City MSA	\$16.88	\$878	\$35,120	1.4	\$59,500	\$1,488	\$17,850	\$446	24,648	42%	\$13.33	\$693	1.3
<u>Counties</u>													
Alameda County	\$40.88	\$2,126	\$85,040	3.4	\$111,700	\$2,793	\$33,510	\$838	267,403	47%	\$24.18	\$1,257	1.7
Alpine County	\$18.56	\$965	\$38,600	1.5	\$80,100	\$2,003	\$24,030	\$601	51	17%	\$11.75	\$611	1.6
Amador County	\$20.85	\$1,084	\$43,360	1.7	\$73,000	\$1,825	\$21,900	\$548	3,264	23%	\$10.64	\$553	2.0
Butte County	\$22.00	\$1,144	\$45,760	1.8	\$66,500	\$1,663	\$19,950	\$499	35,323	41%	\$13.03	\$677	1.7
Calaveras County	\$17.88	\$930	\$37,200	1.5	\$75,300	\$1,883	\$22,590	\$565	3,881	22%	\$11.24	\$585	1.6
Colusa County	\$17.17	\$893	\$35,720	1.4	\$61,900	\$1,548	\$18,570	\$464	2,526	36%	\$14.14	\$735	1.2
Contra Costa County	\$40.88	\$2,126	\$85,040	3.4	\$111,700	\$2,793	\$33,510	\$838	134,396	34%	\$21.62	\$1,124	1.9
Del Norte County	\$18.17	\$945	\$37,800	1.5	\$57,000	\$1,425	\$17,100	\$428	3,687	38%	\$10.95	\$569	1.7
El Dorado County	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	16,136	24%	\$12.53	\$652	1.9
Fresno County	\$18.38	\$956	\$38,240	1.5	\$57,300	\$1,433	\$17,190	\$430	141,823	47%	\$12.81	\$666	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	\$16.08	\$836	\$33,440	1.3	\$53,800	\$1,345	\$16,140	\$404	4,212	42%	\$11.75	\$611	1.4
Humboldt County	\$19.19	\$998	\$39,920	1.6	\$61,400	\$1,535	\$18,420	\$461	23,466	43%	\$12.53	\$651	1.5
Imperial County	\$18.33	\$953	\$38,120	1.5	\$60,700	\$1,518	\$18,210	\$455	19,691	44%	\$9.46	\$492	1.9
Inyo County	\$17.87	\$929	\$37,160	1.5	\$72,700	\$1,818	\$21,810	\$545	2,917	36%	\$12.46	\$648	1.4
Kern County	\$17.81	\$926	\$37,040	1.5	\$57,900	\$1,448	\$17,370	\$434	113,429	43%	\$13.61	\$708	1.3
Kings County	\$18.98	\$987	\$39,480	1.6	\$58,100	\$1,453	\$17,430	\$436	20,424	48%	\$13.63	\$709	1.4
Lake County	\$18.46	\$960	\$38,400	1.5	\$56,500	\$1,413	\$16,950	\$424	8,965	34%	\$11.53	\$600	1.6
Lassen County	\$16.31	\$848	\$33,920	1.4	\$68,300	\$1,708	\$20,490	\$512	3,211	34%	\$12.93	\$673	1.3
Los Angeles County	\$34.44	\$1,791	\$71,640	2.4	\$73,100	\$1,828	\$21,930	\$548	1,782,834	54%	\$21.60	\$1,123	1.6
Madera County	\$19.62	\$1,020	\$40,800	1.6	\$59,100	\$1,478	\$17,730	\$443	16,757	38%	\$13.09	\$681	1.5
Marin County	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	37,550	36%	\$20.36	\$1,059	3.0
Mariposa County	\$18.71	\$973	\$38,920	1.6	\$63,600	\$1,590	\$19,080	\$477	2,175	29%	\$10.82	\$563	1.7
Mendocino County	\$20.73	\$1,078	\$43,120	1.7	\$54,700	\$1,368	\$16,410	\$410	13,952	41%	\$12.30	\$640	1.7
Merced County	\$16.13	\$839	\$33,560	1.3	\$55,500	\$1,388	\$16,650	\$416	38,055	48%	\$13.93	\$724	1.2
Modoc County	\$13.46	\$700	\$28,000	1.1	\$55,600	\$1,390	\$16,680	\$417	983	27%	\$13.21	\$687	1.0
Mono County	\$24.04	\$1,250	\$50,000	2.0	\$77,900	\$1,948	\$23,370	\$584	2,149	44%	\$16.80	\$874	1.4
Monterey County	\$29.62	\$1,540	\$61,600	2.5	\$74,100	\$1,853	\$22,230	\$556	62,066	49%	\$16.48	\$857	1.8
Napa County	\$32.79	\$1,705	\$68,200	2.7	\$100,400	\$2,510	\$30,120	\$753	18,090	37%	\$18.36	\$954	1.8
Nevada County	\$23.29	\$1,211	\$48,440	1.9	\$85,100	\$2,128	\$25,530	\$638	10,411	26%	\$13.97	\$726	1.7
Orange County	\$39.17	\$2,037	\$81,480	3.3	\$97,900	\$2,448	\$29,370	\$734	436,425	43%	\$21.04	\$1,094	1.9
Placer County	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	40,411	29%	\$17.30	\$899	1.4
Plumas County	\$17.29	\$899	\$35,960	1.4	\$70,700	\$1,768	\$21,210	\$530	2,271	27%	\$9.07	\$472	1.9
Riverside County	\$23.69	\$1,232	\$49,280	2.0	\$69,700	\$1,743	\$20,910	\$523	248,936	35%	\$13.59	\$707	1.7
Sacramento County	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	236,774	45%	\$17.37	\$903	1.4
San Benito County	\$33.65	\$1,750	\$70,000	2.8	\$84,500	\$2,113	\$25,350	\$634	6,337	36%	\$14.21	\$739	2.4
San Bernardino County	\$23.69	\$1,232	\$49,280	2.0	\$69,700	\$1,743	\$20,910	\$523	254,313	41%	\$14.88	\$774	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County *	\$39.77	\$2,068	\$82,720	3.3	\$86,300	\$2,158	\$25,890	\$647	522,595	47%	\$20.78	\$1,080	1.9
San Francisco County	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	224,960	63%	\$44.16	\$2,296	1.4
San Joaquin County	\$21.00	\$1,092	\$43,680	1.8	\$71,400	\$1,785	\$21,420	\$536	99,074	44%	\$14.04	\$730	1.5
San Luis Obispo County	\$29.65	\$1,542	\$61,680	2.5	\$87,500	\$2,188	\$26,250	\$656	41,992	40%	\$14.59	\$759	2.0
San Mateo County	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	105,396	40%	\$43.70	\$2,272	1.4
Santa Barbara County	\$37.52	\$1,951	\$78,040	3.1	\$79,300	\$1,983	\$23,790	\$595	68,707	48%	\$17.95	\$933	2.1
Santa Clara County	\$54.60	\$2,839	\$113,560	4.5	\$131,400	\$3,285	\$39,420	\$986	271,587	43%	\$47.72	\$2,482	1.1
Santa Cruz County	\$46.90	\$2,439	\$97,560	3.9	\$98,000	\$2,450	\$29,400	\$735	38,544	40%	\$14.48	\$753	3.2
Shasta County	\$18.85	\$980	\$39,200	1.6	\$61,900	\$1,548	\$18,570	\$464	26,391	37%	\$13.31	\$692	1.4
Sierra County	\$24.88	\$1,294	\$51,760	2.1	\$71,500	\$1,788	\$21,450	\$536	245	20%	\$9.74	\$506	2.6
Siskiyou County	\$16.15	\$840	\$33,600	1.3	\$52,000	\$1,300	\$15,600	\$390	6,561	34%	\$11.65	\$606	1.4
Solano County	\$27.75	\$1,443	\$57,720	2.3	\$85,700	\$2,143	\$25,710	\$643	58,971	40%	\$18.84	\$980	1.5
Sonoma County	\$36.29	\$1,887	\$75,480	3.0	\$93,300	\$2,333	\$27,990	\$700	75,450	40%	\$18.25	\$949	2.0
Stanislaus County	\$19.54	\$1,016	\$40,640	1.6	\$64,500	\$1,613	\$19,350	\$484	73,534	43%	\$14.82	\$770	1.3
Sutter County	\$16.88	\$878	\$35,120	1.4	\$59,500	\$1,488	\$17,850	\$446	13,831	43%	\$12.78	\$664	1.3
Tehama County	\$16.10	\$837	\$33,480	1.3	\$51,200	\$1,280	\$15,360	\$384	7,778	33%	\$11.99	\$623	1.3
Trinity County	\$16.25	\$845	\$33,800	1.4	\$50,100	\$1,253	\$15,030	\$376	1,704	31%	\$8.98	\$467	1.8
Tulare County	\$17.79	\$925	\$37,000	1.5	\$50,900	\$1,273	\$15,270	\$382	59,169	44%	\$12.09	\$629	1.5
Tuolumne County	\$19.08	\$992	\$39,680	1.6	\$65,700	\$1,643	\$19,710	\$493	6,809	31%	\$12.22	\$635	1.6
Ventura County	\$34.52	\$1,795	\$71,800	2.9	\$97,800	\$2,445	\$29,340	\$734	99,368	37%	\$17.59	\$915	2.0
Yolo County	\$25.81	\$1,342	\$53,680	2.2	\$87,900	\$2,198	\$26,370	\$659	35,036	48%	\$14.81	\$770	1.7
Yuba County	\$16.88	\$878	\$35,120	1.4	\$59,500	\$1,488	\$17,850	\$446	10,817	42%	\$14.63	\$761	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

COLORADO

STATE RANKING **#10***

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,317**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,391** monthly or **\$52,694** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$25.33
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	\$11.10
Average Renter Wage	\$18.69
2-Bedroom Housing Wage	\$25.33
Number of Renter Households	734527
Percent Renters	35%

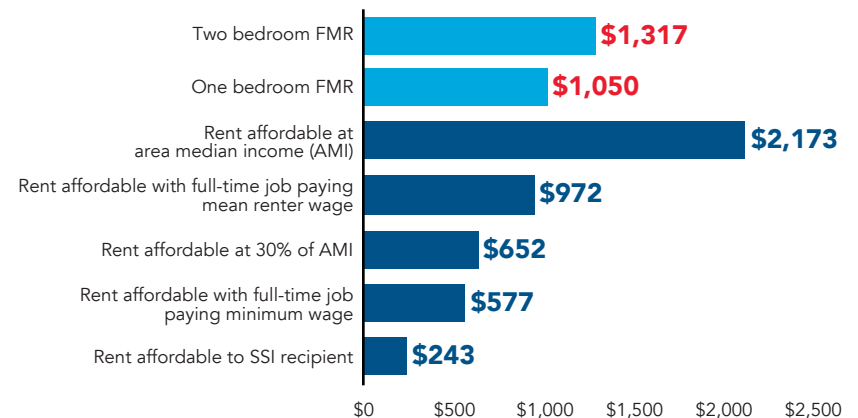
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Pitkin County	\$33.17
Boulder, CO MSA	\$29.15
Denver-Aurora-Lakewood, CO MSA	\$29.00
Summit County	\$28.15
San Miguel County	\$28.10



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colorado	\$25.33	\$1,317	\$52,694	2.3	\$86,936	\$2,173	\$26,081	\$652	734,527	35%	\$18.69	\$972	1.4
Combined Nonmetro Areas	\$18.97	\$987	\$39,465	1.7	\$68,145	\$1,704	\$20,443	\$511	85,073	32%	\$13.89	\$722	1.4
<u>Metropolitan Areas</u>													
Boulder MSA	\$29.15	\$1,516	\$60,640	2.6	\$113,600	\$2,840	\$34,080	\$852	47,211	38%	\$18.84	\$980	1.5
Colorado Springs HMFA	\$20.46	\$1,064	\$42,560	1.8	\$81,400	\$2,035	\$24,420	\$611	91,774	37%	\$15.68	\$816	1.3
Denver-Aurora-Lakewood MSA	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	390,894	36%	\$21.42	\$1,114	1.4
Fort Collins MSA	\$24.10	\$1,253	\$50,120	2.2	\$87,200	\$2,180	\$26,160	\$654	45,876	35%	\$14.34	\$745	1.7
Grand Junction MSA	\$16.19	\$842	\$33,680	1.5	\$69,700	\$1,743	\$20,910	\$523	20,008	33%	\$12.17	\$633	1.3
Greeley MSA	\$19.08	\$992	\$39,680	1.7	\$79,200	\$1,980	\$23,760	\$594	28,366	28%	\$14.34	\$746	1.3
Pueblo MSA	\$16.83	\$875	\$35,000	1.5	\$65,200	\$1,630	\$19,560	\$489	23,383	37%	\$12.56	\$653	1.3
Teller County HMFA	\$20.54	\$1,068	\$42,720	1.9	\$79,800	\$1,995	\$23,940	\$599	1,942	19%	\$10.45	\$543	2.0
<u>Counties</u>													
Adams County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	57,282	35%	\$16.92	\$880	1.7
Alamosa County	\$15.21	\$791	\$31,640	1.4	\$49,100	\$1,228	\$14,730	\$368	2,606	43%	\$11.68	\$607	1.3
Arapahoe County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	87,883	37%	\$21.67	\$1,127	1.3
Archuleta County	\$18.35	\$954	\$38,160	1.7	\$61,700	\$1,543	\$18,510	\$463	1,477	27%	\$11.59	\$602	1.6
Baca County	\$13.46	\$700	\$28,000	1.2	\$49,400	\$1,235	\$14,820	\$371	455	28%	\$13.23	\$688	1.0
Bent County	\$14.46	\$752	\$30,080	1.3	\$44,000	\$1,100	\$13,200	\$330	659	37%	\$12.66	\$658	1.1
Boulder County	\$29.15	\$1,516	\$60,640	2.6	\$113,600	\$2,840	\$34,080	\$852	47,211	38%	\$18.84	\$980	1.5
Broomfield County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	8,631	33%	\$33.02	\$1,717	0.9
Chaffee County	\$16.73	\$870	\$34,800	1.5	\$67,300	\$1,683	\$20,190	\$505	1,809	23%	\$9.27	\$482	1.8
Cheyenne County	\$13.46	\$700	\$28,000	1.2	\$67,200	\$1,680	\$20,160	\$504	206	27%	\$17.25	\$897	0.8
Clear Creek County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	997	23%	\$13.13	\$683	2.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
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 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Conejos County	\$13.46	\$700	\$28,000	1.2	\$52,500	\$1,313	\$15,750	\$394	656	22%	\$8.24	\$428	1.6
Costilla County	\$13.75	\$715	\$28,600	1.2	\$34,900	\$873	\$10,470	\$262	449	29%	\$8.77	\$456	1.6
Crowley County	\$14.58	\$758	\$30,320	1.3	\$43,000	\$1,075	\$12,900	\$323	317	26%	\$14.24	\$741	1.0
Custer County	\$14.31	\$744	\$29,760	1.3	\$54,500	\$1,363	\$16,350	\$409	379	18%	\$11.95	\$621	1.2
Delta County	\$17.94	\$933	\$37,320	1.6	\$57,100	\$1,428	\$17,130	\$428	3,511	29%	\$8.93	\$465	2.0
Denver County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	143,388	50%	\$24.25	\$1,261	1.2
Dolores County	\$13.46	\$700	\$28,000	1.2	\$43,100	\$1,078	\$12,930	\$323	143	20%	\$15.16	\$788	0.9
Douglas County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	23,368	21%	\$21.47	\$1,116	1.4
Eagle County	\$27.54	\$1,432	\$57,280	2.5	\$94,000	\$2,350	\$28,200	\$705	5,256	30%	\$14.48	\$753	1.9
Elbert County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	901	10%	\$11.11	\$578	2.6
El Paso County	\$20.46	\$1,064	\$42,560	1.8	\$81,400	\$2,035	\$24,420	\$611	91,774	37%	\$15.68	\$816	1.3
Fremont County	\$15.60	\$811	\$32,440	1.4	\$54,200	\$1,355	\$16,260	\$407	4,206	25%	\$9.66	\$502	1.6
Garfield County	\$22.33	\$1,161	\$46,440	2.0	\$79,600	\$1,990	\$23,880	\$597	7,146	34%	\$18.83	\$979	1.2
Gilpin County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	530	20%	\$15.43	\$802	1.9
Grand County	\$20.38	\$1,060	\$42,400	1.8	\$78,500	\$1,963	\$23,550	\$589	1,777	31%	\$10.87	\$565	1.9
Gunnison County	\$17.56	\$913	\$36,520	1.6	\$71,000	\$1,775	\$21,300	\$533	2,683	41%	\$11.60	\$603	1.5
Hinsdale County †	\$16.17	\$841	\$33,640	1.5	\$75,300	\$1,883	\$22,590	\$565	111	30%			
Huerfano County	\$14.65	\$762	\$30,480	1.3	\$52,400	\$1,310	\$15,720	\$393	891	28%	\$10.84	\$564	1.4
Jackson County	\$16.85	\$876	\$35,040	1.5	\$62,100	\$1,553	\$18,630	\$466	177	30%	\$14.98	\$779	1.1
Jefferson County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	66,531	29%	\$16.97	\$883	1.7
Kiowa County	\$17.27	\$898	\$35,920	1.6	\$53,300	\$1,333	\$15,990	\$400	138	24%	\$19.73	\$1,026	0.9
Kit Carson County	\$14.27	\$742	\$29,680	1.3	\$56,900	\$1,423	\$17,070	\$427	902	30%	\$11.14	\$579	1.3
Lake County	\$16.81	\$874	\$34,960	1.5	\$68,100	\$1,703	\$20,430	\$511	1,410	42%	\$14.76	\$768	1.1
La Plata County	\$19.88	\$1,034	\$41,360	1.8	\$82,600	\$2,065	\$24,780	\$620	6,938	32%	\$14.02	\$729	1.4
Larimer County	\$24.10	\$1,253	\$50,120	2.2	\$87,200	\$2,180	\$26,160	\$654	45,876	35%	\$14.34	\$745	1.7
Las Animas County	\$16.25	\$845	\$33,800	1.5	\$57,500	\$1,438	\$17,250	\$431	2,158	34%	\$12.90	\$671	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$15.13	\$787	\$31,480	1.4	\$54,900	\$1,373	\$16,470	\$412	456	31%	\$10.06	\$523	1.5
Logan County	\$15.21	\$791	\$31,640	1.4	\$58,900	\$1,473	\$17,670	\$442	3,099	38%	\$12.76	\$663	1.2
Mesa County	\$16.19	\$842	\$33,680	1.5	\$69,700	\$1,743	\$20,910	\$523	20,008	33%	\$12.17	\$633	1.3
Mineral County	\$17.27	\$898	\$35,920	1.6	\$73,700	\$1,843	\$22,110	\$553	59	15%	\$7.16	\$372	2.4
Moffat County	\$15.58	\$810	\$32,400	1.4	\$73,500	\$1,838	\$22,050	\$551	1,540	30%	\$15.40	\$801	1.0
Montezuma County	\$15.10	\$785	\$31,400	1.4	\$57,100	\$1,428	\$17,130	\$428	3,135	30%	\$13.00	\$676	1.2
Montrose County	\$16.94	\$881	\$35,240	1.5	\$59,100	\$1,478	\$17,730	\$443	5,223	31%	\$12.30	\$640	1.4
Morgan County	\$15.38	\$800	\$32,000	1.4	\$58,200	\$1,455	\$17,460	\$437	3,790	36%	\$15.68	\$815	1.0
Otero County	\$15.29	\$795	\$31,800	1.4	\$46,100	\$1,153	\$13,830	\$346	2,677	36%	\$11.12	\$578	1.4
Ouray County	\$22.96	\$1,194	\$47,760	2.1	\$78,600	\$1,965	\$23,580	\$590	674	31%	\$11.52	\$599	2.0
Park County	\$29.00	\$1,508	\$60,320	2.6	\$92,800	\$2,320	\$27,840	\$696	1,383	19%	\$10.19	\$530	2.8
Phillips County	\$14.19	\$738	\$29,520	1.3	\$65,600	\$1,640	\$19,680	\$492	544	32%	\$15.35	\$798	0.9
Pitkin County	\$33.17	\$1,725	\$69,000	3.0	\$103,400	\$2,585	\$31,020	\$776	2,583	35%	\$18.47	\$960	1.8
Prowers County	\$13.46	\$700	\$28,000	1.2	\$54,000	\$1,350	\$16,200	\$405	1,713	35%	\$8.86	\$461	1.5
Pueblo County	\$16.83	\$875	\$35,000	1.5	\$65,200	\$1,630	\$19,560	\$489	23,383	37%	\$12.56	\$653	1.3
Rio Blanco County	\$16.29	\$847	\$33,880	1.5	\$78,800	\$1,970	\$23,640	\$591	750	31%	\$16.72	\$869	1.0
Rio Grande County	\$13.46	\$700	\$28,000	1.2	\$55,500	\$1,388	\$16,650	\$416	1,607	34%	\$11.71	\$609	1.1
Routt County	\$24.77	\$1,288	\$51,520	2.2	\$86,100	\$2,153	\$25,830	\$646	3,007	32%	\$14.96	\$778	1.7
Saguache County	\$13.46	\$700	\$28,000	1.2	\$46,400	\$1,160	\$13,920	\$348	771	29%	\$13.04	\$678	1.0
San Juan County	\$21.44	\$1,115	\$44,600	1.9	\$62,900	\$1,573	\$18,870	\$472	84	33%	\$11.81	\$614	1.8
San Miguel County	\$28.10	\$1,461	\$58,440	2.5	\$78,800	\$1,970	\$23,640	\$591	1,327	40%	\$14.28	\$743	2.0
Sedgwick County	\$13.46	\$700	\$28,000	1.2	\$59,600	\$1,490	\$17,880	\$447	288	29%	\$7.60	\$395	1.8
Summit County	\$28.15	\$1,464	\$58,560	2.5	\$89,100	\$2,228	\$26,730	\$668	3,168	34%	\$14.72	\$765	1.9
Teller County	\$20.54	\$1,068	\$42,720	1.9	\$79,800	\$1,995	\$23,940	\$599	1,942	19%	\$10.45	\$543	2.0
Washington County	\$13.77	\$716	\$28,640	1.2	\$61,200	\$1,530	\$18,360	\$459	579	29%	\$15.13	\$787	0.9
Weld County	\$19.08	\$992	\$39,680	1.7	\$79,200	\$1,980	\$23,760	\$594	28,366	28%	\$14.34	\$746	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuma County	\$13.54	\$704	\$28,160	1.2	\$55,900	\$1,398	\$16,770	\$419	1,539	38%	\$13.18	\$685	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CONNECTICUT

STATE RANKING

#9*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,321**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,403** monthly or **\$52,837** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$25.40
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$17.53
2-Bedroom Housing Wage	\$25.40
Number of Renter Households	454957
Percent Renters	33%

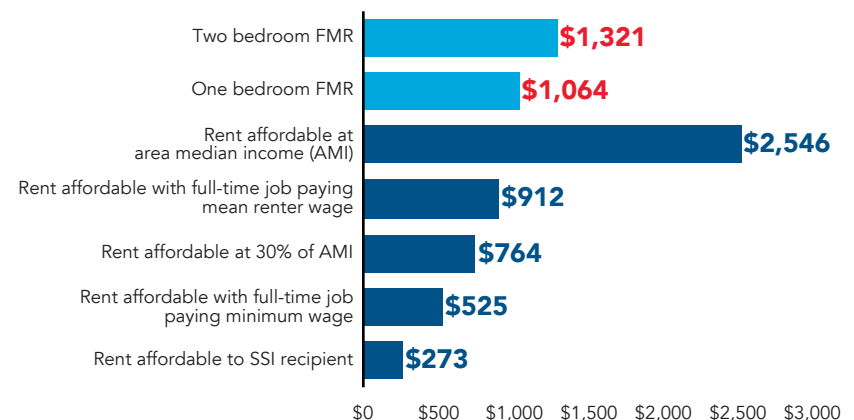
101
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

81
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Stamford-Norwalk, CT HUD Metro FMR Area	\$36.25
Danbury, CT HUD Metro FMR Area	\$30.44
Southern Middlesex County, CT HUD Metro FMR Area	\$27.44
New Haven-Meriden, CT HUD Metro FMR Area	\$26.98
Milford-Ansonia-Seymour, CT HUD Metro FMR Area	\$26.40



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	\$25.40	\$1,321	\$52,837	2.5	\$101,846	\$2,546	\$30,554	\$764	454,957	33%	\$17.53	\$912	1.4
Combined Nonmetro Areas	\$21.94	\$1,141	\$45,640	2.2	\$100,900	\$2,523	\$30,270	\$757	17,275	23%	\$12.01	\$624	1.8
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$24.87	\$1,293	\$51,720	2.5	\$102,600	\$2,565	\$30,780	\$770	42,242	33%	\$22.40	\$1,165	1.1
Colchester-Lebanon HMFA	\$23.56	\$1,225	\$49,000	2.3	\$112,400	\$2,810	\$33,720	\$843	1,683	20%	\$16.58	\$862	1.4
Danbury HMFA	\$30.44	\$1,583	\$63,320	3.0	\$113,300	\$2,833	\$33,990	\$850	18,421	26%	\$22.40	\$1,165	1.4
Hartford-West Hartford-East Hartford HMFA	\$22.96	\$1,194	\$47,760	2.3	\$97,900	\$2,448	\$29,370	\$734	152,213	34%	\$16.68	\$867	1.4
Milford-Ansonia-Seymour HMFA	\$26.40	\$1,373	\$54,920	2.6	\$104,900	\$2,623	\$31,470	\$787	12,634	27%	\$15.24	\$793	1.7
New Haven-Meriden HMFA	\$26.98	\$1,403	\$56,120	2.7	\$92,800	\$2,320	\$27,840	\$696	81,680	39%	\$15.24	\$793	1.8
Norwich-New London HMFA	\$21.98	\$1,143	\$45,720	2.2	\$94,500	\$2,363	\$28,350	\$709	34,063	35%	\$16.58	\$862	1.3
Southern Middlesex County HMFA	\$27.44	\$1,427	\$57,080	2.7	\$110,900	\$2,773	\$33,270	\$832	3,959	20%	\$13.98	\$727	2.0
Stamford-Norwalk HMFA	\$36.25	\$1,885	\$75,400	3.6	\$144,300	\$3,608	\$43,290	\$1,082	48,349	35%	\$22.40	\$1,165	1.6
Waterbury HMFA	\$21.35	\$1,110	\$44,400	2.1	\$76,300	\$1,908	\$22,890	\$572	29,051	41%	\$15.24	\$793	1.4
Windham County HMFA	\$19.77	\$1,028	\$41,120	2.0	\$82,300	\$2,058	\$24,690	\$617	13,387	30%	\$10.44	\$543	1.9
<u>Counties</u>													
Litchfield County	\$21.94	\$1,141	\$45,640	2.2	\$100,900	\$2,523	\$30,270	\$757	17,275	23%	\$12.01	\$624	1.8

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN CONNECTICUT FMR AREAS

BRIDGEPORT, CT HMFA

FAIRFIELD COUNTY

Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town

COLCHESTER-LEBANON, CT HMFA

NEW LONDON COUNTY

Colchester town, Lebanon town

DANBURY, CT HMFA

FAIRFIELD COUNTY

Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town

HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA

HARTFORD COUNTY

Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, South Windsor town, Southington town, Suffield town, West Hartford town, Wethersfield town, Windsor Locks town, Windsor town

MIDDLESEX COUNTY

Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town

TOLLAND COUNTY

Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

MILFORD-ANSONIA-SEYMOUR, CT HMFA

NEW HAVEN COUNTY

Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

NEW HAVEN-MERIDEN, CT HMFA

NEW HAVEN COUNTY

Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town, North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town

NORWICH-NEW LONDON, CT HMFA

NEW LONDON COUNTY

Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

SOUTHERN MIDDLESEX COUNTY, CT HMFA

MIDDLESEX COUNTY

Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

STAMFORD-NORWALK, CT HMFA

FAIRFIELD COUNTY

Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

WATERBURY, CT HMFA

NEW HAVEN COUNTY

Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

DELAWARE

STATE RANKING **#17***

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,142**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,808** monthly or **\$45,694** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$17.40
2-Bedroom Housing Wage	\$21.97
Number of Renter Households	101259
Percent Renters	29%

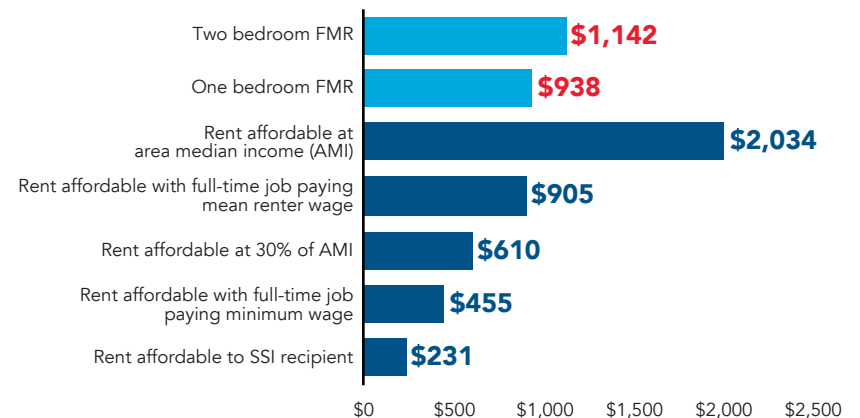
100
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

82
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
New Castle County	\$23.08
Sussex County	\$20.25
Kent County	\$19.88



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Delaware

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	\$21.97	\$1,142	\$45,694	2.5	\$81,355	\$2,034	\$24,407	\$610	101,259	29%	\$17.40	\$905	1.3
<u>Metropolitan Areas</u>													
Dover MSA †	\$19.88	\$1,034	\$41,360	2.3	\$66,000	\$1,650	\$19,800	\$495	19,249	30%			
Philadelphia-Camden-Wilmington MSA	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	64,036	32%	\$18.72	\$973	1.2
Sussex County HMFA	\$20.25	\$1,053	\$42,120	2.3	\$72,100	\$1,803	\$21,630	\$541	17,974	21%	\$12.66	\$659	1.6
<u>Counties</u>													
Kent County †	\$19.88	\$1,034	\$41,360	2.3	\$66,000	\$1,650	\$19,800	\$495	19,249	30%			
New Castle County	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	64,036	32%	\$18.72	\$973	1.2
Sussex County	\$20.25	\$1,053	\$42,120	2.3	\$72,100	\$1,803	\$21,630	\$541	17,974	21%	\$12.66	\$659	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

DISTRICT OF COLUMBIA

STATE RANKING

#4*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,665**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,550** monthly or **\$66,600** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.02
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	\$14.00
Average Renter Wage	\$28.57
2-Bedroom Housing Wage	\$32.02
Number of Renter Households	162190
Percent Renters	58%

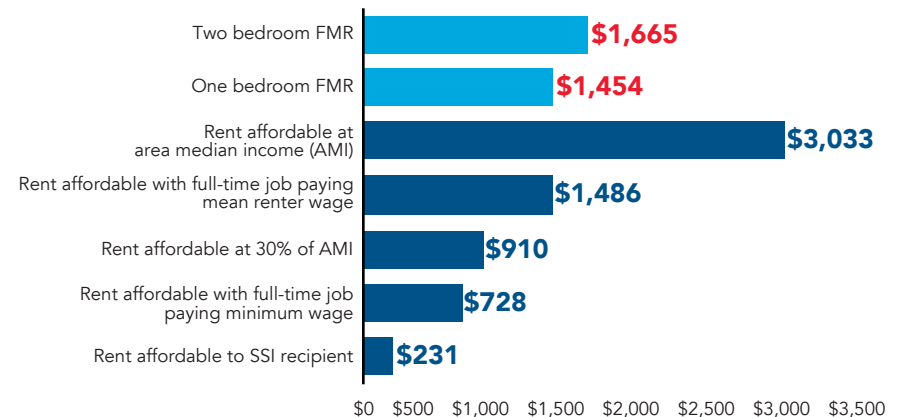
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

80
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	\$32.02	\$1,665	\$66,600	2.3	\$121,300	\$3,033	\$36,390	\$910	162,190	58%	\$28.57	\$1,486	1.1
<u>Metropolitan Areas</u>													
Washington-Arlington-Alexandria HMFA	\$32.02	\$1,665	\$66,600	2.3	\$121,300	\$3,033	\$36,390	\$910	162,190	58%	\$28.57	\$1,486	1.1
<u>Counties</u>													
District of Columbia	\$32.02	\$1,665	\$66,600	2.3	\$121,300	\$3,033	\$36,390	\$910	162,190	58%	\$28.57	\$1,486	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FLORIDA

STATE RANKING **#15***

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,189**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,962** monthly or **\$47,542** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.86
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$8.46
Average Renter Wage	\$16.67
2-Bedroom Housing Wage	\$22.86
Number of Renter Households	2642055
Percent Renters	35%

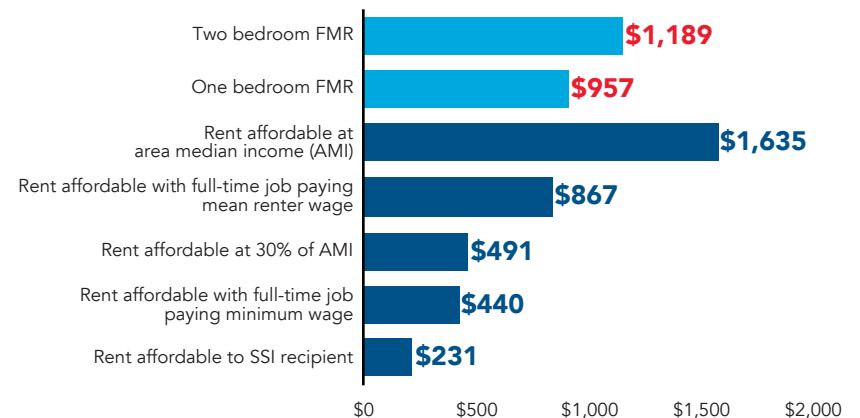
108
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$31.54
Miami-Miami Beach-Kendall, FL HUD Metro FMR Area	\$27.96
Fort Lauderdale, FL HUD Metro FMR Area	\$27.77
West Palm Beach-Boca Raton, FL HUD Metro FMR Area	\$27.58
Naples-Immokalee-Marco Island, FL MSA	\$25.52



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Florida

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$22.86	\$1,189	\$47,542	2.7	\$65,401	\$1,635	\$19,620	\$491	2,642,055	35%	\$16.67	\$867	1.4
Combined Nonmetro Areas	\$17.06	\$887	\$35,483	2.0	\$52,831	\$1,321	\$15,849	\$396	71,210	29%	\$12.55	\$653	1.4
<u>Metropolitan Areas</u>													
Baker County HMFA	\$14.46	\$752	\$30,080	1.7	\$65,900	\$1,648	\$19,770	\$494	1,860	22%	\$8.93	\$464	1.6
Cape Coral-Fort Myers MSA	\$19.98	\$1,039	\$41,560	2.4	\$67,100	\$1,678	\$20,130	\$503	79,758	30%	\$15.36	\$799	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$19.13	\$995	\$39,800	2.3	\$75,800	\$1,895	\$22,740	\$569	28,112	37%	\$14.17	\$737	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$20.83	\$1,083	\$43,320	2.5	\$59,100	\$1,478	\$17,730	\$443	64,186	31%	\$13.20	\$686	1.6
Fort Lauderdale HMFA	\$27.77	\$1,444	\$57,760	3.3	\$68,600	\$1,715	\$20,580	\$515	255,048	38%	\$18.75	\$975	1.5
Gainesville MSA	\$18.23	\$948	\$37,920	2.2	\$71,100	\$1,778	\$21,330	\$533	46,403	45%	\$11.62	\$604	1.6
Gulf County HMFA	\$17.81	\$926	\$37,040	2.1	\$54,400	\$1,360	\$16,320	\$408	1,342	25%	\$12.64	\$658	1.4
Homosassa Springs MSA	\$16.27	\$846	\$33,840	1.9	\$52,700	\$1,318	\$15,810	\$395	11,932	19%	\$11.80	\$613	1.4
Jacksonville HMFA	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	191,532	36%	\$16.98	\$883	1.1
Lakelandnter Haven MSA	\$17.79	\$925	\$37,000	2.1	\$58,200	\$1,455	\$17,460	\$437	71,901	32%	\$15.31	\$796	1.2
Miami-Miami Beach-Kendall HMFA	\$27.96	\$1,454	\$58,160	3.3	\$54,900	\$1,373	\$16,470	\$412	410,278	48%	\$18.17	\$945	1.5
Naples-Immokalee-Marco Island MSA	\$25.52	\$1,327	\$53,080	3.0	\$78,300	\$1,958	\$23,490	\$587	38,507	28%	\$15.52	\$807	1.6
North Port-Sarasota-Bradenton MSA	\$22.69	\$1,180	\$47,200	2.7	\$70,900	\$1,773	\$21,270	\$532	87,454	27%	\$15.78	\$821	1.4
Ocala MSA	\$16.67	\$867	\$34,680	2.0	\$50,200	\$1,255	\$15,060	\$377	33,233	25%	\$13.55	\$705	1.2
Orlando-Kissimmee-Sanford MSA	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	332,747	40%	\$16.67	\$867	1.4
Palm Bay-Melbourne-Titusville MSA	\$19.23	\$1,000	\$40,000	2.3	\$65,900	\$1,648	\$19,770	\$494	63,658	28%	\$16.46	\$856	1.2
Palm Coast HMFA	\$21.60	\$1,123	\$44,920	2.6	\$62,200	\$1,555	\$18,660	\$467	9,064	23%	\$12.07	\$628	1.8
Panama City-Lynn Haven-Panama City Beach HMFA	\$19.44	\$1,011	\$40,440	2.3	\$64,300	\$1,608	\$19,290	\$482	25,786	38%	\$13.43	\$698	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Florida

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pensacola-Ferry Pass-Brent MSA	\$18.37	\$955	\$38,200	2.2	\$69,200	\$1,730	\$20,760	\$519	61,616	35%	\$14.76	\$768	1.2
Port St. Lucie MSA	\$21.25	\$1,105	\$44,200	2.5	\$59,500	\$1,488	\$17,850	\$446	45,418	26%	\$14.26	\$742	1.5
Punta Gorda MSA	\$18.81	\$978	\$39,120	2.2	\$57,300	\$1,433	\$17,190	\$430	16,312	22%	\$12.60	\$655	1.5
Sebastian-Vero Beach MSA	\$18.48	\$961	\$38,440	2.2	\$65,000	\$1,625	\$19,500	\$488	13,997	24%	\$13.51	\$703	1.4
Sebring MSA	\$16.17	\$841	\$33,640	1.9	\$46,300	\$1,158	\$13,890	\$347	10,466	25%	\$11.61	\$604	1.4
Tallahassee HMFA	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	59,671	44%	\$12.77	\$664	1.4
Tampa-St. Petersburg-Clearwater MSA	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	424,983	36%	\$17.56	\$913	1.2
The Villages MSA	\$16.29	\$847	\$33,880	1.9	\$71,300	\$1,783	\$21,390	\$535	5,167	10%	\$11.07	\$576	1.5
Wakulla County HMFA	\$17.13	\$891	\$35,640	2.0	\$64,700	\$1,618	\$19,410	\$485	2,172	20%	\$10.79	\$561	1.6
Walton County HMFA	\$15.81	\$822	\$32,880	1.9	\$75,000	\$1,875	\$22,500	\$563	7,328	29%	\$13.29	\$691	1.2
West Palm Beach-Boca Raton HMFA	\$27.58	\$1,434	\$57,360	3.3	\$75,400	\$1,885	\$22,620	\$566	170,914	31%	\$18.73	\$974	1.5
Counties													
Alachua County	\$18.23	\$948	\$37,920	2.2	\$71,100	\$1,778	\$21,330	\$533	45,233	46%	\$11.68	\$608	1.6
Baker County	\$14.46	\$752	\$30,080	1.7	\$65,900	\$1,648	\$19,770	\$494	1,860	22%	\$8.93	\$464	1.6
Bay County	\$19.44	\$1,011	\$40,440	2.3	\$64,300	\$1,608	\$19,290	\$482	25,786	38%	\$13.43	\$698	1.4
Bradford County	\$13.35	\$694	\$27,760	1.6	\$59,800	\$1,495	\$17,940	\$449	2,599	29%	\$11.55	\$601	1.2
Brevard County	\$19.23	\$1,000	\$40,000	2.3	\$65,900	\$1,648	\$19,770	\$494	63,658	28%	\$16.46	\$856	1.2
Broward County	\$27.77	\$1,444	\$57,760	3.3	\$68,600	\$1,715	\$20,580	\$515	255,048	38%	\$18.75	\$975	1.5
Calhoun County	\$13.35	\$694	\$27,760	1.6	\$48,700	\$1,218	\$14,610	\$365	757	17%	\$12.07	\$628	1.1
Charlotte County	\$18.81	\$978	\$39,120	2.2	\$57,300	\$1,433	\$17,190	\$430	16,312	22%	\$12.60	\$655	1.5
Citrus County	\$16.27	\$846	\$33,840	1.9	\$52,700	\$1,318	\$15,810	\$395	11,932	19%	\$11.80	\$613	1.4
Clay County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	18,411	26%	\$13.37	\$695	1.4
Collier County	\$25.52	\$1,327	\$53,080	3.0	\$78,300	\$1,958	\$23,490	\$587	38,507	28%	\$15.52	\$807	1.6
Columbia County	\$15.56	\$809	\$32,360	1.8	\$58,900	\$1,473	\$17,670	\$442	6,671	27%	\$12.60	\$655	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

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Florida

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DeSoto County	\$14.27	\$742	\$29,680	1.7	\$41,900	\$1,048	\$12,570	\$314	3,654	31%	\$12.18	\$633	1.2
Dixie County	\$13.35	\$694	\$27,760	1.6	\$42,300	\$1,058	\$12,690	\$317	1,400	22%	\$13.23	\$688	1.0
Duval County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	147,116	42%	\$18.18	\$945	1.0
Escambia County	\$18.37	\$955	\$38,200	2.2	\$69,200	\$1,730	\$20,760	\$519	46,045	39%	\$15.51	\$806	1.2
Flagler County	\$21.60	\$1,123	\$44,920	2.6	\$62,200	\$1,555	\$18,660	\$467	9,064	23%	\$12.07	\$628	1.8
Franklin County	\$15.17	\$789	\$31,560	1.8	\$51,600	\$1,290	\$15,480	\$387	1,145	26%	\$11.04	\$574	1.4
Gadsden County	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	5,151	30%	\$10.17	\$529	1.8
Gilchrist County	\$18.23	\$948	\$37,920	2.2	\$71,100	\$1,778	\$21,330	\$533	1,170	18%	\$9.38	\$488	1.9
Glades County	\$14.94	\$777	\$31,080	1.8	\$43,000	\$1,075	\$12,900	\$323	1,074	25%	\$17.00	\$884	0.9
Gulf County	\$17.81	\$926	\$37,040	2.1	\$54,400	\$1,360	\$16,320	\$408	1,342	25%	\$12.64	\$658	1.4
Hamilton County	\$13.35	\$694	\$27,760	1.6	\$47,600	\$1,190	\$14,280	\$357	1,197	26%	\$13.33	\$693	1.0
Hardee County	\$13.35	\$694	\$27,760	1.6	\$45,300	\$1,133	\$13,590	\$340	2,430	31%	\$12.01	\$624	1.1
Hendry County	\$15.19	\$790	\$31,600	1.8	\$46,700	\$1,168	\$14,010	\$350	4,183	35%	\$12.47	\$648	1.2
Hernando County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	16,047	22%	\$12.85	\$668	1.7
Highlands County	\$16.17	\$841	\$33,640	1.9	\$46,300	\$1,158	\$13,890	\$347	10,466	25%	\$11.61	\$604	1.4
Hillsborough County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	212,702	42%	\$18.60	\$967	1.2
Holmes County	\$13.35	\$694	\$27,760	1.6	\$49,400	\$1,235	\$14,820	\$371	1,523	22%	\$6.13	\$319	2.2
Indian River County	\$18.48	\$961	\$38,440	2.2	\$65,000	\$1,625	\$19,500	\$488	13,997	24%	\$13.51	\$703	1.4
Jackson County	\$13.35	\$694	\$27,760	1.6	\$49,100	\$1,228	\$14,730	\$368	5,099	30%	\$9.59	\$499	1.4
Jefferson County	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	1,288	23%	\$8.57	\$445	2.1
Lafayette County	\$13.35	\$694	\$27,760	1.6	\$47,300	\$1,183	\$14,190	\$355	412	19%	\$6.57	\$342	2.0
Lake County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	33,797	27%	\$12.97	\$674	1.8
Lee County	\$19.98	\$1,039	\$41,560	2.4	\$67,100	\$1,678	\$20,130	\$503	79,758	30%	\$15.36	\$799	1.3
Leon County	\$18.40	\$957	\$38,280	2.2	\$68,900	\$1,723	\$20,670	\$517	53,232	47%	\$13.07	\$680	1.4
Levy County	\$13.35	\$694	\$27,760	1.6	\$46,100	\$1,153	\$13,830	\$346	3,958	25%	\$9.86	\$512	1.4
Liberty County	\$13.35	\$694	\$27,760	1.6	\$52,500	\$1,313	\$15,750	\$394	574	25%	\$14.92	\$776	0.9

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Florida

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Madison County	\$13.35	\$694	\$27,760	1.6	\$42,800	\$1,070	\$12,840	\$321	1,637	24%	\$9.35	\$486	1.4
Manatee County	\$22.69	\$1,180	\$47,200	2.7	\$70,900	\$1,773	\$21,270	\$532	40,155	29%	\$14.05	\$731	1.6
Marion County	\$16.67	\$867	\$34,680	2.0	\$50,200	\$1,255	\$15,060	\$377	33,233	25%	\$13.55	\$705	1.2
Martin County	\$21.25	\$1,105	\$44,200	2.5	\$59,500	\$1,488	\$17,850	\$446	14,855	23%	\$14.65	\$762	1.5
Miami-Dade County	\$27.96	\$1,454	\$58,160	3.3	\$54,900	\$1,373	\$16,470	\$412	410,278	48%	\$18.17	\$945	1.5
Monroe County	\$31.54	\$1,640	\$65,600	3.7	\$83,000	\$2,075	\$24,900	\$623	12,474	41%	\$14.79	\$769	2.1
Nassau County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	6,766	22%	\$10.22	\$531	1.8
Okaloosa County	\$19.13	\$995	\$39,800	2.3	\$75,800	\$1,895	\$22,740	\$569	28,112	37%	\$14.17	\$737	1.4
Okeechobee County	\$14.90	\$775	\$31,000	1.8	\$47,100	\$1,178	\$14,130	\$353	3,703	28%	\$13.71	\$713	1.1
Orange County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	205,585	45%	\$17.50	\$910	1.3
Osceola County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	38,110	40%	\$13.82	\$719	1.7
Palm Beach County	\$27.58	\$1,434	\$57,360	3.3	\$75,400	\$1,885	\$22,620	\$566	170,914	31%	\$18.73	\$974	1.5
Pasco County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	54,991	28%	\$13.90	\$723	1.6
Pinellas County	\$21.79	\$1,133	\$45,320	2.6	\$66,900	\$1,673	\$20,070	\$502	141,243	35%	\$17.32	\$901	1.3
Polk County	\$17.79	\$925	\$37,000	2.1	\$58,200	\$1,455	\$17,460	\$437	71,901	32%	\$15.31	\$796	1.2
Putnam County	\$13.62	\$708	\$28,320	1.6	\$45,700	\$1,143	\$13,710	\$343	7,630	27%	\$10.24	\$532	1.3
St. Johns County	\$18.71	\$973	\$38,920	2.2	\$73,500	\$1,838	\$22,050	\$551	19,239	23%	\$12.96	\$674	1.4
St. Lucie County	\$21.25	\$1,105	\$44,200	2.5	\$59,500	\$1,488	\$17,850	\$446	30,563	28%	\$13.88	\$722	1.5
Santa Rosa County	\$18.37	\$955	\$38,200	2.2	\$69,200	\$1,730	\$20,760	\$519	15,571	26%	\$11.99	\$623	1.5
Sarasota County	\$22.69	\$1,180	\$47,200	2.7	\$70,900	\$1,773	\$21,270	\$532	47,299	27%	\$17.02	\$885	1.3
Seminole County	\$22.88	\$1,190	\$47,600	2.7	\$65,100	\$1,628	\$19,530	\$488	55,255	34%	\$16.10	\$837	1.4
Sumter County	\$16.29	\$847	\$33,880	1.9	\$71,300	\$1,783	\$21,390	\$535	5,167	10%	\$11.07	\$576	1.5
Suwannee County	\$13.35	\$694	\$27,760	1.6	\$48,800	\$1,220	\$14,640	\$366	4,471	29%	\$10.98	\$571	1.2
Taylor County	\$13.35	\$694	\$27,760	1.6	\$46,700	\$1,168	\$14,010	\$350	1,537	21%	\$17.96	\$934	0.7
Union County	\$13.35	\$694	\$27,760	1.6	\$48,200	\$1,205	\$14,460	\$362	1,273	32%	\$14.26	\$742	0.9
Volusia County	\$20.83	\$1,083	\$43,320	2.5	\$59,100	\$1,478	\$17,730	\$443	64,186	31%	\$13.20	\$686	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Florida

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wakulla County	\$17.13	\$891	\$35,640	2.0	\$64,700	\$1,618	\$19,410	\$485	2,172	20%	\$10.79	\$561	1.6
Walton County	\$15.81	\$822	\$32,880	1.9	\$75,000	\$1,875	\$22,500	\$563	7,328	29%	\$13.29	\$691	1.2
Washington County	\$13.35	\$694	\$27,760	1.6	\$49,400	\$1,235	\$14,820	\$371	1,809	21%	\$12.42	\$646	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

GEORGIA

STATE RANKING #26*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$958**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,193** monthly or **\$38,319** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.42
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.05
2-Bedroom Housing Wage	\$18.42
Number of Renter Households	1356332
Percent Renters	37%

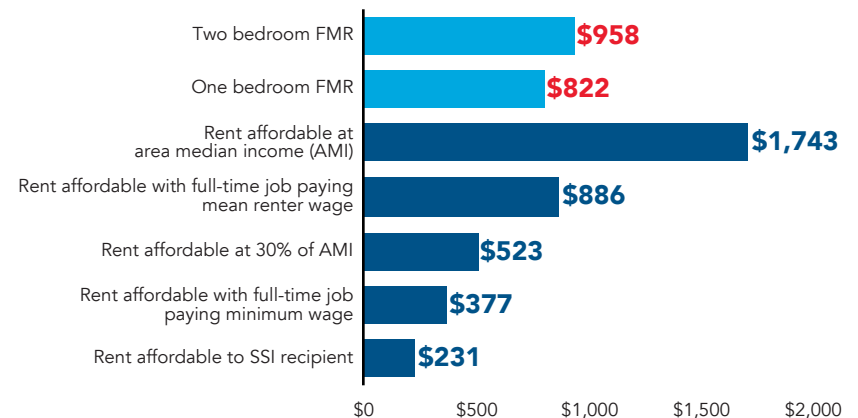
102
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area	\$21.27
Savannah, GA MSA	\$19.15
Butts County	\$17.33
Warner Robins, GA HUD Metro FMR Area	\$17.19
Gainesville, GA MSA	\$17.15



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Georgia	\$18.42	\$958	\$38,319	2.5	\$69,717	\$1,743	\$20,915	\$523	1,356,332	37%	\$17.05	\$886	1.1
Combined Nonmetro Areas	\$13.42	\$698	\$27,913	1.9	\$49,859	\$1,246	\$14,958	\$374	219,242	34%	\$11.15	\$580	1.2
<u>Metropolitan Areas</u>													
Albany MSA	\$13.12	\$682	\$27,280	1.8	\$53,400	\$1,335	\$16,020	\$401	26,186	45%	\$13.16	\$685	1.0
Athens-Clarke County MSA	\$15.10	\$785	\$31,400	2.1	\$66,700	\$1,668	\$20,010	\$500	34,713	46%	\$13.14	\$683	1.1
Atlanta-Sandy Springs-Roswell HMFA	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	734,846	37%	\$19.51	\$1,015	1.1
Augusta-Richmond County HMFA	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	49,387	37%	\$14.22	\$739	1.1
Brunswick MSA	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	15,512	34%	\$12.35	\$642	1.2
Butts County HMFA	\$17.33	\$901	\$36,040	2.4	\$56,500	\$1,413	\$16,950	\$424	2,425	30%	\$12.61	\$656	1.4
Chattanooga MSA	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	15,173	27%	\$10.84	\$563	1.5
Columbus MSA	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	42,299	46%	\$15.75	\$819	1.1
Dalton HMFA	\$14.04	\$730	\$29,200	1.9	\$54,400	\$1,360	\$16,320	\$408	13,549	38%	\$15.85	\$824	0.9
Gainesville MSA	\$17.15	\$892	\$35,680	2.4	\$66,800	\$1,670	\$20,040	\$501	20,523	33%	\$15.40	\$801	1.1
Haralson County HMFA	\$15.87	\$825	\$33,000	2.2	\$54,600	\$1,365	\$16,380	\$410	3,498	32%	\$12.50	\$650	1.3
Hinesville HMFA	\$17.06	\$887	\$35,480	2.4	\$52,400	\$1,310	\$15,720	\$393	12,752	55%	\$15.34	\$798	1.1
Lamar County HMFA	\$14.08	\$732	\$29,280	1.9	\$54,500	\$1,363	\$16,350	\$409	1,924	31%	\$8.79	\$457	1.6
Lincoln County HMFA	\$12.69	\$660	\$26,400	1.8	\$50,800	\$1,270	\$15,240	\$381	942	27%	\$11.21	\$583	1.1
Long County HMFA	\$13.21	\$687	\$27,480	1.8	\$58,200	\$1,455	\$17,460	\$437	1,691	31%	\$7.50	\$390	1.8
Macon HMFA	\$15.13	\$787	\$31,480	2.1	\$53,900	\$1,348	\$16,170	\$404	30,844	41%	\$12.47	\$648	1.2
Meriwether County HMFA	\$14.54	\$756	\$30,240	2.0	\$49,500	\$1,238	\$14,850	\$371	2,575	32%	\$10.71	\$557	1.4
Monroe County HMFA	\$13.83	\$719	\$28,760	1.9	\$63,800	\$1,595	\$19,140	\$479	2,192	23%	\$11.31	\$588	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County HMFA	\$16.69	\$868	\$34,720	2.3	\$62,400	\$1,560	\$18,720	\$468	1,695	25%	\$14.13	\$735	1.2
Murray County HMFA	\$13.27	\$690	\$27,600	1.8	\$49,500	\$1,238	\$14,850	\$371	4,556	32%	\$11.21	\$583	1.2
Peach County HMFA	\$14.27	\$742	\$29,680	2.0	\$56,600	\$1,415	\$16,980	\$425	3,474	34%	\$10.28	\$535	1.4
Pulaski County HMFA	\$12.69	\$660	\$26,400	1.8	\$49,800	\$1,245	\$14,940	\$374	1,509	39%	\$10.45	\$543	1.2
Rome MSA	\$14.19	\$738	\$29,520	2.0	\$65,100	\$1,628	\$19,530	\$488	14,135	40%	\$13.60	\$707	1.0
Savannah MSA	\$19.15	\$996	\$39,840	2.6	\$75,400	\$1,885	\$22,620	\$566	57,919	42%	\$15.30	\$796	1.3
Valdosta MSA	\$13.40	\$697	\$27,880	1.8	\$54,200	\$1,355	\$16,260	\$407	22,967	44%	\$10.77	\$560	1.2
Warner Robins HMFA	\$17.19	\$894	\$35,760	2.4	\$75,300	\$1,883	\$22,590	\$565	19,804	36%	\$10.73	\$558	1.6
<u>Counties</u>													
Appling County	\$12.69	\$660	\$26,400	1.8	\$49,300	\$1,233	\$14,790	\$370	1,886	28%	\$15.33	\$797	0.8
Atkinson County	\$12.69	\$660	\$26,400	1.8	\$37,200	\$930	\$11,160	\$279	735	26%	\$11.28	\$586	1.1
Bacon County	\$12.69	\$660	\$26,400	1.8	\$49,000	\$1,225	\$14,700	\$368	1,168	29%	\$10.06	\$523	1.3
Baker County	\$13.12	\$682	\$27,280	1.8	\$53,400	\$1,335	\$16,020	\$401	405	31%	\$13.72	\$713	1.0
Baldwin County	\$14.04	\$730	\$29,200	1.9	\$53,400	\$1,335	\$16,020	\$401	7,326	45%	\$7.74	\$403	1.8
Banks County	\$13.00	\$676	\$27,040	1.8	\$53,200	\$1,330	\$15,960	\$399	1,673	26%	\$11.06	\$575	1.2
Barrow County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	6,658	27%	\$14.30	\$744	1.5
Bartow County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	12,827	35%	\$14.64	\$761	1.5
Ben Hill County	\$12.69	\$660	\$26,400	1.8	\$40,400	\$1,010	\$12,120	\$303	2,500	39%	\$12.31	\$640	1.0
Berrien County	\$12.69	\$660	\$26,400	1.8	\$45,800	\$1,145	\$13,740	\$344	2,223	31%	\$10.98	\$571	1.2
Bibb County	\$15.13	\$787	\$31,480	2.1	\$53,900	\$1,348	\$16,170	\$404	27,084	47%	\$12.86	\$669	1.2
Bleckley County	\$12.69	\$660	\$26,400	1.8	\$52,600	\$1,315	\$15,780	\$395	1,177	28%	\$7.46	\$388	1.7
Brantley County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	1,446	22%	\$10.72	\$557	1.4
Brooks County	\$13.40	\$697	\$27,880	1.8	\$54,200	\$1,355	\$16,260	\$407	1,676	26%	\$12.75	\$663	1.1
Bryan County	\$19.15	\$996	\$39,840	2.6	\$75,400	\$1,885	\$22,620	\$566	3,851	31%	\$9.52	\$495	2.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bulloch County	\$13.69	\$712	\$28,480	1.9	\$55,000	\$1,375	\$16,500	\$413	12,475	47%	\$9.85	\$512	1.4
Burke County	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	2,481	31%	\$21.83	\$1,135	0.7
Butts County	\$17.33	\$901	\$36,040	2.4	\$56,500	\$1,413	\$16,950	\$424	2,425	30%	\$12.61	\$656	1.4
Calhoun County	\$12.69	\$660	\$26,400	1.8	\$35,400	\$885	\$10,620	\$266	608	33%	\$8.90	\$463	1.4
Camden County	\$16.63	\$865	\$34,600	2.3	\$64,400	\$1,610	\$19,320	\$483	7,555	40%	\$13.46	\$700	1.2
Candler County	\$12.69	\$660	\$26,400	1.8	\$39,500	\$988	\$11,850	\$296	1,688	42%	\$8.04	\$418	1.6
Carroll County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	14,768	36%	\$13.88	\$722	1.5
Catoosa County	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	6,579	27%	\$10.70	\$556	1.5
Charlton County	\$12.69	\$660	\$26,400	1.8	\$57,400	\$1,435	\$17,220	\$431	971	27%	\$9.40	\$489	1.4
Chatham County	\$19.15	\$996	\$39,840	2.6	\$75,400	\$1,885	\$22,620	\$566	49,512	46%	\$15.66	\$814	1.2
Chattahoochee County	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	1,830	73%	\$24.43	\$1,271	0.7
Chattooga County	\$12.69	\$660	\$26,400	1.8	\$44,500	\$1,113	\$13,350	\$334	3,176	34%	\$13.14	\$683	1.0
Cherokee County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	19,601	24%	\$12.38	\$644	1.7
Clarke County	\$15.10	\$785	\$31,400	2.1	\$66,700	\$1,668	\$20,010	\$500	28,459	61%	\$13.92	\$724	1.1
Clay County	\$12.69	\$660	\$26,400	1.8	\$37,700	\$943	\$11,310	\$283	407	35%	\$6.85	\$356	1.9
Clayton County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	45,384	50%	\$20.95	\$1,089	1.0
Clinch County	\$12.69	\$660	\$26,400	1.8	\$39,400	\$985	\$11,820	\$296	736	29%	\$12.22	\$635	1.0
Cobb County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	97,845	36%	\$18.68	\$971	1.1
Coffee County	\$12.69	\$660	\$26,400	1.8	\$46,200	\$1,155	\$13,860	\$347	4,861	34%	\$10.09	\$525	1.3
Colquitt County	\$12.69	\$660	\$26,400	1.8	\$42,000	\$1,050	\$12,600	\$315	6,322	41%	\$11.09	\$577	1.1
Columbia County	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	9,831	21%	\$12.54	\$652	1.3
Cook County	\$12.69	\$660	\$26,400	1.8	\$42,000	\$1,050	\$12,600	\$315	1,880	31%	\$10.03	\$521	1.3
Coweta County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	13,859	27%	\$11.32	\$589	1.9
Crawford County	\$15.13	\$787	\$31,480	2.1	\$53,900	\$1,348	\$16,170	\$404	1,093	23%	\$10.21	\$531	1.5
Crisp County	\$12.69	\$660	\$26,400	1.8	\$40,100	\$1,003	\$12,030	\$301	3,403	41%	\$9.59	\$499	1.3
Dade County	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	1,505	25%	\$11.03	\$574	1.5

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dawson County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	1,730	20%	\$7.25	\$377	2.9
Decatur County	\$12.96	\$674	\$26,960	1.8	\$48,400	\$1,210	\$14,520	\$363	4,154	40%	\$9.16	\$476	1.4
DeKalb County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	125,704	46%	\$19.73	\$1,026	1.1
Dodge County	\$12.79	\$665	\$26,600	1.8	\$49,600	\$1,240	\$14,880	\$372	2,658	34%	\$8.01	\$417	1.6
Dooly County	\$12.69	\$660	\$26,400	1.8	\$48,100	\$1,203	\$14,430	\$361	1,846	36%	\$9.60	\$499	1.3
Dougherty County	\$13.12	\$682	\$27,280	1.8	\$53,400	\$1,335	\$16,020	\$401	19,114	55%	\$13.65	\$710	1.0
Douglas County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	16,542	34%	\$13.09	\$681	1.6
Early County	\$12.69	\$660	\$26,400	1.8	\$38,300	\$958	\$11,490	\$287	1,285	32%	\$16.61	\$864	0.8
Echols County	\$13.40	\$697	\$27,880	1.8	\$54,200	\$1,355	\$16,260	\$407	570	38%	\$12.76	\$664	1.1
Effingham County	\$19.15	\$996	\$39,840	2.6	\$75,400	\$1,885	\$22,620	\$566	4,556	23%	\$13.81	\$718	1.4
Elbert County	\$12.69	\$660	\$26,400	1.8	\$46,200	\$1,155	\$13,860	\$347	2,150	28%	\$7.94	\$413	1.6
Emanuel County	\$12.69	\$660	\$26,400	1.8	\$40,200	\$1,005	\$12,060	\$302	2,668	32%	\$11.48	\$597	1.1
Evans County	\$12.69	\$660	\$26,400	1.8	\$51,600	\$1,290	\$15,480	\$387	1,425	35%	\$10.54	\$548	1.2
Fannin County	\$13.85	\$720	\$28,800	1.9	\$53,900	\$1,348	\$16,170	\$404	2,358	23%	\$9.94	\$517	1.4
Fayette County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	7,527	19%	\$12.01	\$625	1.8
Floyd County	\$14.19	\$738	\$29,520	2.0	\$65,100	\$1,628	\$19,530	\$488	14,135	40%	\$13.60	\$707	1.0
Forsyth County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	11,089	16%	\$13.59	\$707	1.6
Franklin County	\$12.69	\$660	\$26,400	1.8	\$49,700	\$1,243	\$14,910	\$373	2,699	32%	\$9.01	\$468	1.4
Fulton County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	190,705	49%	\$24.66	\$1,282	0.9
Gilmer County	\$14.42	\$750	\$30,000	2.0	\$54,900	\$1,373	\$16,470	\$412	2,931	26%	\$8.80	\$458	1.6
Glascocok County	\$12.69	\$660	\$26,400	1.8	\$55,300	\$1,383	\$16,590	\$415	228	21%	\$7.18	\$373	1.8
Glynn County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	12,849	39%	\$12.60	\$655	1.2
Gordon County	\$12.71	\$661	\$26,440	1.8	\$48,800	\$1,220	\$14,640	\$366	7,141	36%	\$15.12	\$786	0.8
Grady County	\$12.85	\$668	\$26,720	1.8	\$43,400	\$1,085	\$13,020	\$326	3,544	39%	\$11.40	\$593	1.1
Greene County	\$13.00	\$676	\$27,040	1.8	\$57,900	\$1,448	\$17,370	\$434	1,892	28%	\$10.67	\$555	1.2
Gwinnett County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	94,727	33%	\$17.33	\$901	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Habersham County	\$13.23	\$688	\$27,520	1.8	\$54,000	\$1,350	\$16,200	\$405	3,745	25%	\$11.17	\$581	1.2
Hall County	\$17.15	\$892	\$35,680	2.4	\$66,800	\$1,670	\$20,040	\$501	20,523	33%	\$15.40	\$801	1.1
Hancock County	\$12.69	\$660	\$26,400	1.8	\$32,900	\$823	\$9,870	\$247	639	22%	\$12.92	\$672	1.0
Haralson County	\$15.87	\$825	\$33,000	2.2	\$54,600	\$1,365	\$16,380	\$410	3,498	32%	\$12.50	\$650	1.3
Harris County	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	1,848	15%	\$7.97	\$415	2.1
Hart County	\$12.69	\$660	\$26,400	1.8	\$50,900	\$1,273	\$15,270	\$382	2,491	25%	\$10.58	\$550	1.2
Heard County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	1,333	30%	\$15.82	\$823	1.3
Henry County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	20,360	28%	\$12.25	\$637	1.7
Houston County	\$17.19	\$894	\$35,760	2.4	\$75,300	\$1,883	\$22,590	\$565	19,804	36%	\$10.73	\$558	1.6
Irwin County	\$12.69	\$660	\$26,400	1.8	\$47,000	\$1,175	\$14,100	\$353	816	25%	\$9.06	\$471	1.4
Jackson County	\$14.62	\$760	\$30,400	2.0	\$66,900	\$1,673	\$20,070	\$502	5,005	23%	\$10.39	\$540	1.4
Jasper County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	1,353	27%	\$10.82	\$563	2.0
Jeff Davis County	\$12.69	\$660	\$26,400	1.8	\$44,100	\$1,103	\$13,230	\$331	1,390	27%	\$10.21	\$531	1.2
Jefferson County	\$12.69	\$660	\$26,400	1.8	\$43,700	\$1,093	\$13,110	\$328	2,071	36%	\$11.69	\$608	1.1
Jenkins County	\$12.69	\$660	\$26,400	1.8	\$44,500	\$1,113	\$13,350	\$334	1,058	31%	\$10.76	\$559	1.2
Johnson County	\$12.69	\$660	\$26,400	1.8	\$46,500	\$1,163	\$13,950	\$349	967	30%	\$7.37	\$383	1.7
Jones County	\$15.13	\$787	\$31,480	2.1	\$53,900	\$1,348	\$16,170	\$404	2,035	19%	\$8.06	\$419	1.9
Lamar County	\$14.08	\$732	\$29,280	1.9	\$54,500	\$1,363	\$16,350	\$409	1,924	31%	\$8.79	\$457	1.6
Lanier County	\$13.40	\$697	\$27,880	1.8	\$54,200	\$1,355	\$16,260	\$407	1,438	38%	\$9.44	\$491	1.4
Laurens County	\$12.69	\$660	\$26,400	1.8	\$45,600	\$1,140	\$13,680	\$342	6,481	37%	\$10.62	\$552	1.2
Lee County	\$13.12	\$682	\$27,280	1.8	\$53,400	\$1,335	\$16,020	\$401	2,746	27%	\$12.23	\$636	1.1
Liberty County	\$17.06	\$887	\$35,480	2.4	\$52,400	\$1,310	\$15,720	\$393	12,752	55%	\$15.34	\$798	1.1
Lincoln County	\$12.69	\$660	\$26,400	1.8	\$50,800	\$1,270	\$15,240	\$381	942	27%	\$11.21	\$583	1.1
Long County	\$13.21	\$687	\$27,480	1.8	\$58,200	\$1,455	\$17,460	\$437	1,691	31%	\$7.50	\$390	1.8
Lowndes County	\$13.40	\$697	\$27,880	1.8	\$54,200	\$1,355	\$16,260	\$407	19,283	48%	\$10.64	\$554	1.3
Lumpkin County	\$16.08	\$836	\$33,440	2.2	\$54,900	\$1,373	\$16,470	\$412	4,091	36%	\$8.16	\$424	2.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McDuffie County	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	3,148	39%	\$9.04	\$470	1.8
McIntosh County	\$15.25	\$793	\$31,720	2.1	\$58,000	\$1,450	\$17,400	\$435	1,217	21%	\$7.43	\$386	2.1
Macon County	\$12.69	\$660	\$26,400	1.8	\$40,500	\$1,013	\$12,150	\$304	1,683	36%	\$10.87	\$565	1.2
Madison County	\$15.10	\$785	\$31,400	2.1	\$66,700	\$1,668	\$20,010	\$500	2,738	26%	\$8.96	\$466	1.7
Marion County	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	897	27%	\$10.70	\$557	1.5
Meriwether County	\$14.54	\$756	\$30,240	2.0	\$49,500	\$1,238	\$14,850	\$371	2,575	32%	\$10.71	\$557	1.4
Miller County	\$12.69	\$660	\$26,400	1.8	\$50,500	\$1,263	\$15,150	\$379	791	34%	\$6.59	\$342	1.9
Mitchell County	\$12.69	\$660	\$26,400	1.8	\$40,200	\$1,005	\$12,060	\$302	2,724	34%	\$11.14	\$579	1.1
Monroe County	\$13.83	\$719	\$28,760	1.9	\$63,800	\$1,595	\$19,140	\$479	2,192	23%	\$11.31	\$588	1.2
Montgomery County	\$12.69	\$660	\$26,400	1.8	\$50,500	\$1,263	\$15,150	\$379	816	27%	\$9.60	\$499	1.3
Morgan County	\$16.69	\$868	\$34,720	2.3	\$62,400	\$1,560	\$18,720	\$468	1,695	25%	\$14.13	\$735	1.2
Murray County	\$13.27	\$690	\$27,600	1.8	\$49,500	\$1,238	\$14,850	\$371	4,556	32%	\$11.21	\$583	1.2
Muscogee County	\$16.58	\$862	\$34,480	2.3	\$59,600	\$1,490	\$17,880	\$447	37,724	52%	\$15.94	\$829	1.0
Newton County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	11,094	31%	\$13.13	\$683	1.6
Oconee County	\$15.10	\$785	\$31,400	2.1	\$66,700	\$1,668	\$20,010	\$500	2,261	18%	\$10.31	\$536	1.5
Oglethorpe County	\$15.10	\$785	\$31,400	2.1	\$66,700	\$1,668	\$20,010	\$500	1,255	22%	\$9.21	\$479	1.6
Paulding County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	11,458	22%	\$12.28	\$639	1.7
Peach County	\$14.27	\$742	\$29,680	2.0	\$56,600	\$1,415	\$16,980	\$425	3,474	34%	\$10.28	\$535	1.4
Pickens County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	2,554	22%	\$13.42	\$698	1.6
Pierce County	\$12.69	\$660	\$26,400	1.8	\$53,900	\$1,348	\$16,170	\$404	1,852	27%	\$8.73	\$454	1.5
Pike County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	995	17%	\$11.95	\$621	1.8
Polk County	\$14.25	\$741	\$29,640	2.0	\$51,100	\$1,278	\$15,330	\$383	5,303	35%	\$11.49	\$597	1.2
Pulaski County	\$12.69	\$660	\$26,400	1.8	\$49,800	\$1,245	\$14,940	\$374	1,509	39%	\$10.45	\$543	1.2
Putnam County	\$14.88	\$774	\$30,960	2.1	\$60,100	\$1,503	\$18,030	\$451	2,172	25%	\$8.48	\$441	1.8
Quitman County	\$12.69	\$660	\$26,400	1.8	\$38,300	\$958	\$11,490	\$287	253	26%	\$8.87	\$461	1.4
Rabun County	\$13.85	\$720	\$28,800	1.9	\$56,800	\$1,420	\$17,040	\$426	1,682	26%	\$9.75	\$507	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Randolph County	\$13.81	\$718	\$28,720	1.9	\$37,800	\$945	\$11,340	\$284	1,132	40%	\$10.09	\$525	1.4
Richmond County	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	33,927	47%	\$14.13	\$735	1.1
Rockdale County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	9,417	31%	\$15.99	\$831	1.3
Schley County	\$12.69	\$660	\$26,400	1.8	\$50,800	\$1,270	\$15,240	\$381	657	34%	\$11.00	\$572	1.2
Screven County	\$12.69	\$660	\$26,400	1.8	\$45,100	\$1,128	\$13,530	\$338	1,625	31%	\$9.67	\$503	1.3
Seminole County	\$12.69	\$660	\$26,400	1.8	\$46,300	\$1,158	\$13,890	\$347	973	29%	\$10.60	\$551	1.2
Spalding County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	9,071	39%	\$10.86	\$565	2.0
Stephens County	\$12.69	\$660	\$26,400	1.8	\$54,100	\$1,353	\$16,230	\$406	2,807	30%	\$10.49	\$546	1.2
Stewart County	\$12.69	\$660	\$26,400	1.8	\$23,900	\$598	\$7,170	\$179	569	32%	\$11.85	\$616	1.1
Sumter County	\$13.75	\$715	\$28,600	1.9	\$44,700	\$1,118	\$13,410	\$335	5,245	44%	\$11.38	\$592	1.2
Talbot County	\$12.73	\$662	\$26,480	1.8	\$47,500	\$1,188	\$14,250	\$356	539	19%	\$9.10	\$473	1.4
Taliaferro County †	\$14.37	\$747	\$29,880	2.0	\$44,200	\$1,105	\$13,260	\$332	215	30%			
Tattnall County	\$12.69	\$660	\$26,400	1.8	\$49,500	\$1,238	\$14,850	\$371	2,557	32%	\$13.25	\$689	1.0
Taylor County	\$12.69	\$660	\$26,400	1.8	\$33,900	\$848	\$10,170	\$254	1,083	30%	\$13.26	\$690	1.0
Telfair County	\$12.69	\$660	\$26,400	1.8	\$32,400	\$810	\$9,720	\$243	1,976	38%	\$12.20	\$635	1.0
Terrell County	\$13.12	\$682	\$27,280	1.8	\$53,400	\$1,335	\$16,020	\$401	1,365	41%	\$10.19	\$530	1.3
Thomas County	\$14.65	\$762	\$30,480	2.0	\$49,200	\$1,230	\$14,760	\$369	6,138	36%	\$14.27	\$742	1.0
Tift County	\$12.69	\$660	\$26,400	1.8	\$48,500	\$1,213	\$14,550	\$364	6,454	43%	\$11.25	\$585	1.1
Toombs County	\$12.69	\$660	\$26,400	1.8	\$47,500	\$1,188	\$14,250	\$356	4,150	39%	\$10.43	\$542	1.2
Towns County	\$13.90	\$723	\$28,920	1.9	\$51,800	\$1,295	\$15,540	\$389	880	19%	\$11.30	\$587	1.2
Treutlen County	\$12.69	\$660	\$26,400	1.8	\$58,900	\$1,473	\$17,670	\$442	763	29%	\$10.77	\$560	1.2
Troup County	\$15.31	\$796	\$31,840	2.1	\$54,800	\$1,370	\$16,440	\$411	10,605	43%	\$13.60	\$707	1.1
Turner County †	\$12.69	\$660	\$26,400	1.8	\$45,300	\$1,133	\$13,590	\$340	934	30%			
Twiggs County	\$15.13	\$787	\$31,480	2.1	\$53,900	\$1,348	\$16,170	\$404	632	21%	\$6.47	\$336	2.3
Union County	\$12.94	\$673	\$26,920	1.8	\$57,100	\$1,428	\$17,130	\$428	1,747	20%	\$9.37	\$487	1.4
Upson County	\$13.46	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	3,663	36%	\$11.60	\$603	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walker County	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	7,089	28%	\$10.95	\$570	1.5
Walton County	\$21.27	\$1,106	\$44,240	2.9	\$79,700	\$1,993	\$23,910	\$598	8,245	27%	\$11.95	\$621	1.8
Ware County	\$12.69	\$660	\$26,400	1.8	\$44,800	\$1,120	\$13,440	\$336	5,126	37%	\$10.29	\$535	1.2
Warren County	\$12.69	\$660	\$26,400	1.8	\$42,400	\$1,060	\$12,720	\$318	748	33%	\$8.38	\$436	1.5
Washington County	\$12.69	\$660	\$26,400	1.8	\$49,600	\$1,240	\$14,880	\$372	2,304	31%	\$10.19	\$530	1.2
Wayne County	\$12.69	\$660	\$26,400	1.8	\$53,900	\$1,348	\$16,170	\$404	3,825	37%	\$11.68	\$607	1.1
Webster County	\$12.79	\$665	\$26,600	1.8	\$52,800	\$1,320	\$15,840	\$396	240	22%	\$12.88	\$670	1.0
Wheeler County	\$12.69	\$660	\$26,400	1.8	\$38,500	\$963	\$11,550	\$289	713	36%	\$8.44	\$439	1.5
White County	\$14.02	\$729	\$29,160	1.9	\$53,300	\$1,333	\$15,990	\$400	3,023	27%	\$11.58	\$602	1.2
Whitfield County	\$14.04	\$730	\$29,200	1.9	\$54,400	\$1,360	\$16,320	\$408	13,549	38%	\$15.85	\$824	0.9
Wilcox County	\$12.69	\$660	\$26,400	1.8	\$48,200	\$1,205	\$14,460	\$362	720	27%	\$6.87	\$357	1.8
Wilkes County	\$13.15	\$684	\$27,360	1.8	\$50,500	\$1,263	\$15,150	\$379	1,282	32%	\$10.96	\$570	1.2
Wilkinson County	\$12.69	\$660	\$26,400	1.8	\$53,300	\$1,333	\$15,990	\$400	770	23%	\$11.00	\$572	1.2
Worth County	\$13.12	\$682	\$27,280	1.8	\$53,400	\$1,335	\$16,020	\$401	2,556	32%	\$9.26	\$482	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

HAWAII

STATE RANKING

#1*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,914**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,381** monthly or **\$76,577** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$36.82
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$16.68
2-Bedroom Housing Wage	\$36.82
Number of Renter Households	190880
Percent Renters	42%

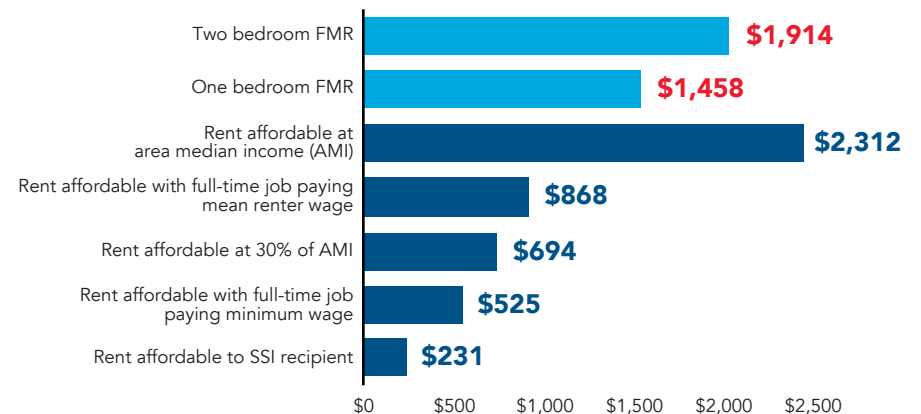
146
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

111
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Urban Honolulu, HI MSA	\$39.75
Kalawao County	\$32.21
Maui County	\$32.21
Kauai County	\$29.44
Hawaii County	\$25.88



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Hawaii

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	\$36.82	\$1,914	\$76,577	3.6	\$92,483	\$2,312	\$27,745	\$694	190,880	42%	\$16.68	\$868	2.2
Combined Nonmetro Areas	\$26.86	\$1,397	\$55,868	2.7	\$75,110	\$1,878	\$22,533	\$563	30,462	34%	\$13.74	\$715	2.0
<u>Metropolitan Areas</u>													
Honolulu MSA	\$39.75	\$2,067	\$82,680	3.9	\$99,000	\$2,475	\$29,700	\$743	138,209	44%	\$17.65	\$918	2.3
Kalawao County HMFA †	\$32.21	\$1,675	\$67,000	3.2	\$83,800	\$2,095	\$25,140	\$629	51	96%			
Maui County HMFA	\$32.21	\$1,675	\$67,000	3.2	\$83,800	\$2,095	\$25,140	\$629	22,158	41%	\$14.99	\$780	2.1
<u>Counties</u>													
Hawaii County	\$25.88	\$1,346	\$53,840	2.6	\$70,100	\$1,753	\$21,030	\$526	22,112	33%	\$13.24	\$689	2.0
Honolulu County	\$39.75	\$2,067	\$82,680	3.9	\$99,000	\$2,475	\$29,700	\$743	138,209	44%	\$17.65	\$918	2.3
Kalawao County †	\$32.21	\$1,675	\$67,000	3.2	\$83,800	\$2,095	\$25,140	\$629	51	96%			
Kauai County	\$29.44	\$1,531	\$61,240	2.9	\$90,000	\$2,250	\$27,000	\$675	8,350	37%	\$14.79	\$769	2.0
Maui County	\$32.21	\$1,675	\$67,000	3.2	\$83,800	\$2,095	\$25,140	\$629	22,158	41%	\$14.99	\$780	2.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,681** monthly or **\$32,176** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.47
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.87
2-Bedroom Housing Wage	\$15.47
Number of Renter Households	187685
Percent Renters	31%

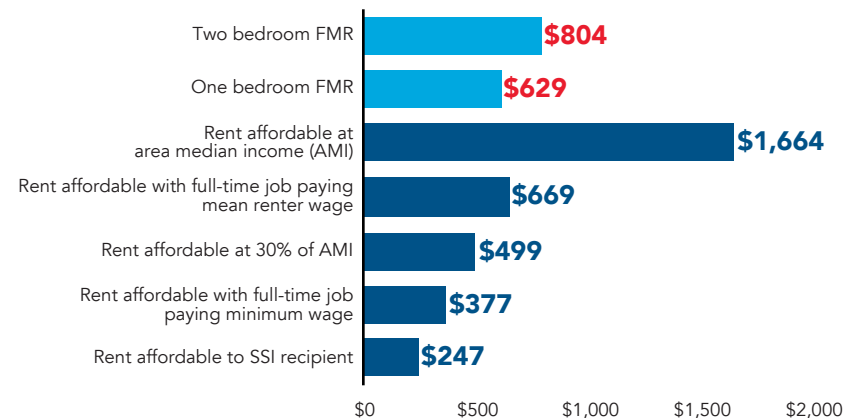
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Blaine County	\$19.13
Teton County	\$16.83
Boise City, ID HUD Metro FMR Area	\$16.77
Coeur d'Alene, ID MSA	\$16.35
Power County	\$15.58



