

The National Low Income Housing Coalition *presents*

**OUT OF
REACH**

A red sign with white text "OUT OF REACH" and a white rectangular box below it, mounted on a black post in front of a house. The sign is slightly tilted to the right. The house in the background is white with a porch and steps.

Out of Reach 2011 | *Renters Await the Recovery* | June 2011

Out of Reach 2011

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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 within healthy neighborhoods for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

Additional copies of *Out of Reach* are available from NLIHC. *Out of Reach* and additional data are available on NLIHC's website at <http://www.nlihc.org/oor/oor2011/>.

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Preface

By Senator Tim Johnson (D-SD)

In the last few years, the nation has become all too familiar with problems in the housing market. Millions of families have lost their homes, and countless more live in fear of an unexpected illness, layoff or expense that will tip them into default or foreclosure.

As we address the challenges facing homeowners, we must not lose sight of the deep and growing burdens on America's renters – particularly as their numbers grow due to foreclosures. The National Low Income Housing Coalition has long advocated for safe, affordable housing for all Americans, including those with the lowest incomes. NLIHC's *Out of Reach* report is an essential resource for understanding the housing challenges facing American families.

Though it is often overlooked, millions of Americans struggled to meet their housing needs prior to the current economic crisis – because the market simply has not provided sufficient affordable housing supply. Over the past 50 years, housing costs grew far faster than incomes, according to Harvard's Joint Center for Housing Studies. One in four renters paid more than half their income on housing in 2009, more than double the rate in 1960. Harvard researchers have also concluded that affordability problems are expanding up the income scale. What was once mostly concentrated among the lowest-income families is now affecting more lower middle- and middle-income renters – teachers, first responders, health-care workers, and retail employees.

And although it may seem counterintuitive, housing has become even less affordable for lower-income families even as housing values have plummeted. A recent HUD “worst-case needs” study

found that the number of very-low income renter households spending more than half of their incomes for housing reached 7.1 million – a 20 percent increase over 2007, and a 42 percent increase from 2001. HUD's study attributes this growth in worst-case needs to declining incomes, increased competition for units affordable to lower-income families, and a shortage of rental assistance.

This year's *Out of Reach* report is a reminder that millions of Americans are still waiting for economic recovery, and that a rebound in the stock market is not much help for families who are barely scraping by. According to the report, a person with a full-time job would need to earn an hourly wage of \$18.46 in order to afford a modest, two-bedroom rental at HUD's national average fair market rent. This is an amount far above the minimum wage or Supplemental Security Income for people with disabilities. People burdened by unaffordable housing have less money for other essential needs like transportation, food, and medicine – leaving too many families facing impossible choices at the end of every month.

The data in *Out of Reach* reveal that the shortage of affordable rental housing is a national problem, affecting urban, suburban, and rural areas alike. While rents are often lower in rural areas, correspondingly lower incomes and a shortage of rural rental supply means that rural renters often face overcrowding and a lack of high-quality choices in addition to unaffordable housing costs.

Providing both a national and a local perspective, *Out of Reach* is an invaluable resource for policymakers and housing providers seeking to better understand and address the housing problems confronting our families and communities.

Introduction

The recent recession has been described as the worst economic decline experienced in the United States since the Great Depression of the 1930s. Though the Federal Reserve announced that the economy is “on firmer footing” in March of 2011¹ and the Labor Department reported that 216,000 jobs were added the same month, other indicators suggest Americans continue to struggle. In January 2011, there were five job-searching Americans for every open position² and the Bureau of Labor Statistics reported that the unemployment rate in March of 2011 hovered near 9%.

The number of long term unemployed hit a high of six million by March of 2011. Over half of American workers have been affected by job losses, reduced work hours, pay cuts and underemployment,³ while the costs of renting remain stubbornly high.⁴

Box 1: Statistics for extremely low income renter households as of 2009:

- There was a shortage of 3.4 million affordable units.
- Only 32 adequate units were affordable and available for every 100 households.
- The number of renters with worst case needs in 2009 (7.1 million) rose 42% since 2001.
- Among units affordable to extremely low income renters, the vacancy rate is only 4.3%.

As economic difficulties persisted, the number of very low income (VLI) renters⁵ has increased by 1.18 million between 2007 and 2009. HUD recently reported that the number of “worst case housing needs” households, VLI, unassisted renters with severe housing problems, increased 20% from 5.9 to 7.1 million households between 2007 and 2009.⁶

Households with severe housing problems pay over 50% of their income towards rent, live in inadequate housing, or struggle with both issues.

With a tight supply of affordable rental units nationwide, more than half of American renters lived in unaffordable housing in 2009.⁷

Despite the growing need, housing assistance programs are at risk in budget cuts proposed at the federal level and in state houses, city halls, and county seats across the country. Recently, the House proposed cutting public housing

preservation funding by 43%, greatly accelerating the current annual loss of more than 10,000 public housing units a year. The

¹ Federal Reserve Board. Monetary Policy Release.

<http://www.federalreserve.gov/newsevents/press/monetary/20110315a.htm>

² Center on Budget and Policy Priorities. (April 2011). The Legacy of the Great Recession. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3252>

³ Pew Research Center, Social and Demographic Trends (2010, June). *The Great Recession at 30 Months*. Retrieved from:

<http://pewresearch.org/pubs/1643/>

⁴ Consumer Price Index Summary (Bureau of Labor Statistics, 2011). The rent index rose 0.2 percent in January of 2011.