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	\$15.47	\$804	\$32,176	2.1	\$66,548	\$1,664	\$19,964	\$499	187,685	31%	\$12.87	\$669	1.2
Combined Nonmetro Areas	\$14.35	\$746	\$29,848	2.0	\$58,834	\$1,471	\$17,650	\$441	64,218	32%	\$11.48	\$597	1.3
<u>Metropolitan Areas</u>													
Boise City HMFA	\$16.77	\$872	\$34,880	2.3	\$73,600	\$1,840	\$22,080	\$552	76,459	32%	\$14.05	\$731	1.2
Butte County HMFA	\$14.13	\$735	\$29,400	1.9	\$54,400	\$1,360	\$16,320	\$408	179	17%	\$33.42	\$1,738	0.4
Coeur d'Alene MSA	\$16.35	\$850	\$34,000	2.3	\$64,600	\$1,615	\$19,380	\$485	17,144	29%	\$12.75	\$663	1.3
Gem County HMFA	\$15.46	\$804	\$32,160	2.1	\$49,200	\$1,230	\$14,760	\$369	1,616	25%	\$8.04	\$418	1.9
Idaho Falls HMFA	\$13.77	\$716	\$28,640	1.9	\$72,500	\$1,813	\$21,750	\$544	12,889	27%	\$11.11	\$578	1.2
Lewiston MSA	\$15.54	\$808	\$32,320	2.1	\$63,100	\$1,578	\$18,930	\$473	4,753	29%	\$11.65	\$606	1.3
Logan MSA	\$13.46	\$700	\$28,000	1.9	\$66,600	\$1,665	\$19,980	\$500	837	20%	\$8.57	\$446	1.6
Pocatello MSA	\$13.48	\$701	\$28,040	1.9	\$62,900	\$1,573	\$18,870	\$472	9,590	31%	\$9.45	\$491	1.4
<u>Counties</u>													
Ada County	\$16.77	\$872	\$34,880	2.3	\$73,600	\$1,840	\$22,080	\$552	52,151	32%	\$14.64	\$761	1.1
Adams County	\$13.46	\$700	\$28,000	1.9	\$54,900	\$1,373	\$16,470	\$412	350	20%	\$12.82	\$667	1.1
Bannock County	\$13.48	\$701	\$28,040	1.9	\$62,900	\$1,573	\$18,870	\$472	9,590	31%	\$9.45	\$491	1.4
Bear Lake County	\$13.46	\$700	\$28,000	1.9	\$57,700	\$1,443	\$17,310	\$433	496	21%	\$5.73	\$298	2.3
Benewah County	\$13.98	\$727	\$29,080	1.9	\$53,100	\$1,328	\$15,930	\$398	912	26%	\$15.03	\$782	0.9
Bingham County	\$13.75	\$715	\$28,600	1.9	\$62,200	\$1,555	\$18,660	\$467	3,756	25%	\$11.02	\$573	1.2
Blaine County	\$19.13	\$995	\$39,800	2.6	\$76,100	\$1,903	\$22,830	\$571	2,745	33%	\$12.45	\$648	1.5
Boise County	\$16.77	\$872	\$34,880	2.3	\$73,600	\$1,840	\$22,080	\$552	514	17%	\$6.84	\$356	2.5
Bonner County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	4,781	27%	\$10.54	\$548	1.4
Bonneville County	\$13.77	\$716	\$28,640	1.9	\$72,500	\$1,813	\$21,750	\$544	11,280	29%	\$10.96	\$570	1.3
Boundary County	\$13.46	\$700	\$28,000	1.9	\$54,800	\$1,370	\$16,440	\$411	1,173	26%	\$11.83	\$615	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Butte County	\$14.13	\$735	\$29,400	1.9	\$54,400	\$1,360	\$16,320	\$408	179	17%	\$33.42	\$1,738	0.4
Camas County	\$13.46	\$700	\$28,000	1.9	\$55,300	\$1,383	\$16,590	\$415	98	26%	\$15.32	\$797	0.9
Canyon County	\$16.77	\$872	\$34,880	2.3	\$73,600	\$1,840	\$22,080	\$552	22,469	32%	\$12.11	\$630	1.4
Caribou County	\$13.46	\$700	\$28,000	1.9	\$74,000	\$1,850	\$22,200	\$555	409	16%	\$16.74	\$870	0.8
Cassia County	\$13.46	\$700	\$28,000	1.9	\$55,200	\$1,380	\$16,560	\$414	2,372	30%	\$12.08	\$628	1.1
Clark County	\$13.46	\$700	\$28,000	1.9	\$38,300	\$958	\$11,490	\$287	140	45%	\$21.44	\$1,115	0.6
Clearwater County	\$14.23	\$740	\$29,600	2.0	\$53,000	\$1,325	\$15,900	\$398	858	23%	\$13.50	\$702	1.1
Custer County	\$13.90	\$723	\$28,920	1.9	\$54,200	\$1,355	\$16,260	\$407	440	24%	\$10.83	\$563	1.3
Elmore County	\$14.65	\$762	\$30,480	2.0	\$57,700	\$1,443	\$17,310	\$433	4,239	42%	\$11.37	\$591	1.3
Franklin County	\$13.46	\$700	\$28,000	1.9	\$66,600	\$1,665	\$19,980	\$500	837	20%	\$8.57	\$446	1.6
Fremont County	\$14.10	\$733	\$29,320	1.9	\$60,400	\$1,510	\$18,120	\$453	874	20%	\$10.63	\$553	1.3
Gem County	\$15.46	\$804	\$32,160	2.1	\$49,200	\$1,230	\$14,760	\$369	1,616	25%	\$8.04	\$418	1.9
Gooding County	\$13.46	\$700	\$28,000	1.9	\$52,800	\$1,320	\$15,840	\$396	1,786	32%	\$13.03	\$678	1.0
Idaho County	\$13.46	\$700	\$28,000	1.9	\$50,800	\$1,270	\$15,240	\$381	1,356	21%	\$14.68	\$764	0.9
Jefferson County	\$13.77	\$716	\$28,640	1.9	\$72,500	\$1,813	\$21,750	\$544	1,609	19%	\$12.34	\$642	1.1
Jerome County	\$14.19	\$738	\$29,520	2.0	\$54,200	\$1,355	\$16,260	\$407	2,778	36%	\$12.68	\$659	1.1
Kootenai County	\$16.35	\$850	\$34,000	2.3	\$64,600	\$1,615	\$19,380	\$485	17,144	29%	\$12.75	\$663	1.3
Latah County	\$14.08	\$732	\$29,280	1.9	\$67,400	\$1,685	\$20,220	\$506	7,218	47%	\$7.97	\$414	1.8
Lemhi County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	1,092	29%	\$8.87	\$461	1.5
Lewis County	\$13.46	\$700	\$28,000	1.9	\$53,400	\$1,335	\$16,020	\$401	425	26%	\$10.65	\$554	1.3
Lincoln County	\$13.88	\$722	\$28,880	1.9	\$55,300	\$1,383	\$16,590	\$415	494	31%	\$13.46	\$700	1.0
Madison County	\$14.00	\$728	\$29,120	1.9	\$39,100	\$978	\$11,730	\$293	5,703	54%	\$8.24	\$428	1.7
Minidoka County	\$13.46	\$700	\$28,000	1.9	\$55,000	\$1,375	\$16,500	\$413	2,130	29%	\$14.61	\$760	0.9
Nez Perce County	\$15.54	\$808	\$32,320	2.1	\$63,100	\$1,578	\$18,930	\$473	4,753	29%	\$11.65	\$606	1.3
Oneida County	\$13.46	\$700	\$28,000	1.9	\$53,100	\$1,328	\$15,930	\$398	338	21%	\$8.93	\$465	1.5
Owyhee County	\$16.77	\$872	\$34,880	2.3	\$73,600	\$1,840	\$22,080	\$552	1,325	32%	\$11.68	\$607	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payette County	\$14.23	\$740	\$29,600	2.0	\$57,300	\$1,433	\$17,190	\$430	2,229	26%	\$12.52	\$651	1.1
Power County	\$15.58	\$810	\$32,400	2.1	\$56,700	\$1,418	\$17,010	\$425	760	30%	\$17.78	\$924	0.9
Shoshone County	\$13.48	\$701	\$28,040	1.9	\$52,300	\$1,308	\$15,690	\$392	1,681	30%	\$13.20	\$686	1.0
Teton County	\$16.83	\$875	\$35,000	2.3	\$72,000	\$1,800	\$21,600	\$540	1,022	27%	\$12.74	\$662	1.3
Twin Falls County	\$14.44	\$751	\$30,040	2.0	\$65,200	\$1,630	\$19,560	\$489	9,635	32%	\$10.83	\$563	1.3
Valley County	\$14.88	\$774	\$30,960	2.1	\$65,800	\$1,645	\$19,740	\$494	859	24%	\$10.83	\$563	1.4
Washington County	\$13.46	\$700	\$28,000	1.9	\$49,500	\$1,238	\$14,850	\$371	1,069	27%	\$10.26	\$533	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ILLINOIS

STATE RANKING **#19***

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,084**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,614** monthly or **\$43,366** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.85
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$17.30
2-Bedroom Housing Wage	\$20.85
Number of Renter Households	1633310
Percent Renters	34%

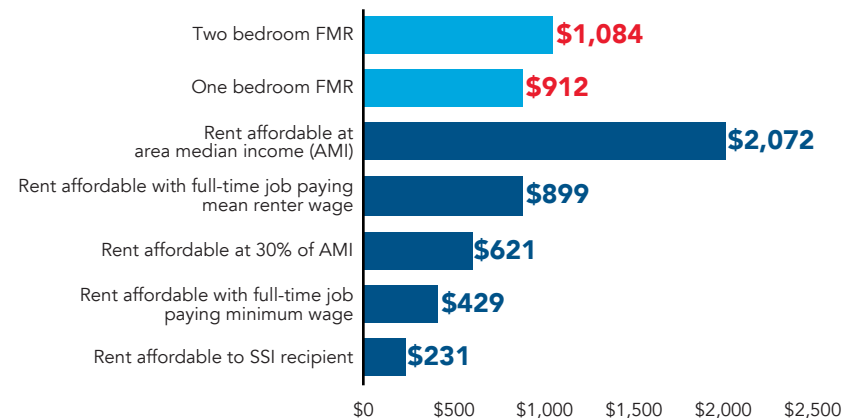
101
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

85
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Kendall County	\$23.75
Chicago-Joliet-Naperville, IL HUD Metro FMR Area	\$23.31
Grundy County	\$21.60
DeKalb County	\$18.52
St. Louis, MO-IL HUD Metro FMR Area	\$17.77



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Illinois	\$20.85	\$1,084	\$43,366	2.5	\$82,866	\$2,072	\$24,860	\$621	1,633,310	34%	\$17.30	\$899	1.2
Combined Nonmetro Areas	\$13.83	\$719	\$28,758	1.7	\$64,378	\$1,609	\$19,313	\$483	155,320	26%	\$10.75	\$559	1.3
<u>Metropolitan Areas</u>													
Bloomington HMFA	\$16.27	\$846	\$33,840	2.0	\$88,300	\$2,208	\$26,490	\$662	23,209	35%	\$13.99	\$728	1.2
Bond County HMFA	\$14.10	\$733	\$29,320	1.7	\$70,000	\$1,750	\$21,000	\$525	1,329	22%	\$10.76	\$559	1.3
Cape Girardeau MSA	\$14.38	\$748	\$29,920	1.7	\$63,600	\$1,590	\$19,080	\$477	718	30%	\$11.81	\$614	1.2
Champaign-Urbana MSA	\$16.08	\$836	\$33,440	1.9	\$79,500	\$1,988	\$23,850	\$596	39,886	43%	\$10.91	\$567	1.5
Chicago-Joliet-Naperville HMFA	\$23.31	\$1,212	\$48,480	2.8	\$89,100	\$2,228	\$26,730	\$668	1,112,438	36%	\$19.34	\$1,006	1.2
Danville MSA	\$14.00	\$728	\$29,120	1.7	\$59,300	\$1,483	\$17,790	\$445	9,427	30%	\$12.22	\$635	1.1
Davenport-Moline-Rock Island MSA	\$15.96	\$830	\$33,200	1.9	\$72,700	\$1,818	\$21,810	\$545	24,480	28%	\$14.33	\$745	1.1
De Witt County HMFA	\$13.40	\$697	\$27,880	1.6	\$73,800	\$1,845	\$22,140	\$554	1,484	22%	\$14.11	\$734	1.0
Decatur MSA	\$14.21	\$739	\$29,560	1.7	\$66,900	\$1,673	\$20,070	\$502	13,312	30%	\$12.95	\$673	1.1
DeKalb County HMFA	\$18.52	\$963	\$38,520	2.2	\$77,400	\$1,935	\$23,220	\$581	16,281	44%	\$11.33	\$589	1.6
Grundy County HMFA	\$21.60	\$1,123	\$44,920	2.6	\$85,300	\$2,133	\$25,590	\$640	5,311	28%	\$19.93	\$1,036	1.1
Jackson County HMFA	\$13.71	\$713	\$28,520	1.7	\$60,000	\$1,500	\$18,000	\$450	11,236	47%	\$9.38	\$488	1.5
Kankakee MSA	\$17.15	\$892	\$35,680	2.1	\$69,200	\$1,730	\$20,760	\$519	12,728	32%	\$12.02	\$625	1.4
Kendall County HMFA	\$23.75	\$1,235	\$49,400	2.9	\$103,400	\$2,585	\$31,020	\$776	7,237	18%	\$11.09	\$577	2.1
Macoupin County HMFA	\$13.40	\$697	\$27,880	1.6	\$67,200	\$1,680	\$20,160	\$504	4,353	23%	\$7.67	\$399	1.7
Peoria MSA	\$15.35	\$798	\$31,920	1.9	\$76,900	\$1,923	\$23,070	\$577	42,933	28%	\$14.62	\$760	1.0
Rockford MSA	\$15.38	\$800	\$32,000	1.9	\$63,600	\$1,590	\$19,080	\$477	42,657	32%	\$13.64	\$709	1.1
Springfield MSA	\$16.27	\$846	\$33,840	2.0	\$76,400	\$1,910	\$22,920	\$573	26,877	30%	\$11.42	\$594	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
St. Louis HMFA	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	74,628	30%	\$10.57	\$550	1.7
Williamson County HMFA	\$13.46	\$700	\$28,000	1.6	\$69,500	\$1,738	\$20,850	\$521	7,466	28%	\$10.88	\$566	1.2
Counties													
Adams County	\$13.69	\$712	\$28,480	1.7	\$66,200	\$1,655	\$19,860	\$497	8,088	29%	\$10.94	\$569	1.3
Alexander County	\$14.38	\$748	\$29,920	1.7	\$63,600	\$1,590	\$19,080	\$477	718	30%	\$11.81	\$614	1.2
Bond County	\$14.10	\$733	\$29,320	1.7	\$70,000	\$1,750	\$21,000	\$525	1,329	22%	\$10.76	\$559	1.3
Boone County	\$15.38	\$800	\$32,000	1.9	\$63,600	\$1,590	\$19,080	\$477	3,889	21%	\$14.15	\$736	1.1
Brown County	\$13.40	\$697	\$27,880	1.6	\$73,500	\$1,838	\$22,050	\$551	438	21%	\$12.63	\$657	1.1
Bureau County	\$14.35	\$746	\$29,840	1.7	\$69,200	\$1,730	\$20,760	\$519	3,298	24%	\$11.55	\$601	1.2
Calhoun County	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	335	18%	\$5.18	\$269	3.4
Carroll County	\$13.40	\$697	\$27,880	1.6	\$66,000	\$1,650	\$19,800	\$495	1,525	23%	\$10.23	\$532	1.3
Cass County	\$13.40	\$697	\$27,880	1.6	\$62,200	\$1,555	\$18,660	\$467	1,374	27%	\$9.57	\$498	1.4
Champaign County	\$16.08	\$836	\$33,440	1.9	\$79,500	\$1,988	\$23,850	\$596	37,013	45%	\$10.86	\$565	1.5
Christian County	\$13.60	\$707	\$28,280	1.6	\$60,600	\$1,515	\$18,180	\$455	3,443	25%	\$9.56	\$497	1.4
Clark County	\$13.40	\$697	\$27,880	1.6	\$59,400	\$1,485	\$17,820	\$446	1,748	26%	\$10.45	\$543	1.3
Clay County	\$13.40	\$697	\$27,880	1.6	\$60,000	\$1,500	\$18,000	\$450	1,177	21%	\$10.61	\$552	1.3
Clinton County	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	2,743	19%	\$10.47	\$545	1.7
Coles County	\$14.25	\$741	\$29,640	1.7	\$59,400	\$1,485	\$17,820	\$446	8,010	38%	\$8.70	\$452	1.6
Cook County	\$23.31	\$1,212	\$48,480	1.9	\$89,100	\$2,228	\$26,730	\$668	844,178	43%	\$20.76	\$1,079	1.1
Crawford County	\$13.40	\$697	\$27,880	1.6	\$66,100	\$1,653	\$19,830	\$496	1,686	22%	\$14.91	\$776	0.9
Cumberland County	\$13.40	\$697	\$27,880	1.6	\$64,000	\$1,600	\$19,200	\$480	898	21%	\$9.09	\$472	1.5
DeKalb County	\$18.52	\$963	\$38,520	2.2	\$77,400	\$1,935	\$23,220	\$581	16,281	44%	\$11.33	\$589	1.6
De Witt County	\$13.40	\$697	\$27,880	1.6	\$73,800	\$1,845	\$22,140	\$554	1,484	22%	\$14.11	\$734	1.0
Douglas County	\$13.40	\$697	\$27,880	1.6	\$70,500	\$1,763	\$21,150	\$529	2,085	28%	\$11.68	\$608	1.1
DuPage County	\$23.31	\$1,212	\$48,480	2.8	\$89,100	\$2,228	\$26,730	\$668	90,869	27%	\$19.01	\$988	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edgar County	\$13.40	\$697	\$27,880	1.6	\$58,500	\$1,463	\$17,550	\$439	1,991	26%	\$9.18	\$478	1.5
Edwards County	\$13.40	\$697	\$27,880	1.6	\$64,400	\$1,610	\$19,320	\$483	463	16%	\$12.11	\$630	1.1
Effingham County	\$13.40	\$697	\$27,880	1.6	\$72,400	\$1,810	\$21,720	\$543	3,007	22%	\$11.23	\$584	1.2
Fayette County	\$13.40	\$697	\$27,880	1.6	\$55,900	\$1,398	\$16,770	\$419	1,475	19%	\$8.11	\$421	1.7
Ford County	\$16.08	\$836	\$33,440	1.9	\$79,500	\$1,988	\$23,850	\$596	1,649	29%	\$12.83	\$667	1.3
Franklin County	\$13.40	\$697	\$27,880	1.6	\$54,300	\$1,358	\$16,290	\$407	4,579	28%	\$8.99	\$467	1.5
Fulton County	\$14.06	\$731	\$29,240	1.7	\$60,800	\$1,520	\$18,240	\$456	3,163	22%	\$8.13	\$423	1.7
Gallatin County	\$13.40	\$697	\$27,880	1.6	\$52,900	\$1,323	\$15,870	\$397	528	23%	\$14.30	\$743	0.9
Greene County	\$13.40	\$697	\$27,880	1.6	\$56,000	\$1,400	\$16,800	\$420	1,111	22%	\$9.48	\$493	1.4
Grundy County	\$21.60	\$1,123	\$44,920	2.6	\$85,300	\$2,133	\$25,590	\$640	5,311	28%	\$19.93	\$1,036	1.1
Hamilton County	\$13.40	\$697	\$27,880	1.6	\$62,000	\$1,550	\$18,600	\$465	724	21%	\$12.02	\$625	1.1
Hancock County	\$13.40	\$697	\$27,880	1.6	\$63,200	\$1,580	\$18,960	\$474	1,455	19%	\$11.77	\$612	1.1
Hardin County	\$13.40	\$697	\$27,880	1.6	\$59,000	\$1,475	\$17,700	\$443	287	20%	\$5.59	\$290	2.4
Henderson County	\$13.58	\$706	\$28,240	1.6	\$56,700	\$1,418	\$17,010	\$425	622	21%	\$9.89	\$514	1.4
Henry County	\$15.96	\$830	\$33,200	1.9	\$72,700	\$1,818	\$21,810	\$545	4,356	22%	\$9.13	\$475	1.7
Iroquois County	\$13.40	\$697	\$27,880	1.6	\$61,800	\$1,545	\$18,540	\$464	2,848	24%	\$9.92	\$516	1.4
Jackson County	\$13.71	\$713	\$28,520	1.7	\$60,000	\$1,500	\$18,000	\$450	11,236	47%	\$9.38	\$488	1.5
Jasper County	\$13.40	\$697	\$27,880	1.6	\$74,100	\$1,853	\$22,230	\$556	687	18%	\$9.07	\$472	1.5
Jefferson County	\$13.54	\$704	\$28,160	1.6	\$60,600	\$1,515	\$18,180	\$455	4,065	27%	\$10.55	\$549	1.3
Jersey County	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	1,652	19%	\$5.93	\$308	3.0
Jo Daviess County	\$13.40	\$697	\$27,880	1.6	\$75,600	\$1,890	\$22,680	\$567	2,118	22%	\$10.51	\$547	1.3
Johnson County	\$13.40	\$697	\$27,880	1.6	\$62,000	\$1,550	\$18,600	\$465	831	19%	\$6.75	\$351	2.0
Kane County	\$23.31	\$1,212	\$48,480	2.8	\$89,100	\$2,228	\$26,730	\$668	46,956	27%	\$13.42	\$698	1.7
Kankakee County	\$17.15	\$892	\$35,680	2.1	\$69,200	\$1,730	\$20,760	\$519	12,728	32%	\$12.02	\$625	1.4
Kendall County	\$23.75	\$1,235	\$49,400	2.9	\$103,400	\$2,585	\$31,020	\$776	7,237	18%	\$11.09	\$577	2.1
Knox County	\$13.40	\$697	\$27,880	1.6	\$58,500	\$1,463	\$17,550	\$439	7,119	34%	\$9.44	\$491	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lake County	\$23.31	\$1,212	\$48,480	2.8	\$89,100	\$2,228	\$26,730	\$668	64,998	27%	\$19.55	\$1,017	1.2
La Salle County	\$15.12	\$786	\$31,440	1.8	\$75,000	\$1,875	\$22,500	\$563	12,142	27%	\$11.99	\$623	1.3
Lawrence County	\$13.40	\$697	\$27,880	1.6	\$58,000	\$1,450	\$17,400	\$435	1,812	29%	\$12.91	\$671	1.0
Lee County	\$14.62	\$760	\$30,400	1.8	\$70,900	\$1,773	\$21,270	\$532	3,511	26%	\$12.06	\$627	1.2
Livingston County	\$13.71	\$713	\$28,520	1.7	\$73,500	\$1,838	\$22,050	\$551	3,947	27%	\$12.19	\$634	1.1
Logan County	\$13.98	\$727	\$29,080	1.7	\$68,800	\$1,720	\$20,640	\$516	2,995	27%	\$12.80	\$666	1.1
McDonough County	\$13.71	\$713	\$28,520	1.7	\$69,200	\$1,730	\$20,760	\$519	3,822	33%	\$6.77	\$352	2.0
McHenry County	\$23.31	\$1,212	\$48,480	2.8	\$89,100	\$2,228	\$26,730	\$668	22,849	21%	\$12.84	\$668	1.8
McLean County	\$16.27	\$846	\$33,840	2.0	\$88,300	\$2,208	\$26,490	\$662	23,209	35%	\$13.99	\$728	1.2
Macon County	\$14.21	\$739	\$29,560	1.7	\$66,900	\$1,673	\$20,070	\$502	13,312	30%	\$12.95	\$673	1.1
Macoupin County	\$13.40	\$697	\$27,880	1.6	\$67,200	\$1,680	\$20,160	\$504	4,353	23%	\$7.67	\$399	1.7
Madison County	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	31,507	29%	\$10.94	\$569	1.6
Marion County	\$13.40	\$697	\$27,880	1.6	\$58,900	\$1,473	\$17,670	\$442	4,108	26%	\$9.68	\$503	1.4
Marshall County	\$15.35	\$798	\$31,920	1.9	\$76,900	\$1,923	\$23,070	\$577	829	17%	\$9.67	\$503	1.6
Mason County	\$14.33	\$745	\$29,800	1.7	\$59,600	\$1,490	\$17,880	\$447	1,372	23%	\$10.59	\$551	1.4
Massac County	\$15.31	\$796	\$31,840	1.9	\$58,400	\$1,460	\$17,520	\$438	1,613	27%	\$12.33	\$641	1.2
Menard County	\$16.27	\$846	\$33,840	2.0	\$76,400	\$1,910	\$22,920	\$573	1,256	24%	\$7.91	\$411	2.1
Mercer County	\$15.96	\$830	\$33,200	1.9	\$72,700	\$1,818	\$21,810	\$545	1,494	23%	\$9.60	\$499	1.7
Monroe County	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	2,375	18%	\$8.66	\$450	2.1
Montgomery County	\$13.40	\$697	\$27,880	1.6	\$59,000	\$1,475	\$17,700	\$443	2,467	22%	\$9.18	\$477	1.5
Morgan County	\$13.92	\$724	\$28,960	1.7	\$64,300	\$1,608	\$19,290	\$482	4,316	31%	\$10.98	\$571	1.3
Moultrie County	\$13.40	\$697	\$27,880	1.6	\$65,300	\$1,633	\$19,590	\$490	1,415	24%	\$11.61	\$604	1.2
Ogle County	\$14.73	\$766	\$30,640	1.8	\$73,400	\$1,835	\$22,020	\$551	5,236	25%	\$13.68	\$712	1.1
Peoria County	\$15.35	\$798	\$31,920	1.9	\$76,900	\$1,923	\$23,070	\$577	26,093	35%	\$15.03	\$781	1.0
Perry County	\$13.40	\$697	\$27,880	1.6	\$64,600	\$1,615	\$19,380	\$485	2,086	25%	\$8.00	\$416	1.7
Piatt County	\$16.08	\$836	\$33,440	1.9	\$79,500	\$1,988	\$23,850	\$596	1,224	18%	\$9.44	\$491	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pike County	\$13.40	\$697	\$27,880	1.6	\$54,000	\$1,350	\$16,200	\$405	1,492	23%	\$9.81	\$510	1.4
Pope County	\$13.40	\$697	\$27,880	1.6	\$60,300	\$1,508	\$18,090	\$452	240	15%	\$5.75	\$299	2.3
Pulaski County	\$13.40	\$697	\$27,880	1.6	\$50,400	\$1,260	\$15,120	\$378	590	26%	\$15.58	\$810	0.9
Putnam County	\$14.29	\$743	\$29,720	1.7	\$84,100	\$2,103	\$25,230	\$631	493	20%	\$14.24	\$740	1.0
Randolph County	\$13.54	\$704	\$28,160	1.6	\$67,900	\$1,698	\$20,370	\$509	2,934	24%	\$11.54	\$600	1.2
Richland County	\$13.40	\$697	\$27,880	1.6	\$60,400	\$1,510	\$18,120	\$453	1,864	29%	\$9.15	\$476	1.5
Rock Island County	\$15.96	\$830	\$33,200	1.9	\$72,700	\$1,818	\$21,810	\$545	18,630	31%	\$15.37	\$799	1.0
St. Clair County	\$17.77	\$924	\$36,960	2.2	\$81,300	\$2,033	\$24,390	\$610	36,016	35%	\$10.63	\$553	1.7
Saline County	\$13.40	\$697	\$27,880	1.6	\$55,900	\$1,398	\$16,770	\$419	2,730	27%	\$8.71	\$453	1.5
Sangamon County	\$16.27	\$846	\$33,840	2.0	\$76,400	\$1,910	\$22,920	\$573	25,621	31%	\$11.47	\$597	1.4
Schuyler County	\$13.40	\$697	\$27,880	1.6	\$62,100	\$1,553	\$18,630	\$466	579	20%	\$13.93	\$724	1.0
Scott County	\$13.40	\$697	\$27,880	1.6	\$63,600	\$1,590	\$19,080	\$477	514	24%	\$13.40	\$697	1.0
Shelby County	\$13.40	\$697	\$27,880	1.6	\$61,900	\$1,548	\$18,570	\$464	1,768	19%	\$8.45	\$439	1.6
Stark County	\$15.35	\$798	\$31,920	1.9	\$76,900	\$1,923	\$23,070	\$577	458	20%	\$12.29	\$639	1.2
Stephenson County	\$13.40	\$697	\$27,880	1.6	\$60,200	\$1,505	\$18,060	\$452	6,067	31%	\$11.61	\$604	1.2
Tazewell County	\$15.35	\$798	\$31,920	1.9	\$76,900	\$1,923	\$23,070	\$577	13,026	24%	\$14.69	\$764	1.0
Union County	\$13.40	\$697	\$27,880	1.6	\$60,500	\$1,513	\$18,150	\$454	1,321	20%	\$8.09	\$420	1.7
Vermilion County	\$14.00	\$728	\$29,120	1.7	\$59,300	\$1,483	\$17,790	\$445	9,427	30%	\$12.22	\$635	1.1
Wabash County	\$13.40	\$697	\$27,880	1.6	\$66,100	\$1,653	\$19,830	\$496	1,204	24%	\$6.71	\$349	2.0
Warren County	\$13.40	\$697	\$27,880	1.6	\$57,100	\$1,428	\$17,130	\$428	1,718	25%	\$11.22	\$584	1.2
Washington County	\$14.19	\$738	\$29,520	1.7	\$73,300	\$1,833	\$21,990	\$550	1,266	21%	\$15.70	\$817	0.9
Wayne County	\$13.40	\$697	\$27,880	1.6	\$59,700	\$1,493	\$17,910	\$448	1,666	23%	\$9.80	\$510	1.4
White County	\$13.40	\$697	\$27,880	1.6	\$59,700	\$1,493	\$17,910	\$448	1,392	23%	\$10.44	\$543	1.3
Whiteside County	\$14.35	\$746	\$29,840	1.7	\$64,900	\$1,623	\$19,470	\$487	5,797	25%	\$10.10	\$525	1.4
Will County	\$23.31	\$1,212	\$48,480	2.8	\$89,100	\$2,228	\$26,730	\$668	42,588	19%	\$12.10	\$629	1.9
Williamson County	\$13.46	\$700	\$28,000	1.6	\$69,500	\$1,738	\$20,850	\$521	7,466	28%	\$10.88	\$566	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winnebago County	\$15.38	\$800	\$32,000	1.9	\$63,600	\$1,590	\$19,080	\$477	38,768	34%	\$13.57	\$706	1.1
Woodford County	\$15.35	\$798	\$31,920	1.9	\$76,900	\$1,923	\$23,070	\$577	2,527	17%	\$11.45	\$595	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

INDIANA

STATE RANKING **#38***

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$834**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,779** monthly or **\$33,346** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.03
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.04
2-Bedroom Housing Wage	\$16.03
Number of Renter Households	789676
Percent Renters	31%

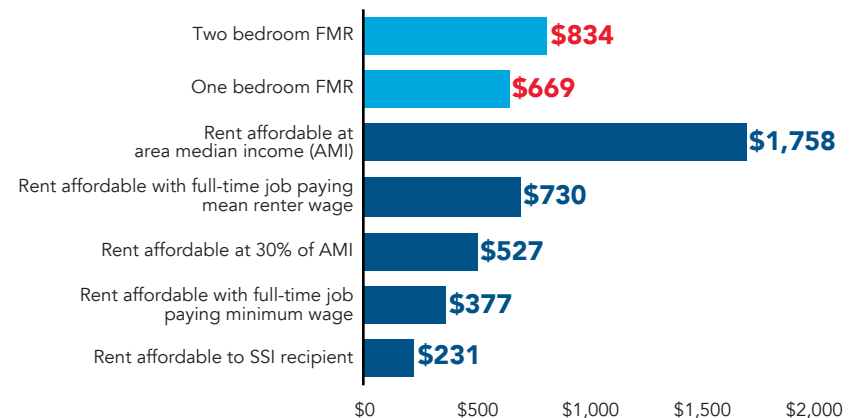
88
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Bloomington, IN HUD Metro FMR Area	\$18.17
Gary, IN HUD Metro FMR Area	\$17.67
Indianapolis-Carmel, IN HUD Metro FMR Area	\$17.65
Cincinnati, OH-KY-IN HUD Metro FMR Area	\$17.00
Columbus, IN MSA	\$16.46



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Indiana

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	\$16.03	\$834	\$33,346	2.2	\$70,303	\$1,758	\$21,091	\$527	789,676	31%	\$14.04	\$730	1.1
Combined Nonmetro Areas	\$13.53	\$703	\$28,138	1.9	\$61,369	\$1,534	\$18,411	\$460	144,031	25%	\$12.21	\$635	1.1
<u>Metropolitan Areas</u>													
Anderson HMFA	\$15.15	\$788	\$31,520	2.1	\$61,500	\$1,538	\$18,450	\$461	15,953	31%	\$11.11	\$578	1.4
Bloomington HMFA	\$18.17	\$945	\$37,800	2.5	\$73,800	\$1,845	\$22,140	\$554	25,221	46%	\$10.32	\$537	1.8
Carroll County HMFA	\$13.23	\$688	\$27,520	1.8	\$65,400	\$1,635	\$19,620	\$491	1,428	18%	\$11.36	\$591	1.2
Cincinnati HMFA	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	4,417	21%	\$8.95	\$466	1.9
Columbus MSA	\$16.46	\$856	\$34,240	2.3	\$72,200	\$1,805	\$21,660	\$542	9,127	29%	\$19.06	\$991	0.9
Elkhart-Goshen MSA	\$15.60	\$811	\$32,440	2.2	\$69,100	\$1,728	\$20,730	\$518	22,493	31%	\$15.57	\$809	1.0
Evansville MSA	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	33,276	31%	\$13.16	\$684	1.2
Fort Wayne MSA	\$14.96	\$778	\$31,120	2.1	\$68,800	\$1,720	\$20,640	\$516	50,268	30%	\$13.09	\$681	1.1
Gary HMFA	\$17.67	\$919	\$36,760	2.4	\$72,800	\$1,820	\$21,840	\$546	73,968	29%	\$13.06	\$679	1.4
Indianapolis-Carmel HMFA	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	245,736	35%	\$16.70	\$868	1.1
Jasper County HMFA	\$15.85	\$824	\$32,960	2.2	\$68,900	\$1,723	\$20,670	\$517	2,883	24%	\$12.88	\$670	1.2
Kokomo MSA	\$13.77	\$716	\$28,640	1.9	\$65,200	\$1,630	\$19,560	\$489	10,958	32%	\$14.29	\$743	1.0
Lafayette-West Lafayette HMFA	\$15.96	\$830	\$33,200	2.2	\$70,400	\$1,760	\$21,120	\$528	32,399	45%	\$12.11	\$630	1.3
Louisville HMFA	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	23,106	26%	\$11.68	\$607	1.4
Michigan City-La Porte MSA	\$14.88	\$774	\$30,960	2.1	\$70,400	\$1,760	\$21,120	\$528	12,258	29%	\$11.06	\$575	1.3
Muncie MSA	\$14.10	\$733	\$29,320	1.9	\$60,100	\$1,503	\$18,030	\$451	16,572	36%	\$10.36	\$539	1.4
Owen County HMFA	\$14.23	\$740	\$29,600	2.0	\$61,800	\$1,545	\$18,540	\$464	1,789	21%	\$13.29	\$691	1.1
Putnam County HMFA	\$14.17	\$737	\$29,480	2.0	\$69,600	\$1,740	\$20,880	\$522	3,469	26%	\$13.66	\$710	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County HMFA	\$15.67	\$815	\$32,600	2.2	\$58,500	\$1,463	\$17,550	\$439	2,224	25%	\$10.80	\$562	1.5
South Bend-Mishawaka HMFA	\$15.58	\$810	\$32,400	2.1	\$65,600	\$1,640	\$19,680	\$492	32,333	32%	\$12.75	\$663	1.2
Sullivan County HMFA	\$15.52	\$807	\$32,280	2.1	\$58,100	\$1,453	\$17,430	\$436	2,073	27%	\$9.40	\$489	1.7
Terre Haute HMFA	\$15.48	\$805	\$32,200	2.1	\$61,300	\$1,533	\$18,390	\$460	20,374	35%	\$11.37	\$591	1.4
Union County HMFA	\$14.12	\$734	\$29,360	1.9	\$61,900	\$1,548	\$18,570	\$464	784	27%	\$11.25	\$585	1.3
Washington County HMFA	\$13.37	\$695	\$27,800	1.8	\$58,300	\$1,458	\$17,490	\$437	2,536	24%	\$9.81	\$510	1.4
<u>Counties</u>													
Adams County	\$13.23	\$688	\$27,520	1.8	\$63,400	\$1,585	\$19,020	\$476	2,962	24%	\$8.84	\$460	1.5
Allen County	\$14.96	\$778	\$31,120	2.1	\$68,800	\$1,720	\$20,640	\$516	45,255	32%	\$13.27	\$690	1.1
Bartholomew County	\$16.46	\$856	\$34,240	2.3	\$72,200	\$1,805	\$21,660	\$542	9,127	29%	\$19.06	\$991	0.9
Benton County	\$15.96	\$830	\$33,200	2.2	\$70,400	\$1,760	\$21,120	\$528	888	26%	\$12.71	\$661	1.3
Blackford County	\$13.23	\$688	\$27,520	1.8	\$54,200	\$1,355	\$16,260	\$407	1,226	24%	\$11.61	\$603	1.1
Boone County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	5,861	24%	\$11.30	\$587	1.6
Brown County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	989	16%	\$7.06	\$367	2.5
Carroll County	\$13.23	\$688	\$27,520	1.8	\$65,400	\$1,635	\$19,620	\$491	1,428	18%	\$11.36	\$591	1.2
Cass County	\$13.23	\$688	\$27,520	1.8	\$58,700	\$1,468	\$17,610	\$440	3,884	26%	\$11.39	\$593	1.2
Clark County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	12,500	29%	\$13.02	\$677	1.3
Clay County	\$15.48	\$805	\$32,200	2.1	\$61,300	\$1,533	\$18,390	\$460	2,487	23%	\$9.21	\$479	1.7
Clinton County	\$13.48	\$701	\$28,040	1.9	\$65,900	\$1,648	\$19,770	\$494	3,409	29%	\$13.01	\$676	1.0
Crawford County	\$13.23	\$688	\$27,520	1.8	\$50,000	\$1,250	\$15,000	\$375	673	17%	\$6.58	\$342	2.0
Daviess County	\$13.23	\$688	\$27,520	1.8	\$63,000	\$1,575	\$18,900	\$473	3,004	26%	\$10.15	\$528	1.3
Dearborn County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	3,897	21%	\$8.88	\$462	1.9
Decatur County	\$15.15	\$788	\$31,520	2.1	\$60,800	\$1,520	\$18,240	\$456	3,172	31%	\$16.55	\$861	0.9
DeKalb County	\$13.75	\$715	\$28,600	1.9	\$65,900	\$1,648	\$19,770	\$494	3,828	23%	\$13.83	\$719	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware County	\$14.10	\$733	\$29,320	1.9	\$60,100	\$1,503	\$18,030	\$451	16,572	36%	\$10.36	\$539	1.4
Dubois County	\$13.23	\$688	\$27,520	1.8	\$75,100	\$1,878	\$22,530	\$563	3,805	23%	\$10.00	\$520	1.3
Elkhart County	\$15.60	\$811	\$32,440	2.2	\$69,100	\$1,728	\$20,730	\$518	22,493	31%	\$15.57	\$809	1.0
Fayette County	\$13.25	\$689	\$27,560	1.8	\$51,900	\$1,298	\$15,570	\$389	2,937	31%	\$10.15	\$528	1.3
Floyd County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	8,053	28%	\$10.11	\$526	1.6
Fountain County	\$14.08	\$732	\$29,280	1.9	\$58,100	\$1,453	\$17,430	\$436	1,814	26%	\$11.09	\$577	1.3
Franklin County	\$13.62	\$708	\$28,320	1.9	\$67,600	\$1,690	\$20,280	\$507	1,744	20%	\$9.07	\$471	1.5
Fulton County	\$13.23	\$688	\$27,520	1.8	\$58,000	\$1,450	\$17,400	\$435	1,793	23%	\$12.14	\$632	1.1
Gibson County	\$13.23	\$688	\$27,520	1.8	\$65,800	\$1,645	\$19,740	\$494	3,024	23%	\$17.40	\$905	0.8
Grant County	\$13.23	\$688	\$27,520	1.8	\$49,000	\$1,225	\$14,700	\$368	8,264	32%	\$11.68	\$607	1.1
Greene County	\$13.23	\$688	\$27,520	1.8	\$61,100	\$1,528	\$18,330	\$458	2,567	20%	\$10.01	\$521	1.3
Hamilton County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	25,098	22%	\$15.37	\$799	1.1
Hancock County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	6,218	23%	\$12.37	\$643	1.4
Harrison County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	2,553	17%	\$8.89	\$462	1.8
Hendricks County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	12,176	21%	\$11.39	\$592	1.6
Henry County	\$13.23	\$688	\$27,520	1.8	\$58,600	\$1,465	\$17,580	\$440	4,869	27%	\$9.73	\$506	1.4
Howard County	\$13.77	\$716	\$28,640	1.9	\$65,200	\$1,630	\$19,560	\$489	10,958	32%	\$14.29	\$743	1.0
Huntington County	\$13.23	\$688	\$27,520	1.8	\$62,000	\$1,550	\$18,600	\$465	3,457	24%	\$11.41	\$593	1.2
Jackson County	\$14.29	\$743	\$29,720	2.0	\$62,500	\$1,563	\$18,750	\$469	4,522	27%	\$12.65	\$658	1.1
Jasper County	\$15.85	\$824	\$32,960	2.2	\$68,900	\$1,723	\$20,670	\$517	2,883	24%	\$12.88	\$670	1.2
Jay County	\$13.23	\$688	\$27,520	1.8	\$55,600	\$1,390	\$16,680	\$417	2,125	26%	\$10.92	\$568	1.2
Jefferson County	\$14.04	\$730	\$29,200	1.9	\$59,500	\$1,488	\$17,850	\$446	3,584	28%	\$12.57	\$654	1.1
Jennings County	\$13.94	\$725	\$29,000	1.9	\$59,600	\$1,490	\$17,880	\$447	2,766	26%	\$13.57	\$706	1.0
Johnson County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	15,893	29%	\$11.52	\$599	1.5
Knox County	\$13.83	\$719	\$28,760	1.9	\$59,800	\$1,495	\$17,940	\$449	5,390	36%	\$11.98	\$623	1.2
Kosciusko County	\$14.19	\$738	\$29,520	2.0	\$66,500	\$1,663	\$19,950	\$499	7,633	25%	\$15.32	\$797	0.9

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaGrange County	\$13.23	\$688	\$27,520	1.8	\$63,400	\$1,585	\$19,020	\$476	2,166	18%	\$15.61	\$812	0.8
Lake County	\$17.67	\$919	\$36,760	2.4	\$72,800	\$1,820	\$21,840	\$546	57,038	31%	\$13.42	\$698	1.3
LaPorte County	\$14.88	\$774	\$30,960	2.1	\$70,400	\$1,760	\$21,120	\$528	12,258	29%	\$11.06	\$575	1.3
Lawrence County	\$13.73	\$714	\$28,560	1.9	\$59,600	\$1,490	\$17,880	\$447	3,909	21%	\$10.48	\$545	1.3
Madison County	\$15.15	\$788	\$31,520	2.1	\$61,500	\$1,538	\$18,450	\$461	15,953	31%	\$11.11	\$578	1.4
Marion County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	168,781	46%	\$18.79	\$977	0.9
Marshall County	\$13.31	\$692	\$27,680	1.8	\$65,000	\$1,625	\$19,500	\$488	4,231	25%	\$10.05	\$523	1.3
Martin County	\$13.23	\$688	\$27,520	1.8	\$63,900	\$1,598	\$19,170	\$479	829	20%	\$8.66	\$450	1.5
Miami County	\$13.23	\$688	\$27,520	1.8	\$60,700	\$1,518	\$18,210	\$455	4,006	30%	\$10.48	\$545	1.3
Monroe County	\$18.17	\$945	\$37,800	2.5	\$73,800	\$1,845	\$22,140	\$554	25,221	46%	\$10.32	\$537	1.8
Montgomery County	\$13.88	\$722	\$28,880	1.9	\$64,400	\$1,610	\$19,320	\$483	4,251	28%	\$13.03	\$678	1.1
Morgan County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	6,042	23%	\$11.93	\$620	1.5
Newton County	\$17.67	\$919	\$36,760	2.4	\$72,800	\$1,820	\$21,840	\$546	1,381	25%	\$14.97	\$778	1.2
Noble County	\$13.25	\$689	\$27,560	1.8	\$65,000	\$1,625	\$19,500	\$488	4,662	26%	\$11.61	\$604	1.1
Ohio County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	520	21%	\$9.74	\$506	1.7
Orange County	\$13.23	\$688	\$27,520	1.8	\$53,700	\$1,343	\$16,110	\$403	1,930	25%	\$10.20	\$531	1.3
Owen County	\$14.23	\$740	\$29,600	2.0	\$61,800	\$1,545	\$18,540	\$464	1,789	21%	\$13.29	\$691	1.1
Parke County	\$13.52	\$703	\$28,120	1.9	\$55,600	\$1,390	\$16,680	\$417	1,391	23%	\$10.15	\$528	1.3
Perry County	\$13.23	\$688	\$27,520	1.8	\$61,000	\$1,525	\$18,300	\$458	1,695	23%	\$10.97	\$570	1.2
Pike County	\$13.23	\$688	\$27,520	1.8	\$62,400	\$1,560	\$18,720	\$468	877	17%	\$18.73	\$974	0.7
Porter County	\$17.67	\$919	\$36,760	2.4	\$72,800	\$1,820	\$21,840	\$546	15,549	25%	\$11.81	\$614	1.5
Posey County	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	1,718	17%	\$13.79	\$717	1.1
Pulaski County	\$13.23	\$688	\$27,520	1.8	\$55,600	\$1,390	\$16,680	\$417	1,252	24%	\$13.34	\$694	1.0
Putnam County	\$14.17	\$737	\$29,480	2.0	\$69,600	\$1,740	\$20,880	\$522	3,469	26%	\$13.66	\$710	1.0
Randolph County	\$13.23	\$688	\$27,520	1.8	\$55,200	\$1,380	\$16,560	\$414	2,531	24%	\$11.81	\$614	1.1
Ripley County	\$13.23	\$688	\$27,520	1.8	\$64,500	\$1,613	\$19,350	\$484	2,601	23%	\$12.48	\$649	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rush County	\$13.23	\$688	\$27,520	1.8	\$59,200	\$1,480	\$17,760	\$444	1,830	27%	\$11.15	\$580	1.2
St. Joseph County	\$15.58	\$810	\$32,400	2.1	\$65,600	\$1,640	\$19,680	\$492	32,333	32%	\$12.75	\$663	1.2
Scott County	\$15.67	\$815	\$32,600	2.2	\$58,500	\$1,463	\$17,550	\$439	2,224	25%	\$10.80	\$562	1.5
Shelby County	\$17.65	\$918	\$36,720	2.4	\$79,900	\$1,998	\$23,970	\$599	4,678	27%	\$13.00	\$676	1.4
Spencer County	\$13.23	\$688	\$27,520	1.8	\$70,500	\$1,763	\$21,150	\$529	1,457	18%	\$10.80	\$562	1.2
Starke County	\$13.29	\$691	\$27,640	1.8	\$53,900	\$1,348	\$16,170	\$404	1,742	20%	\$10.32	\$536	1.3
Steuben County	\$14.31	\$744	\$29,760	2.0	\$62,200	\$1,555	\$18,660	\$467	3,067	22%	\$11.76	\$611	1.2
Sullivan County	\$15.52	\$807	\$32,280	2.1	\$58,100	\$1,453	\$17,430	\$436	2,073	27%	\$9.40	\$489	1.7
Switzerland County	\$13.23	\$688	\$27,520	1.8	\$50,600	\$1,265	\$15,180	\$380	1,254	29%	\$13.02	\$677	1.0
Tippecanoe County	\$15.96	\$830	\$33,200	2.2	\$70,400	\$1,760	\$21,120	\$528	31,511	46%	\$12.10	\$629	1.3
Tipton County	\$14.87	\$773	\$30,920	2.1	\$69,100	\$1,728	\$20,730	\$518	1,294	20%	\$13.43	\$698	1.1
Union County	\$14.12	\$734	\$29,360	1.9	\$61,900	\$1,548	\$18,570	\$464	784	27%	\$11.25	\$585	1.3
Vanderburgh County	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	26,934	36%	\$13.32	\$693	1.1
Vermillion County	\$15.48	\$805	\$32,200	2.1	\$61,300	\$1,533	\$18,390	\$460	1,631	25%	\$14.81	\$770	1.0
Vigo County	\$15.48	\$805	\$32,200	2.1	\$61,300	\$1,533	\$18,390	\$460	16,256	39%	\$11.40	\$593	1.4
Wabash County	\$13.23	\$688	\$27,520	1.8	\$59,400	\$1,485	\$17,820	\$446	3,353	26%	\$11.77	\$612	1.1
Warren County	\$13.58	\$706	\$28,240	1.9	\$73,500	\$1,838	\$22,050	\$551	545	16%	\$12.80	\$666	1.1
Warrick County	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	4,624	19%	\$11.71	\$609	1.3
Washington County	\$13.37	\$695	\$27,800	1.8	\$58,300	\$1,458	\$17,490	\$437	2,536	24%	\$9.81	\$510	1.4
Wayne County	\$13.23	\$688	\$27,520	1.8	\$60,700	\$1,518	\$18,210	\$455	8,606	33%	\$11.18	\$581	1.2
Wells County	\$14.96	\$778	\$31,120	2.1	\$68,800	\$1,720	\$20,640	\$516	2,255	21%	\$10.40	\$541	1.4
White County	\$13.31	\$692	\$27,680	1.8	\$65,400	\$1,635	\$19,620	\$491	2,100	22%	\$11.80	\$614	1.1
Whitley County	\$14.96	\$778	\$31,120	2.1	\$68,800	\$1,720	\$20,640	\$516	2,758	20%	\$12.62	\$656	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$803**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,676** monthly or **\$32,107** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.44
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.95
2-Bedroom Housing Wage	\$15.44
Number of Renter Households	362302
Percent Renters	29%

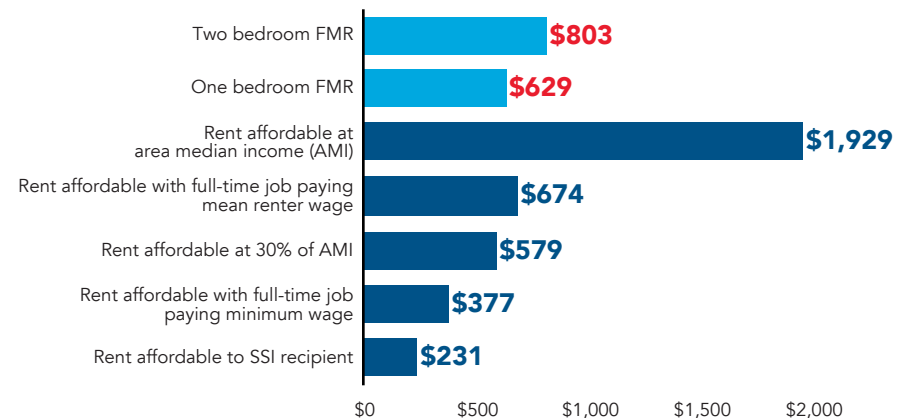
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area	\$17.83
Ames, IA MSA	\$17.63
Des Moines-West Des Moines, IA MSA	\$17.50
Iowa City, IA HUD Metro FMR Area	\$17.35
Muscatine County	\$16.40



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	\$15.44	\$803	\$32,107	2.1	\$77,171	\$1,929	\$23,151	\$579	362,302	29%	\$12.95	\$674	1.2
Combined Nonmetro Areas	\$13.38	\$696	\$27,823	1.8	\$67,213	\$1,680	\$20,164	\$504	136,163	26%	\$11.92	\$620	1.1
<u>Metropolitan Areas</u>													
Ames MSA	\$17.63	\$917	\$36,680	2.4	\$89,400	\$2,235	\$26,820	\$671	17,971	48%	\$11.23	\$584	1.6
Benton County HMFA	\$13.13	\$683	\$27,320	1.8	\$82,700	\$2,068	\$24,810	\$620	1,865	18%	\$8.06	\$419	1.6
Bremer County HMFA	\$14.23	\$740	\$29,600	2.0	\$86,000	\$2,150	\$25,800	\$645	1,755	19%	\$10.19	\$530	1.4
Cedar Rapids HMFA	\$15.62	\$812	\$32,480	2.2	\$89,300	\$2,233	\$26,790	\$670	22,972	26%	\$13.71	\$713	1.1
Davenport-Moline-Rock Island MSA	\$15.96	\$830	\$33,200	2.2	\$72,700	\$1,818	\$21,810	\$545	20,678	31%	\$12.18	\$634	1.3
Des Moines-West Des Moines MSA	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	74,094	31%	\$15.76	\$819	1.1
Dubuque MSA	\$15.25	\$793	\$31,720	2.1	\$84,100	\$2,103	\$25,230	\$631	10,600	28%	\$11.49	\$598	1.3
Iowa City HMFA	\$17.35	\$902	\$36,080	2.4	\$96,000	\$2,400	\$28,800	\$720	23,391	41%	\$9.60	\$499	1.8
Jones County HMFA	\$12.79	\$665	\$26,600	1.8	\$73,600	\$1,840	\$22,080	\$552	1,998	24%	\$11.42	\$594	1.1
Omaha-Council Bluffs HMFA	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	14,318	29%	\$12.14	\$631	1.5
Plymouth County HMFA	\$12.77	\$664	\$26,560	1.8	\$76,100	\$1,903	\$22,830	\$571	2,111	21%	\$13.00	\$676	1.0
Sioux City HMFA	\$15.77	\$820	\$32,800	2.2	\$69,500	\$1,738	\$20,850	\$521	13,042	33%	\$11.81	\$614	1.3
Washington County HMFA	\$14.10	\$733	\$29,320	1.9	\$75,200	\$1,880	\$22,560	\$564	2,378	27%	\$10.02	\$521	1.4
Waterloo-Cedar Falls HMFA	\$16.08	\$836	\$33,440	2.2	\$74,600	\$1,865	\$22,380	\$560	18,966	33%	\$13.54	\$704	1.2
<u>Counties</u>													
Adair County	\$12.77	\$664	\$26,560	1.8	\$65,400	\$1,635	\$19,620	\$491	750	23%	\$10.03	\$521	1.3
Adams County	\$12.77	\$664	\$26,560	1.8	\$65,000	\$1,625	\$19,500	\$488	367	22%	\$14.63	\$761	0.9
Allamakee County	\$12.77	\$664	\$26,560	1.8	\$66,300	\$1,658	\$19,890	\$497	1,420	24%	\$10.80	\$561	1.2
Appanoose County	\$12.77	\$664	\$26,560	1.8	\$58,400	\$1,460	\$17,520	\$438	1,296	24%	\$8.88	\$462	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Audubon County	\$12.77	\$664	\$26,560	1.8	\$67,400	\$1,685	\$20,220	\$506	577	22%	\$11.56	\$601	1.1
Benton County	\$13.13	\$683	\$27,320	1.8	\$82,700	\$2,068	\$24,810	\$620	1,865	18%	\$8.06	\$419	1.6
Black Hawk County	\$16.08	\$836	\$33,440	2.2	\$74,600	\$1,865	\$22,380	\$560	17,954	34%	\$13.55	\$704	1.2
Boone County	\$13.81	\$718	\$28,720	1.9	\$74,600	\$1,865	\$22,380	\$560	2,695	25%	\$11.53	\$600	1.2
Bremer County	\$14.23	\$740	\$29,600	2.0	\$86,000	\$2,150	\$25,800	\$645	1,755	19%	\$10.19	\$530	1.4
Buchanan County	\$13.12	\$682	\$27,280	1.8	\$76,600	\$1,915	\$22,980	\$575	1,683	20%	\$10.61	\$552	1.2
Buena Vista County	\$12.77	\$664	\$26,560	1.8	\$63,900	\$1,598	\$19,170	\$479	2,556	34%	\$13.55	\$704	0.9
Butler County	\$12.77	\$664	\$26,560	1.8	\$70,100	\$1,753	\$21,030	\$526	1,331	21%	\$12.65	\$658	1.0
Calhoun County	\$12.77	\$664	\$26,560	1.8	\$60,600	\$1,515	\$18,180	\$455	970	23%	\$10.19	\$530	1.3
Carroll County	\$12.77	\$664	\$26,560	1.8	\$75,000	\$1,875	\$22,500	\$563	2,158	25%	\$8.58	\$446	1.5
Cass County	\$12.77	\$664	\$26,560	1.8	\$57,400	\$1,435	\$17,220	\$431	1,855	31%	\$11.99	\$623	1.1
Cedar County	\$13.88	\$722	\$28,880	1.9	\$77,000	\$1,925	\$23,100	\$578	1,566	21%	\$14.39	\$748	1.0
Cerro Gordo County	\$14.31	\$744	\$29,760	2.0	\$68,900	\$1,723	\$20,670	\$517	5,967	31%	\$12.08	\$628	1.2
Cherokee County	\$12.77	\$664	\$26,560	1.8	\$70,500	\$1,763	\$21,150	\$529	1,246	24%	\$10.67	\$555	1.2
Chickasaw County	\$12.77	\$664	\$26,560	1.8	\$67,700	\$1,693	\$20,310	\$508	1,158	22%	\$12.53	\$651	1.0
Clarke County	\$14.29	\$743	\$29,720	2.0	\$66,600	\$1,665	\$19,980	\$500	1,226	32%	\$13.54	\$704	1.1
Clay County	\$12.77	\$664	\$26,560	1.8	\$68,600	\$1,715	\$20,580	\$515	2,237	31%	\$9.96	\$518	1.3
Clayton County	\$12.77	\$664	\$26,560	1.8	\$65,300	\$1,633	\$19,590	\$490	1,857	24%	\$11.24	\$584	1.1
Clinton County	\$13.90	\$723	\$28,920	1.9	\$67,500	\$1,688	\$20,250	\$506	5,118	26%	\$9.86	\$513	1.4
Crawford County	\$12.77	\$664	\$26,560	1.8	\$60,700	\$1,518	\$18,210	\$455	1,776	28%	\$11.27	\$586	1.1
Dallas County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	7,803	25%	\$14.31	\$744	1.2
Davis County	\$13.31	\$692	\$27,680	1.8	\$62,100	\$1,553	\$18,630	\$466	611	19%	\$8.70	\$452	1.5
Decatur County	\$12.77	\$664	\$26,560	1.8	\$53,200	\$1,330	\$15,960	\$399	1,066	34%	\$8.15	\$424	1.6
Delaware County	\$12.77	\$664	\$26,560	1.8	\$75,900	\$1,898	\$22,770	\$569	1,231	18%	\$9.89	\$514	1.3
Des Moines County	\$14.40	\$749	\$29,960	2.0	\$59,700	\$1,493	\$17,910	\$448	4,677	28%	\$12.28	\$639	1.2
Dickinson County	\$13.94	\$725	\$29,000	1.9	\$79,000	\$1,975	\$23,700	\$593	1,939	24%	\$9.01	\$468	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dubuque County	\$15.25	\$793	\$31,720	2.1	\$84,100	\$2,103	\$25,230	\$631	10,600	28%	\$11.49	\$598	1.3
Emmet County	\$12.77	\$664	\$26,560	1.8	\$67,800	\$1,695	\$20,340	\$509	933	23%	\$11.68	\$607	1.1
Fayette County	\$12.77	\$664	\$26,560	1.8	\$62,700	\$1,568	\$18,810	\$470	2,015	24%	\$10.33	\$537	1.2
Floyd County	\$12.77	\$664	\$26,560	1.8	\$63,900	\$1,598	\$19,170	\$479	1,908	28%	\$8.95	\$465	1.4
Franklin County	\$12.77	\$664	\$26,560	1.8	\$60,500	\$1,513	\$18,150	\$454	1,158	27%	\$16.36	\$851	0.8
Fremont County	\$12.77	\$664	\$26,560	1.8	\$67,400	\$1,685	\$20,220	\$506	746	25%	\$10.16	\$529	1.3
Greene County	\$12.77	\$664	\$26,560	1.8	\$64,600	\$1,615	\$19,380	\$485	1,010	26%	\$11.34	\$589	1.1
Grundy County	\$16.08	\$836	\$33,440	2.2	\$74,600	\$1,865	\$22,380	\$560	1,012	20%	\$13.52	\$703	1.2
Guthrie County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	868	20%	\$12.67	\$659	1.4
Hamilton County	\$13.44	\$699	\$27,960	1.9	\$68,600	\$1,715	\$20,580	\$515	1,807	28%	\$12.17	\$633	1.1
Hancock County	\$12.77	\$664	\$26,560	1.8	\$70,200	\$1,755	\$21,060	\$527	1,052	22%	\$11.10	\$577	1.2
Hardin County	\$12.77	\$664	\$26,560	1.8	\$72,900	\$1,823	\$21,870	\$547	1,700	24%	\$13.73	\$714	0.9
Harrison County	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	1,399	23%	\$11.49	\$598	1.6
Henry County	\$13.06	\$679	\$27,160	1.8	\$63,900	\$1,598	\$19,170	\$479	2,241	29%	\$11.88	\$618	1.1
Howard County	\$12.77	\$664	\$26,560	1.8	\$65,800	\$1,645	\$19,740	\$494	778	20%	\$11.22	\$584	1.1
Humboldt County	\$12.77	\$664	\$26,560	1.8	\$67,500	\$1,688	\$20,250	\$506	1,100	26%	\$11.85	\$616	1.1
Ida County	\$12.77	\$664	\$26,560	1.8	\$69,000	\$1,725	\$20,700	\$518	765	25%	\$14.04	\$730	0.9
Iowa County	\$12.77	\$664	\$26,560	1.8	\$74,200	\$1,855	\$22,260	\$557	1,529	23%	\$10.46	\$544	1.2
Jackson County	\$12.77	\$664	\$26,560	1.8	\$62,600	\$1,565	\$18,780	\$470	1,893	23%	\$9.66	\$502	1.3
Jasper County	\$13.67	\$711	\$28,440	1.9	\$72,600	\$1,815	\$21,780	\$545	3,817	26%	\$11.20	\$583	1.2
Jefferson County	\$14.35	\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	2,249	33%	\$9.67	\$503	1.5
Johnson County	\$17.35	\$902	\$36,080	2.4	\$96,000	\$2,400	\$28,800	\$720	23,391	41%	\$9.60	\$499	1.8
Jones County	\$12.79	\$665	\$26,600	1.8	\$73,600	\$1,840	\$22,080	\$552	1,998	24%	\$11.42	\$594	1.1
Keokuk County	\$12.77	\$664	\$26,560	1.8	\$64,200	\$1,605	\$19,260	\$482	1,028	23%	\$11.41	\$593	1.1
Kossuth County	\$12.77	\$664	\$26,560	1.8	\$70,900	\$1,773	\$21,270	\$532	1,394	21%	\$11.57	\$602	1.1
Lee County	\$13.06	\$679	\$27,160	1.8	\$62,000	\$1,550	\$18,600	\$465	3,549	25%	\$11.61	\$604	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
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INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Linn County	\$15.62	\$812	\$32,480	2.2	\$89,300	\$2,233	\$26,790	\$670	22,972	26%	\$13.71	\$713	1.1
Louisa County	\$13.56	\$705	\$28,200	1.9	\$66,000	\$1,650	\$19,800	\$495	981	22%	\$12.45	\$647	1.1
Lucas County	\$14.67	\$763	\$30,520	2.0	\$64,800	\$1,620	\$19,440	\$486	851	23%	\$17.20	\$894	0.9
Lyon County	\$12.77	\$664	\$26,560	1.8	\$73,900	\$1,848	\$22,170	\$554	682	15%	\$13.40	\$697	1.0
Madison County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	1,482	23%	\$10.69	\$556	1.6
Mahaska County	\$13.46	\$700	\$28,000	1.9	\$60,500	\$1,513	\$18,150	\$454	2,642	30%	\$10.23	\$532	1.3
Marion County	\$14.12	\$734	\$29,360	1.9	\$75,400	\$1,885	\$22,620	\$566	3,785	29%	\$15.28	\$795	0.9
Marshall County	\$13.94	\$725	\$29,000	1.9	\$67,400	\$1,685	\$20,220	\$506	4,639	30%	\$14.37	\$747	1.0
Mills County	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	1,194	21%	\$8.98	\$467	2.0
Mitchell County	\$12.77	\$664	\$26,560	1.8	\$69,700	\$1,743	\$20,910	\$523	700	16%	\$12.38	\$644	1.0
Monona County	\$12.77	\$664	\$26,560	1.8	\$62,100	\$1,553	\$18,630	\$466	1,214	30%	\$9.54	\$496	1.3
Monroe County	\$13.33	\$693	\$27,720	1.8	\$62,900	\$1,573	\$18,870	\$472	795	24%	\$19.53	\$1,016	0.7
Montgomery County	\$12.77	\$664	\$26,560	1.8	\$58,100	\$1,453	\$17,430	\$436	1,483	32%	\$12.29	\$639	1.0
Muscatine County	\$16.40	\$853	\$34,120	2.3	\$70,800	\$1,770	\$21,240	\$531	4,522	28%	\$17.18	\$894	1.0
O'Brien County	\$12.77	\$664	\$26,560	1.8	\$71,500	\$1,788	\$21,450	\$536	1,767	29%	\$11.17	\$581	1.1
Osceola County	\$12.77	\$664	\$26,560	1.8	\$67,700	\$1,693	\$20,310	\$508	637	24%	\$13.86	\$721	0.9
Page County	\$12.77	\$664	\$26,560	1.8	\$62,700	\$1,568	\$18,810	\$470	1,686	26%	\$11.38	\$592	1.1
Palo Alto County	\$12.77	\$664	\$26,560	1.8	\$67,900	\$1,698	\$20,370	\$509	954	25%	\$11.20	\$583	1.1
Plymouth County	\$12.77	\$664	\$26,560	1.8	\$76,100	\$1,903	\$22,830	\$571	2,111	21%	\$13.00	\$676	1.0
Pocahontas County	\$12.77	\$664	\$26,560	1.8	\$65,200	\$1,630	\$19,560	\$489	789	25%	\$15.64	\$813	0.8
Polk County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	59,660	33%	\$16.29	\$847	1.1
Pottawattamie County	\$17.83	\$927	\$37,080	2.5	\$86,000	\$2,150	\$25,800	\$645	11,725	32%	\$12.40	\$645	1.4
Poweshiek County	\$13.71	\$713	\$28,520	1.9	\$69,600	\$1,740	\$20,880	\$522	2,284	30%	\$13.98	\$727	1.0
Ringgold County	\$12.77	\$664	\$26,560	1.8	\$61,200	\$1,530	\$18,360	\$459	518	25%	\$11.47	\$596	1.1
Sac County	\$12.77	\$664	\$26,560	1.8	\$68,200	\$1,705	\$20,460	\$512	972	22%	\$12.72	\$661	1.0
Scott County	\$15.96	\$830	\$33,200	2.2	\$72,700	\$1,818	\$21,810	\$545	20,678	31%	\$12.18	\$634	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

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FY19
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INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	\$13.10	\$681	\$27,240	1.8	\$71,800	\$1,795	\$21,540	\$539	1,059	21%	\$10.73	\$558	1.2
Sioux County	\$12.83	\$667	\$26,680	1.8	\$77,000	\$1,925	\$23,100	\$578	2,425	20%	\$11.00	\$572	1.2
Story County	\$17.63	\$917	\$36,680	2.4	\$89,400	\$2,235	\$26,820	\$671	17,971	48%	\$11.23	\$584	1.6
Tama County	\$13.38	\$696	\$27,840	1.8	\$68,300	\$1,708	\$20,490	\$512	1,508	23%	\$12.33	\$641	1.1
Taylor County	\$12.77	\$664	\$26,560	1.8	\$59,700	\$1,493	\$17,910	\$448	644	24%	\$12.69	\$660	1.0
Union County	\$12.77	\$664	\$26,560	1.8	\$63,800	\$1,595	\$19,140	\$479	1,558	29%	\$10.08	\$524	1.3
Van Buren County	\$12.77	\$664	\$26,560	1.8	\$62,900	\$1,573	\$18,870	\$472	462	16%	\$9.15	\$476	1.4
Wapello County	\$14.08	\$732	\$29,280	1.9	\$59,000	\$1,475	\$17,700	\$443	4,118	28%	\$10.05	\$523	1.4
Warren County	\$17.50	\$910	\$36,400	2.4	\$88,000	\$2,200	\$26,400	\$660	4,281	23%	\$9.05	\$471	1.9
Washington County	\$14.10	\$733	\$29,320	1.9	\$75,200	\$1,880	\$22,560	\$564	2,378	27%	\$10.02	\$521	1.4
Wayne County	\$12.77	\$664	\$26,560	1.8	\$59,100	\$1,478	\$17,730	\$443	509	19%	\$10.77	\$560	1.2
Webster County	\$12.77	\$664	\$26,560	1.8	\$60,700	\$1,518	\$18,210	\$455	4,872	32%	\$12.93	\$672	1.0
Winnebago County	\$12.77	\$664	\$26,560	1.8	\$65,000	\$1,625	\$19,500	\$488	1,184	26%	\$11.16	\$581	1.1
Winneshiek County	\$12.77	\$664	\$26,560	1.8	\$76,100	\$1,903	\$22,830	\$571	1,778	22%	\$11.11	\$578	1.1
Woodbury County	\$15.77	\$820	\$32,800	2.2	\$69,500	\$1,738	\$20,850	\$521	13,042	33%	\$11.81	\$614	1.3
Worth County	\$12.77	\$664	\$26,560	1.8	\$66,000	\$1,650	\$19,800	\$495	615	19%	\$9.70	\$504	1.3
Wright County	\$12.77	\$664	\$26,560	1.8	\$62,900	\$1,573	\$18,870	\$472	1,525	27%	\$11.29	\$587	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

KANSAS

STATE RANKING #41*

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$828**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,759** monthly or **\$33,104** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.92
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.69
2-Bedroom Housing Wage	\$15.92
Number of Renter Households	376502
Percent Renters	34%

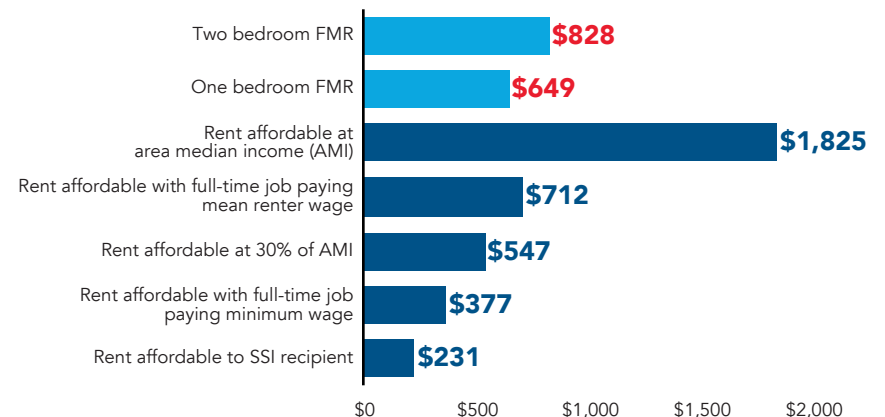
88
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Geary County	\$18.50
Kansas City, MO-KS HUD Metro FMR Area	\$18.33
Manhattan, KS MSA	\$18.15
Lawrence, KS MSA	\$17.65
Haskell County	\$16.02



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	\$15.92	\$828	\$33,104	2.2	\$72,982	\$1,825	\$21,895	\$547	376,502	34%	\$13.69	\$712	1.2
Combined Nonmetro Areas	\$13.85	\$720	\$28,798	1.9	\$61,858	\$1,546	\$18,557	\$464	115,242	31%	\$12.02	\$625	1.2
<u>Metropolitan Areas</u>													
Kansas City HMFA	\$18.33	\$953	\$38,120	2.5	\$82,700	\$2,068	\$24,810	\$620	107,474	33%	\$15.81	\$822	1.2
Kingman County HMFA	\$12.92	\$672	\$26,880	1.8	\$76,500	\$1,913	\$22,950	\$574	702	22%	\$10.90	\$567	1.2
Lawrence MSA	\$17.65	\$918	\$36,720	2.4	\$81,900	\$2,048	\$24,570	\$614	21,744	48%	\$9.59	\$499	1.8
Manhattan MSA	\$18.15	\$944	\$37,760	2.5	\$83,800	\$2,095	\$25,140	\$629	17,244	49%	\$11.76	\$611	1.5
St. Joseph MSA	\$14.63	\$761	\$30,440	2.0	\$64,300	\$1,608	\$19,290	\$482	859	28%	\$13.52	\$703	1.1
Sumner County HMFA	\$13.40	\$697	\$27,880	1.8	\$70,000	\$1,750	\$21,000	\$525	2,398	26%	\$9.30	\$483	1.4
Topeka MSA	\$15.10	\$785	\$31,400	2.1	\$75,400	\$1,885	\$22,620	\$566	30,013	32%	\$12.39	\$644	1.2
Wichita HMFA	\$15.13	\$787	\$31,480	2.1	\$72,900	\$1,823	\$21,870	\$547	80,826	35%	\$13.58	\$706	1.1
<u>Counties</u>													
Allen County	\$12.92	\$672	\$26,880	1.8	\$56,700	\$1,418	\$17,010	\$425	1,491	28%	\$11.39	\$592	1.1
Anderson County	\$12.92	\$672	\$26,880	1.8	\$62,400	\$1,560	\$18,720	\$468	922	29%	\$13.91	\$723	0.9
Atchison County	\$13.58	\$706	\$28,240	1.9	\$60,300	\$1,508	\$18,090	\$452	1,784	30%	\$11.83	\$615	1.1
Barber County	\$12.92	\$672	\$26,880	1.8	\$65,900	\$1,648	\$19,770	\$494	601	31%	\$12.37	\$643	1.0
Barton County	\$12.92	\$672	\$26,880	1.8	\$63,100	\$1,578	\$18,930	\$473	3,536	31%	\$11.95	\$622	1.1
Bourbon County	\$12.92	\$672	\$26,880	1.8	\$55,600	\$1,390	\$16,680	\$417	1,659	30%	\$9.58	\$498	1.3
Brown County	\$12.92	\$672	\$26,880	1.8	\$56,700	\$1,418	\$17,010	\$425	1,164	29%	\$14.66	\$762	0.9
Butler County	\$15.13	\$787	\$31,480	2.1	\$72,900	\$1,823	\$21,870	\$547	6,452	26%	\$10.45	\$544	1.4
Chase County	\$12.92	\$672	\$26,880	1.8	\$65,700	\$1,643	\$19,710	\$493	236	22%	\$10.98	\$571	1.2
Chautauqua County	\$14.29	\$743	\$29,720	2.0	\$54,400	\$1,360	\$16,320	\$408	318	22%	\$9.47	\$492	1.5
Cherokee County	\$12.92	\$672	\$26,880	1.8	\$55,200	\$1,380	\$16,560	\$414	2,005	25%	\$13.38	\$696	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cheyenne County	\$12.92	\$672	\$26,880	1.8	\$64,600	\$1,615	\$19,380	\$485	251	20%	\$9.53	\$496	1.4
Clark County	\$14.31	\$744	\$29,760	2.0	\$61,700	\$1,543	\$18,510	\$463	280	31%	\$17.53	\$911	0.8
Clay County	\$15.54	\$808	\$32,320	2.1	\$67,300	\$1,683	\$20,190	\$505	699	21%	\$8.93	\$464	1.7
Cloud County	\$12.92	\$672	\$26,880	1.8	\$55,400	\$1,385	\$16,620	\$416	1,038	27%	\$8.53	\$443	1.5
Coffey County	\$12.92	\$672	\$26,880	1.8	\$74,500	\$1,863	\$22,350	\$559	858	24%	\$18.46	\$960	0.7
Comanche County	\$12.92	\$672	\$26,880	1.8	\$58,400	\$1,460	\$17,520	\$438	133	18%	\$13.05	\$679	1.0
Cowley County	\$12.92	\$672	\$26,880	1.8	\$58,700	\$1,468	\$17,610	\$440	4,668	34%	\$13.00	\$676	1.0
Crawford County	\$13.54	\$704	\$28,160	1.9	\$60,000	\$1,500	\$18,000	\$450	6,071	41%	\$9.77	\$508	1.4
Decatur County	\$12.92	\$672	\$26,880	1.8	\$59,200	\$1,480	\$17,760	\$444	407	28%	\$12.60	\$655	1.0
Dickinson County	\$13.04	\$678	\$27,120	1.8	\$65,100	\$1,628	\$19,530	\$488	2,109	27%	\$9.13	\$475	1.4
Doniphan County	\$14.63	\$761	\$30,440	2.0	\$64,300	\$1,608	\$19,290	\$482	859	28%	\$13.52	\$703	1.1
Douglas County	\$17.65	\$918	\$36,720	2.4	\$81,900	\$2,048	\$24,570	\$614	21,744	48%	\$9.59	\$499	1.8
Edwards County	\$12.92	\$672	\$26,880	1.8	\$61,900	\$1,548	\$18,570	\$464	277	22%	\$14.97	\$778	0.9
Elk County	\$12.92	\$672	\$26,880	1.8	\$53,500	\$1,338	\$16,050	\$401	214	18%	\$5.49	\$286	2.4
Ellis County	\$13.35	\$694	\$27,760	1.8	\$73,000	\$1,825	\$21,900	\$548	4,433	38%	\$10.13	\$527	1.3
Ellsworth County	\$12.92	\$672	\$26,880	1.8	\$68,400	\$1,710	\$20,520	\$513	579	23%	\$9.50	\$494	1.4
Finney County	\$14.83	\$771	\$30,840	2.0	\$62,600	\$1,565	\$18,780	\$470	4,793	38%	\$15.98	\$831	0.9
Ford County	\$14.17	\$737	\$29,480	2.0	\$57,400	\$1,435	\$17,220	\$431	4,246	37%	\$13.80	\$717	1.0
Franklin County	\$14.87	\$773	\$30,920	2.1	\$69,400	\$1,735	\$20,820	\$521	2,760	28%	\$11.39	\$592	1.3
Geary County	\$18.50	\$962	\$38,480	2.6	\$52,700	\$1,318	\$15,810	\$395	7,879	61%	\$13.64	\$709	1.4
Gove County	\$12.92	\$672	\$26,880	1.8	\$60,200	\$1,505	\$18,060	\$452	271	23%	\$10.16	\$528	1.3
Graham County	\$12.92	\$672	\$26,880	1.8	\$59,400	\$1,485	\$17,820	\$446	238	19%	\$7.89	\$411	1.6
Grant County	\$12.92	\$672	\$26,880	1.8	\$68,000	\$1,700	\$20,400	\$510	562	21%	\$11.65	\$606	1.1
Gray County	\$12.92	\$672	\$26,880	1.8	\$70,000	\$1,750	\$21,000	\$525	515	24%	\$13.59	\$707	1.0
Greeley County	\$13.23	\$688	\$27,520	1.8	\$62,900	\$1,573	\$18,870	\$472	174	35%	\$15.59	\$811	0.8
Greenwood County	\$12.92	\$672	\$26,880	1.8	\$57,000	\$1,425	\$17,100	\$428	726	26%	\$10.77	\$560	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	\$13.15	\$684	\$27,360	1.8	\$59,000	\$1,475	\$17,700	\$443	271	31%	\$16.19	\$842	0.8
Harper County	\$12.92	\$672	\$26,880	1.8	\$63,300	\$1,583	\$18,990	\$475	634	27%	\$13.34	\$694	1.0
Harvey County	\$15.13	\$787	\$31,480	2.1	\$72,900	\$1,823	\$21,870	\$547	3,910	29%	\$9.65	\$502	1.6
Haskell County	\$16.02	\$833	\$33,320	2.2	\$65,800	\$1,645	\$19,740	\$494	321	24%	\$18.81	\$978	0.9
Hodgeman County	\$12.92	\$672	\$26,880	1.8	\$76,000	\$1,900	\$22,800	\$570	218	28%	\$11.49	\$598	1.1
Jackson County	\$15.10	\$785	\$31,400	2.1	\$75,400	\$1,885	\$22,620	\$566	1,337	25%	\$8.46	\$440	1.8
Jefferson County	\$15.10	\$785	\$31,400	2.1	\$75,400	\$1,885	\$22,620	\$566	1,396	18%	\$14.20	\$739	1.1
Jewell County	\$12.92	\$672	\$26,880	1.8	\$52,500	\$1,313	\$15,750	\$394	275	20%	\$8.95	\$465	1.4
Johnson County	\$18.33	\$953	\$38,120	2.5	\$82,700	\$2,068	\$24,810	\$620	69,673	31%	\$15.98	\$831	1.1
Kearny County	\$12.92	\$672	\$26,880	1.8	\$62,400	\$1,560	\$18,720	\$468	272	22%	\$15.53	\$808	0.8
Kingman County	\$12.92	\$672	\$26,880	1.8	\$76,500	\$1,913	\$22,950	\$574	702	22%	\$10.90	\$567	1.2
Kiowa County	\$12.92	\$672	\$26,880	1.8	\$65,700	\$1,643	\$19,710	\$493	322	32%	\$12.94	\$673	1.0
Labette County	\$12.92	\$672	\$26,880	1.8	\$54,500	\$1,363	\$16,350	\$409	2,371	29%	\$9.78	\$509	1.3
Lane County	\$12.92	\$672	\$26,880	1.8	\$70,300	\$1,758	\$21,090	\$527	179	22%	\$13.99	\$728	0.9
Leavenworth County	\$18.33	\$953	\$38,120	2.5	\$82,700	\$2,068	\$24,810	\$620	8,701	32%	\$12.86	\$669	1.4
Lincoln County	\$12.92	\$672	\$26,880	1.8	\$67,800	\$1,695	\$20,340	\$509	244	19%	\$8.34	\$434	1.5
Linn County	\$18.33	\$953	\$38,120	2.5	\$82,700	\$2,068	\$24,810	\$620	1,048	24%	\$18.09	\$940	1.0
Logan County	\$12.92	\$672	\$26,880	1.8	\$67,700	\$1,693	\$20,310	\$508	291	25%	\$10.77	\$560	1.2
Lyon County	\$12.92	\$672	\$26,880	1.8	\$54,800	\$1,370	\$16,440	\$411	5,757	42%	\$10.02	\$521	1.3
McPherson County	\$13.94	\$725	\$29,000	1.9	\$73,500	\$1,838	\$22,050	\$551	3,415	28%	\$13.94	\$725	1.0
Marion County	\$12.92	\$672	\$26,880	1.8	\$66,100	\$1,653	\$19,830	\$496	968	20%	\$11.59	\$603	1.1
Marshall County	\$12.92	\$672	\$26,880	1.8	\$66,500	\$1,663	\$19,950	\$499	1,032	25%	\$12.05	\$627	1.1
Meade County	\$12.92	\$672	\$26,880	1.8	\$65,100	\$1,628	\$19,530	\$488	471	28%	\$13.08	\$680	1.0
Miami County	\$18.33	\$953	\$38,120	2.5	\$82,700	\$2,068	\$24,810	\$620	2,809	22%	\$9.30	\$484	2.0
Mitchell County	\$12.92	\$672	\$26,880	1.8	\$66,100	\$1,653	\$19,830	\$496	754	28%	\$11.47	\$597	1.1
Montgomery County	\$12.92	\$672	\$26,880	1.8	\$54,400	\$1,360	\$16,320	\$408	4,060	30%	\$10.82	\$562	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morris County	\$12.92	\$672	\$26,880	1.8	\$62,400	\$1,560	\$18,720	\$468	516	22%	\$7.65	\$398	1.7
Morton County	\$12.92	\$672	\$26,880	1.8	\$59,900	\$1,498	\$17,970	\$449	350	31%	\$10.81	\$562	1.2
Nemaha County	\$12.92	\$672	\$26,880	1.8	\$74,600	\$1,865	\$22,380	\$560	1,054	26%	\$11.07	\$575	1.2
Neosho County	\$12.92	\$672	\$26,880	1.8	\$56,800	\$1,420	\$17,040	\$426	1,967	30%	\$9.37	\$487	1.4
Ness County	\$12.92	\$672	\$26,880	1.8	\$64,900	\$1,623	\$19,470	\$487	236	18%	\$13.40	\$697	1.0
Norton County	\$12.92	\$672	\$26,880	1.8	\$64,200	\$1,605	\$19,260	\$482	438	23%	\$13.89	\$722	0.9
Osage County	\$15.10	\$785	\$31,400	2.1	\$75,400	\$1,885	\$22,620	\$566	1,666	25%	\$7.73	\$402	2.0
Osborne County	\$12.92	\$672	\$26,880	1.8	\$60,600	\$1,515	\$18,180	\$455	482	28%	\$10.77	\$560	1.2
Ottawa County	\$13.23	\$688	\$27,520	1.8	\$70,200	\$1,755	\$21,060	\$527	414	17%	\$10.12	\$526	1.3
Pawnee County	\$13.23	\$688	\$27,520	1.8	\$61,800	\$1,545	\$18,540	\$464	765	30%	\$12.96	\$674	1.0
Phillips County	\$12.92	\$672	\$26,880	1.8	\$62,800	\$1,570	\$18,840	\$471	507	22%	\$12.00	\$624	1.1
Pottawatomie County	\$18.15	\$944	\$37,760	2.5	\$83,800	\$2,095	\$25,140	\$629	1,842	22%	\$12.12	\$630	1.5
Pratt County	\$14.02	\$729	\$29,160	1.9	\$66,000	\$1,650	\$19,800	\$495	1,078	29%	\$14.82	\$771	0.9
Rawlins County	\$12.92	\$672	\$26,880	1.8	\$64,800	\$1,620	\$19,440	\$486	301	26%	\$13.17	\$685	1.0
Reno County	\$14.02	\$729	\$29,160	1.9	\$60,600	\$1,515	\$18,180	\$455	7,829	31%	\$11.75	\$611	1.2
Republic County	\$12.92	\$672	\$26,880	1.8	\$61,300	\$1,533	\$18,390	\$460	560	24%	\$10.93	\$568	1.2
Rice County	\$12.92	\$672	\$26,880	1.8	\$66,200	\$1,655	\$19,860	\$497	1,076	27%	\$10.54	\$548	1.2
Riley County	\$18.15	\$944	\$37,760	2.5	\$83,800	\$2,095	\$25,140	\$629	15,402	58%	\$11.61	\$604	1.6
Rooks County	\$12.92	\$672	\$26,880	1.8	\$63,800	\$1,595	\$19,140	\$479	430	20%	\$9.85	\$512	1.3
Rush County	\$12.92	\$672	\$26,880	1.8	\$64,300	\$1,608	\$19,290	\$482	318	22%	\$9.24	\$480	1.4
Russell County	\$12.92	\$672	\$26,880	1.8	\$60,400	\$1,510	\$18,120	\$453	747	24%	\$9.60	\$499	1.3
Saline County	\$14.73	\$766	\$30,640	2.0	\$65,100	\$1,628	\$19,530	\$488	7,449	33%	\$11.50	\$598	1.3
Scott County	\$13.67	\$711	\$28,440	1.9	\$65,700	\$1,643	\$19,710	\$493	537	26%	\$16.50	\$858	0.8
Sedgwick County	\$15.13	\$787	\$31,480	2.1	\$72,900	\$1,823	\$21,870	\$547	70,464	36%	\$13.98	\$727	1.1
Seward County	\$13.96	\$726	\$29,040	1.9	\$54,100	\$1,353	\$16,230	\$406	2,587	34%	\$14.85	\$772	0.9
Shawnee County	\$15.10	\$785	\$31,400	2.1	\$75,400	\$1,885	\$22,620	\$566	25,190	35%	\$12.55	\$652	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sheridan County	\$12.92	\$672	\$26,880	1.8	\$67,900	\$1,698	\$20,370	\$509	255	22%	\$13.15	\$684	1.0
Sherman County	\$14.10	\$733	\$29,320	1.9	\$55,700	\$1,393	\$16,710	\$418	947	35%	\$10.97	\$570	1.3
Smith County	\$12.92	\$672	\$26,880	1.8	\$58,400	\$1,460	\$17,520	\$438	373	22%	\$9.43	\$490	1.4
Stafford County	\$12.92	\$672	\$26,880	1.8	\$66,300	\$1,658	\$19,890	\$497	293	16%	\$9.81	\$510	1.3
Stanton County	\$12.92	\$672	\$26,880	1.8	\$59,200	\$1,480	\$17,760	\$444	175	22%	\$11.65	\$606	1.1
Stevens County	\$13.79	\$717	\$28,680	1.9	\$64,400	\$1,610	\$19,320	\$483	537	27%	\$11.56	\$601	1.2
Sumner County	\$13.40	\$697	\$27,880	1.8	\$70,000	\$1,750	\$21,000	\$525	2,398	26%	\$9.30	\$483	1.4
Thomas County	\$12.92	\$672	\$26,880	1.8	\$72,600	\$1,815	\$21,780	\$545	834	26%	\$10.39	\$540	1.2
Trego County	\$12.92	\$672	\$26,880	1.8	\$70,300	\$1,758	\$21,090	\$527	294	21%	\$10.77	\$560	1.2
Wabaunsee County	\$15.10	\$785	\$31,400	2.1	\$75,400	\$1,885	\$22,620	\$566	424	16%	\$11.65	\$606	1.3
Wallace County	\$12.92	\$672	\$26,880	1.8	\$84,000	\$2,100	\$25,200	\$630	130	22%	\$10.35	\$538	1.2
Washington County	\$12.92	\$672	\$26,880	1.8	\$60,100	\$1,503	\$18,030	\$451	460	20%	\$8.56	\$445	1.5
Wichita County	\$12.92	\$672	\$26,880	1.8	\$64,700	\$1,618	\$19,410	\$485	263	30%	\$15.39	\$800	0.8
Wilson County	\$12.92	\$672	\$26,880	1.8	\$57,800	\$1,445	\$17,340	\$434	1,007	26%	\$12.01	\$624	1.1
Woodson County	\$12.92	\$672	\$26,880	1.8	\$53,400	\$1,335	\$16,020	\$401	281	18%	\$8.18	\$425	1.6
Wyandotte County	\$18.33	\$953	\$38,120	2.5	\$82,700	\$2,068	\$24,810	\$620	25,243	43%	\$16.07	\$835	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

KENTUCKY

STATE RANKING **#48***

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$772**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,572** monthly or **\$30,860** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.84
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.34
2-Bedroom Housing Wage	\$14.84
Number of Renter Households	568938
Percent Renters	33%

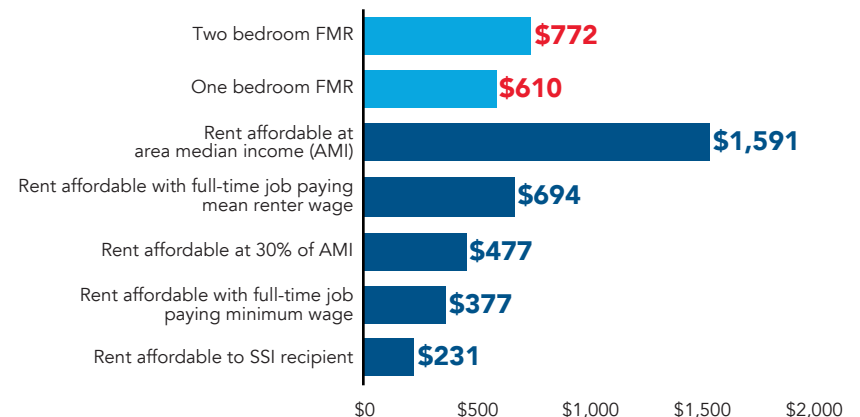
82
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

65
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati, OH-KY-IN HUD Metro FMR Area	\$17.00
Lexington-Fayette, KY MSA	\$16.98
Clarksville, TN-KY MSA	\$16.67
Louisville, KY-IN HUD Metro FMR Area	\$16.40
Shelby County	\$15.71



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	\$14.84	\$772	\$30,860	2.0	\$63,648	\$1,591	\$19,094	\$477	568,938	33%	\$13.34	\$694	1.1
Combined Nonmetro Areas	\$12.47	\$649	\$25,946	1.7	\$50,062	\$1,252	\$15,019	\$375	210,003	29%	\$10.93	\$568	1.1
<u>Metropolitan Areas</u>													
Allen County HMFA	\$12.35	\$642	\$25,680	1.7	\$55,000	\$1,375	\$16,500	\$413	2,163	28%	\$12.36	\$643	1.0
Bowling Green HMFA	\$15.02	\$781	\$31,240	2.1	\$57,900	\$1,448	\$17,370	\$434	20,111	39%	\$12.67	\$659	1.2
Butler County HMFA	\$11.88	\$618	\$24,720	1.6	\$50,200	\$1,255	\$15,060	\$377	1,375	27%	\$11.07	\$575	1.1
Cincinnati HMFA	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	48,083	31%	\$14.49	\$754	1.2
Clarksville MSA	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	14,291	46%	\$15.39	\$800	1.1
Elizabethtown HMFA	\$14.73	\$766	\$30,640	2.0	\$68,100	\$1,703	\$20,430	\$511	17,273	37%	\$13.04	\$678	1.1
Evansville MSA	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	7,139	38%	\$12.45	\$647	1.2
Grant County HMFA	\$15.37	\$799	\$31,960	2.1	\$53,100	\$1,328	\$15,930	\$398	2,836	33%	\$11.75	\$611	1.3
Huntington-Ashland HMFA	\$14.12	\$734	\$29,360	1.9	\$56,400	\$1,410	\$16,920	\$423	9,108	27%	\$11.34	\$590	1.2
Lexington-Fayette MSA	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	82,461	42%	\$13.27	\$690	1.3
Louisville HMFA	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	131,603	35%	\$15.72	\$817	1.0
Meade County HMFA	\$13.50	\$702	\$28,080	1.9	\$61,200	\$1,530	\$18,360	\$459	3,063	28%	\$12.96	\$674	1.0
Owensboro MSA	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	14,408	31%	\$13.27	\$690	1.1
Shelby County HMFA	\$15.71	\$817	\$32,680	2.2	\$76,200	\$1,905	\$22,860	\$572	5,021	31%	\$10.66	\$554	1.5
<u>Counties</u>													
Adair County	\$11.88	\$618	\$24,720	1.6	\$47,200	\$1,180	\$14,160	\$354	1,701	24%	\$7.67	\$399	1.5
Allen County	\$12.35	\$642	\$25,680	1.7	\$55,000	\$1,375	\$16,500	\$413	2,163	28%	\$12.36	\$643	1.0
Anderson County	\$14.00	\$728	\$29,120	1.9	\$68,800	\$1,720	\$20,640	\$516	2,033	24%	\$10.83	\$563	1.3
Ballard County	\$12.71	\$661	\$26,440	1.8	\$60,300	\$1,508	\$18,090	\$452	693	21%	\$14.15	\$736	0.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
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HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	\$12.29	\$639	\$25,560	1.7	\$50,800	\$1,270	\$15,240	\$381	5,720	34%	\$11.22	\$583	1.1
Bath County	\$12.37	\$643	\$25,720	1.7	\$42,100	\$1,053	\$12,630	\$316	1,211	27%	\$10.81	\$562	1.1
Bell County	\$11.88	\$618	\$24,720	1.6	\$31,700	\$793	\$9,510	\$238	3,876	35%	\$9.27	\$482	1.3
Boone County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	12,210	26%	\$14.81	\$770	1.1
Bourbon County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	3,057	38%	\$11.88	\$618	1.4
Boyd County	\$14.12	\$734	\$29,360	1.9	\$56,400	\$1,410	\$16,920	\$423	5,759	30%	\$11.38	\$592	1.2
Boyle County	\$13.35	\$694	\$27,760	1.8	\$56,500	\$1,413	\$16,950	\$424	3,641	33%	\$11.94	\$621	1.1
Bracken County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	945	28%	\$11.24	\$584	1.5
Breathitt County	\$11.88	\$618	\$24,720	1.6	\$35,300	\$883	\$10,590	\$265	1,438	27%	\$8.74	\$454	1.4
Breckinridge County	\$11.88	\$618	\$24,720	1.6	\$59,500	\$1,488	\$17,850	\$446	1,636	22%	\$9.36	\$487	1.3
Bullitt County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	5,333	18%	\$10.31	\$536	1.6
Butler County	\$11.88	\$618	\$24,720	1.6	\$50,200	\$1,255	\$15,060	\$377	1,375	27%	\$11.07	\$575	1.1
Caldwell County	\$11.88	\$618	\$24,720	1.6	\$54,200	\$1,355	\$16,260	\$407	1,439	27%	\$10.50	\$546	1.1
Calloway County	\$13.04	\$678	\$27,120	1.8	\$56,900	\$1,423	\$17,070	\$427	5,374	36%	\$7.62	\$396	1.7
Campbell County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	11,195	31%	\$11.93	\$620	1.4
Carlisle County	\$12.56	\$653	\$26,120	1.7	\$55,400	\$1,385	\$16,620	\$416	419	21%	\$10.78	\$561	1.2
Carroll County	\$12.98	\$675	\$27,000	1.8	\$50,200	\$1,255	\$15,060	\$377	1,337	34%	\$14.50	\$754	0.9
Carter County	\$11.88	\$618	\$24,720	1.6	\$46,600	\$1,165	\$13,980	\$350	2,338	22%	\$9.69	\$504	1.2
Casey County	\$11.88	\$618	\$24,720	1.6	\$45,400	\$1,135	\$13,620	\$341	1,278	20%	\$11.93	\$620	1.0
Christian County	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	13,251	52%	\$16.13	\$839	1.0
Clark County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	4,881	34%	\$11.26	\$585	1.5
Clay County	\$11.88	\$618	\$24,720	1.6	\$31,700	\$793	\$9,510	\$238	2,214	29%	\$10.84	\$564	1.1
Clinton County	\$11.88	\$618	\$24,720	1.6	\$38,000	\$950	\$11,400	\$285	1,210	30%	\$10.72	\$557	1.1
Crittenden County	\$11.88	\$618	\$24,720	1.6	\$55,800	\$1,395	\$16,740	\$419	696	19%	\$9.43	\$491	1.3
Cumberland County	\$11.88	\$618	\$24,720	1.6	\$42,400	\$1,060	\$12,720	\$318	807	30%	\$10.22	\$531	1.2
Daviess County	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	12,831	32%	\$12.80	\$665	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmonson County	\$15.02	\$781	\$31,240	2.1	\$57,900	\$1,448	\$17,370	\$434	951	19%	\$10.29	\$535	1.5
Elliott County	\$12.13	\$631	\$25,240	1.7	\$37,600	\$940	\$11,280	\$282	609	23%	\$5.37	\$279	2.3
Estill County	\$11.88	\$618	\$24,720	1.6	\$42,600	\$1,065	\$12,780	\$320	1,663	29%	\$10.17	\$529	1.2
Fayette County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	58,517	46%	\$13.32	\$693	1.3
Fleming County	\$11.88	\$618	\$24,720	1.6	\$48,300	\$1,208	\$14,490	\$362	1,683	29%	\$9.46	\$492	1.3
Floyd County	\$11.88	\$618	\$24,720	1.6	\$39,500	\$988	\$11,850	\$296	4,477	30%	\$10.50	\$546	1.1
Franklin County	\$14.56	\$757	\$30,280	2.0	\$68,200	\$1,705	\$20,460	\$512	7,655	37%	\$13.03	\$678	1.1
Fulton County	\$11.88	\$618	\$24,720	1.6	\$42,200	\$1,055	\$12,660	\$317	957	39%	\$10.51	\$546	1.1
Gallatin County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	862	29%	\$17.52	\$911	1.0
Garrard County	\$12.73	\$662	\$26,480	1.8	\$59,700	\$1,493	\$17,910	\$448	1,512	22%	\$8.38	\$436	1.5
Grant County	\$15.37	\$799	\$31,960	2.1	\$53,100	\$1,328	\$15,930	\$398	2,836	33%	\$11.75	\$611	1.3
Graves County	\$11.88	\$618	\$24,720	1.6	\$56,100	\$1,403	\$16,830	\$421	3,741	26%	\$9.48	\$493	1.3
Grayson County	\$11.88	\$618	\$24,720	1.6	\$47,600	\$1,190	\$14,280	\$357	2,692	28%	\$10.73	\$558	1.1
Green County	\$11.88	\$618	\$24,720	1.6	\$51,700	\$1,293	\$15,510	\$388	1,038	23%	\$7.72	\$401	1.5
Greenup County	\$14.12	\$734	\$29,360	1.9	\$56,400	\$1,410	\$16,920	\$423	3,349	24%	\$11.21	\$583	1.3
Hancock County	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	815	24%	\$19.94	\$1,037	0.7
Hardin County	\$14.73	\$766	\$30,640	2.0	\$68,100	\$1,703	\$20,430	\$511	15,754	38%	\$13.32	\$693	1.1
Harlan County	\$11.88	\$618	\$24,720	1.6	\$36,300	\$908	\$10,890	\$272	3,555	32%	\$9.50	\$494	1.3
Harrison County	\$11.88	\$618	\$24,720	1.6	\$58,200	\$1,455	\$17,460	\$437	2,163	30%	\$10.17	\$529	1.2
Hart County	\$11.88	\$618	\$24,720	1.6	\$46,000	\$1,150	\$13,800	\$345	1,890	26%	\$10.03	\$521	1.2
Henderson County	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	7,139	38%	\$12.45	\$647	1.2
Henry County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	1,964	32%	\$11.04	\$574	1.5
Hickman County	\$11.88	\$618	\$24,720	1.6	\$52,100	\$1,303	\$15,630	\$391	347	18%	\$14.61	\$760	0.8
Hopkins County	\$12.08	\$628	\$25,120	1.7	\$59,200	\$1,480	\$17,760	\$444	5,468	29%	\$11.54	\$600	1.0
Jackson County	\$11.88	\$618	\$24,720	1.6	\$37,600	\$940	\$11,280	\$282	1,370	25%	\$10.30	\$536	1.2
Jefferson County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	119,304	38%	\$16.23	\$844	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jessamine County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	7,025	38%	\$10.99	\$571	1.5
Johnson County	\$11.88	\$618	\$24,720	1.6	\$48,000	\$1,200	\$14,400	\$360	2,429	28%	\$9.11	\$473	1.3
Kenton County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	21,600	34%	\$15.12	\$786	1.1
Knott County	\$11.88	\$618	\$24,720	1.6	\$39,000	\$975	\$11,700	\$293	1,431	23%	\$8.36	\$435	1.4
Knox County	\$11.88	\$618	\$24,720	1.6	\$35,300	\$883	\$10,590	\$265	4,496	37%	\$9.86	\$513	1.2
Larue County	\$14.73	\$766	\$30,640	2.0	\$68,100	\$1,703	\$20,430	\$511	1,519	28%	\$8.24	\$428	1.8
Laurel County	\$12.35	\$642	\$25,680	1.7	\$46,800	\$1,170	\$14,040	\$351	7,100	31%	\$10.33	\$537	1.2
Lawrence County	\$11.88	\$618	\$24,720	1.6	\$44,400	\$1,110	\$13,320	\$333	1,472	24%	\$7.20	\$374	1.7
Lee County	\$11.88	\$618	\$24,720	1.6	\$32,400	\$810	\$9,720	\$243	754	27%	\$7.92	\$412	1.5
Leslie County	\$11.88	\$618	\$24,720	1.6	\$39,500	\$988	\$11,850	\$296	950	22%	\$8.81	\$458	1.3
Letcher County	\$12.02	\$625	\$25,000	1.7	\$40,300	\$1,008	\$12,090	\$302	2,600	26%	\$9.77	\$508	1.2
Lewis County	\$11.88	\$618	\$24,720	1.6	\$44,200	\$1,105	\$13,260	\$332	1,383	25%	\$7.62	\$396	1.6
Lincoln County	\$11.88	\$618	\$24,720	1.6	\$44,000	\$1,100	\$13,200	\$330	2,594	27%	\$9.56	\$497	1.2
Livingston County	\$11.88	\$618	\$24,720	1.6	\$56,600	\$1,415	\$16,980	\$425	1,034	26%	\$12.15	\$632	1.0
Logan County	\$12.00	\$624	\$24,960	1.7	\$55,200	\$1,380	\$16,560	\$414	3,515	33%	\$12.38	\$644	1.0
Lyon County	\$11.88	\$618	\$24,720	1.6	\$63,700	\$1,593	\$19,110	\$478	592	18%	\$5.22	\$272	2.3
McCracken County	\$14.02	\$729	\$29,160	1.9	\$58,400	\$1,460	\$17,520	\$438	9,100	33%	\$11.64	\$605	1.2
McCreary County	\$11.88	\$618	\$24,720	1.6	\$25,600	\$640	\$7,680	\$192	1,849	29%	\$8.17	\$425	1.5
McLean County	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	762	20%	\$10.78	\$560	1.3
Madison County	\$13.29	\$691	\$27,640	1.8	\$58,200	\$1,455	\$17,460	\$437	13,550	41%	\$11.16	\$581	1.2
Magoffin County	\$11.88	\$618	\$24,720	1.6	\$39,200	\$980	\$11,760	\$294	1,582	31%	\$7.68	\$399	1.5
Marion County	\$12.12	\$630	\$25,200	1.7	\$50,600	\$1,265	\$15,180	\$380	1,925	26%	\$12.91	\$671	0.9
Marshall County	\$13.17	\$685	\$27,400	1.8	\$61,300	\$1,533	\$18,390	\$460	2,773	21%	\$13.88	\$722	0.9
Martin County	\$11.88	\$618	\$24,720	1.6	\$41,100	\$1,028	\$12,330	\$308	1,202	28%	\$11.40	\$593	1.0
Mason County	\$12.08	\$628	\$25,120	1.7	\$53,500	\$1,338	\$16,050	\$401	2,166	32%	\$11.76	\$612	1.0
Meade County	\$13.50	\$702	\$28,080	1.9	\$61,200	\$1,530	\$18,360	\$459	3,063	28%	\$12.96	\$674	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Menifee County	\$11.88	\$618	\$24,720	1.6	\$48,500	\$1,213	\$14,550	\$364	452	18%	\$12.00	\$624	1.0
Mercer County	\$12.48	\$649	\$25,960	1.7	\$63,200	\$1,580	\$18,960	\$474	2,439	28%	\$13.66	\$710	0.9
Metcalfe County	\$11.88	\$618	\$24,720	1.6	\$45,800	\$1,145	\$13,740	\$344	935	24%	\$9.86	\$513	1.2
Monroe County	\$11.88	\$618	\$24,720	1.6	\$48,100	\$1,203	\$14,430	\$361	1,200	27%	\$8.56	\$445	1.4
Montgomery County	\$13.42	\$698	\$27,920	1.9	\$51,500	\$1,288	\$15,450	\$386	3,440	33%	\$12.20	\$635	1.1
Morgan County	\$11.88	\$618	\$24,720	1.6	\$41,700	\$1,043	\$12,510	\$313	1,255	25%	\$9.82	\$511	1.2
Muhlenberg County	\$11.88	\$618	\$24,720	1.6	\$55,800	\$1,395	\$16,740	\$419	2,531	22%	\$12.84	\$668	0.9
Nelson County	\$13.42	\$698	\$27,920	1.9	\$66,100	\$1,653	\$19,830	\$496	3,745	22%	\$11.07	\$576	1.2
Nicholas County	\$11.88	\$618	\$24,720	1.6	\$52,000	\$1,300	\$15,600	\$390	839	30%	\$9.87	\$513	1.2
Ohio County	\$11.88	\$618	\$24,720	1.6	\$47,800	\$1,195	\$14,340	\$359	2,116	23%	\$8.52	\$443	1.4
Oldham County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	3,034	15%	\$9.49	\$493	1.7
Owen County	\$12.10	\$629	\$25,160	1.7	\$52,300	\$1,308	\$15,690	\$392	1,048	27%	\$12.99	\$675	0.9
Owsley County	\$11.88	\$618	\$24,720	1.6	\$45,900	\$1,148	\$13,770	\$344	444	26%	\$7.37	\$383	1.6
Pendleton County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	1,271	24%	\$14.18	\$737	1.2
Perry County	\$11.88	\$618	\$24,720	1.6	\$45,400	\$1,135	\$13,620	\$341	2,920	26%	\$12.13	\$631	1.0
Pike County	\$13.15	\$684	\$27,360	1.8	\$44,800	\$1,120	\$13,440	\$336	7,000	27%	\$12.27	\$638	1.1
Powell County	\$11.88	\$618	\$24,720	1.6	\$51,600	\$1,290	\$15,480	\$387	1,530	31%	\$8.50	\$442	1.4
Pulaski County	\$11.96	\$622	\$24,880	1.6	\$49,200	\$1,230	\$14,760	\$369	7,958	31%	\$9.10	\$473	1.3
Robertson County †	\$12.83	\$667	\$26,680	1.8	\$50,800	\$1,270	\$15,240	\$381	221	24%			
Rockcastle County	\$11.88	\$618	\$24,720	1.6	\$45,300	\$1,133	\$13,590	\$340	1,577	24%	\$9.50	\$494	1.3
Rowan County	\$13.46	\$700	\$28,000	1.9	\$52,800	\$1,320	\$15,840	\$396	3,551	40%	\$10.08	\$524	1.3
Russell County	\$11.88	\$618	\$24,720	1.6	\$44,200	\$1,105	\$13,260	\$332	1,866	26%	\$9.02	\$469	1.3
Scott County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	6,012	31%	\$16.00	\$832	1.1
Shelby County	\$15.71	\$817	\$32,680	2.2	\$76,200	\$1,905	\$22,860	\$572	5,021	31%	\$10.66	\$554	1.5
Simpson County	\$13.31	\$692	\$27,680	1.8	\$56,000	\$1,400	\$16,800	\$420	2,553	37%	\$12.62	\$656	1.1
Spencer County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	1,131	17%	\$9.13	\$475	1.8

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.88	\$618	\$24,720	1.6	\$45,800	\$1,145	\$13,740	\$344	3,562	37%	\$8.89	\$462	1.3
Todd County	\$12.33	\$641	\$25,640	1.7	\$54,100	\$1,353	\$16,230	\$406	1,326	29%	\$11.87	\$617	1.0
Trigg County	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	1,040	17%	\$8.02	\$417	2.1
Trimble County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	837	23%	\$15.18	\$789	1.1
Union County	\$11.88	\$618	\$24,720	1.6	\$54,300	\$1,358	\$16,290	\$407	1,772	32%	\$13.86	\$721	0.9
Warren County	\$15.02	\$781	\$31,240	2.1	\$57,900	\$1,448	\$17,370	\$434	19,160	41%	\$12.70	\$661	1.2
Washington County	\$12.44	\$647	\$25,880	1.7	\$56,400	\$1,410	\$16,920	\$423	1,056	23%	\$12.11	\$630	1.0
Wayne County	\$11.88	\$618	\$24,720	1.6	\$40,200	\$1,005	\$12,060	\$302	2,178	27%	\$7.92	\$412	1.5
Webster County	\$11.88	\$618	\$24,720	1.6	\$54,000	\$1,350	\$16,200	\$405	1,387	27%	\$18.66	\$971	0.6
Whitley County	\$11.88	\$618	\$24,720	1.6	\$42,000	\$1,050	\$12,600	\$315	3,722	30%	\$12.53	\$652	0.9
Wolfe County	\$11.88	\$618	\$24,720	1.6	\$31,800	\$795	\$9,540	\$239	1,002	35%	\$7.17	\$373	1.7
Woodford County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	2,969	30%	\$12.30	\$639	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

LOUISIANA

STATE RANKING **#31***

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$877**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,923** monthly or **\$35,074** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.86
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.29
2-Bedroom Housing Wage	\$16.86
Number of Renter Households	600183
Percent Renters	35%

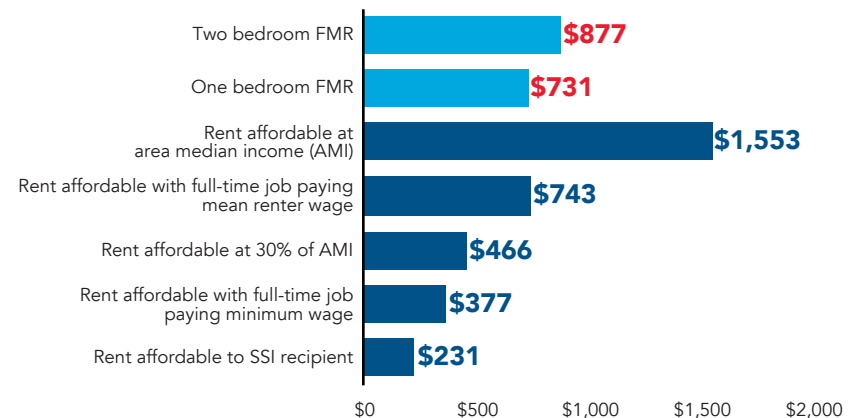
93
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
New Orleans-Metairie, LA HUD Metro FMR Area	\$19.38
Vernon Parish	\$19.08
Baton Rouge, LA HUD Metro FMR Area	\$18.87
Houma-Thibodaux, LA MSA	\$16.31
Lafayette, LA HUD Metro FMR Area	\$16.19



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Louisiana

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Louisiana	\$16.86	\$877	\$35,074	2.3	\$62,126	\$1,553	\$18,638	\$466	600,183	35%	\$14.29	\$743	1.2
Combined Nonmetro Areas	\$13.51	\$702	\$28,091	1.9	\$50,057	\$1,251	\$15,017	\$375	94,040	34%	\$10.98	\$571	1.2
<u>Metropolitan Areas</u>													
Acadia Parish HMFA	\$12.33	\$641	\$25,640	1.7	\$51,100	\$1,278	\$15,330	\$383	6,498	29%	\$8.88	\$462	1.4
Alexandria MSA	\$14.94	\$777	\$31,080	2.1	\$57,600	\$1,440	\$17,280	\$432	21,012	38%	\$12.25	\$637	1.2
Baton Rouge HMFA	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	94,493	32%	\$15.36	\$799	1.2
Hammond MSA	\$16.19	\$842	\$33,680	2.2	\$66,300	\$1,658	\$19,890	\$497	15,146	32%	\$8.99	\$468	1.8
Houma-Thibodaux MSA	\$16.31	\$848	\$33,920	2.2	\$60,800	\$1,520	\$18,240	\$456	20,592	27%	\$17.26	\$898	0.9
Iberia Parish HMFA	\$14.87	\$773	\$30,920	2.1	\$48,300	\$1,208	\$14,490	\$362	8,684	33%	\$15.26	\$793	1.0
Iberville Parish HMFA	\$14.60	\$759	\$30,360	2.0	\$59,100	\$1,478	\$17,730	\$443	2,697	24%	\$21.87	\$1,137	0.7
Lafayette HMFA	\$16.19	\$842	\$33,680	2.2	\$66,000	\$1,650	\$19,800	\$495	34,831	32%	\$13.14	\$683	1.2
Lake Charles MSA	\$15.90	\$827	\$33,080	2.2	\$57,200	\$1,430	\$17,160	\$429	25,262	32%	\$15.61	\$812	1.0
Monroe MSA	\$14.25	\$741	\$29,640	2.0	\$51,200	\$1,280	\$15,360	\$384	24,554	38%	\$10.81	\$562	1.3
New Orleans-Metairie HMFA	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	181,236	38%	\$15.76	\$819	1.2
Shreveport-Bossier City HMFA	\$15.92	\$828	\$33,120	2.2	\$57,500	\$1,438	\$17,250	\$431	59,509	38%	\$12.48	\$649	1.3
St. James Parish HMFA	\$13.46	\$700	\$28,000	1.9	\$66,600	\$1,665	\$19,980	\$500	1,779	23%	\$20.69	\$1,076	0.7
Vermilion Parish HMFA	\$12.85	\$668	\$26,720	1.8	\$62,000	\$1,550	\$18,600	\$465	5,098	23%	\$11.18	\$581	1.1
Webster Parish HMFA	\$12.33	\$641	\$25,640	1.7	\$45,800	\$1,145	\$13,740	\$344	4,752	30%	\$12.18	\$633	1.0
<u>Counties</u>													
Acadia Parish	\$12.33	\$641	\$25,640	1.7	\$51,100	\$1,278	\$15,330	\$383	6,498	29%	\$8.88	\$462	1.4
Allen Parish	\$12.33	\$641	\$25,640	1.7	\$56,300	\$1,408	\$16,890	\$422	1,886	24%	\$9.16	\$476	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2019 Area Median Income

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ascension Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	8,302	20%	\$15.65	\$814	1.2
Assumption Parish	\$13.04	\$678	\$27,120	1.8	\$63,100	\$1,578	\$18,930	\$473	1,815	21%	\$11.36	\$590	1.1
Avoyelles Parish	\$12.83	\$667	\$26,680	1.8	\$49,300	\$1,233	\$14,790	\$370	4,530	30%	\$8.53	\$444	1.5
Beauregard Parish	\$12.33	\$641	\$25,640	1.7	\$62,700	\$1,568	\$18,810	\$470	3,138	24%	\$10.99	\$572	1.1
Bienville Parish	\$12.33	\$641	\$25,640	1.7	\$47,600	\$1,190	\$14,280	\$357	1,633	28%	\$8.87	\$461	1.4
Bossier Parish	\$15.92	\$828	\$33,120	2.2	\$57,500	\$1,438	\$17,250	\$431	17,839	37%	\$12.70	\$660	1.3
Caddo Parish	\$15.92	\$828	\$33,120	2.2	\$57,500	\$1,438	\$17,250	\$431	38,870	40%	\$12.43	\$647	1.3
Calcasieu Parish	\$15.90	\$827	\$33,080	2.2	\$57,200	\$1,430	\$17,160	\$429	24,990	32%	\$14.76	\$768	1.1
Caldwell Parish	\$12.33	\$641	\$25,640	1.7	\$47,200	\$1,180	\$14,160	\$354	968	26%	\$9.32	\$485	1.3
Cameron Parish	\$15.90	\$827	\$33,080	2.2	\$57,200	\$1,430	\$17,160	\$429	272	10%	\$21.31	\$1,108	0.7
Catahoula Parish	\$12.33	\$641	\$25,640	1.7	\$56,700	\$1,418	\$17,010	\$425	924	25%	\$6.62	\$344	1.9
Claiborne Parish	\$13.00	\$676	\$27,040	1.8	\$40,800	\$1,020	\$12,240	\$306	2,006	34%	\$10.81	\$562	1.2
Concordia Parish	\$12.33	\$641	\$25,640	1.7	\$42,700	\$1,068	\$12,810	\$320	2,718	37%	\$10.18	\$529	1.2
De Soto Parish	\$15.92	\$828	\$33,120	2.2	\$57,500	\$1,438	\$17,250	\$431	2,800	27%	\$11.95	\$621	1.3
East Baton Rouge Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	68,949	41%	\$15.78	\$821	1.2
East Carroll Parish	\$12.33	\$641	\$25,640	1.7	\$28,500	\$713	\$8,550	\$214	1,326	55%	\$8.95	\$465	1.4
East Feliciana Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	1,315	19%	\$10.76	\$560	1.8
Evangeline Parish	\$12.33	\$641	\$25,640	1.7	\$45,400	\$1,135	\$13,620	\$341	3,999	34%	\$10.29	\$535	1.2
Franklin Parish	\$12.33	\$641	\$25,640	1.7	\$47,700	\$1,193	\$14,310	\$358	2,438	32%	\$6.36	\$331	1.9
Grant Parish	\$14.94	\$777	\$31,080	2.1	\$57,600	\$1,440	\$17,280	\$432	2,418	33%	\$12.16	\$632	1.2
Iberia Parish	\$14.87	\$773	\$30,920	2.1	\$48,300	\$1,208	\$14,490	\$362	8,684	33%	\$15.26	\$793	1.0
Iberville Parish	\$14.60	\$759	\$30,360	2.0	\$59,100	\$1,478	\$17,730	\$443	2,697	24%	\$21.87	\$1,137	0.7
Jackson Parish	\$12.33	\$641	\$25,640	1.7	\$50,800	\$1,270	\$15,240	\$381	1,773	29%	\$9.99	\$519	1.2
Jefferson Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	64,379	38%	\$15.72	\$817	1.2
Jefferson Davis Parish	\$12.33	\$641	\$25,640	1.7	\$57,800	\$1,445	\$17,340	\$434	3,265	29%	\$10.19	\$530	1.2
Lafayette Parish	\$16.19	\$842	\$33,680	2.2	\$66,000	\$1,650	\$19,800	\$495	30,897	34%	\$13.20	\$687	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
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Louisiana

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lafourche Parish	\$16.31	\$848	\$33,920	2.2	\$60,800	\$1,520	\$18,240	\$456	8,990	25%	\$14.29	\$743	1.1
La Salle Parish	\$12.33	\$641	\$25,640	1.7	\$45,100	\$1,128	\$13,530	\$338	1,314	26%	\$10.80	\$561	1.1
Lincoln Parish	\$14.00	\$728	\$29,120	1.9	\$57,200	\$1,430	\$17,160	\$429	7,905	46%	\$9.61	\$500	1.5
Livingston Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	9,588	20%	\$12.22	\$635	1.5
Madison Parish	\$12.33	\$641	\$25,640	1.7	\$36,300	\$908	\$10,890	\$272	1,786	44%	\$8.38	\$436	1.5
Morehouse Parish	\$12.33	\$641	\$25,640	1.7	\$39,500	\$988	\$11,850	\$296	3,423	34%	\$8.92	\$464	1.4
Natchitoches Parish	\$13.94	\$725	\$29,000	1.9	\$49,900	\$1,248	\$14,970	\$374	7,274	50%	\$10.59	\$551	1.3
Orleans Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	82,003	53%	\$16.10	\$837	1.2
Ouachita Parish	\$14.25	\$741	\$29,640	2.0	\$51,200	\$1,280	\$15,360	\$384	23,089	41%	\$11.16	\$581	1.3
Plaquemines Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	2,713	31%	\$30.12	\$1,566	0.6
Pointe Coupee Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	2,100	24%	\$8.81	\$458	2.1
Rapides Parish	\$14.94	\$777	\$31,080	2.1	\$57,600	\$1,440	\$17,280	\$432	18,594	39%	\$12.26	\$637	1.2
Red River Parish	\$14.12	\$734	\$29,360	1.9	\$51,600	\$1,290	\$15,480	\$387	858	25%	\$10.25	\$533	1.4
Richland Parish	\$12.33	\$641	\$25,640	1.7	\$48,400	\$1,210	\$14,520	\$363	2,748	37%	\$8.75	\$455	1.4
Sabine Parish	\$12.33	\$641	\$25,640	1.7	\$55,600	\$1,390	\$16,680	\$417	2,371	26%	\$9.75	\$507	1.3
St. Bernard Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	4,785	32%	\$15.47	\$805	1.3
St. Charles Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	3,719	20%	\$17.67	\$919	1.1
St. Helena Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	687	17%	\$11.63	\$605	1.6
St. James Parish	\$13.46	\$700	\$28,000	1.9	\$66,600	\$1,665	\$19,980	\$500	1,779	23%	\$20.69	\$1,076	0.7
St. John the Baptist Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	3,693	24%	\$19.52	\$1,015	1.0
St. Landry Parish	\$13.10	\$681	\$27,240	1.8	\$43,000	\$1,075	\$12,900	\$323	9,213	30%	\$9.61	\$500	1.4
St. Martin Parish	\$16.19	\$842	\$33,680	2.2	\$66,000	\$1,650	\$19,800	\$495	3,934	20%	\$12.37	\$643	1.3
St. Mary Parish	\$14.29	\$743	\$29,720	2.0	\$53,300	\$1,333	\$15,990	\$400	7,517	38%	\$19.43	\$1,011	0.7
St. Tammany Parish	\$19.38	\$1,008	\$40,320	2.7	\$67,400	\$1,685	\$20,220	\$506	19,944	22%	\$11.90	\$619	1.6
Tangipahoa Parish	\$16.19	\$842	\$33,680	2.2	\$66,300	\$1,658	\$19,890	\$497	15,146	32%	\$8.99	\$468	1.8
Tensas Parish †	\$12.33	\$641	\$25,640	1.7	\$34,400	\$860	\$10,320	\$258	733	38%			

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Louisiana

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Terrebonne Parish	\$16.31	\$848	\$33,920	2.2	\$60,800	\$1,520	\$18,240	\$456	11,602	29%	\$19.06	\$991	0.9
Union Parish	\$14.25	\$741	\$29,640	2.0	\$51,200	\$1,280	\$15,360	\$384	1,465	18%	\$5.55	\$289	2.6
Vermilion Parish	\$12.85	\$668	\$26,720	1.8	\$62,000	\$1,550	\$18,600	\$465	5,098	23%	\$11.18	\$581	1.1
Vernon Parish	\$19.08	\$992	\$39,680	2.6	\$56,500	\$1,413	\$16,950	\$424	8,531	48%	\$14.48	\$753	1.3
Washington Parish	\$12.33	\$641	\$25,640	1.7	\$47,000	\$1,175	\$14,100	\$353	4,997	28%	\$9.71	\$505	1.3
Webster Parish	\$12.33	\$641	\$25,640	1.7	\$45,800	\$1,145	\$13,740	\$344	4,752	30%	\$12.18	\$633	1.0
West Baton Rouge Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	2,508	27%	\$13.76	\$715	1.4
West Carroll Parish	\$12.33	\$641	\$25,640	1.7	\$49,200	\$1,230	\$14,760	\$369	1,077	26%	\$9.97	\$518	1.2
West Feliciana Parish	\$18.87	\$981	\$39,240	2.6	\$73,500	\$1,838	\$22,050	\$551	1,044	26%	\$22.29	\$1,159	0.8
Winn Parish	\$12.33	\$641	\$25,640	1.7	\$43,900	\$1,098	\$13,170	\$329	1,874	35%	\$10.77	\$560	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MAINE

STATE RANKING #21*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,035**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,451** monthly or **\$41,416** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$11.82
2-Bedroom Housing Wage	\$19.91
Number of Renter Households	154892
Percent Renters	28%

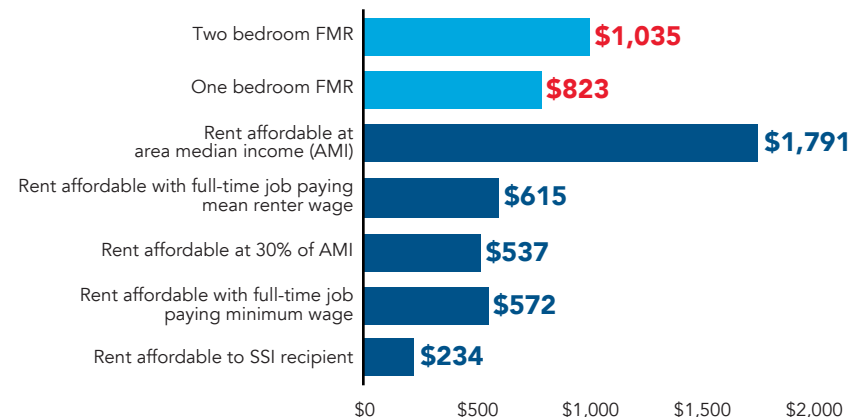
72
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

58
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland, ME HUD Metro FMR Area	\$26.67
York-Kittery-South Berwick, ME HUD Metro FMR Area	\$26.42
York County, ME (part) HUD Metro FMR Area	\$20.81
Cumberland County, ME (part) HUD Metro FMR Area	\$20.56
Bangor, ME HUD Metro FMR Area	\$19.15



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Maine

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maine	\$19.91	\$1,035	\$41,416	1.8	\$71,648	\$1,791	\$21,494	\$537	154,892	28%	\$11.82	\$615	1.7
Combined Nonmetro Areas	\$16.24	\$845	\$33,787	1.5	\$61,883	\$1,547	\$18,565	\$464	57,561	25%	\$10.07	\$523	1.6
<u>Metropolitan Areas</u>													
Bangor HMFA	\$19.15	\$996	\$39,840	1.7	\$74,000	\$1,850	\$22,200	\$555	13,980	37%	\$11.02	\$573	1.7
Cumberland County (part) HMFA	\$20.56	\$1,069	\$42,760	1.9	\$74,000	\$1,850	\$22,200	\$555	4,614	24%	\$14.09	\$732	1.5
Lewiston-Auburn MSA	\$17.60	\$915	\$36,600	1.6	\$62,600	\$1,565	\$18,780	\$470	16,310	36%	\$11.28	\$587	1.6
Penobscot County (part) HMFA	\$16.85	\$876	\$35,040	1.5	\$55,500	\$1,388	\$16,650	\$416	4,736	19%	\$11.02	\$573	1.5
Portland HMFA	\$26.67	\$1,387	\$55,480	2.4	\$93,000	\$2,325	\$27,900	\$698	35,137	32%	\$13.96	\$726	1.9
Sagadahoc County HMFA	\$18.81	\$978	\$39,120	1.7	\$73,900	\$1,848	\$22,170	\$554	3,830	24%	\$11.88	\$618	1.6
York County (part) HMFA	\$20.81	\$1,082	\$43,280	1.9	\$73,300	\$1,833	\$21,990	\$550	15,008	28%	\$11.67	\$607	1.8
York-Kittery-South Berwick HMFA	\$26.42	\$1,374	\$54,960	2.4	\$95,300	\$2,383	\$28,590	\$715	3,716	21%	\$11.67	\$607	2.3
<u>Counties</u>													
Aroostook County	\$14.27	\$742	\$29,680	1.3	\$54,700	\$1,368	\$16,410	\$410	8,450	28%	\$8.80	\$457	1.6
Franklin County	\$14.31	\$744	\$29,760	1.3	\$58,900	\$1,473	\$17,670	\$442	2,340	20%	\$9.22	\$480	1.6
Hancock County	\$17.90	\$931	\$37,240	1.6	\$68,400	\$1,710	\$20,520	\$513	6,219	26%	\$10.64	\$554	1.7
Kennebec County	\$16.31	\$848	\$33,920	1.5	\$69,900	\$1,748	\$20,970	\$524	15,228	30%	\$10.58	\$550	1.5
Knox County	\$17.65	\$918	\$36,720	1.6	\$65,500	\$1,638	\$19,650	\$491	4,039	24%	\$11.20	\$582	1.6
Lincoln County	\$18.15	\$944	\$37,760	1.7	\$69,400	\$1,735	\$20,820	\$521	3,300	22%	\$8.85	\$460	2.1
Oxford County	\$16.08	\$836	\$33,440	1.5	\$56,700	\$1,418	\$17,010	\$425	4,163	20%	\$8.67	\$451	1.9
Piscataquis County	\$13.77	\$716	\$28,640	1.3	\$52,200	\$1,305	\$15,660	\$392	1,778	24%	\$8.79	\$457	1.6
Somerset County	\$16.46	\$856	\$34,240	1.5	\$56,100	\$1,403	\$16,830	\$421	5,104	24%	\$10.41	\$542	1.6
Waldo County	\$17.12	\$890	\$35,600	1.6	\$59,600	\$1,490	\$17,880	\$447	3,527	21%	\$11.86	\$617	1.4
Washington County	\$15.90	\$827	\$33,080	1.4	\$51,300	\$1,283	\$15,390	\$385	3,413	24%	\$9.60	\$499	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN MAINE FMR AREAS

BANGOR, ME HMFA

PENOBSCOT COUNTY

Bangor city, Brewer city, Eddington town, Glenburn town, Hampden town, Hermon town, Holden town, Kenduskeag town, Milford town, Old Town city, Orono town, Orrington town, Penobscot Indian Island Reservation, Veazie town

CUMBERLAND COUNTY, ME (PART) HMFA

CUMBERLAND COUNTY

Baldwin town, Bridgton town, Brunswick town, Harpswell town, Harrison town, Naples town, New Gloucester town, Pownal town, Sebago town

LEWISTON-AUBURN, ME MSA

ANDROSCOGGIN COUNTY

Auburn city, Durham town, Greene town, Leeds town, Lewiston city, Lisbon town, Livermore Falls town, Livermore town, Mechanic Falls town, Minot town, Poland town, Sabattus town, Turner town, Wales town

PENOBSCOT COUNTY, ME (PART) HMFA

PENOBSCOT COUNTY

Alton town, Argyle UT, Bradford town, Bradley town, Burlington town, Carmel town, Carroll plantation, Charleston town, Chester town, Clifton town, Corinna town, Corinth town, Dexter town, Dixmont town, Drew plantation, East Central Penobscot UT, East Millinocket town, Edinburg town, Enfield town, Etna town, Exeter town, Garland town, Greenbush town, Howland town, Hudson town, Kingman UT, Lagrange town, Lakeville town, Lee town, Levant town, Lincoln town, Lowell town, Mattawamkeag town, Maxfield town, Medway town, Millinocket town, Mount Chase town, Newburgh town, Newport town, North Penobscot UT, Passadumkeag town, Patten town, Plymouth town, Prentiss UT, Seboeis plantation, Springfield town, Stacyville town, Stetson town, Twombly UT, Webster plantation, Whitney UT, Winn town, Woodville town

PORTLAND, ME HMFA

CUMBERLAND COUNTY

Cape Elizabeth town, Casco town, Chebeague Island town, Cumberland town, Falmouth town, Freeport town, Frye Island town, Gorham town, Gray town, Long Island town, North Yarmouth town, Portland city, Raymond town, Scarborough town, South Portland city, Standish town, Westbrook city, Windham town, Yarmouth town

YORK COUNTY

Buxton town, Hollis town, Limington town, Old Orchard Beach town

SAGADAHOC COUNTY, ME HMFA

SAGADAHOC COUNTY

Arrowsic town, Bath city, Bowdoin town, Bowdoinham town, Georgetown town, Perkins UT, Phippsburg town, Richmond town, Topsham town, West Bath town, Woolwich town

YORK COUNTY, ME (PART) HMFA

YORK COUNTY

Acton town, Alfred town, Arundel town, Biddeford city, Cornish town, Dayton town, Kennebunk town, Kennebunkport town, Lebanon town, Limerick town, Lyman town, Newfield town, North Berwick town, Ogunquit town, Parsonsfield town, Saco city, Sanford town, Shapleigh town, Waterboro town, Wells town

YORK-KITTERY-SOUTH BERWICK, ME HMFA

YORK COUNTY

Berwick town, Eliot town, Kittery town, South Berwick town, York town

MARYLAND

STATE RANKING

#8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,431**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,770** monthly or **\$57,238** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.52
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$17.88
2-Bedroom Housing Wage	\$27.52
Number of Renter Households	724335
Percent Renters	33%

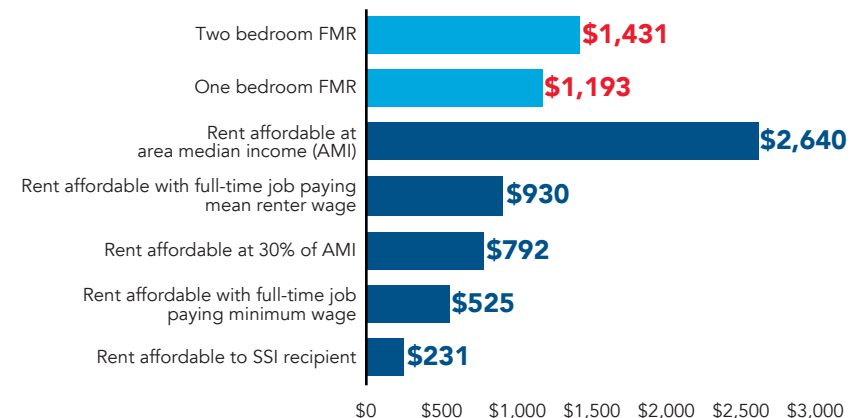
109
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	\$32.02
Baltimore-Columbia-Towson, MD MSA	\$25.81
California-Lexington Park, MD MSA	\$25.48
Cecil County	\$23.08
Talbot County	\$22.33



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Maryland

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	\$27.52	\$1,431	\$57,238	2.7	\$105,601	\$2,640	\$31,680	\$792	724,335	33%	\$17.88	\$930	1.5
Combined Nonmetro Areas	\$18.71	\$973	\$38,911	1.9	\$69,144	\$1,729	\$20,743	\$519	17,716	29%	\$10.67	\$555	1.8
<u>Metropolitan Areas</u>													
Baltimore-Columbia-Towson MSA	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	349,465	34%	\$18.69	\$972	1.4
California-Lexington Park MSA	\$25.48	\$1,325	\$53,000	2.5	\$101,700	\$2,543	\$30,510	\$763	11,019	28%	\$17.47	\$908	1.5
Cumberland MSA	\$13.46	\$700	\$28,000	1.3	\$59,300	\$1,483	\$17,790	\$445	8,649	31%	\$9.91	\$515	1.4
Hagerstown HMFA	\$18.60	\$967	\$38,680	1.8	\$75,300	\$1,883	\$22,590	\$565	19,882	36%	\$12.53	\$651	1.5
Philadelphia-Camden-Wilmington MSA	\$23.08	\$1,200	\$48,000	2.3	\$90,100	\$2,253	\$27,030	\$676	9,966	27%	\$13.32	\$693	1.7
Salisbury HMFA	\$21.40	\$1,113	\$44,520	2.1	\$65,600	\$1,640	\$19,680	\$492	14,706	39%	\$14.02	\$729	1.5
Somerset County HMFA	\$15.81	\$822	\$32,880	1.6	\$49,800	\$1,245	\$14,940	\$374	2,957	35%	\$10.03	\$522	1.6
Washington-Arlington-Alexandria HMFA	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	284,559	33%	\$18.49	\$961	1.7
Worcester County HMFA	\$20.75	\$1,079	\$43,160	2.1	\$72,600	\$1,815	\$21,780	\$545	5,416	26%	\$9.56	\$497	2.2
<u>Counties</u>													
Allegany County	\$13.46	\$700	\$28,000	1.3	\$59,300	\$1,483	\$17,790	\$445	8,649	31%	\$9.91	\$515	1.4
Anne Arundel County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	52,819	26%	\$19.22	\$1,000	1.3
Baltimore County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	106,897	34%	\$17.83	\$927	1.4
Calvert County	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	5,221	17%	\$15.05	\$783	2.1
Caroline County	\$18.56	\$965	\$38,600	1.8	\$62,500	\$1,563	\$18,750	\$469	3,456	29%	\$11.51	\$599	1.6
Carroll County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	10,985	18%	\$10.76	\$560	2.4
Cecil County	\$23.08	\$1,200	\$48,000	2.3	\$90,100	\$2,253	\$27,030	\$676	9,966	27%	\$13.32	\$693	1.7
Charles County	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	12,483	23%	\$12.39	\$644	2.6
Dorchester County	\$17.04	\$886	\$35,440	1.7	\$65,500	\$1,638	\$19,650	\$491	4,422	34%	\$10.91	\$567	1.6
Frederick County	\$32.02	\$1,665	\$66,600	3.2	\$121,300	\$3,033	\$36,390	\$910	22,727	25%	\$14.00	\$728	2.3

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garrett County	\$14.10	\$733	\$29,320	1.4	\$60,400	\$1,510	\$18,120	\$453	2,666	22%	\$8.99	\$467	1.6
Harford County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	19,868	21%	\$11.69	\$608	2.2
Howard County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	29,255	26%	\$20.18	\$1,049	1.3
Kent County	\$19.79	\$1,029	\$41,160	2.0	\$75,700	\$1,893	\$22,710	\$568	2,273	30%	\$11.04	\$574	1.8
Montgomery County	\$32.02	\$1,665	\$66,600	2.5	\$121,300	\$3,033	\$36,390	\$910	126,947	34%	\$20.98	\$1,091	1.5
Prince George's County	\$32.02	\$1,665	\$66,600	2.8	\$121,300	\$3,033	\$36,390	\$910	117,181	38%	\$17.18	\$894	1.9
Queen Anne's County	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	3,408	19%	\$9.88	\$514	2.6
St. Mary's County	\$25.48	\$1,325	\$53,000	2.5	\$101,700	\$2,543	\$30,510	\$763	11,019	28%	\$17.47	\$908	1.5
Somerset County	\$15.81	\$822	\$32,880	1.6	\$49,800	\$1,245	\$14,940	\$374	2,957	35%	\$10.03	\$522	1.6
Talbot County	\$22.33	\$1,161	\$46,440	2.2	\$80,100	\$2,003	\$24,030	\$601	4,899	30%	\$11.01	\$573	2.0
Washington County	\$18.60	\$967	\$38,680	1.8	\$75,300	\$1,883	\$22,590	\$565	19,882	36%	\$12.53	\$651	1.5
Wicomico County	\$21.40	\$1,113	\$44,520	2.1	\$65,600	\$1,640	\$19,680	\$492	14,706	39%	\$14.02	\$729	1.5
Worcester County	\$20.75	\$1,079	\$43,160	2.1	\$72,600	\$1,815	\$21,780	\$545	5,416	26%	\$9.56	\$497	2.2
Baltimore city	\$25.81	\$1,342	\$53,680	2.6	\$101,000	\$2,525	\$30,300	\$758	126,233	53%	\$22.17	\$1,153	1.2

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MASSACHUSETTS

STATE RANKING

#3*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,861** monthly or **\$70,333** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$33.81
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$20.72
2-Bedroom Housing Wage	\$33.81
Number of Renter Households	973386
Percent Renters	38%

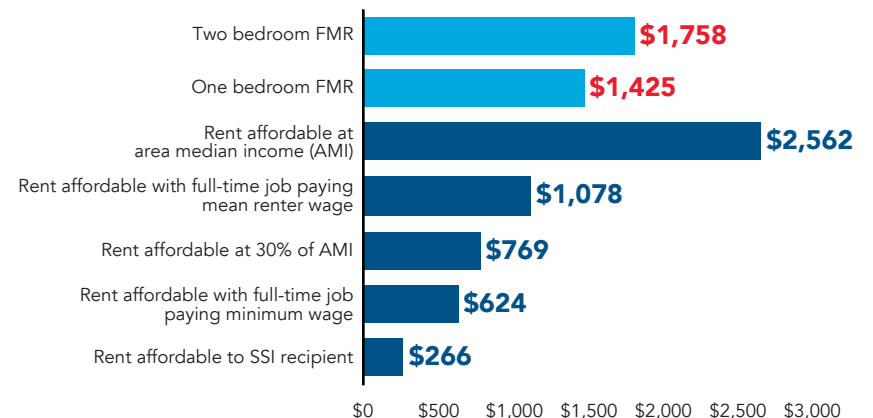
113
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	\$42.19
Dukes County, MA	\$32.00
Nantucket County	\$31.31
Barnstable Town, MA MSA	\$29.31
Lowell, MA HUD Metro FMR Area	\$29.12



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$33.81	\$1,758	\$70,333	2.8	\$102,474	\$2,562	\$30,742	\$769	973,386	38%	\$20.72	\$1,078	1.6
Combined Nonmetro Areas	\$23.67	\$1,231	\$49,235	2.0	\$90,055	\$2,251	\$27,017	\$675	12,180	30%	\$12.42	\$646	1.9
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$29.31	\$1,524	\$60,960	2.4	\$91,300	\$2,283	\$27,390	\$685	20,149	21%	\$12.47	\$649	2.3
Berkshire County (part) HMFA	\$20.52	\$1,067	\$42,680	1.7	\$78,900	\$1,973	\$23,670	\$592	5,071	26%	\$12.21	\$635	1.7
Boston-Cambridge-Quincy HMFA	\$42.19	\$2,194	\$87,760	3.5	\$113,300	\$2,833	\$33,990	\$850	544,795	41%	\$24.88	\$1,294	1.7
Brockton HMFA	\$28.37	\$1,475	\$59,000	2.4	\$93,400	\$2,335	\$28,020	\$701	25,911	30%	\$11.54	\$600	2.5
Eastern Worcester County HMFA	\$23.92	\$1,244	\$49,760	2.0	\$116,200	\$2,905	\$34,860	\$872	7,095	21%	\$13.84	\$720	1.7
Easton-Raynham HMFA	\$28.60	\$1,487	\$59,480	2.4	\$117,900	\$2,948	\$35,370	\$884	2,392	19%	\$12.72	\$661	2.2
Fitchburg-Leominster HMFA	\$21.08	\$1,096	\$43,840	1.8	\$85,800	\$2,145	\$25,740	\$644	21,226	38%	\$13.84	\$720	1.5
Lawrence HMFA	\$26.10	\$1,357	\$54,280	2.2	\$102,100	\$2,553	\$30,630	\$766	40,393	39%	\$14.55	\$757	1.8
Lowell HMFA	\$29.12	\$1,514	\$60,560	2.4	\$107,600	\$2,690	\$32,280	\$807	34,772	31%	\$25.31	\$1,316	1.2
New Bedford HMFA	\$17.94	\$933	\$37,320	1.5	\$75,700	\$1,893	\$22,710	\$568	28,484	44%	\$12.72	\$661	1.4
Pittsfield HMFA	\$20.15	\$1,048	\$41,920	1.7	\$80,000	\$2,000	\$24,000	\$600	12,005	34%	\$12.21	\$635	1.6
Providence-Fall River HMFA	\$20.38	\$1,060	\$42,400	1.7	\$81,900	\$2,048	\$24,570	\$614	37,949	40%	\$12.72	\$661	1.6
Springfield MSA	\$20.40	\$1,061	\$42,440	1.7	\$76,000	\$1,900	\$22,800	\$570	89,386	38%	\$11.80	\$613	1.7
Taunton-Mansfield-Norton HMFA	\$23.44	\$1,219	\$48,760	2.0	\$106,500	\$2,663	\$31,950	\$799	11,934	28%	\$12.72	\$661	1.8
Western Worcester County HMFA	\$18.27	\$950	\$38,000	1.5	\$80,500	\$2,013	\$24,150	\$604	2,747	24%	\$13.84	\$720	1.3
Worcester HMFA	\$23.12	\$1,202	\$48,080	1.9	\$97,700	\$2,443	\$29,310	\$733	76,897	37%	\$13.84	\$720	1.7
<u>Counties</u>													
Dukes County	\$32.00	\$1,664	\$66,560	2.7	\$98,300	\$2,458	\$29,490	\$737	1,369	22%	\$16.55	\$860	1.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$21.40	\$1,113	\$44,520	1.8	\$85,100	\$2,128	\$25,530	\$638	9,488	31%	\$11.02	\$573	1.9
Nantucket County †	\$31.31	\$1,628	\$65,120	2.6	\$116,800	\$2,920	\$35,040	\$876	1,323	35%			

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA

BARNSTABLE COUNTY

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

BERKSHIRE COUNTY, MA (PART) HMFA

BERKSHIRE COUNTY

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ESSEX COUNTY

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

MIDDLESEX COUNTY

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

NORFOLK COUNTY

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin Town city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth town, Wrentham town

PLYMOUTH COUNTY

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

SUFFOLK COUNTY

Boston city, Chelsea city, Revere city, Winthrop town

BROCKTON, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

LAWRENCE, MA-NH HMFA

ESSEX COUNTY

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

LOWELL, MA HMFA

MIDDLESEX COUNTY

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

SPRINGFIELD, MA HMFA

FRANKLIN COUNTY

Sunderland town

HAMPDEN COUNTY

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

HAMPSHIRE COUNTY

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

WORCESTER, MA HMFA

WORCESTER COUNTY

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

MICHIGAN

STATE RANKING #29*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$897**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,990** monthly or **\$35,874** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.25
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$9.45
Average Renter Wage	\$14.96
2-Bedroom Housing Wage	\$17.25
Number of Renter Households	1128490
Percent Renters	29%

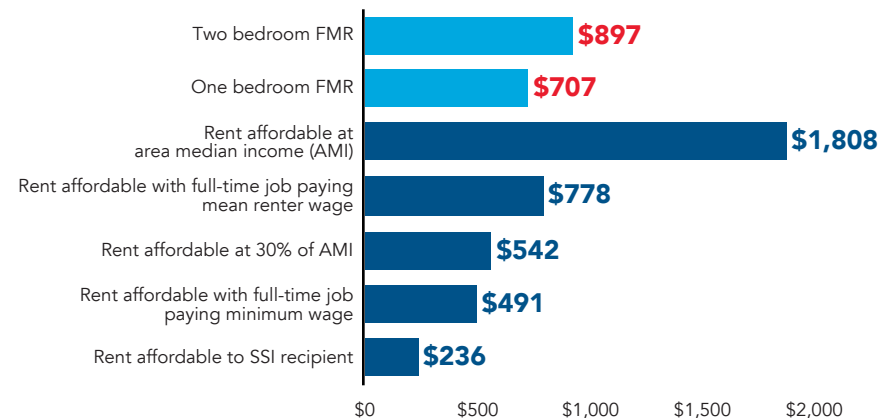
73
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

58
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor, MI MSA	\$21.92
Livingston County	\$18.85
Detroit-Warren-Livonia, MI HUD Metro FMR Area	\$18.60
Lansing-East Lansing, MI MSA	\$17.46
Grand Rapids-Wyoming, MI HUD Metro FMR Area	\$17.37



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$17.25	\$897	\$35,874	1.8	\$72,322	\$1,808	\$21,697	\$542	1,128,490	29%	\$14.96	\$778	1.2
Combined Nonmetro Areas	\$14.16	\$736	\$29,446	1.5	\$59,787	\$1,495	\$17,936	\$448	158,061	22%	\$10.95	\$569	1.3
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$21.92	\$1,140	\$45,600	2.3	\$101,200	\$2,530	\$30,360	\$759	55,302	40%	\$16.04	\$834	1.4
Barry County HMFA	\$17.19	\$894	\$35,760	1.8	\$71,500	\$1,788	\$21,450	\$536	4,637	20%	\$11.91	\$619	1.4
Battle Creek MSA	\$14.56	\$757	\$30,280	1.5	\$64,200	\$1,605	\$19,260	\$482	16,182	30%	\$14.49	\$754	1.0
Bay City MSA	\$14.83	\$771	\$30,840	1.6	\$59,200	\$1,480	\$17,760	\$444	9,639	22%	\$11.20	\$583	1.3
Cass County HMFA	\$14.71	\$765	\$30,600	1.6	\$62,700	\$1,568	\$18,810	\$470	4,040	20%	\$10.96	\$570	1.3
Detroit-Warren-Livonia HMFA	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	515,014	32%	\$17.42	\$906	1.1
Flint MSA	\$14.48	\$753	\$30,120	1.5	\$57,300	\$1,433	\$17,190	\$430	49,804	30%	\$12.04	\$626	1.2
Grand Rapids-Wyoming HMFA	\$17.37	\$903	\$36,120	1.8	\$76,600	\$1,915	\$22,980	\$575	73,640	31%	\$13.47	\$700	1.3
Holland-Grand Haven HMFA	\$16.81	\$874	\$34,960	1.8	\$84,000	\$2,100	\$25,200	\$630	22,515	23%	\$12.72	\$662	1.3
Jackson MSA	\$15.52	\$807	\$32,280	1.6	\$64,600	\$1,615	\$19,380	\$485	16,486	27%	\$12.26	\$638	1.3
Kalamazoo-Portage MSA	\$15.29	\$795	\$31,800	1.6	\$73,900	\$1,848	\$22,170	\$554	43,821	33%	\$14.59	\$758	1.0
Lansing-East Lansing MSA	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	65,682	35%	\$14.01	\$729	1.2
Livingston County HMFA	\$18.85	\$980	\$39,200	2.0	\$102,900	\$2,573	\$30,870	\$772	10,362	15%	\$11.99	\$623	1.6
Midland MSA	\$15.79	\$821	\$32,840	1.7	\$74,600	\$1,865	\$22,380	\$560	8,195	24%	\$18.44	\$959	0.9
Monroe MSA	\$16.81	\$874	\$34,960	1.8	\$79,000	\$1,975	\$23,700	\$593	11,633	20%	\$12.69	\$660	1.3
Montcalm County HMFA	\$14.58	\$758	\$30,320	1.5	\$54,200	\$1,355	\$16,260	\$407	5,209	22%	\$11.28	\$587	1.3
Muskegon MSA	\$15.31	\$796	\$31,840	1.6	\$55,600	\$1,390	\$16,680	\$417	16,750	26%	\$10.57	\$549	1.4
Niles-Benton Harbor MSA	\$14.19	\$738	\$29,520	1.5	\$66,500	\$1,663	\$19,950	\$499	19,341	31%	\$13.37	\$695	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saginaw MSA	\$15.35	\$798	\$31,920	1.6	\$63,600	\$1,590	\$19,080	\$477	22,177	28%	\$12.31	\$640	1.2
<u>Counties</u>													
Alcona County	\$13.46	\$700	\$28,000	1.4	\$50,200	\$1,255	\$15,060	\$377	588	12%	\$11.26	\$585	1.2
Alger County	\$13.46	\$700	\$28,000	1.4	\$57,300	\$1,433	\$17,190	\$430	435	13%	\$9.88	\$514	1.4
Allegan County	\$15.04	\$782	\$31,280	1.6	\$72,600	\$1,815	\$21,780	\$545	7,683	18%	\$14.54	\$756	1.0
Alpena County	\$13.46	\$700	\$28,000	1.4	\$54,000	\$1,350	\$16,200	\$405	2,938	23%	\$8.85	\$460	1.5
Antrim County	\$13.46	\$700	\$28,000	1.4	\$61,600	\$1,540	\$18,480	\$462	1,489	15%	\$8.72	\$454	1.5
Arenac County	\$13.46	\$700	\$28,000	1.4	\$51,700	\$1,293	\$15,510	\$388	1,156	17%	\$9.30	\$484	1.4
Baraga County	\$13.46	\$700	\$28,000	1.4	\$56,100	\$1,403	\$16,830	\$421	502	17%	\$10.57	\$550	1.3
Barry County	\$17.19	\$894	\$35,760	1.8	\$71,500	\$1,788	\$21,450	\$536	4,637	20%	\$11.91	\$619	1.4
Bay County	\$14.83	\$771	\$30,840	1.6	\$59,200	\$1,480	\$17,760	\$444	9,639	22%	\$11.20	\$583	1.3
Benzie County	\$15.38	\$800	\$32,000	1.6	\$63,900	\$1,598	\$19,170	\$479	832	12%	\$7.34	\$382	2.1
Berrien County	\$14.19	\$738	\$29,520	1.5	\$66,500	\$1,663	\$19,950	\$499	19,341	31%	\$13.37	\$695	1.1
Branch County	\$13.83	\$719	\$28,760	1.5	\$59,600	\$1,490	\$17,880	\$447	4,039	25%	\$11.65	\$606	1.2
Calhoun County	\$14.56	\$757	\$30,280	1.5	\$64,200	\$1,605	\$19,260	\$482	16,182	30%	\$14.49	\$754	1.0
Cass County	\$14.71	\$765	\$30,600	1.6	\$62,700	\$1,568	\$18,810	\$470	4,040	20%	\$10.96	\$570	1.3
Charlevoix County	\$14.60	\$759	\$30,360	1.5	\$65,400	\$1,635	\$19,620	\$491	2,122	19%	\$11.98	\$623	1.2
Cheboygan County	\$13.46	\$700	\$28,000	1.4	\$51,700	\$1,293	\$15,510	\$388	2,080	18%	\$7.82	\$406	1.7
Chippewa County	\$13.46	\$700	\$28,000	1.4	\$55,100	\$1,378	\$16,530	\$413	4,203	30%	\$8.13	\$423	1.7
Clare County	\$13.46	\$700	\$28,000	1.4	\$46,500	\$1,163	\$13,950	\$349	2,355	19%	\$9.31	\$484	1.4
Clinton County	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	6,035	21%	\$10.84	\$564	1.6
Crawford County	\$14.37	\$747	\$29,880	1.5	\$54,600	\$1,365	\$16,380	\$410	1,169	19%	\$10.75	\$559	1.3
Delta County	\$13.46	\$700	\$28,000	1.4	\$58,700	\$1,468	\$17,610	\$440	3,206	20%	\$7.95	\$413	1.7
Dickinson County	\$14.65	\$762	\$30,480	1.6	\$58,300	\$1,458	\$17,490	\$437	2,493	22%	\$14.51	\$755	1.0
Eaton County	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	12,928	29%	\$14.07	\$732	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmet County	\$15.71	\$817	\$32,680	1.7	\$67,900	\$1,698	\$20,370	\$509	3,848	27%	\$12.02	\$625	1.3
Genesee County	\$14.48	\$753	\$30,120	1.5	\$57,300	\$1,433	\$17,190	\$430	49,804	30%	\$12.04	\$626	1.2
Gladwin County	\$13.46	\$700	\$28,000	1.4	\$51,700	\$1,293	\$15,510	\$388	1,806	16%	\$9.01	\$468	1.5
Gogebic County	\$13.46	\$700	\$28,000	1.4	\$53,700	\$1,343	\$16,110	\$403	1,522	23%	\$9.12	\$474	1.5
Grand Traverse County	\$17.15	\$892	\$35,680	1.8	\$77,500	\$1,938	\$23,250	\$581	8,528	23%	\$13.68	\$711	1.3
Gratiot County	\$13.46	\$700	\$28,000	1.4	\$55,100	\$1,378	\$16,530	\$413	4,018	27%	\$10.44	\$543	1.3
Hillsdale County	\$13.77	\$716	\$28,640	1.5	\$57,400	\$1,435	\$17,220	\$431	4,212	24%	\$12.00	\$624	1.1
Houghton County	\$13.46	\$700	\$28,000	1.4	\$59,300	\$1,483	\$17,790	\$445	4,144	31%	\$8.14	\$423	1.7
Huron County	\$13.46	\$700	\$28,000	1.4	\$57,500	\$1,438	\$17,250	\$431	2,550	18%	\$10.00	\$520	1.3
Ingham County	\$17.46	\$908	\$36,320	1.8	\$74,300	\$1,858	\$22,290	\$557	46,719	42%	\$14.42	\$750	1.2
Ionia County	\$14.77	\$768	\$30,720	1.6	\$62,000	\$1,550	\$18,600	\$465	4,991	22%	\$8.76	\$455	1.7
Iosco County	\$13.46	\$700	\$28,000	1.4	\$50,300	\$1,258	\$15,090	\$377	2,278	20%	\$12.50	\$650	1.1
Iron County	\$13.46	\$700	\$28,000	1.4	\$50,900	\$1,273	\$15,270	\$382	923	17%	\$9.83	\$511	1.4
Isabella County	\$14.02	\$729	\$29,160	1.5	\$59,400	\$1,485	\$17,820	\$446	9,591	39%	\$9.04	\$470	1.6
Jackson County	\$15.52	\$807	\$32,280	1.6	\$64,600	\$1,615	\$19,380	\$485	16,486	27%	\$12.26	\$638	1.3
Kalamazoo County	\$15.29	\$795	\$31,800	1.6	\$73,900	\$1,848	\$22,170	\$554	37,178	36%	\$14.94	\$777	1.0
Kalkaska County	\$13.94	\$725	\$29,000	1.5	\$53,900	\$1,348	\$16,170	\$404	1,367	19%	\$14.55	\$756	1.0
Kent County	\$17.37	\$903	\$36,120	1.8	\$76,600	\$1,915	\$22,980	\$575	73,640	31%	\$13.47	\$700	1.3
Keweenaw County	\$13.46	\$700	\$28,000	1.4	\$52,000	\$1,300	\$15,600	\$390	141	14%	\$6.37	\$331	2.1
Lake County	\$13.46	\$700	\$28,000	1.4	\$42,500	\$1,063	\$12,750	\$319	711	16%	\$6.85	\$356	2.0
Lapeer County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	5,804	18%	\$10.27	\$534	1.8
Leelanau County	\$15.31	\$796	\$31,840	1.6	\$75,400	\$1,885	\$22,620	\$566	1,179	13%	\$10.07	\$524	1.5
Lenawee County	\$15.08	\$784	\$31,360	1.6	\$68,900	\$1,723	\$20,670	\$517	8,516	22%	\$12.01	\$625	1.3
Livingston County	\$18.85	\$980	\$39,200	2.0	\$102,900	\$2,573	\$30,870	\$772	10,362	15%	\$11.99	\$623	1.6
Luce County	\$13.46	\$700	\$28,000	1.4	\$49,300	\$1,233	\$14,790	\$370	512	23%	\$9.69	\$504	1.4
Mackinac County	\$13.46	\$700	\$28,000	1.4	\$51,400	\$1,285	\$15,420	\$386	1,334	26%	\$9.07	\$472	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Macomb County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	92,688	27%	\$16.31	\$848	1.1
Manistee County	\$13.46	\$700	\$28,000	1.4	\$56,100	\$1,403	\$16,830	\$421	1,741	18%	\$10.23	\$532	1.3
Marquette County	\$14.33	\$745	\$29,800	1.5	\$73,500	\$1,838	\$22,050	\$551	7,871	30%	\$10.39	\$540	1.4
Mason County	\$14.08	\$732	\$29,280	1.5	\$55,700	\$1,393	\$16,710	\$418	2,788	23%	\$10.86	\$565	1.3
Mecosta County	\$13.46	\$700	\$28,000	1.4	\$57,300	\$1,433	\$17,190	\$430	4,074	26%	\$9.13	\$475	1.5
Menominee County	\$13.46	\$700	\$28,000	1.4	\$54,900	\$1,373	\$16,470	\$412	2,237	21%	\$9.77	\$508	1.4
Midland County	\$15.79	\$821	\$32,840	1.7	\$74,600	\$1,865	\$22,380	\$560	8,195	24%	\$18.44	\$959	0.9
Missaukee County	\$14.21	\$739	\$29,560	1.5	\$52,700	\$1,318	\$15,810	\$395	1,071	18%	\$10.39	\$540	1.4
Monroe County	\$16.81	\$874	\$34,960	1.8	\$79,000	\$1,975	\$23,700	\$593	11,633	20%	\$12.69	\$660	1.3
Montcalm County	\$14.58	\$758	\$30,320	1.5	\$54,200	\$1,355	\$16,260	\$407	5,209	22%	\$11.28	\$587	1.3
Montmorency County	\$13.46	\$700	\$28,000	1.4	\$45,500	\$1,138	\$13,650	\$341	477	12%	\$10.19	\$530	1.3
Muskegon County	\$15.31	\$796	\$31,840	1.6	\$55,600	\$1,390	\$16,680	\$417	16,750	26%	\$10.57	\$549	1.4
Newaygo County	\$13.79	\$717	\$28,680	1.5	\$55,800	\$1,395	\$16,740	\$419	3,261	17%	\$10.02	\$521	1.4
Oakland County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	146,930	29%	\$18.36	\$955	1.0
Oceana County	\$13.46	\$700	\$28,000	1.4	\$51,500	\$1,288	\$15,450	\$386	1,970	19%	\$10.10	\$525	1.3
Ogemaw County	\$13.46	\$700	\$28,000	1.4	\$47,900	\$1,198	\$14,370	\$359	1,631	17%	\$10.19	\$530	1.3
Ontonagon County	\$13.46	\$700	\$28,000	1.4	\$49,700	\$1,243	\$14,910	\$373	347	12%	\$6.85	\$356	2.0
Osceola County	\$13.46	\$700	\$28,000	1.4	\$49,800	\$1,245	\$14,940	\$374	1,698	19%	\$11.57	\$602	1.2
Oscoda County	\$13.46	\$700	\$28,000	1.4	\$47,800	\$1,195	\$14,340	\$359	558	15%	\$7.90	\$411	1.7
Otsego County	\$14.73	\$766	\$30,640	1.6	\$61,600	\$1,540	\$18,480	\$462	2,020	20%	\$10.07	\$523	1.5
Ottawa County	\$16.81	\$874	\$34,960	1.8	\$84,000	\$2,100	\$25,200	\$630	22,515	23%	\$12.72	\$662	1.3
Presque Isle County	\$13.46	\$700	\$28,000	1.4	\$53,600	\$1,340	\$16,080	\$402	754	13%	\$9.14	\$475	1.5
Roscommon County	\$13.46	\$700	\$28,000	1.4	\$45,600	\$1,140	\$13,680	\$342	2,054	18%	\$7.71	\$401	1.7
Saginaw County	\$15.35	\$798	\$31,920	1.6	\$63,600	\$1,590	\$19,080	\$477	22,177	28%	\$12.31	\$640	1.2
St. Clair County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	15,363	24%	\$11.21	\$583	1.7
St. Joseph County	\$13.46	\$700	\$28,000	1.4	\$57,600	\$1,440	\$17,280	\$432	6,192	26%	\$11.28	\$587	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sanilac County	\$13.46	\$700	\$28,000	1.4	\$55,300	\$1,383	\$16,590	\$415	3,445	20%	\$9.63	\$501	1.4
Schoolcraft County	\$13.46	\$700	\$28,000	1.4	\$50,500	\$1,263	\$15,150	\$379	690	21%	\$9.91	\$515	1.4
Shiawassee County	\$13.79	\$717	\$28,680	1.5	\$64,800	\$1,620	\$19,440	\$486	6,725	24%	\$10.18	\$530	1.4
Tuscola County	\$13.46	\$700	\$28,000	1.4	\$57,000	\$1,425	\$17,100	\$428	3,897	18%	\$11.01	\$573	1.2
Van Buren County	\$15.29	\$795	\$31,800	1.6	\$73,900	\$1,848	\$22,170	\$554	6,643	23%	\$12.43	\$647	1.2
Washtenaw County	\$21.92	\$1,140	\$45,600	2.3	\$101,200	\$2,530	\$30,360	\$759	55,302	40%	\$16.04	\$834	1.4
Wayne County	\$18.60	\$967	\$38,680	2.0	\$76,300	\$1,908	\$22,890	\$572	254,229	38%	\$17.48	\$909	1.1
Wexford County	\$14.48	\$753	\$30,120	1.5	\$50,800	\$1,270	\$15,240	\$381	3,099	24%	\$11.75	\$611	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MINNESOTA

STATE RANKING #22*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,027**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,422** monthly or **\$41,061** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.74
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$9.86
Average Renter Wage	\$15.53
2-Bedroom Housing Wage	\$19.74
Number of Renter Households	611161
Percent Renters	28%

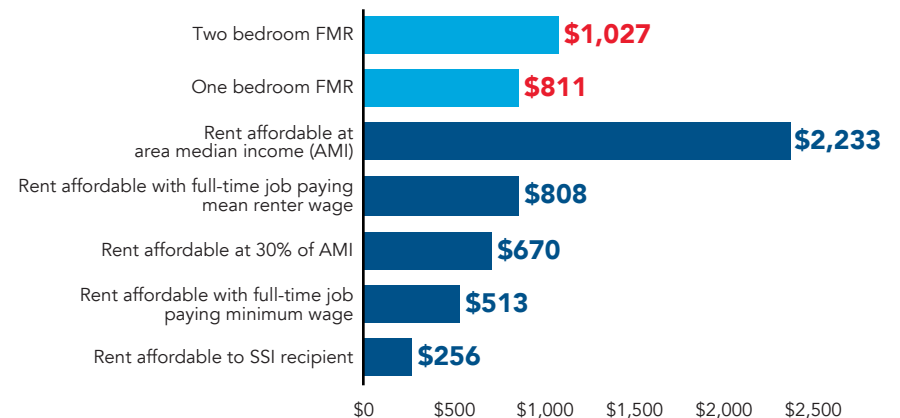
80
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

63
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area	\$22.13
Rochester, MN HUD Metro FMR Area	\$18.44
Mankato-North Mankato, MN MSA	\$17.77
Rice County	\$17.13
Mille Lacs County, MN HUD Metro FMR Area	\$16.88



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Minnesota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	\$19.74	\$1,027	\$41,061	2.0	\$89,318	\$2,233	\$26,795	\$670	611,161	28%	\$15.53	\$808	1.3
Combined Nonmetro Areas	\$14.36	\$746	\$29,860	1.5	\$69,885	\$1,747	\$20,965	\$524	119,095	24%	\$10.46	\$544	1.4
<u>Metropolitan Areas</u>													
Duluth MSA	\$16.75	\$871	\$34,840	1.7	\$71,900	\$1,798	\$21,570	\$539	27,650	28%	\$10.84	\$563	1.5
Fargo MSA	\$16.52	\$859	\$34,360	1.7	\$84,100	\$2,103	\$25,230	\$631	7,339	31%	\$8.07	\$420	2.0
Fillmore County HMFA	\$13.46	\$700	\$28,000	1.4	\$73,500	\$1,838	\$22,050	\$551	1,741	20%	\$7.62	\$396	1.8
Grand Forks MSA	\$16.73	\$870	\$34,800	1.7	\$78,500	\$1,963	\$23,550	\$589	3,366	27%	\$8.67	\$451	1.9
La Crosse-Onalaska MSA	\$15.88	\$826	\$33,040	1.6	\$78,600	\$1,965	\$23,580	\$590	1,600	20%	\$8.48	\$441	1.9
Le Sueur County HMFA	\$15.23	\$792	\$31,680	1.5	\$80,700	\$2,018	\$24,210	\$605	1,966	18%	\$11.78	\$612	1.3
Mankato-North Mankato MSA	\$17.77	\$924	\$36,960	1.8	\$78,500	\$1,963	\$23,550	\$589	13,154	34%	\$11.52	\$599	1.5
Mille Lacs County HMFA	\$16.88	\$878	\$35,120	1.7	\$64,000	\$1,600	\$19,200	\$480	2,642	26%	\$9.57	\$497	1.8
Minneapolis-St. Paul-Bloomington HMFA	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	389,254	30%	\$17.65	\$918	1.3
Rochester HMFA	\$18.44	\$959	\$38,360	1.9	\$93,800	\$2,345	\$28,140	\$704	16,988	25%	\$14.86	\$773	1.2
Sibley County HMFA	\$14.17	\$737	\$29,480	1.4	\$73,800	\$1,845	\$22,140	\$554	1,305	22%	\$11.46	\$596	1.2
St. Cloud MSA	\$16.44	\$855	\$34,200	1.7	\$76,300	\$1,908	\$22,890	\$572	23,371	31%	\$12.72	\$662	1.3
Wabasha County HMFA	\$14.98	\$779	\$31,160	1.5	\$75,900	\$1,898	\$22,770	\$569	1,690	19%	\$10.34	\$537	1.4
<u>Counties</u>													
Aitkin County	\$14.37	\$747	\$29,880	1.5	\$57,800	\$1,445	\$17,340	\$434	1,345	17%	\$9.24	\$480	1.6
Anoka County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	25,113	20%	\$14.07	\$732	1.6
Becker County	\$13.79	\$717	\$28,680	1.4	\$69,500	\$1,738	\$20,850	\$521	2,951	22%	\$9.40	\$489	1.5
Beltrami County	\$14.75	\$767	\$30,680	1.5	\$58,300	\$1,458	\$17,490	\$437	5,428	32%	\$10.39	\$540	1.4
Benton County	\$16.44	\$855	\$34,200	1.7	\$76,300	\$1,908	\$22,890	\$572	5,007	31%	\$10.31	\$536	1.6

* 50th percentile FMR (See Appendix B).

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4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Big Stone County	\$13.46	\$700	\$28,000	1.4	\$67,200	\$1,680	\$20,160	\$504	517	23%	\$7.71	\$401	1.7
Blue Earth County	\$17.77	\$924	\$36,960	1.8	\$78,500	\$1,963	\$23,550	\$589	9,710	38%	\$11.58	\$602	1.5
Brown County	\$13.46	\$700	\$28,000	1.4	\$74,800	\$1,870	\$22,440	\$561	2,364	22%	\$9.86	\$513	1.4
Carlton County	\$16.75	\$871	\$34,840	1.7	\$71,900	\$1,798	\$21,570	\$539	2,726	20%	\$11.03	\$573	1.5
Carver County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	6,647	19%	\$13.83	\$719	1.6
Cass County	\$14.48	\$753	\$30,120	1.5	\$59,000	\$1,475	\$17,700	\$443	2,501	19%	\$7.56	\$393	1.9
Chippewa County	\$13.46	\$700	\$28,000	1.4	\$73,500	\$1,838	\$22,050	\$551	1,493	30%	\$11.06	\$575	1.2
Chisago County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	2,896	15%	\$9.19	\$478	2.4
Clay County	\$16.52	\$859	\$34,360	1.7	\$84,100	\$2,103	\$25,230	\$631	7,339	31%	\$8.07	\$420	2.0
Clearwater County	\$13.46	\$700	\$28,000	1.4	\$59,300	\$1,483	\$17,790	\$445	701	20%	\$9.85	\$512	1.4
Cook County	\$13.77	\$716	\$28,640	1.4	\$67,800	\$1,695	\$20,340	\$509	675	25%	\$7.71	\$401	1.8
Cottonwood County	\$13.46	\$700	\$28,000	1.4	\$62,600	\$1,565	\$18,780	\$470	1,094	23%	\$10.22	\$531	1.3
Crow Wing County	\$15.56	\$809	\$32,360	1.6	\$67,300	\$1,683	\$20,190	\$505	6,394	24%	\$10.34	\$538	1.5
Dakota County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	40,719	26%	\$14.75	\$767	1.5
Dodge County	\$18.44	\$959	\$38,360	1.9	\$93,800	\$2,345	\$28,140	\$704	1,348	18%	\$11.73	\$610	1.6
Douglas County	\$15.23	\$792	\$31,680	1.5	\$76,300	\$1,908	\$22,890	\$572	4,026	25%	\$10.68	\$555	1.4
Faribault County	\$13.46	\$700	\$28,000	1.4	\$63,800	\$1,595	\$19,140	\$479	1,502	24%	\$12.14	\$631	1.1
Fillmore County	\$13.46	\$700	\$28,000	1.4	\$73,500	\$1,838	\$22,050	\$551	1,741	20%	\$7.62	\$396	1.8
Freeborn County	\$13.46	\$700	\$28,000	1.4	\$64,600	\$1,615	\$19,380	\$485	3,000	23%	\$12.15	\$632	1.1
Goodhue County	\$15.13	\$787	\$31,480	1.5	\$82,100	\$2,053	\$24,630	\$616	4,910	25%	\$11.79	\$613	1.3
Grant County	\$13.46	\$700	\$28,000	1.4	\$66,400	\$1,660	\$19,920	\$498	525	21%	\$9.50	\$494	1.4
Hennepin County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	187,587	38%	\$20.16	\$1,048	1.1
Houston County	\$15.88	\$826	\$33,040	1.6	\$78,600	\$1,965	\$23,580	\$590	1,600	20%	\$8.48	\$441	1.9
Hubbard County	\$13.46	\$700	\$28,000	1.4	\$65,500	\$1,638	\$19,650	\$491	1,546	18%	\$8.84	\$459	1.5
Isanti County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	2,682	18%	\$10.98	\$571	2.0
Itasca County	\$14.92	\$776	\$31,040	1.5	\$61,600	\$1,540	\$18,480	\$462	3,797	20%	\$9.85	\$512	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Minnesota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$13.46	\$700	\$28,000	1.4	\$74,000	\$1,850	\$22,200	\$555	924	21%	\$10.49	\$545	1.3
Kanabec County	\$15.38	\$800	\$32,000	1.6	\$61,100	\$1,528	\$18,330	\$458	1,176	19%	\$10.68	\$555	1.4
Kandiyohi County	\$14.17	\$737	\$29,480	1.4	\$71,600	\$1,790	\$21,480	\$537	4,384	26%	\$10.36	\$539	1.4
Kittson County	\$13.46	\$700	\$28,000	1.4	\$71,600	\$1,790	\$21,480	\$537	371	20%	\$9.82	\$511	1.4
Koochiching County	\$13.46	\$700	\$28,000	1.4	\$66,900	\$1,673	\$20,070	\$502	1,200	21%	\$7.86	\$409	1.7
Lac qui Parle County	\$13.46	\$700	\$28,000	1.4	\$68,600	\$1,715	\$20,580	\$515	619	20%	\$9.40	\$489	1.4
Lake County	\$14.71	\$765	\$30,600	1.5	\$69,800	\$1,745	\$20,940	\$524	823	16%	\$10.39	\$540	1.4
Lake of the Woods County	\$14.40	\$749	\$29,960	1.5	\$67,100	\$1,678	\$20,130	\$503	282	18%	\$10.28	\$535	1.4
Le Sueur County	\$15.23	\$792	\$31,680	1.5	\$80,700	\$2,018	\$24,210	\$605	1,966	18%	\$11.78	\$612	1.3
Lincoln County	\$13.46	\$700	\$28,000	1.4	\$68,600	\$1,715	\$20,580	\$515	525	21%	\$10.87	\$565	1.2
Lyon County	\$13.46	\$700	\$28,000	1.4	\$75,700	\$1,893	\$22,710	\$568	3,198	32%	\$10.05	\$523	1.3
McLeod County	\$15.00	\$780	\$31,200	1.5	\$74,200	\$1,855	\$22,260	\$557	3,202	22%	\$12.46	\$648	1.2
Mahnomen County	\$13.46	\$700	\$28,000	1.4	\$55,500	\$1,388	\$16,650	\$416	592	30%	\$10.48	\$545	1.3
Marshall County	\$13.46	\$700	\$28,000	1.4	\$72,900	\$1,823	\$21,870	\$547	749	19%	\$10.84	\$564	1.2
Martin County	\$13.46	\$700	\$28,000	1.4	\$66,600	\$1,665	\$19,980	\$500	2,207	25%	\$11.45	\$595	1.2
Meeker County	\$15.25	\$793	\$31,720	1.5	\$74,100	\$1,853	\$22,230	\$556	1,953	21%	\$9.63	\$501	1.6
Mille Lacs County	\$16.88	\$878	\$35,120	1.7	\$64,000	\$1,600	\$19,200	\$480	2,642	26%	\$9.57	\$497	1.8
Morrison County	\$13.46	\$700	\$28,000	1.4	\$69,000	\$1,725	\$20,700	\$518	2,756	21%	\$7.94	\$413	1.7
Mower County	\$14.56	\$757	\$30,280	1.5	\$72,400	\$1,810	\$21,720	\$543	4,150	27%	\$11.24	\$585	1.3
Murray County	\$13.46	\$700	\$28,000	1.4	\$72,800	\$1,820	\$21,840	\$546	693	19%	\$10.79	\$561	1.2
Nicollet County	\$17.77	\$924	\$36,960	1.8	\$78,500	\$1,963	\$23,550	\$589	3,444	27%	\$11.34	\$590	1.6
Nobles County	\$13.83	\$719	\$28,760	1.4	\$65,000	\$1,625	\$19,500	\$488	2,285	29%	\$12.00	\$624	1.2
Norman County	\$13.46	\$700	\$28,000	1.4	\$66,400	\$1,660	\$19,920	\$498	521	19%	\$10.26	\$534	1.3
Olmsted County	\$18.44	\$959	\$38,360	1.9	\$93,800	\$2,345	\$28,140	\$704	15,640	26%	\$15.02	\$781	1.2
Otter Tail County	\$13.56	\$705	\$28,200	1.4	\$70,500	\$1,763	\$21,150	\$529	5,148	21%	\$9.94	\$517	1.4
Pennington County	\$14.23	\$740	\$29,600	1.4	\$70,800	\$1,770	\$21,240	\$531	1,553	26%	\$12.57	\$654	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Minnesota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pine County	\$15.08	\$784	\$31,360	1.5	\$59,800	\$1,495	\$17,940	\$449	2,318	22%	\$7.16	\$372	2.1
Pipestone County	\$13.46	\$700	\$28,000	1.4	\$63,800	\$1,595	\$19,140	\$479	1,010	25%	\$10.15	\$528	1.3
Polk County	\$16.73	\$870	\$34,800	1.7	\$78,500	\$1,963	\$23,550	\$589	3,366	27%	\$8.67	\$451	1.9
Pope County	\$13.96	\$726	\$29,040	1.4	\$73,800	\$1,845	\$22,140	\$554	1,017	21%	\$10.66	\$555	1.3
Ramsey County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	84,782	41%	\$18.11	\$942	1.2
Red Lake County	\$13.46	\$700	\$28,000	1.4	\$73,900	\$1,848	\$22,170	\$554	309	18%	\$7.59	\$395	1.8
Redwood County	\$13.46	\$700	\$28,000	1.4	\$68,500	\$1,713	\$20,550	\$514	1,439	23%	\$10.83	\$563	1.2
Renville County	\$13.46	\$700	\$28,000	1.4	\$72,400	\$1,810	\$21,720	\$543	1,275	21%	\$10.96	\$570	1.2
Rice County	\$17.13	\$891	\$35,640	1.7	\$88,000	\$2,200	\$26,400	\$660	5,887	26%	\$10.48	\$545	1.6
Rock County	\$13.46	\$700	\$28,000	1.4	\$68,200	\$1,705	\$20,460	\$512	1,018	26%	\$11.10	\$577	1.2
Roseau County	\$13.63	\$709	\$28,360	1.4	\$70,900	\$1,773	\$21,270	\$532	1,306	21%	\$12.11	\$630	1.1
St. Louis County	\$16.75	\$871	\$34,840	1.7	\$71,900	\$1,798	\$21,570	\$539	24,924	29%	\$10.82	\$562	1.5
Scott County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	8,145	17%	\$11.14	\$580	2.0
Sherburne County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	5,261	17%	\$10.51	\$547	2.1
Sibley County	\$14.17	\$737	\$29,480	1.4	\$73,800	\$1,845	\$22,140	\$554	1,305	22%	\$11.46	\$596	1.2
Stearns County	\$16.44	\$855	\$34,200	1.7	\$76,300	\$1,908	\$22,890	\$572	18,364	31%	\$13.22	\$688	1.2
Steele County	\$15.33	\$797	\$31,880	1.6	\$78,500	\$1,963	\$23,550	\$589	3,400	24%	\$11.58	\$602	1.3
Stevens County	\$13.46	\$700	\$28,000	1.4	\$77,500	\$1,938	\$23,250	\$581	1,217	34%	\$8.42	\$438	1.6
Swift County	\$13.46	\$700	\$28,000	1.4	\$65,300	\$1,633	\$19,590	\$490	1,300	31%	\$11.65	\$606	1.2
Todd County	\$13.46	\$700	\$28,000	1.4	\$61,500	\$1,538	\$18,450	\$461	1,781	18%	\$11.49	\$598	1.2
Traverse County	\$13.46	\$700	\$28,000	1.4	\$67,200	\$1,680	\$20,160	\$504	309	20%	\$11.64	\$605	1.2
Wabasha County	\$14.98	\$779	\$31,160	1.5	\$75,900	\$1,898	\$22,770	\$569	1,690	19%	\$10.34	\$537	1.4
Wadena County	\$13.46	\$700	\$28,000	1.4	\$55,500	\$1,388	\$16,650	\$416	1,277	22%	\$10.67	\$555	1.3
Waseca County	\$13.46	\$700	\$28,000	1.4	\$74,900	\$1,873	\$22,470	\$562	1,637	22%	\$8.48	\$441	1.6
Washington County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	17,241	19%	\$12.88	\$670	1.7
Watonwan County	\$13.46	\$700	\$28,000	1.4	\$65,700	\$1,643	\$19,710	\$493	1,146	26%	\$10.59	\$551	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Minnesota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkin County	\$13.46	\$700	\$28,000	1.4	\$69,600	\$1,740	\$20,880	\$522	684	24%	\$7.93	\$413	1.7
Winona County	\$14.44	\$751	\$30,040	1.5	\$75,600	\$1,890	\$22,680	\$567	5,766	30%	\$9.90	\$515	1.5
Wright County	\$22.13	\$1,151	\$46,040	2.2	\$100,000	\$2,500	\$30,000	\$750	8,181	18%	\$10.73	\$558	2.1
Yellow Medicine County	\$13.46	\$700	\$28,000	1.4	\$68,300	\$1,708	\$20,490	\$512	919	22%	\$9.92	\$516	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MISSISSIPPI

STATE RANKING #49*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$750**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,501** monthly or **\$30,018** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.43
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.81
2-Bedroom Housing Wage	\$14.43
Number of Renter Households	351865
Percent Renters	32%

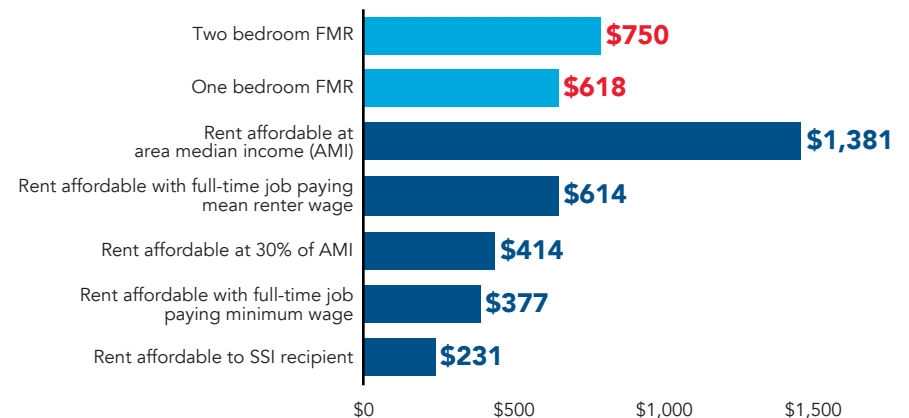
80
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Lafayette County	\$17.35
DeSoto County	\$16.83
Jackson, MS HUD Metro FMR Area	\$16.67
Oktibbeha County	\$15.38
Gulfport-Biloxi, MS HUD Metro FMR Area	\$15.10



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Mississippi

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	\$14.43	\$750	\$30,018	2.0	\$55,222	\$1,381	\$16,567	\$414	351,865	32%	\$11.81	\$614	1.2
Combined Nonmetro Areas	\$13.33	\$693	\$27,718	1.8	\$48,844	\$1,221	\$14,653	\$366	183,208	31%	\$10.79	\$561	1.2
<u>Metropolitan Areas</u>													
Benton County HMFA	\$12.52	\$651	\$26,040	1.7	\$44,500	\$1,113	\$13,350	\$334	511	17%	\$13.11	\$682	1.0
Gulfport-Biloxi HMFA	\$15.10	\$785	\$31,400	2.1	\$57,400	\$1,435	\$17,220	\$431	39,415	41%	\$12.51	\$651	1.2
Hattiesburg MSA	\$14.77	\$768	\$30,720	2.0	\$62,800	\$1,570	\$18,840	\$471	20,423	37%	\$11.13	\$579	1.3
Jackson HMFA	\$16.67	\$867	\$34,680	2.3	\$67,200	\$1,680	\$20,160	\$504	63,423	33%	\$13.22	\$687	1.3
Marshall County HMFA	\$12.73	\$662	\$26,480	1.8	\$49,400	\$1,235	\$14,820	\$371	3,156	24%	\$14.21	\$739	0.9
Memphis HMFA	\$16.83	\$875	\$35,000	2.3	\$65,900	\$1,648	\$19,770	\$494	16,414	27%	\$11.20	\$582	1.5
Pascagoula HMFA	\$14.52	\$755	\$30,200	2.0	\$67,700	\$1,693	\$20,310	\$508	15,191	30%	\$16.43	\$855	0.9
Simpson County HMFA	\$13.25	\$689	\$27,560	1.8	\$44,700	\$1,118	\$13,410	\$335	1,962	21%	\$8.19	\$426	1.6
Tate County HMFA	\$13.58	\$706	\$28,240	1.9	\$58,000	\$1,450	\$17,400	\$435	2,384	24%	\$9.64	\$501	1.4
Tunica County HMFA	\$14.88	\$774	\$30,960	2.1	\$37,500	\$938	\$11,250	\$281	2,489	62%	\$14.39	\$748	1.0
Yazoo County HMFA	\$13.31	\$692	\$27,680	1.8	\$38,100	\$953	\$11,430	\$286	3,289	38%	\$9.28	\$483	1.4
<u>Counties</u>													
Adams County	\$13.65	\$710	\$28,400	1.9	\$40,200	\$1,005	\$12,060	\$302	4,320	38%	\$8.55	\$445	1.6
Alcorn County	\$12.52	\$651	\$26,040	1.7	\$48,200	\$1,205	\$14,460	\$362	4,372	30%	\$11.56	\$601	1.1
Amite County	\$12.52	\$651	\$26,040	1.7	\$42,500	\$1,063	\$12,750	\$319	707	14%	\$12.78	\$665	1.0
Attala County	\$12.52	\$651	\$26,040	1.7	\$45,200	\$1,130	\$13,560	\$339	2,113	29%	\$8.59	\$446	1.5
Benton County	\$12.52	\$651	\$26,040	1.7	\$44,500	\$1,113	\$13,350	\$334	511	17%	\$13.11	\$682	1.0
Bolivar County	\$12.87	\$669	\$26,760	1.8	\$37,800	\$945	\$11,340	\$284	5,467	45%	\$11.16	\$580	1.2
Calhoun County	\$12.52	\$651	\$26,040	1.7	\$43,600	\$1,090	\$13,080	\$327	1,686	29%	\$8.56	\$445	1.5

* 50th percentile FMR (See Appendix B).

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4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	\$12.52	\$651	\$26,040	1.7	\$57,000	\$1,425	\$17,100	\$428	666	19%	\$8.14	\$423	1.5
Chickasaw County	\$12.52	\$651	\$26,040	1.7	\$39,200	\$980	\$11,760	\$294	1,882	29%	\$10.78	\$560	1.2
Choctaw County	\$12.52	\$651	\$26,040	1.7	\$51,500	\$1,288	\$15,450	\$386	752	24%	\$11.84	\$616	1.1
Claiborne County	\$12.65	\$658	\$26,320	1.7	\$32,100	\$803	\$9,630	\$241	997	31%	\$16.96	\$882	0.7
Clarke County	\$12.81	\$666	\$26,640	1.8	\$50,000	\$1,250	\$15,000	\$375	1,081	17%	\$10.75	\$559	1.2
Clay County	\$12.52	\$651	\$26,040	1.7	\$44,500	\$1,113	\$13,350	\$334	2,167	28%	\$9.57	\$498	1.3
Coahoma County	\$12.52	\$651	\$26,040	1.7	\$35,100	\$878	\$10,530	\$263	4,373	49%	\$10.88	\$566	1.2
Copiah County	\$16.67	\$867	\$34,680	2.3	\$67,200	\$1,680	\$20,160	\$504	2,159	22%	\$11.19	\$582	1.5
Covington County	\$12.96	\$674	\$26,960	1.8	\$42,000	\$1,050	\$12,600	\$315	1,268	18%	\$12.32	\$641	1.1
DeSoto County	\$16.83	\$875	\$35,000	2.3	\$65,900	\$1,648	\$19,770	\$494	16,414	27%	\$11.20	\$582	1.5
Forrest County	\$14.77	\$768	\$30,720	2.0	\$62,800	\$1,570	\$18,840	\$471	12,604	45%	\$12.12	\$630	1.2
Franklin County	\$12.52	\$651	\$26,040	1.7	\$54,700	\$1,368	\$16,410	\$410	727	23%	\$10.18	\$529	1.2
George County	\$14.54	\$756	\$30,240	2.0	\$60,700	\$1,518	\$18,210	\$455	1,065	15%	\$10.19	\$530	1.4
Greene County	\$12.52	\$651	\$26,040	1.7	\$56,400	\$1,410	\$16,920	\$423	519	12%	\$9.38	\$488	1.3
Grenada County	\$12.52	\$651	\$26,040	1.7	\$45,400	\$1,135	\$13,620	\$341	2,497	32%	\$11.86	\$617	1.1
Hancock County	\$15.10	\$785	\$31,400	2.1	\$57,400	\$1,435	\$17,220	\$431	5,069	26%	\$13.68	\$711	1.1
Harrison County	\$15.10	\$785	\$31,400	2.1	\$57,400	\$1,435	\$17,220	\$431	34,346	44%	\$12.35	\$642	1.2
Hinds County	\$16.67	\$867	\$34,680	2.3	\$67,200	\$1,680	\$20,160	\$504	36,319	41%	\$13.48	\$701	1.2
Holmes County	\$12.52	\$651	\$26,040	1.7	\$26,800	\$670	\$8,040	\$201	2,452	39%	\$8.90	\$463	1.4
Humphreys County	\$12.52	\$651	\$26,040	1.7	\$31,900	\$798	\$9,570	\$239	1,304	42%	\$8.56	\$445	1.5
Issaquena County	\$12.52	\$651	\$26,040	1.7	\$31,800	\$795	\$9,540	\$239	236	54%	\$10.47	\$544	1.2
Itawamba County	\$12.52	\$651	\$26,040	1.7	\$46,600	\$1,165	\$13,980	\$350	2,176	25%	\$14.90	\$775	0.8
Jackson County	\$14.52	\$755	\$30,200	2.0	\$67,700	\$1,693	\$20,310	\$508	15,191	30%	\$16.43	\$855	0.9
Jasper County	\$14.02	\$729	\$29,160	1.9	\$44,900	\$1,123	\$13,470	\$337	1,081	16%	\$13.56	\$705	1.0
Jefferson County	\$12.52	\$651	\$26,040	1.7	\$31,200	\$780	\$9,360	\$234	852	35%	\$9.11	\$474	1.4
Jefferson Davis County	\$12.54	\$652	\$26,080	1.7	\$32,500	\$813	\$9,750	\$244	1,206	25%	\$12.96	\$674	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jones County	\$13.92	\$724	\$28,960	1.9	\$62,400	\$1,560	\$18,720	\$468	6,759	27%	\$11.50	\$598	1.2
Kemper County	\$12.52	\$651	\$26,040	1.7	\$41,100	\$1,028	\$12,330	\$308	871	24%	\$16.40	\$853	0.8
Lafayette County	\$17.35	\$902	\$36,080	2.4	\$70,100	\$1,753	\$21,030	\$526	8,216	42%	\$8.52	\$443	2.0
Lamar County	\$14.77	\$768	\$30,720	2.0	\$62,800	\$1,570	\$18,840	\$471	7,015	32%	\$9.13	\$475	1.6
Lauderdale County	\$14.69	\$764	\$30,560	2.0	\$52,400	\$1,310	\$15,720	\$393	10,281	34%	\$10.41	\$541	1.4
Lawrence County	\$13.92	\$724	\$28,960	1.9	\$49,700	\$1,243	\$14,910	\$373	1,005	21%	\$15.10	\$785	0.9
Leake County	\$12.52	\$651	\$26,040	1.7	\$45,300	\$1,133	\$13,590	\$340	2,306	28%	\$9.75	\$507	1.3
Lee County	\$13.92	\$724	\$28,960	1.9	\$59,900	\$1,498	\$17,970	\$449	10,632	33%	\$10.57	\$550	1.3
Leflore County	\$12.52	\$651	\$26,040	1.7	\$31,600	\$790	\$9,480	\$237	5,332	51%	\$8.73	\$454	1.4
Lincoln County	\$12.52	\$651	\$26,040	1.7	\$47,700	\$1,193	\$14,310	\$358	3,215	25%	\$11.63	\$605	1.1
Lowndes County	\$13.06	\$679	\$27,160	1.8	\$55,400	\$1,385	\$16,620	\$416	8,758	39%	\$12.50	\$650	1.0
Madison County	\$16.67	\$867	\$34,680	2.3	\$67,200	\$1,680	\$20,160	\$504	11,271	29%	\$12.96	\$674	1.3
Marion County	\$12.52	\$651	\$26,040	1.7	\$43,400	\$1,085	\$13,020	\$326	2,066	21%	\$9.36	\$487	1.3
Marshall County	\$12.73	\$662	\$26,480	1.8	\$49,400	\$1,235	\$14,820	\$371	3,156	24%	\$14.21	\$739	0.9
Monroe County	\$12.52	\$651	\$26,040	1.7	\$51,600	\$1,290	\$15,480	\$387	3,520	25%	\$10.08	\$524	1.2
Montgomery County	\$12.52	\$651	\$26,040	1.7	\$41,700	\$1,043	\$12,510	\$313	1,174	26%	\$7.08	\$368	1.8
Neshoba County	\$12.52	\$651	\$26,040	1.7	\$49,200	\$1,230	\$14,760	\$369	2,856	27%	\$12.75	\$663	1.0
Newton County	\$12.67	\$659	\$26,360	1.7	\$46,700	\$1,168	\$14,010	\$350	1,791	22%	\$8.64	\$449	1.5
Noxubee County	\$12.52	\$651	\$26,040	1.7	\$44,100	\$1,103	\$13,230	\$331	1,042	26%	\$6.53	\$340	1.9
Oktibbeha County	\$15.38	\$800	\$32,000	2.1	\$59,500	\$1,488	\$17,850	\$446	8,137	47%	\$7.63	\$397	2.0
Panola County	\$12.52	\$651	\$26,040	1.7	\$47,900	\$1,198	\$14,370	\$359	3,388	27%	\$14.47	\$752	0.9
Pearl River County	\$14.77	\$768	\$30,720	2.0	\$56,900	\$1,423	\$17,070	\$427	4,852	23%	\$10.06	\$523	1.5
Perry County	\$14.77	\$768	\$30,720	2.0	\$62,800	\$1,570	\$18,840	\$471	804	18%	\$14.15	\$736	1.0
Pike County	\$13.00	\$676	\$27,040	1.8	\$43,500	\$1,088	\$13,050	\$326	4,730	32%	\$8.22	\$427	1.6
Pontotoc County	\$12.73	\$662	\$26,480	1.8	\$51,100	\$1,278	\$15,330	\$383	2,990	28%	\$12.17	\$633	1.0
Prentiss County	\$12.52	\$651	\$26,040	1.7	\$44,400	\$1,110	\$13,320	\$333	2,778	29%	\$8.23	\$428	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Quitman County	\$12.52	\$651	\$26,040	1.7	\$35,000	\$875	\$10,500	\$263	1,059	34%	\$10.59	\$551	1.2
Rankin County	\$16.67	\$867	\$34,680	2.3	\$67,200	\$1,680	\$20,160	\$504	13,674	25%	\$13.24	\$688	1.3
Scott County	\$12.52	\$651	\$26,040	1.7	\$40,900	\$1,023	\$12,270	\$307	2,919	29%	\$10.77	\$560	1.2
Sharkey County	\$12.52	\$651	\$26,040	1.7	\$38,300	\$958	\$11,490	\$287	685	38%	\$10.99	\$571	1.1
Simpson County	\$13.25	\$689	\$27,560	1.8	\$44,700	\$1,118	\$13,410	\$335	1,962	21%	\$8.19	\$426	1.6
Smith County	\$12.52	\$651	\$26,040	1.7	\$50,600	\$1,265	\$15,180	\$380	1,112	19%	\$12.29	\$639	1.0
Stone County	\$12.71	\$661	\$26,440	1.8	\$54,700	\$1,368	\$16,410	\$410	1,289	22%	\$11.19	\$582	1.1
Sunflower County	\$12.52	\$651	\$26,040	1.7	\$34,700	\$868	\$10,410	\$260	3,721	44%	\$10.48	\$545	1.2
Tallahatchie County	\$12.52	\$651	\$26,040	1.7	\$42,900	\$1,073	\$12,870	\$322	973	23%	\$8.48	\$441	1.5
Tate County	\$13.58	\$706	\$28,240	1.9	\$58,000	\$1,450	\$17,400	\$435	2,384	24%	\$9.64	\$501	1.4
Tippah County	\$12.52	\$651	\$26,040	1.7	\$48,900	\$1,223	\$14,670	\$367	2,124	26%	\$12.13	\$631	1.0
Tishomingo County	\$12.52	\$651	\$26,040	1.7	\$45,500	\$1,138	\$13,650	\$341	1,835	24%	\$10.53	\$548	1.2
Tunica County	\$14.88	\$774	\$30,960	2.1	\$37,500	\$938	\$11,250	\$281	2,489	62%	\$14.39	\$748	1.0
Union County	\$12.52	\$651	\$26,040	1.7	\$50,900	\$1,273	\$15,270	\$382	2,755	28%	\$16.95	\$882	0.7
Walthall County	\$12.52	\$651	\$26,040	1.7	\$44,400	\$1,110	\$13,320	\$333	623	11%	\$11.13	\$579	1.1
Warren County	\$13.40	\$697	\$27,880	1.8	\$54,800	\$1,370	\$16,440	\$411	6,742	36%	\$9.91	\$516	1.4
Washington County	\$12.52	\$651	\$26,040	1.7	\$37,800	\$945	\$11,340	\$284	8,304	46%	\$10.57	\$550	1.2
Wayne County	\$12.52	\$651	\$26,040	1.7	\$50,300	\$1,258	\$15,090	\$377	1,487	19%	\$9.99	\$520	1.3
Webster County	\$12.52	\$651	\$26,040	1.7	\$52,900	\$1,323	\$15,870	\$397	979	25%	\$8.33	\$433	1.5
Wilkinson County	\$12.52	\$651	\$26,040	1.7	\$38,800	\$970	\$11,640	\$291	556	19%	\$10.55	\$548	1.2
Winston County	\$12.52	\$651	\$26,040	1.7	\$43,600	\$1,090	\$13,080	\$327	2,070	28%	\$14.38	\$748	0.9
Yalobusha County	\$12.52	\$651	\$26,040	1.7	\$46,500	\$1,163	\$13,950	\$349	1,310	25%	\$10.11	\$526	1.2
Yazoo County	\$13.31	\$692	\$27,680	1.8	\$38,100	\$953	\$11,430	\$286	3,289	38%	\$9.28	\$483	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MISSOURI

STATE RANKING **#39***

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$832**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,774** monthly or **\$33,284** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	\$8.60
Average Renter Wage	\$14.72
2-Bedroom Housing Wage	\$16.00
Number of Renter Households	788878
Percent Renters	33%

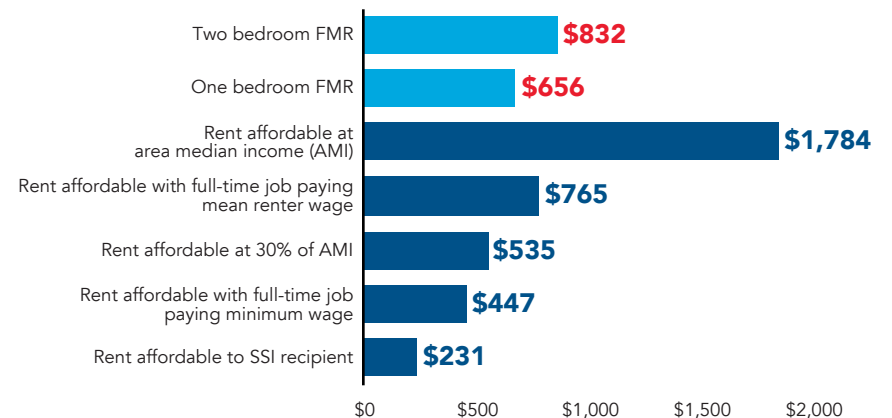
74
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

59
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City, MO-KS HUD Metro FMR Area	\$18.33
St. Louis, MO-IL HUD Metro FMR Area	\$17.77
Columbia, MO MSA	\$15.44
Pulaski County, MO	\$15.33
St. Joseph, MO-KS MSA	\$14.63



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	\$16.00	\$832	\$33,284	1.9	\$71,345	\$1,784	\$21,404	\$535	788,878	33%	\$14.72	\$765	1.1
Combined Nonmetro Areas	\$12.99	\$675	\$27,012	1.5	\$53,151	\$1,329	\$15,945	\$399	182,370	31%	\$10.24	\$533	1.3
<u>Metropolitan Areas</u>													
Bates County HMFA	\$13.25	\$689	\$27,560	1.5	\$58,600	\$1,465	\$17,580	\$440	1,765	26%	\$9.93	\$516	1.3
Callaway County HMFA	\$13.25	\$689	\$27,560	1.5	\$65,200	\$1,630	\$19,560	\$489	4,542	28%	\$12.63	\$657	1.0
Cape Girardeau MSA	\$14.38	\$748	\$29,920	1.7	\$63,600	\$1,590	\$19,080	\$477	11,193	33%	\$11.28	\$587	1.3
Columbia MSA	\$15.44	\$803	\$32,120	1.8	\$79,400	\$1,985	\$23,820	\$596	31,156	45%	\$10.74	\$558	1.4
Dallas County HMFA	\$12.42	\$646	\$25,840	1.4	\$45,700	\$1,143	\$13,710	\$343	1,650	27%	\$7.33	\$381	1.7
Jefferson City HMFA	\$12.42	\$646	\$25,840	1.4	\$75,600	\$1,890	\$22,680	\$567	10,626	31%	\$11.68	\$608	1.1
Joplin MSA	\$13.87	\$721	\$28,840	1.6	\$58,200	\$1,455	\$17,460	\$437	22,586	33%	\$13.57	\$706	1.0
Kansas City HMFA	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	174,639	36%	\$16.22	\$843	1.1
McDonald County HMFA	\$12.42	\$646	\$25,840	1.4	\$45,100	\$1,128	\$13,530	\$338	2,384	29%	\$11.36	\$591	1.1
Moniteau County HMFA	\$12.42	\$646	\$25,840	1.4	\$65,900	\$1,648	\$19,770	\$494	1,248	23%	\$9.28	\$482	1.3
Polk County HMFA	\$12.42	\$646	\$25,840	1.4	\$53,800	\$1,345	\$16,140	\$404	3,911	33%	\$9.00	\$468	1.4
Springfield HMFA	\$13.90	\$723	\$28,920	1.6	\$62,900	\$1,573	\$18,870	\$472	61,877	38%	\$12.82	\$667	1.1
St. Joseph MSA	\$14.63	\$761	\$30,440	1.7	\$64,300	\$1,608	\$19,290	\$482	15,106	34%	\$13.51	\$703	1.1
St. Louis HMFA	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	263,825	31%	\$16.90	\$879	1.1
<u>Counties</u>													
Adair County	\$12.56	\$653	\$26,120	1.5	\$62,000	\$1,550	\$18,600	\$465	3,905	41%	\$5.94	\$309	2.1
Andrew County	\$14.63	\$761	\$30,440	1.7	\$64,300	\$1,608	\$19,290	\$482	1,556	23%	\$9.68	\$503	1.5
Atchison County	\$12.42	\$646	\$25,840	1.4	\$61,900	\$1,548	\$18,570	\$464	731	29%	\$10.70	\$556	1.2
Audrain County	\$13.15	\$684	\$27,360	1.5	\$57,000	\$1,425	\$17,100	\$428	3,021	32%	\$12.00	\$624	1.1

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2019 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2019 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barry County	\$12.42	\$646	\$25,840	1.4	\$51,500	\$1,288	\$15,450	\$386	3,343	26%	\$11.67	\$607	1.1
Barton County	\$12.42	\$646	\$25,840	1.4	\$50,800	\$1,270	\$15,240	\$381	1,521	31%	\$9.65	\$502	1.3
Bates County	\$13.25	\$689	\$27,560	1.5	\$58,600	\$1,465	\$17,580	\$440	1,765	26%	\$9.93	\$516	1.3
Benton County	\$12.60	\$655	\$26,200	1.5	\$43,200	\$1,080	\$12,960	\$324	1,487	19%	\$7.85	\$408	1.6
Bollinger County	\$14.38	\$748	\$29,920	1.7	\$63,600	\$1,590	\$19,080	\$477	933	19%	\$8.09	\$421	1.8
Boone County	\$15.44	\$803	\$32,120	1.8	\$79,400	\$1,985	\$23,820	\$596	31,156	45%	\$10.74	\$558	1.4
Buchanan County	\$14.63	\$761	\$30,440	1.7	\$64,300	\$1,608	\$19,290	\$482	12,258	37%	\$13.87	\$721	1.1
Butler County	\$13.00	\$676	\$27,040	1.5	\$47,700	\$1,193	\$14,310	\$358	6,071	37%	\$10.43	\$542	1.2
Caldwell County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	931	25%	\$8.80	\$458	2.1
Callaway County	\$13.25	\$689	\$27,560	1.5	\$65,200	\$1,630	\$19,560	\$489	4,542	28%	\$12.63	\$657	1.0
Camden County	\$13.46	\$700	\$28,000	1.6	\$58,700	\$1,468	\$17,610	\$440	3,306	20%	\$9.49	\$493	1.4
Cape Girardeau County	\$14.38	\$748	\$29,920	1.7	\$63,600	\$1,590	\$19,080	\$477	10,260	35%	\$11.41	\$593	1.3
Carroll County	\$12.42	\$646	\$25,840	1.4	\$59,400	\$1,485	\$17,820	\$446	955	26%	\$8.73	\$454	1.4
Carter County	\$12.56	\$653	\$26,120	1.5	\$52,300	\$1,308	\$15,690	\$392	657	27%	\$7.92	\$412	1.6
Cass County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	9,494	25%	\$10.01	\$520	1.8
Cedar County	\$12.42	\$646	\$25,840	1.4	\$44,800	\$1,120	\$13,440	\$336	1,742	30%	\$7.08	\$368	1.8
Chariton County	\$12.42	\$646	\$25,840	1.4	\$59,200	\$1,480	\$17,760	\$444	656	23%	\$8.81	\$458	1.4
Christian County	\$13.90	\$723	\$28,920	1.6	\$62,900	\$1,573	\$18,870	\$472	7,975	26%	\$9.47	\$493	1.5
Clark County	\$12.42	\$646	\$25,840	1.4	\$55,700	\$1,393	\$16,710	\$418	724	25%	\$8.56	\$445	1.5
Clay County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	27,742	31%	\$14.96	\$778	1.2
Clinton County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	2,038	25%	\$11.19	\$582	1.6
Cole County	\$12.42	\$646	\$25,840	1.4	\$75,600	\$1,890	\$22,680	\$567	9,735	33%	\$11.90	\$619	1.0
Cooper County	\$12.58	\$654	\$26,160	1.5	\$65,500	\$1,638	\$19,650	\$491	1,843	29%	\$10.12	\$526	1.2
Crawford County	\$12.42	\$646	\$25,840	1.4	\$52,300	\$1,308	\$15,690	\$392	2,646	28%	\$13.35	\$694	0.9
Dade County	\$12.52	\$651	\$26,040	1.5	\$47,900	\$1,198	\$14,370	\$359	663	21%	\$10.08	\$524	1.2
Dallas County	\$12.42	\$646	\$25,840	1.4	\$45,700	\$1,143	\$13,710	\$343	1,650	27%	\$7.33	\$381	1.7

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- 2: FMR = Fiscal Year 2019 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2019 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Daviess County	\$12.42	\$646	\$25,840	1.4	\$56,900	\$1,423	\$17,070	\$427	657	21%	\$8.82	\$459	1.4
DeKalb County	\$14.63	\$761	\$30,440	1.7	\$64,300	\$1,608	\$19,290	\$482	1,292	34%	\$10.02	\$521	1.5
Dent County	\$12.42	\$646	\$25,840	1.4	\$50,000	\$1,250	\$15,000	\$375	1,808	30%	\$7.36	\$383	1.7
Douglas County	\$12.42	\$646	\$25,840	1.4	\$41,400	\$1,035	\$12,420	\$311	1,209	23%	\$9.26	\$481	1.3
Dunklin County	\$12.42	\$646	\$25,840	1.4	\$42,600	\$1,065	\$12,780	\$320	4,689	37%	\$8.03	\$417	1.5
Franklin County	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	10,538	26%	\$12.37	\$643	1.4
Gasconade County	\$12.42	\$646	\$25,840	1.4	\$60,700	\$1,518	\$18,210	\$455	1,446	24%	\$8.10	\$421	1.5
Gentry County	\$12.42	\$646	\$25,840	1.4	\$57,500	\$1,438	\$17,250	\$431	733	28%	\$10.44	\$543	1.2
Greene County	\$13.90	\$723	\$28,920	1.6	\$62,900	\$1,573	\$18,870	\$472	50,275	42%	\$13.26	\$690	1.0
Grundy County	\$12.46	\$648	\$25,920	1.4	\$59,700	\$1,493	\$17,910	\$448	1,312	33%	\$9.39	\$488	1.3
Harrison County	\$12.65	\$658	\$26,320	1.5	\$54,700	\$1,368	\$16,410	\$410	953	27%	\$7.90	\$411	1.6
Henry County	\$13.75	\$715	\$28,600	1.6	\$55,400	\$1,385	\$16,620	\$416	2,482	27%	\$10.05	\$523	1.4
Hickory County	\$12.42	\$646	\$25,840	1.4	\$43,000	\$1,075	\$12,900	\$323	716	18%	\$6.99	\$363	1.8
Holt County	\$12.42	\$646	\$25,840	1.4	\$58,100	\$1,453	\$17,430	\$436	600	28%	\$11.25	\$585	1.1
Howard County	\$13.87	\$721	\$28,840	1.6	\$61,000	\$1,525	\$18,300	\$458	896	24%	\$7.62	\$396	1.8
Howell County	\$12.42	\$646	\$25,840	1.4	\$44,500	\$1,113	\$13,350	\$334	4,996	31%	\$11.82	\$615	1.1
Iron County	\$12.42	\$646	\$25,840	1.4	\$47,400	\$1,185	\$14,220	\$356	1,131	28%	\$10.64	\$553	1.2
Jackson County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	115,623	41%	\$17.54	\$912	1.0
Jasper County	\$13.87	\$721	\$28,840	1.6	\$58,200	\$1,455	\$17,460	\$437	16,302	35%	\$13.96	\$726	1.0
Jefferson County	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	16,844	20%	\$10.44	\$543	1.7
Johnson County	\$13.85	\$720	\$28,800	1.6	\$65,100	\$1,628	\$19,530	\$488	8,011	40%	\$9.34	\$486	1.5
Knox County	\$12.42	\$646	\$25,840	1.4	\$53,200	\$1,330	\$15,960	\$399	337	21%	\$8.57	\$446	1.4
Laclede County	\$12.42	\$646	\$25,840	1.4	\$49,300	\$1,233	\$14,790	\$370	4,475	32%	\$9.64	\$501	1.3
Lafayette County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	3,580	27%	\$10.19	\$530	1.8
Lawrence County	\$12.42	\$646	\$25,840	1.4	\$50,500	\$1,263	\$15,150	\$379	4,285	29%	\$13.09	\$681	0.9
Lewis County	\$12.42	\$646	\$25,840	1.4	\$59,200	\$1,480	\$17,760	\$444	1,019	27%	\$10.54	\$548	1.2

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- 1: BR = Bedroom
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- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	4,294	23%	\$10.37	\$539	1.7
Linn County	\$12.42	\$646	\$25,840	1.4	\$50,000	\$1,250	\$15,000	\$375	1,347	27%	\$9.15	\$476	1.4
Livingston County	\$12.79	\$665	\$26,600	1.5	\$61,500	\$1,538	\$18,450	\$461	1,930	33%	\$10.09	\$525	1.3
McDonald County	\$12.42	\$646	\$25,840	1.4	\$45,100	\$1,128	\$13,530	\$338	2,384	29%	\$11.36	\$591	1.1
Macon County	\$12.42	\$646	\$25,840	1.4	\$52,800	\$1,320	\$15,840	\$396	1,557	26%	\$8.92	\$464	1.4
Madison County	\$12.92	\$672	\$26,880	1.5	\$48,500	\$1,213	\$14,550	\$364	1,403	29%	\$8.24	\$428	1.6
Maries County	\$12.42	\$646	\$25,840	1.4	\$56,200	\$1,405	\$16,860	\$422	989	27%	\$10.07	\$524	1.2
Marion County	\$12.42	\$646	\$25,840	1.4	\$59,200	\$1,480	\$17,760	\$444	4,072	36%	\$12.53	\$652	1.0
Mercer County	\$12.42	\$646	\$25,840	1.4	\$55,200	\$1,380	\$16,560	\$414	334	24%	\$11.42	\$594	1.1
Miller County	\$13.35	\$694	\$27,760	1.6	\$50,600	\$1,265	\$15,180	\$380	2,398	25%	\$10.44	\$543	1.3
Mississippi County	\$12.96	\$674	\$26,960	1.5	\$37,000	\$925	\$11,100	\$278	2,022	39%	\$10.01	\$521	1.3
Moniteau County	\$12.42	\$646	\$25,840	1.4	\$65,900	\$1,648	\$19,770	\$494	1,248	23%	\$9.28	\$482	1.3
Monroe County	\$12.42	\$646	\$25,840	1.4	\$54,000	\$1,350	\$16,200	\$405	924	26%	\$9.30	\$483	1.3
Montgomery County	\$12.50	\$650	\$26,000	1.5	\$54,600	\$1,365	\$16,380	\$410	1,349	28%	\$11.22	\$584	1.1
Morgan County	\$12.96	\$674	\$26,960	1.5	\$45,200	\$1,130	\$13,560	\$339	1,915	25%	\$11.37	\$591	1.1
New Madrid County	\$12.42	\$646	\$25,840	1.4	\$39,900	\$998	\$11,970	\$299	2,736	37%	\$10.95	\$570	1.1
Newton County	\$13.87	\$721	\$28,840	1.6	\$58,200	\$1,455	\$17,460	\$437	6,284	28%	\$12.07	\$628	1.1
Nodaway County	\$13.37	\$695	\$27,800	1.6	\$59,400	\$1,485	\$17,820	\$446	3,732	44%	\$10.80	\$562	1.2
Oregon County	\$12.42	\$646	\$25,840	1.4	\$43,800	\$1,095	\$13,140	\$329	994	23%	\$5.09	\$265	2.4
Osage County	\$12.42	\$646	\$25,840	1.4	\$75,600	\$1,890	\$22,680	\$567	891	17%	\$9.23	\$480	1.3
Ozark County	\$12.42	\$646	\$25,840	1.4	\$39,500	\$988	\$11,850	\$296	882	22%	\$6.34	\$330	2.0
Pemiscot County	\$12.42	\$646	\$25,840	1.4	\$42,900	\$1,073	\$12,870	\$322	3,244	47%	\$8.65	\$450	1.4
Perry County	\$12.85	\$668	\$26,720	1.5	\$66,700	\$1,668	\$20,010	\$500	1,771	24%	\$10.04	\$522	1.3
Pettis County	\$14.02	\$729	\$29,160	1.6	\$52,800	\$1,320	\$15,840	\$396	5,251	33%	\$10.96	\$570	1.3
Phelps County	\$14.04	\$730	\$29,200	1.6	\$60,200	\$1,505	\$18,060	\$452	6,783	39%	\$10.37	\$539	1.4
Pike County	\$12.42	\$646	\$25,840	1.4	\$57,600	\$1,440	\$17,280	\$432	1,937	29%	\$11.05	\$575	1.1

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Platte County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	13,277	35%	\$14.13	\$735	1.3
Polk County	\$12.42	\$646	\$25,840	1.4	\$53,800	\$1,345	\$16,140	\$404	3,911	33%	\$9.00	\$468	1.4
Pulaski County	\$15.33	\$797	\$31,880	1.8	\$59,900	\$1,498	\$17,970	\$449	7,971	52%	\$12.00	\$624	1.3
Putnam County	\$12.42	\$646	\$25,840	1.4	\$48,500	\$1,213	\$14,550	\$364	533	27%	\$8.93	\$464	1.4
Ralls County	\$14.06	\$731	\$29,240	1.6	\$62,500	\$1,563	\$18,750	\$469	705	18%	\$14.93	\$776	0.9
Randolph County	\$12.42	\$646	\$25,840	1.4	\$57,300	\$1,433	\$17,190	\$430	2,050	25%	\$8.31	\$432	1.5
Ray County	\$18.33	\$953	\$38,120	2.1	\$82,700	\$2,068	\$24,810	\$620	1,954	23%	\$8.39	\$436	2.2
Reynolds County	\$12.42	\$646	\$25,840	1.4	\$50,700	\$1,268	\$15,210	\$380	566	22%	\$10.57	\$549	1.2
Ripley County	\$12.42	\$646	\$25,840	1.4	\$41,800	\$1,045	\$12,540	\$314	1,254	23%	\$6.42	\$334	1.9
St. Charles County	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	28,281	20%	\$12.79	\$665	1.4
St. Clair County	\$12.42	\$646	\$25,840	1.4	\$46,000	\$1,150	\$13,800	\$345	1,024	25%	\$8.94	\$465	1.4
Ste. Genevieve County	\$12.98	\$675	\$27,000	1.5	\$64,800	\$1,620	\$19,440	\$486	1,641	23%	\$10.98	\$571	1.2
St. Francois County	\$12.42	\$646	\$25,840	1.4	\$63,000	\$1,575	\$18,900	\$473	7,740	31%	\$9.75	\$507	1.3
St. Louis County	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	122,540	30%	\$17.51	\$910	1.0
Saline County	\$12.90	\$671	\$26,840	1.5	\$52,600	\$1,315	\$15,780	\$395	2,748	31%	\$11.25	\$585	1.1
Schuyler County	\$12.42	\$646	\$25,840	1.4	\$47,200	\$1,180	\$14,160	\$354	461	28%	\$8.37	\$435	1.5
Scotland County	\$12.42	\$646	\$25,840	1.4	\$58,900	\$1,473	\$17,670	\$442	534	29%	\$7.61	\$396	1.6
Scott County	\$12.58	\$654	\$26,160	1.5	\$51,400	\$1,285	\$15,420	\$386	4,744	31%	\$10.62	\$552	1.2
Shannon County	\$12.42	\$646	\$25,840	1.4	\$48,600	\$1,215	\$14,580	\$365	894	28%	\$7.59	\$395	1.6
Shelby County	\$12.42	\$646	\$25,840	1.4	\$57,900	\$1,448	\$17,370	\$434	640	26%	\$11.12	\$578	1.1
Stoddard County	\$12.42	\$646	\$25,840	1.4	\$52,100	\$1,303	\$15,630	\$391	3,615	31%	\$11.91	\$619	1.0
Stone County	\$13.67	\$711	\$28,440	1.6	\$54,800	\$1,370	\$16,440	\$411	2,578	20%	\$10.53	\$548	1.3
Sullivan County	\$13.58	\$706	\$28,240	1.6	\$54,100	\$1,353	\$16,230	\$406	597	26%	\$13.29	\$691	1.0
Taney County	\$13.90	\$723	\$28,920	1.6	\$50,500	\$1,263	\$15,150	\$379	8,965	40%	\$10.80	\$562	1.3
Texas County	\$12.42	\$646	\$25,840	1.4	\$49,000	\$1,225	\$14,700	\$368	2,412	26%	\$8.01	\$416	1.6
Vernon County	\$13.29	\$691	\$27,640	1.5	\$50,800	\$1,270	\$15,240	\$381	2,590	32%	\$11.46	\$596	1.2

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Warren County	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	2,437	20%	\$9.31	\$484	1.9
Washington County	\$12.42	\$646	\$25,840	1.4	\$44,400	\$1,110	\$13,320	\$333	1,640	18%	\$8.02	\$417	1.5
Wayne County	\$12.42	\$646	\$25,840	1.4	\$41,900	\$1,048	\$12,570	\$314	1,278	23%	\$7.25	\$377	1.7
Webster County	\$13.90	\$723	\$28,920	1.6	\$62,900	\$1,573	\$18,870	\$472	3,627	27%	\$9.56	\$497	1.5
Worth County	\$12.42	\$646	\$25,840	1.4	\$55,100	\$1,378	\$16,530	\$413	217	24%	\$6.77	\$352	1.8
Wright County	\$12.42	\$646	\$25,840	1.4	\$42,300	\$1,058	\$12,690	\$317	2,377	32%	\$9.67	\$503	1.3
St. Louis city	\$17.77	\$924	\$36,960	2.1	\$81,300	\$2,033	\$24,390	\$610	78,891	56%	\$20.54	\$1,068	0.9

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MONTANA

STATE RANKING #40*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$830**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,767** monthly or **\$33,209** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	\$8.50
Average Renter Wage	\$12.49
2-Bedroom Housing Wage	\$15.97
Number of Renter Households	135807
Percent Renters	32%

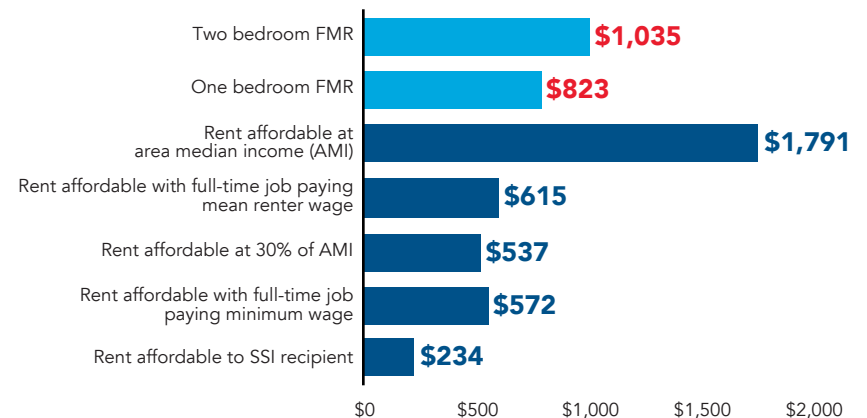
75
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

59
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Missoula, MT MSA	\$17.83
Billings, MT HUD Metro FMR Area	\$17.31
Gallatin County	\$17.27
Lewis and Clark County	\$17.15
Richland County	\$16.63



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	\$15.97	\$830	\$33,209	1.9	\$70,716	\$1,768	\$21,215	\$530	135,807	32%	\$12.49	\$649	1.3
Combined Nonmetro Areas	\$15.32	\$797	\$31,866	1.8	\$69,028	\$1,726	\$20,708	\$518	82,723	31%	\$12.31	\$640	1.2
<u>Metropolitan Areas</u>													
Billings HMFA	\$17.31	\$900	\$36,000	2.0	\$79,200	\$1,980	\$23,760	\$594	21,440	31%	\$13.68	\$711	1.3
Golden Valley County HMFA	\$16.19	\$842	\$33,680	1.9	\$79,300	\$1,983	\$23,790	\$595	91	28%	\$12.65	\$658	1.3
Great Falls MSA	\$14.94	\$777	\$31,080	1.8	\$63,300	\$1,583	\$18,990	\$475	11,824	34%	\$12.05	\$627	1.2
Missoula MSA	\$17.83	\$927	\$37,080	2.1	\$73,300	\$1,833	\$21,990	\$550	19,729	41%	\$11.71	\$609	1.5
<u>Counties</u>													
Beaverhead County	\$13.46	\$700	\$28,000	1.6	\$63,000	\$1,575	\$18,900	\$473	1,355	34%	\$9.85	\$512	1.4
Big Horn County	\$14.62	\$760	\$30,400	1.7	\$53,100	\$1,328	\$15,930	\$398	1,437	39%	\$15.97	\$830	0.9
Blaine County	\$13.46	\$700	\$28,000	1.6	\$47,200	\$1,180	\$14,160	\$354	948	41%	\$10.37	\$539	1.3
Broadwater County	\$15.08	\$784	\$31,360	1.8	\$64,500	\$1,613	\$19,350	\$484	385	16%	\$11.59	\$603	1.3
Carbon County	\$17.31	\$900	\$36,000	2.0	\$79,200	\$1,980	\$23,760	\$594	957	21%	\$10.61	\$552	1.6
Carter County	\$13.46	\$700	\$28,000	1.6	\$68,100	\$1,703	\$20,430	\$511	96	17%	\$13.06	\$679	1.0
Cascade County	\$14.94	\$777	\$31,080	1.8	\$63,300	\$1,583	\$18,990	\$475	11,824	34%	\$12.05	\$627	1.2
Chouteau County	\$13.46	\$700	\$28,000	1.6	\$54,200	\$1,355	\$16,260	\$407	858	37%	\$11.89	\$618	1.1
Custer County	\$13.46	\$700	\$28,000	1.6	\$72,200	\$1,805	\$21,660	\$542	1,449	30%	\$11.28	\$587	1.2
Daniels County	\$13.46	\$700	\$28,000	1.6	\$74,800	\$1,870	\$22,440	\$561	203	23%	\$13.46	\$700	1.0
Dawson County	\$13.48	\$701	\$28,040	1.6	\$70,500	\$1,763	\$21,150	\$529	1,237	31%	\$13.93	\$725	1.0
Deer Lodge County	\$13.46	\$700	\$28,000	1.6	\$57,900	\$1,448	\$17,370	\$434	1,193	30%	\$9.32	\$485	1.4
Fallon County	\$13.46	\$700	\$28,000	1.6	\$72,300	\$1,808	\$21,690	\$542	401	32%	\$20.52	\$1,067	0.7
Fergus County	\$14.92	\$776	\$31,040	1.8	\$54,800	\$1,370	\$16,440	\$411	1,487	30%	\$14.80	\$769	1.0
Flathead County	\$15.92	\$828	\$33,120	1.9	\$69,600	\$1,740	\$20,880	\$522	10,656	28%	\$12.50	\$650	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gallatin County	\$17.27	\$898	\$35,920	2.0	\$90,300	\$2,258	\$27,090	\$677	15,634	38%	\$12.78	\$665	1.4
Garfield County	\$13.46	\$700	\$28,000	1.6	\$62,600	\$1,565	\$18,780	\$470	86	19%	\$8.89	\$462	1.5
Glacier County	\$13.46	\$700	\$28,000	1.6	\$44,200	\$1,105	\$13,260	\$332	1,713	41%	\$14.10	\$733	1.0
Golden Valley County	\$16.19	\$842	\$33,680	1.9	\$79,300	\$1,983	\$23,790	\$595	91	28%	\$12.65	\$658	1.3
Granite County	\$13.46	\$700	\$28,000	1.6	\$61,300	\$1,533	\$18,390	\$460	361	28%	\$9.34	\$486	1.4
Hill County	\$13.46	\$700	\$28,000	1.6	\$58,700	\$1,468	\$17,610	\$440	2,336	38%	\$10.32	\$537	1.3
Jefferson County	\$16.12	\$838	\$33,520	1.9	\$79,500	\$1,988	\$23,850	\$596	672	15%	\$11.12	\$578	1.4
Judith Basin County	\$13.46	\$700	\$28,000	1.6	\$62,800	\$1,570	\$18,840	\$471	263	28%	\$12.94	\$673	1.0
Lake County	\$14.31	\$744	\$29,760	1.7	\$56,100	\$1,403	\$16,830	\$421	3,330	28%	\$11.48	\$597	1.2
Lewis and Clark County	\$17.15	\$892	\$35,680	2.0	\$85,700	\$2,143	\$25,710	\$643	8,609	31%	\$11.81	\$614	1.5
Liberty County	\$13.46	\$700	\$28,000	1.6	\$64,900	\$1,623	\$19,470	\$487	334	39%	\$10.33	\$537	1.3
Lincoln County	\$13.46	\$700	\$28,000	1.6	\$48,400	\$1,210	\$14,520	\$363	1,694	21%	\$8.68	\$451	1.6
McCone County	\$13.46	\$700	\$28,000	1.6	\$60,000	\$1,500	\$18,000	\$450	139	19%	\$19.78	\$1,029	0.7
Madison County	\$14.98	\$779	\$31,160	1.8	\$64,500	\$1,613	\$19,350	\$484	804	23%	\$14.23	\$740	1.1
Meagher County	\$13.54	\$704	\$28,160	1.6	\$47,300	\$1,183	\$14,190	\$355	230	30%	\$12.46	\$648	1.1
Mineral County	\$13.46	\$700	\$28,000	1.6	\$59,200	\$1,480	\$17,760	\$444	496	29%	\$8.17	\$425	1.6
Missoula County	\$17.83	\$927	\$37,080	2.1	\$73,300	\$1,833	\$21,990	\$550	19,729	41%	\$11.71	\$609	1.5
Musselshell County	\$16.13	\$839	\$33,560	1.9	\$57,300	\$1,433	\$17,190	\$430	620	30%	\$16.52	\$859	1.0
Park County	\$16.60	\$863	\$34,520	2.0	\$66,800	\$1,670	\$20,040	\$501	2,197	29%	\$12.92	\$672	1.3
Petroleum County †	\$15.21	\$791	\$31,640	1.8	\$54,700	\$1,368	\$16,410	\$410	72	35%			
Phillips County	\$13.46	\$700	\$28,000	1.6	\$56,000	\$1,400	\$16,800	\$420	516	29%	\$8.98	\$467	1.5
Pondera County	\$13.46	\$700	\$28,000	1.6	\$57,500	\$1,438	\$17,250	\$431	615	28%	\$9.30	\$484	1.4
Powder River County	\$13.46	\$700	\$28,000	1.6	\$63,900	\$1,598	\$19,170	\$479	276	36%	\$9.17	\$477	1.5
Powell County	\$13.46	\$700	\$28,000	1.6	\$63,800	\$1,595	\$19,140	\$479	739	31%	\$12.19	\$634	1.1
Prairie County	\$13.46	\$700	\$28,000	1.6	\$52,500	\$1,313	\$15,750	\$394	62	11%	\$11.96	\$622	1.1
Ravalli County	\$14.79	\$769	\$30,760	1.7	\$56,900	\$1,423	\$17,070	\$427	4,404	26%	\$10.60	\$551	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richland County	\$16.63	\$865	\$34,600	2.0	\$80,100	\$2,003	\$24,030	\$601	1,691	37%	\$17.28	\$899	1.0
Roosevelt County	\$13.46	\$700	\$28,000	1.6	\$53,500	\$1,338	\$16,050	\$401	1,351	42%	\$11.40	\$593	1.2
Rosebud County	\$13.46	\$700	\$28,000	1.6	\$74,000	\$1,850	\$22,200	\$555	893	28%	\$16.02	\$833	0.8
Sanders County	\$13.46	\$700	\$28,000	1.6	\$45,600	\$1,140	\$13,680	\$342	1,209	24%	\$9.45	\$492	1.4
Sheridan County	\$13.46	\$700	\$28,000	1.6	\$79,800	\$1,995	\$23,940	\$599	400	24%	\$13.14	\$683	1.0
Silver Bow County	\$14.42	\$750	\$30,000	1.7	\$61,200	\$1,530	\$18,360	\$459	5,118	34%	\$9.76	\$507	1.5
Stillwater County	\$13.46	\$700	\$28,000	1.6	\$79,000	\$1,975	\$23,700	\$593	844	22%	\$20.54	\$1,068	0.7
Sweet Grass County	\$14.87	\$773	\$30,920	1.7	\$68,400	\$1,710	\$20,520	\$513	389	25%	\$17.12	\$890	0.9
Teton County	\$13.87	\$721	\$28,840	1.6	\$69,300	\$1,733	\$20,790	\$520	731	30%	\$11.85	\$616	1.2
Toole County	\$13.46	\$700	\$28,000	1.6	\$59,400	\$1,485	\$17,820	\$446	785	42%	\$13.16	\$685	1.0
Treasure County	\$14.19	\$738	\$29,520	1.7	\$48,600	\$1,215	\$14,580	\$365	112	31%	\$19.09	\$993	0.7
Valley County	\$13.46	\$700	\$28,000	1.6	\$61,900	\$1,548	\$18,570	\$464	899	26%	\$9.51	\$495	1.4
Wheatland County	\$13.46	\$700	\$28,000	1.6	\$44,500	\$1,113	\$13,350	\$334	291	35%	\$16.09	\$837	0.8
Wibaux County	\$15.21	\$791	\$31,640	1.8	\$61,300	\$1,533	\$18,390	\$460	103	21%	\$15.61	\$812	1.0
Yellowstone County	\$17.31	\$900	\$36,000	2.0	\$79,200	\$1,980	\$23,760	\$594	20,483	32%	\$13.77	\$716	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

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4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEBRASKA

STATE RANKING **#37***

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$836**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,787** monthly or **\$33,442** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.08
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$13.25
2-Bedroom Housing Wage	\$16.08
Number of Renter Households	254216
Percent Renters	34%

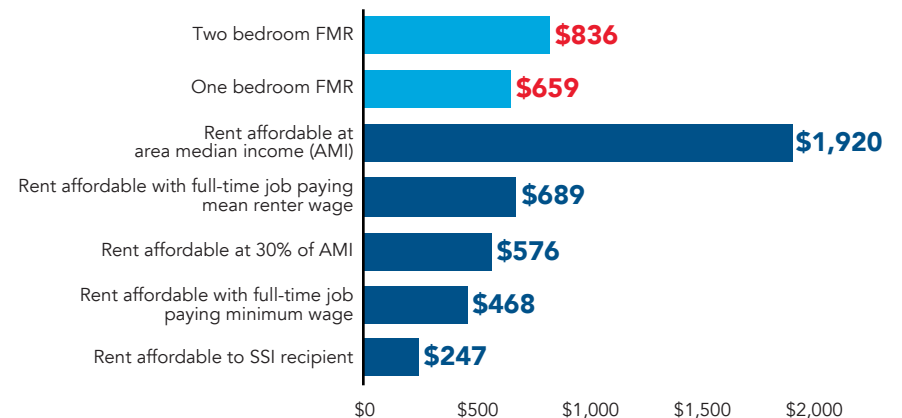
71
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

56
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs, NE-IA HUD Metro FMR Area	\$17.83
Arthur County	\$17.42
Saline County	\$16.63
Dodge County	\$16.40
Hayes County	\$15.83



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	\$16.08	\$836	\$33,442	1.8	\$76,801	\$1,920	\$23,040	\$576	254,216	34%	\$13.25	\$689	1.2
Combined Nonmetro Areas	\$14.50	\$754	\$30,150	1.6	\$66,762	\$1,669	\$20,029	\$501	82,236	30%	\$11.80	\$614	1.2
<u>Metropolitan Areas</u>													
Hall County HMFA	\$14.62	\$760	\$30,400	1.6	\$61,700	\$1,543	\$18,510	\$463	8,739	38%	\$12.11	\$630	1.2
Hamilton County HMFA	\$13.46	\$700	\$28,000	1.5	\$75,700	\$1,893	\$22,710	\$568	695	19%	\$13.64	\$709	1.0
Howard County HMFA	\$13.46	\$700	\$28,000	1.5	\$71,200	\$1,780	\$21,360	\$534	617	23%	\$8.27	\$430	1.6
Lincoln HMFA	\$15.48	\$805	\$32,200	1.7	\$80,400	\$2,010	\$24,120	\$603	48,317	40%	\$12.00	\$624	1.3
Merrick County HMFA	\$13.46	\$700	\$28,000	1.5	\$66,000	\$1,650	\$19,800	\$495	820	25%	\$13.57	\$706	1.0
Omaha-Council Bluffs HMFA	\$17.83	\$927	\$37,080	2.0	\$86,000	\$2,150	\$25,800	\$645	106,206	36%	\$14.81	\$770	1.2
Saunders County HMFA	\$14.58	\$758	\$30,320	1.6	\$81,600	\$2,040	\$24,480	\$612	1,705	21%	\$10.84	\$564	1.3
Seward County HMFA	\$13.46	\$700	\$28,000	1.5	\$82,600	\$2,065	\$24,780	\$620	1,891	29%	\$10.39	\$540	1.3
Sioux City HMFA	\$15.77	\$820	\$32,800	1.8	\$69,500	\$1,738	\$20,850	\$521	2,990	31%	\$12.46	\$648	1.3
<u>Counties</u>													
Adams County	\$14.29	\$743	\$29,720	1.6	\$70,700	\$1,768	\$21,210	\$530	4,014	32%	\$9.74	\$506	1.5
Antelope County	\$13.46	\$700	\$28,000	1.5	\$61,000	\$1,525	\$18,300	\$458	630	23%	\$10.63	\$553	1.3
Arthur County †	\$17.42	\$906	\$36,240	1.9	\$59,900	\$1,498	\$17,970	\$449	65	37%			
Banner County †	\$14.31	\$744	\$29,760	1.6	\$67,500	\$1,688	\$20,250	\$506	95	32%			
Blaine County †	\$14.02	\$729	\$29,160	1.6	\$58,400	\$1,460	\$17,520	\$438	91	39%			
Boone County	\$13.46	\$700	\$28,000	1.5	\$69,900	\$1,748	\$20,970	\$524	504	22%	\$13.29	\$691	1.0
Box Butte County	\$13.46	\$700	\$28,000	1.5	\$75,200	\$1,880	\$22,560	\$564	1,305	28%	\$8.58	\$446	1.6
Boyd County	\$13.46	\$700	\$28,000	1.5	\$63,900	\$1,598	\$19,170	\$479	165	18%	\$10.88	\$566	1.2
Brown County	\$15.40	\$801	\$32,040	1.7	\$51,400	\$1,285	\$15,420	\$386	400	27%	\$9.74	\$507	1.6
Buffalo County	\$15.81	\$822	\$32,880	1.8	\$74,900	\$1,873	\$22,470	\$562	6,992	37%	\$11.19	\$582	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burt County	\$14.17	\$737	\$29,480	1.6	\$66,000	\$1,650	\$19,800	\$495	698	24%	\$9.91	\$515	1.4
Butler County	\$13.92	\$724	\$28,960	1.5	\$67,100	\$1,678	\$20,130	\$503	682	20%	\$12.20	\$634	1.1
Cass County	\$17.83	\$927	\$37,080	2.0	\$86,000	\$2,150	\$25,800	\$645	1,801	18%	\$11.75	\$611	1.5
Cedar County	\$13.46	\$700	\$28,000	1.5	\$72,900	\$1,823	\$21,870	\$547	678	19%	\$11.95	\$621	1.1
Chase County	\$13.46	\$700	\$28,000	1.5	\$66,100	\$1,653	\$19,830	\$496	326	20%	\$10.14	\$527	1.3
Cherry County	\$13.46	\$700	\$28,000	1.5	\$67,600	\$1,690	\$20,280	\$507	1,013	38%	\$8.81	\$458	1.5
Cheyenne County	\$13.48	\$701	\$28,040	1.5	\$80,300	\$2,008	\$24,090	\$602	1,291	29%	\$20.41	\$1,062	0.7
Clay County	\$13.46	\$700	\$28,000	1.5	\$65,000	\$1,625	\$19,500	\$488	595	23%	\$13.12	\$682	1.0
Colfax County	\$13.48	\$701	\$28,040	1.5	\$66,100	\$1,653	\$19,830	\$496	1,162	32%	\$18.72	\$973	0.7
Cuming County	\$13.46	\$700	\$28,000	1.5	\$64,400	\$1,610	\$19,320	\$483	1,210	32%	\$13.33	\$693	1.0
Custer County	\$13.46	\$700	\$28,000	1.5	\$62,300	\$1,558	\$18,690	\$467	1,345	28%	\$11.97	\$623	1.1
Dakota County	\$15.77	\$820	\$32,800	1.8	\$69,500	\$1,738	\$20,850	\$521	2,536	34%	\$12.47	\$648	1.3
Dawes County	\$14.71	\$765	\$30,600	1.6	\$60,900	\$1,523	\$18,270	\$457	1,335	38%	\$9.29	\$483	1.6
Dawson County	\$14.10	\$733	\$29,320	1.6	\$62,200	\$1,555	\$18,660	\$467	2,951	33%	\$11.70	\$608	1.2
Deuel County	\$13.98	\$727	\$29,080	1.6	\$61,500	\$1,538	\$18,450	\$461	207	25%	\$11.59	\$603	1.2
Dixon County	\$15.77	\$820	\$32,800	1.8	\$69,500	\$1,738	\$20,850	\$521	454	20%	\$12.37	\$643	1.3
Dodge County	\$16.40	\$853	\$34,120	1.8	\$62,400	\$1,560	\$18,720	\$468	5,443	36%	\$12.64	\$657	1.3
Douglas County	\$17.83	\$927	\$37,080	2.0	\$86,000	\$2,150	\$25,800	\$645	83,107	39%	\$15.30	\$795	1.2
Dundy County	\$14.31	\$744	\$29,760	1.6	\$65,800	\$1,645	\$19,740	\$494	280	32%	\$12.52	\$651	1.1
Fillmore County	\$13.46	\$700	\$28,000	1.5	\$66,300	\$1,658	\$19,890	\$497	612	25%	\$13.27	\$690	1.0
Franklin County	\$13.46	\$700	\$28,000	1.5	\$63,200	\$1,580	\$18,960	\$474	225	16%	\$11.86	\$617	1.1
Frontier County	\$13.46	\$700	\$28,000	1.5	\$64,800	\$1,620	\$19,440	\$486	259	23%	\$11.98	\$623	1.1
Furnas County	\$13.46	\$700	\$28,000	1.5	\$55,400	\$1,385	\$16,620	\$416	613	28%	\$10.29	\$535	1.3
Gage County	\$14.46	\$752	\$30,080	1.6	\$65,600	\$1,640	\$19,680	\$492	2,917	32%	\$11.48	\$597	1.3
Garden County	\$13.46	\$700	\$28,000	1.5	\$74,400	\$1,860	\$22,320	\$558	176	20%	\$13.19	\$686	1.0
Garfield County	\$13.46	\$700	\$28,000	1.5	\$57,400	\$1,435	\$17,220	\$431	191	21%	\$5.53	\$287	2.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gosper County	\$13.46	\$700	\$28,000	1.5	\$77,900	\$1,948	\$23,370	\$584	269	30%	\$19.53	\$1,016	0.7
Grant County	\$14.31	\$744	\$29,760	1.6	\$54,100	\$1,353	\$16,230	\$406	51	19%	\$16.12	\$838	0.9
Greeley County	\$13.46	\$700	\$28,000	1.5	\$61,300	\$1,533	\$18,390	\$460	198	20%	\$13.22	\$688	1.0
Hall County	\$14.62	\$760	\$30,400	1.6	\$61,700	\$1,543	\$18,510	\$463	8,739	38%	\$12.11	\$630	1.2
Hamilton County	\$13.46	\$700	\$28,000	1.5	\$75,700	\$1,893	\$22,710	\$568	695	19%	\$13.64	\$709	1.0
Harlan County	\$13.46	\$700	\$28,000	1.5	\$61,000	\$1,525	\$18,300	\$458	364	23%	\$8.08	\$420	1.7
Hayes County	\$15.83	\$823	\$32,920	1.8	\$64,300	\$1,608	\$19,290	\$482	140	33%	\$21.58	\$1,122	0.7
Hitchcock County	\$13.46	\$700	\$28,000	1.5	\$57,600	\$1,440	\$17,280	\$432	337	26%	\$12.95	\$674	1.0
Holt County	\$13.46	\$700	\$28,000	1.5	\$65,900	\$1,648	\$19,770	\$494	1,281	28%	\$13.25	\$689	1.0
Hooker County	\$14.31	\$744	\$29,760	1.6	\$51,600	\$1,290	\$15,480	\$387	80	25%	\$11.03	\$574	1.3
Howard County	\$13.46	\$700	\$28,000	1.5	\$71,200	\$1,780	\$21,360	\$534	617	23%	\$8.27	\$430	1.6
Jefferson County	\$13.46	\$700	\$28,000	1.5	\$55,800	\$1,395	\$16,740	\$419	878	27%	\$10.34	\$538	1.3
Johnson County	\$13.46	\$700	\$28,000	1.5	\$63,700	\$1,593	\$19,110	\$478	487	26%	\$9.53	\$495	1.4
Kearney County	\$15.35	\$798	\$31,920	1.7	\$75,200	\$1,880	\$22,560	\$564	839	31%	\$12.79	\$665	1.2
Keith County	\$13.52	\$703	\$28,120	1.5	\$63,500	\$1,588	\$19,050	\$476	1,297	33%	\$9.12	\$474	1.5
Keya Paha County †	\$13.85	\$720	\$28,800	1.5	\$53,200	\$1,330	\$15,960	\$399	92	28%			
Kimball County	\$14.75	\$767	\$30,680	1.6	\$54,400	\$1,360	\$16,320	\$408	515	33%	\$15.52	\$807	1.0
Knox County	\$13.46	\$700	\$28,000	1.5	\$64,700	\$1,618	\$19,410	\$485	971	27%	\$10.39	\$540	1.3
Lancaster County	\$15.48	\$805	\$32,200	1.7	\$80,400	\$2,010	\$24,120	\$603	48,317	40%	\$12.00	\$624	1.3
Lincoln County	\$14.62	\$760	\$30,400	1.6	\$68,300	\$1,708	\$20,490	\$512	5,371	36%	\$11.89	\$618	1.2
Logan County	\$13.46	\$700	\$28,000	1.5	\$66,500	\$1,663	\$19,950	\$499	113	31%	\$12.83	\$667	1.0
Loup County †	\$13.46	\$700	\$28,000	1.5	\$65,600	\$1,640	\$19,680	\$492	45	18%			
McPherson County †	\$14.31	\$744	\$29,760	1.6	\$68,100	\$1,703	\$20,430	\$511	64	33%			
Madison County	\$14.81	\$770	\$30,800	1.6	\$64,900	\$1,623	\$19,470	\$487	4,923	35%	\$11.86	\$617	1.2
Merrick County	\$13.46	\$700	\$28,000	1.5	\$66,000	\$1,650	\$19,800	\$495	820	25%	\$13.57	\$706	1.0
Morrill County	\$14.48	\$753	\$30,120	1.6	\$58,000	\$1,450	\$17,400	\$435	578	29%	\$13.45	\$700	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nance County	\$13.46	\$700	\$28,000	1.5	\$67,800	\$1,695	\$20,340	\$509	334	22%	\$10.70	\$557	1.3
Nemaha County	\$13.46	\$700	\$28,000	1.5	\$79,200	\$1,980	\$23,760	\$594	791	28%	\$9.12	\$474	1.5
Nuckolls County	\$13.46	\$700	\$28,000	1.5	\$59,000	\$1,475	\$17,700	\$443	485	24%	\$7.92	\$412	1.7
Otoe County	\$14.58	\$758	\$30,320	1.6	\$70,500	\$1,763	\$21,150	\$529	1,774	28%	\$10.46	\$544	1.4
Pawnee County	\$13.46	\$700	\$28,000	1.5	\$57,100	\$1,428	\$17,130	\$428	244	20%	\$10.46	\$544	1.3
Perkins County	\$13.46	\$700	\$28,000	1.5	\$74,300	\$1,858	\$22,290	\$557	264	21%	\$10.90	\$567	1.2
Phelps County	\$13.46	\$700	\$28,000	1.5	\$71,700	\$1,793	\$21,510	\$538	1,144	30%	\$11.81	\$614	1.1
Pierce County	\$13.46	\$700	\$28,000	1.5	\$70,300	\$1,758	\$21,090	\$527	579	19%	\$10.40	\$541	1.3
Platte County	\$15.65	\$814	\$32,560	1.7	\$75,600	\$1,890	\$22,680	\$567	3,730	29%	\$12.82	\$667	1.2
Polk County	\$13.46	\$700	\$28,000	1.5	\$76,100	\$1,903	\$22,830	\$571	401	20%	\$9.12	\$474	1.5
Red Willow County	\$13.85	\$720	\$28,800	1.5	\$62,700	\$1,568	\$18,810	\$470	1,145	25%	\$10.39	\$540	1.3
Richardson County	\$13.46	\$700	\$28,000	1.5	\$63,100	\$1,578	\$18,930	\$473	860	23%	\$10.76	\$560	1.3
Rock County	\$13.46	\$700	\$28,000	1.5	\$63,600	\$1,590	\$19,080	\$477	157	24%	\$13.44	\$699	1.0
Saline County	\$16.63	\$865	\$34,600	1.8	\$64,900	\$1,623	\$19,470	\$487	1,610	32%	\$13.09	\$681	1.3
Sarpy County	\$17.83	\$927	\$37,080	2.0	\$86,000	\$2,150	\$25,800	\$645	19,388	30%	\$12.95	\$673	1.4
Saunders County	\$14.58	\$758	\$30,320	1.6	\$81,600	\$2,040	\$24,480	\$612	1,705	21%	\$10.84	\$564	1.3
Scotts Bluff County	\$15.00	\$780	\$31,200	1.7	\$58,800	\$1,470	\$17,640	\$441	4,492	31%	\$11.78	\$613	1.3
Seward County	\$13.46	\$700	\$28,000	1.5	\$82,600	\$2,065	\$24,780	\$620	1,891	29%	\$10.39	\$540	1.3
Sheridan County	\$13.46	\$700	\$28,000	1.5	\$58,200	\$1,455	\$17,460	\$437	684	30%	\$10.97	\$570	1.2
Sherman County	\$13.46	\$700	\$28,000	1.5	\$64,800	\$1,620	\$19,440	\$486	254	18%	\$13.53	\$704	1.0
Sioux County †	\$13.46	\$700	\$28,000	1.5	\$60,900	\$1,523	\$18,270	\$457	141	24%			
Stanton County	\$14.37	\$747	\$29,880	1.6	\$71,200	\$1,780	\$21,360	\$534	391	17%	\$23.70	\$1,232	0.6
Thayer County	\$13.46	\$700	\$28,000	1.5	\$65,500	\$1,638	\$19,650	\$491	523	22%	\$14.55	\$756	0.9
Thomas County	\$13.46	\$700	\$28,000	1.5	\$71,400	\$1,785	\$21,420	\$536	89	30%	\$13.51	\$703	1.0
Thurston County	\$13.46	\$700	\$28,000	1.5	\$50,900	\$1,273	\$15,270	\$382	858	40%	\$11.92	\$620	1.1
Valley County	\$13.46	\$700	\$28,000	1.5	\$65,000	\$1,625	\$19,500	\$488	549	28%	\$9.78	\$509	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	\$17.83	\$927	\$37,080	2.0	\$86,000	\$2,150	\$25,800	\$645	1,910	23%	\$11.85	\$616	1.5
Wayne County	\$13.46	\$700	\$28,000	1.5	\$74,700	\$1,868	\$22,410	\$560	1,313	36%	\$8.15	\$424	1.7
Webster County	\$13.46	\$700	\$28,000	1.5	\$62,100	\$1,553	\$18,630	\$466	298	20%	\$8.96	\$466	1.5
Wheeler County	\$14.31	\$744	\$29,760	1.6	\$61,000	\$1,525	\$18,300	\$458	113	30%	\$16.61	\$864	0.9
York County	\$14.13	\$735	\$29,400	1.6	\$72,100	\$1,803	\$21,630	\$541	1,650	29%	\$9.83	\$511	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEVADA

STATE RANKING #25*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$980**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,266** monthly or **\$39,198** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.85
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$17.14
2-Bedroom Housing Wage	\$18.85
Number of Renter Households	469635
Percent Renters	45%

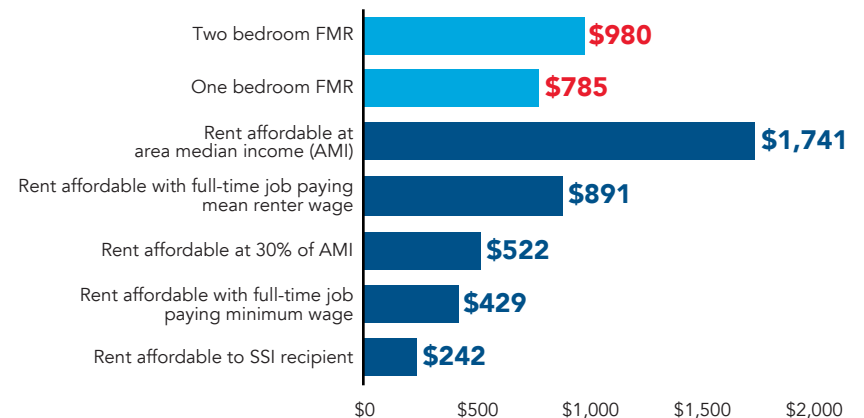
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Lander County	\$20.46
Reno, NV MSA	\$19.94
Douglas County	\$19.69
Las Vegas-Henderson-Paradise, NV MSA	\$18.83
Humboldt County	\$18.48



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Nevada

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$18.85	\$980	\$39,198	2.3	\$69,634	\$1,741	\$20,890	\$522	469,635	45%	\$17.14	\$891	1.1
Combined Nonmetro Areas	\$17.19	\$894	\$35,762	2.1	\$68,611	\$1,715	\$20,583	\$515	31,344	30%	\$18.00	\$936	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$16.58	\$862	\$34,480	2.0	\$69,600	\$1,740	\$20,880	\$522	9,967	45%	\$16.92	\$880	1.0
Las Vegas-Henderson-Paradise MSA	\$18.83	\$979	\$39,160	2.3	\$67,800	\$1,695	\$20,340	\$509	354,657	47%	\$17.16	\$892	1.1
Reno MSA	\$19.94	\$1,037	\$41,480	2.4	\$78,100	\$1,953	\$23,430	\$586	73,667	42%	\$16.75	\$871	1.2
<u>Counties</u>													
Churchill County	\$17.67	\$919	\$36,760	2.1	\$55,900	\$1,398	\$16,770	\$419	3,473	36%	\$16.22	\$844	1.1
Clark County	\$18.83	\$979	\$39,160	2.3	\$67,800	\$1,695	\$20,340	\$509	354,657	47%	\$17.16	\$892	1.1
Douglas County	\$19.69	\$1,024	\$40,960	2.4	\$73,000	\$1,825	\$21,900	\$548	6,233	31%	\$16.38	\$852	1.2
Elko County	\$17.65	\$918	\$36,720	2.1	\$87,400	\$2,185	\$26,220	\$656	5,255	29%	\$15.59	\$811	1.1
Esmeralda County †	\$13.46	\$700	\$28,000	1.6	\$48,800	\$1,220	\$14,640	\$366	225	46%			
Eureka County	\$17.00	\$884	\$35,360	2.1	\$114,200	\$2,855	\$34,260	\$857	237	31%	\$37.35	\$1,942	0.5
Humboldt County	\$18.48	\$961	\$38,440	2.2	\$78,900	\$1,973	\$23,670	\$592	1,449	23%	\$16.96	\$882	1.1
Lander County	\$20.46	\$1,064	\$42,560	2.5	\$90,400	\$2,260	\$27,120	\$678	407	19%	\$21.68	\$1,128	0.9
Lincoln County	\$13.63	\$709	\$28,360	1.7	\$59,100	\$1,478	\$17,730	\$443	594	31%	\$7.13	\$371	1.9
Lyon County	\$16.02	\$833	\$33,320	1.9	\$61,000	\$1,525	\$18,300	\$458	5,879	29%	\$16.44	\$855	1.0
Mineral County	\$13.46	\$700	\$28,000	1.6	\$62,400	\$1,560	\$18,720	\$468	649	35%	\$16.70	\$868	0.8
Nye County	\$15.77	\$820	\$32,800	1.9	\$55,500	\$1,388	\$16,650	\$416	5,548	31%	\$18.66	\$970	0.8
Pershing County	\$13.46	\$700	\$28,000	1.6	\$53,100	\$1,328	\$15,930	\$398	603	30%	\$25.58	\$1,330	0.5
Storey County	\$19.94	\$1,037	\$41,480	2.4	\$78,100	\$1,953	\$23,430	\$586	285	17%	\$29.58	\$1,538	0.7
Washoe County	\$19.94	\$1,037	\$41,480	2.4	\$78,100	\$1,953	\$23,430	\$586	73,382	42%	\$16.01	\$833	1.2
White Pine County	\$16.71	\$869	\$34,760	2.0	\$72,400	\$1,810	\$21,720	\$543	792	24%	\$18.52	\$963	0.9
Carson City	\$16.58	\$862	\$34,480	2.0	\$69,600	\$1,740	\$20,880	\$522	9,967	45%	\$16.92	\$880	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW HAMPSHIRE

STATE RANKING #12*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,208**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,027** monthly or **\$48,323** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.23
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.63
2-Bedroom Housing Wage	\$23.23
Number of Renter Households	154406
Percent Renters	29%

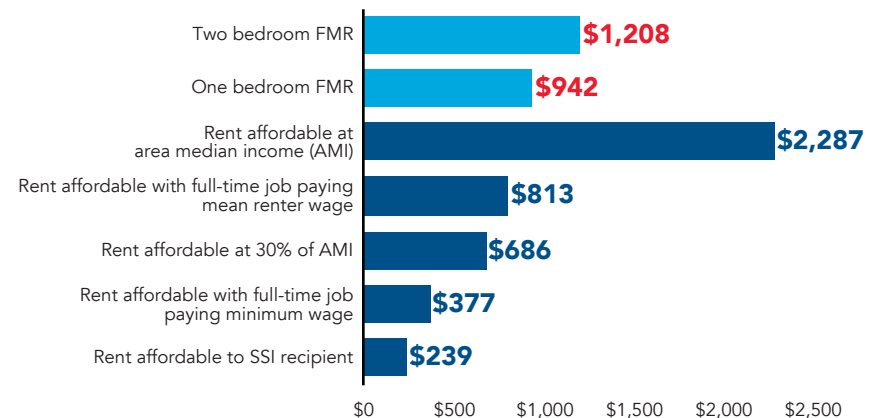
128
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

100
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	\$42.19
Western Rockingham County, NH HUD Metro FMR Area	\$28.81
Nashua, NH HUD Metro FMR Area	\$27.63
Lawrence, MA-NH HUD Metro FMR Area	\$26.10
Manchester, NH HUD Metro FMR Area	\$23.62



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

New Hampshire

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	\$23.23	\$1,208	\$48,323	3.2	\$91,488	\$2,287	\$27,446	\$686	154,406	29%	\$15.63	\$813	1.5
Combined Nonmetro Areas	\$20.37	\$1,059	\$42,368	2.8	\$81,617	\$2,040	\$24,485	\$612	55,777	28%	\$13.74	\$715	1.5
<u>Metropolitan Areas</u>													
Boston-Cambridge-Quincy HMFA	\$42.19	\$2,194	\$87,760	5.8	\$113,300	\$2,833	\$33,990	\$850	1,440	34%	\$15.54	\$808	2.7
Hillsborough County (part) HMFA	\$22.75	\$1,183	\$47,320	3.1	\$89,700	\$2,243	\$26,910	\$673	2,382	18%	\$17.75	\$923	1.3
Lawrence HMFA	\$26.10	\$1,357	\$54,280	3.6	\$102,100	\$2,553	\$30,630	\$766	11,703	22%	\$15.54	\$808	1.7
Manchester HMFA	\$23.62	\$1,228	\$49,120	3.3	\$88,600	\$2,215	\$26,580	\$665	27,619	44%	\$17.75	\$923	1.3
Nashua HMFA	\$27.63	\$1,437	\$57,480	3.8	\$102,900	\$2,573	\$30,870	\$772	24,000	29%	\$17.75	\$923	1.6
Portsmouth-Rochester HMFA	\$22.33	\$1,161	\$46,440	3.1	\$94,300	\$2,358	\$28,290	\$707	29,588	32%	\$15.49	\$805	1.4
Western Rockingham County HMFA	\$28.81	\$1,498	\$59,920	4.0	\$109,500	\$2,738	\$32,850	\$821	1,897	11%	\$15.54	\$808	1.9
<u>Counties</u>													
Belknap County	\$19.96	\$1,038	\$41,520	2.8	\$77,800	\$1,945	\$23,340	\$584	5,960	24%	\$11.66	\$606	1.7
Carroll County	\$20.00	\$1,040	\$41,600	2.8	\$68,800	\$1,720	\$20,640	\$516	4,333	20%	\$11.01	\$573	1.8
Cheshire County	\$21.08	\$1,096	\$43,840	2.9	\$77,300	\$1,933	\$23,190	\$580	9,076	30%	\$12.63	\$657	1.7
Coos County	\$15.44	\$803	\$32,120	2.1	\$61,200	\$1,530	\$18,360	\$459	3,997	29%	\$10.36	\$539	1.5
Grafton County	\$20.42	\$1,062	\$42,480	2.8	\$89,900	\$2,248	\$26,970	\$674	11,054	32%	\$16.85	\$876	1.2
Merrimack County	\$21.58	\$1,122	\$44,880	3.0	\$92,700	\$2,318	\$27,810	\$695	16,631	29%	\$14.00	\$728	1.5
Sullivan County	\$19.65	\$1,022	\$40,880	2.7	\$73,600	\$1,840	\$22,080	\$552	4,726	27%	\$12.94	\$673	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

HILLSBOROUGH COUNTY, NH (PART) HMFA

HILLSBOROUGH COUNTY

Antrim town, Bennington town, Deering town, Frankestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

Atkinson town, Chester town, Danville town, Derry town, Fremont town, Hampstead town, Kingston town, Newton town, Plaistow town, Raymond town, Salem town, Sandown town, Windham town

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

Amherst town, Brookline town, Greenville town, Hollis town, Hudson town, Litchfield town, Mason town, Merrimack town, Milford town, Mont Vernon town, Nashua city, New Ipswich town, Pelham town, Wilton town

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

Brentwood town, East Kingston town, Epping town, Exeter town, Greenland town, Hampton Falls town, Hampton town, Kensington town, New Castle town, Newfields town, Newington town, Newmarket town, North Hampton town, Portsmouth city, Rye town, Stratham town

STRAFFORD COUNTY

Barrington town, Dover city, Durham town, Farmington town, Lee town, Madbury town, Middleton town, Milton town, New Durham town, Rochester city, Rollinsford town, Somersworth city, Strafford town

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

Auburn town, Candia town, Deerfield town, Londonderry town, Northwood town, Nottingham town

NEW JERSEY

STATE RANKING

#6*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,501**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,002** monthly or **\$60,030** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.86
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	\$8.85
Average Renter Wage	\$18.68
2-Bedroom Housing Wage	\$28.86
Number of Renter Households	1147038
Percent Renters	36%

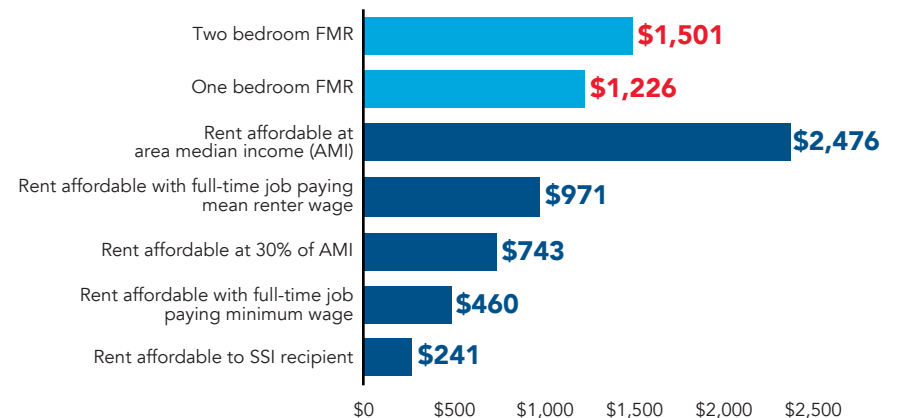
130
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

107
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

3.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	\$33.58
Bergen-Passaic, NJ HUD Metro FMR Area	\$32.19
Jersey City, NJ HUD Metro FMR Area	\$30.25
Monmouth-Ocean, NJ HUD Metro FMR Area	\$28.44
Newark, NJ HUD Metro FMR Area	\$27.83



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

New Jersey

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	\$28.86	\$1,501	\$60,030	3.3	\$99,027	\$2,476	\$29,708	\$743	1,147,038	36%	\$18.68	\$971	1.5
<u>Metropolitan Areas</u>													
Atlantic City-Hamilton MSA	\$24.60	\$1,279	\$51,160	2.8	\$76,900	\$1,923	\$23,070	\$577	32,815	33%	\$11.23	\$584	2.2
Bergen-Passaic HMFA *	\$32.19	\$1,674	\$66,960	3.6	\$106,600	\$2,665	\$31,980	\$800	195,292	39%	\$18.21	\$947	1.8
Jersey City HMFA	\$30.25	\$1,573	\$62,920	3.4	\$70,600	\$1,765	\$21,180	\$530	173,236	69%	\$30.89	\$1,606	1.0
Middlesex-Somerset-Hunterdon HMFA	\$33.58	\$1,746	\$69,840	3.8	\$118,300	\$2,958	\$35,490	\$887	138,729	31%	\$21.58	\$1,122	1.6
Monmouth-Ocean HMFA	\$28.44	\$1,479	\$59,160	3.2	\$102,300	\$2,558	\$30,690	\$767	105,487	23%	\$12.47	\$649	2.3
Newark HMFA	\$27.83	\$1,447	\$57,880	3.1	\$100,600	\$2,515	\$30,180	\$755	286,832	41%	\$21.38	\$1,112	1.3
Ocean City MSA	\$23.12	\$1,202	\$48,080	2.6	\$83,600	\$2,090	\$25,080	\$627	8,961	22%	\$8.84	\$460	2.6
Philadelphia-Camden-Wilmington MSA	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	129,115	27%	\$13.87	\$721	1.7
Trenton MSA	\$26.17	\$1,361	\$54,440	3.0	\$105,800	\$2,645	\$31,740	\$794	46,358	36%	\$18.24	\$949	1.4
Vineland-Bridgeton MSA	\$23.63	\$1,229	\$49,160	2.7	\$64,500	\$1,613	\$19,350	\$484	18,351	36%	\$11.49	\$598	2.1
Warren County HMFA	\$24.94	\$1,297	\$51,880	2.8	\$103,400	\$2,585	\$31,020	\$776	11,862	29%	\$13.17	\$685	1.9
<u>Counties</u>													
Atlantic County	\$24.60	\$1,279	\$51,160	2.8	\$76,900	\$1,923	\$23,070	\$577	32,815	33%	\$11.23	\$584	2.2
Bergen County *	\$32.19	\$1,674	\$66,960	3.6	\$106,600	\$2,665	\$31,980	\$800	119,753	35%	\$19.60	\$1,019	1.6
Burlington County	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	38,847	24%	\$16.97	\$883	1.4
Camden County	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	62,004	33%	\$12.73	\$662	1.8
Cape May County	\$23.12	\$1,202	\$48,080	2.6	\$83,600	\$2,090	\$25,080	\$627	8,961	22%	\$8.84	\$460	2.6
Cumberland County	\$23.63	\$1,229	\$49,160	2.7	\$64,500	\$1,613	\$19,350	\$484	18,351	36%	\$11.49	\$598	2.1
Essex County	\$27.83	\$1,447	\$57,880	3.1	\$100,600	\$2,515	\$30,180	\$755	155,475	55%	\$20.22	\$1,051	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gloucester County	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	21,379	20%	\$10.04	\$522	2.3
Hudson County	\$30.25	\$1,573	\$62,920	3.4	\$70,600	\$1,765	\$21,180	\$530	173,236	69%	\$30.89	\$1,606	1.0
Hunterdon County	\$33.58	\$1,746	\$69,840	3.8	\$118,300	\$2,958	\$35,490	\$887	7,637	16%	\$15.92	\$828	2.1
Mercer County	\$26.17	\$1,361	\$54,440	3.0	\$105,800	\$2,645	\$31,740	\$794	46,358	36%	\$18.24	\$949	1.4
Middlesex County	\$33.58	\$1,746	\$69,840	3.8	\$118,300	\$2,958	\$35,490	\$887	103,310	36%	\$20.49	\$1,065	1.6
Monmouth County	\$28.44	\$1,479	\$59,160	3.2	\$102,300	\$2,558	\$30,690	\$767	60,922	26%	\$12.49	\$650	2.3
Morris County	\$27.83	\$1,447	\$57,880	3.1	\$100,600	\$2,515	\$30,180	\$755	44,927	25%	\$24.61	\$1,280	1.1
Ocean County	\$28.44	\$1,479	\$59,160	3.2	\$102,300	\$2,558	\$30,690	\$767	44,565	20%	\$12.44	\$647	2.3
Passaic County *	\$32.19	\$1,674	\$66,960	3.6	\$106,600	\$2,665	\$31,980	\$800	75,539	47%	\$14.24	\$740	2.3
Salem County	\$23.08	\$1,200	\$48,000	2.6	\$90,100	\$2,253	\$27,030	\$676	6,885	29%	\$12.83	\$667	1.8
Somerset County	\$33.58	\$1,746	\$69,840	3.8	\$118,300	\$2,958	\$35,490	\$887	27,782	24%	\$25.26	\$1,314	1.3
Sussex County	\$27.83	\$1,447	\$57,880	3.1	\$100,600	\$2,515	\$30,180	\$755	9,276	17%	\$11.55	\$600	2.4
Union County	\$27.83	\$1,447	\$57,880	3.1	\$100,600	\$2,515	\$30,180	\$755	77,154	41%	\$20.24	\$1,052	1.4
Warren County	\$24.94	\$1,297	\$51,880	2.8	\$103,400	\$2,585	\$31,020	\$776	11,862	29%	\$13.17	\$685	1.9

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW MEXICO

STATE RANKING **#36***

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$850**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,832** monthly or **\$33,987** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.34
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$13.41
2-Bedroom Housing Wage	\$16.34
Number of Renter Households	247505
Percent Renters	32%

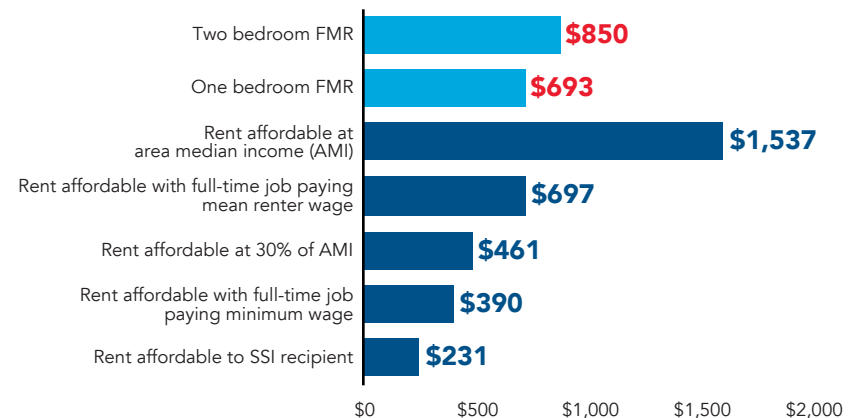
87
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Los Alamos County	\$21.60
Santa Fe County	\$20.56
Lea County	\$18.12
Lincoln County	\$18.06
Eddy County	\$17.88



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

New Mexico

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	\$16.34	\$850	\$33,987	2.2	\$61,478	\$1,537	\$18,444	\$461	247,505	32%	\$13.41	\$697	1.2
Combined Nonmetro Areas	\$15.81	\$822	\$32,876	2.1	\$54,829	\$1,371	\$16,449	\$411	75,476	31%	\$14.69	\$764	1.1
<u>Metropolitan Areas</u>													
Albuquerque MSA	\$16.87	\$877	\$35,080	2.2	\$65,700	\$1,643	\$19,710	\$493	113,771	33%	\$13.01	\$676	1.3
Farmington MSA	\$15.08	\$784	\$31,360	2.0	\$67,800	\$1,695	\$20,340	\$509	11,352	27%	\$15.40	\$801	1.0
Las Cruces MSA	\$13.46	\$700	\$28,000	1.8	\$50,800	\$1,270	\$15,240	\$381	28,601	37%	\$9.91	\$516	1.4
Santa Fe MSA	\$20.56	\$1,069	\$42,760	2.7	\$73,200	\$1,830	\$21,960	\$549	18,305	30%	\$13.50	\$702	1.5
<u>Counties</u>													
Bernalillo County	\$16.87	\$877	\$35,080	1.9	\$65,700	\$1,643	\$19,710	\$493	97,943	37%	\$13.21	\$687	1.3
Catron County	\$13.46	\$700	\$28,000	1.8	\$51,200	\$1,280	\$15,360	\$384	102	7%	\$10.22	\$531	1.3
Chaves County	\$15.90	\$827	\$33,080	2.1	\$52,300	\$1,308	\$15,690	\$392	7,473	32%	\$11.40	\$593	1.4
Cibola County	\$13.46	\$700	\$28,000	1.8	\$47,400	\$1,185	\$14,220	\$356	2,618	29%	\$11.36	\$590	1.2
Colfax County	\$14.85	\$772	\$30,880	2.0	\$50,600	\$1,265	\$15,180	\$380	1,823	33%	\$7.61	\$396	2.0
Curry County	\$17.69	\$920	\$36,800	2.4	\$51,600	\$1,290	\$15,480	\$387	7,806	42%	\$14.08	\$732	1.3
De Baca County	\$15.48	\$805	\$32,200	2.1	\$53,100	\$1,328	\$15,930	\$398	223	33%	\$13.47	\$700	1.1
Dona Ana County	\$13.46	\$700	\$28,000	1.8	\$50,800	\$1,270	\$15,240	\$381	28,601	37%	\$9.91	\$516	1.4
Eddy County	\$17.88	\$930	\$37,200	2.4	\$72,700	\$1,818	\$21,810	\$545	6,261	29%	\$19.09	\$993	0.9
Grant County	\$14.63	\$761	\$30,440	2.0	\$53,000	\$1,325	\$15,900	\$398	3,294	28%	\$12.03	\$626	1.2
Guadalupe County	\$13.46	\$700	\$28,000	1.8	\$42,900	\$1,073	\$12,870	\$322	420	34%	\$8.95	\$466	1.5
Harding County †	\$13.46	\$700	\$28,000	1.8	\$52,400	\$1,310	\$15,720	\$393	54	27%			
Hidalgo County	\$13.46	\$700	\$28,000	1.8	\$43,800	\$1,095	\$13,140	\$329	479	27%	\$9.89	\$514	1.4
Lea County	\$18.12	\$942	\$37,680	2.4	\$65,900	\$1,648	\$19,770	\$494	7,030	32%	\$20.30	\$1,056	0.9
Lincoln County	\$18.06	\$939	\$37,560	2.4	\$53,400	\$1,335	\$16,020	\$401	1,712	22%	\$9.38	\$488	1.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

New Mexico

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Los Alamos County	\$21.60	\$1,123	\$44,920	2.9	\$135,500	\$3,388	\$40,650	\$1,016	1,982	26%	\$26.98	\$1,403	0.8
Luna County	\$13.46	\$700	\$28,000	1.8	\$37,800	\$945	\$11,340	\$284	3,476	38%	\$10.61	\$552	1.3
McKinley County	\$14.52	\$755	\$30,200	1.9	\$37,100	\$928	\$11,130	\$278	5,633	29%	\$10.58	\$550	1.4
Mora County	\$15.48	\$805	\$32,200	2.1	\$38,600	\$965	\$11,580	\$290	360	24%	\$13.01	\$676	1.2
Otero County	\$13.79	\$717	\$28,680	1.8	\$57,800	\$1,445	\$17,340	\$434	8,488	36%	\$12.50	\$650	1.1
Quay County	\$13.46	\$700	\$28,000	1.8	\$45,000	\$1,125	\$13,500	\$338	970	31%	\$11.66	\$606	1.2
Rio Arriba County	\$13.46	\$700	\$28,000	1.8	\$48,100	\$1,203	\$14,430	\$361	3,004	23%	\$9.15	\$476	1.5
Roosevelt County	\$15.12	\$786	\$31,440	2.0	\$44,600	\$1,115	\$13,380	\$335	2,767	39%	\$9.44	\$491	1.6
Sandoval County	\$16.87	\$877	\$35,080	2.2	\$65,700	\$1,643	\$19,710	\$493	9,450	19%	\$12.70	\$660	1.3
San Juan County	\$15.08	\$784	\$31,360	2.0	\$67,800	\$1,695	\$20,340	\$509	11,352	27%	\$15.40	\$801	1.0
San Miguel County	\$15.71	\$817	\$32,680	2.1	\$45,500	\$1,138	\$13,650	\$341	3,271	30%	\$5.97	\$311	2.6
Santa Fe County	\$20.56	\$1,069	\$42,760	1.7	\$73,200	\$1,830	\$21,960	\$549	18,305	30%	\$13.50	\$702	1.5
Sierra County	\$14.81	\$770	\$30,800	2.0	\$43,700	\$1,093	\$13,110	\$328	1,381	26%	\$10.49	\$545	1.4
Socorro County	\$13.81	\$718	\$28,720	1.8	\$45,200	\$1,130	\$13,560	\$339	1,125	24%	\$9.36	\$487	1.5
Taos County	\$16.79	\$873	\$34,920	2.2	\$47,800	\$1,195	\$14,340	\$359	3,237	26%	\$11.25	\$585	1.5
Torrance County	\$16.87	\$877	\$35,080	2.2	\$65,700	\$1,643	\$19,710	\$493	1,111	20%	\$10.87	\$565	1.6
Union County	\$13.46	\$700	\$28,000	1.8	\$54,000	\$1,350	\$16,200	\$405	487	34%	\$15.11	\$786	0.9
Valencia County	\$16.87	\$877	\$35,080	2.2	\$65,700	\$1,643	\$19,710	\$493	5,267	20%	\$9.03	\$470	1.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW YORK

STATE RANKING

#5*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,599**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,331** monthly or **\$63,976** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.76
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	\$11.10
Average Renter Wage	\$25.00
2-Bedroom Housing Wage	\$30.76
Number of Renter Households	3360227
Percent Renters	46%

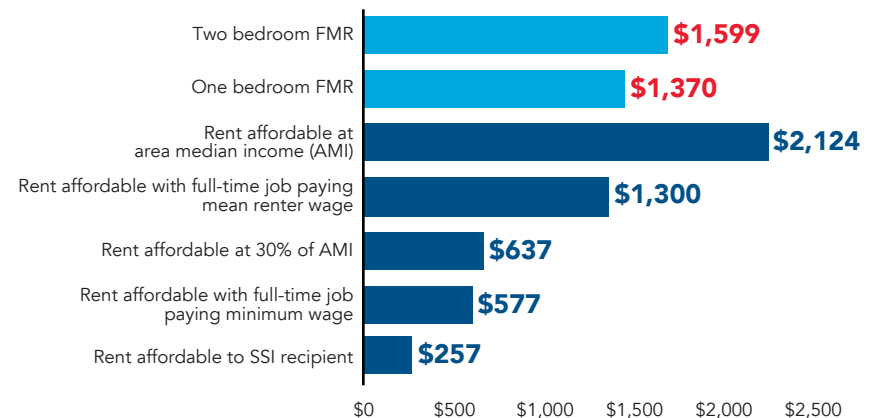
111
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

95
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nassau-Suffolk, NY HUD Metro FMR Area	\$36.67
New York, NY HUD Metro FMR Area	\$35.21
Westchester County	\$34.13
Poughkeepsie-Newburgh-Middletown, NY HUD Metro FMR Area	\$25.88
Kingston, NY MSA	\$23.27



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

New York

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	\$30.76	\$1,599	\$63,976	2.8	\$84,965	\$2,124	\$25,489	\$637	3,360,227	46%	\$25.00	\$1,300	1.2
Combined Nonmetro Areas	\$15.07	\$784	\$31,345	1.4	\$65,929	\$1,648	\$19,779	\$494	154,297	28%	\$11.16	\$580	1.4
<u>Metropolitan Areas</u>													
Albany-Schenectady-Troy MSA	\$21.44	\$1,115	\$44,600	1.9	\$89,900	\$2,248	\$26,970	\$674	124,559	36%	\$15.16	\$788	1.4
Binghamton MSA	\$15.96	\$830	\$33,200	1.4	\$70,500	\$1,763	\$21,150	\$529	31,626	32%	\$10.92	\$568	1.5
Buffalo-Cheektowaga-Niagara Falls MSA	\$16.12	\$838	\$33,520	1.5	\$76,900	\$1,923	\$23,070	\$577	160,249	34%	\$12.22	\$636	1.3
Elmira MSA	\$16.04	\$834	\$33,360	1.4	\$74,000	\$1,850	\$22,200	\$555	11,055	32%	\$10.51	\$547	1.5
Glens Falls MSA	\$18.44	\$959	\$38,360	1.7	\$69,700	\$1,743	\$20,910	\$523	14,201	28%	\$11.81	\$614	1.6
Ithaca MSA	\$21.83	\$1,135	\$45,400	2.0	\$83,900	\$2,098	\$25,170	\$629	17,356	45%	\$14.68	\$763	1.5
Kingston MSA	\$23.27	\$1,210	\$48,400	2.1	\$83,300	\$2,083	\$24,990	\$625	21,319	31%	\$10.35	\$538	2.2
Nassau-Suffolk HMFA	\$36.67	\$1,907	\$76,280	3.3	\$124,000	\$3,100	\$37,200	\$930	182,417	20%	\$14.85	\$772	2.5
New York HMFA	\$35.21	\$1,831	\$73,240	3.2	\$76,476	\$1,912	\$22,943	\$574	2,154,401	66%	\$36.34	\$1,890	1.0
Poughkeepsie-Newburgh-Middletown HMFA	\$25.88	\$1,346	\$53,840	2.3	\$96,600	\$2,415	\$28,980	\$725	73,131	31%	\$12.26	\$638	2.1
Rochester HMFA	\$18.29	\$951	\$38,040	1.6	\$75,700	\$1,893	\$22,710	\$568	139,656	33%	\$12.94	\$673	1.4
Syracuse MSA	\$16.50	\$858	\$34,320	1.5	\$79,500	\$1,988	\$23,850	\$596	84,135	33%	\$12.90	\$671	1.3
Utica-Rome MSA	\$15.12	\$786	\$31,440	1.4	\$70,400	\$1,760	\$21,120	\$528	37,335	32%	\$10.95	\$569	1.4
Watertown-Fort Drum MSA	\$22.38	\$1,164	\$46,560	2.0	\$58,600	\$1,465	\$17,580	\$440	19,194	44%	\$14.01	\$729	1.6
Westchester County Statutory Exception Area	\$34.13	\$1,775	\$71,000	3.1	\$120,300	\$3,008	\$36,090	\$902	133,154	38%	\$19.01	\$989	1.8
Yates County HMFA	\$14.62	\$760	\$30,400	1.3	\$69,100	\$1,728	\$20,730	\$518	2,142	23%	\$8.57	\$446	1.7
<u>Counties</u>													
Albany County	\$21.44	\$1,115	\$44,600	1.9	\$89,900	\$2,248	\$26,970	\$674	54,102	43%	\$15.85	\$824	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allegany County	\$13.46	\$700	\$28,000	1.2	\$57,600	\$1,440	\$17,280	\$432	4,661	26%	\$9.73	\$506	1.4
Bronx County	\$35.21	\$1,831	\$73,240	2.3	\$75,500	\$1,888	\$22,650	\$566	397,698	80%	\$20.19	\$1,050	1.7
Broome County	\$15.96	\$830	\$33,200	1.4	\$70,500	\$1,763	\$21,150	\$529	27,052	34%	\$10.58	\$550	1.5
Cattaraugus County	\$13.46	\$700	\$28,000	1.2	\$61,300	\$1,533	\$18,390	\$460	9,106	29%	\$10.29	\$535	1.3
Cayuga County	\$15.12	\$786	\$31,440	1.4	\$70,300	\$1,758	\$21,090	\$527	9,173	29%	\$11.36	\$591	1.3
Chautauqua County	\$13.46	\$700	\$28,000	1.2	\$60,500	\$1,513	\$18,150	\$454	15,885	30%	\$9.58	\$498	1.4
Chemung County	\$16.04	\$834	\$33,360	1.4	\$74,000	\$1,850	\$22,200	\$555	11,055	32%	\$10.51	\$547	1.5
Chenango County	\$14.25	\$741	\$29,640	1.3	\$62,400	\$1,560	\$18,720	\$468	5,108	25%	\$11.93	\$620	1.2
Clinton County	\$15.58	\$810	\$32,400	1.4	\$68,300	\$1,708	\$20,490	\$512	10,138	32%	\$11.80	\$614	1.3
Columbia County	\$18.00	\$936	\$37,440	1.6	\$78,900	\$1,973	\$23,670	\$592	7,041	28%	\$11.08	\$576	1.6
Cortland County	\$15.25	\$793	\$31,720	1.4	\$70,600	\$1,765	\$21,180	\$530	6,327	35%	\$11.34	\$590	1.3
Delaware County	\$14.40	\$749	\$29,960	1.3	\$62,400	\$1,560	\$18,720	\$468	5,090	27%	\$10.66	\$554	1.4
Dutchess County	\$25.88	\$1,346	\$53,840	2.3	\$96,600	\$2,415	\$28,980	\$725	33,120	31%	\$13.72	\$714	1.9
Erie County	\$16.12	\$838	\$33,520	1.5	\$76,900	\$1,923	\$23,070	\$577	135,159	35%	\$12.61	\$656	1.3
Essex County	\$16.29	\$847	\$33,880	1.5	\$70,300	\$1,758	\$21,090	\$527	3,657	24%	\$11.39	\$592	1.4
Franklin County	\$13.87	\$721	\$28,840	1.2	\$62,900	\$1,573	\$18,870	\$472	5,136	27%	\$9.68	\$504	1.4
Fulton County	\$14.85	\$772	\$30,880	1.3	\$61,600	\$1,540	\$18,480	\$462	6,450	29%	\$11.10	\$577	1.3
Genesee County	\$14.73	\$766	\$30,640	1.3	\$70,900	\$1,773	\$21,270	\$532	6,582	27%	\$10.55	\$548	1.4
Greene County	\$18.40	\$957	\$38,280	1.7	\$68,900	\$1,723	\$20,670	\$517	4,146	24%	\$8.70	\$453	2.1
Hamilton County	\$15.12	\$786	\$31,440	1.4	\$66,000	\$1,650	\$19,800	\$495	168	15%	\$9.10	\$473	1.7
Herkimer County	\$15.12	\$786	\$31,440	1.4	\$70,400	\$1,760	\$21,120	\$528	7,134	28%	\$11.33	\$589	1.3
Jefferson County	\$22.38	\$1,164	\$46,560	2.0	\$58,600	\$1,465	\$17,580	\$440	19,194	44%	\$14.01	\$729	1.6
Kings County	\$35.21	\$1,831	\$73,240	2.3	\$75,500	\$1,888	\$22,650	\$566	660,898	70%	\$16.67	\$867	2.1
Lewis County	\$13.90	\$723	\$28,920	1.3	\$63,800	\$1,595	\$19,140	\$479	2,249	22%	\$10.04	\$522	1.4
Livingston County	\$18.29	\$951	\$38,040	1.6	\$75,700	\$1,893	\$22,710	\$568	6,544	27%	\$8.89	\$462	2.1
Madison County	\$16.50	\$858	\$34,320	1.5	\$79,500	\$1,988	\$23,850	\$596	6,322	24%	\$10.67	\$555	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	\$18.29	\$951	\$38,040	1.6	\$75,700	\$1,893	\$22,710	\$568	108,715	36%	\$13.45	\$699	1.4
Montgomery County	\$15.15	\$788	\$31,520	1.4	\$58,500	\$1,463	\$17,550	\$439	6,135	31%	\$9.96	\$518	1.5
Nassau County	\$36.67	\$1,907	\$76,280	3.1	\$124,000	\$3,100	\$37,200	\$930	86,154	19%	\$14.85	\$772	2.5
New York County	\$35.21	\$1,831	\$73,240	3.2	\$75,500	\$1,888	\$22,650	\$566	575,892	76%	\$50.49	\$2,626	0.7
Niagara County	\$16.12	\$838	\$33,520	1.5	\$76,900	\$1,923	\$23,070	\$577	25,090	29%	\$9.62	\$500	1.7
Oneida County	\$15.12	\$786	\$31,440	1.4	\$70,400	\$1,760	\$21,120	\$528	30,201	33%	\$10.89	\$566	1.4
Onondaga County	\$16.50	\$858	\$34,320	1.5	\$79,500	\$1,988	\$23,850	\$596	65,234	35%	\$13.20	\$686	1.3
Ontario County	\$18.29	\$951	\$38,040	1.6	\$75,700	\$1,893	\$22,710	\$568	11,880	27%	\$12.41	\$645	1.5
Orange County	\$25.88	\$1,346	\$53,840	2.3	\$96,600	\$2,415	\$28,980	\$725	40,011	32%	\$11.10	\$577	2.3
Orleans County	\$18.29	\$951	\$38,040	1.6	\$75,700	\$1,893	\$22,710	\$568	4,048	25%	\$8.88	\$462	2.1
Oswego County	\$16.50	\$858	\$34,320	1.5	\$79,500	\$1,988	\$23,850	\$596	12,579	27%	\$12.04	\$626	1.4
Otsego County	\$16.00	\$832	\$33,280	1.4	\$66,700	\$1,668	\$20,010	\$500	6,074	26%	\$11.71	\$609	1.4
Putnam County	\$35.21	\$1,831	\$73,240	3.2	\$75,500	\$1,888	\$22,650	\$566	6,215	18%	\$12.37	\$643	2.8
Queens County	\$35.21	\$1,831	\$73,240	2.3	\$75,500	\$1,888	\$22,650	\$566	431,863	56%	\$19.60	\$1,019	1.8
Rensselaer County	\$21.44	\$1,115	\$44,600	1.9	\$89,900	\$2,248	\$26,970	\$674	23,578	37%	\$13.87	\$721	1.5
Richmond County	\$35.21	\$1,831	\$73,240	2.3	\$75,500	\$1,888	\$22,650	\$566	50,722	31%	\$11.29	\$587	3.1
Rockland County	\$35.21	\$1,831	\$73,240	3.2	\$107,500	\$2,688	\$32,250	\$806	31,113	31%	\$10.98	\$571	3.2
St. Lawrence County	\$15.40	\$801	\$32,040	1.4	\$64,300	\$1,608	\$19,290	\$482	11,449	27%	\$10.61	\$552	1.5
Saratoga County	\$21.44	\$1,115	\$44,600	1.9	\$89,900	\$2,248	\$26,970	\$674	26,505	28%	\$15.59	\$811	1.4
Schenectady County	\$21.44	\$1,115	\$44,600	1.9	\$89,900	\$2,248	\$26,970	\$674	17,306	32%	\$13.78	\$717	1.6
Schoharie County	\$21.44	\$1,115	\$44,600	1.9	\$89,900	\$2,248	\$26,970	\$674	3,068	24%	\$11.14	\$579	1.9
Schuyler County	\$13.46	\$700	\$28,000	1.2	\$65,500	\$1,638	\$19,650	\$491	1,756	24%	\$9.94	\$517	1.4
Seneca County	\$15.29	\$795	\$31,800	1.4	\$69,000	\$1,725	\$20,700	\$518	3,624	27%	\$11.56	\$601	1.3
Steuben County	\$14.06	\$731	\$29,240	1.3	\$63,700	\$1,593	\$19,110	\$478	11,395	28%	\$16.50	\$858	0.9
Suffolk County	\$36.67	\$1,907	\$76,280	3.1	\$124,000	\$3,100	\$37,200	\$930	96,263	20%	\$14.85	\$772	2.5
Sullivan County	\$18.54	\$964	\$38,560	1.7	\$74,800	\$1,870	\$22,440	\$561	9,158	33%	\$11.30	\$588	1.6

* 50th percentile FMR (See Appendix B).

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 2: FMR = Fiscal Year 2019 Fair Market Rent.
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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tioga County	\$15.96	\$830	\$33,200	1.4	\$70,500	\$1,763	\$21,150	\$529	4,574	23%	\$13.11	\$682	1.2
Tompkins County	\$21.83	\$1,135	\$45,400	2.0	\$83,900	\$2,098	\$25,170	\$629	17,356	45%	\$14.68	\$763	1.5
Ulster County	\$23.27	\$1,210	\$48,400	2.1	\$83,300	\$2,083	\$24,990	\$625	21,319	31%	\$10.35	\$538	2.2
Warren County	\$18.44	\$959	\$38,360	1.7	\$69,700	\$1,743	\$20,910	\$523	7,644	28%	\$11.74	\$611	1.6
Washington County	\$18.44	\$959	\$38,360	1.7	\$69,700	\$1,743	\$20,910	\$523	6,557	27%	\$12.05	\$626	1.5
Wayne County	\$18.29	\$951	\$38,040	1.6	\$75,700	\$1,893	\$22,710	\$568	8,469	23%	\$10.27	\$534	1.8
Westchester County	\$34.13	\$1,775	\$71,000	3.1	\$120,300	\$3,008	\$36,090	\$902	133,154	38%	\$19.01	\$989	1.8
Wyoming County	\$13.46	\$700	\$28,000	1.2	\$68,500	\$1,713	\$20,550	\$514	3,789	24%	\$10.08	\$524	1.3
Yates County	\$14.62	\$760	\$30,400	1.3	\$69,100	\$1,728	\$20,730	\$518	2,142	23%	\$8.57	\$446	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

STATE RANKING **#30***

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$881**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,938** monthly or **\$35,256** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.95
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.29
2-Bedroom Housing Wage	\$16.95
Number of Renter Households	1356450
Percent Renters	35%

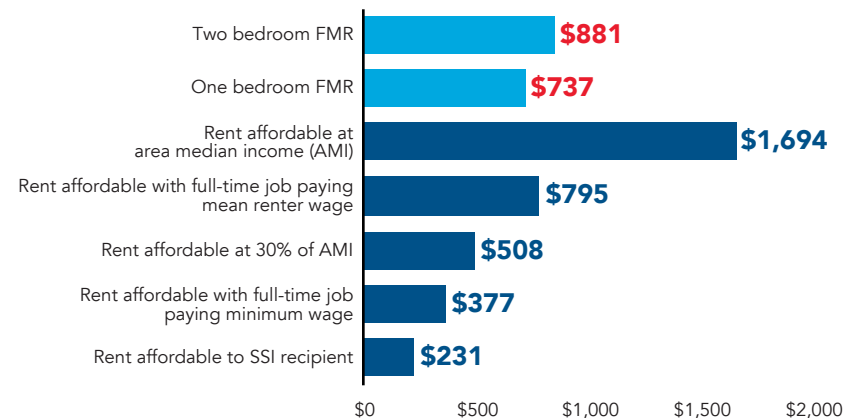
94
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Currituck County	\$21.23
Raleigh, NC MSA	\$20.88
Camden County	\$20.81
Durham-Chapel Hill, NC HUD Metro FMR Area	\$20.29
Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area	\$19.77



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

North Carolina

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	\$16.95	\$881	\$35,256	2.3	\$67,744	\$1,694	\$20,323	\$508	1,356,450	35%	\$15.29	\$795	1.1
Combined Nonmetro Areas	\$13.96	\$726	\$29,039	1.9	\$54,067	\$1,352	\$16,220	\$406	267,443	31%	\$10.82	\$563	1.3
<u>Metropolitan Areas</u>													
Asheville HMFA	\$19.10	\$993	\$39,720	2.6	\$66,400	\$1,660	\$19,920	\$498	53,653	33%	\$13.55	\$705	1.4
Brunswick County HMFA	\$16.38	\$852	\$34,080	2.3	\$66,300	\$1,658	\$19,890	\$497	12,121	23%	\$10.81	\$562	1.5
Burlington MSA	\$15.62	\$812	\$32,480	2.2	\$61,600	\$1,540	\$18,480	\$462	21,822	35%	\$13.22	\$687	1.2
Charlotte-Concord-Gastonia HMFA	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	234,197	38%	\$19.85	\$1,032	1.0
Craven County HMFA	\$17.19	\$894	\$35,760	2.4	\$64,600	\$1,615	\$19,380	\$485	14,902	37%	\$13.27	\$690	1.3
Davidson County HMFA	\$13.06	\$679	\$27,160	1.8	\$60,300	\$1,508	\$18,090	\$452	18,395	28%	\$12.22	\$636	1.1
Durham-Chapel Hill HMFA	\$20.29	\$1,055	\$42,200	2.8	\$84,800	\$2,120	\$25,440	\$636	82,874	41%	\$20.07	\$1,044	1.0
Fayetteville HMFA	\$17.17	\$893	\$35,720	2.4	\$54,900	\$1,373	\$16,470	\$412	60,967	49%	\$12.93	\$672	1.3
Gates County HMFA	\$13.06	\$679	\$27,160	1.8	\$64,600	\$1,615	\$19,380	\$485	870	20%	\$9.99	\$520	1.3
Goldensboro MSA	\$14.48	\$753	\$30,120	2.0	\$58,500	\$1,463	\$17,550	\$439	18,623	39%	\$11.44	\$595	1.3
Greensboro-High Point HMFA	\$14.79	\$769	\$30,760	2.0	\$61,300	\$1,533	\$18,390	\$460	98,442	38%	\$14.71	\$765	1.0
Greenville MSA	\$14.88	\$774	\$30,960	2.1	\$67,300	\$1,683	\$20,190	\$505	32,848	48%	\$11.45	\$596	1.3
Haywood County HMFA	\$16.19	\$842	\$33,680	2.2	\$58,600	\$1,465	\$17,580	\$440	7,427	28%	\$9.86	\$513	1.6
Hickory-Lenoir-Morganton MSA	\$13.06	\$679	\$27,160	1.8	\$55,100	\$1,378	\$16,530	\$413	40,812	29%	\$12.21	\$635	1.1
Hoke County HMFA	\$14.27	\$742	\$29,680	2.0	\$53,600	\$1,340	\$16,080	\$402	5,736	33%	\$10.96	\$570	1.3
Iredell County HMFA	\$16.79	\$873	\$34,920	2.3	\$70,700	\$1,768	\$21,210	\$530	17,757	28%	\$15.23	\$792	1.1
Jacksonville MSA	\$16.21	\$843	\$33,720	2.2	\$57,600	\$1,440	\$17,280	\$432	29,958	47%	\$11.59	\$603	1.4
Jones County HMFA	\$13.06	\$679	\$27,160	1.8	\$48,400	\$1,210	\$14,520	\$363	1,139	27%	\$8.52	\$443	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County HMFA	\$15.06	\$783	\$31,320	2.1	\$64,000	\$1,600	\$19,200	\$480	7,354	24%	\$11.61	\$604	1.3
Pamlico County HMFA	\$13.94	\$725	\$29,000	1.9	\$59,300	\$1,483	\$17,790	\$445	1,355	25%	\$8.75	\$455	1.6
Pender County HMFA	\$15.27	\$794	\$31,760	2.1	\$61,900	\$1,548	\$18,570	\$464	4,395	21%	\$9.62	\$500	1.6
Person County HMFA	\$13.60	\$707	\$28,280	1.9	\$56,000	\$1,400	\$16,800	\$420	4,411	28%	\$9.15	\$476	1.5
Raleigh MSA	\$20.88	\$1,086	\$43,440	2.9	\$93,100	\$2,328	\$27,930	\$698	162,246	34%	\$16.77	\$872	1.2
Rockingham County HMFA	\$13.06	\$679	\$27,160	1.8	\$53,400	\$1,335	\$16,020	\$401	11,735	32%	\$9.95	\$517	1.3
Rocky Mount MSA	\$13.87	\$721	\$28,840	1.9	\$54,700	\$1,368	\$16,410	\$410	21,563	37%	\$11.33	\$589	1.2
Rowan County HMFA	\$16.12	\$838	\$33,520	2.2	\$59,700	\$1,493	\$17,910	\$448	16,524	32%	\$13.76	\$716	1.2
Virginia Beach-Norfolk-Newport News HMFA	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	1,711	18%	\$8.70	\$452	2.4
Wilmington HMFA	\$19.29	\$1,003	\$40,120	2.7	\$72,800	\$1,820	\$21,840	\$546	39,062	43%	\$13.31	\$692	1.4
Winston-Salem HMFA	\$14.02	\$729	\$29,160	1.9	\$61,900	\$1,548	\$18,570	\$464	66,108	34%	\$14.76	\$768	0.9
<u>Counties</u>													
Alamance County	\$15.62	\$812	\$32,480	2.2	\$61,600	\$1,540	\$18,480	\$462	21,822	35%	\$13.22	\$687	1.2
Alexander County	\$13.06	\$679	\$27,160	1.8	\$55,100	\$1,378	\$16,530	\$413	3,362	24%	\$9.66	\$502	1.4
Alleghany County	\$13.06	\$679	\$27,160	1.8	\$48,100	\$1,203	\$14,430	\$361	1,184	25%	\$8.36	\$435	1.6
Anson County	\$13.06	\$679	\$27,160	1.8	\$45,200	\$1,130	\$13,560	\$339	3,380	35%	\$11.33	\$589	1.2
Ashe County	\$13.06	\$679	\$27,160	1.8	\$50,500	\$1,263	\$15,150	\$379	3,112	26%	\$11.30	\$588	1.2
Avery County	\$14.62	\$760	\$30,400	2.0	\$49,400	\$1,235	\$14,820	\$371	1,549	23%	\$10.07	\$524	1.5
Beaufort County	\$13.06	\$679	\$27,160	1.8	\$55,200	\$1,380	\$16,560	\$414	5,539	29%	\$9.29	\$483	1.4
Bertie County	\$13.06	\$679	\$27,160	1.8	\$44,300	\$1,108	\$13,290	\$332	2,106	26%	\$10.32	\$537	1.3
Bladen County	\$13.06	\$679	\$27,160	1.8	\$43,700	\$1,093	\$13,110	\$328	4,481	31%	\$11.38	\$592	1.1
Brunswick County	\$16.38	\$852	\$34,080	2.3	\$66,300	\$1,658	\$19,890	\$497	12,121	23%	\$10.81	\$562	1.5
Buncombe County	\$19.10	\$993	\$39,720	2.6	\$66,400	\$1,660	\$19,920	\$498	38,287	36%	\$14.16	\$736	1.3
Burke County	\$13.06	\$679	\$27,160	1.8	\$55,100	\$1,378	\$16,530	\$413	9,835	28%	\$9.93	\$517	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cabarrus County	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	20,589	29%	\$13.16	\$685	1.5
Caldwell County	\$13.06	\$679	\$27,160	1.8	\$55,100	\$1,378	\$16,530	\$413	9,118	28%	\$12.16	\$633	1.1
Camden County	\$20.81	\$1,082	\$43,280	2.9	\$75,300	\$1,883	\$22,590	\$565	754	20%	\$10.42	\$542	2.0
Carteret County	\$16.71	\$869	\$34,760	2.3	\$67,200	\$1,680	\$20,160	\$504	8,199	27%	\$10.66	\$554	1.6
Caswell County	\$13.06	\$679	\$27,160	1.8	\$51,200	\$1,280	\$15,360	\$384	2,162	24%	\$7.36	\$383	1.8
Catawba County	\$13.06	\$679	\$27,160	1.8	\$55,100	\$1,378	\$16,530	\$413	18,497	31%	\$13.12	\$682	1.0
Chatham County	\$20.29	\$1,055	\$42,200	2.8	\$84,800	\$2,120	\$25,440	\$636	6,696	24%	\$8.99	\$468	2.3
Cherokee County	\$13.06	\$679	\$27,160	1.8	\$47,900	\$1,198	\$14,370	\$359	2,241	20%	\$11.48	\$597	1.1
Chowan County	\$14.83	\$771	\$30,840	2.0	\$50,600	\$1,265	\$15,180	\$380	1,593	27%	\$8.89	\$462	1.7
Clay County	\$14.44	\$751	\$30,040	2.0	\$48,800	\$1,220	\$14,640	\$366	1,125	22%	\$8.99	\$468	1.6
Cleveland County	\$13.17	\$685	\$27,400	1.8	\$49,500	\$1,238	\$14,850	\$371	12,327	33%	\$11.70	\$608	1.1
Columbus County	\$13.06	\$679	\$27,160	1.8	\$50,000	\$1,250	\$15,000	\$375	6,541	29%	\$8.99	\$467	1.5
Craven County	\$17.19	\$894	\$35,760	2.4	\$64,600	\$1,615	\$19,380	\$485	14,902	37%	\$13.27	\$690	1.3
Cumberland County	\$17.17	\$893	\$35,720	2.4	\$54,900	\$1,373	\$16,470	\$412	60,967	49%	\$12.93	\$672	1.3
Currituck County	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	1,711	18%	\$8.70	\$452	2.4
Dare County	\$18.33	\$953	\$38,120	2.5	\$67,700	\$1,693	\$20,310	\$508	4,666	31%	\$11.44	\$595	1.6
Davidson County	\$13.06	\$679	\$27,160	1.8	\$60,300	\$1,508	\$18,090	\$452	18,395	28%	\$12.22	\$636	1.1
Davie County	\$14.02	\$729	\$29,160	1.9	\$61,900	\$1,548	\$18,570	\$464	3,572	22%	\$10.11	\$525	1.4
Duplin County	\$13.06	\$679	\$27,160	1.8	\$45,300	\$1,133	\$13,590	\$340	6,570	30%	\$11.39	\$592	1.1
Durham County	\$20.29	\$1,055	\$42,200	2.8	\$84,800	\$2,120	\$25,440	\$636	56,268	47%	\$22.02	\$1,145	0.9
Edgecombe County	\$13.87	\$721	\$28,840	1.9	\$54,700	\$1,368	\$16,410	\$410	8,757	41%	\$11.80	\$614	1.2
Forsyth County	\$14.02	\$729	\$29,160	1.9	\$61,900	\$1,548	\$18,570	\$464	54,477	38%	\$15.56	\$809	0.9
Franklin County	\$20.88	\$1,086	\$43,440	2.9	\$93,100	\$2,328	\$27,930	\$698	6,543	27%	\$12.94	\$673	1.6
Gaston County	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	27,952	35%	\$12.44	\$647	1.6
Gates County	\$13.06	\$679	\$27,160	1.8	\$64,600	\$1,615	\$19,380	\$485	870	20%	\$9.99	\$520	1.3
Graham County	\$13.06	\$679	\$27,160	1.8	\$50,200	\$1,255	\$15,060	\$377	601	18%	\$13.78	\$717	0.9

* 50th percentile FMR (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Granville County	\$15.71	\$817	\$32,680	2.2	\$63,300	\$1,583	\$18,990	\$475	5,578	27%	\$12.04	\$626	1.3
Greene County	\$13.06	\$679	\$27,160	1.8	\$54,200	\$1,355	\$16,260	\$407	2,254	31%	\$8.62	\$448	1.5
Guilford County	\$14.79	\$769	\$30,760	2.0	\$61,300	\$1,533	\$18,390	\$460	82,586	41%	\$15.20	\$791	1.0
Halifax County	\$13.79	\$717	\$28,680	1.9	\$44,300	\$1,108	\$13,290	\$332	7,819	37%	\$9.94	\$517	1.4
Harnett County	\$15.13	\$787	\$31,480	2.1	\$65,000	\$1,625	\$19,500	\$488	15,582	35%	\$10.36	\$539	1.5
Haywood County	\$16.19	\$842	\$33,680	2.2	\$58,600	\$1,465	\$17,580	\$440	7,427	28%	\$9.86	\$513	1.6
Henderson County	\$19.10	\$993	\$39,720	2.6	\$66,400	\$1,660	\$19,920	\$498	13,249	28%	\$11.75	\$611	1.6
Hertford County	\$13.98	\$727	\$29,080	1.9	\$47,200	\$1,180	\$14,160	\$354	2,913	33%	\$11.13	\$579	1.3
Hoke County	\$14.27	\$742	\$29,680	2.0	\$53,600	\$1,340	\$16,080	\$402	5,736	33%	\$10.96	\$570	1.3
Hyde County	\$17.46	\$908	\$36,320	2.4	\$49,800	\$1,245	\$14,940	\$374	435	24%	\$12.97	\$674	1.3
Iredell County	\$16.79	\$873	\$34,920	2.3	\$70,700	\$1,768	\$21,210	\$530	17,757	28%	\$15.23	\$792	1.1
Jackson County	\$13.25	\$689	\$27,560	1.8	\$56,100	\$1,403	\$16,830	\$421	5,653	35%	\$9.24	\$480	1.4
Johnston County	\$20.88	\$1,086	\$43,440	2.9	\$93,100	\$2,328	\$27,930	\$698	18,524	28%	\$11.35	\$590	1.8
Jones County	\$13.06	\$679	\$27,160	1.8	\$48,400	\$1,210	\$14,520	\$363	1,139	27%	\$8.52	\$443	1.5
Lee County	\$14.17	\$737	\$29,480	2.0	\$60,900	\$1,523	\$18,270	\$457	7,091	33%	\$12.32	\$640	1.2
Lenoir County	\$13.52	\$703	\$28,120	1.9	\$50,100	\$1,253	\$15,030	\$376	9,271	40%	\$11.98	\$623	1.1
Lincoln County	\$15.06	\$783	\$31,320	2.1	\$64,000	\$1,600	\$19,200	\$480	7,354	24%	\$11.61	\$604	1.3
McDowell County	\$13.06	\$679	\$27,160	1.8	\$48,300	\$1,208	\$14,490	\$362	5,166	29%	\$12.83	\$667	1.0
Macon County	\$14.71	\$765	\$30,600	2.0	\$51,500	\$1,288	\$15,450	\$386	4,073	26%	\$11.41	\$593	1.3
Madison County	\$19.10	\$993	\$39,720	2.6	\$66,400	\$1,660	\$19,920	\$498	2,117	25%	\$9.47	\$492	2.0
Martin County	\$13.06	\$679	\$27,160	1.8	\$47,900	\$1,198	\$14,370	\$359	2,994	31%	\$10.94	\$569	1.2
Mecklenburg County	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	171,286	43%	\$21.95	\$1,141	0.9
Mitchell County	\$13.06	\$679	\$27,160	1.8	\$54,500	\$1,363	\$16,350	\$409	1,311	21%	\$10.60	\$551	1.2
Montgomery County	\$13.06	\$679	\$27,160	1.8	\$51,100	\$1,278	\$15,330	\$383	3,258	30%	\$10.24	\$533	1.3
Moore County	\$14.94	\$777	\$31,080	2.1	\$78,700	\$1,968	\$23,610	\$590	9,783	26%	\$12.26	\$638	1.2
Nash County	\$13.87	\$721	\$28,840	1.9	\$54,700	\$1,368	\$16,410	\$410	12,806	35%	\$11.15	\$580	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hanover County	\$19.29	\$1,003	\$40,120	2.7	\$72,800	\$1,820	\$21,840	\$546	39,062	43%	\$13.31	\$692	1.4
Northampton County	\$13.06	\$679	\$27,160	1.8	\$41,200	\$1,030	\$12,360	\$309	2,713	31%	\$10.60	\$551	1.2
Onslow County	\$16.21	\$843	\$33,720	2.2	\$57,600	\$1,440	\$17,280	\$432	29,958	47%	\$11.59	\$603	1.4
Orange County	\$20.29	\$1,055	\$42,200	2.8	\$84,800	\$2,120	\$25,440	\$636	19,910	38%	\$14.12	\$734	1.4
Pamlico County	\$13.94	\$725	\$29,000	1.9	\$59,300	\$1,483	\$17,790	\$445	1,355	25%	\$8.75	\$455	1.6
Pasquotank County	\$15.25	\$793	\$31,720	2.1	\$58,700	\$1,468	\$17,610	\$440	5,781	40%	\$10.16	\$528	1.5
Pender County	\$15.27	\$794	\$31,760	2.1	\$61,900	\$1,548	\$18,570	\$464	4,395	21%	\$9.62	\$500	1.6
Perquimans County	\$15.87	\$825	\$33,000	2.2	\$54,700	\$1,368	\$16,410	\$410	1,602	27%	\$8.56	\$445	1.9
Person County	\$13.60	\$707	\$28,280	1.9	\$56,000	\$1,400	\$16,800	\$420	4,411	28%	\$9.15	\$476	1.5
Pitt County	\$14.88	\$774	\$30,960	2.1	\$67,300	\$1,683	\$20,190	\$505	32,848	48%	\$11.45	\$596	1.3
Polk County	\$15.29	\$795	\$31,800	2.1	\$59,100	\$1,478	\$17,730	\$443	2,399	27%	\$10.24	\$533	1.5
Randolph County	\$14.79	\$769	\$30,760	2.0	\$61,300	\$1,533	\$18,390	\$460	15,856	28%	\$11.52	\$599	1.3
Richmond County	\$13.06	\$679	\$27,160	1.8	\$42,300	\$1,058	\$12,690	\$317	6,346	35%	\$9.83	\$511	1.3
Robeson County	\$13.06	\$679	\$27,160	1.8	\$43,800	\$1,095	\$13,140	\$329	16,304	35%	\$9.77	\$508	1.3
Rockingham County	\$13.06	\$679	\$27,160	1.8	\$53,400	\$1,335	\$16,020	\$401	11,735	32%	\$9.95	\$517	1.3
Rowan County	\$16.12	\$838	\$33,520	2.2	\$59,700	\$1,493	\$17,910	\$448	16,524	32%	\$13.76	\$716	1.2
Rutherford County	\$13.06	\$679	\$27,160	1.8	\$53,900	\$1,348	\$16,170	\$404	7,548	28%	\$10.39	\$540	1.3
Sampson County	\$13.06	\$679	\$27,160	1.8	\$48,600	\$1,215	\$14,580	\$365	7,129	30%	\$10.34	\$538	1.3
Scotland County	\$13.38	\$696	\$27,840	1.8	\$39,800	\$995	\$11,940	\$299	5,038	38%	\$8.69	\$452	1.5
Stanly County	\$13.06	\$679	\$27,160	1.8	\$58,700	\$1,468	\$17,610	\$440	6,566	28%	\$9.42	\$490	1.4
Stokes County	\$14.02	\$729	\$29,160	1.9	\$61,900	\$1,548	\$18,570	\$464	4,320	22%	\$7.62	\$396	1.8
Surry County	\$13.06	\$679	\$27,160	1.8	\$52,000	\$1,300	\$15,600	\$390	7,893	27%	\$11.43	\$594	1.1
Swain County	\$13.06	\$679	\$27,160	1.8	\$47,200	\$1,180	\$14,160	\$354	1,543	28%	\$11.21	\$583	1.2
Transylvania County	\$13.38	\$696	\$27,840	1.8	\$56,100	\$1,403	\$16,830	\$421	3,399	24%	\$10.14	\$528	1.3
Tyrrell County	\$13.06	\$679	\$27,160	1.8	\$39,300	\$983	\$11,790	\$295	376	24%	\$9.84	\$511	1.3
Union County	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	14,370	19%	\$12.57	\$653	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

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North Carolina

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vance County	\$13.06	\$679	\$27,160	1.8	\$45,200	\$1,130	\$13,560	\$339	7,049	41%	\$10.62	\$552	1.2
Wake County	\$20.88	\$1,086	\$43,440	2.9	\$93,100	\$2,328	\$27,930	\$698	137,179	36%	\$17.29	\$899	1.2
Warren County	\$13.06	\$679	\$27,160	1.8	\$49,400	\$1,235	\$14,820	\$371	2,284	28%	\$7.28	\$378	1.8
Washington County	\$13.75	\$715	\$28,600	1.9	\$45,700	\$1,143	\$13,710	\$343	2,059	39%	\$11.07	\$576	1.2
Watauga County	\$17.58	\$914	\$36,560	2.4	\$65,300	\$1,633	\$19,590	\$490	8,355	41%	\$7.23	\$376	2.4
Wayne County	\$14.48	\$753	\$30,120	2.0	\$58,500	\$1,463	\$17,550	\$439	18,623	39%	\$11.44	\$595	1.3
Wilkes County	\$13.06	\$679	\$27,160	1.8	\$55,900	\$1,398	\$16,770	\$419	7,074	25%	\$9.98	\$519	1.3
Wilson County	\$14.04	\$730	\$29,200	1.9	\$56,700	\$1,418	\$17,010	\$425	12,677	40%	\$13.82	\$719	1.0
Yadkin County	\$14.02	\$729	\$29,160	1.9	\$61,900	\$1,548	\$18,570	\$464	3,739	24%	\$10.09	\$525	1.4
Yancey County	\$13.12	\$682	\$27,280	1.8	\$50,900	\$1,273	\$15,270	\$382	1,997	27%	\$7.69	\$400	1.7

* 50th percentile FMR (See Appendix B).

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2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH DAKOTA

STATE RANKING **#33***

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$866**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,886** monthly or **\$34,634** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.14
2-Bedroom Housing Wage	\$16.65
Number of Renter Households	114442
Percent Renters	37%

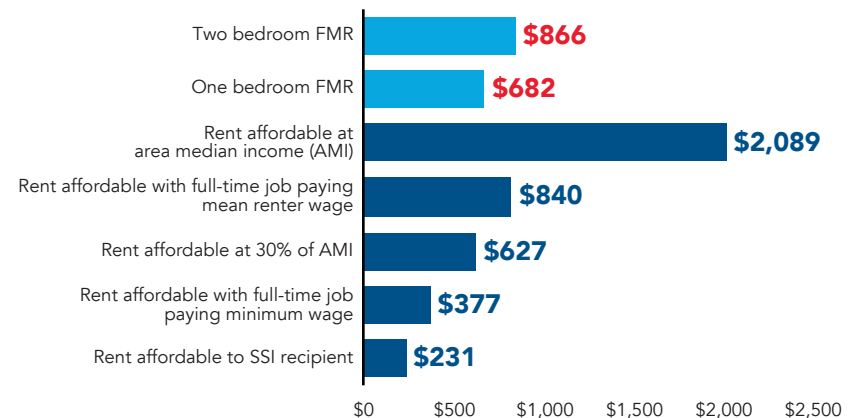
92
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Dunn County	\$24.08
Ward County	\$20.75
McKenzie County	\$19.87
Stark County	\$19.13
Williams County	\$18.56



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

North Dakota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	\$16.65	\$866	\$34,634	2.3	\$83,547	\$2,089	\$25,064	\$627	114,442	37%	\$16.14	\$840	1.0
Combined Nonmetro Areas	\$16.78	\$873	\$34,906	2.3	\$82,062	\$2,052	\$24,619	\$615	47,945	31%	\$18.40	\$957	0.9
<u>Metropolitan Areas</u>													
Bismarck HMFA	\$16.60	\$863	\$34,520	2.3	\$90,900	\$2,273	\$27,270	\$682	15,759	30%	\$13.67	\$711	1.2
Fargo MSA	\$16.52	\$859	\$34,360	2.3	\$84,100	\$2,103	\$25,230	\$631	34,890	48%	\$15.17	\$789	1.1
Grand Forks MSA	\$16.73	\$870	\$34,800	2.3	\$78,500	\$1,963	\$23,550	\$589	15,124	51%	\$12.98	\$675	1.3
Oliver County HMFA	\$16.54	\$860	\$34,400	2.3	\$84,700	\$2,118	\$25,410	\$635	102	13%	\$30.08	\$1,564	0.5
Sioux County HMFA	\$13.46	\$700	\$28,000	1.9	\$43,200	\$1,080	\$12,960	\$324	622	56%	\$12.06	\$627	1.1
<u>Counties</u>													
Adams County	\$13.46	\$700	\$28,000	1.9	\$73,100	\$1,828	\$21,930	\$548	283	27%	\$17.30	\$900	0.8
Barnes County	\$14.77	\$768	\$30,720	2.0	\$79,500	\$1,988	\$23,850	\$596	1,689	33%	\$11.49	\$598	1.3
Benson County	\$13.46	\$700	\$28,000	1.9	\$49,100	\$1,228	\$14,730	\$368	853	37%	\$11.78	\$613	1.1
Billings County	\$15.71	\$817	\$32,680	2.2	\$98,200	\$2,455	\$29,460	\$737	105	26%	\$11.28	\$586	1.4
Bottineau County	\$13.77	\$716	\$28,640	1.9	\$78,200	\$1,955	\$23,460	\$587	751	24%	\$12.56	\$653	1.1
Bowman County	\$14.46	\$752	\$30,080	2.0	\$93,100	\$2,328	\$27,930	\$698	370	26%	\$16.34	\$850	0.9
Burke County	\$18.40	\$957	\$38,280	2.5	\$86,800	\$2,170	\$26,040	\$651	243	26%	\$17.62	\$916	1.0
Burleigh County	\$16.60	\$863	\$34,520	2.3	\$90,900	\$2,273	\$27,270	\$682	12,116	31%	\$13.50	\$702	1.2
Cass County	\$16.52	\$859	\$34,360	2.3	\$84,100	\$2,103	\$25,230	\$631	34,890	48%	\$15.17	\$789	1.1
Cavalier County	\$13.46	\$700	\$28,000	1.9	\$84,300	\$2,108	\$25,290	\$632	322	18%	\$13.21	\$687	1.0
Dickey County	\$13.46	\$700	\$28,000	1.9	\$72,200	\$1,805	\$21,660	\$542	655	30%	\$11.53	\$599	1.2
Divide County	\$13.46	\$700	\$28,000	1.9	\$92,500	\$2,313	\$27,750	\$694	235	22%	\$24.06	\$1,251	0.6
Dunn County	\$24.08	\$1,252	\$50,080	3.3	\$90,700	\$2,268	\$27,210	\$680	354	22%	\$31.48	\$1,637	0.8
Eddy County	\$13.46	\$700	\$28,000	1.9	\$73,200	\$1,830	\$21,960	\$549	306	29%	\$7.98	\$415	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmons County	\$13.46	\$700	\$28,000	1.9	\$64,600	\$1,615	\$19,380	\$485	243	16%	\$15.89	\$826	0.8
Foster County	\$13.46	\$700	\$28,000	1.9	\$73,800	\$1,845	\$22,140	\$554	386	26%	\$12.43	\$646	1.1
Golden Valley County	\$18.44	\$959	\$38,360	2.5	\$77,000	\$1,925	\$23,100	\$578	283	33%	\$15.39	\$801	1.2
Grand Forks County	\$16.73	\$870	\$34,800	2.3	\$78,500	\$1,963	\$23,550	\$589	15,124	51%	\$12.98	\$675	1.3
Grant County	\$13.46	\$700	\$28,000	1.9	\$70,200	\$1,755	\$21,060	\$527	168	15%	\$8.02	\$417	1.7
Griggs County	\$13.46	\$700	\$28,000	1.9	\$78,600	\$1,965	\$23,580	\$590	296	28%	\$10.73	\$558	1.3
Hettinger County	\$13.46	\$700	\$28,000	1.9	\$73,600	\$1,840	\$22,080	\$552	191	18%	\$11.40	\$593	1.2
Kidder County	\$13.46	\$700	\$28,000	1.9	\$69,800	\$1,745	\$20,940	\$524	253	24%	\$14.85	\$772	0.9
LaMoure County	\$13.90	\$723	\$28,920	1.9	\$72,300	\$1,808	\$21,690	\$542	413	23%	\$10.31	\$536	1.3
Logan County	\$13.46	\$700	\$28,000	1.9	\$71,100	\$1,778	\$21,330	\$533	130	15%	\$9.01	\$468	1.5
McHenry County	\$13.46	\$700	\$28,000	1.9	\$87,800	\$2,195	\$26,340	\$659	432	16%	\$11.91	\$619	1.1
McIntosh County	\$13.46	\$700	\$28,000	1.9	\$63,200	\$1,580	\$18,960	\$474	286	22%	\$11.36	\$591	1.2
McKenzie County	\$19.87	\$1,033	\$41,320	2.7	\$104,100	\$2,603	\$31,230	\$781	1,520	42%	\$35.33	\$1,837	0.6
McLean County	\$13.46	\$700	\$28,000	1.9	\$79,900	\$1,998	\$23,970	\$599	810	19%	\$18.74	\$974	0.7
Mercer County	\$15.31	\$796	\$31,840	2.1	\$92,200	\$2,305	\$27,660	\$692	649	18%	\$16.51	\$859	0.9
Morton County	\$16.60	\$863	\$34,520	2.3	\$90,900	\$2,273	\$27,270	\$682	3,643	28%	\$14.48	\$753	1.1
Mountrail County	\$17.71	\$921	\$36,840	2.4	\$84,600	\$2,115	\$25,380	\$635	975	30%	\$24.64	\$1,281	0.7
Nelson County	\$13.46	\$700	\$28,000	1.9	\$71,700	\$1,793	\$21,510	\$538	366	25%	\$10.46	\$544	1.3
Oliver County	\$16.54	\$860	\$34,400	2.3	\$84,700	\$2,118	\$25,410	\$635	102	13%	\$30.08	\$1,564	0.5
Pembina County	\$13.46	\$700	\$28,000	1.9	\$77,700	\$1,943	\$23,310	\$583	738	23%	\$14.15	\$736	1.0
Pierce County	\$14.98	\$779	\$31,160	2.1	\$60,300	\$1,508	\$18,090	\$452	561	28%	\$10.46	\$544	1.4
Ramsey County	\$13.46	\$700	\$28,000	1.9	\$72,800	\$1,820	\$21,840	\$546	1,941	39%	\$10.93	\$568	1.2
Ransom County	\$14.63	\$761	\$30,440	2.0	\$72,800	\$1,820	\$21,840	\$546	705	30%	\$10.87	\$565	1.3
Renville County	\$13.77	\$716	\$28,640	1.9	\$88,400	\$2,210	\$26,520	\$663	209	21%	\$13.11	\$682	1.1
Richland County	\$13.46	\$700	\$28,000	1.9	\$78,800	\$1,970	\$23,640	\$591	1,980	29%	\$10.17	\$529	1.3
Rolette County	\$13.46	\$700	\$28,000	1.9	\$51,500	\$1,288	\$15,450	\$386	1,469	31%	\$7.63	\$397	1.8

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

North Dakota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sargent County	\$13.46	\$700	\$28,000	1.9	\$77,800	\$1,945	\$23,340	\$584	466	26%	\$15.98	\$831	0.8
Sheridan County	\$15.71	\$817	\$32,680	2.2	\$61,600	\$1,540	\$18,480	\$462	147	21%	\$8.40	\$437	1.9
Sioux County	\$13.46	\$700	\$28,000	1.9	\$43,200	\$1,080	\$12,960	\$324	622	56%	\$12.06	\$627	1.1
Slope County †	\$15.71	\$817	\$32,680	2.2	\$80,800	\$2,020	\$24,240	\$606	63	20%			
Stark County	\$19.13	\$995	\$39,800	2.6	\$102,100	\$2,553	\$30,630	\$766	4,012	34%	\$17.76	\$924	1.1
Steele County	\$13.46	\$700	\$28,000	1.9	\$74,000	\$1,850	\$22,200	\$555	141	15%	\$19.22	\$1,000	0.7
Stutsman County	\$14.62	\$760	\$30,400	2.0	\$77,500	\$1,938	\$23,250	\$581	3,220	35%	\$12.82	\$666	1.1
Towner County	\$13.46	\$700	\$28,000	1.9	\$78,100	\$1,953	\$23,430	\$586	220	21%	\$10.02	\$521	1.3
Traill County	\$13.46	\$700	\$28,000	1.9	\$85,600	\$2,140	\$25,680	\$642	886	26%	\$11.19	\$582	1.2
Walsh County	\$13.46	\$700	\$28,000	1.9	\$70,000	\$1,750	\$21,000	\$525	1,226	25%	\$11.68	\$608	1.2
Ward County	\$20.75	\$1,079	\$43,160	2.9	\$82,400	\$2,060	\$24,720	\$618	11,078	40%	\$17.39	\$904	1.2
Wells County	\$13.46	\$700	\$28,000	1.9	\$70,100	\$1,753	\$21,030	\$526	396	20%	\$8.28	\$431	1.6
Williams County	\$18.56	\$965	\$38,600	2.6	\$104,300	\$2,608	\$31,290	\$782	4,920	38%	\$28.74	\$1,494	0.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$818**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,727** monthly or **\$32,728** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.73
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$8.55
Average Renter Wage	\$13.92
2-Bedroom Housing Wage	\$15.73
Number of Renter Households	1572672
Percent Renters	34%

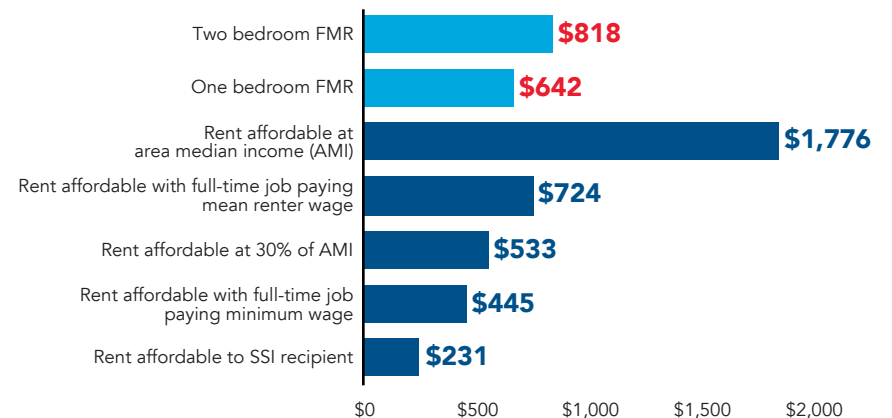
74
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

58
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Columbus, OH HUD Metro FMR Area	\$18.40
Union County	\$17.88
Cincinnati, OH-KY-IN HUD Metro FMR Area	\$17.00
Cleveland-Elyria, OH MSA	\$16.08
Akron, OH MSA	\$15.58



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	\$15.73	\$818	\$32,728	1.8	\$71,023	\$1,776	\$21,307	\$533	1,572,672	34%	\$13.92	\$724	1.1
Combined Nonmetro Areas	\$13.53	\$704	\$28,149	1.6	\$62,403	\$1,560	\$18,721	\$468	262,336	28%	\$12.00	\$624	1.1
<u>Metropolitan Areas</u>													
Akron MSA	\$15.58	\$810	\$32,400	1.8	\$72,300	\$1,808	\$21,690	\$542	96,116	34%	\$13.19	\$686	1.2
Brown County HMFA	\$14.06	\$731	\$29,240	1.6	\$58,500	\$1,463	\$17,550	\$439	4,453	26%	\$8.92	\$464	1.6
Canton-Massillon MSA	\$14.90	\$775	\$31,000	1.7	\$66,100	\$1,653	\$19,830	\$496	50,236	31%	\$11.65	\$606	1.3
Cincinnati HMFA	\$17.00	\$884	\$35,360	2.0	\$81,300	\$2,033	\$24,390	\$610	223,844	35%	\$15.32	\$797	1.1
Cleveland-Elyria MSA	\$16.08	\$836	\$33,440	1.9	\$73,700	\$1,843	\$22,110	\$553	297,776	35%	\$14.91	\$775	1.1
Columbus HMFA	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	288,156	39%	\$15.73	\$818	1.2
Dayton MSA	\$15.15	\$788	\$31,520	1.8	\$70,600	\$1,765	\$21,180	\$530	120,608	37%	\$13.42	\$698	1.1
Hocking County HMFA	\$13.12	\$682	\$27,280	1.5	\$57,500	\$1,438	\$17,250	\$431	2,856	25%	\$8.03	\$417	1.6
Huntington-Ashland HMFA	\$14.12	\$734	\$29,360	1.7	\$56,400	\$1,410	\$16,920	\$423	6,695	28%	\$9.59	\$499	1.5
Lima MSA	\$13.21	\$687	\$27,480	1.5	\$60,500	\$1,513	\$18,150	\$454	13,674	34%	\$11.39	\$592	1.2
Mansfield MSA	\$13.12	\$682	\$27,280	1.5	\$56,700	\$1,418	\$17,010	\$425	15,489	32%	\$11.55	\$601	1.1
Perry County HMFA	\$13.79	\$717	\$28,680	1.6	\$54,200	\$1,355	\$16,260	\$407	3,572	26%	\$10.42	\$542	1.3
Springfield MSA	\$15.15	\$788	\$31,520	1.8	\$62,200	\$1,555	\$18,660	\$467	18,841	34%	\$11.56	\$601	1.3
Toledo MSA	\$13.98	\$727	\$29,080	1.6	\$68,900	\$1,723	\$20,670	\$517	92,578	38%	\$12.66	\$658	1.1
Union County HMFA	\$17.88	\$930	\$37,200	2.1	\$87,200	\$2,180	\$26,160	\$654	4,167	22%	\$16.65	\$866	1.1
Weirton-Steubenville MSA	\$13.46	\$700	\$28,000	1.6	\$59,100	\$1,478	\$17,730	\$443	8,534	31%	\$10.86	\$565	1.2
Wheeling MSA	\$13.50	\$702	\$28,080	1.6	\$65,200	\$1,630	\$19,560	\$489	6,496	24%	\$10.46	\$544	1.3
Youngstown-Warren-Boardman HMFA	\$13.17	\$685	\$27,400	1.5	\$59,800	\$1,495	\$17,940	\$449	56,245	30%	\$10.67	\$555	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Counties</u>													
Adams County	\$13.12	\$682	\$27,280	1.5	\$44,500	\$1,113	\$13,350	\$334	3,424	32%	\$8.78	\$457	1.5
Allen County	\$13.21	\$687	\$27,480	1.5	\$60,500	\$1,513	\$18,150	\$454	13,674	34%	\$11.39	\$592	1.2
Ashland County	\$13.29	\$691	\$27,640	1.6	\$62,500	\$1,563	\$18,750	\$469	5,614	27%	\$12.76	\$664	1.0
Ashtabula County	\$13.38	\$696	\$27,840	1.6	\$56,700	\$1,418	\$17,010	\$425	11,399	30%	\$9.25	\$481	1.4
Athens County	\$14.73	\$766	\$30,640	1.7	\$60,900	\$1,523	\$18,270	\$457	9,726	43%	\$8.92	\$464	1.7
Auglaize County	\$13.12	\$682	\$27,280	1.5	\$73,200	\$1,830	\$21,960	\$549	4,439	24%	\$11.91	\$619	1.1
Belmont County	\$13.50	\$702	\$28,080	1.6	\$65,200	\$1,630	\$19,560	\$489	6,496	24%	\$10.46	\$544	1.3
Brown County	\$14.06	\$731	\$29,240	1.6	\$58,500	\$1,463	\$17,550	\$439	4,453	26%	\$8.92	\$464	1.6
Butler County	\$17.00	\$884	\$35,360	2.0	\$81,300	\$2,033	\$24,390	\$610	43,099	32%	\$13.10	\$681	1.3
Carroll County	\$14.90	\$775	\$31,000	1.7	\$66,100	\$1,653	\$19,830	\$496	2,178	20%	\$12.49	\$649	1.2
Champaign County	\$13.12	\$682	\$27,280	1.5	\$67,500	\$1,688	\$20,250	\$506	4,174	27%	\$12.53	\$651	1.0
Clark County	\$15.15	\$788	\$31,520	1.8	\$62,200	\$1,555	\$18,660	\$467	18,841	34%	\$11.56	\$601	1.3
Clermont County	\$17.00	\$884	\$35,360	2.0	\$81,300	\$2,033	\$24,390	\$610	19,603	26%	\$11.45	\$595	1.5
Clinton County	\$13.44	\$699	\$27,960	1.6	\$62,400	\$1,560	\$18,720	\$468	5,692	35%	\$13.60	\$707	1.0
Columbiana County	\$13.12	\$682	\$27,280	1.5	\$62,500	\$1,563	\$18,750	\$469	11,136	27%	\$10.08	\$524	1.3
Coshocton County	\$13.12	\$682	\$27,280	1.5	\$55,600	\$1,390	\$16,680	\$417	3,555	25%	\$10.58	\$550	1.2
Crawford County	\$13.12	\$682	\$27,280	1.5	\$55,100	\$1,378	\$16,530	\$413	5,477	31%	\$12.94	\$673	1.0
Cuyahoga County	\$16.08	\$836	\$33,440	1.9	\$73,700	\$1,843	\$22,110	\$553	221,249	41%	\$16.20	\$843	1.0
Darke County	\$13.12	\$682	\$27,280	1.5	\$60,200	\$1,505	\$18,060	\$452	5,730	28%	\$11.79	\$613	1.1
Defiance County	\$13.29	\$691	\$27,640	1.6	\$64,000	\$1,600	\$19,200	\$480	3,646	24%	\$13.08	\$680	1.0
Delaware County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	12,702	19%	\$12.47	\$649	1.5
Erie County	\$14.38	\$748	\$29,920	1.7	\$69,400	\$1,735	\$20,820	\$521	9,727	31%	\$11.74	\$610	1.2
Fairfield County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	15,761	28%	\$9.78	\$509	1.9
Fayette County	\$14.08	\$732	\$29,280	1.6	\$54,300	\$1,358	\$16,290	\$407	4,445	38%	\$11.92	\$620	1.2
Franklin County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	230,291	46%	\$17.07	\$888	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fulton County	\$13.98	\$727	\$29,080	1.6	\$68,900	\$1,723	\$20,670	\$517	3,733	23%	\$10.78	\$561	1.3
Gallia County	\$13.12	\$682	\$27,280	1.5	\$54,900	\$1,373	\$16,470	\$412	2,832	25%	\$10.69	\$556	1.2
Geauga County	\$16.08	\$836	\$33,440	1.9	\$73,700	\$1,843	\$22,110	\$553	4,992	14%	\$10.30	\$536	1.6
Greene County	\$15.15	\$788	\$31,520	1.8	\$70,600	\$1,765	\$21,180	\$530	21,441	33%	\$12.26	\$638	1.2
Guernsey County	\$13.12	\$682	\$27,280	1.5	\$54,500	\$1,363	\$16,350	\$409	4,560	28%	\$11.03	\$573	1.2
Hamilton County	\$17.00	\$884	\$35,360	2.0	\$81,300	\$2,033	\$24,390	\$610	143,031	42%	\$16.42	\$854	1.0
Hancock County	\$14.29	\$743	\$29,720	1.7	\$74,000	\$1,850	\$22,200	\$555	9,848	31%	\$15.11	\$786	0.9
Hardin County	\$13.12	\$682	\$27,280	1.5	\$60,000	\$1,500	\$18,000	\$450	3,399	30%	\$11.25	\$585	1.2
Harrison County	\$13.12	\$682	\$27,280	1.5	\$57,400	\$1,435	\$17,220	\$431	1,295	21%	\$16.73	\$870	0.8
Henry County	\$13.12	\$682	\$27,280	1.5	\$70,300	\$1,758	\$21,090	\$527	2,397	22%	\$12.25	\$637	1.1
Highland County	\$13.12	\$682	\$27,280	1.5	\$53,900	\$1,348	\$16,170	\$404	4,988	30%	\$9.15	\$476	1.4
Hocking County	\$13.12	\$682	\$27,280	1.5	\$57,500	\$1,438	\$17,250	\$431	2,856	25%	\$8.03	\$417	1.6
Holmes County	\$13.12	\$682	\$27,280	1.5	\$65,600	\$1,640	\$19,680	\$492	2,915	23%	\$11.90	\$619	1.1
Huron County	\$13.12	\$682	\$27,280	1.5	\$62,200	\$1,555	\$18,660	\$467	6,880	30%	\$12.05	\$627	1.1
Jackson County	\$13.12	\$682	\$27,280	1.5	\$51,500	\$1,288	\$15,450	\$386	4,081	31%	\$10.89	\$566	1.2
Jefferson County	\$13.46	\$700	\$28,000	1.6	\$59,100	\$1,478	\$17,730	\$443	8,534	31%	\$10.86	\$565	1.2
Knox County	\$13.50	\$702	\$28,080	1.6	\$62,200	\$1,555	\$18,660	\$467	6,658	29%	\$12.88	\$670	1.0
Lake County	\$16.08	\$836	\$33,440	1.9	\$73,700	\$1,843	\$22,110	\$553	24,142	25%	\$13.53	\$704	1.2
Lawrence County	\$14.12	\$734	\$29,360	1.7	\$56,400	\$1,410	\$16,920	\$423	6,695	28%	\$9.59	\$499	1.5
Licking County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	17,773	28%	\$10.42	\$542	1.8
Logan County	\$14.27	\$742	\$29,680	1.7	\$65,700	\$1,643	\$19,710	\$493	4,873	26%	\$12.80	\$666	1.1
Lorain County	\$16.08	\$836	\$33,440	1.9	\$73,700	\$1,843	\$22,110	\$553	33,910	29%	\$10.49	\$545	1.5
Lucas County	\$13.98	\$727	\$29,080	1.6	\$68,900	\$1,723	\$20,670	\$517	71,650	40%	\$13.11	\$682	1.1
Madison County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	4,279	29%	\$12.48	\$649	1.5
Mahoning County	\$13.17	\$685	\$27,400	1.5	\$59,800	\$1,495	\$17,940	\$449	30,721	31%	\$10.38	\$540	1.3
Marion County	\$14.54	\$756	\$30,240	1.7	\$60,500	\$1,513	\$18,150	\$454	7,815	32%	\$11.31	\$588	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Medina County	\$16.08	\$836	\$33,440	1.9	\$73,700	\$1,843	\$22,110	\$553	13,483	20%	\$11.41	\$593	1.4
Meigs County	\$13.12	\$682	\$27,280	1.5	\$53,400	\$1,335	\$16,020	\$401	2,034	22%	\$6.88	\$358	1.9
Mercer County	\$13.12	\$682	\$27,280	1.5	\$73,100	\$1,828	\$21,930	\$548	3,645	23%	\$11.62	\$604	1.1
Miami County	\$15.15	\$788	\$31,520	1.8	\$70,600	\$1,765	\$21,180	\$530	12,385	30%	\$13.25	\$689	1.1
Monroe County	\$13.12	\$682	\$27,280	1.5	\$51,700	\$1,293	\$15,510	\$388	1,302	22%	\$7.96	\$414	1.6
Montgomery County	\$15.15	\$788	\$31,520	1.8	\$70,600	\$1,765	\$21,180	\$530	86,782	39%	\$13.72	\$713	1.1
Morgan County	\$13.12	\$682	\$27,280	1.5	\$49,700	\$1,243	\$14,910	\$373	1,338	22%	\$9.53	\$496	1.4
Morrow County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	2,259	18%	\$8.17	\$425	2.3
Muskingum County	\$13.27	\$690	\$27,600	1.6	\$58,800	\$1,470	\$17,640	\$441	11,241	33%	\$10.85	\$564	1.2
Noble County	\$13.27	\$690	\$27,600	1.6	\$57,000	\$1,425	\$17,100	\$428	788	16%	\$10.67	\$555	1.2
Ottawa County	\$13.77	\$716	\$28,640	1.6	\$70,900	\$1,773	\$21,270	\$532	3,809	22%	\$11.61	\$604	1.2
Paulding County	\$13.12	\$682	\$27,280	1.5	\$63,700	\$1,593	\$19,110	\$478	1,754	23%	\$11.90	\$619	1.1
Perry County	\$13.79	\$717	\$28,680	1.6	\$54,200	\$1,355	\$16,260	\$407	3,572	26%	\$10.42	\$542	1.3
Pickaway County	\$18.40	\$957	\$38,280	2.2	\$78,000	\$1,950	\$23,400	\$585	5,091	26%	\$11.85	\$616	1.6
Pike County	\$13.12	\$682	\$27,280	1.5	\$52,400	\$1,310	\$15,720	\$393	3,448	31%	\$14.25	\$741	0.9
Portage County	\$15.58	\$810	\$32,400	1.8	\$72,300	\$1,808	\$21,690	\$542	19,498	31%	\$11.59	\$603	1.3
Preble County	\$13.29	\$691	\$27,640	1.6	\$64,100	\$1,603	\$19,230	\$481	3,818	24%	\$10.24	\$533	1.3
Putnam County	\$13.12	\$682	\$27,280	1.5	\$76,000	\$1,900	\$22,800	\$570	2,597	20%	\$9.89	\$515	1.3
Richland County	\$13.12	\$682	\$27,280	1.5	\$56,700	\$1,418	\$17,010	\$425	15,489	32%	\$11.55	\$601	1.1
Ross County	\$14.08	\$732	\$29,280	1.6	\$65,900	\$1,648	\$19,770	\$494	8,451	30%	\$12.36	\$643	1.1
Sandusky County	\$13.12	\$682	\$27,280	1.5	\$62,200	\$1,555	\$18,660	\$467	6,776	29%	\$11.24	\$585	1.2
Scioto County	\$13.12	\$682	\$27,280	1.5	\$53,700	\$1,343	\$16,110	\$403	9,734	32%	\$8.33	\$433	1.6
Seneca County	\$13.12	\$682	\$27,280	1.5	\$62,100	\$1,553	\$18,630	\$466	5,973	28%	\$11.22	\$583	1.2
Shelby County	\$13.52	\$703	\$28,120	1.6	\$71,800	\$1,795	\$21,540	\$539	5,456	29%	\$17.07	\$888	0.8
Stark County	\$14.90	\$775	\$31,000	1.7	\$66,100	\$1,653	\$19,830	\$496	48,058	32%	\$11.61	\$604	1.3
Summit County	\$15.58	\$810	\$32,400	1.8	\$72,300	\$1,808	\$21,690	\$542	76,618	34%	\$13.48	\$701	1.2

* 50th percentile FMR (See Appendix B).

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2: FMR = Fiscal Year 2019 Fair Market Rent.

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4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trumbull County	\$13.17	\$685	\$27,400	1.5	\$59,800	\$1,495	\$17,940	\$449	25,524	29%	\$11.08	\$576	1.2
Tuscarawas County	\$14.29	\$743	\$29,720	1.7	\$64,200	\$1,605	\$19,260	\$482	10,711	29%	\$12.84	\$668	1.1
Union County	\$17.88	\$930	\$37,200	2.1	\$87,200	\$2,180	\$26,160	\$654	4,167	22%	\$16.65	\$866	1.1
Van Wert County	\$13.12	\$682	\$27,280	1.5	\$64,200	\$1,605	\$19,260	\$482	2,899	25%	\$11.89	\$618	1.1
Vinton County	\$13.12	\$682	\$27,280	1.5	\$54,200	\$1,355	\$16,260	\$407	1,342	27%	\$7.73	\$402	1.7
Warren County	\$17.00	\$884	\$35,360	2.0	\$81,300	\$2,033	\$24,390	\$610	18,111	22%	\$15.22	\$791	1.1
Washington County	\$13.12	\$682	\$27,280	1.5	\$61,800	\$1,545	\$18,540	\$464	6,634	26%	\$12.05	\$627	1.1
Wayne County	\$14.13	\$735	\$29,400	1.7	\$68,600	\$1,715	\$20,580	\$515	11,724	27%	\$13.14	\$683	1.1
Williams County	\$13.12	\$682	\$27,280	1.5	\$59,700	\$1,493	\$17,910	\$448	3,597	24%	\$11.69	\$608	1.1
Wood County	\$13.98	\$727	\$29,080	1.6	\$68,900	\$1,723	\$20,670	\$517	17,195	34%	\$11.77	\$612	1.2
Wyandot County	\$13.12	\$682	\$27,280	1.5	\$65,700	\$1,643	\$19,710	\$493	2,540	28%	\$14.79	\$769	0.9

* 50th percentile FMR (See Appendix B).

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4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OKLAHOMA

STATE RANKING **#43***

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$808**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,694** monthly or **\$32,327** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.54
2-Bedroom Housing Wage	\$15.54
Number of Renter Households	504505
Percent Renters	34%

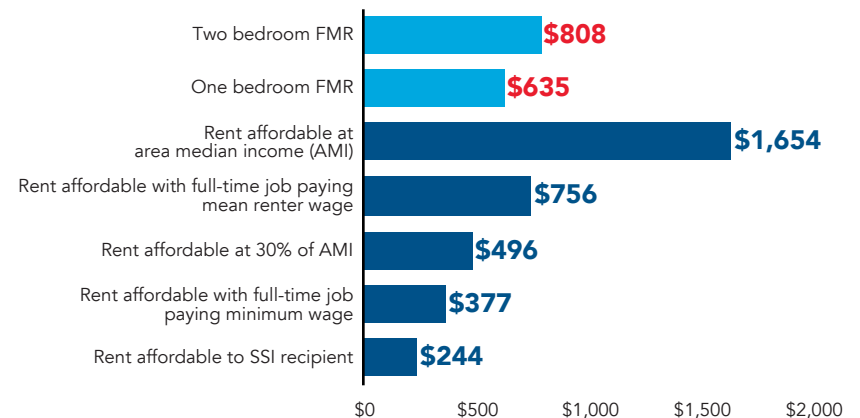
86
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Oklahoma City, OK HUD Metro FMR Area	\$16.67
Tulsa, OK HUD Metro FMR Area	\$16.63
Beckham County	\$16.48
Greer County	\$15.33
Payne County	\$15.27



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$15.54	\$808	\$32,327	2.1	\$66,176	\$1,654	\$19,853	\$496	504,505	34%	\$14.54	\$756	1.1
Combined Nonmetro Areas	\$13.89	\$722	\$28,898	1.9	\$57,764	\$1,444	\$17,329	\$433	159,810	32%	\$12.85	\$668	1.1
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$13.46	\$700	\$28,000	1.9	\$61,600	\$1,540	\$18,480	\$462	491	22%	\$9.00	\$468	1.5
Fort Smith HMFA	\$13.46	\$700	\$28,000	1.9	\$52,900	\$1,323	\$15,870	\$397	4,445	29%	\$8.46	\$440	1.6
Grady County HMFA	\$13.46	\$700	\$28,000	1.9	\$67,500	\$1,688	\$20,250	\$506	4,473	23%	\$10.01	\$520	1.3
Lawton HMFA	\$14.25	\$741	\$29,640	2.0	\$71,300	\$1,783	\$21,390	\$535	19,906	46%	\$12.91	\$671	1.1
Le Flore County HMFA	\$13.46	\$700	\$28,000	1.9	\$49,200	\$1,230	\$14,760	\$369	4,922	27%	\$10.45	\$543	1.3
Lincoln County HMFA	\$13.46	\$700	\$28,000	1.9	\$59,800	\$1,495	\$17,940	\$449	2,690	21%	\$10.15	\$528	1.3
Oklahoma City HMFA	\$16.67	\$867	\$34,680	2.3	\$73,800	\$1,845	\$22,140	\$554	175,141	37%	\$15.33	\$797	1.1
Okmulgee County HMFA	\$13.46	\$700	\$28,000	1.9	\$52,600	\$1,315	\$15,780	\$395	4,358	29%	\$10.63	\$553	1.3
Pawnee County HMFA	\$13.46	\$700	\$28,000	1.9	\$58,700	\$1,468	\$17,610	\$440	1,494	24%	\$12.57	\$654	1.1
Tulsa HMFA	\$16.63	\$865	\$34,600	2.3	\$69,700	\$1,743	\$20,910	\$523	126,775	35%	\$15.70	\$816	1.1
<u>Counties</u>													
Adair County	\$13.46	\$700	\$28,000	1.9	\$43,500	\$1,088	\$13,050	\$326	2,358	30%	\$11.04	\$574	1.2
Alfalfa County	\$13.46	\$700	\$28,000	1.9	\$66,300	\$1,658	\$19,890	\$497	475	24%	\$13.68	\$711	1.0
Atoka County	\$13.46	\$700	\$28,000	1.9	\$46,800	\$1,170	\$14,040	\$351	1,415	27%	\$9.72	\$505	1.4
Beaver County	\$13.46	\$700	\$28,000	1.9	\$65,500	\$1,638	\$19,650	\$491	461	22%	\$16.43	\$854	0.8
Beckham County	\$16.48	\$857	\$34,280	2.3	\$65,700	\$1,643	\$19,710	\$493	2,602	34%	\$15.50	\$806	1.1
Blaine County	\$13.46	\$700	\$28,000	1.9	\$58,700	\$1,468	\$17,610	\$440	912	24%	\$12.73	\$662	1.1
Bryan County	\$13.63	\$709	\$28,360	1.9	\$53,000	\$1,325	\$15,900	\$398	6,253	37%	\$13.10	\$681	1.0
Caddo County	\$13.46	\$700	\$28,000	1.9	\$54,000	\$1,350	\$16,200	\$405	3,041	30%	\$14.03	\$730	1.0

* 50th percentile FMR (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$16.67	\$867	\$34,680	2.3	\$73,800	\$1,845	\$22,140	\$554	10,421	24%	\$13.36	\$695	1.2
Carter County	\$13.98	\$727	\$29,080	1.9	\$62,800	\$1,570	\$18,840	\$471	5,629	31%	\$13.85	\$720	1.0
Cherokee County	\$13.46	\$700	\$28,000	1.9	\$53,800	\$1,345	\$16,140	\$404	5,486	34%	\$8.21	\$427	1.6
Choctaw County	\$13.46	\$700	\$28,000	1.9	\$46,200	\$1,155	\$13,860	\$347	1,871	31%	\$8.70	\$452	1.5
Cimarron County	\$13.46	\$700	\$28,000	1.9	\$57,700	\$1,443	\$17,310	\$433	268	27%	\$15.50	\$806	0.9
Cleveland County	\$16.67	\$867	\$34,680	2.3	\$73,800	\$1,845	\$22,140	\$554	36,578	36%	\$10.56	\$549	1.6
Coal County	\$13.46	\$700	\$28,000	1.9	\$56,300	\$1,408	\$16,890	\$422	630	28%	\$9.02	\$469	1.5
Comanche County	\$14.25	\$741	\$29,640	2.0	\$71,300	\$1,783	\$21,390	\$535	19,906	46%	\$12.91	\$671	1.1
Cotton County	\$13.46	\$700	\$28,000	1.9	\$61,600	\$1,540	\$18,480	\$462	491	22%	\$9.00	\$468	1.5
Craig County	\$13.46	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	1,433	26%	\$10.84	\$564	1.2
Creek County	\$16.63	\$865	\$34,600	2.3	\$69,700	\$1,743	\$20,910	\$523	6,843	26%	\$13.61	\$708	1.2
Custer County	\$13.46	\$700	\$28,000	1.9	\$59,700	\$1,493	\$17,910	\$448	4,254	41%	\$14.16	\$736	1.0
Delaware County	\$13.46	\$700	\$28,000	1.9	\$50,800	\$1,270	\$15,240	\$381	3,973	24%	\$10.43	\$542	1.3
Dewey County	\$13.62	\$708	\$28,320	1.9	\$64,400	\$1,610	\$19,320	\$483	464	27%	\$16.84	\$876	0.8
Ellis County	\$14.25	\$741	\$29,640	2.0	\$72,600	\$1,815	\$21,780	\$545	436	27%	\$13.13	\$683	1.1
Garfield County	\$14.77	\$768	\$30,720	2.0	\$63,800	\$1,595	\$19,140	\$479	8,224	35%	\$16.61	\$864	0.9
Garvin County	\$13.46	\$700	\$28,000	1.9	\$55,300	\$1,383	\$16,590	\$415	3,390	32%	\$15.62	\$812	0.9
Grady County	\$13.46	\$700	\$28,000	1.9	\$67,500	\$1,688	\$20,250	\$506	4,473	23%	\$10.01	\$520	1.3
Grant County	\$13.46	\$700	\$28,000	1.9	\$69,400	\$1,735	\$20,820	\$521	455	24%	\$20.21	\$1,051	0.7
Greer County	\$15.33	\$797	\$31,880	2.1	\$56,100	\$1,403	\$16,830	\$421	592	28%	\$10.02	\$521	1.5
Harmon County	\$13.46	\$700	\$28,000	1.9	\$46,200	\$1,155	\$13,860	\$347	327	28%	\$13.03	\$678	1.0
Harper County	\$13.46	\$700	\$28,000	1.9	\$69,100	\$1,728	\$20,730	\$518	262	19%	\$14.11	\$734	1.0
Haskell County	\$13.46	\$700	\$28,000	1.9	\$50,200	\$1,255	\$15,060	\$377	1,230	25%	\$8.08	\$420	1.7
Hughes County	\$13.46	\$700	\$28,000	1.9	\$50,700	\$1,268	\$15,210	\$380	1,073	25%	\$9.51	\$495	1.4
Jackson County	\$13.46	\$700	\$28,000	1.9	\$56,500	\$1,413	\$16,950	\$424	4,248	43%	\$11.30	\$587	1.2
Jefferson County	\$13.46	\$700	\$28,000	1.9	\$46,300	\$1,158	\$13,890	\$347	671	28%	\$11.37	\$591	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$13.46	\$700	\$28,000	1.9	\$50,200	\$1,255	\$15,060	\$377	1,225	29%	\$7.91	\$411	1.7
Kay County	\$13.46	\$700	\$28,000	1.9	\$55,400	\$1,385	\$16,620	\$416	5,562	31%	\$15.21	\$791	0.9
Kingfisher County	\$13.46	\$700	\$28,000	1.9	\$74,500	\$1,863	\$22,350	\$559	1,130	20%	\$15.65	\$814	0.9
Kiowa County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	1,181	31%	\$10.36	\$539	1.3
Latimer County	\$13.46	\$700	\$28,000	1.9	\$51,500	\$1,288	\$15,450	\$386	1,282	32%	\$13.75	\$715	1.0
Le Flore County	\$13.46	\$700	\$28,000	1.9	\$49,200	\$1,230	\$14,760	\$369	4,922	27%	\$10.45	\$543	1.3
Lincoln County	\$13.46	\$700	\$28,000	1.9	\$59,800	\$1,495	\$17,940	\$449	2,690	21%	\$10.15	\$528	1.3
Logan County	\$16.67	\$867	\$34,680	2.3	\$73,800	\$1,845	\$22,140	\$554	3,212	21%	\$8.56	\$445	1.9
Love County	\$13.90	\$723	\$28,920	1.9	\$56,900	\$1,423	\$17,070	\$427	670	22%	\$9.77	\$508	1.4
McClain County	\$16.67	\$867	\$34,680	2.3	\$73,800	\$1,845	\$22,140	\$554	3,010	22%	\$9.82	\$511	1.7
McCurtain County	\$13.46	\$700	\$28,000	1.9	\$44,400	\$1,110	\$13,320	\$333	3,930	30%	\$12.42	\$646	1.1
McIntosh County	\$13.46	\$700	\$28,000	1.9	\$49,700	\$1,243	\$14,910	\$373	1,909	23%	\$8.53	\$444	1.6
Major County	\$13.46	\$700	\$28,000	1.9	\$66,700	\$1,668	\$20,010	\$500	672	22%	\$19.42	\$1,010	0.7
Marshall County	\$13.46	\$700	\$28,000	1.9	\$54,900	\$1,373	\$16,470	\$412	1,526	24%	\$13.92	\$724	1.0
Mayes County	\$13.50	\$702	\$28,080	1.9	\$56,200	\$1,405	\$16,860	\$422	4,177	27%	\$13.65	\$710	1.0
Murray County	\$13.46	\$700	\$28,000	1.9	\$65,700	\$1,643	\$19,710	\$493	1,701	32%	\$12.09	\$629	1.1
Muskogee County	\$13.46	\$700	\$28,000	1.9	\$54,900	\$1,373	\$16,470	\$412	8,733	33%	\$10.17	\$529	1.3
Noble County	\$13.46	\$700	\$28,000	1.9	\$66,400	\$1,660	\$19,920	\$498	1,222	27%	\$15.36	\$799	0.9
Nowata County	\$15.00	\$780	\$31,200	2.1	\$51,600	\$1,290	\$15,480	\$387	986	24%	\$10.99	\$571	1.4
Okfuskee County	\$13.46	\$700	\$28,000	1.9	\$49,300	\$1,233	\$14,790	\$370	1,083	27%	\$8.94	\$465	1.5
Oklahoma County	\$16.67	\$867	\$34,680	2.3	\$73,800	\$1,845	\$22,140	\$554	121,920	41%	\$16.45	\$856	1.0
Okmulgee County	\$13.46	\$700	\$28,000	1.9	\$52,600	\$1,315	\$15,780	\$395	4,358	29%	\$10.63	\$553	1.3
Osage County	\$16.63	\$865	\$34,600	2.3	\$69,700	\$1,743	\$20,910	\$523	4,195	23%	\$10.31	\$536	1.6
Ottawa County	\$14.13	\$735	\$29,400	1.9	\$48,300	\$1,208	\$14,490	\$362	3,775	31%	\$10.52	\$547	1.3
Pawnee County	\$13.46	\$700	\$28,000	1.9	\$58,700	\$1,468	\$17,610	\$440	1,494	24%	\$12.57	\$654	1.1
Payne County	\$15.27	\$794	\$31,760	2.1	\$73,800	\$1,845	\$22,140	\$554	15,354	50%	\$9.32	\$485	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
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 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$14.48	\$753	\$30,120	2.0	\$57,700	\$1,443	\$17,310	\$433	4,859	27%	\$12.46	\$648	1.2
Pontotoc County	\$13.54	\$704	\$28,160	1.9	\$60,300	\$1,508	\$18,090	\$452	5,221	36%	\$10.27	\$534	1.3
Pottawatomie County	\$13.81	\$718	\$28,720	1.9	\$55,000	\$1,375	\$16,500	\$413	8,085	31%	\$10.81	\$562	1.3
Pushmataha County	\$13.46	\$700	\$28,000	1.9	\$48,000	\$1,200	\$14,400	\$360	1,193	26%	\$8.42	\$438	1.6
Roger Mills County	\$13.46	\$700	\$28,000	1.9	\$68,500	\$1,713	\$20,550	\$514	382	28%	\$12.59	\$654	1.1
Rogers County	\$16.63	\$865	\$34,600	2.3	\$69,700	\$1,743	\$20,910	\$523	7,456	22%	\$13.02	\$677	1.3
Seminole County	\$13.46	\$700	\$28,000	1.9	\$47,800	\$1,195	\$14,340	\$359	2,765	30%	\$11.81	\$614	1.1
Sequoyah County	\$13.46	\$700	\$28,000	1.9	\$52,900	\$1,323	\$15,870	\$397	4,445	29%	\$8.46	\$440	1.6
Stephens County	\$13.48	\$701	\$28,040	1.9	\$60,300	\$1,508	\$18,090	\$452	4,932	29%	\$13.55	\$705	1.0
Texas County	\$14.10	\$733	\$29,320	1.9	\$60,500	\$1,513	\$18,150	\$454	2,460	35%	\$14.77	\$768	1.0
Tillman County	\$13.46	\$700	\$28,000	1.9	\$48,500	\$1,213	\$14,550	\$364	695	23%	\$12.21	\$635	1.1
Tulsa County	\$16.63	\$865	\$34,600	2.3	\$69,700	\$1,743	\$20,910	\$523	102,396	41%	\$16.09	\$837	1.0
Wagoner County	\$16.63	\$865	\$34,600	2.3	\$69,700	\$1,743	\$20,910	\$523	5,885	21%	\$12.71	\$661	1.3
Washington County	\$13.63	\$709	\$28,360	1.9	\$65,500	\$1,638	\$19,650	\$491	6,234	30%	\$16.52	\$859	0.8
Washita County	\$13.46	\$700	\$28,000	1.9	\$60,200	\$1,505	\$18,060	\$452	1,215	27%	\$14.18	\$738	0.9
Woods County	\$13.46	\$700	\$28,000	1.9	\$81,100	\$2,028	\$24,330	\$608	1,125	33%	\$14.04	\$730	1.0
Woodward County	\$14.29	\$743	\$29,720	2.0	\$76,200	\$1,905	\$22,860	\$572	2,093	28%	\$17.71	\$921	0.8

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OREGON

STATE RANKING #14*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,194**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,981** monthly or **\$47,768** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

STATE FACTS	
Minimum Wage	\$11.25
Average Renter Wage	\$16.18
2-Bedroom Housing Wage	\$22.97
Number of Renter Households	602178
Percent Renters	38%

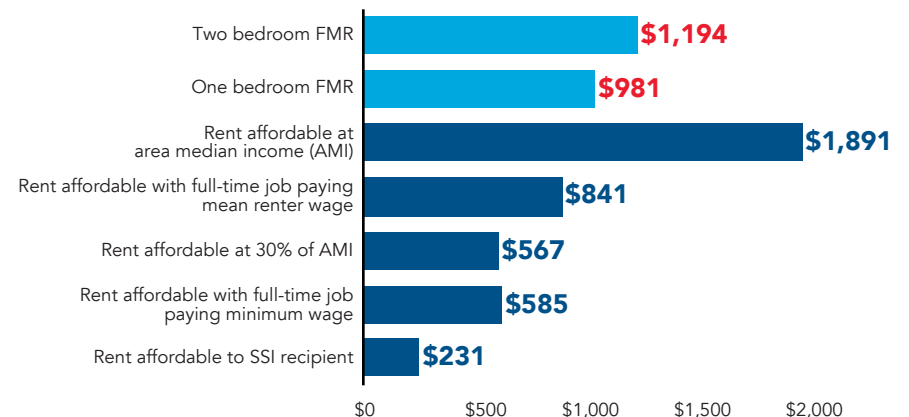
82
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland-Vancouver-Hillsboro, OR-WA MSA	\$27.71
Hood River County	\$21.27
Wasco County	\$20.71
Bend-Redmond, OR MSA	\$20.60
Corvallis, OR MSA	\$20.50



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	\$22.97	\$1,194	\$47,768	2.0	\$75,624	\$1,891	\$22,687	\$567	602,178	38%	\$16.18	\$841	1.4
Combined Nonmetro Areas	\$16.27	\$846	\$33,844	1.4	\$56,815	\$1,420	\$17,045	\$426	92,005	35%	\$12.26	\$638	1.3
<u>Metropolitan Areas</u>													
Albany MSA	\$19.35	\$1,006	\$40,240	1.7	\$68,600	\$1,715	\$20,580	\$515	16,616	36%	\$13.40	\$697	1.4
Bend-Redmond MSA	\$20.60	\$1,071	\$42,840	1.8	\$78,600	\$1,965	\$23,580	\$590	24,190	35%	\$15.04	\$782	1.4
Corvallis MSA	\$20.50	\$1,066	\$42,640	1.8	\$83,700	\$2,093	\$25,110	\$628	14,988	43%	\$12.39	\$644	1.7
Eugene-Springfield MSA	\$19.85	\$1,032	\$41,280	1.8	\$64,900	\$1,623	\$19,470	\$487	61,213	41%	\$12.97	\$674	1.5
Grants Pass MSA	\$18.37	\$955	\$38,200	1.6	\$48,800	\$1,220	\$14,640	\$366	11,983	34%	\$11.71	\$609	1.6
Medford MSA	\$19.00	\$988	\$39,520	1.7	\$66,300	\$1,658	\$19,890	\$497	31,963	37%	\$13.11	\$682	1.4
Portland-Vancouver-Hillsboro MSA	\$27.71	\$1,441	\$57,640	2.5	\$87,900	\$2,198	\$26,370	\$659	292,183	39%	\$18.74	\$974	1.5
Salem MSA	\$18.69	\$972	\$38,880	1.7	\$69,400	\$1,735	\$20,820	\$521	57,037	39%	\$12.93	\$672	1.4
<u>Counties</u>													
Baker County	\$13.46	\$700	\$28,000	1.2	\$55,500	\$1,388	\$16,650	\$416	2,227	32%	\$11.12	\$578	1.2
Benton County	\$20.50	\$1,066	\$42,640	1.8	\$83,700	\$2,093	\$25,110	\$628	14,988	43%	\$12.39	\$644	1.7
Clackamas County	\$27.71	\$1,441	\$57,640	2.2	\$87,900	\$2,198	\$26,370	\$659	46,783	30%	\$16.36	\$851	1.7
Clatsop County	\$16.65	\$866	\$34,640	1.5	\$64,700	\$1,618	\$19,410	\$485	6,220	39%	\$12.39	\$644	1.3
Columbia County	\$27.71	\$1,441	\$57,640	2.5	\$87,900	\$2,198	\$26,370	\$659	5,193	27%	\$10.29	\$535	2.7
Coos County	\$16.10	\$837	\$33,480	1.3	\$51,400	\$1,285	\$15,420	\$386	9,212	35%	\$11.16	\$581	1.4
Crook County	\$14.71	\$765	\$30,600	1.3	\$56,800	\$1,420	\$17,040	\$426	3,037	33%	\$17.26	\$897	0.9
Curry County	\$18.83	\$979	\$39,160	1.7	\$53,400	\$1,335	\$16,020	\$401	3,373	32%	\$12.01	\$625	1.6
Deschutes County	\$20.60	\$1,071	\$42,840	1.8	\$78,600	\$1,965	\$23,580	\$590	24,190	35%	\$15.04	\$782	1.4
Douglas County	\$19.67	\$1,023	\$40,920	1.8	\$56,200	\$1,405	\$16,860	\$422	14,363	32%	\$13.35	\$694	1.5
Gilliam County	\$14.71	\$765	\$30,600	1.3	\$55,900	\$1,398	\$16,770	\$419	290	36%	\$20.98	\$1,091	0.7

* 50th percentile FMR (See Appendix B).

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	\$13.46	\$700	\$28,000	1.2	\$54,500	\$1,363	\$16,350	\$409	853	27%	\$10.39	\$540	1.3
Harney County	\$13.46	\$700	\$28,000	1.2	\$49,400	\$1,235	\$14,820	\$371	927	30%	\$11.10	\$577	1.2
Hood River County	\$21.27	\$1,106	\$44,240	1.9	\$70,700	\$1,768	\$21,210	\$530	3,092	36%	\$12.84	\$667	1.7
Jackson County	\$19.00	\$988	\$39,520	1.7	\$66,300	\$1,658	\$19,890	\$497	31,963	37%	\$13.11	\$682	1.4
Jefferson County	\$13.46	\$700	\$28,000	1.2	\$55,000	\$1,375	\$16,500	\$413	2,385	31%	\$11.40	\$593	1.2
Josephine County	\$18.37	\$955	\$38,200	1.6	\$48,800	\$1,220	\$14,640	\$366	11,983	34%	\$11.71	\$609	1.6
Klamath County	\$14.38	\$748	\$29,920	1.3	\$51,400	\$1,285	\$15,420	\$386	9,512	35%	\$11.66	\$606	1.2
Lake County	\$13.46	\$700	\$28,000	1.2	\$46,700	\$1,168	\$14,010	\$350	1,425	40%	\$13.41	\$698	1.0
Lane County	\$19.85	\$1,032	\$41,280	1.8	\$64,900	\$1,623	\$19,470	\$487	61,213	41%	\$12.97	\$674	1.5
Lincoln County	\$17.00	\$884	\$35,360	1.5	\$54,500	\$1,363	\$16,350	\$409	7,529	36%	\$11.99	\$623	1.4
Linn County	\$19.35	\$1,006	\$40,240	1.7	\$68,600	\$1,715	\$20,580	\$515	16,616	36%	\$13.40	\$697	1.4
Malheur County	\$13.63	\$709	\$28,360	1.2	\$51,400	\$1,285	\$15,420	\$386	4,309	42%	\$10.53	\$547	1.3
Marion County	\$18.69	\$972	\$38,880	1.7	\$69,400	\$1,735	\$20,820	\$521	46,715	40%	\$13.35	\$694	1.4
Morrow County	\$13.65	\$710	\$28,400	1.2	\$62,400	\$1,560	\$18,720	\$468	1,145	29%	\$15.92	\$828	0.9
Multnomah County	\$27.71	\$1,441	\$57,640	2.2	\$87,900	\$2,198	\$26,370	\$659	145,281	46%	\$17.87	\$929	1.6
Polk County	\$18.69	\$972	\$38,880	1.7	\$69,400	\$1,735	\$20,820	\$521	10,322	35%	\$9.65	\$502	1.9
Sherman County	\$14.65	\$762	\$30,480	1.3	\$67,000	\$1,675	\$20,100	\$503	282	36%	\$15.18	\$790	1.0
Tillamook County	\$15.50	\$806	\$32,240	1.4	\$55,800	\$1,395	\$16,740	\$419	3,219	31%	\$12.31	\$640	1.3
Umatilla County	\$14.13	\$735	\$29,400	1.3	\$65,600	\$1,640	\$19,680	\$492	10,009	37%	\$11.37	\$591	1.2
Union County	\$14.08	\$732	\$29,280	1.3	\$60,800	\$1,520	\$18,240	\$456	3,779	37%	\$11.68	\$608	1.2
Wallowa County	\$13.50	\$702	\$28,080	1.2	\$59,000	\$1,475	\$17,700	\$443	1,003	32%	\$9.44	\$491	1.4
Wasco County	\$20.71	\$1,077	\$43,080	1.8	\$57,000	\$1,425	\$17,100	\$428	3,638	36%	\$12.50	\$650	1.7
Washington County	\$27.71	\$1,441	\$57,640	2.5	\$87,900	\$2,198	\$26,370	\$659	83,402	39%	\$22.40	\$1,165	1.2
Wheeler County	\$13.46	\$700	\$28,000	1.2	\$51,200	\$1,280	\$15,360	\$384	176	26%	\$13.86	\$721	1.0
Yamhill County	\$27.71	\$1,441	\$57,640	2.5	\$87,900	\$2,198	\$26,370	\$659	11,524	32%	\$12.73	\$662	2.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PENNSYLVANIA

STATE RANKING #24*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,006**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,354** monthly or **\$40,250** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.35
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.31
2-Bedroom Housing Wage	\$19.35
Number of Renter Households	1551082
Percent Renters	31%

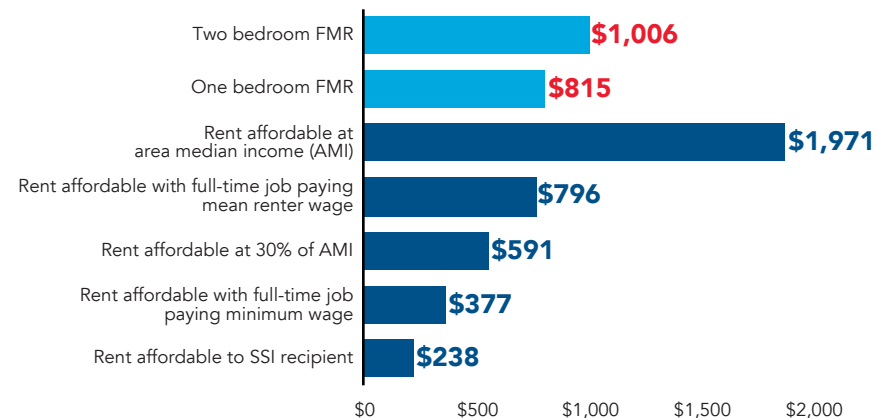
107
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

86
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Pike County	\$23.19
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$23.08
Allentown-Bethlehem-Easton, PA HUD Metro FMR Area	\$21.71
East Stroudsburg, PA MSA	\$21.37
Lancaster, PA MSA	\$20.98



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	\$19.35	\$1,006	\$40,250	2.7	\$78,834	\$1,971	\$23,650	\$591	1,551,082	31%	\$15.31	\$796	1.3
Combined Nonmetro Areas	\$13.71	\$713	\$28,527	1.9	\$62,017	\$1,550	\$18,605	\$465	150,666	26%	\$11.31	\$588	1.2
<u>Metropolitan Areas</u>													
Allentown-Bethlehem-Easton HMFA	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	85,862	31%	\$14.31	\$744	1.5
Altoona MSA	\$15.31	\$796	\$31,840	2.1	\$63,000	\$1,575	\$18,900	\$473	15,453	30%	\$10.52	\$547	1.5
Armstrong County HMFA	\$14.12	\$734	\$29,360	1.9	\$65,000	\$1,625	\$19,500	\$488	6,821	24%	\$11.52	\$599	1.2
Chambersburg-Waynesboro MSA	\$17.81	\$926	\$37,040	2.5	\$76,400	\$1,910	\$22,920	\$573	17,689	29%	\$13.21	\$687	1.3
Columbia County HMFA	\$15.87	\$825	\$33,000	2.2	\$65,700	\$1,643	\$19,710	\$493	8,228	31%	\$10.22	\$531	1.6
East Stroudsburg MSA	\$21.37	\$1,111	\$44,440	2.9	\$78,800	\$1,970	\$23,640	\$591	12,539	22%	\$11.49	\$597	1.9
Erie MSA	\$15.62	\$812	\$32,480	2.2	\$66,800	\$1,670	\$20,040	\$501	37,418	34%	\$11.07	\$576	1.4
Gettysburg MSA	\$18.65	\$970	\$38,800	2.6	\$79,400	\$1,985	\$23,820	\$596	8,627	22%	\$10.60	\$551	1.8
Harrisburg-Carlisle MSA	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	72,898	32%	\$15.53	\$807	1.3
Johnstown MSA	\$13.65	\$710	\$28,400	1.9	\$63,800	\$1,595	\$19,140	\$479	14,699	26%	\$9.31	\$484	1.5
Lancaster MSA	\$20.98	\$1,091	\$43,640	2.9	\$76,200	\$1,905	\$22,860	\$572	63,197	32%	\$13.83	\$719	1.5
Lebanon MSA	\$17.46	\$908	\$36,320	2.4	\$71,600	\$1,790	\$21,480	\$537	16,089	30%	\$12.60	\$655	1.4
Montour County HMFA	\$17.38	\$904	\$36,160	2.4	\$74,000	\$1,850	\$22,200	\$555	2,130	29%	\$21.24	\$1,104	0.8
Philadelphia-Camden-Wilmington MSA	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	534,022	35%	\$18.97	\$987	1.2
Pike County HMFA	\$23.19	\$1,206	\$48,240	3.2	\$75,400	\$1,885	\$22,620	\$566	3,398	16%	\$7.82	\$406	3.0
Pittsburgh HMFA	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	294,321	30%	\$15.02	\$781	1.1
Reading MSA	\$19.81	\$1,030	\$41,200	2.7	\$76,300	\$1,908	\$22,890	\$572	42,772	28%	\$12.90	\$671	1.5
Scranton-Wilkes-Barre MSA	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	72,470	32%	\$11.57	\$602	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sharon HMFA	\$13.65	\$710	\$28,400	1.9	\$65,200	\$1,630	\$19,560	\$489	12,289	27%	\$11.91	\$619	1.1
State College MSA	\$19.60	\$1,019	\$40,760	2.7	\$93,000	\$2,325	\$27,900	\$698	22,283	39%	\$10.72	\$557	1.8
Williamsport MSA	\$16.46	\$856	\$34,240	2.3	\$64,000	\$1,600	\$19,200	\$480	13,846	30%	\$11.64	\$605	1.4
York-Hanover MSA	\$18.19	\$946	\$37,840	2.5	\$76,600	\$1,915	\$22,980	\$575	43,365	26%	\$13.17	\$685	1.4
Counties													
Adams County	\$18.65	\$970	\$38,800	2.6	\$79,400	\$1,985	\$23,820	\$596	8,627	22%	\$10.60	\$551	1.8
Allegheny County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	188,427	35%	\$16.66	\$866	1.0
Armstrong County	\$14.12	\$734	\$29,360	1.9	\$65,000	\$1,625	\$19,500	\$488	6,821	24%	\$11.52	\$599	1.2
Beaver County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	18,775	27%	\$11.39	\$592	1.5
Bedford County	\$13.31	\$692	\$27,680	1.8	\$59,800	\$1,495	\$17,940	\$449	4,024	20%	\$9.86	\$512	1.4
Berks County	\$19.81	\$1,030	\$41,200	2.7	\$76,300	\$1,908	\$22,890	\$572	42,772	28%	\$12.90	\$671	1.5
Blair County	\$15.31	\$796	\$31,840	2.1	\$63,000	\$1,575	\$18,900	\$473	15,453	30%	\$10.52	\$547	1.5
Bradford County	\$14.19	\$738	\$29,520	2.0	\$65,800	\$1,645	\$19,740	\$494	6,256	25%	\$13.65	\$710	1.0
Bucks County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	55,239	23%	\$13.35	\$694	1.7
Butler County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	17,966	24%	\$12.35	\$642	1.4
Cambria County	\$13.65	\$710	\$28,400	1.9	\$63,800	\$1,595	\$19,140	\$479	14,699	26%	\$9.31	\$484	1.5
Cameron County	\$13.31	\$692	\$27,680	1.8	\$52,700	\$1,318	\$15,810	\$395	613	28%	\$9.89	\$514	1.3
Carbon County	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	5,886	23%	\$10.64	\$553	2.0
Centre County	\$19.60	\$1,019	\$40,760	2.7	\$93,000	\$2,325	\$27,900	\$698	22,283	39%	\$10.72	\$557	1.8
Chester County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	46,813	25%	\$18.54	\$964	1.2
Clarion County	\$13.31	\$692	\$27,680	1.8	\$59,200	\$1,480	\$17,760	\$444	4,867	31%	\$8.47	\$440	1.6
Clearfield County	\$13.31	\$692	\$27,680	1.8	\$59,900	\$1,498	\$17,970	\$449	7,183	23%	\$9.97	\$519	1.3
Clinton County	\$14.23	\$740	\$29,600	2.0	\$61,800	\$1,545	\$18,540	\$464	4,297	29%	\$11.50	\$598	1.2
Columbia County	\$15.87	\$825	\$33,000	2.2	\$65,700	\$1,643	\$19,710	\$493	8,228	31%	\$10.22	\$531	1.6
Crawford County	\$13.31	\$692	\$27,680	1.8	\$60,700	\$1,518	\$18,210	\$455	9,551	27%	\$11.42	\$594	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cumberland County	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	28,682	29%	\$14.71	\$765	1.3
Dauphin County	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	40,652	36%	\$16.45	\$855	1.2
Delaware County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	62,304	30%	\$16.28	\$846	1.4
Elk County	\$13.31	\$692	\$27,680	1.8	\$65,000	\$1,625	\$19,500	\$488	2,849	21%	\$11.31	\$588	1.2
Erie County	\$15.62	\$812	\$32,480	2.2	\$66,800	\$1,670	\$20,040	\$501	37,418	34%	\$11.07	\$576	1.4
Fayette County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	14,584	27%	\$9.66	\$502	1.8
Forest County	\$13.77	\$716	\$28,640	1.9	\$47,100	\$1,178	\$14,130	\$353	215	15%	\$10.92	\$568	1.3
Franklin County	\$17.81	\$926	\$37,040	2.5	\$76,400	\$1,910	\$22,920	\$573	17,689	29%	\$13.21	\$687	1.3
Fulton County	\$13.31	\$692	\$27,680	1.8	\$63,000	\$1,575	\$18,900	\$473	1,277	21%	\$15.60	\$811	0.9
Greene County	\$13.46	\$700	\$28,000	1.9	\$63,700	\$1,593	\$19,110	\$478	3,814	26%	\$17.10	\$889	0.8
Huntingdon County	\$13.31	\$692	\$27,680	1.8	\$59,800	\$1,495	\$17,940	\$449	4,211	25%	\$10.19	\$530	1.3
Indiana County	\$14.81	\$770	\$30,800	2.0	\$64,800	\$1,620	\$19,440	\$486	10,173	30%	\$10.84	\$563	1.4
Jefferson County	\$13.31	\$692	\$27,680	1.8	\$57,200	\$1,430	\$17,160	\$429	4,639	25%	\$10.11	\$526	1.3
Juniata County	\$13.31	\$692	\$27,680	1.8	\$63,400	\$1,585	\$19,020	\$476	2,279	24%	\$10.86	\$565	1.2
Lackawanna County	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	29,551	34%	\$11.51	\$599	1.3
Lancaster County	\$20.98	\$1,091	\$43,640	2.9	\$76,200	\$1,905	\$22,860	\$572	63,197	32%	\$13.83	\$719	1.5
Lawrence County	\$13.98	\$727	\$29,080	1.9	\$65,000	\$1,625	\$19,500	\$488	9,523	26%	\$9.98	\$519	1.4
Lebanon County	\$17.46	\$908	\$36,320	2.4	\$71,600	\$1,790	\$21,480	\$537	16,089	30%	\$12.60	\$655	1.4
Lehigh County	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	47,689	35%	\$15.53	\$808	1.4
Luzerne County	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	40,533	32%	\$11.45	\$595	1.3
Lycoming County	\$16.46	\$856	\$34,240	2.3	\$64,000	\$1,600	\$19,200	\$480	13,846	30%	\$11.64	\$605	1.4
McKean County	\$13.38	\$696	\$27,840	1.8	\$58,000	\$1,450	\$17,400	\$435	4,503	26%	\$10.37	\$539	1.3
Mercer County	\$13.65	\$710	\$28,400	1.9	\$65,200	\$1,630	\$19,560	\$489	12,289	27%	\$11.91	\$619	1.1
Mifflin County	\$13.31	\$692	\$27,680	1.8	\$53,500	\$1,338	\$16,050	\$401	5,640	30%	\$11.93	\$620	1.1
Monroe County	\$21.37	\$1,111	\$44,440	2.9	\$78,800	\$1,970	\$23,640	\$591	12,539	22%	\$11.49	\$597	1.9
Montgomery County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	87,081	28%	\$19.12	\$994	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montour County	\$17.38	\$904	\$36,160	2.4	\$74,000	\$1,850	\$22,200	\$555	2,130	29%	\$21.24	\$1,104	0.8
Northampton County	\$21.71	\$1,129	\$45,160	3.0	\$78,400	\$1,960	\$23,520	\$588	32,287	28%	\$12.72	\$661	1.7
Northumberland County	\$13.37	\$695	\$27,800	1.8	\$60,800	\$1,520	\$18,240	\$456	11,281	29%	\$11.55	\$601	1.2
Perry County	\$19.46	\$1,012	\$40,480	2.7	\$81,100	\$2,028	\$24,330	\$608	3,564	20%	\$9.46	\$492	2.1
Philadelphia County	\$23.08	\$1,200	\$48,000	3.2	\$90,100	\$2,253	\$27,030	\$676	282,585	48%	\$22.33	\$1,161	1.0
Pike County	\$23.19	\$1,206	\$48,240	3.2	\$75,400	\$1,885	\$22,620	\$566	3,398	16%	\$7.82	\$406	3.0
Potter County	\$13.31	\$692	\$27,680	1.8	\$57,000	\$1,425	\$17,100	\$428	1,491	23%	\$12.21	\$635	1.1
Schuylkill County	\$13.31	\$692	\$27,680	1.8	\$65,200	\$1,630	\$19,560	\$489	14,816	25%	\$11.71	\$609	1.1
Snyder County	\$14.13	\$735	\$29,400	1.9	\$64,200	\$1,605	\$19,260	\$482	3,982	27%	\$10.87	\$565	1.3
Somerset County	\$13.31	\$692	\$27,680	1.8	\$60,800	\$1,520	\$18,240	\$456	6,622	22%	\$10.78	\$560	1.2
Sullivan County	\$13.31	\$692	\$27,680	1.8	\$60,800	\$1,520	\$18,240	\$456	489	18%	\$11.04	\$574	1.2
Susquehanna County	\$14.13	\$735	\$29,400	1.9	\$63,900	\$1,598	\$19,170	\$479	3,991	23%	\$11.25	\$585	1.3
Tioga County	\$14.52	\$755	\$30,200	2.0	\$61,900	\$1,548	\$18,570	\$464	4,203	26%	\$12.79	\$665	1.1
Union County	\$15.00	\$780	\$31,200	2.1	\$67,700	\$1,693	\$20,310	\$508	4,298	29%	\$14.10	\$733	1.1
Venango County	\$13.31	\$692	\$27,680	1.8	\$59,100	\$1,478	\$17,730	\$443	5,522	25%	\$10.37	\$539	1.3
Warren County	\$13.31	\$692	\$27,680	1.8	\$61,000	\$1,525	\$18,300	\$458	4,069	24%	\$11.65	\$606	1.1
Washington County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	20,477	24%	\$15.16	\$788	1.1
Wayne County	\$15.69	\$816	\$32,640	2.2	\$66,700	\$1,668	\$20,010	\$500	3,988	21%	\$9.67	\$503	1.6
Westmoreland County	\$17.23	\$896	\$35,840	2.4	\$79,900	\$1,998	\$23,970	\$599	34,092	22%	\$10.79	\$561	1.6
Wyoming County	\$15.00	\$780	\$31,200	2.1	\$67,000	\$1,675	\$20,100	\$503	2,386	22%	\$13.96	\$726	1.1
York County	\$18.19	\$946	\$37,840	2.5	\$76,600	\$1,915	\$22,980	\$575	43,365	26%	\$13.17	\$685	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PUERTO RICO

STATE RANKING #52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$499**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,662** monthly or **\$19,947** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$9.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$7.33
2-Bedroom Housing Wage	\$9.59
Number of Renter Households	385077
Percent Renters	31%

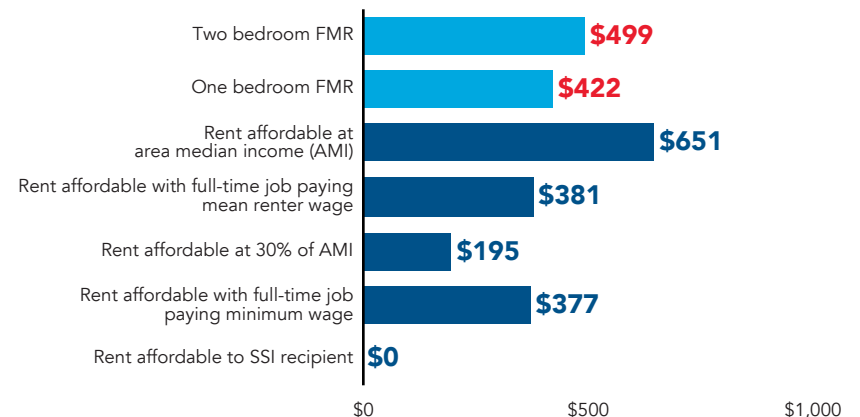
53
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

45
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Juan-Guaynabo, PR HUD Metro FMR Area	\$10.56
Fajardo, PR HUD Metro FMR Area	\$9.90
Caguas, PR HUD Metro FMR Area	\$9.40
Ponce, PR HUD Metro FMR Area	\$8.98
Mayagüez, PR MSA	\$8.88



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Puerto Rico	\$9.59	\$499	\$19,947	1.3	\$26,028	\$651	\$7,808	\$195	385,077	31%	\$7.33	\$381	1.3
Combined Nonmetro Areas	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	14,152	28%	\$6.99	\$364	1.1
<u>Metropolitan Areas</u>													
Aguadilla-Isabela HMFA	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	34,621	34%	\$6.83	\$355	1.2
Arecibo HMFA	\$8.48	\$441	\$17,640	1.2	\$24,200	\$605	\$7,260	\$182	17,618	30%	\$5.69	\$296	1.5
Barranquitas-Aibonito HMFA	\$8.00	\$416	\$16,640	1.1	\$22,300	\$558	\$6,690	\$167	8,828	26%	\$5.91	\$308	1.4
Caguas HMFA	\$9.40	\$489	\$19,560	1.3	\$31,100	\$778	\$9,330	\$233	31,076	29%	\$7.90	\$411	1.2
Fajardo HMFA	\$9.90	\$515	\$20,600	1.4	\$23,700	\$593	\$7,110	\$178	7,435	31%	\$7.00	\$364	1.4
Guayama MSA	\$8.13	\$423	\$16,920	1.1	\$24,000	\$600	\$7,200	\$180	7,290	26%	\$7.76	\$404	1.0
Mayagüez MSA	\$8.88	\$462	\$18,480	1.2	\$21,600	\$540	\$6,480	\$162	13,954	39%	\$4.54	\$236	2.0
Ponce HMFA	\$8.98	\$467	\$18,680	1.2	\$22,600	\$565	\$6,780	\$170	24,948	32%	\$5.66	\$295	1.6
Quebradillas Municipio HMFA	\$8.02	\$417	\$16,680	1.1	\$18,300	\$458	\$5,490	\$137	3,197	38%	\$4.95	\$257	1.6
San German MSA	\$8.06	\$419	\$16,760	1.1	\$21,200	\$530	\$6,360	\$159	15,574	35%	\$5.60	\$291	1.4
San Juan-Guaynabo HMFA	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	195,155	32%	\$7.88	\$410	1.3
Utuado Municipio HMFA	\$8.21	\$427	\$17,080	1.1	\$21,400	\$535	\$6,420	\$161	3,454	36%	\$4.73	\$246	1.7
Yauco HMFA	\$8.00	\$416	\$16,640	1.1	\$21,200	\$530	\$6,360	\$159	7,775	26%	\$5.13	\$267	1.6
<u>Counties</u>													
Adjuntas Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	2,802	45%	\$6.29	\$327	1.3
Aguada Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	3,252	25%	\$4.48	\$233	1.8
Aguadilla Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	8,361	39%	\$7.07	\$368	1.2
Aguas Buenas Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,884	34%	\$5.31	\$276	2.0
Aibonito Municipio	\$8.00	\$416	\$16,640	1.1	\$22,300	\$558	\$6,690	\$167	1,703	20%	\$7.28	\$379	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Añasco Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	2,048	22%	\$9.70	\$504	0.8
Arecibo Municipio	\$8.48	\$441	\$17,640	1.2	\$24,200	\$605	\$7,260	\$182	10,355	32%	\$5.80	\$302	1.5
Arroyo Municipio	\$8.13	\$423	\$16,920	1.1	\$24,000	\$600	\$7,200	\$180	1,289	21%	\$9.07	\$472	0.9
Barceloneta Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,107	26%	\$8.53	\$443	1.2
Barranquitas Municipio	\$8.00	\$416	\$16,640	1.1	\$22,300	\$558	\$6,690	\$167	2,067	23%	\$4.40	\$229	1.8
Bayamón Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	21,503	31%	\$6.23	\$324	1.7
Cabo Rojo Municipio	\$8.06	\$419	\$16,760	1.1	\$21,200	\$530	\$6,360	\$159	6,854	42%	\$4.23	\$220	1.9
Caguas Municipio	\$9.40	\$489	\$19,560	1.3	\$31,100	\$778	\$9,330	\$233	15,657	32%	\$7.62	\$396	1.2
Camuy Municipio	\$8.48	\$441	\$17,640	1.2	\$24,200	\$605	\$7,260	\$182	3,542	31%	\$4.75	\$247	1.8
Canóvanas Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,347	23%	\$6.73	\$350	1.6
Carolina Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	19,640	31%	\$8.00	\$416	1.3
Cataño Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,596	40%	\$8.12	\$422	1.3
Cayey Municipio	\$9.40	\$489	\$19,560	1.3	\$31,100	\$778	\$9,330	\$233	5,651	34%	\$7.87	\$409	1.2
Ceiba Municipio	\$9.90	\$515	\$20,600	1.4	\$23,700	\$593	\$7,110	\$178	1,153	25%	\$9.28	\$483	1.1
Ciales Municipio	\$8.00	\$416	\$16,640	1.1	\$22,300	\$558	\$6,690	\$167	1,990	33%	\$4.61	\$239	1.7
Cidra Municipio	\$9.40	\$489	\$19,560	1.3	\$31,100	\$778	\$9,330	\$233	3,828	29%	\$9.13	\$475	1.0
Coamo Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	3,276	24%	\$5.76	\$299	1.4
Comerio Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,251	37%	\$5.31	\$276	2.0
Corozal Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,247	20%	\$6.71	\$349	1.6
Culebra Municipio †	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	171	33%			
Dorado Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,748	23%	\$8.31	\$432	1.3
Fajardo Municipio	\$9.90	\$515	\$20,600	1.4	\$23,700	\$593	\$7,110	\$178	4,323	35%	\$7.23	\$376	1.4
Florida Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	1,054	25%	\$4.39	\$228	2.4
Guánica Municipio	\$8.00	\$416	\$16,640	1.1	\$21,200	\$530	\$6,360	\$159	1,445	26%	\$5.45	\$284	1.5
Guayama Municipio	\$8.13	\$423	\$16,920	1.1	\$24,000	\$600	\$7,200	\$180	4,088	27%	\$7.66	\$398	1.1
Guayanilla Municipio	\$8.00	\$416	\$16,640	1.1	\$21,200	\$530	\$6,360	\$159	1,998	30%	\$5.07	\$264	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Guaynabo Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	8,676	26%	\$8.87	\$461	1.2
Gurabo Municipio	\$9.40	\$489	\$19,560	1.3	\$31,100	\$778	\$9,330	\$233	2,683	18%	\$9.36	\$487	1.0
Hatillo Municipio	\$8.48	\$441	\$17,640	1.2	\$24,200	\$605	\$7,260	\$182	3,721	26%	\$5.78	\$301	1.5
Hormigueros Municipio	\$8.88	\$462	\$18,480	1.2	\$21,600	\$540	\$6,480	\$162	1,625	26%	\$4.26	\$222	2.1
Humacao Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	4,954	27%	\$8.52	\$443	1.2
Isabela Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	5,556	36%	\$8.24	\$429	1.0
Jayuya Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	1,799	37%	\$12.71	\$661	0.6
Juana Díaz Municipio	\$8.98	\$467	\$18,680	1.2	\$22,600	\$565	\$6,780	\$170	4,061	25%	\$7.19	\$374	1.2
Juncos Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,700	29%	\$14.00	\$728	0.8
Lajas Municipio	\$8.06	\$419	\$16,760	1.1	\$21,200	\$530	\$6,360	\$159	3,493	43%	\$4.59	\$239	1.8
Lares Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	4,382	44%	\$5.55	\$289	1.5
Las Marías Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	929	31%	\$1.57	\$82	5.1
Las Piedras Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,207	26%	\$7.51	\$391	1.4
Loíza Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,525	28%	\$19.04	\$990	0.6
Luquillo Municipio	\$9.90	\$515	\$20,600	1.4	\$23,700	\$593	\$7,110	\$178	1,959	30%	\$4.74	\$246	2.1
Manatí Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	4,121	26%	\$7.03	\$365	1.5
Maricao Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	500	26%	\$5.55	\$289	1.4
Maunabo Municipio	\$8.00	\$416	\$16,640	1.1	\$22,300	\$558	\$6,690	\$167	938	24%	\$5.72	\$297	1.4
Mayagüez Municipio	\$8.88	\$462	\$18,480	1.2	\$21,600	\$540	\$6,480	\$162	12,329	41%	\$4.57	\$237	1.9
Moca Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	4,319	33%	\$5.87	\$305	1.4
Morovis Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,999	30%	\$5.92	\$308	1.8
Naguabo Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	1,728	21%	\$3.93	\$204	2.7
Naranjito Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	1,841	21%	\$5.99	\$312	1.8
Orocovis Municipio	\$8.00	\$416	\$16,640	1.1	\$22,300	\$558	\$6,690	\$167	2,130	31%	\$4.70	\$245	1.7
Patillas Municipio	\$8.13	\$423	\$16,920	1.1	\$24,000	\$600	\$7,200	\$180	1,913	29%	\$5.96	\$310	1.4
Peñuelas Municipio	\$8.00	\$416	\$16,640	1.1	\$21,200	\$530	\$6,360	\$159	1,778	25%	\$6.60	\$343	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ponce Municipio	\$8.98	\$467	\$18,680	1.2	\$22,600	\$565	\$6,780	\$170	18,695	35%	\$5.24	\$272	1.7
Quebradillas Municipio	\$8.02	\$417	\$16,680	1.1	\$18,300	\$458	\$5,490	\$137	3,197	38%	\$4.95	\$257	1.6
Rincón Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	1,373	27%	\$3.90	\$203	2.1
Río Grande Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,775	24%	\$6.92	\$360	1.5
Sabana Grande Municipio	\$8.06	\$419	\$16,760	1.1	\$21,200	\$530	\$6,360	\$159	1,891	25%	\$5.52	\$287	1.5
Salinas Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	2,039	19%	\$5.96	\$310	1.3
San Germán Municipio	\$8.06	\$419	\$16,760	1.1	\$21,200	\$530	\$6,360	\$159	3,336	28%	\$6.68	\$347	1.2
San Juan Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	67,050	46%	\$8.02	\$417	1.3
San Lorenzo Municipio	\$9.40	\$489	\$19,560	1.3	\$31,100	\$778	\$9,330	\$233	3,257	24%	\$7.06	\$367	1.3
San Sebastián Municipio	\$8.21	\$427	\$17,080	1.1	\$19,500	\$488	\$5,850	\$146	5,330	37%	\$5.10	\$265	1.6
Santa Isabel Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	2,080	27%	\$6.21	\$323	1.3
Toa Alta Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,696	17%	\$5.67	\$295	1.9
Toa Baja Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	7,327	26%	\$7.37	\$383	1.4
Trujillo Alto Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	8,046	33%	\$4.72	\$246	2.2
Utua Municipio	\$8.21	\$427	\$17,080	1.1	\$21,400	\$535	\$6,420	\$161	3,454	36%	\$4.73	\$246	1.7
Vega Alta Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,846	31%	\$7.75	\$403	1.4
Vega Baja Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	2,893	16%	\$10.52	\$547	1.0
Vieques Municipio	\$8.00	\$416	\$16,640	1.1	\$22,800	\$570	\$6,840	\$171	556	22%	\$10.56	\$549	0.8
Villalba Municipio	\$8.98	\$467	\$18,680	1.2	\$22,600	\$565	\$6,780	\$170	2,192	28%	\$9.26	\$481	1.0
Yabucoa Municipio	\$10.56	\$549	\$21,960	1.5	\$28,500	\$713	\$8,550	\$214	3,394	28%	\$4.57	\$238	2.3
Yauco Municipio	\$8.00	\$416	\$16,640	1.1	\$21,200	\$530	\$6,360	\$159	2,554	24%	\$4.52	\$235	1.8

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

RHODE ISLAND

STATE RANKING #18*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,085**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,616** monthly or **\$43,393** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.86
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$14.03
2-Bedroom Housing Wage	\$20.86
Number of Renter Households	164737
Percent Renters	40%

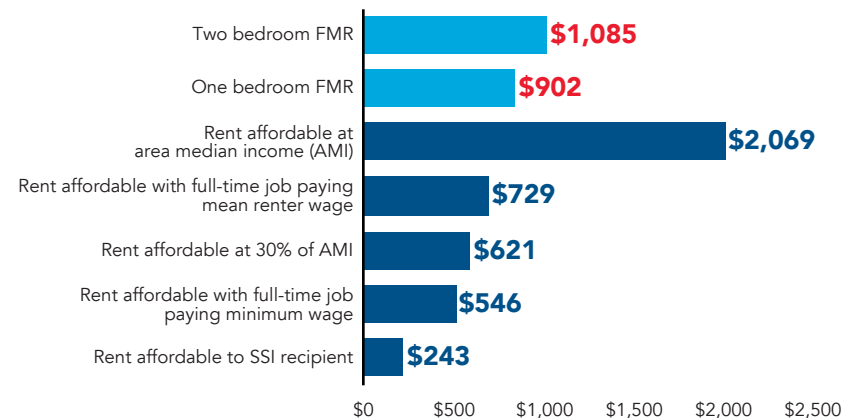
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Newport-Middleton-Portsmouth, RI HUD Metro FMR Area	\$26.50
Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area	\$22.62
Providence-Fall River, RI-MA HUD Metro FMR Area	\$20.38



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Rhode Island

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$20.86	\$1,085	\$43,393	2.0	\$82,758	\$2,069	\$24,827	\$621	164,737	40%	\$14.03	\$729	1.5
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$26.50	\$1,378	\$55,120	2.5	\$95,700	\$2,393	\$28,710	\$718	11,268	46%	\$13.41	\$697	2.0
Providence-Fall River HMFA	\$20.38	\$1,060	\$42,400	1.9	\$81,900	\$2,048	\$24,570	\$614	149,111	40%	\$14.21	\$739	1.4
Westerly-Hopkinton-New Shoreham HMFA	\$22.62	\$1,176	\$47,040	2.2	\$82,900	\$2,073	\$24,870	\$622	4,358	32%	\$9.37	\$487	2.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN RHODE ISLAND FMR AREAS

NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

Coventry town, East Greenwich town, Warwick city, West Greenwich town, West Warwick town

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

Burrillville town, Central Falls city, Cranston city, Cumberland town, East Providence city, Foster town, Glocester town, Johnston town, Lincoln town, North Providence town, North Smithfield town, Pawtucket city, Providence city, Scituate town, Smithfield town, Woonsocket city

WASHINGTON COUNTY

Charlestown town, Exeter town, Narragansett town, North Kingstown town, Richmond town, South Kingstown town

WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

SOUTH CAROLINA

STATE RANKING #28*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$898**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,993** monthly or **\$35,919** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.25
2-Bedroom Housing Wage	\$17.27
Number of Renter Households	586775
Percent Renters	31%

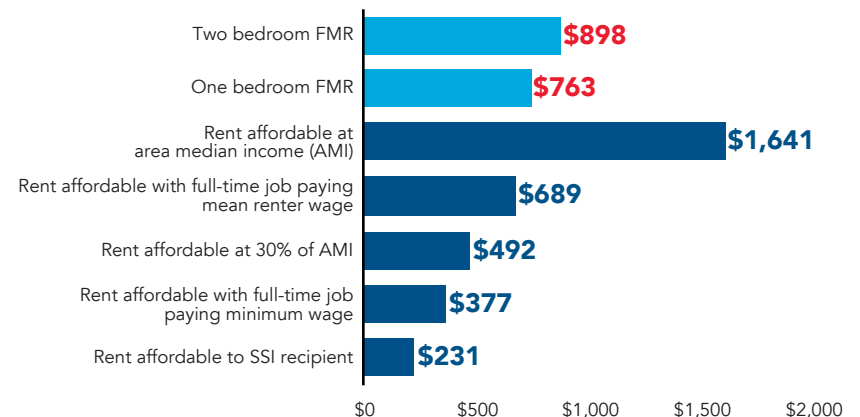
95
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

81
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Beaufort County	\$21.96
Charleston-North Charleston, SC MSA	\$21.50
York County	\$19.77
Columbia, SC HUD Metro FMR Area	\$18.44
Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro FMR Area	\$17.92



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	\$17.27	\$898	\$35,919	2.4	\$65,635	\$1,641	\$19,691	\$492	586,775	31%	\$13.25	\$689	1.3
Combined Nonmetro Areas	\$13.58	\$706	\$28,243	1.9	\$48,884	\$1,222	\$14,665	\$367	82,606	29%	\$11.28	\$586	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$14.71	\$765	\$30,600	2.0	\$60,300	\$1,508	\$18,090	\$452	22,387	29%	\$11.21	\$583	1.3
Augusta-Richmond County HMFA	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	20,503	27%	\$14.05	\$731	1.1
Beaufort County HMFA	\$21.96	\$1,142	\$45,680	3.0	\$83,000	\$2,075	\$24,900	\$623	20,297	30%	\$12.75	\$663	1.7
Charleston-North Charleston MSA	\$21.50	\$1,118	\$44,720	3.0	\$77,900	\$1,948	\$23,370	\$584	98,333	35%	\$15.27	\$794	1.4
Charlotte-Concord-Gastonia HMFA	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	27,676	29%	\$12.54	\$652	1.6
Chester County HMFA	\$13.46	\$700	\$28,000	1.9	\$50,800	\$1,270	\$15,240	\$381	3,093	25%	\$9.95	\$517	1.4
Columbia HMFA	\$18.44	\$959	\$38,360	2.5	\$68,900	\$1,723	\$20,670	\$517	95,484	34%	\$13.66	\$710	1.4
Darlington County HMFA	\$13.23	\$688	\$27,520	1.8	\$54,600	\$1,365	\$16,380	\$410	8,430	31%	\$14.84	\$772	0.9
Florence HMFA	\$14.98	\$779	\$31,160	2.1	\$62,000	\$1,550	\$18,600	\$465	17,808	34%	\$12.30	\$639	1.2
Greenville-Mauldin-Easley HMFA	\$16.63	\$865	\$34,600	2.3	\$71,700	\$1,793	\$21,510	\$538	77,880	34%	\$13.80	\$717	1.2
Jasper County HMFA	\$17.63	\$917	\$36,680	2.4	\$44,400	\$1,110	\$13,320	\$333	2,978	31%	\$15.41	\$801	1.1
Kershaw County HMFA	\$14.31	\$744	\$29,760	2.0	\$59,400	\$1,485	\$17,820	\$446	4,602	19%	\$12.17	\$633	1.2
Lancaster County HMFA	\$15.31	\$796	\$31,840	2.1	\$74,700	\$1,868	\$22,410	\$560	6,631	21%	\$12.97	\$675	1.2
Laurens County HMFA	\$14.23	\$740	\$29,600	2.0	\$55,500	\$1,388	\$16,650	\$416	7,299	29%	\$13.87	\$721	1.0
Myrtle Beach-North Myrtle Beach-Conway HMA	\$17.92	\$932	\$37,280	2.5	\$61,200	\$1,530	\$18,360	\$459	37,682	30%	\$11.03	\$574	1.6
Spartanburg HMFA	\$14.58	\$758	\$30,320	2.0	\$62,100	\$1,553	\$18,630	\$466	35,088	31%	\$13.50	\$702	1.1
Sumter MSA	\$14.62	\$760	\$30,400	2.0	\$50,300	\$1,258	\$15,090	\$377	14,557	35%	\$11.99	\$623	1.2
Union County HMFA	\$13.23	\$688	\$27,520	1.8	\$47,500	\$1,188	\$14,250	\$356	3,441	30%	\$11.47	\$597	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

Counties

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Abbeville County	\$13.23	\$688	\$27,520	1.8	\$49,500	\$1,238	\$14,850	\$371	2,156	23%	\$10.67	\$555	1.2
Aiken County	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	18,219	28%	\$14.55	\$757	1.1
Allendale County	\$13.25	\$689	\$27,560	1.8	\$36,900	\$923	\$11,070	\$277	1,112	34%	\$11.48	\$597	1.2
Anderson County	\$14.71	\$765	\$30,600	2.0	\$60,300	\$1,508	\$18,090	\$452	22,387	29%	\$11.21	\$583	1.3
Bamberg County	\$14.25	\$741	\$29,640	2.0	\$44,900	\$1,123	\$13,470	\$337	1,343	24%	\$10.69	\$556	1.3
Barnwell County	\$13.23	\$688	\$27,520	1.8	\$48,900	\$1,223	\$14,670	\$367	2,600	31%	\$8.98	\$467	1.5
Beaufort County	\$21.96	\$1,142	\$45,680	3.0	\$83,000	\$2,075	\$24,900	\$623	20,297	30%	\$12.75	\$663	1.7
Berkeley County	\$21.50	\$1,118	\$44,720	3.0	\$77,900	\$1,948	\$23,370	\$584	21,953	30%	\$18.50	\$962	1.2
Calhoun County	\$18.44	\$959	\$38,360	2.5	\$68,900	\$1,723	\$20,670	\$517	1,272	21%	\$11.49	\$597	1.6
Charleston County	\$21.50	\$1,118	\$44,720	3.0	\$77,900	\$1,948	\$23,370	\$584	60,741	39%	\$15.12	\$786	1.4
Cherokee County	\$13.50	\$702	\$28,080	1.9	\$48,600	\$1,215	\$14,580	\$365	6,034	29%	\$10.88	\$566	1.2
Chester County	\$13.46	\$700	\$28,000	1.9	\$50,800	\$1,270	\$15,240	\$381	3,093	25%	\$9.95	\$517	1.4
Chesterfield County	\$13.23	\$688	\$27,520	1.8	\$46,700	\$1,168	\$14,010	\$350	5,160	28%	\$10.74	\$558	1.2
Clarendon County	\$13.23	\$688	\$27,520	1.8	\$45,400	\$1,135	\$13,620	\$341	3,413	25%	\$6.69	\$348	2.0
Colleton County	\$14.31	\$744	\$29,760	2.0	\$44,300	\$1,108	\$13,290	\$332	4,118	27%	\$11.51	\$598	1.2
Darlington County	\$13.23	\$688	\$27,520	1.8	\$54,600	\$1,365	\$16,380	\$410	8,430	31%	\$14.84	\$772	0.9
Dillon County	\$13.23	\$688	\$27,520	1.8	\$41,500	\$1,038	\$12,450	\$311	3,719	34%	\$9.43	\$490	1.4
Dorchester County	\$21.50	\$1,118	\$44,720	3.0	\$77,900	\$1,948	\$23,370	\$584	15,639	29%	\$11.67	\$607	1.8
Edgefield County	\$16.08	\$836	\$33,440	2.2	\$62,800	\$1,570	\$18,840	\$471	2,284	25%	\$7.07	\$368	2.3
Fairfield County	\$18.44	\$959	\$38,360	2.5	\$68,900	\$1,723	\$20,670	\$517	2,271	26%	\$20.73	\$1,078	0.9
Florence County	\$14.98	\$779	\$31,160	2.1	\$62,000	\$1,550	\$18,600	\$465	17,808	34%	\$12.30	\$639	1.2
Georgetown County	\$15.42	\$802	\$32,080	2.1	\$59,400	\$1,485	\$17,820	\$446	5,848	24%	\$10.60	\$551	1.5
Greenville County	\$16.63	\$865	\$34,600	2.3	\$71,700	\$1,793	\$21,510	\$538	63,028	34%	\$14.22	\$740	1.2
Greenwood County	\$13.52	\$703	\$28,120	1.9	\$50,000	\$1,250	\$15,000	\$375	9,657	36%	\$12.17	\$633	1.1
Hampton County	\$13.23	\$688	\$27,520	1.8	\$46,800	\$1,170	\$14,040	\$351	1,730	24%	\$14.73	\$766	0.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Horry County	\$17.92	\$932	\$37,280	2.5	\$61,200	\$1,530	\$18,360	\$459	37,682	30%	\$11.03	\$574	1.6
Jasper County	\$17.63	\$917	\$36,680	2.4	\$44,400	\$1,110	\$13,320	\$333	2,978	31%	\$15.41	\$801	1.1
Kershaw County	\$14.31	\$744	\$29,760	2.0	\$59,400	\$1,485	\$17,820	\$446	4,602	19%	\$12.17	\$633	1.2
Lancaster County	\$15.31	\$796	\$31,840	2.1	\$74,700	\$1,868	\$22,410	\$560	6,631	21%	\$12.97	\$675	1.2
Laurens County	\$14.23	\$740	\$29,600	2.0	\$55,500	\$1,388	\$16,650	\$416	7,299	29%	\$13.87	\$721	1.0
Lee County	\$13.23	\$688	\$27,520	1.8	\$41,200	\$1,030	\$12,360	\$309	1,637	25%	\$8.76	\$455	1.5
Lexington County	\$18.44	\$959	\$38,360	2.5	\$68,900	\$1,723	\$20,670	\$517	28,779	26%	\$12.20	\$634	1.5
McCormick County †	\$13.23	\$688	\$27,520	1.8	\$53,200	\$1,330	\$15,960	\$399	974	24%			
Marion County	\$13.23	\$688	\$27,520	1.8	\$41,600	\$1,040	\$12,480	\$312	3,703	31%	\$9.39	\$488	1.4
Marlboro County	\$13.23	\$688	\$27,520	1.8	\$41,600	\$1,040	\$12,480	\$312	3,274	34%	\$13.82	\$719	1.0
Newberry County	\$14.38	\$748	\$29,920	2.0	\$52,500	\$1,313	\$15,750	\$394	4,049	27%	\$12.10	\$629	1.2
Oconee County	\$13.35	\$694	\$27,760	1.8	\$58,300	\$1,458	\$17,490	\$437	8,482	27%	\$14.20	\$739	0.9
Orangeburg County	\$13.23	\$688	\$27,520	1.8	\$46,900	\$1,173	\$14,070	\$352	10,356	31%	\$10.29	\$535	1.3
Pickens County	\$16.63	\$865	\$34,600	2.3	\$71,700	\$1,793	\$21,510	\$538	14,852	32%	\$9.94	\$517	1.7
Richland County	\$18.44	\$959	\$38,360	2.5	\$68,900	\$1,723	\$20,670	\$517	61,180	41%	\$14.31	\$744	1.3
Saluda County	\$18.44	\$959	\$38,360	2.5	\$68,900	\$1,723	\$20,670	\$517	1,982	28%	\$10.10	\$525	1.8
Spartanburg County	\$14.58	\$758	\$30,320	2.0	\$62,100	\$1,553	\$18,630	\$466	35,088	31%	\$13.50	\$702	1.1
Sumter County	\$14.62	\$760	\$30,400	2.0	\$50,300	\$1,258	\$15,090	\$377	14,557	35%	\$11.99	\$623	1.2
Union County	\$13.23	\$688	\$27,520	1.8	\$47,500	\$1,188	\$14,250	\$356	3,441	30%	\$11.47	\$597	1.2
Williamsburg County	\$13.23	\$688	\$27,520	1.8	\$43,100	\$1,078	\$12,930	\$323	3,241	26%	\$11.12	\$578	1.2
York County	\$19.77	\$1,028	\$41,120	2.7	\$79,000	\$1,975	\$23,700	\$593	27,676	29%	\$12.54	\$652	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH DAKOTA

STATE RANKING **#46***

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$796**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,652** monthly or **\$31,829** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.30
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	\$9.10
Average Renter Wage	\$12.25
2-Bedroom Housing Wage	\$15.30
Number of Renter Households	108801
Percent Renters	32%

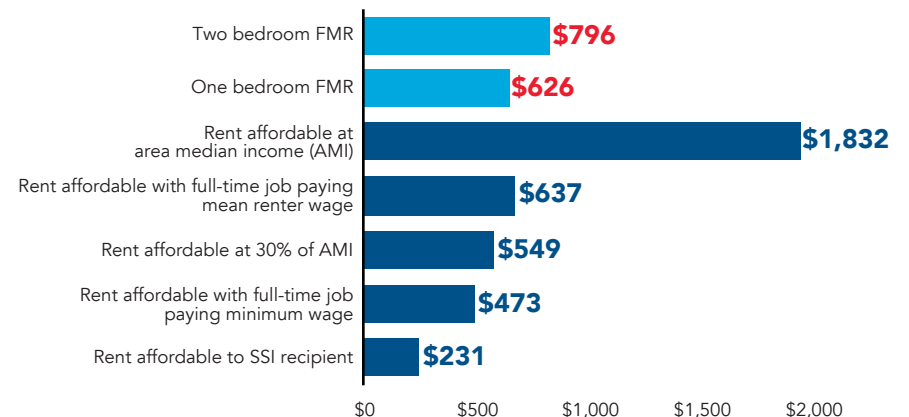
67
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

53
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Rapid City, SD HUD Metro FMR Area	\$17.08
Custer County	\$17.04
Sioux Falls, SD MSA	\$16.79
Stanley County	\$15.79
Union County	\$15.77



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

South Dakota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	\$15.30	\$796	\$31,829	1.7	\$73,263	\$1,832	\$21,979	\$549	108,801	32%	\$12.25	\$637	1.2
Combined Nonmetro Areas	\$14.04	\$730	\$29,207	1.5	\$68,051	\$1,701	\$20,415	\$510	57,494	32%	\$11.17	\$581	1.3
<u>Metropolitan Areas</u>													
Custer County HMFA	\$17.04	\$886	\$35,440	1.9	\$72,300	\$1,808	\$21,690	\$542	670	17%	\$9.26	\$482	1.8
Meade County HMFA	\$14.63	\$761	\$30,440	1.6	\$66,700	\$1,668	\$20,010	\$500	2,905	26%	\$11.46	\$596	1.3
Rapid City HMFA	\$17.08	\$888	\$35,520	1.9	\$67,500	\$1,688	\$20,250	\$506	13,914	32%	\$11.44	\$595	1.5
Sioux City HMFA	\$15.77	\$820	\$32,800	1.7	\$69,500	\$1,738	\$20,850	\$521	1,684	27%	\$17.51	\$911	0.9
Sioux Falls MSA	\$16.79	\$873	\$34,920	1.8	\$86,200	\$2,155	\$25,860	\$647	32,134	33%	\$13.42	\$698	1.3
<u>Counties</u>													
Aurora County	\$13.46	\$700	\$28,000	1.5	\$63,300	\$1,583	\$18,990	\$475	264	22%	\$11.44	\$595	1.2
Beadle County	\$13.46	\$700	\$28,000	1.5	\$66,000	\$1,650	\$19,800	\$495	2,522	33%	\$10.61	\$552	1.3
Bennett County	\$13.46	\$700	\$28,000	1.5	\$52,000	\$1,300	\$15,600	\$390	374	39%	\$9.57	\$498	1.4
Bon Homme County	\$13.46	\$700	\$28,000	1.5	\$66,900	\$1,673	\$20,070	\$502	629	25%	\$9.03	\$469	1.5
Brookings County	\$14.96	\$778	\$31,120	1.6	\$79,500	\$1,988	\$23,850	\$596	5,090	40%	\$10.92	\$568	1.4
Brown County	\$14.33	\$745	\$29,800	1.6	\$74,000	\$1,850	\$22,200	\$555	5,563	34%	\$11.64	\$605	1.2
Brule County	\$13.46	\$700	\$28,000	1.5	\$60,300	\$1,508	\$18,090	\$452	694	32%	\$11.31	\$588	1.2
Buffalo County †	\$13.87	\$721	\$28,840	1.5	\$33,300	\$833	\$9,990	\$250	308	58%			
Butte County	\$14.15	\$736	\$29,440	1.6	\$60,600	\$1,515	\$18,180	\$455	1,062	25%	\$9.46	\$492	1.5
Campbell County	\$13.46	\$700	\$28,000	1.5	\$64,900	\$1,623	\$19,470	\$487	102	15%	\$11.92	\$620	1.1
Charles Mix County	\$13.46	\$700	\$28,000	1.5	\$59,700	\$1,493	\$17,910	\$448	1,022	32%	\$8.95	\$465	1.5
Clark County	\$14.92	\$776	\$31,040	1.6	\$71,800	\$1,795	\$21,540	\$539	335	22%	\$11.14	\$579	1.3
Clay County	\$15.27	\$794	\$31,760	1.7	\$63,400	\$1,585	\$19,020	\$476	2,567	48%	\$8.56	\$445	1.8
Codington County	\$14.33	\$745	\$29,800	1.6	\$73,900	\$1,848	\$22,170	\$554	4,187	35%	\$11.93	\$620	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Corson County	\$13.46	\$700	\$28,000	1.5	\$36,900	\$923	\$11,070	\$277	577	47%	\$11.94	\$621	1.1
Custer County	\$17.04	\$886	\$35,440	1.9	\$72,300	\$1,808	\$21,690	\$542	670	17%	\$9.26	\$482	1.8
Davison County	\$14.71	\$765	\$30,600	1.6	\$63,600	\$1,590	\$19,080	\$477	3,413	39%	\$13.55	\$704	1.1
Day County	\$13.46	\$700	\$28,000	1.5	\$57,600	\$1,440	\$17,280	\$432	694	27%	\$8.27	\$430	1.6
Deuel County	\$13.46	\$700	\$28,000	1.5	\$73,700	\$1,843	\$22,110	\$553	327	18%	\$13.74	\$714	1.0
Dewey County	\$13.98	\$727	\$29,080	1.5	\$50,700	\$1,268	\$15,210	\$380	685	42%	\$10.26	\$533	1.4
Douglas County	\$14.48	\$753	\$30,120	1.6	\$66,400	\$1,660	\$19,920	\$498	293	23%	\$8.63	\$449	1.7
Edmunds County	\$13.46	\$700	\$28,000	1.5	\$80,400	\$2,010	\$24,120	\$603	254	16%	\$11.76	\$611	1.1
Fall River County	\$13.54	\$704	\$28,160	1.5	\$69,300	\$1,733	\$20,790	\$520	851	27%	\$9.77	\$508	1.4
Faulk County	\$14.04	\$730	\$29,200	1.5	\$78,600	\$1,965	\$23,580	\$590	216	23%	\$11.21	\$583	1.3
Grant County	\$13.77	\$716	\$28,640	1.5	\$66,400	\$1,660	\$19,920	\$498	522	16%	\$13.05	\$679	1.1
Gregory County	\$13.46	\$700	\$28,000	1.5	\$61,700	\$1,543	\$18,510	\$463	589	30%	\$9.00	\$468	1.5
Haakon County	\$15.56	\$809	\$32,360	1.7	\$52,800	\$1,320	\$15,840	\$396	192	22%	\$17.01	\$885	0.9
Hamlin County	\$13.58	\$706	\$28,240	1.5	\$67,900	\$1,698	\$20,370	\$509	407	19%	\$15.19	\$790	0.9
Hand County	\$13.46	\$700	\$28,000	1.5	\$77,800	\$1,945	\$23,340	\$584	457	31%	\$11.58	\$602	1.2
Hanson County	\$13.46	\$700	\$28,000	1.5	\$76,600	\$1,915	\$22,980	\$575	124	12%	\$15.69	\$816	0.9
Harding County	\$13.46	\$700	\$28,000	1.5	\$61,000	\$1,525	\$18,300	\$458	154	29%	\$13.74	\$714	1.0
Hughes County	\$14.42	\$750	\$30,000	1.6	\$92,300	\$2,308	\$27,690	\$692	2,611	35%	\$10.68	\$556	1.4
Hutchinson County	\$13.58	\$706	\$28,240	1.5	\$65,900	\$1,648	\$19,770	\$494	681	24%	\$9.68	\$503	1.4
Hyde County	\$13.46	\$700	\$28,000	1.5	\$78,800	\$1,970	\$23,640	\$591	112	19%	\$13.11	\$682	1.0
Jackson County	\$13.46	\$700	\$28,000	1.5	\$48,900	\$1,223	\$14,670	\$367	366	37%	\$6.32	\$329	2.1
Jerauld County	\$13.46	\$700	\$28,000	1.5	\$67,100	\$1,678	\$20,130	\$503	240	26%	\$16.23	\$844	0.8
Jones County	\$13.46	\$700	\$28,000	1.5	\$57,200	\$1,430	\$17,160	\$429	98	24%	\$11.69	\$608	1.2
Kingsbury County	\$13.46	\$700	\$28,000	1.5	\$70,000	\$1,750	\$21,000	\$525	472	20%	\$8.56	\$445	1.6
Lake County	\$13.46	\$700	\$28,000	1.5	\$79,200	\$1,980	\$23,760	\$594	1,227	25%	\$9.70	\$504	1.4
Lawrence County	\$13.67	\$711	\$28,440	1.5	\$69,100	\$1,728	\$20,730	\$518	3,906	36%	\$9.90	\$515	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

South Dakota

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$16.79	\$873	\$34,920	1.8	\$86,200	\$2,155	\$25,860	\$647	3,956	21%	\$14.16	\$736	1.2
Lyman County	\$13.46	\$700	\$28,000	1.5	\$58,100	\$1,453	\$17,430	\$436	416	30%	\$9.90	\$515	1.4
McCook County	\$16.79	\$873	\$34,920	1.8	\$86,200	\$2,155	\$25,860	\$647	545	25%	\$11.61	\$604	1.4
McPherson County	\$15.58	\$810	\$32,400	1.7	\$67,500	\$1,688	\$20,250	\$506	210	21%	\$10.95	\$569	1.4
Marshall County	\$13.46	\$700	\$28,000	1.5	\$71,900	\$1,798	\$21,570	\$539	511	28%	\$10.55	\$549	1.3
Meade County	\$14.63	\$761	\$30,440	1.6	\$66,700	\$1,668	\$20,010	\$500	2,905	26%	\$11.46	\$596	1.3
Mellette County	\$13.87	\$721	\$28,840	1.5	\$34,900	\$873	\$10,470	\$262	221	32%	\$9.37	\$487	1.5
Miner County	\$13.46	\$700	\$28,000	1.5	\$66,600	\$1,665	\$19,980	\$500	213	22%	\$9.69	\$504	1.4
Minnehaha County	\$16.79	\$873	\$34,920	1.8	\$86,200	\$2,155	\$25,860	\$647	26,863	36%	\$13.35	\$694	1.3
Moody County	\$13.46	\$700	\$28,000	1.5	\$69,200	\$1,730	\$20,760	\$519	644	24%	\$13.49	\$702	1.0
Oglala Lakota County	\$13.46	\$700	\$28,000	1.5	\$28,000	\$700	\$8,400	\$210	1,384	47%	\$11.69	\$608	1.2
Pennington County	\$17.08	\$888	\$35,520	1.9	\$67,500	\$1,688	\$20,250	\$506	13,914	32%	\$11.44	\$595	1.5
Perkins County	\$13.46	\$700	\$28,000	1.5	\$66,300	\$1,658	\$19,890	\$497	340	26%	\$9.03	\$470	1.5
Potter County	\$13.46	\$700	\$28,000	1.5	\$63,400	\$1,585	\$19,020	\$476	178	17%	\$15.82	\$823	0.9
Roberts County	\$13.46	\$700	\$28,000	1.5	\$64,700	\$1,618	\$19,410	\$485	1,204	32%	\$9.52	\$495	1.4
Sanborn County	\$13.46	\$700	\$28,000	1.5	\$67,800	\$1,695	\$20,340	\$509	276	26%	\$10.42	\$542	1.3
Spink County	\$13.46	\$700	\$28,000	1.5	\$67,400	\$1,685	\$20,220	\$506	697	27%	\$13.18	\$686	1.0
Stanley County	\$15.79	\$821	\$32,840	1.7	\$74,000	\$1,850	\$22,200	\$555	277	21%	\$8.23	\$428	1.9
Sully County	\$13.46	\$700	\$28,000	1.5	\$76,700	\$1,918	\$23,010	\$575	139	23%	\$16.56	\$861	0.8
Todd County	\$13.46	\$700	\$28,000	1.5	\$32,100	\$803	\$9,630	\$241	1,616	58%	\$12.24	\$637	1.1
Tripp County	\$13.46	\$700	\$28,000	1.5	\$59,600	\$1,490	\$17,880	\$447	747	31%	\$8.97	\$466	1.5
Turner County	\$16.79	\$873	\$34,920	1.8	\$86,200	\$2,155	\$25,860	\$647	770	22%	\$10.12	\$526	1.7
Union County	\$15.77	\$820	\$32,800	1.7	\$69,500	\$1,738	\$20,850	\$521	1,684	27%	\$17.51	\$911	0.9
Walworth County	\$13.46	\$700	\$28,000	1.5	\$69,900	\$1,748	\$20,970	\$524	659	29%	\$11.30	\$588	1.2
Yankton County	\$13.77	\$716	\$28,640	1.5	\$69,400	\$1,735	\$20,820	\$521	3,219	35%	\$10.94	\$569	1.3
Ziebach County	\$13.46	\$700	\$28,000	1.5	\$38,000	\$950	\$11,400	\$285	356	47%	\$9.95	\$517	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TENNESSEE

STATE RANKING #34*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$862**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,874** monthly or **\$34,492** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.58
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.17
2-Bedroom Housing Wage	\$16.58
Number of Renter Households	858629
Percent Renters	34%

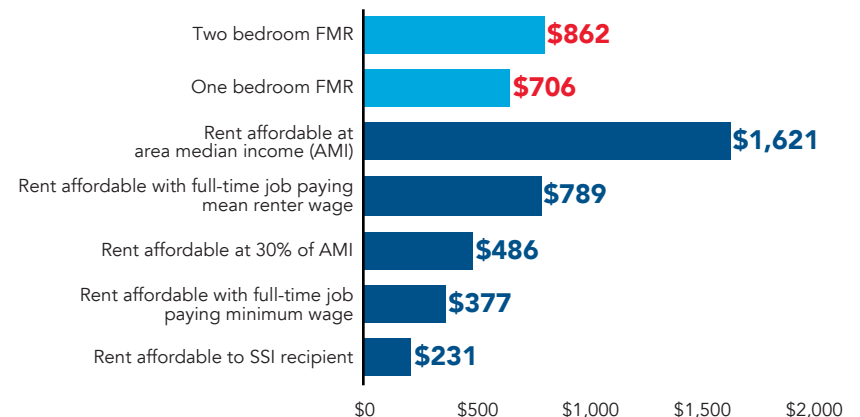
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro FMR Area	\$21.21
Memphis, TN-MS-AR HUD Metro FMR Area	\$16.83
Clarksville, TN-KY MSA	\$16.67
Maury County	\$16.52
Knoxville, TN HUD Metro FMR Area	\$16.44



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	\$16.58	\$862	\$34,492	2.3	\$64,858	\$1,621	\$19,457	\$486	858,629	34%	\$15.17	\$789	1.1
Combined Nonmetro Areas	\$12.36	\$643	\$25,711	1.7	\$50,946	\$1,274	\$15,284	\$382	169,685	29%	\$11.46	\$596	1.1
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$11.90	\$619	\$24,760	1.6	\$43,900	\$1,098	\$13,170	\$329	4,863	31%	\$10.29	\$535	1.2
Chattanooga MSA	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	53,640	34%	\$13.92	\$724	1.2
Clarksville MSA	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	28,273	41%	\$13.05	\$679	1.3
Cleveland MSA	\$15.37	\$799	\$31,960	2.1	\$57,700	\$1,443	\$17,310	\$433	15,163	33%	\$13.22	\$688	1.2
Crockett County HMFA	\$12.85	\$668	\$26,720	1.8	\$51,800	\$1,295	\$15,540	\$389	1,630	30%	\$13.84	\$720	0.9
Grainger County HMFA	\$12.25	\$637	\$25,480	1.7	\$50,700	\$1,268	\$15,210	\$380	2,051	23%	\$11.85	\$616	1.0
Hickman County HMFA	\$15.44	\$803	\$32,120	2.1	\$48,500	\$1,213	\$14,550	\$364	1,932	22%	\$10.20	\$530	1.5
Jackson HMFA	\$14.90	\$775	\$31,000	2.1	\$53,100	\$1,328	\$15,930	\$398	15,097	35%	\$11.74	\$610	1.3
Johnson City MSA	\$13.25	\$689	\$27,560	1.8	\$53,900	\$1,348	\$16,170	\$404	27,863	33%	\$11.35	\$590	1.2
Kingsport-Bristol-Bristol MSA	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	24,283	27%	\$14.16	\$736	1.0
Knoxville HMFA	\$16.44	\$855	\$34,200	2.3	\$69,900	\$1,748	\$20,970	\$524	94,507	33%	\$14.00	\$728	1.2
Macon County HMFA	\$13.02	\$677	\$27,080	1.8	\$45,100	\$1,128	\$13,530	\$338	2,435	27%	\$12.07	\$628	1.1
Maury County HMFA	\$16.52	\$859	\$34,360	2.3	\$64,700	\$1,618	\$19,410	\$485	10,441	31%	\$14.98	\$779	1.1
Memphis HMFA	\$16.83	\$875	\$35,000	2.3	\$65,900	\$1,648	\$19,770	\$494	163,673	42%	\$16.75	\$871	1.0
Morgan County HMFA	\$12.88	\$670	\$26,800	1.8	\$49,400	\$1,235	\$14,820	\$371	1,390	19%	\$11.09	\$577	1.2
Morristown MSA	\$13.85	\$720	\$28,800	1.9	\$57,800	\$1,445	\$17,340	\$434	13,599	31%	\$12.27	\$638	1.1
Nashville-Davidson--Murfreesboro--Franklin H MSA	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	220,857	35%	\$17.86	\$929	1.2
Roane County HMFA	\$14.79	\$769	\$30,760	2.0	\$60,000	\$1,500	\$18,000	\$450	5,345	25%	\$18.96	\$986	0.8

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Smith County HMFA	\$13.46	\$700	\$28,000	1.9	\$57,600	\$1,440	\$17,280	\$432	1,902	25%	\$12.54	\$652	1.1
<u>Counties</u>													
Anderson County	\$16.44	\$855	\$34,200	2.3	\$69,900	\$1,748	\$20,970	\$524	9,934	33%	\$16.41	\$853	1.0
Bedford County	\$13.73	\$714	\$28,560	1.9	\$53,300	\$1,333	\$15,990	\$400	5,427	32%	\$13.50	\$702	1.0
Benton County	\$11.90	\$619	\$24,760	1.6	\$47,400	\$1,185	\$14,220	\$356	1,627	24%	\$10.50	\$546	1.1
Bledsoe County	\$11.90	\$619	\$24,760	1.6	\$49,200	\$1,230	\$14,760	\$369	1,131	24%	\$10.44	\$543	1.1
Blount County	\$16.44	\$855	\$34,200	2.3	\$69,900	\$1,748	\$20,970	\$524	12,567	25%	\$14.19	\$738	1.2
Bradley County	\$15.37	\$799	\$31,960	2.1	\$57,700	\$1,443	\$17,310	\$433	13,495	34%	\$13.41	\$697	1.1
Campbell County	\$11.90	\$619	\$24,760	1.6	\$43,900	\$1,098	\$13,170	\$329	4,863	31%	\$10.29	\$535	1.2
Cannon County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	1,441	26%	\$8.54	\$444	2.5
Carroll County	\$11.90	\$619	\$24,760	1.6	\$50,200	\$1,255	\$15,060	\$377	3,117	28%	\$11.36	\$591	1.0
Carter County	\$13.25	\$689	\$27,560	1.8	\$53,900	\$1,348	\$16,170	\$404	7,142	30%	\$10.93	\$568	1.2
Cheatham County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	3,072	21%	\$11.50	\$598	1.8
Chester County	\$14.90	\$775	\$31,000	2.1	\$53,100	\$1,328	\$15,930	\$398	1,498	25%	\$9.61	\$500	1.6
Claiborne County	\$11.90	\$619	\$24,760	1.6	\$46,400	\$1,160	\$13,920	\$348	3,762	29%	\$10.21	\$531	1.2
Clay County	\$11.90	\$619	\$24,760	1.6	\$37,400	\$935	\$11,220	\$281	812	26%	\$6.20	\$323	1.9
Cocke County	\$11.90	\$619	\$24,760	1.6	\$41,600	\$1,040	\$12,480	\$312	4,628	32%	\$10.30	\$536	1.2
Coffee County	\$13.10	\$681	\$27,240	1.8	\$58,400	\$1,460	\$17,520	\$438	6,951	32%	\$16.30	\$848	0.8
Crockett County	\$12.85	\$668	\$26,720	1.8	\$51,800	\$1,295	\$15,540	\$389	1,630	30%	\$13.84	\$720	0.9
Cumberland County	\$12.38	\$644	\$25,760	1.7	\$49,700	\$1,243	\$14,910	\$373	5,487	22%	\$10.46	\$544	1.2
Davidson County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	124,766	46%	\$20.37	\$1,059	1.0
Decatur County	\$11.90	\$619	\$24,760	1.6	\$47,900	\$1,198	\$14,370	\$359	1,248	26%	\$9.92	\$516	1.2
DeKalb County	\$11.90	\$619	\$24,760	1.6	\$46,900	\$1,173	\$14,070	\$352	2,466	33%	\$15.39	\$800	0.8
Dickson County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	5,461	29%	\$11.11	\$578	1.9
Dyer County	\$12.35	\$642	\$25,680	1.7	\$55,700	\$1,393	\$16,710	\$418	5,899	38%	\$11.96	\$622	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fayette County	\$16.83	\$875	\$35,000	2.3	\$65,900	\$1,648	\$19,770	\$494	3,056	20%	\$11.16	\$580	1.5
Fentress County	\$11.90	\$619	\$24,760	1.6	\$40,300	\$1,008	\$12,090	\$302	1,805	24%	\$10.13	\$527	1.2
Franklin County	\$11.90	\$619	\$24,760	1.6	\$55,100	\$1,378	\$16,530	\$413	4,310	26%	\$11.67	\$607	1.0
Gibson County	\$11.92	\$620	\$24,800	1.6	\$51,100	\$1,278	\$15,330	\$383	5,842	30%	\$10.69	\$556	1.1
Giles County	\$11.90	\$619	\$24,760	1.6	\$53,900	\$1,348	\$16,170	\$404	3,513	30%	\$11.52	\$599	1.0
Grainger County	\$12.25	\$637	\$25,480	1.7	\$50,700	\$1,268	\$15,210	\$380	2,051	23%	\$11.85	\$616	1.0
Greene County	\$11.90	\$619	\$24,760	1.6	\$55,800	\$1,395	\$16,740	\$419	7,455	27%	\$11.93	\$620	1.0
Grundy County	\$11.90	\$619	\$24,760	1.6	\$39,700	\$993	\$11,910	\$298	1,224	25%	\$7.89	\$410	1.5
Hamblen County	\$13.85	\$720	\$28,800	1.9	\$57,800	\$1,445	\$17,340	\$434	8,262	34%	\$11.32	\$589	1.2
Hamilton County	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	49,406	36%	\$14.13	\$735	1.2
Hancock County	\$11.90	\$619	\$24,760	1.6	\$41,300	\$1,033	\$12,390	\$310	610	23%	\$9.43	\$490	1.3
Hardeman County	\$11.90	\$619	\$24,760	1.6	\$46,600	\$1,165	\$13,980	\$350	2,641	30%	\$14.95	\$777	0.8
Hardin County	\$12.90	\$671	\$26,840	1.8	\$52,200	\$1,305	\$15,660	\$392	2,522	25%	\$12.03	\$626	1.1
Hawkins County	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	6,073	26%	\$12.73	\$662	1.1
Haywood County	\$12.48	\$649	\$25,960	1.7	\$47,800	\$1,195	\$14,340	\$359	2,846	40%	\$11.94	\$621	1.0
Henderson County	\$12.65	\$658	\$26,320	1.7	\$52,900	\$1,323	\$15,870	\$397	2,996	28%	\$7.87	\$409	1.6
Henry County	\$11.90	\$619	\$24,760	1.6	\$50,600	\$1,265	\$15,180	\$380	3,310	25%	\$10.54	\$548	1.1
Hickman County	\$15.44	\$803	\$32,120	2.1	\$48,500	\$1,213	\$14,550	\$364	1,932	22%	\$10.20	\$530	1.5
Houston County	\$11.90	\$619	\$24,760	1.6	\$52,000	\$1,300	\$15,600	\$390	684	23%	\$11.05	\$574	1.1
Humphreys County	\$12.37	\$643	\$25,720	1.7	\$56,000	\$1,400	\$16,800	\$420	1,632	23%	\$11.98	\$623	1.0
Jackson County	\$11.90	\$619	\$24,760	1.6	\$41,500	\$1,038	\$12,450	\$311	1,096	24%	\$11.95	\$621	1.0
Jefferson County	\$13.85	\$720	\$28,800	1.9	\$57,800	\$1,445	\$17,340	\$434	5,337	27%	\$14.66	\$762	0.9
Johnson County	\$11.90	\$619	\$24,760	1.6	\$39,300	\$983	\$11,790	\$295	1,631	24%	\$11.75	\$611	1.0
Knox County	\$16.44	\$855	\$34,200	2.3	\$69,900	\$1,748	\$20,970	\$524	65,422	36%	\$13.69	\$712	1.2
Lake County	\$11.90	\$619	\$24,760	1.6	\$46,700	\$1,168	\$14,010	\$350	880	41%	\$7.51	\$391	1.6
Lauderdale County	\$11.94	\$621	\$24,840	1.6	\$41,300	\$1,033	\$12,390	\$310	4,135	43%	\$11.38	\$592	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lawrence County	\$11.90	\$619	\$24,760	1.6	\$51,000	\$1,275	\$15,300	\$383	4,214	26%	\$9.64	\$501	1.2
Lewis County	\$12.08	\$628	\$25,120	1.7	\$47,500	\$1,188	\$14,250	\$356	989	21%	\$7.96	\$414	1.5
Lincoln County	\$12.12	\$630	\$25,200	1.7	\$52,200	\$1,305	\$15,660	\$392	3,749	27%	\$12.13	\$631	1.0
Loudon County	\$16.44	\$855	\$34,200	2.3	\$69,900	\$1,748	\$20,970	\$524	4,808	24%	\$12.19	\$634	1.3
McMinn County	\$11.90	\$619	\$24,760	1.6	\$52,700	\$1,318	\$15,810	\$395	5,237	26%	\$10.97	\$570	1.1
McNairy County	\$11.90	\$619	\$24,760	1.6	\$44,800	\$1,120	\$13,440	\$336	2,667	26%	\$10.60	\$551	1.1
Macon County	\$13.02	\$677	\$27,080	1.8	\$45,100	\$1,128	\$13,530	\$338	2,435	27%	\$12.07	\$628	1.1
Madison County	\$14.90	\$775	\$31,000	2.1	\$53,100	\$1,328	\$15,930	\$398	13,599	37%	\$11.86	\$617	1.3
Marion County	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	2,882	25%	\$9.89	\$514	1.6
Marshall County	\$13.67	\$711	\$28,440	1.9	\$56,700	\$1,418	\$17,010	\$425	3,400	28%	\$13.30	\$692	1.0
Maury County	\$16.52	\$859	\$34,360	2.3	\$64,700	\$1,618	\$19,410	\$485	10,441	31%	\$14.98	\$779	1.1
Meigs County	\$11.90	\$619	\$24,760	1.6	\$43,900	\$1,098	\$13,170	\$329	1,002	21%	\$11.15	\$580	1.1
Monroe County	\$11.98	\$623	\$24,920	1.7	\$46,000	\$1,150	\$13,800	\$345	4,218	24%	\$13.43	\$698	0.9
Montgomery County	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	28,273	41%	\$13.05	\$679	1.3
Moore County	\$11.90	\$619	\$24,760	1.6	\$61,800	\$1,545	\$18,540	\$464	418	16%	\$19.76	\$1,028	0.6
Morgan County	\$12.88	\$670	\$26,800	1.8	\$49,400	\$1,235	\$14,820	\$371	1,390	19%	\$11.09	\$577	1.2
Obion County	\$11.90	\$619	\$24,760	1.6	\$50,800	\$1,270	\$15,240	\$381	4,164	33%	\$10.50	\$546	1.1
Overton County	\$11.90	\$619	\$24,760	1.6	\$48,100	\$1,203	\$14,430	\$361	1,909	21%	\$9.80	\$510	1.2
Perry County	\$11.90	\$619	\$24,760	1.6	\$42,300	\$1,058	\$12,690	\$317	595	18%	\$7.69	\$400	1.5
Pickett County	\$11.90	\$619	\$24,760	1.6	\$48,700	\$1,218	\$14,610	\$365	409	19%	\$9.21	\$479	1.3
Polk County	\$15.37	\$799	\$31,960	2.1	\$57,700	\$1,443	\$17,310	\$433	1,668	24%	\$9.04	\$470	1.7
Putnam County	\$12.85	\$668	\$26,720	1.8	\$56,900	\$1,423	\$17,070	\$427	12,097	40%	\$10.22	\$531	1.3
Rhea County	\$12.46	\$648	\$25,920	1.7	\$53,000	\$1,325	\$15,900	\$398	3,725	30%	\$8.91	\$463	1.4
Roane County	\$14.79	\$769	\$30,760	2.0	\$60,000	\$1,500	\$18,000	\$450	5,345	25%	\$18.96	\$986	0.8
Robertson County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	6,317	25%	\$12.11	\$630	1.8
Rutherford County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	36,739	34%	\$15.69	\$816	1.4

* 50th percentile FMR (See Appendix B).

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 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County	\$11.90	\$619	\$24,760	1.6	\$42,200	\$1,055	\$12,660	\$317	2,578	30%	\$9.77	\$508	1.2
Sequatchie County	\$16.29	\$847	\$33,880	2.2	\$70,100	\$1,753	\$21,030	\$526	1,352	25%	\$9.41	\$489	1.7
Sevier County	\$13.92	\$724	\$28,960	1.9	\$55,600	\$1,390	\$16,680	\$417	12,040	33%	\$10.04	\$522	1.4
Shelby County	\$16.83	\$875	\$35,000	2.3	\$65,900	\$1,648	\$19,770	\$494	154,003	44%	\$16.97	\$882	1.0
Smith County	\$13.46	\$700	\$28,000	1.9	\$57,600	\$1,440	\$17,280	\$432	1,902	25%	\$12.54	\$652	1.1
Stewart County	\$11.96	\$622	\$24,880	1.6	\$56,300	\$1,408	\$16,890	\$422	1,546	29%	\$14.47	\$752	0.8
Sullivan County	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	18,210	27%	\$14.41	\$749	0.9
Sumner County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	17,115	26%	\$13.11	\$682	1.6
Tipton County	\$16.83	\$875	\$35,000	2.3	\$65,900	\$1,648	\$19,770	\$494	6,614	31%	\$9.62	\$500	1.7
Trousdale County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	843	29%	\$10.56	\$549	2.0
Unicoi County	\$13.25	\$689	\$27,560	1.8	\$53,900	\$1,348	\$16,170	\$404	2,100	28%	\$14.33	\$745	0.9
Union County	\$16.44	\$855	\$34,200	2.3	\$69,900	\$1,748	\$20,970	\$524	1,776	24%	\$10.95	\$570	1.5
Van Buren County	\$11.90	\$619	\$24,760	1.6	\$50,000	\$1,250	\$15,000	\$375	268	12%	\$8.14	\$424	1.5
Warren County	\$12.21	\$635	\$25,400	1.7	\$51,900	\$1,298	\$15,570	\$389	4,961	31%	\$13.88	\$722	0.9
Washington County	\$13.25	\$689	\$27,560	1.8	\$53,900	\$1,348	\$16,170	\$404	18,621	35%	\$11.18	\$581	1.2
Wayne County	\$11.90	\$619	\$24,760	1.6	\$46,700	\$1,168	\$14,010	\$350	1,145	20%	\$10.32	\$536	1.2
Weakley County	\$11.90	\$619	\$24,760	1.6	\$54,900	\$1,373	\$16,470	\$412	4,547	33%	\$10.15	\$528	1.2
White County	\$11.90	\$619	\$24,760	1.6	\$46,200	\$1,155	\$13,860	\$347	2,120	22%	\$11.27	\$586	1.1
Williamson County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	14,228	19%	\$16.54	\$860	1.3
Wilson County	\$21.21	\$1,103	\$44,120	2.9	\$80,000	\$2,000	\$24,000	\$600	10,875	23%	\$12.30	\$640	1.7

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TEXAS

STATE RANKING #20*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,055**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,516** monthly or **\$42,197** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.29
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.94
2-Bedroom Housing Wage	\$20.29
Number of Renter Households	3579373
Percent Renters	38%

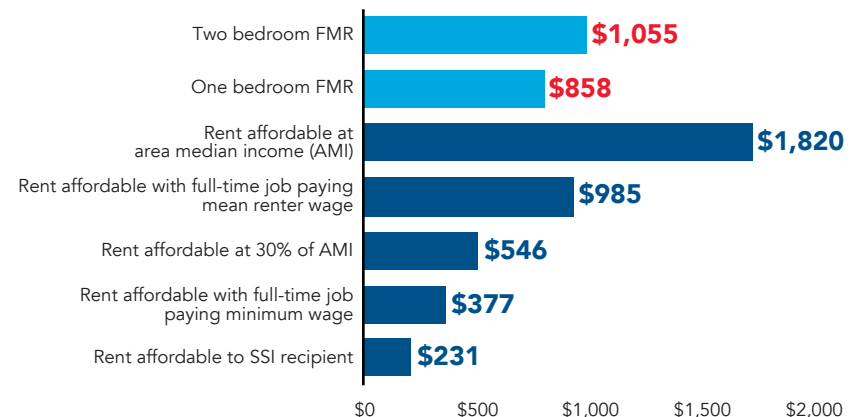
112
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Midland County	\$25.71
Austin-Round Rock, TX MSA	\$25.29
Kendall County	\$23.40
Dallas, TX HUD Metro FMR Area	\$23.10
Odessa, TX MSA	\$22.00



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$20.29	\$1,055	\$42,197	2.8	\$72,786	\$1,820	\$21,836	\$546	3,579,373	38%	\$18.94	\$985	1.1
Combined Nonmetro Areas	\$14.77	\$768	\$30,719	2.0	\$57,357	\$1,434	\$17,207	\$430	302,150	29%	\$13.94	\$725	1.1
<u>Metropolitan Areas</u>													
Abilene MSA	\$15.81	\$822	\$32,880	2.2	\$62,900	\$1,573	\$18,870	\$472	22,703	38%	\$14.45	\$752	1.1
Amarillo HMFA	\$16.33	\$849	\$33,960	2.3	\$71,600	\$1,790	\$21,480	\$537	33,839	35%	\$14.89	\$774	1.1
Aransas County HMFA	\$17.96	\$934	\$37,360	2.5	\$59,600	\$1,490	\$17,880	\$447	2,490	26%	\$11.87	\$617	1.5
Atascosa County HMFA	\$16.40	\$853	\$34,120	2.3	\$62,100	\$1,553	\$18,630	\$466	3,972	26%	\$18.23	\$948	0.9
Austin County HMFA	\$19.40	\$1,009	\$40,360	2.7	\$75,800	\$1,895	\$22,740	\$569	2,846	26%	\$11.04	\$574	1.8
Austin-Round Rock MSA	\$25.29	\$1,315	\$52,600	3.5	\$95,900	\$2,398	\$28,770	\$719	302,306	42%	\$20.34	\$1,058	1.2
Beaumont-Port Arthur HMFA	\$17.69	\$920	\$36,800	2.4	\$65,200	\$1,630	\$19,560	\$489	47,784	32%	\$18.09	\$941	1.0
Brazoria County HMFA	\$20.83	\$1,083	\$43,320	2.9	\$94,200	\$2,355	\$28,260	\$707	32,872	28%	\$18.63	\$969	1.1
Brownsville-Harlingen MSA	\$13.81	\$718	\$28,720	1.9	\$44,000	\$1,100	\$13,200	\$330	40,120	33%	\$8.73	\$454	1.6
College Station-Bryan MSA	\$17.52	\$911	\$36,440	2.4	\$68,500	\$1,713	\$20,550	\$514	45,279	50%	\$12.68	\$660	1.4
Corpus Christi HMFA	\$21.35	\$1,110	\$44,400	2.9	\$66,300	\$1,658	\$19,890	\$497	62,092	41%	\$16.17	\$841	1.3
Dallas HMFA	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	696,602	42%	\$22.83	\$1,187	1.0
El Paso HMFA	\$15.98	\$831	\$33,240	2.2	\$50,300	\$1,258	\$15,090	\$377	101,092	38%	\$11.71	\$609	1.4
Falls County HMFA	\$13.46	\$700	\$28,000	1.9	\$53,100	\$1,328	\$15,930	\$398	1,474	27%	\$7.74	\$403	1.7
Fort Worth-Arlington HMFA	\$20.54	\$1,068	\$42,720	2.8	\$76,000	\$1,900	\$22,800	\$570	295,435	37%	\$17.28	\$898	1.2
Hood County HMFA	\$18.90	\$983	\$39,320	2.6	\$72,800	\$1,820	\$21,840	\$546	5,154	24%	\$11.78	\$613	1.6
Houston-The Woodlands-Sugar Land HMFA	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	862,787	40%	\$22.22	\$1,155	1.0
Hudspeth County HMFA	\$16.50	\$858	\$34,320	2.3	\$31,300	\$783	\$9,390	\$235	225	25%	\$19.91	\$1,035	0.8

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kendall County HMFA	\$23.40	\$1,217	\$48,680	3.2	\$93,700	\$2,343	\$28,110	\$703	3,716	27%	\$14.51	\$755	1.6
Killeen-Temple HMFA	\$15.00	\$780	\$31,200	2.1	\$63,900	\$1,598	\$19,170	\$479	62,138	45%	\$16.67	\$867	0.9
Lampasas County HMFA	\$14.02	\$729	\$29,160	1.9	\$64,700	\$1,618	\$19,410	\$485	1,990	26%	\$12.44	\$647	1.1
Laredo MSA	\$16.48	\$857	\$34,280	2.3	\$40,600	\$1,015	\$12,180	\$305	26,778	37%	\$9.38	\$488	1.8
Longview HMFA	\$17.50	\$910	\$36,400	2.4	\$57,400	\$1,435	\$17,220	\$431	22,009	37%	\$14.54	\$756	1.2
Lubbock HMFA	\$16.92	\$880	\$35,200	2.3	\$62,200	\$1,555	\$18,660	\$467	49,230	44%	\$12.62	\$656	1.3
Lynn County HMFA	\$13.75	\$715	\$28,600	1.9	\$53,000	\$1,325	\$15,900	\$398	672	31%	\$12.16	\$632	1.1
Martin County HMFA	\$13.46	\$700	\$28,000	1.9	\$83,300	\$2,083	\$24,990	\$625	374	23%	\$18.69	\$972	0.7
McAllen-Edinburg-Mission MSA	\$14.56	\$757	\$30,280	2.0	\$41,900	\$1,048	\$12,570	\$314	75,574	33%	\$9.81	\$510	1.5
Medina County HMFA	\$15.50	\$806	\$32,240	2.1	\$72,200	\$1,805	\$21,660	\$542	2,706	18%	\$10.71	\$557	1.4
Midland HMFA	\$25.71	\$1,337	\$53,480	3.5	\$79,400	\$1,985	\$23,820	\$596	18,295	33%	\$26.54	\$1,380	1.0
Newton County HMFA	\$13.46	\$700	\$28,000	1.9	\$52,900	\$1,323	\$15,870	\$397	824	17%	\$8.95	\$465	1.5
Odessa MSA	\$22.00	\$1,144	\$45,760	3.0	\$73,900	\$1,848	\$22,170	\$554	17,481	34%	\$21.73	\$1,130	1.0
Oldham County HMFA	\$18.38	\$956	\$38,240	2.5	\$70,100	\$1,753	\$21,030	\$526	152	26%	\$21.83	\$1,135	0.8
Rusk County HMFA	\$15.23	\$792	\$31,680	2.1	\$59,200	\$1,480	\$17,760	\$444	4,305	24%	\$13.17	\$685	1.2
San Angelo MSA	\$18.42	\$958	\$38,320	2.5	\$64,900	\$1,623	\$19,470	\$487	16,046	37%	\$13.60	\$707	1.4
San Antonio-New Braunfels HMFA	\$20.19	\$1,050	\$42,000	2.8	\$71,000	\$1,775	\$21,300	\$533	287,360	38%	\$15.73	\$818	1.3
Sherman-Denison MSA	\$17.15	\$892	\$35,680	2.4	\$67,500	\$1,688	\$20,250	\$506	15,687	33%	\$14.41	\$750	1.2
Somervell County HMFA	\$15.67	\$815	\$32,600	2.2	\$61,400	\$1,535	\$18,420	\$461	843	26%	\$18.72	\$974	0.8
Texarkana HMFA	\$15.35	\$798	\$31,920	2.1	\$54,600	\$1,365	\$16,380	\$410	11,588	35%	\$11.15	\$580	1.4
Tyler MSA	\$17.46	\$908	\$36,320	2.4	\$70,900	\$1,773	\$21,270	\$532	26,526	34%	\$14.21	\$739	1.2
Victoria MSA	\$18.46	\$960	\$38,400	2.5	\$68,100	\$1,703	\$20,430	\$511	11,775	33%	\$15.23	\$792	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Waco HMFA	\$15.83	\$823	\$32,920	2.2	\$64,500	\$1,613	\$19,350	\$484	37,068	42%	\$13.86	\$721	1.1
Wichita Falls MSA	\$14.85	\$772	\$30,880	2.0	\$59,600	\$1,490	\$17,880	\$447	19,965	36%	\$12.58	\$654	1.2
Wise County HMFA	\$19.62	\$1,020	\$40,800	2.7	\$67,300	\$1,683	\$20,190	\$505	5,049	23%	\$14.11	\$734	1.4
Counties													
Anderson County	\$14.63	\$761	\$30,440	2.0	\$55,700	\$1,393	\$16,710	\$418	4,819	29%	\$15.50	\$806	0.9
Andrews County	\$19.92	\$1,036	\$41,440	2.7	\$85,800	\$2,145	\$25,740	\$644	1,432	26%	\$21.95	\$1,141	0.9
Angelina County	\$15.52	\$807	\$32,280	2.1	\$55,000	\$1,375	\$16,500	\$413	10,507	34%	\$11.57	\$601	1.3
Aransas County	\$17.96	\$934	\$37,360	2.5	\$59,600	\$1,490	\$17,880	\$447	2,490	26%	\$11.87	\$617	1.5
Archer County	\$14.85	\$772	\$30,880	2.0	\$59,600	\$1,490	\$17,880	\$447	599	18%	\$8.67	\$451	1.7
Armstrong County	\$16.33	\$849	\$33,960	2.3	\$71,600	\$1,790	\$21,480	\$537	133	19%	\$13.39	\$696	1.2
Atascosa County	\$16.40	\$853	\$34,120	2.3	\$62,100	\$1,553	\$18,630	\$466	3,972	26%	\$18.23	\$948	0.9
Austin County	\$19.40	\$1,009	\$40,360	2.7	\$75,800	\$1,895	\$22,740	\$569	2,846	26%	\$11.04	\$574	1.8
Bailey County	\$13.46	\$700	\$28,000	1.9	\$50,600	\$1,265	\$15,180	\$380	621	28%	\$16.78	\$873	0.8
Bandera County	\$20.19	\$1,050	\$42,000	2.8	\$71,000	\$1,775	\$21,300	\$533	1,271	15%	\$9.47	\$493	2.1
Bastrop County	\$25.29	\$1,315	\$52,600	3.5	\$95,900	\$2,398	\$28,770	\$719	6,104	23%	\$11.26	\$586	2.2
Baylor County	\$13.46	\$700	\$28,000	1.9	\$61,600	\$1,540	\$18,480	\$462	371	23%	\$15.84	\$824	0.8
Bee County	\$16.42	\$854	\$34,160	2.3	\$50,200	\$1,255	\$15,060	\$377	3,156	37%	\$13.30	\$692	1.2
Bell County	\$15.00	\$780	\$31,200	2.1	\$63,900	\$1,598	\$19,170	\$479	52,630	45%	\$16.69	\$868	0.9
Bexar County	\$20.19	\$1,050	\$42,000	2.8	\$71,000	\$1,775	\$21,300	\$533	259,072	41%	\$16.07	\$836	1.3
Blanco County	\$16.21	\$843	\$33,720	2.2	\$72,900	\$1,823	\$21,870	\$547	990	23%	\$16.24	\$844	1.0
Borden County	\$14.44	\$751	\$30,040	2.0	\$90,100	\$2,253	\$27,030	\$676	65	26%	\$11.47	\$596	1.3
Bosque County	\$13.54	\$704	\$28,160	1.9	\$58,500	\$1,463	\$17,550	\$439	1,592	23%	\$12.86	\$669	1.1
Bowie County	\$15.35	\$798	\$31,920	2.1	\$54,600	\$1,365	\$16,380	\$410	11,588	35%	\$11.15	\$580	1.4
Brazoria County	\$20.83	\$1,083	\$43,320	2.9	\$94,200	\$2,355	\$28,260	\$707	32,872	28%	\$18.63	\$969	1.1
Brazos County	\$17.52	\$911	\$36,440	2.4	\$68,500	\$1,713	\$20,550	\$514	42,233	55%	\$12.49	\$650	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brewster County	\$15.17	\$789	\$31,560	2.1	\$56,300	\$1,408	\$16,890	\$422	1,777	45%	\$13.46	\$700	1.1
Briscoe County	\$13.46	\$700	\$28,000	1.9	\$54,200	\$1,355	\$16,260	\$407	160	24%	\$14.43	\$751	0.9
Brooks County	\$13.46	\$700	\$28,000	1.9	\$31,600	\$790	\$9,480	\$237	779	39%	\$9.69	\$504	1.4
Brown County	\$13.56	\$705	\$28,200	1.9	\$57,000	\$1,425	\$17,100	\$428	3,797	27%	\$12.30	\$640	1.1
Burleson County	\$17.52	\$911	\$36,440	2.4	\$68,500	\$1,713	\$20,550	\$514	1,439	22%	\$17.10	\$889	1.0
Burnet County	\$15.92	\$828	\$33,120	2.2	\$66,800	\$1,670	\$20,040	\$501	3,935	24%	\$12.67	\$659	1.3
Caldwell County	\$25.29	\$1,315	\$52,600	3.5	\$95,900	\$2,398	\$28,770	\$719	4,222	33%	\$12.26	\$637	2.1
Calhoun County	\$15.98	\$831	\$33,240	2.2	\$68,100	\$1,703	\$20,430	\$511	2,275	29%	\$21.37	\$1,111	0.7
Callahan County	\$15.81	\$822	\$32,880	2.2	\$62,900	\$1,573	\$18,870	\$472	939	18%	\$14.77	\$768	1.1
Cameron County	\$13.81	\$718	\$28,720	1.9	\$44,000	\$1,100	\$13,200	\$330	40,120	33%	\$8.73	\$454	1.6
Camp County	\$13.54	\$704	\$28,160	1.9	\$49,000	\$1,225	\$14,700	\$368	1,385	29%	\$13.88	\$722	1.0
Carson County	\$16.33	\$849	\$33,960	2.3	\$71,600	\$1,790	\$21,480	\$537	344	15%	\$21.62	\$1,124	0.8
Cass County	\$13.46	\$700	\$28,000	1.9	\$53,200	\$1,330	\$15,960	\$399	2,615	22%	\$11.46	\$596	1.2
Castro County	\$14.00	\$728	\$29,120	1.9	\$48,400	\$1,210	\$14,520	\$363	878	36%	\$13.05	\$679	1.1
Chambers County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	2,297	17%	\$19.43	\$1,010	1.1
Cherokee County	\$13.75	\$715	\$28,600	1.9	\$52,800	\$1,320	\$15,840	\$396	4,713	26%	\$11.50	\$598	1.2
Childress County	\$14.35	\$746	\$29,840	2.0	\$60,100	\$1,503	\$18,030	\$451	1,028	45%	\$14.98	\$779	1.0
Clay County	\$14.85	\$772	\$30,880	2.0	\$59,600	\$1,490	\$17,880	\$447	597	15%	\$11.14	\$579	1.3
Cochran County	\$13.46	\$700	\$28,000	1.9	\$56,100	\$1,403	\$16,830	\$421	239	24%	\$9.61	\$500	1.4
Coke County	\$13.46	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	453	29%	\$12.66	\$658	1.1
Coleman County	\$13.46	\$700	\$28,000	1.9	\$50,000	\$1,250	\$15,000	\$375	1,003	29%	\$9.23	\$480	1.5
Collin County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	111,349	34%	\$20.75	\$1,079	1.1
Collingsworth County	\$13.46	\$700	\$28,000	1.9	\$50,100	\$1,253	\$15,030	\$376	216	20%	\$13.02	\$677	1.0
Colorado County	\$13.46	\$700	\$28,000	1.9	\$60,400	\$1,510	\$18,120	\$453	1,363	18%	\$17.07	\$888	0.8
Comal County	\$20.19	\$1,050	\$42,000	2.8	\$71,000	\$1,775	\$21,300	\$533	11,648	25%	\$12.37	\$643	1.6
Comanche County	\$13.46	\$700	\$28,000	1.9	\$49,200	\$1,230	\$14,760	\$369	1,105	22%	\$12.73	\$662	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Concho County	\$17.94	\$933	\$37,320	2.5	\$61,500	\$1,538	\$18,450	\$461	227	29%	\$13.60	\$707	1.3
Cooke County	\$15.71	\$817	\$32,680	2.2	\$73,400	\$1,835	\$22,020	\$551	4,729	31%	\$12.82	\$667	1.2
Coryell County	\$15.00	\$780	\$31,200	2.1	\$63,900	\$1,598	\$19,170	\$479	9,508	42%	\$16.54	\$860	0.9
Cottle County	\$15.71	\$817	\$32,680	2.2	\$48,100	\$1,203	\$14,430	\$361	230	35%	\$8.71	\$453	1.8
Crane County	\$13.46	\$700	\$28,000	1.9	\$79,900	\$1,998	\$23,970	\$599	321	22%	\$17.46	\$908	0.8
Crockett County	\$13.46	\$700	\$28,000	1.9	\$66,300	\$1,658	\$19,890	\$497	384	27%	\$12.51	\$651	1.1
Crosby County	\$16.92	\$880	\$35,200	2.3	\$62,200	\$1,555	\$18,660	\$467	649	31%	\$15.67	\$815	1.1
Culberson County	\$13.46	\$700	\$28,000	1.9	\$43,700	\$1,093	\$13,110	\$328	245	33%	\$18.38	\$956	0.7
Dallam County	\$15.46	\$804	\$32,160	2.1	\$54,400	\$1,360	\$16,320	\$408	982	40%	\$17.27	\$898	0.9
Dallas County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	448,928	50%	\$25.15	\$1,308	0.9
Dawson County	\$13.46	\$700	\$28,000	1.9	\$57,300	\$1,433	\$17,190	\$430	1,254	29%	\$10.83	\$563	1.2
Deaf Smith County	\$15.52	\$807	\$32,280	2.1	\$56,700	\$1,418	\$17,010	\$425	2,140	35%	\$16.16	\$840	1.0
Delta County	\$13.46	\$700	\$28,000	1.9	\$54,500	\$1,363	\$16,350	\$409	464	23%	\$4.88	\$254	2.8
Denton County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	97,642	35%	\$14.71	\$765	1.6
DeWitt County	\$13.94	\$725	\$29,000	1.9	\$68,800	\$1,720	\$20,640	\$516	1,795	25%	\$14.63	\$761	1.0
Dickens County	\$13.46	\$700	\$28,000	1.9	\$56,400	\$1,410	\$16,920	\$423	237	28%	\$13.51	\$703	1.0
Dimmit County †	\$14.44	\$751	\$30,040	2.0	\$43,200	\$1,080	\$12,960	\$324	1,028	30%			
Donley County	\$13.46	\$700	\$28,000	1.9	\$56,100	\$1,403	\$16,830	\$421	315	26%	\$9.59	\$499	1.4
Duval County	\$13.46	\$700	\$28,000	1.9	\$42,700	\$1,068	\$12,810	\$320	1,261	33%	\$14.27	\$742	0.9
Eastland County	\$13.46	\$700	\$28,000	1.9	\$46,000	\$1,150	\$13,800	\$345	1,620	25%	\$23.28	\$1,211	0.6
Ector County	\$22.00	\$1,144	\$45,760	3.0	\$73,900	\$1,848	\$22,170	\$554	17,481	34%	\$21.73	\$1,130	1.0
Edwards County	\$14.44	\$751	\$30,040	2.0	\$63,200	\$1,580	\$18,960	\$474	83	13%	\$8.33	\$433	1.7
Ellis County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	14,747	27%	\$12.91	\$671	1.8
El Paso County	\$15.98	\$831	\$33,240	2.2	\$50,300	\$1,258	\$15,090	\$377	101,092	38%	\$11.71	\$609	1.4
Erath County	\$15.94	\$829	\$33,160	2.2	\$58,400	\$1,460	\$17,520	\$438	5,024	36%	\$10.21	\$531	1.6
Falls County	\$13.46	\$700	\$28,000	1.9	\$53,100	\$1,328	\$15,930	\$398	1,474	27%	\$7.74	\$403	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fannin County	\$14.27	\$742	\$29,680	2.0	\$59,600	\$1,490	\$17,880	\$447	3,050	25%	\$11.99	\$624	1.2
Fayette County	\$14.40	\$749	\$29,960	2.0	\$68,800	\$1,720	\$20,640	\$516	1,746	19%	\$15.47	\$804	0.9
Fisher County	\$13.46	\$700	\$28,000	1.9	\$56,600	\$1,415	\$16,980	\$425	469	28%	\$17.67	\$919	0.8
Floyd County	\$13.46	\$700	\$28,000	1.9	\$51,400	\$1,285	\$15,420	\$386	633	27%	\$10.95	\$570	1.2
Foard County †	\$14.44	\$751	\$30,040	2.0	\$55,300	\$1,383	\$16,590	\$415	111	20%			
Fort Bend County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	48,797	22%	\$14.70	\$764	1.4
Franklin County	\$13.46	\$700	\$28,000	1.9	\$63,000	\$1,575	\$18,900	\$473	1,002	25%	\$13.72	\$714	1.0
Freestone County	\$13.46	\$700	\$28,000	1.9	\$58,700	\$1,468	\$17,610	\$440	1,823	25%	\$14.86	\$773	0.9
Frio County	\$13.46	\$700	\$28,000	1.9	\$45,600	\$1,140	\$13,680	\$342	1,356	30%	\$23.33	\$1,213	0.6
Gaines County	\$13.46	\$700	\$28,000	1.9	\$66,200	\$1,655	\$19,860	\$497	1,352	24%	\$19.05	\$991	0.7
Galveston County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	39,582	34%	\$12.42	\$646	1.7
Garza County	\$13.46	\$700	\$28,000	1.9	\$57,800	\$1,445	\$17,340	\$434	600	35%	\$16.52	\$859	0.8
Gillespie County	\$18.73	\$974	\$38,960	2.6	\$73,100	\$1,828	\$21,930	\$548	2,561	24%	\$10.05	\$522	1.9
Glasscock County	\$14.44	\$751	\$30,040	2.0	\$102,500	\$2,563	\$30,750	\$769	134	28%	\$13.13	\$683	1.1
Goliad County	\$18.46	\$960	\$38,400	2.5	\$68,100	\$1,703	\$20,430	\$511	499	18%	\$6.29	\$327	2.9
Gonzales County	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	2,196	31%	\$12.98	\$675	1.1
Gray County	\$14.85	\$772	\$30,880	2.0	\$60,600	\$1,515	\$18,180	\$455	1,976	25%	\$15.11	\$786	1.0
Grayson County	\$17.15	\$892	\$35,680	2.4	\$67,500	\$1,688	\$20,250	\$506	15,687	33%	\$14.41	\$750	1.2
Gregg County	\$17.50	\$910	\$36,400	2.4	\$57,400	\$1,435	\$17,220	\$431	18,771	41%	\$14.65	\$762	1.2
Grimes County	\$13.46	\$700	\$28,000	1.9	\$62,000	\$1,550	\$18,600	\$465	1,997	22%	\$13.65	\$710	1.0
Guadalupe County	\$20.19	\$1,050	\$42,000	2.8	\$71,000	\$1,775	\$21,300	\$533	12,771	25%	\$14.42	\$750	1.4
Hale County	\$13.46	\$700	\$28,000	1.9	\$53,100	\$1,328	\$15,930	\$398	4,443	40%	\$11.88	\$618	1.1
Hall County	\$13.46	\$700	\$28,000	1.9	\$35,700	\$893	\$10,710	\$268	465	37%	\$11.57	\$602	1.2
Hamilton County	\$13.67	\$711	\$28,440	1.9	\$60,600	\$1,515	\$18,180	\$455	768	24%	\$11.22	\$584	1.2
Hansford County	\$14.21	\$739	\$29,560	2.0	\$55,600	\$1,390	\$16,680	\$417	520	27%	\$24.40	\$1,269	0.6
Hardeman County	\$13.46	\$700	\$28,000	1.9	\$52,400	\$1,310	\$15,720	\$393	383	25%	\$12.12	\$630	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hardin County	\$17.69	\$920	\$36,800	2.4	\$65,200	\$1,630	\$19,560	\$489	3,982	19%	\$15.51	\$807	1.1
Harris County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	707,184	45%	\$23.64	\$1,229	0.9
Harrison County	\$15.37	\$799	\$31,960	2.1	\$55,300	\$1,383	\$16,590	\$415	6,035	26%	\$15.78	\$821	1.0
Hartley County	\$15.44	\$803	\$32,120	2.1	\$74,900	\$1,873	\$22,470	\$562	687	39%	\$14.18	\$737	1.1
Haskell County	\$13.46	\$700	\$28,000	1.9	\$53,500	\$1,338	\$16,050	\$401	473	22%	\$7.32	\$380	1.8
Hays County	\$25.29	\$1,315	\$52,600	3.5	\$95,900	\$2,398	\$28,770	\$719	25,803	38%	\$10.14	\$527	2.5
Hemphill County	\$14.46	\$752	\$30,080	2.0	\$73,600	\$1,840	\$22,080	\$552	429	32%	\$19.76	\$1,027	0.7
Henderson County	\$15.71	\$817	\$32,680	2.2	\$55,500	\$1,388	\$16,650	\$416	7,491	25%	\$11.82	\$615	1.3
Hidalgo County	\$14.56	\$757	\$30,280	2.0	\$41,900	\$1,048	\$12,570	\$314	75,574	33%	\$9.81	\$510	1.5
Hill County	\$14.50	\$754	\$30,160	2.0	\$56,400	\$1,410	\$16,920	\$423	3,324	26%	\$13.41	\$697	1.1
Hockley County	\$14.31	\$744	\$29,760	2.0	\$64,500	\$1,613	\$19,350	\$484	2,532	31%	\$17.43	\$906	0.8
Hood County	\$18.90	\$983	\$39,320	2.6	\$72,800	\$1,820	\$21,840	\$546	5,154	24%	\$11.78	\$613	1.6
Hopkins County	\$14.33	\$745	\$29,800	2.0	\$58,400	\$1,460	\$17,520	\$438	4,078	31%	\$12.26	\$638	1.2
Houston County	\$13.69	\$712	\$28,480	1.9	\$48,700	\$1,218	\$14,610	\$365	2,607	31%	\$13.60	\$707	1.0
Howard County	\$16.94	\$881	\$35,240	2.3	\$67,300	\$1,683	\$20,190	\$505	3,524	32%	\$16.48	\$857	1.0
Hudspeth County	\$16.50	\$858	\$34,320	2.3	\$31,300	\$783	\$9,390	\$235	225	25%	\$19.91	\$1,035	0.8
Hunt County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	9,635	30%	\$15.14	\$787	1.5
Hutchinson County	\$15.02	\$781	\$31,240	2.1	\$63,300	\$1,583	\$18,990	\$475	1,597	20%	\$15.18	\$790	1.0
Irion County	\$18.42	\$958	\$38,320	2.5	\$64,900	\$1,623	\$19,470	\$487	134	21%	\$24.55	\$1,277	0.8
Jack County	\$16.29	\$847	\$33,880	2.2	\$64,500	\$1,613	\$19,350	\$484	551	18%	\$15.06	\$783	1.1
Jackson County	\$15.92	\$828	\$33,120	2.2	\$73,300	\$1,833	\$21,990	\$550	1,582	30%	\$14.62	\$760	1.1
Jasper County	\$15.12	\$786	\$31,440	2.1	\$64,300	\$1,608	\$19,290	\$482	2,977	25%	\$12.56	\$653	1.2
Jeff Davis County	\$20.48	\$1,065	\$42,600	2.8	\$68,500	\$1,713	\$20,550	\$514	198	20%	\$19.65	\$1,022	1.0
Jefferson County	\$17.69	\$920	\$36,800	2.4	\$65,200	\$1,630	\$19,560	\$489	35,839	38%	\$18.57	\$966	1.0
Jim Hogg County	\$13.46	\$700	\$28,000	1.9	\$45,000	\$1,125	\$13,500	\$338	382	24%	\$7.48	\$389	1.8
Jim Wells County	\$15.92	\$828	\$33,120	2.2	\$56,800	\$1,420	\$17,040	\$426	4,167	31%	\$12.86	\$669	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnson County	\$20.54	\$1,068	\$42,720	2.8	\$76,000	\$1,900	\$22,800	\$570	14,486	26%	\$14.14	\$735	1.5
Jones County	\$15.81	\$822	\$32,880	2.2	\$62,900	\$1,573	\$18,870	\$472	1,473	26%	\$13.73	\$714	1.2
Karnes County	\$14.79	\$769	\$30,760	2.0	\$62,000	\$1,550	\$18,600	\$465	1,103	26%	\$19.50	\$1,014	0.8
Kaufman County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	8,350	23%	\$11.81	\$614	2.0
Kendall County	\$23.40	\$1,217	\$48,680	3.2	\$93,700	\$2,343	\$28,110	\$703	3,716	27%	\$14.51	\$755	1.6
Kenedy County	\$14.44	\$751	\$30,040	2.0	\$56,300	\$1,408	\$16,890	\$422	109	72%	\$37.70	\$1,960	0.4
Kent County †	\$13.46	\$700	\$28,000	1.9	\$67,700	\$1,693	\$20,310	\$508	73	27%			
Kerr County	\$16.19	\$842	\$33,680	2.2	\$57,700	\$1,443	\$17,310	\$433	5,920	29%	\$14.19	\$738	1.1
Kimble County	\$14.87	\$773	\$30,920	2.1	\$54,800	\$1,370	\$16,440	\$411	483	25%	\$7.45	\$388	2.0
King County †	\$19.37	\$1,007	\$40,280	2.7	\$84,500	\$2,113	\$25,350	\$634	81	80%			
Kinney County	\$15.50	\$806	\$32,240	2.1	\$46,400	\$1,160	\$13,920	\$348	272	23%	\$12.97	\$674	1.2
Kleberg County	\$15.02	\$781	\$31,240	2.1	\$55,100	\$1,378	\$16,530	\$413	5,150	47%	\$10.59	\$551	1.4
Knox County	\$13.46	\$700	\$28,000	1.9	\$57,000	\$1,425	\$17,100	\$428	266	19%	\$13.42	\$698	1.0
Lamar County	\$14.29	\$743	\$29,720	2.0	\$54,100	\$1,353	\$16,230	\$406	6,812	36%	\$13.65	\$710	1.0
Lamb County	\$13.46	\$700	\$28,000	1.9	\$53,800	\$1,345	\$16,140	\$404	1,391	29%	\$16.74	\$870	0.8
Lampasas County	\$14.02	\$729	\$29,160	1.9	\$64,700	\$1,618	\$19,410	\$485	1,990	26%	\$12.44	\$647	1.1
La Salle County	\$14.50	\$754	\$30,160	2.0	\$47,900	\$1,198	\$14,370	\$359	679	30%	\$27.96	\$1,454	0.5
Lavaca County	\$13.94	\$725	\$29,000	1.9	\$60,000	\$1,500	\$18,000	\$450	1,883	25%	\$13.43	\$699	1.0
Lee County	\$15.77	\$820	\$32,800	2.2	\$70,600	\$1,765	\$21,180	\$530	1,379	23%	\$16.74	\$870	0.9
Leon County	\$13.46	\$700	\$28,000	1.9	\$62,900	\$1,573	\$18,870	\$472	1,348	22%	\$19.57	\$1,018	0.7
Liberty County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	6,534	25%	\$14.44	\$751	1.5
Limestone County	\$15.38	\$800	\$32,000	2.1	\$51,000	\$1,275	\$15,300	\$383	1,991	25%	\$13.24	\$689	1.2
Lipscomb County	\$13.62	\$708	\$28,320	1.9	\$74,200	\$1,855	\$22,260	\$557	341	27%	\$23.37	\$1,215	0.6
Live Oak County	\$13.46	\$700	\$28,000	1.9	\$59,100	\$1,478	\$17,730	\$443	627	17%	\$18.34	\$954	0.7
Llano County	\$15.63	\$813	\$32,520	2.2	\$62,600	\$1,565	\$18,780	\$470	2,034	23%	\$10.82	\$563	1.4
Loving County †	\$14.44	\$751	\$30,040	2.0	\$81,700	\$2,043	\$24,510	\$613	15	48%			

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lubbock County	\$16.92	\$880	\$35,200	2.3	\$62,200	\$1,555	\$18,660	\$467	48,581	44%	\$12.59	\$655	1.3
Lynn County	\$13.75	\$715	\$28,600	1.9	\$53,000	\$1,325	\$15,900	\$398	672	31%	\$12.16	\$632	1.1
McCulloch County	\$14.48	\$753	\$30,120	2.0	\$49,200	\$1,230	\$14,760	\$369	745	24%	\$9.90	\$515	1.5
McLennan County	\$15.83	\$823	\$32,920	2.2	\$64,500	\$1,613	\$19,350	\$484	37,068	42%	\$13.86	\$721	1.1
McMullen County †	\$14.44	\$751	\$30,040	2.0	\$63,600	\$1,590	\$19,080	\$477	51	26%			
Madison County	\$15.52	\$807	\$32,280	2.1	\$57,700	\$1,443	\$17,310	\$433	1,105	26%	\$13.21	\$687	1.2
Marion County	\$13.46	\$700	\$28,000	1.9	\$52,500	\$1,313	\$15,750	\$394	929	21%	\$10.13	\$527	1.3
Martin County	\$13.46	\$700	\$28,000	1.9	\$83,300	\$2,083	\$24,990	\$625	374	23%	\$18.69	\$972	0.7
Mason County	\$18.77	\$976	\$39,040	2.6	\$53,200	\$1,330	\$15,960	\$399	437	27%	\$9.85	\$512	1.9
Matagorda County	\$14.50	\$754	\$30,160	2.0	\$52,800	\$1,320	\$15,840	\$396	4,452	32%	\$23.58	\$1,226	0.6
Maverick County	\$13.67	\$711	\$28,440	1.9	\$44,600	\$1,115	\$13,380	\$335	5,246	32%	\$8.77	\$456	1.6
Medina County	\$15.50	\$806	\$32,240	2.1	\$72,200	\$1,805	\$21,660	\$542	2,706	18%	\$10.71	\$557	1.4
Menard County	\$13.65	\$710	\$28,400	1.9	\$50,600	\$1,265	\$15,180	\$380	321	33%	\$6.32	\$329	2.2
Midland County	\$25.71	\$1,337	\$53,480	3.5	\$79,400	\$1,985	\$23,820	\$596	18,295	33%	\$26.54	\$1,380	1.0
Milam County	\$13.46	\$700	\$28,000	1.9	\$60,200	\$1,505	\$18,060	\$452	2,993	32%	\$14.80	\$770	0.9
Mills County	\$13.46	\$700	\$28,000	1.9	\$59,700	\$1,493	\$17,910	\$448	280	15%	\$9.14	\$476	1.5
Mitchell County	\$13.46	\$700	\$28,000	1.9	\$66,400	\$1,660	\$19,920	\$498	634	24%	\$21.00	\$1,092	0.6
Montague County	\$16.63	\$865	\$34,600	2.3	\$55,000	\$1,375	\$16,500	\$413	2,260	28%	\$13.85	\$720	1.2
Montgomery County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	53,779	29%	\$17.82	\$927	1.2
Moore County	\$14.35	\$746	\$29,840	2.0	\$57,200	\$1,430	\$17,160	\$429	2,431	36%	\$16.52	\$859	0.9
Morris County	\$13.46	\$700	\$28,000	1.9	\$51,800	\$1,295	\$15,540	\$389	1,292	26%	\$15.86	\$825	0.8
Motley County	\$13.46	\$700	\$28,000	1.9	\$50,100	\$1,253	\$15,030	\$376	133	28%	\$10.14	\$527	1.3
Nacogdoches County	\$15.98	\$831	\$33,240	2.2	\$54,600	\$1,365	\$16,380	\$410	10,517	44%	\$10.26	\$534	1.6
Navarro County	\$14.98	\$779	\$31,160	2.1	\$53,500	\$1,338	\$16,050	\$401	5,437	31%	\$11.71	\$609	1.3
Newton County	\$13.46	\$700	\$28,000	1.9	\$52,900	\$1,323	\$15,870	\$397	824	17%	\$8.95	\$465	1.5
Nolan County	\$13.46	\$700	\$28,000	1.9	\$54,700	\$1,368	\$16,410	\$410	1,707	31%	\$13.10	\$681	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nueces County	\$21.35	\$1,110	\$44,400	2.9	\$66,300	\$1,658	\$19,890	\$497	54,392	42%	\$15.94	\$829	1.3
Ochiltree County	\$14.42	\$750	\$30,000	2.0	\$61,900	\$1,548	\$18,570	\$464	987	28%	\$22.78	\$1,185	0.6
Oldham County	\$18.38	\$956	\$38,240	2.5	\$70,100	\$1,753	\$21,030	\$526	152	26%	\$21.83	\$1,135	0.8
Orange County	\$17.69	\$920	\$36,800	2.4	\$65,200	\$1,630	\$19,560	\$489	7,963	25%	\$16.71	\$869	1.1
Palo Pinto County	\$15.06	\$783	\$31,320	2.1	\$54,300	\$1,358	\$16,290	\$407	3,110	30%	\$13.72	\$714	1.1
Panola County	\$14.02	\$729	\$29,160	1.9	\$64,300	\$1,608	\$19,290	\$482	2,037	23%	\$14.79	\$769	0.9
Parker County	\$20.54	\$1,068	\$42,720	2.8	\$76,000	\$1,900	\$22,800	\$570	9,880	22%	\$12.49	\$649	1.6
Parmer County	\$13.46	\$700	\$28,000	1.9	\$57,400	\$1,435	\$17,220	\$431	1,001	31%	\$14.35	\$746	0.9
Pecos County	\$15.71	\$817	\$32,680	2.2	\$73,200	\$1,830	\$21,960	\$549	1,345	30%	\$18.75	\$975	0.8
Polk County	\$14.48	\$753	\$30,120	2.0	\$53,100	\$1,328	\$15,930	\$398	4,109	23%	\$11.78	\$612	1.2
Potter County	\$16.33	\$849	\$33,960	2.3	\$71,600	\$1,790	\$21,480	\$537	18,547	43%	\$15.17	\$789	1.1
Presidio County	\$13.46	\$700	\$28,000	1.9	\$42,600	\$1,065	\$12,780	\$320	1,046	40%	\$11.17	\$581	1.2
Rains County	\$13.46	\$700	\$28,000	1.9	\$63,400	\$1,585	\$19,020	\$476	987	23%	\$9.64	\$501	1.4
Randall County	\$16.33	\$849	\$33,960	2.3	\$71,600	\$1,790	\$21,480	\$537	14,815	30%	\$13.12	\$682	1.2
Reagan County	\$14.40	\$749	\$29,960	2.0	\$76,800	\$1,920	\$23,040	\$576	348	30%	\$26.12	\$1,358	0.6
Real County	\$14.46	\$752	\$30,080	2.0	\$53,300	\$1,333	\$15,990	\$400	261	23%	\$10.92	\$568	1.3
Red River County	\$13.46	\$700	\$28,000	1.9	\$45,300	\$1,133	\$13,590	\$340	1,262	24%	\$13.96	\$726	1.0
Reeves County	\$13.90	\$723	\$28,920	1.9	\$60,800	\$1,520	\$18,240	\$456	1,057	28%	\$23.96	\$1,246	0.6
Refugio County	\$14.44	\$751	\$30,040	2.0	\$60,600	\$1,515	\$18,180	\$455	747	28%	\$10.80	\$562	1.3
Roberts County	\$14.44	\$751	\$30,040	2.0	\$91,100	\$2,278	\$27,330	\$683	84	26%	\$31.61	\$1,644	0.5
Robertson County	\$17.52	\$911	\$36,440	2.4	\$68,500	\$1,713	\$20,550	\$514	1,607	26%	\$11.84	\$616	1.5
Rockwall County	\$23.10	\$1,201	\$48,040	3.2	\$83,100	\$2,078	\$24,930	\$623	5,951	20%	\$12.09	\$629	1.9
Runnels County	\$13.46	\$700	\$28,000	1.9	\$51,700	\$1,293	\$15,510	\$388	1,067	28%	\$12.75	\$663	1.1
Rusk County	\$15.23	\$792	\$31,680	2.1	\$59,200	\$1,480	\$17,760	\$444	4,305	24%	\$13.17	\$685	1.2
Sabine County	\$13.46	\$700	\$28,000	1.9	\$43,400	\$1,085	\$13,020	\$326	458	12%	\$8.65	\$450	1.6
San Augustine County	\$14.13	\$735	\$29,400	1.9	\$43,400	\$1,085	\$13,020	\$326	665	21%	\$11.62	\$604	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Jacinto County	\$13.46	\$700	\$28,000	1.9	\$59,800	\$1,495	\$17,940	\$449	1,602	17%	\$9.40	\$489	1.4
San Patricio County	\$21.35	\$1,110	\$44,400	2.9	\$66,300	\$1,658	\$19,890	\$497	7,700	33%	\$18.23	\$948	1.2
San Saba County	\$13.46	\$700	\$28,000	1.9	\$52,100	\$1,303	\$15,630	\$391	697	33%	\$12.80	\$665	1.1
Schleicher County	\$13.46	\$700	\$28,000	1.9	\$74,200	\$1,855	\$22,260	\$557	255	23%	\$15.34	\$798	0.9
Scurry County	\$16.37	\$851	\$34,040	2.3	\$71,000	\$1,775	\$21,300	\$533	1,511	26%	\$21.33	\$1,109	0.8
Shackelford County	\$13.46	\$700	\$28,000	1.9	\$61,600	\$1,540	\$18,480	\$462	265	21%	\$21.65	\$1,126	0.6
Shelby County	\$13.46	\$700	\$28,000	1.9	\$48,000	\$1,200	\$14,400	\$360	2,638	29%	\$9.10	\$473	1.5
Sherman County	\$13.46	\$700	\$28,000	1.9	\$66,200	\$1,655	\$19,860	\$497	203	19%	\$12.11	\$630	1.1
Smith County	\$17.46	\$908	\$36,320	2.4	\$70,900	\$1,773	\$21,270	\$532	26,526	34%	\$14.21	\$739	1.2
Somervell County	\$15.67	\$815	\$32,600	2.2	\$61,400	\$1,535	\$18,420	\$461	843	26%	\$18.72	\$974	0.8
Starr County	\$13.46	\$700	\$28,000	1.9	\$31,200	\$780	\$9,360	\$234	4,184	26%	\$6.81	\$354	2.0
Stephens County	\$13.46	\$700	\$28,000	1.9	\$55,700	\$1,393	\$16,710	\$418	708	21%	\$11.99	\$623	1.1
Sterling County	\$14.44	\$751	\$30,040	2.0	\$67,000	\$1,675	\$20,100	\$503	69	15%	\$27.64	\$1,437	0.5
Stonewall County	\$14.44	\$751	\$30,040	2.0	\$69,200	\$1,730	\$20,760	\$519	110	24%	\$8.77	\$456	1.6
Sutton County	\$13.46	\$700	\$28,000	1.9	\$62,000	\$1,550	\$18,600	\$465	500	32%	\$29.68	\$1,543	0.5
Swisher County	\$13.46	\$700	\$28,000	1.9	\$50,900	\$1,273	\$15,270	\$382	788	30%	\$9.23	\$480	1.5
Tarrant County	\$20.54	\$1,068	\$42,720	2.8	\$76,000	\$1,900	\$22,800	\$570	271,069	39%	\$17.61	\$915	1.2
Taylor County	\$15.81	\$822	\$32,880	2.2	\$62,900	\$1,573	\$18,870	\$472	20,291	41%	\$14.48	\$753	1.1
Terrell County	\$16.08	\$836	\$33,440	2.2	\$58,700	\$1,468	\$17,610	\$440	80	23%	\$11.31	\$588	1.4
Terry County	\$13.92	\$724	\$28,960	1.9	\$47,300	\$1,183	\$14,190	\$355	1,248	30%	\$18.19	\$946	0.8
Throckmorton County	\$13.46	\$700	\$28,000	1.9	\$63,400	\$1,585	\$19,020	\$476	192	27%	\$7.56	\$393	1.8
Titus County	\$13.46	\$700	\$28,000	1.9	\$52,300	\$1,308	\$15,690	\$392	3,512	33%	\$12.14	\$631	1.1
Tom Green County	\$18.42	\$958	\$38,320	2.5	\$64,900	\$1,623	\$19,470	\$487	15,912	37%	\$13.41	\$697	1.4
Travis County	\$25.29	\$1,315	\$52,600	3.5	\$95,900	\$2,398	\$28,770	\$719	213,336	48%	\$22.08	\$1,148	1.1
Trinity County	\$15.44	\$803	\$32,120	2.1	\$44,400	\$1,110	\$13,320	\$333	1,318	22%	\$12.30	\$640	1.3
Tyler County	\$13.62	\$708	\$28,320	1.9	\$63,300	\$1,583	\$18,990	\$475	1,149	16%	\$8.64	\$449	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Upshur County	\$17.50	\$910	\$36,400	2.4	\$57,400	\$1,435	\$17,220	\$431	3,238	23%	\$13.05	\$679	1.3
Upton County	\$13.46	\$700	\$28,000	1.9	\$70,600	\$1,765	\$21,180	\$530	354	27%	\$29.96	\$1,558	0.4
Uvalde County	\$13.46	\$700	\$28,000	1.9	\$50,000	\$1,250	\$15,000	\$375	2,340	27%	\$10.87	\$565	1.2
Val Verde County	\$13.79	\$717	\$28,680	1.9	\$53,900	\$1,348	\$16,170	\$404	5,597	37%	\$10.85	\$564	1.3
Van Zandt County	\$14.83	\$771	\$30,840	2.0	\$60,500	\$1,513	\$18,150	\$454	4,428	23%	\$12.14	\$631	1.2
Victoria County	\$18.46	\$960	\$38,400	2.5	\$68,100	\$1,703	\$20,430	\$511	11,276	34%	\$15.47	\$805	1.2
Walker County	\$17.42	\$906	\$36,240	2.4	\$68,100	\$1,703	\$20,430	\$511	10,053	47%	\$10.16	\$528	1.7
Waller County	\$21.23	\$1,104	\$44,160	2.9	\$76,300	\$1,908	\$22,890	\$572	4,614	31%	\$13.40	\$697	1.6
Ward County	\$14.00	\$728	\$29,120	1.9	\$78,100	\$1,953	\$23,430	\$586	1,187	30%	\$26.32	\$1,369	0.5
Washington County	\$16.38	\$852	\$34,080	2.3	\$67,400	\$1,685	\$20,220	\$506	2,807	23%	\$12.47	\$648	1.3
Webb County	\$16.48	\$857	\$34,280	2.3	\$40,600	\$1,015	\$12,180	\$305	26,778	37%	\$9.38	\$488	1.8
Wharton County	\$14.85	\$772	\$30,880	2.0	\$58,500	\$1,463	\$17,550	\$439	4,955	33%	\$11.38	\$592	1.3
Wheeler County	\$13.46	\$700	\$28,000	1.9	\$58,600	\$1,465	\$17,580	\$440	826	36%	\$16.68	\$868	0.8
Wichita County	\$14.85	\$772	\$30,880	2.0	\$59,600	\$1,490	\$17,880	\$447	18,769	39%	\$12.72	\$661	1.2
Wilbarger County	\$13.46	\$700	\$28,000	1.9	\$58,400	\$1,460	\$17,520	\$438	1,812	35%	\$14.57	\$758	0.9
Willacy County	\$13.46	\$700	\$28,000	1.9	\$32,500	\$813	\$9,750	\$244	1,272	22%	\$10.80	\$562	1.2
Williamson County	\$25.29	\$1,315	\$52,600	3.5	\$95,900	\$2,398	\$28,770	\$719	52,841	31%	\$18.12	\$942	1.4
Wilson County	\$20.19	\$1,050	\$42,000	2.8	\$71,000	\$1,775	\$21,300	\$533	2,598	16%	\$11.29	\$587	1.8
Winkler County	\$13.46	\$700	\$28,000	1.9	\$64,200	\$1,605	\$19,260	\$482	550	22%	\$27.77	\$1,444	0.5
Wise County	\$19.62	\$1,020	\$40,800	2.7	\$67,300	\$1,683	\$20,190	\$505	5,049	23%	\$14.11	\$734	1.4
Wood County	\$14.63	\$761	\$30,440	2.0	\$59,100	\$1,478	\$17,730	\$443	3,157	20%	\$10.61	\$552	1.4
Yoakum County	\$13.46	\$700	\$28,000	1.9	\$70,100	\$1,753	\$21,030	\$526	598	23%	\$22.64	\$1,177	0.6
Young County	\$13.46	\$700	\$28,000	1.9	\$62,300	\$1,558	\$18,690	\$467	1,536	22%	\$14.99	\$779	0.9
Zapata County	\$13.46	\$700	\$28,000	1.9	\$42,300	\$1,058	\$12,690	\$317	1,235	28%	\$12.74	\$663	1.1
Zavala County	\$13.46	\$700	\$28,000	1.9	\$36,300	\$908	\$10,890	\$272	1,084	31%	\$8.09	\$421	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

UTAH

STATE RANKING **#27***

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$952**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,172** monthly or **\$38,064** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.30
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.37
2-Bedroom Housing Wage	\$18.30
Number of Renter Households	284936
Percent Renters	30%

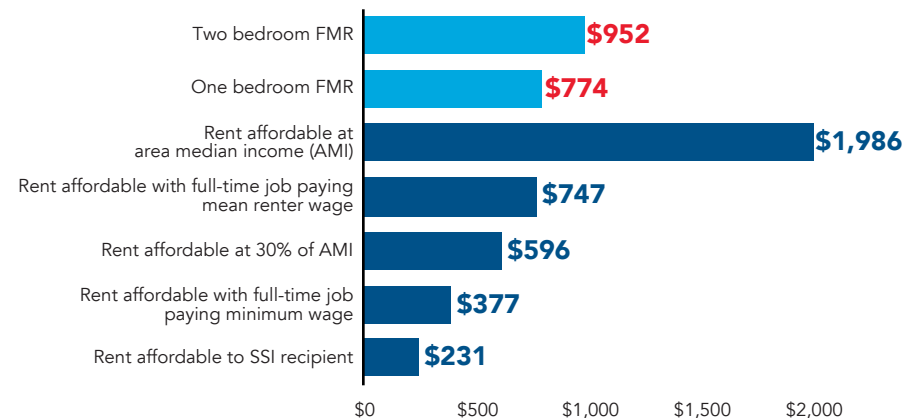
101
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

82
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Summit County	\$22.75
Salt Lake City, UT HUD Metro FMR Area	\$20.67
Wasatch County	\$19.87
Uintah County	\$17.62
St. George, UT MSA	\$17.62



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	\$18.30	\$952	\$38,064	2.5	\$79,443	\$1,986	\$23,833	\$596	284,936	30%	\$14.37	\$747	1.3
Combined Nonmetro Areas	\$16.03	\$834	\$33,345	2.2	\$71,645	\$1,791	\$21,494	\$537	27,869	27%	\$12.17	\$633	1.3
<u>Metropolitan Areas</u>													
Box Elder County HMFA	\$13.85	\$720	\$28,800	1.9	\$66,300	\$1,658	\$19,890	\$497	4,048	24%	\$11.63	\$605	1.2
Logan MSA	\$13.46	\$700	\$28,000	1.9	\$66,600	\$1,665	\$19,980	\$500	13,601	37%	\$9.85	\$512	1.4
Ogden-Clearfield HMFA	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	46,371	25%	\$11.77	\$612	1.5
Provo-Orem MSA	\$16.58	\$862	\$34,480	2.3	\$79,600	\$1,990	\$23,880	\$597	51,591	32%	\$13.58	\$706	1.2
Salt Lake City HMFA	\$20.67	\$1,075	\$43,000	2.9	\$82,700	\$2,068	\$24,810	\$620	121,730	34%	\$16.51	\$859	1.3
St. George MSA	\$17.62	\$916	\$36,640	2.4	\$67,500	\$1,688	\$20,250	\$506	15,663	30%	\$12.43	\$646	1.4
Tooele County HMFA	\$17.06	\$887	\$35,480	2.4	\$74,200	\$1,855	\$22,260	\$557	4,063	21%	\$11.03	\$574	1.5
<u>Counties</u>													
Beaver County	\$13.44	\$699	\$27,960	1.9	\$61,300	\$1,533	\$18,390	\$460	670	29%	\$11.80	\$614	1.1
Box Elder County	\$13.85	\$720	\$28,800	1.9	\$66,300	\$1,658	\$19,890	\$497	4,048	24%	\$11.63	\$605	1.2
Cache County	\$13.46	\$700	\$28,000	1.9	\$66,600	\$1,665	\$19,980	\$500	13,601	37%	\$9.85	\$512	1.4
Carbon County	\$13.44	\$699	\$27,960	1.9	\$64,200	\$1,605	\$19,260	\$482	2,129	27%	\$12.11	\$630	1.1
Daggett County	\$14.92	\$776	\$31,040	2.1	\$80,100	\$2,003	\$24,030	\$601	11	7%	\$12.92	\$672	1.2
Davis County	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	22,979	23%	\$12.42	\$646	1.4
Duchesne County	\$15.69	\$816	\$32,640	2.2	\$72,000	\$1,800	\$21,600	\$540	1,709	26%	\$15.95	\$830	1.0
Emery County	\$13.44	\$699	\$27,960	1.9	\$66,600	\$1,665	\$19,980	\$500	716	20%	\$13.85	\$720	1.0
Garfield County	\$13.44	\$699	\$27,960	1.9	\$59,000	\$1,475	\$17,700	\$443	351	20%	\$9.71	\$505	1.4
Grand County	\$15.88	\$826	\$33,040	2.2	\$56,100	\$1,403	\$16,830	\$421	1,163	30%	\$8.80	\$458	1.8
Iron County	\$13.44	\$699	\$27,960	1.9	\$57,600	\$1,440	\$17,280	\$432	5,552	36%	\$8.93	\$464	1.5
Juab County	\$16.58	\$862	\$34,480	2.3	\$79,600	\$1,990	\$23,880	\$597	630	19%	\$12.48	\$649	1.3

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGEHOUSING
COSTSAREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kane County	\$15.56	\$809	\$32,360	2.1	\$66,600	\$1,665	\$19,980	\$500	478	19%	\$13.22	\$688	1.2
Millard County	\$13.44	\$699	\$27,960	1.9	\$64,500	\$1,613	\$19,350	\$484	907	21%	\$12.56	\$653	1.1
Morgan County	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	500	15%	\$10.06	\$523	1.7
Piute County	\$14.71	\$765	\$30,600	2.0	\$45,400	\$1,135	\$13,620	\$341	61	12%	\$10.70	\$557	1.4
Rich County	\$14.92	\$776	\$31,040	2.1	\$62,700	\$1,568	\$18,810	\$470	140	23%	\$6.88	\$358	2.2
Salt Lake County	\$20.67	\$1,075	\$43,000	2.9	\$82,700	\$2,068	\$24,810	\$620	121,730	34%	\$16.51	\$859	1.3
San Juan County	\$13.44	\$699	\$27,960	1.9	\$53,900	\$1,348	\$16,170	\$404	784	20%	\$13.41	\$698	1.0
Sanpete County	\$13.44	\$699	\$27,960	1.9	\$60,100	\$1,503	\$18,030	\$451	2,173	26%	\$10.21	\$531	1.3
Sevier County	\$13.44	\$699	\$27,960	1.9	\$59,700	\$1,493	\$17,910	\$448	1,668	23%	\$9.70	\$504	1.4
Summit County	\$22.75	\$1,183	\$47,320	3.1	\$109,800	\$2,745	\$32,940	\$824	3,882	26%	\$13.05	\$679	1.7
Tooele County	\$17.06	\$887	\$35,480	2.4	\$74,200	\$1,855	\$22,260	\$557	4,063	21%	\$11.03	\$574	1.5
Uintah County	\$17.62	\$916	\$36,640	2.4	\$76,700	\$1,918	\$23,010	\$575	2,512	24%	\$14.63	\$761	1.2
Utah County	\$16.58	\$862	\$34,480	2.3	\$79,600	\$1,990	\$23,880	\$597	50,961	33%	\$13.59	\$707	1.2
Wasatch County	\$19.87	\$1,033	\$41,320	2.7	\$83,800	\$2,095	\$25,140	\$629	2,731	30%	\$14.91	\$776	1.3
Washington County	\$17.62	\$916	\$36,640	2.4	\$67,500	\$1,688	\$20,250	\$506	15,663	30%	\$12.43	\$646	1.4
Wayne County	\$13.44	\$699	\$27,960	1.9	\$57,100	\$1,428	\$17,130	\$428	232	23%	\$10.94	\$569	1.2
Weber County	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	22,892	28%	\$11.07	\$575	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

VERMONT

STATE RANKING #16*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,184**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,948** monthly or **\$47,375** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	\$10.78
Average Renter Wage	\$13.40
2-Bedroom Housing Wage	\$22.78
Number of Renter Households	76214
Percent Renters	29%

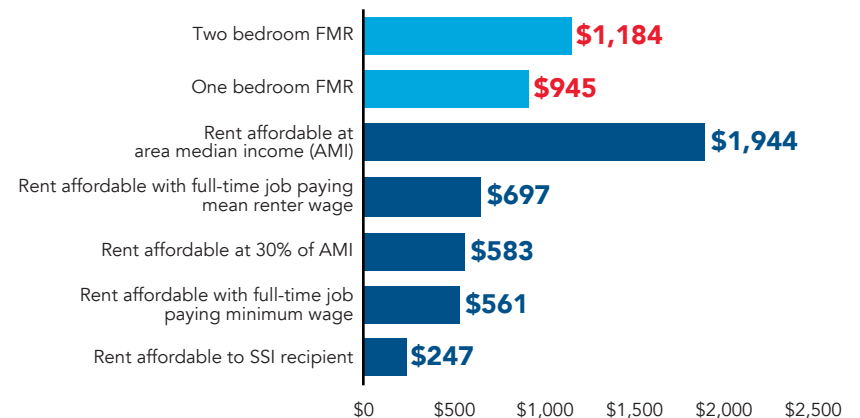
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Burlington-South Burlington, VT MSA	\$29.69
Washington County	\$19.92
Addison County	\$19.35
Windham County	\$19.12
Lamoille County	\$19.00



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	\$22.78	\$1,184	\$47,375	2.1	\$77,777	\$1,944	\$23,333	\$583	76,214	29%	\$13.40	\$697	1.7
Combined Nonmetro Areas	\$18.45	\$960	\$38,383	1.7	\$70,827	\$1,771	\$21,248	\$531	46,897	27%	\$12.27	\$638	1.5
<u>Metropolitan Areas</u>													
Burlington-South Burlington MSA	\$29.69	\$1,544	\$61,760	2.8	\$91,600	\$2,290	\$27,480	\$687	29,317	34%	\$15.10	\$785	2.0
<u>Counties</u>													
Addison County	\$19.35	\$1,006	\$40,240	1.8	\$77,900	\$1,948	\$23,370	\$584	4,053	28%	\$14.97	\$779	1.3
Bennington County	\$17.54	\$912	\$36,480	1.6	\$67,000	\$1,675	\$20,100	\$503	4,141	27%	\$13.01	\$676	1.3
Caledonia County	\$16.96	\$882	\$35,280	1.6	\$63,900	\$1,598	\$19,170	\$479	3,244	27%	\$12.38	\$644	1.4
Essex County	\$14.65	\$762	\$30,480	1.4	\$51,400	\$1,285	\$15,420	\$386	572	21%	\$10.93	\$568	1.3
Lamoille County	\$19.00	\$988	\$39,520	1.8	\$71,800	\$1,795	\$21,540	\$539	2,974	29%	\$10.59	\$551	1.8
Orange County	\$18.46	\$960	\$38,400	1.7	\$71,300	\$1,783	\$21,390	\$535	2,364	19%	\$12.26	\$637	1.5
Orleans County	\$14.62	\$760	\$30,400	1.4	\$58,600	\$1,465	\$17,580	\$440	2,550	22%	\$10.65	\$554	1.4
Rutland County	\$18.06	\$939	\$37,560	1.7	\$68,600	\$1,715	\$20,580	\$515	7,019	28%	\$10.97	\$570	1.6
Washington County	\$19.92	\$1,036	\$41,440	1.8	\$78,700	\$1,968	\$23,610	\$590	7,010	28%	\$13.33	\$693	1.5
Windham County	\$19.12	\$994	\$39,760	1.8	\$68,200	\$1,705	\$20,460	\$512	6,153	32%	\$12.09	\$629	1.6
Windsor County	\$19.00	\$988	\$39,520	1.8	\$76,100	\$1,903	\$22,830	\$571	6,817	28%	\$11.83	\$615	1.6

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN VERMONT FMR AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA

CHITTENDEN COUNTY

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

FRANKLIN COUNTY

Bakersfield town, Berkshire town, Enosburg town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Highgate town, Montgomery town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

GRAND ISLE COUNTY

Alburg town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

VIRGINIA

STATE RANKING **#13***

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,203**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,009** monthly or **\$48,109** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.27
2-Bedroom Housing Wage	\$23.13
Number of Renter Households	1050563
Percent Renters	34%

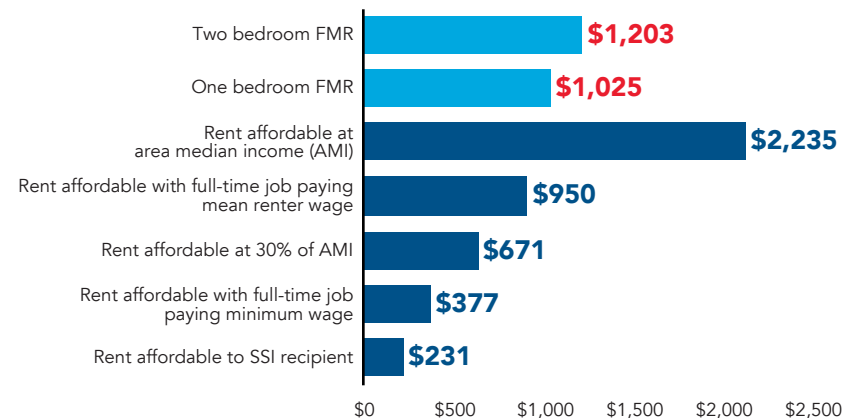
128
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

109
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	\$32.02
Charlottesville, VA HUD Metro FMR Area	\$25.48
Rappahannock County, VA HUD Metro FMR Area	\$21.27
Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	\$21.23
King George County	\$20.60



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	\$23.13	\$1,203	\$48,109	3.2	\$89,414	\$2,235	\$26,824	\$671	1,050,563	34%	\$18.27	\$950	1.3
Combined Nonmetro Areas	\$14.70	\$764	\$30,575	2.0	\$56,981	\$1,425	\$17,094	\$427	117,527	28%	\$11.34	\$589	1.3
<u>Metropolitan Areas</u>													
Blacksburg-Christiansburg-Radford HMFA	\$16.71	\$869	\$34,760	2.3	\$81,100	\$2,028	\$24,330	\$608	19,001	46%	\$10.65	\$554	1.6
Buckingham County HMFA	\$15.37	\$799	\$31,960	2.1	\$55,500	\$1,388	\$16,650	\$416	1,407	25%	\$10.40	\$541	1.5
Charlottesville HMFA	\$25.48	\$1,325	\$53,000	3.5	\$89,400	\$2,235	\$26,820	\$671	29,977	37%	\$16.13	\$839	1.6
Culpeper County HMFA	\$19.19	\$998	\$39,920	2.6	\$81,000	\$2,025	\$24,300	\$608	4,565	27%	\$12.33	\$641	1.6
Floyd County HMFA	\$13.46	\$700	\$28,000	1.9	\$60,600	\$1,515	\$18,180	\$455	1,238	19%	\$9.96	\$518	1.4
Franklin County HMFA	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	4,810	21%	\$8.80	\$457	1.5
Giles County HMFA	\$13.46	\$700	\$28,000	1.9	\$58,700	\$1,468	\$17,610	\$440	1,788	25%	\$16.52	\$859	0.8
Harrisonburg MSA	\$16.94	\$881	\$35,240	2.3	\$70,700	\$1,768	\$21,210	\$530	18,555	39%	\$13.26	\$689	1.3
Kingsport-Bristol-Bristol MSA	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	10,553	27%	\$10.42	\$542	1.3
Lynchburg MSA	\$15.19	\$790	\$31,600	2.1	\$68,900	\$1,723	\$20,670	\$517	29,521	30%	\$13.98	\$727	1.1
Pulaski County HMFA	\$13.46	\$700	\$28,000	1.9	\$60,500	\$1,513	\$18,150	\$454	3,962	27%	\$13.30	\$692	1.0
Rappahannock County HMFA	\$21.27	\$1,106	\$44,240	2.9	\$77,700	\$1,943	\$23,310	\$583	777	25%	\$14.04	\$730	1.5
Richmond MSA	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	165,329	34%	\$17.20	\$894	1.2
Roanoke HMFA	\$15.79	\$821	\$32,840	2.2	\$73,100	\$1,828	\$21,930	\$548	36,059	34%	\$14.71	\$765	1.1
Staunton-Waynesboro MSA	\$16.83	\$875	\$35,000	2.3	\$69,200	\$1,730	\$20,760	\$519	14,219	29%	\$12.86	\$669	1.3
Virginia Beach-Norfolk-Newport News HMFA	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	242,811	39%	\$14.91	\$775	1.4
Warren County HMFA	\$19.23	\$1,000	\$40,000	2.7	\$75,700	\$1,893	\$22,710	\$568	3,303	23%	\$10.38	\$540	1.9
Washington-Arlington-Alexandria HMFA	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	332,568	34%	\$24.26	\$1,261	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winchester MSA	\$18.42	\$958	\$38,320	2.5	\$73,500	\$1,838	\$22,050	\$551	12,593	31%	\$16.47	\$856	1.1
Counties													
Accomack County	\$14.46	\$752	\$30,080	2.0	\$51,900	\$1,298	\$15,570	\$389	4,062	30%	\$11.69	\$608	1.2
Albemarle County	\$25.48	\$1,325	\$53,000	3.5	\$89,400	\$2,235	\$26,820	\$671	14,556	36%	\$16.54	\$860	1.5
Alleghany County	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	1,641	24%	\$8.64	\$449	1.6
Amelia County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	771	16%	\$8.47	\$441	2.4
Amherst County	\$15.19	\$790	\$31,600	2.1	\$68,900	\$1,723	\$20,670	\$517	2,797	23%	\$9.94	\$517	1.5
Appomattox County	\$15.19	\$790	\$31,600	2.1	\$68,900	\$1,723	\$20,670	\$517	1,131	19%	\$5.07	\$263	3.0
Arlington County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	56,785	56%	\$33.22	\$1,728	1.0
Augusta County	\$16.83	\$875	\$35,000	2.3	\$69,200	\$1,730	\$20,760	\$519	6,016	21%	\$13.49	\$701	1.2
Bath County	\$13.81	\$718	\$28,720	1.9	\$62,700	\$1,568	\$18,810	\$470	482	26%	\$18.78	\$977	0.7
Bedford County	\$15.19	\$790	\$31,600	2.1	\$68,900	\$1,723	\$20,670	\$517	5,760	19%	\$12.66	\$658	1.2
Bland County	\$13.46	\$700	\$28,000	1.9	\$64,300	\$1,608	\$19,290	\$482	445	17%	\$13.07	\$679	1.0
Botetourt County	\$15.79	\$821	\$32,840	2.2	\$73,100	\$1,828	\$21,930	\$548	1,964	15%	\$12.58	\$654	1.3
Brunswick County	\$16.52	\$859	\$34,360	2.3	\$56,000	\$1,400	\$16,800	\$420	1,576	26%	\$9.34	\$486	1.8
Buchanan County	\$13.46	\$700	\$28,000	1.9	\$42,700	\$1,068	\$12,810	\$320	1,906	21%	\$14.48	\$753	0.9
Buckingham County	\$15.37	\$799	\$31,960	2.1	\$55,500	\$1,388	\$16,650	\$416	1,407	25%	\$10.40	\$541	1.5
Campbell County	\$15.19	\$790	\$31,600	2.1	\$68,900	\$1,723	\$20,670	\$517	5,661	25%	\$15.60	\$811	1.0
Caroline County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	2,147	20%	\$14.07	\$732	1.5
Carroll County	\$13.46	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	2,757	22%	\$8.07	\$419	1.7
Charles City County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	484	17%	\$16.82	\$875	1.2
Charlotte County	\$13.46	\$700	\$28,000	1.9	\$45,500	\$1,138	\$13,650	\$341	1,295	29%	\$10.05	\$522	1.3
Chesterfield County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	29,860	25%	\$14.35	\$746	1.4
Clarke County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	1,392	25%	\$12.71	\$661	2.5
Craig County	\$15.79	\$821	\$32,840	2.2	\$73,100	\$1,828	\$21,930	\$548	610	26%	\$6.55	\$340	2.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Culpeper County	\$19.19	\$998	\$39,920	2.6	\$81,000	\$2,025	\$24,300	\$608	4,565	27%	\$12.33	\$641	1.6
Cumberland County	\$18.63	\$969	\$38,760	2.6	\$58,700	\$1,468	\$17,610	\$440	1,102	28%	\$12.59	\$655	1.5
Dickenson County	\$13.46	\$700	\$28,000	1.9	\$44,800	\$1,120	\$13,440	\$336	1,466	24%	\$11.81	\$614	1.1
Dinwiddie County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	2,365	23%	\$13.91	\$723	1.5
Essex County	\$18.17	\$945	\$37,800	2.5	\$58,900	\$1,473	\$17,670	\$442	1,317	29%	\$11.53	\$599	1.6
Fairfax County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	126,673	32%	\$28.23	\$1,468	1.1
Fauquier County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	5,178	22%	\$12.62	\$656	2.5
Floyd County	\$13.46	\$700	\$28,000	1.9	\$60,600	\$1,515	\$18,180	\$455	1,238	19%	\$9.96	\$518	1.4
Fluvanna County	\$25.48	\$1,325	\$53,000	3.5	\$89,400	\$2,235	\$26,820	\$671	1,883	19%	\$14.12	\$734	1.8
Franklin County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	4,810	21%	\$8.80	\$457	1.5
Frederick County	\$18.42	\$958	\$38,320	2.5	\$73,500	\$1,838	\$22,050	\$551	6,875	23%	\$15.17	\$789	1.2
Giles County	\$13.46	\$700	\$28,000	1.9	\$58,700	\$1,468	\$17,610	\$440	1,788	25%	\$16.52	\$859	0.8
Gloucester County	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	3,368	23%	\$10.10	\$525	2.1
Goochland County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	1,071	13%	\$24.73	\$1,286	0.8
Grayson County	\$13.46	\$700	\$28,000	1.9	\$45,600	\$1,140	\$13,680	\$342	1,415	21%	\$9.21	\$479	1.5
Greene County	\$25.48	\$1,325	\$53,000	3.5	\$89,400	\$2,235	\$26,820	\$671	1,408	19%	\$8.91	\$464	2.9
Greensville County	\$15.50	\$806	\$32,240	2.1	\$50,200	\$1,255	\$15,060	\$377	895	25%	\$13.92	\$724	1.1
Halifax County	\$13.46	\$700	\$28,000	1.9	\$55,800	\$1,395	\$16,740	\$419	3,864	27%	\$10.88	\$566	1.2
Hanover County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	7,138	19%	\$11.99	\$623	1.7
Henrico County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	46,804	37%	\$18.05	\$939	1.1
Henry County	\$13.46	\$700	\$28,000	1.9	\$46,300	\$1,158	\$13,890	\$347	5,941	27%	\$10.27	\$534	1.3
Highland County	\$13.46	\$700	\$28,000	1.9	\$61,300	\$1,533	\$18,390	\$460	169	15%	\$10.72	\$557	1.3
Isle of Wight County	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	3,218	23%	\$12.34	\$642	1.7
James City County	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	7,293	26%	\$10.13	\$527	2.1
King and Queen County	\$17.73	\$922	\$36,880	2.4	\$58,000	\$1,450	\$17,400	\$435	598	21%	\$14.38	\$748	1.2
King George County	\$20.60	\$1,071	\$42,840	2.8	\$99,400	\$2,485	\$29,820	\$746	2,192	24%	\$16.63	\$865	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
King William County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	846	14%	\$11.78	\$613	1.7
Lancaster County	\$19.19	\$998	\$39,920	2.6	\$69,900	\$1,748	\$20,970	\$524	1,362	27%	\$10.18	\$529	1.9
Lee County	\$13.46	\$700	\$28,000	1.9	\$47,800	\$1,195	\$14,340	\$359	2,607	28%	\$7.12	\$370	1.9
Loudoun County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	26,862	22%	\$17.98	\$935	1.8
Louisa County	\$18.81	\$978	\$39,120	2.6	\$71,800	\$1,795	\$21,540	\$539	2,730	20%	\$14.44	\$751	1.3
Lunenburg County	\$13.88	\$722	\$28,880	1.9	\$49,000	\$1,225	\$14,700	\$368	1,253	28%	\$12.15	\$632	1.1
Madison County	\$18.48	\$961	\$38,440	2.5	\$55,100	\$1,378	\$16,530	\$413	1,358	27%	\$11.61	\$604	1.6
Mathews County	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	518	14%	\$9.13	\$475	2.3
Mecklenburg County	\$14.15	\$736	\$29,440	2.0	\$54,900	\$1,373	\$16,470	\$412	3,282	28%	\$11.38	\$592	1.2
Middlesex County	\$19.35	\$1,006	\$40,240	2.7	\$63,800	\$1,595	\$19,140	\$479	863	19%	\$11.39	\$592	1.7
Montgomery County	\$16.71	\$869	\$34,760	2.3	\$81,100	\$2,028	\$24,330	\$608	16,057	45%	\$10.66	\$554	1.6
Nelson County	\$25.48	\$1,325	\$53,000	3.5	\$89,400	\$2,235	\$26,820	\$671	1,838	28%	\$12.18	\$633	2.1
New Kent County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	1,373	18%	\$13.25	\$689	1.5
Northampton County	\$16.65	\$866	\$34,640	2.3	\$56,000	\$1,400	\$16,800	\$420	1,833	35%	\$9.64	\$502	1.7
Northumberland County	\$14.56	\$757	\$30,280	2.0	\$68,200	\$1,705	\$20,460	\$512	857	15%	\$10.09	\$525	1.4
Nottoway County	\$14.54	\$756	\$30,240	2.0	\$58,500	\$1,463	\$17,550	\$439	2,315	41%	\$10.43	\$543	1.4
Orange County	\$16.56	\$861	\$34,440	2.3	\$80,200	\$2,005	\$24,060	\$602	3,064	23%	\$10.34	\$538	1.6
Page County	\$13.96	\$726	\$29,040	1.9	\$55,200	\$1,380	\$16,560	\$414	2,942	31%	\$10.48	\$545	1.3
Patrick County	\$13.46	\$700	\$28,000	1.9	\$52,200	\$1,305	\$15,660	\$392	1,771	23%	\$6.96	\$362	1.9
Pittsylvania County	\$13.46	\$700	\$28,000	1.9	\$54,400	\$1,360	\$16,320	\$408	6,619	25%	\$11.57	\$602	1.2
Powhatan County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	1,020	10%	\$12.90	\$671	1.6
Prince Edward County	\$16.98	\$883	\$35,320	2.3	\$59,000	\$1,475	\$17,700	\$443	2,559	35%	\$11.63	\$605	1.5
Prince George County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	3,588	32%	\$13.62	\$708	1.5
Prince William County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	38,358	28%	\$13.36	\$695	2.4
Pulaski County	\$13.46	\$700	\$28,000	1.9	\$60,500	\$1,513	\$18,150	\$454	3,962	27%	\$13.30	\$692	1.0
Rappahannock County	\$21.27	\$1,106	\$44,240	2.9	\$77,700	\$1,943	\$23,310	\$583	777	25%	\$14.04	\$730	1.5

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richmond County	\$16.27	\$846	\$33,840	2.2	\$50,400	\$1,260	\$15,120	\$378	912	28%	\$9.92	\$516	1.6
Roanoke County	\$15.79	\$821	\$32,840	2.2	\$73,100	\$1,828	\$21,930	\$548	9,683	25%	\$13.98	\$727	1.1
Rockbridge County	\$14.96	\$778	\$31,120	2.1	\$59,600	\$1,490	\$17,880	\$447	2,120	23%	\$9.35	\$486	1.6
Rockingham County	\$16.94	\$881	\$35,240	2.3	\$70,700	\$1,768	\$21,210	\$530	8,152	27%	\$13.97	\$727	1.2
Russell County	\$13.46	\$700	\$28,000	1.9	\$55,500	\$1,388	\$16,650	\$416	2,459	22%	\$11.17	\$581	1.2
Scott County	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	2,045	23%	\$9.26	\$482	1.5
Shenandoah County	\$15.85	\$824	\$32,960	2.2	\$63,300	\$1,583	\$18,990	\$475	5,227	30%	\$11.67	\$607	1.4
Smyth County	\$13.46	\$700	\$28,000	1.9	\$52,300	\$1,308	\$15,690	\$392	3,814	30%	\$9.33	\$485	1.4
Southampton County	\$15.67	\$815	\$32,600	2.2	\$63,000	\$1,575	\$18,900	\$473	1,891	28%	\$10.58	\$550	1.5
Spotsylvania County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	9,797	23%	\$12.47	\$648	2.6
Stafford County	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	10,968	24%	\$12.56	\$653	2.5
Surry County	\$13.81	\$718	\$28,720	1.9	\$68,100	\$1,703	\$20,430	\$511	663	24%	\$24.13	\$1,255	0.6
Sussex County	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	993	29%	\$12.71	\$661	1.6
Tazewell County	\$13.54	\$704	\$28,160	1.9	\$53,200	\$1,330	\$15,960	\$399	4,026	23%	\$11.62	\$604	1.2
Warren County	\$19.23	\$1,000	\$40,000	2.7	\$75,700	\$1,893	\$22,710	\$568	3,303	23%	\$10.38	\$540	1.9
Washington County	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	5,462	24%	\$10.77	\$560	1.2
Westmoreland County	\$16.17	\$841	\$33,640	2.2	\$71,400	\$1,785	\$21,420	\$536	1,717	23%	\$7.82	\$407	2.1
Wise County	\$13.65	\$710	\$28,400	1.9	\$48,700	\$1,218	\$14,610	\$365	4,649	31%	\$8.46	\$440	1.6
Wythe County	\$13.50	\$702	\$28,080	1.9	\$56,500	\$1,413	\$16,950	\$424	2,856	24%	\$9.83	\$511	1.4
York County	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	6,786	28%	\$11.92	\$620	1.8
Alexandria city	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	39,087	57%	\$25.55	\$1,328	1.3
Bedford city †													
Bristol city	\$13.46	\$700	\$28,000	1.9	\$55,100	\$1,378	\$16,530	\$413	3,046	41%	\$10.12	\$526	1.3
Buena Vista city	\$14.96	\$778	\$31,120	2.1	\$59,600	\$1,490	\$17,880	\$447	983	38%	\$13.13	\$683	1.1
Charlottesville city	\$25.48	\$1,325	\$53,000	3.5	\$89,400	\$2,235	\$26,820	\$671	10,292	56%	\$16.95	\$882	1.5
Chesapeake city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	24,188	29%	\$12.87	\$669	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
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HOUSING
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AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colonial Heights city	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	2,621	37%	\$10.12	\$526	2.0
Covington city	\$13.65	\$710	\$28,400	1.9	\$59,600	\$1,490	\$17,880	\$447	594	25%	\$18.50	\$962	0.7
Danville city	\$13.46	\$700	\$28,000	1.9	\$54,400	\$1,360	\$16,320	\$408	8,673	47%	\$12.67	\$659	1.1
Emporia city	\$15.50	\$806	\$32,240	2.1	\$50,200	\$1,255	\$15,060	\$377	1,217	57%	\$12.21	\$635	1.3
Fairfax city	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	2,550	30%	\$16.08	\$836	2.0
Falls Church city	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	2,130	40%	\$20.68	\$1,076	1.5
Franklin city	\$15.67	\$815	\$32,600	2.2	\$63,000	\$1,575	\$18,900	\$473	1,744	50%	\$10.83	\$563	1.4
Fredericksburg city	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	6,673	64%	\$16.38	\$852	2.0
Galax city	\$13.46	\$700	\$28,000	1.9	\$50,500	\$1,263	\$15,150	\$379	1,163	41%	\$8.75	\$455	1.5
Hampton city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	23,084	43%	\$14.15	\$736	1.5
Harrisonburg city	\$16.94	\$881	\$35,240	2.3	\$70,700	\$1,768	\$21,210	\$530	10,403	62%	\$12.43	\$646	1.4
Hopewell city	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	4,470	49%	\$21.99	\$1,143	0.9
Lexington city	\$14.96	\$778	\$31,120	2.1	\$59,600	\$1,490	\$17,880	\$447	788	41%	\$10.74	\$559	1.4
Lynchburg city	\$15.19	\$790	\$31,600	2.1	\$68,900	\$1,723	\$20,670	\$517	14,172	50%	\$14.92	\$776	1.0
Manassas city	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	4,561	36%	\$19.71	\$1,025	1.6
Manassas Park city	\$32.02	\$1,665	\$66,600	4.4	\$121,300	\$3,033	\$36,390	\$910	1,554	33%	\$21.18	\$1,101	1.5
Martinsville city	\$13.46	\$700	\$28,000	1.9	\$46,300	\$1,158	\$13,890	\$347	2,575	45%	\$11.86	\$617	1.1
Newport News city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	34,320	50%	\$18.70	\$972	1.1
Norfolk city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	49,395	57%	\$17.83	\$927	1.2
Norton city	\$13.65	\$710	\$28,400	1.9	\$48,700	\$1,218	\$14,610	\$365	918	51%	\$11.63	\$605	1.2
Petersburg city	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	7,730	58%	\$15.29	\$795	1.3
Poquoson city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	924	20%	\$8.85	\$460	2.4
Portsmouth city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	16,680	46%	\$14.00	\$728	1.5
Radford city	\$16.71	\$869	\$34,760	2.3	\$81,100	\$2,028	\$24,330	\$608	2,944	53%	\$10.53	\$548	1.6
Richmond city	\$20.52	\$1,067	\$42,680	2.8	\$86,400	\$2,160	\$25,920	\$648	52,048	58%	\$21.71	\$1,129	0.9
Roanoke city	\$15.79	\$821	\$32,840	2.2	\$73,100	\$1,828	\$21,930	\$548	20,356	48%	\$15.38	\$800	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

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RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Salem city	\$15.79	\$821	\$32,840	2.2	\$73,100	\$1,828	\$21,930	\$548	3,446	34%	\$15.18	\$789	1.0
Staunton city	\$16.83	\$875	\$35,000	2.3	\$69,200	\$1,730	\$20,760	\$519	4,451	42%	\$10.24	\$533	1.6
Suffolk city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	9,951	31%	\$11.66	\$606	1.8
Virginia Beach city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	60,635	36%	\$14.68	\$763	1.4
Waynesboro city	\$16.83	\$875	\$35,000	2.3	\$69,200	\$1,730	\$20,760	\$519	3,752	41%	\$13.85	\$720	1.2
Williamsburg city	\$21.23	\$1,104	\$44,160	2.9	\$79,300	\$1,983	\$23,790	\$595	2,451	53%	\$11.86	\$617	1.8
Winchester city	\$18.42	\$958	\$38,320	2.5	\$73,500	\$1,838	\$22,050	\$551	5,718	54%	\$17.96	\$934	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WASHINGTON

STATE RANKING

#7*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,445**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,815** monthly or **\$57,783** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.78
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$20.06
2-Bedroom Housing Wage	\$27.78
Number of Renter Households	1028798
Percent Renters	37%

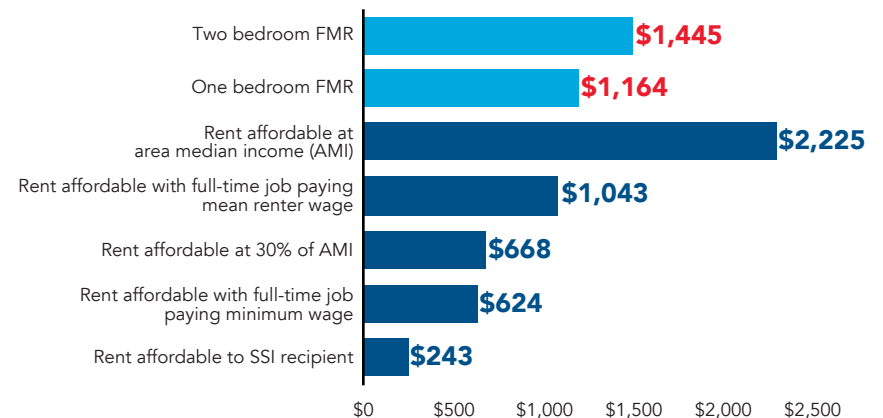
93
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Seattle-Bellevue, WA HUD Metro FMR Area	\$36.52
Portland-Vancouver-Hillsboro, OR-WA MSA	\$27.71
Tacoma, WA HUD Metro FMR Area	\$24.33
San Juan County	\$23.56
Bremerton-Silverdale, WA MSA	\$23.15



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	\$27.78	\$1,445	\$57,783	2.3	\$89,006	\$2,225	\$26,702	\$668	1,028,798	37%	\$20.06	\$1,043	1.4
Combined Nonmetro Areas	\$17.51	\$910	\$36,413	1.5	\$63,440	\$1,586	\$19,032	\$476	94,245	33%	\$11.77	\$612	1.5
<u>Metropolitan Areas</u>													
Bellingham MSA	\$20.35	\$1,058	\$42,320	1.7	\$79,100	\$1,978	\$23,730	\$593	31,915	38%	\$13.01	\$676	1.6
Bremerton-Silverdale MSA	\$23.15	\$1,204	\$48,160	1.9	\$85,500	\$2,138	\$25,650	\$641	33,407	33%	\$12.74	\$663	1.8
Columbia County HMFA	\$17.83	\$927	\$37,080	1.5	\$56,600	\$1,415	\$16,980	\$425	510	29%	\$12.95	\$673	1.4
Kennewick-Richland MSA	\$18.50	\$962	\$38,480	1.5	\$78,000	\$1,950	\$23,400	\$585	30,427	32%	\$14.63	\$761	1.3
Lewiston MSA	\$15.54	\$808	\$32,320	1.3	\$63,100	\$1,578	\$18,930	\$473	2,704	29%	\$12.72	\$661	1.2
Longview MSA	\$17.75	\$923	\$36,920	1.5	\$68,300	\$1,708	\$20,490	\$512	13,693	34%	\$13.45	\$699	1.3
Mount Vernon-Anacortes MSA	\$19.12	\$994	\$39,760	1.6	\$79,100	\$1,978	\$23,730	\$593	15,261	32%	\$14.06	\$731	1.4
Olympia-Tumwater MSA	\$22.15	\$1,152	\$46,080	1.8	\$83,700	\$2,093	\$25,110	\$628	38,367	36%	\$14.50	\$754	1.5
Pend Oreille County HMFA	\$14.69	\$764	\$30,560	1.2	\$54,800	\$1,370	\$16,440	\$411	1,249	22%	\$12.64	\$657	1.2
Portland-Vancouver-Hillsboro MSA	\$27.71	\$1,441	\$57,640	2.3	\$87,900	\$2,198	\$26,370	\$659	58,818	34%	\$15.80	\$822	1.8
Seattle-Bellevue HMFA	\$36.52	\$1,899	\$75,960	3.0	\$108,600	\$2,715	\$32,580	\$815	457,569	40%	\$25.61	\$1,331	1.4
Spokane HMFA *	\$17.02	\$885	\$35,400	1.4	\$72,700	\$1,818	\$21,810	\$545	73,221	38%	\$13.76	\$715	1.2
Stevens County HMFA	\$14.21	\$739	\$29,560	1.2	\$57,400	\$1,435	\$17,220	\$431	4,008	23%	\$9.91	\$515	1.4
Tacoma HMFA	\$24.33	\$1,265	\$50,600	2.0	\$80,200	\$2,005	\$24,060	\$602	121,226	39%	\$15.54	\$808	1.6
Walla Walla County HMFA	\$18.69	\$972	\$38,880	1.6	\$67,100	\$1,678	\$20,130	\$503	7,938	35%	\$12.43	\$647	1.5
Wenatchee MSA	\$18.87	\$981	\$39,240	1.6	\$68,400	\$1,710	\$20,520	\$513	13,745	33%	\$12.41	\$645	1.5
Yakima MSA	\$16.10	\$837	\$33,480	1.3	\$60,600	\$1,515	\$18,180	\$455	30,495	37%	\$12.56	\$653	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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AREA MEDIAN
INCOME (AMI)

RENTERS

Counties

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Adams County	\$14.77	\$768	\$30,720	1.2	\$56,400	\$1,410	\$16,920	\$423	2,079	36%	\$13.72	\$713	1.1
Asotin County	\$15.54	\$808	\$32,320	1.3	\$63,100	\$1,578	\$18,930	\$473	2,704	29%	\$12.72	\$661	1.2
Benton County	\$18.50	\$962	\$38,480	1.5	\$78,000	\$1,950	\$23,400	\$585	22,427	32%	\$15.72	\$818	1.2
Chelan County	\$18.87	\$981	\$39,240	1.6	\$68,400	\$1,710	\$20,520	\$513	9,376	34%	\$12.54	\$652	1.5
Clallam County	\$19.10	\$993	\$39,720	1.6	\$66,500	\$1,663	\$19,950	\$499	9,800	30%	\$10.76	\$560	1.8
Clark County	\$27.71	\$1,441	\$57,640	2.3	\$87,900	\$2,198	\$26,370	\$659	57,370	34%	\$15.88	\$826	1.7
Columbia County	\$17.83	\$927	\$37,080	1.5	\$56,600	\$1,415	\$16,980	\$425	510	29%	\$12.95	\$673	1.4
Cowlitz County	\$17.75	\$923	\$36,920	1.5	\$68,300	\$1,708	\$20,490	\$512	13,693	34%	\$13.45	\$699	1.3
Douglas County	\$18.87	\$981	\$39,240	1.6	\$68,400	\$1,710	\$20,520	\$513	4,369	30%	\$11.93	\$621	1.6
Ferry County	\$15.23	\$792	\$31,680	1.3	\$53,500	\$1,338	\$16,050	\$401	904	30%	\$9.66	\$503	1.6
Franklin County	\$18.50	\$962	\$38,480	1.5	\$78,000	\$1,950	\$23,400	\$585	8,000	31%	\$11.67	\$607	1.6
Garfield County †	\$13.46	\$700	\$28,000	1.1	\$62,700	\$1,568	\$18,810	\$470	312	31%			
Grant County	\$15.25	\$793	\$31,720	1.3	\$54,700	\$1,368	\$16,410	\$410	11,584	38%	\$13.35	\$694	1.1
Grays Harbor County	\$15.79	\$821	\$32,840	1.3	\$59,800	\$1,495	\$17,940	\$449	9,523	34%	\$12.56	\$653	1.3
Island County	\$20.79	\$1,081	\$43,240	1.7	\$73,900	\$1,848	\$22,170	\$554	10,847	32%	\$12.19	\$634	1.7
Jefferson County	\$19.42	\$1,010	\$40,400	1.6	\$69,300	\$1,733	\$20,790	\$520	3,692	27%	\$9.91	\$516	2.0
King County	\$36.52	\$1,899	\$75,960	3.0	\$108,600	\$2,715	\$32,580	\$815	362,523	43%	\$27.05	\$1,406	1.4
Kitsap County	\$23.15	\$1,204	\$48,160	1.9	\$85,500	\$2,138	\$25,650	\$641	33,407	33%	\$12.74	\$663	1.8
Kittitas County	\$18.27	\$950	\$38,000	1.5	\$72,300	\$1,808	\$21,690	\$542	7,476	42%	\$8.74	\$454	2.1
Klickitat County	\$17.27	\$898	\$35,920	1.4	\$59,500	\$1,488	\$17,850	\$446	2,675	32%	\$16.36	\$851	1.1
Lewis County	\$17.46	\$908	\$36,320	1.5	\$55,800	\$1,395	\$16,740	\$419	9,370	31%	\$13.75	\$715	1.3
Lincoln County	\$13.46	\$700	\$28,000	1.1	\$63,700	\$1,593	\$19,110	\$478	929	21%	\$11.54	\$600	1.2
Mason County	\$19.29	\$1,003	\$40,120	1.6	\$64,500	\$1,613	\$19,350	\$484	5,249	23%	\$10.00	\$520	1.9
Okanogan County	\$15.08	\$784	\$31,360	1.3	\$53,200	\$1,330	\$15,960	\$399	5,573	33%	\$8.66	\$450	1.7
Pacific County	\$17.27	\$898	\$35,920	1.4	\$53,900	\$1,348	\$16,170	\$404	2,085	24%	\$10.00	\$520	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

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AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pend Oreille County	\$14.69	\$764	\$30,560	1.2	\$54,800	\$1,370	\$16,440	\$411	1,249	22%	\$12.64	\$657	1.2
Pierce County	\$24.33	\$1,265	\$50,600	2.0	\$80,200	\$2,005	\$24,060	\$602	121,226	39%	\$15.54	\$808	1.6
San Juan County	\$23.56	\$1,225	\$49,000	2.0	\$76,900	\$1,923	\$23,070	\$577	2,000	26%	\$9.95	\$517	2.4
Skagit County	\$19.12	\$994	\$39,760	1.6	\$79,100	\$1,978	\$23,730	\$593	15,261	32%	\$14.06	\$731	1.4
Skamania County	\$27.71	\$1,441	\$57,640	2.3	\$87,900	\$2,198	\$26,370	\$659	1,448	31%	\$8.93	\$465	3.1
Snohomish County	\$36.52	\$1,899	\$75,960	3.0	\$108,600	\$2,715	\$32,580	\$815	95,046	33%	\$18.60	\$967	2.0
Spokane County *	\$17.02	\$885	\$35,400	1.4	\$72,700	\$1,818	\$21,810	\$545	73,221	38%	\$13.76	\$715	1.2
Stevens County	\$14.21	\$739	\$29,560	1.2	\$57,400	\$1,435	\$17,220	\$431	4,008	23%	\$9.91	\$515	1.4
Thurston County	\$22.15	\$1,152	\$46,080	1.8	\$83,700	\$2,093	\$25,110	\$628	38,367	36%	\$14.50	\$754	1.5
Wahkiakum County	\$14.42	\$750	\$30,000	1.2	\$61,000	\$1,525	\$18,300	\$458	346	19%	\$6.78	\$353	2.1
Walla Walla County	\$18.69	\$972	\$38,880	1.6	\$67,100	\$1,678	\$20,130	\$503	7,938	35%	\$12.43	\$647	1.5
Whatcom County	\$20.35	\$1,058	\$42,320	1.7	\$79,100	\$1,978	\$23,730	\$593	31,915	38%	\$13.01	\$676	1.6
Whitman County	\$16.08	\$836	\$33,440	1.3	\$71,600	\$1,790	\$21,480	\$537	9,801	56%	\$10.83	\$563	1.5
Yakima County	\$16.10	\$837	\$33,480	1.3	\$60,600	\$1,515	\$18,180	\$455	30,495	37%	\$12.56	\$653	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WEST VIRGINIA

STATE RANKING #50*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$742**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,474** monthly or **\$29,691** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.27
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$12.06
2-Bedroom Housing Wage	\$14.27
Number of Renter Households	201016
Percent Renters	27%

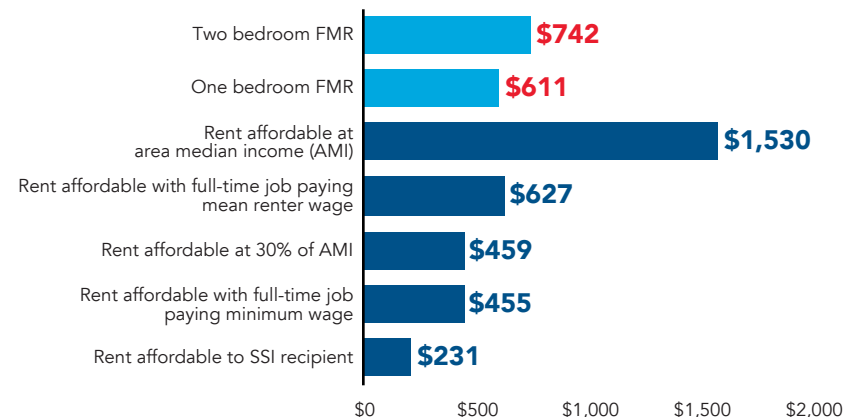
65
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

54
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Martinsburg, WV HUD Metro FMR Area	\$19.50
Hampshire County	\$18.42
Jefferson County	\$17.37
Putnam County	\$16.38
Charleston, WV HUD Metro FMR Area	\$15.79



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

West Virginia

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	\$14.27	\$742	\$29,691	1.6	\$61,191	\$1,530	\$18,357	\$459	201,016	27%	\$12.06	\$627	1.2
Combined Nonmetro Areas	\$12.59	\$655	\$26,185	1.4	\$53,957	\$1,349	\$16,187	\$405	68,185	24%	\$11.63	\$605	1.1
<u>Metropolitan Areas</u>													
Boone County HMFA	\$12.42	\$646	\$25,840	1.4	\$50,700	\$1,268	\$15,210	\$380	2,150	23%	\$11.87	\$617	1.0
Charleston HMFA	\$15.79	\$821	\$32,840	1.8	\$65,500	\$1,638	\$19,650	\$491	25,424	30%	\$14.28	\$742	1.1
Cumberland MSA	\$13.46	\$700	\$28,000	1.5	\$59,300	\$1,483	\$17,790	\$445	3,744	33%	\$10.81	\$562	1.2
Fayette County HMFA	\$12.15	\$632	\$25,280	1.4	\$48,500	\$1,213	\$14,550	\$364	3,808	22%	\$9.11	\$474	1.3
Huntington-Ashland HMFA	\$14.12	\$734	\$29,360	1.6	\$56,400	\$1,410	\$16,920	\$423	19,839	35%	\$10.82	\$563	1.3
Jefferson County HMFA	\$17.37	\$903	\$36,120	2.0	\$91,700	\$2,293	\$27,510	\$688	5,388	26%	\$9.59	\$499	1.8
Lincoln County HMFA	\$12.37	\$643	\$25,720	1.4	\$47,300	\$1,183	\$14,190	\$355	1,825	23%	\$9.58	\$498	1.3
Martinsburg HMFA	\$19.50	\$1,014	\$40,560	2.2	\$76,200	\$1,905	\$22,860	\$572	11,108	26%	\$11.53	\$600	1.7
Morgantown MSA	\$15.13	\$787	\$31,480	1.7	\$74,600	\$1,865	\$22,380	\$560	18,521	36%	\$12.91	\$671	1.2
Parkersburg-Vienna MSA	\$13.88	\$722	\$28,880	1.6	\$61,000	\$1,525	\$18,300	\$458	10,825	28%	\$10.81	\$562	1.3
Putnam County HMFA	\$16.38	\$852	\$34,080	1.9	\$73,800	\$1,845	\$22,140	\$554	4,067	19%	\$13.97	\$726	1.2
Raleigh County HMFA	\$14.31	\$744	\$29,760	1.6	\$61,100	\$1,528	\$18,330	\$458	8,333	27%	\$10.33	\$537	1.4
Weirton-Steubenville MSA	\$13.46	\$700	\$28,000	1.5	\$59,100	\$1,478	\$17,730	\$443	6,132	27%	\$12.04	\$626	1.1
Wheeling MSA	\$13.50	\$702	\$28,080	1.5	\$65,200	\$1,630	\$19,560	\$489	8,235	27%	\$13.28	\$690	1.0
Winchester MSA	\$18.42	\$958	\$38,320	2.1	\$73,500	\$1,838	\$22,050	\$551	3,432	35%	\$9.40	\$489	2.0
<u>Counties</u>													
Barbour County	\$12.00	\$624	\$24,960	1.4	\$48,500	\$1,213	\$14,550	\$364	1,785	28%	\$9.52	\$495	1.3
Berkeley County	\$19.50	\$1,014	\$40,560	2.2	\$76,200	\$1,905	\$22,860	\$572	11,108	26%	\$11.53	\$600	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

West Virginia

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boone County	\$12.42	\$646	\$25,840	1.4	\$50,700	\$1,268	\$15,210	\$380	2,150	23%	\$11.87	\$617	1.0
Braxton County	\$12.00	\$624	\$24,960	1.4	\$53,400	\$1,335	\$16,020	\$401	1,231	22%	\$11.64	\$605	1.0
Brooke County	\$13.46	\$700	\$28,000	1.5	\$59,100	\$1,478	\$17,730	\$443	2,521	25%	\$11.16	\$580	1.2
Cabell County	\$14.12	\$734	\$29,360	1.6	\$56,400	\$1,410	\$16,920	\$423	15,716	39%	\$11.00	\$572	1.3
Calhoun County	\$12.00	\$624	\$24,960	1.4	\$56,100	\$1,403	\$16,830	\$421	453	16%	\$9.20	\$479	1.3
Clay County	\$15.79	\$821	\$32,840	1.8	\$65,500	\$1,638	\$19,650	\$491	626	19%	\$8.22	\$428	1.9
Doddridge County	\$12.27	\$638	\$25,520	1.4	\$52,500	\$1,313	\$15,750	\$394	425	16%	\$23.39	\$1,217	0.5
Fayette County	\$12.15	\$632	\$25,280	1.4	\$48,500	\$1,213	\$14,550	\$364	3,808	22%	\$9.11	\$474	1.3
Gilmer County	\$12.00	\$624	\$24,960	1.4	\$48,100	\$1,203	\$14,430	\$361	695	26%	\$7.45	\$388	1.6
Grant County	\$12.04	\$626	\$25,040	1.4	\$51,400	\$1,285	\$15,420	\$386	886	20%	\$13.38	\$696	0.9
Greenbrier County	\$13.19	\$686	\$27,440	1.5	\$53,100	\$1,328	\$15,930	\$398	4,178	27%	\$10.39	\$540	1.3
Hampshire County	\$18.42	\$958	\$38,320	2.1	\$73,500	\$1,838	\$22,050	\$551	3,432	35%	\$9.40	\$489	2.0
Hancock County	\$13.46	\$700	\$28,000	1.5	\$59,100	\$1,478	\$17,730	\$443	3,611	28%	\$12.77	\$664	1.1
Hardy County	\$12.00	\$624	\$24,960	1.4	\$48,000	\$1,200	\$14,400	\$360	1,510	27%	\$11.80	\$614	1.0
Harrison County	\$13.58	\$706	\$28,240	1.6	\$69,100	\$1,728	\$20,730	\$518	7,029	26%	\$11.91	\$620	1.1
Jackson County	\$12.00	\$624	\$24,960	1.4	\$58,800	\$1,470	\$17,640	\$441	2,506	22%	\$12.17	\$633	1.0
Jefferson County	\$17.37	\$903	\$36,120	2.0	\$91,700	\$2,293	\$27,510	\$688	5,388	26%	\$9.59	\$499	1.8
Kanawha County	\$15.79	\$821	\$32,840	1.8	\$65,500	\$1,638	\$19,650	\$491	24,798	31%	\$14.35	\$746	1.1
Lewis County	\$12.56	\$653	\$26,120	1.4	\$49,400	\$1,235	\$14,820	\$371	1,952	30%	\$15.79	\$821	0.8
Lincoln County	\$12.37	\$643	\$25,720	1.4	\$47,300	\$1,183	\$14,190	\$355	1,825	23%	\$9.58	\$498	1.3
Logan County	\$12.02	\$625	\$25,000	1.4	\$53,600	\$1,340	\$16,080	\$402	3,641	26%	\$11.86	\$617	1.0
McDowell County	\$12.00	\$624	\$24,960	1.4	\$30,900	\$773	\$9,270	\$232	1,585	21%	\$13.63	\$709	0.9
Marion County	\$14.71	\$765	\$30,600	1.7	\$62,200	\$1,555	\$18,660	\$467	5,644	25%	\$13.35	\$694	1.1
Marshall County	\$13.50	\$702	\$28,080	1.5	\$65,200	\$1,630	\$19,560	\$489	2,771	22%	\$16.66	\$866	0.8
Mason County	\$12.00	\$624	\$24,960	1.4	\$51,000	\$1,275	\$15,300	\$383	2,493	23%	\$15.08	\$784	0.8
Mercer County	\$12.00	\$624	\$24,960	1.4	\$51,700	\$1,293	\$15,510	\$388	7,060	28%	\$10.13	\$527	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

West Virginia

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mineral County	\$13.46	\$700	\$28,000	1.5	\$59,300	\$1,483	\$17,790	\$445	3,744	33%	\$10.81	\$562	1.2
Mingo County	\$12.83	\$667	\$26,680	1.5	\$44,800	\$1,120	\$13,440	\$336	2,855	26%	\$13.59	\$707	0.9
Monongalia County	\$15.13	\$787	\$31,480	1.7	\$74,600	\$1,865	\$22,380	\$560	16,261	42%	\$13.14	\$683	1.2
Monroe County	\$12.00	\$624	\$24,960	1.4	\$46,500	\$1,163	\$13,950	\$349	1,143	20%	\$12.74	\$663	0.9
Morgan County	\$13.73	\$714	\$28,560	1.6	\$58,700	\$1,468	\$17,610	\$440	1,342	19%	\$11.33	\$589	1.2
Nicholas County	\$12.00	\$624	\$24,960	1.4	\$52,700	\$1,318	\$15,810	\$395	2,197	21%	\$8.75	\$455	1.4
Ohio County	\$13.50	\$702	\$28,080	1.5	\$65,200	\$1,630	\$19,560	\$489	5,464	31%	\$11.96	\$622	1.1
Pendleton County	\$12.00	\$624	\$24,960	1.4	\$49,400	\$1,235	\$14,820	\$371	611	20%	\$10.24	\$532	1.2
Pleasants County	\$12.92	\$672	\$26,880	1.5	\$55,300	\$1,383	\$16,590	\$415	528	18%	\$17.30	\$900	0.7
Pocahontas County	\$12.02	\$625	\$25,000	1.4	\$56,400	\$1,410	\$16,920	\$423	667	18%	\$10.56	\$549	1.1
Preston County	\$15.13	\$787	\$31,480	1.7	\$74,600	\$1,865	\$22,380	\$560	2,260	18%	\$10.77	\$560	1.4
Putnam County	\$16.38	\$852	\$34,080	1.9	\$73,800	\$1,845	\$22,140	\$554	4,067	19%	\$13.97	\$726	1.2
Raleigh County	\$14.31	\$744	\$29,760	1.6	\$61,100	\$1,528	\$18,330	\$458	8,333	27%	\$10.33	\$537	1.4
Randolph County	\$12.25	\$637	\$25,480	1.4	\$54,900	\$1,373	\$16,470	\$412	3,156	28%	\$10.43	\$542	1.2
Ritchie County	\$12.00	\$624	\$24,960	1.4	\$54,300	\$1,358	\$16,290	\$407	818	21%	\$8.96	\$466	1.3
Roane County	\$12.00	\$624	\$24,960	1.4	\$46,200	\$1,155	\$13,860	\$347	1,197	21%	\$8.86	\$460	1.4
Summers County	\$12.00	\$624	\$24,960	1.4	\$48,500	\$1,213	\$14,550	\$364	1,427	26%	\$10.68	\$556	1.1
Taylor County	\$12.00	\$624	\$24,960	1.4	\$56,900	\$1,423	\$17,070	\$427	1,419	21%	\$12.62	\$656	1.0
Tucker County	\$12.00	\$624	\$24,960	1.4	\$56,300	\$1,408	\$16,890	\$422	563	19%	\$8.05	\$419	1.5
Tyler County	\$12.00	\$624	\$24,960	1.4	\$54,600	\$1,365	\$16,380	\$410	798	22%	\$12.03	\$625	1.0
Upshur County	\$12.33	\$641	\$25,640	1.4	\$55,400	\$1,385	\$16,620	\$416	2,379	25%	\$12.36	\$643	1.0
Wayne County	\$14.12	\$734	\$29,360	1.6	\$56,400	\$1,410	\$16,920	\$423	4,123	25%	\$9.25	\$481	1.5
Webster County	\$12.69	\$660	\$26,400	1.5	\$40,800	\$1,020	\$12,240	\$306	1,057	29%	\$7.10	\$369	1.8
Wetzel County	\$12.00	\$624	\$24,960	1.4	\$50,700	\$1,268	\$15,210	\$380	1,263	21%	\$6.80	\$353	1.8
Wirt County †	\$13.88	\$722	\$28,880	1.6	\$61,000	\$1,525	\$18,300	\$458	402	17%			
Wood County	\$13.88	\$722	\$28,880	1.6	\$61,000	\$1,525	\$18,300	\$458	10,423	29%	\$10.81	\$562	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

West Virginia

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming County	\$12.00	\$624	\$24,960	1.4	\$50,100	\$1,253	\$15,030	\$376	1,692	18%	\$12.05	\$626	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WISCONSIN

STATE RANKING #32*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$872**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,907** monthly or **\$34,884** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.77
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.81
2-Bedroom Housing Wage	\$16.77
Number of Renter Households	769446
Percent Renters	33%

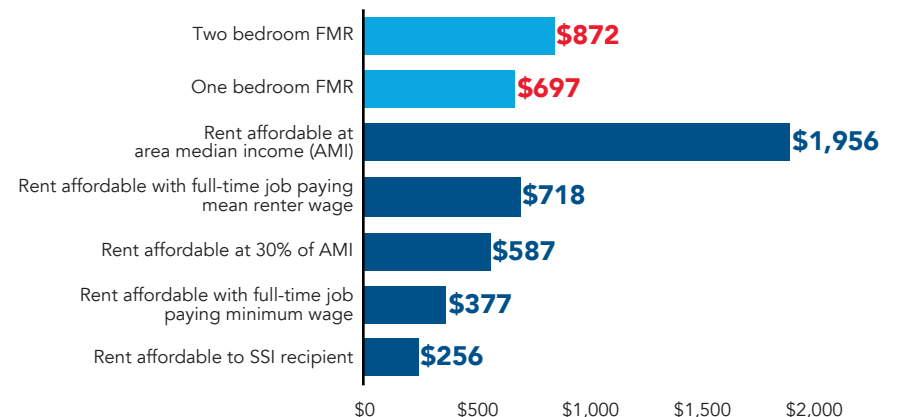
93
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

74
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area	\$22.13
Madison, WI HUD Metro FMR Area	\$21.02
Milwaukee-Waukesha-West Allis, WI MSA	\$17.65
Kenosha County	\$17.52
Walworth County	\$16.90



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	\$16.77	\$872	\$34,884	2.3	\$78,260	\$1,956	\$23,478	\$587	769,446	33%	\$13.81	\$718	1.2
Combined Nonmetro Areas	\$14.34	\$746	\$29,824	2.0	\$66,790	\$1,670	\$20,037	\$501	161,695	26%	\$11.57	\$602	1.2
<u>Metropolitan Areas</u>													
Appleton MSA	\$14.88	\$774	\$30,960	2.1	\$83,800	\$2,095	\$25,140	\$629	25,016	27%	\$13.43	\$698	1.1
Columbia County HMFA	\$16.71	\$869	\$34,760	2.3	\$78,300	\$1,958	\$23,490	\$587	6,076	26%	\$11.20	\$582	1.5
Duluth MSA	\$16.75	\$871	\$34,840	2.3	\$71,900	\$1,798	\$21,570	\$539	6,138	33%	\$12.25	\$637	1.4
Eau Claire MSA	\$15.58	\$810	\$32,400	2.1	\$73,300	\$1,833	\$21,990	\$550	22,072	34%	\$12.46	\$648	1.2
Fond du Lac MSA	\$14.83	\$771	\$30,840	2.0	\$75,300	\$1,883	\$22,590	\$565	11,921	29%	\$12.32	\$641	1.2
Green Bay HMFA	\$16.54	\$860	\$34,400	2.3	\$81,800	\$2,045	\$24,540	\$614	37,800	34%	\$14.04	\$730	1.2
Green County HMFA	\$15.02	\$781	\$31,240	2.1	\$76,900	\$1,923	\$23,070	\$577	3,930	26%	\$10.43	\$542	1.4
Iowa County HMFA	\$15.21	\$791	\$31,640	2.1	\$74,600	\$1,865	\$22,380	\$560	2,529	26%	\$12.47	\$648	1.2
Janesville-Beloit MSA	\$15.25	\$793	\$31,720	2.1	\$65,600	\$1,640	\$19,680	\$492	20,209	31%	\$12.84	\$668	1.2
Kenosha County HMFA	\$17.52	\$911	\$36,440	2.4	\$81,600	\$2,040	\$24,480	\$612	21,747	34%	\$11.71	\$609	1.5
La Crosse-Onalaska MSA	\$15.88	\$826	\$33,040	2.2	\$78,600	\$1,965	\$23,580	\$590	16,983	36%	\$12.98	\$675	1.2
Madison HMFA	\$21.02	\$1,093	\$43,720	2.9	\$100,400	\$2,510	\$30,120	\$753	90,533	42%	\$15.49	\$806	1.4
Milwaukee-Waukesha-West Allis MSA	\$17.65	\$918	\$36,720	2.4	\$82,300	\$2,058	\$24,690	\$617	250,366	40%	\$15.71	\$817	1.1
Minneapolis-St. Paul-Bloomington HMFA	\$22.13	\$1,151	\$46,040	3.1	\$100,000	\$2,500	\$30,000	\$750	12,284	25%	\$10.82	\$562	2.0
Oconto County HMFA	\$13.71	\$713	\$28,520	1.9	\$69,200	\$1,730	\$20,760	\$519	2,607	17%	\$9.13	\$475	1.5
Oshkosh-Neenah MSA	\$14.79	\$769	\$30,760	2.0	\$80,800	\$2,020	\$24,240	\$606	24,732	35%	\$14.71	\$765	1.0
Racine MSA	\$16.50	\$858	\$34,320	2.3	\$69,400	\$1,735	\$20,820	\$521	23,452	31%	\$12.70	\$661	1.3
Sheboygan MSA	\$13.98	\$727	\$29,080	1.9	\$76,900	\$1,923	\$23,070	\$577	14,447	30%	\$13.96	\$726	1.0

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wausau MSA	\$14.88	\$774	\$30,960	2.1	\$73,200	\$1,830	\$21,960	\$549	14,909	27%	\$12.57	\$653	1.2
<u>Counties</u>													
Adams County	\$13.60	\$707	\$28,280	1.9	\$55,300	\$1,383	\$16,590	\$415	1,247	15%	\$10.81	\$562	1.3
Ashland County	\$13.46	\$700	\$28,000	1.9	\$54,500	\$1,363	\$16,350	\$409	2,049	32%	\$11.41	\$593	1.2
Barron County	\$13.63	\$709	\$28,360	1.9	\$60,900	\$1,523	\$18,270	\$457	4,886	26%	\$11.24	\$584	1.2
Bayfield County	\$14.31	\$744	\$29,760	2.0	\$62,100	\$1,553	\$18,630	\$466	1,133	17%	\$7.71	\$401	1.9
Brown County	\$16.54	\$860	\$34,400	2.3	\$81,800	\$2,045	\$24,540	\$614	36,003	35%	\$14.17	\$737	1.2
Buffalo County	\$14.10	\$733	\$29,320	1.9	\$66,600	\$1,665	\$19,980	\$500	1,415	25%	\$10.98	\$571	1.3
Burnett County	\$13.62	\$708	\$28,320	1.9	\$55,100	\$1,378	\$16,530	\$413	1,400	19%	\$8.96	\$466	1.5
Calumet County	\$14.88	\$774	\$30,960	2.1	\$83,800	\$2,095	\$25,140	\$629	3,717	19%	\$9.24	\$481	1.6
Chippewa County	\$15.58	\$810	\$32,400	2.1	\$73,300	\$1,833	\$21,990	\$550	7,017	28%	\$11.83	\$615	1.3
Clark County	\$13.46	\$700	\$28,000	1.9	\$60,600	\$1,515	\$18,180	\$455	2,834	22%	\$12.68	\$659	1.1
Columbia County	\$16.71	\$869	\$34,760	2.3	\$78,300	\$1,958	\$23,490	\$587	6,076	26%	\$11.20	\$582	1.5
Crawford County	\$13.46	\$700	\$28,000	1.9	\$60,200	\$1,505	\$18,060	\$452	1,577	24%	\$9.15	\$476	1.5
Dane County	\$21.02	\$1,093	\$43,720	2.9	\$100,400	\$2,510	\$30,120	\$753	90,533	42%	\$15.49	\$806	1.4
Dodge County	\$15.15	\$788	\$31,520	2.1	\$72,800	\$1,820	\$21,840	\$546	10,074	30%	\$14.26	\$741	1.1
Door County	\$14.88	\$774	\$30,960	2.1	\$71,600	\$1,790	\$21,480	\$537	2,858	22%	\$10.12	\$526	1.5
Douglas County	\$16.75	\$871	\$34,840	2.3	\$71,900	\$1,798	\$21,570	\$539	6,138	33%	\$12.25	\$637	1.4
Dunn County	\$13.77	\$716	\$28,640	1.9	\$69,100	\$1,728	\$20,730	\$518	5,247	32%	\$12.58	\$654	1.1
Eau Claire County	\$15.58	\$810	\$32,400	2.1	\$73,300	\$1,833	\$21,990	\$550	15,055	37%	\$12.72	\$661	1.2
Florence County	\$13.46	\$700	\$28,000	1.9	\$60,500	\$1,513	\$18,150	\$454	267	13%	\$6.96	\$362	1.9
Fond du Lac County	\$14.83	\$771	\$30,840	2.0	\$75,300	\$1,883	\$22,590	\$565	11,921	29%	\$12.32	\$641	1.2
Forest County	\$13.46	\$700	\$28,000	1.9	\$55,400	\$1,385	\$16,620	\$416	1,015	25%	\$10.33	\$537	1.3
Grant County	\$13.46	\$700	\$28,000	1.9	\$65,900	\$1,648	\$19,770	\$494	5,996	31%	\$10.00	\$520	1.3
Green County	\$15.02	\$781	\$31,240	2.1	\$76,900	\$1,923	\$23,070	\$577	3,930	26%	\$10.43	\$542	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Green Lake County	\$13.46	\$700	\$28,000	1.9	\$65,200	\$1,630	\$19,560	\$489	2,048	26%	\$10.61	\$552	1.3
Iowa County	\$15.21	\$791	\$31,640	2.1	\$74,600	\$1,865	\$22,380	\$560	2,529	26%	\$12.47	\$648	1.2
Iron County	\$13.46	\$700	\$28,000	1.9	\$57,500	\$1,438	\$17,250	\$431	702	24%	\$6.57	\$342	2.0
Jackson County	\$13.46	\$700	\$28,000	1.9	\$64,600	\$1,615	\$19,380	\$485	2,080	26%	\$14.30	\$744	0.9
Jefferson County	\$16.29	\$847	\$33,880	2.2	\$77,300	\$1,933	\$23,190	\$580	9,933	30%	\$11.73	\$610	1.4
Juneau County	\$13.73	\$714	\$28,560	1.9	\$61,000	\$1,525	\$18,300	\$458	2,330	23%	\$12.53	\$651	1.1
Kenosha County	\$17.52	\$911	\$36,440	2.4	\$81,600	\$2,040	\$24,480	\$612	21,747	34%	\$11.71	\$609	1.5
Kewaunee County	\$16.54	\$860	\$34,400	2.3	\$81,800	\$2,045	\$24,540	\$614	1,797	22%	\$11.05	\$575	1.5
La Crosse County	\$15.88	\$826	\$33,040	2.2	\$78,600	\$1,965	\$23,580	\$590	16,983	36%	\$12.98	\$675	1.2
Lafayette County	\$13.46	\$700	\$28,000	1.9	\$67,900	\$1,698	\$20,370	\$509	1,629	24%	\$10.73	\$558	1.3
Langlade County	\$13.46	\$700	\$28,000	1.9	\$58,600	\$1,465	\$17,580	\$440	2,014	23%	\$9.13	\$475	1.5
Lincoln County	\$13.46	\$700	\$28,000	1.9	\$68,000	\$1,700	\$20,400	\$510	2,828	23%	\$11.57	\$601	1.2
Manitowoc County	\$13.46	\$700	\$28,000	1.9	\$68,900	\$1,723	\$20,670	\$517	8,514	25%	\$13.41	\$697	1.0
Marathon County	\$14.88	\$774	\$30,960	2.1	\$73,200	\$1,830	\$21,960	\$549	14,909	27%	\$12.57	\$653	1.2
Marinette County	\$13.46	\$700	\$28,000	1.9	\$58,000	\$1,450	\$17,400	\$435	4,747	26%	\$12.28	\$639	1.1
Marquette County	\$14.25	\$741	\$29,640	2.0	\$62,800	\$1,570	\$18,840	\$471	1,218	19%	\$12.31	\$640	1.2
Menominee County	\$13.46	\$700	\$28,000	1.9	\$40,900	\$1,023	\$12,270	\$307	456	34%	\$4.74	\$247	2.8
Milwaukee County	\$17.65	\$918	\$36,720	2.4	\$82,300	\$2,058	\$24,690	\$617	192,341	50%	\$17.05	\$887	1.0
Monroe County	\$15.54	\$808	\$32,320	2.1	\$69,200	\$1,730	\$20,760	\$519	5,360	30%	\$13.55	\$705	1.1
Oconto County	\$13.71	\$713	\$28,520	1.9	\$69,200	\$1,730	\$20,760	\$519	2,607	17%	\$9.13	\$475	1.5
Oneida County	\$14.13	\$735	\$29,400	1.9	\$66,900	\$1,673	\$20,070	\$502	2,447	16%	\$11.22	\$584	1.3
Outagamie County	\$14.88	\$774	\$30,960	2.1	\$83,800	\$2,095	\$25,140	\$629	21,299	29%	\$13.94	\$725	1.1
Ozaukee County	\$17.65	\$918	\$36,720	2.4	\$82,300	\$2,058	\$24,690	\$617	8,676	25%	\$11.76	\$612	1.5
Pepin County	\$13.46	\$700	\$28,000	1.9	\$69,600	\$1,740	\$20,880	\$522	565	19%	\$10.18	\$530	1.3
Pierce County	\$22.13	\$1,151	\$46,040	3.1	\$100,000	\$2,500	\$30,000	\$750	4,161	27%	\$9.38	\$488	2.4
Polk County	\$15.02	\$781	\$31,240	2.1	\$66,800	\$1,670	\$20,040	\$501	3,933	22%	\$10.53	\$548	1.4

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Portage County	\$13.77	\$716	\$28,640	1.9	\$71,900	\$1,798	\$21,570	\$539	8,801	31%	\$11.43	\$594	1.2
Price County	\$13.46	\$700	\$28,000	1.9	\$57,700	\$1,443	\$17,310	\$433	1,429	22%	\$13.78	\$716	1.0
Racine County	\$16.50	\$858	\$34,320	2.3	\$69,400	\$1,735	\$20,820	\$521	23,452	31%	\$12.70	\$661	1.3
Richland County	\$13.46	\$700	\$28,000	1.9	\$61,500	\$1,538	\$18,450	\$461	1,950	26%	\$11.63	\$605	1.2
Rock County	\$15.25	\$793	\$31,720	2.1	\$65,600	\$1,640	\$19,680	\$492	20,209	31%	\$12.84	\$668	1.2
Rusk County	\$13.46	\$700	\$28,000	1.9	\$52,000	\$1,300	\$15,600	\$390	1,417	23%	\$12.80	\$665	1.1
St. Croix County	\$22.13	\$1,151	\$46,040	3.1	\$100,000	\$2,500	\$30,000	\$750	8,123	24%	\$11.16	\$580	2.0
Sauk County	\$15.38	\$800	\$32,000	2.1	\$70,500	\$1,763	\$21,150	\$529	8,036	31%	\$11.20	\$583	1.4
Sawyer County	\$15.23	\$792	\$31,680	2.1	\$53,000	\$1,325	\$15,900	\$398	2,045	27%	\$9.57	\$498	1.6
Shawano County	\$13.46	\$700	\$28,000	1.9	\$62,800	\$1,570	\$18,840	\$471	4,027	24%	\$10.01	\$521	1.3
Sheboygan County	\$13.98	\$727	\$29,080	1.9	\$76,900	\$1,923	\$23,070	\$577	14,447	30%	\$13.96	\$726	1.0
Taylor County	\$13.46	\$700	\$28,000	1.9	\$60,600	\$1,515	\$18,180	\$455	2,031	23%	\$10.00	\$520	1.3
Trempealeau County	\$13.46	\$700	\$28,000	1.9	\$70,300	\$1,758	\$21,090	\$527	3,314	28%	\$12.76	\$663	1.1
Vernon County	\$13.52	\$703	\$28,120	1.9	\$62,600	\$1,565	\$18,780	\$470	2,763	23%	\$8.95	\$465	1.5
Vilas County	\$13.46	\$700	\$28,000	1.9	\$54,700	\$1,368	\$16,410	\$410	2,533	24%	\$7.83	\$407	1.7
Walworth County	\$16.90	\$879	\$35,160	2.3	\$78,300	\$1,958	\$23,490	\$587	12,709	32%	\$10.69	\$556	1.6
Washburn County	\$14.06	\$731	\$29,240	1.9	\$62,000	\$1,550	\$18,600	\$465	1,540	22%	\$10.08	\$524	1.4
Washington County	\$17.65	\$918	\$36,720	2.4	\$82,300	\$2,058	\$24,690	\$617	12,074	22%	\$12.88	\$670	1.4
Waukesha County	\$17.65	\$918	\$36,720	2.4	\$82,300	\$2,058	\$24,690	\$617	37,275	24%	\$14.49	\$753	1.2
Waupaca County	\$13.52	\$703	\$28,120	1.9	\$68,500	\$1,713	\$20,550	\$514	5,746	26%	\$11.09	\$577	1.2
Waushara County	\$13.46	\$700	\$28,000	1.9	\$61,400	\$1,535	\$18,420	\$461	1,821	18%	\$8.50	\$442	1.6
Winnebago County	\$14.79	\$769	\$30,760	2.0	\$80,800	\$2,020	\$24,240	\$606	24,732	35%	\$14.71	\$765	1.0
Wood County	\$13.52	\$703	\$28,120	1.9	\$70,600	\$1,765	\$21,180	\$530	8,731	27%	\$12.51	\$650	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WYOMING

STATE RANKING #35*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$856**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,853** monthly or **\$34,232** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.76
2-Bedroom Housing Wage	\$16.46
Number of Renter Households	70901
Percent Renters	31%

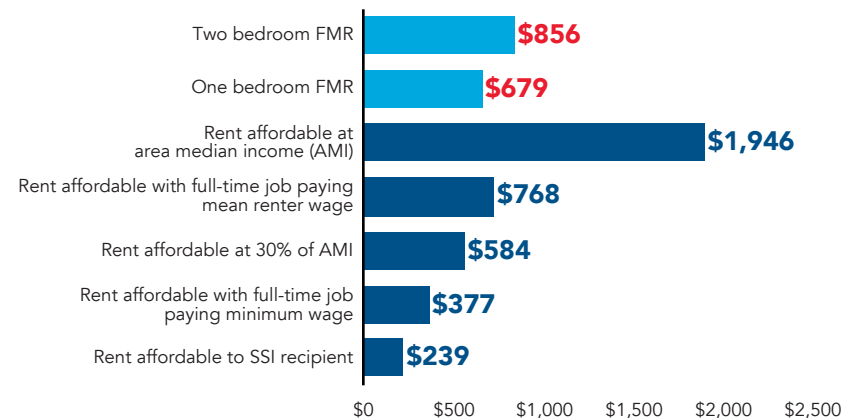
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Teton County	\$23.25
Campbell County	\$18.85
Johnson County	\$18.04
Sheridan County	\$16.90
Cheyenne, WY MSA	\$16.44



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

Wyoming

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming	\$16.46	\$856	\$34,232	2.3	\$77,826	\$1,946	\$23,348	\$584	70,901	31%	\$14.76	\$768	1.1
Combined Nonmetro Areas	\$16.50	\$858	\$34,330	2.3	\$78,520	\$1,963	\$23,556	\$589	48,096	30%	\$14.97	\$779	1.1
<u>Metropolitan Areas</u>													
Casper MSA	\$16.27	\$846	\$33,840	2.2	\$75,800	\$1,895	\$22,740	\$569	11,008	33%	\$16.02	\$833	1.0
Cheyenne MSA	\$16.44	\$855	\$34,200	2.3	\$76,700	\$1,918	\$23,010	\$575	11,797	31%	\$12.59	\$655	1.3
<u>Counties</u>													
Albany County	\$15.40	\$801	\$32,040	2.1	\$73,800	\$1,845	\$22,140	\$554	8,069	50%	\$9.26	\$482	1.7
Big Horn County	\$13.46	\$700	\$28,000	1.9	\$63,300	\$1,583	\$18,990	\$475	1,226	27%	\$10.34	\$538	1.3
Campbell County	\$18.85	\$980	\$39,200	2.6	\$96,100	\$2,403	\$28,830	\$721	5,013	29%	\$17.72	\$922	1.1
Carbon County	\$16.25	\$845	\$33,800	2.2	\$75,300	\$1,883	\$22,590	\$565	1,815	29%	\$19.25	\$1,001	0.8
Converse County	\$15.23	\$792	\$31,680	2.1	\$82,700	\$2,068	\$24,810	\$620	1,507	27%	\$18.50	\$962	0.8
Crook County	\$15.81	\$822	\$32,880	2.2	\$74,800	\$1,870	\$22,440	\$561	622	21%	\$16.80	\$873	0.9
Fremont County	\$15.40	\$801	\$32,040	2.1	\$69,500	\$1,738	\$20,850	\$521	4,468	29%	\$13.46	\$700	1.1
Goshen County	\$15.10	\$785	\$31,400	2.1	\$62,300	\$1,558	\$18,690	\$467	1,278	24%	\$12.53	\$652	1.2
Hot Springs County	\$14.56	\$757	\$30,280	2.0	\$67,100	\$1,678	\$20,130	\$503	519	23%	\$11.27	\$586	1.3
Johnson County	\$18.04	\$938	\$37,520	2.5	\$70,900	\$1,773	\$21,270	\$532	1,060	28%	\$12.91	\$671	1.4
Laramie County	\$16.44	\$855	\$34,200	2.3	\$76,700	\$1,918	\$23,010	\$575	11,797	31%	\$12.59	\$655	1.3
Lincoln County	\$16.38	\$852	\$34,080	2.3	\$78,100	\$1,953	\$23,430	\$586	1,524	22%	\$15.27	\$794	1.1
Natrona County	\$16.27	\$846	\$33,840	2.2	\$75,800	\$1,895	\$22,740	\$569	11,008	33%	\$16.02	\$833	1.0
Niobrara County †	\$13.46	\$700	\$28,000	1.9	\$65,300	\$1,633	\$19,590	\$490	279	28%			
Park County	\$15.73	\$818	\$32,720	2.2	\$75,700	\$1,893	\$22,710	\$568	3,277	28%	\$13.64	\$709	1.2
Platte County	\$13.46	\$700	\$28,000	1.9	\$59,100	\$1,478	\$17,730	\$443	884	24%	\$13.99	\$728	1.0
Sheridan County	\$16.90	\$879	\$35,160	2.3	\$75,800	\$1,895	\$22,740	\$569	4,129	31%	\$11.73	\$610	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Wyoming

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sublette County	\$15.42	\$802	\$32,080	2.1	\$92,400	\$2,310	\$27,720	\$693	778	24%	\$16.66	\$866	0.9
Sweetwater County	\$16.33	\$849	\$33,960	2.3	\$88,300	\$2,208	\$26,490	\$662	4,268	26%	\$17.20	\$894	0.9
Teton County	\$23.25	\$1,209	\$48,360	3.2	\$102,200	\$2,555	\$30,660	\$767	3,653	42%	\$17.73	\$922	1.3
Uinta County	\$13.85	\$720	\$28,800	1.9	\$64,500	\$1,613	\$19,350	\$484	2,149	28%	\$10.06	\$523	1.4
Washakie County	\$13.46	\$700	\$28,000	1.9	\$66,900	\$1,673	\$20,070	\$502	833	24%	\$12.03	\$626	1.1
Weston County	\$16.00	\$832	\$33,280	2.2	\$83,000	\$2,075	\$24,900	\$623	745	23%	\$12.84	\$668	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

APPENDIX A: LOCAL MINIMUM WAGES

Locality	Local Minimum Wage (as of 7/1/19)	1 BR Housing Wage	2 BR Housing Wage
Alameda, CA	\$13.50	\$32.81	\$40.88
Albuquerque, NM	\$9.20	\$13.67	\$16.87
Bangor, ME	\$9.75	\$15.08	\$19.15
Belmont, CA	\$13.50	\$49.25	\$60.96
Berkeley, CA	\$15.00	\$32.81	\$40.88
Bernalillo County, NM	\$9.05	\$13.67	\$16.87
Chicago, IL	\$13.00	\$20.08	\$23.31
Cook County, IL	\$12.00	\$20.08	\$23.31
Cupertino, CA	\$15.00	\$44.54	\$54.60
Daly City, CA	\$12.00	\$49.25	\$60.96
El Cerrito, CA	\$15.00	\$32.81	\$40.88
Emeryville, CA	\$16.30	\$32.81	\$40.88
Flagstaff, AZ	\$12.00	\$19.37	\$23.79
Fremont, CA (1)	\$13.50	\$32.81	\$40.88
Las Cruces, NM	\$10.10	\$11.04	\$13.46
Los Altos, CA	\$15.00	\$44.54	\$54.60
Los Angeles, CA (2)	\$14.25	\$26.62	\$34.44
Los Angeles County, CA (2)	\$14.25	\$26.62	\$34.44
Malibu, CA (2)	\$14.25	\$26.62	\$34.44
Milpitas, CA	\$15.00	\$44.54	\$54.60
Minneapolis, MN (3)	\$12.25	\$17.60	\$22.13
Montgomery County, MD (4)	\$13.00	\$27.96	\$32.02
Mountain View, CA	\$15.65	\$44.54	\$54.60
Oakland, CA	\$13.80	\$32.81	\$40.88
Palo Alto, CA	\$15.00	\$44.54	\$54.60

Locality	Local Minimum Wage (as of 7/1/19)	1 BR Housing Wage	2 BR Housing Wage
Pasadena, CA (5)	\$14.25	\$26.62	\$34.44
Portland, ME	\$11.11	\$20.60	\$26.67
Prince George's County, MD	\$11.50	\$27.96	\$32.02
Redwood City, CA	\$13.50	\$49.25	\$60.96
Richmond, CA	\$15.00	\$32.81	\$40.88
San Diego, CA	\$12.00	\$30.58	\$39.77
San Francisco, CA	\$15.59	\$49.25	\$60.96
San Jose, CA	\$15.00	\$44.54	\$54.60
San Leandro, CA	\$14.00	\$32.81	\$40.88
San Mateo, CA (6)	\$15.00	\$49.25	\$60.96
Santa Clara, CA	\$15.00	\$44.54	\$54.60
Santa Fe, NM	\$11.80	\$17.85	\$20.56
Santa Fe County, NM	\$11.80	\$17.85	\$20.56
Santa Monica, CA (2)	\$14.25	\$26.62	\$34.44
Seattle, WA (7)	\$16.00	\$29.94	\$36.52
Sunnyvale, CA	\$15.65	\$44.54	\$54.60
Tacoma, WA	\$12.35	\$18.58	\$24.33
Washington D.C.	\$14.00	\$27.96	\$32.02

1. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$11.00. Non-profit organizations are exempt from local minimum wage ordinance.
2. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$13.25.
3. Minimum wage for firms with more than 100 employees. Minimum wage for firms with fewer employees is \$11.00.
4. Minimum wage for firms with more than 50 employees. Minimum wage for firms with fewer employees is \$12.50.
5. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$13.25.
6. The minimum wage for non-profits is \$13.50.
7. Minimum wage for firms with more than 500 employees. Minimum wage for firms with fewer employees is \$15.00.

APPENDIX B: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes in greater detail the data used in *Out of Reach*.

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

In FY06, HUD's FMR areas incorporated OMB's 2003 overhaul of metropolitan area boundaries. HUD used OMB's new boundaries, but modified them if a county (or town) to be added to an FMR area under OMB's definitions had rents or incomes in 2000 that deviated more than 5% from the newly defined metropolitan area. HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and HUD-modified areas as HUD Metro FMR Areas (HMFAs). OMB's subsequent changes to metropolitan boundaries through 2009 were incorporated into HUD's subsequent FMR areas.

OMB released new metropolitan area boundaries in February 2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB boundaries resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD's objective to allow variation in FMRs locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016.

In cases in which an FMR area crosses state lines, *Out of Reach* provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the

same in both states, other data such as the number of renter households, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY19 FMRs are based on five-year 2012-2016 American Community Survey (ACS) data, supplemented with one-year 2016 ACS data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-year 2012-2016 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY19 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY19, which for a nonmetropolitan county would be the state nonmetropolitan area.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2012-2016 40th percentile standard quality two-bedroom gross rent, and the one-year 2016 40th percentile recent mover two-bedroom gross rent. The one-year recent mover two-bedroom gross rent is reliable if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If the one-year recent mover two-bedroom gross rent estimate is not reliable, the one-year recent mover gross rent for all-sized units is used. If that is not reliable, the estimate for the next largest geographic area is used. HUD does not allow recent mover factors to lower the base rent.

Statistically reliable local rent surveys are used to estimate rents when their estimates are statistically different from the ACS-based rents. For FY19, the ACS is not used as the base rent or recent mover factors in 20 FMR areas. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

A local or regional CPI update factor is applied to the ACS base rent to adjust

for inflation through 2017. A trend factor is then applied to trend the gross rent forward to FY 2019, using a national forecast of expected growth in gross rent.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMR, the Out of Reach website includes zero- to four-bedroom FMRs. HUD finds that two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding rental units eligible for programs whose payment standards are based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of *Out of Reach* with previous ones.

FMRs for each area are available at <https://www.huduser.gov/portal/datasets/fmr.html>

HUD's Federal Register notices for FY19 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2019_documents

40TH AND 50TH PERCENTILE FMR DESIGNATION

NLIHC uses FMRs to calculate the housing wage. HUD's regulations at 24 CFR 888.113 required FMRs be set at the 50th percentile rent, rather than the 40th, for metropolitan areas with geographically concentrated voucher recipients. This rule was established to raise the voucher payment standard and expand rental options in higher opportunity locations for housing voucher holders. Once designated, the FMR area retains its 50th percentile status for three years.

HUD is phasing out 50th percentile FMRs, as part of its FY16 final rule for Small Area FMRs. 50th percentile FMRs will revert to 40th percentile FMRs at the end of their three year period.

For FY19, three FMR areas have 50th percentile FMRs. An asterisk (*) is used to denote these FMR areas in *Out of Reach*. They are Bergen-Passaic, NJ HMFA; San Diego-Carlsbad-San Marcos, CA MSA; Spokane, WA HMFA.

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2013-2017 ACS.

AFFORDABILITY

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."¹

This edition of Out of Reach uses HUD's FY19 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI is not intended to apply to a specific family size.

HUD used special tabulations of five-year 2012-2016 ACS data to calculate the FY19 AMIs. In areas with a statistically reliable estimate from one-year 2016 ACS data, HUD incorporated the one-year data. HUD's standard for a reliable estimate is a margin of error of less than 50% of the estimate and at least 100 observations on which the estimate is based.

Where a statistically reliable estimate from five-year data is not available, HUD checks on whether the area has a minimally reliable estimate (margin of error is less than 50% of the estimate) from any of the past three years. If so, the average of these years, is used.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI) was used by HUD to inflate the ACS estimate from 2016 to the mid-point of FY19.

Applying the assumption that no more than 30% of income should be spent on housing costs, *Out of Reach* calculates the maximum affordable rent for households earning the median income and households earning 30% of the median. This is a straight percentage and does not include HUD's adjustments to income limits for federal housing programs.

The median incomes for states and state combined nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households from the 2013-2017 ACS.

¹ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance programs.

FY19 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD’s adjustments to subsequent income limits are available at <https://www.huduser.gov/portal/datasets/il.html>

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2019. According to the U.S. Department of Labor, the District of Columbia and 29 states have a state minimum wage higher than the federal level of \$7.25 per hour. *Out of Reach* incorporates the higher prevailing state minimum wage in these states. Some local municipalities have a minimum wage that is higher than the prevailing federal or state rate, but local rates are not fully incorporated into *Out of Reach*.

Among the statistics included in *Out of Reach* are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. If the reader would like to calculate the same statistics using a different wage such as a higher local minimum wage, a simple formula can be used for the conversion:

$$\frac{[\text{hours or jobs at the published wage}] * [\text{published wage}]}{[\text{alternative wage}]}$$

For example, one would have to work nearly 122 hours per week to afford the two-bedroom FMR in Seattle, WA, if the local minimum wage was equivalent to the State of Washington’s rate of \$12.00. However, the same FMR would be affordable with 91.5 hours of work per week under the higher local minimum wage of \$16.00² ($122 * \$12.00 / \16.00). For further guidance, see “Where the Numbers Come From” or contact NLIHC research staff.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.³

2 U.C. Berkeley Labor Center (2019). *Inventory of U.S. city and county minimum wage ordinances*.

3 Please note this measure is different from median renter household income, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁴ Renter wage information is based on 2017 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2013-2017 ACS to arrive at an estimated average renter wage. In nineteen counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 63.6% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2017 to FY19. The inflation factor ($255.105 \div 245.139$) was based on the CBO January 2019 forecast of the national CPI for FY19.

In approximately 10% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal or state (where applicable) minimum wage. One explanation is that workers in these counties likely average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the 2013-2017 ACS projected forward to FY19 based on the CBO January 2019 forecast of the national CPI for FY19.

WORKING HOURS

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary lay-offs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to the Bureau of Labor Statistics, as of March 2019, the average wage earner in the U.S. worked 34.5 hours per week.⁵

4 Renter wage data for some counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

5 Bureau of Labor Statistics. (2019). *The employment situation – March 2019*. Washington, D.C.: U.S. Department of Labor.

Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed to afford the FMR. Conversely, some households include multiple wage earners. For these households, a home renting at the FMR would be affordable even if each worker earned less than the area’s stated Housing Wage, as long as their combined wages exceed the Housing Wage for at least 40 working hours per week.

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2019, which is \$771 per month. *Out of Reach* calculations for states include state supplemental payments that benefit all individual SSI recipients in 21 states where the Social Security Administration (SSA) reports the supplemental payment amount.

Supplemental payments provided by other states and the District of Columbia are excluded from *Out of Reach* calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven’t been reported to the SSA. The only four states that do not supplement federal SSI payments are Arizona, Mississippi, North Dakota, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Information on SSI payments is available from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>.

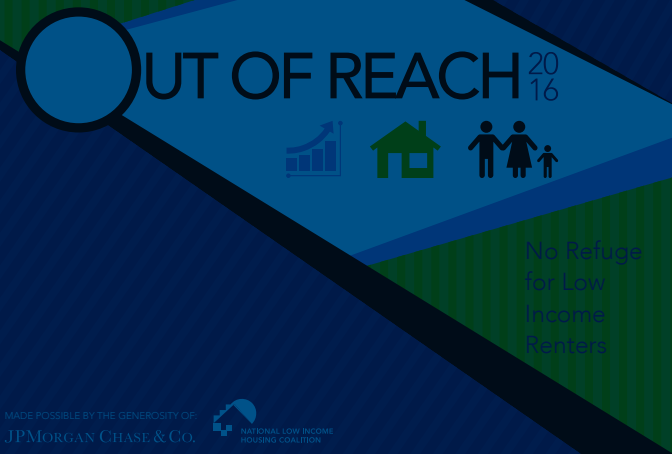
The Technical Assistance Collaborative, Inc., publishes Priced Out, which compares FMRs with the incomes of SSI recipients. The most recent edition can be found at <http://www.tacinc.org/knowledge-resources/priced-out-v2/>

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at <http://www.nlihc.org/oor>.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

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NATIONAL LOW INCOME
HOUSING COALITION

Data for other states, metropolitan areas, counties, and zip codes can be found at

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2019



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