⁵ HUD defines a VLI household as one that earns 50% or less of the Area Median Income (AMI).

⁶ Barry Steffan et al. (2011). *Worst Case Housing Needs 2009: Report to Congress*. Washington DC: HUD.

⁷ American Community Survey (U.S. Census Bureau, 2009). Paying more than 30% of gross income on housing is considered unaffordable housing by most federal low income housing programs. See Pelletiere (2008) for further discussion.

FY11 federal budget passed in April of 2011 after lengthy negotiations included cuts of \$2,130 billion to HUD specific line items. Public housing suffered \$605 million worth of cuts.

In this environment, more than ever, *Out of Reach* underscores the fundamental mismatch between the wages people earn and the price of decent housing. The recession has indeed caused greater housing hardship, but in fact, the failure of this country's housing system to produce sufficient affordable housing is itself at the root of the crisis. As a result the increase of incomes relative to housing prices will be an important indicator of how sustainable the economic recovery is likely to be.

Persistent Problems and Troubling Trends

More Renters Experience a Housing Cost Burden: The number of renters paying over 30% of their income for housing reached 18.5 million nationwide in 2009, representing 52% of all US renters.⁸ A decade ago, 40% of renters were in this predicament, and only 25% of renters faced such a burden in 1960. Even against this backdrop, the deterioration of affordability over the last few years has been dramatic. Half of the increase in the number of cost burdened renters since 2000 occurred between 2007 and 2009, with an increase of over 1.7 million cost burdened renters in just two years.

⁸ U.S. Census Bureau (2009). American Community Survey.

Box 2: Measures of the sluggish recovery:

- The unemployment rate fell slightly to 8.8% in March 2011.
- Over 2 in 5 unemployed workers have been unemployed for over half a year.
- There are 5 unemployed workers for every position available.
- There has been a 12% increase in renters who move to join another family (or "double up") between 2008 and 2009.

Rising housing cost burden disproportionately affects the lowest income renters. Among renters earning \$20,000 or less, 88% faced a housing cost burden in 2009 while 53% of those earning between \$20,000 and \$49,999 also faced a cost burden the same year.⁹

Fewer Affordable Units Available:

In 2009, only 32 adequate units of affordable housing were available for every 100 extremely low income (ELI) renters.¹⁰ Rising demand for rentals among higher income households is contributing to the scarcity of affordable units. Higher income renters occupy 42% of all the units affordable to the ELI renters¹¹ and 36% of the units affordable to VLI renters.¹² As a result, the vacancy rate for the most affordable units is only 4.3% nationally compared to a vacancy rate of 15% among the highest rent units.¹³

Not only is there greater demand for affordable rentals, but the affordable housing stock shrunk during the boom years when units were upgraded to serve higher income tenants and converted to condos in strong markets, and demolished or lost to neglect elsewhere. Analysis of American Community Survey data from 2000 to 2007 shows that the number of units affordable to ELI households declined by nearly 900,000 units

⁹ Ibid.

¹⁰ Barry Steffan et al. (2011).

¹¹ HUD defines an ELI household as one that earns 30% or less of the Area Median Income (AMI).

¹² Ibid.

¹³ Ibid.

while the number of ELI renter households increased by over 1 million.¹⁴

HUD data from 2000 to 2008 suggest that the number of hard rental units receiving some type of low income assistance from the department decreased by a little over 200,000 units. This pattern reverses as income increases. For example, renters earning between 50% and 80% of the median income experienced a 14% increase in the number of units affordable to them even as the number of households increased just 4%.¹⁵

Long Term Impact of Recession: Alongside the long term trend of a declining affordable rental stock, the recession's impact on income adds to the stress placed on low income renters. HUD attributes over a third (410,000) of the historic increase in worst case needs to income losses stemming from unemployment and underemployment.¹⁶ It is not merely the depth but also the length of this recession that is causing the intensity of the current affordable housing crisis. Among the 13.5 million unemployed in March of 2011, 45.5% have been looking for work for over 27 weeks.¹⁷ The long term unemployed are more likely to exhaust savings, fall behind on rent payments, and face eviction.

¹⁴ Megan DeCrappeo and Danilo Pelletiere (2011) *Dark before the Storm. A Picture of Low Income Renters' Housing Needs before the Great Recession from the 2005-2007 American Community Survey*. Washington, D.C.: NLIHC

¹⁵ Ibid.

¹⁶ Barry Steffan et al. (2011).

¹⁷ Center for Budget and Policy Priorities (2011, April). *Chart Book: Legacy of the Great Recession*. Retrieved from <http://www.cbpp.org/cms/index.cfm?fa=view&id=3252>

Rise in Homelessness: For families struggling to find work and affordable housing, homelessness is becoming a real threat. Between 2008 and 2009, there was a 3% rise in homelessness nationwide. The number of homeless increased in 31 states.¹⁸ The largest percentage increase (4%) among subpopulations occurred among family households between 2008 and 2009. According to HUD's Annual Homeless Assessment Report, 62,000 more family members relied on a shelter in 2009 than in 2007.¹⁹

As an indicator of things to come, the number of households "doubling up" by moving in with friends or family members in order to reduce their housing cost burden rose 12% over the course of 2009.²⁰ The National Alliance to End Homelessness estimates that the odds of experiencing homelessness rises to 1 in 10 among those doubled up, and living in a doubled up housing situation is common among adults just prior to entering the shelter system.²¹

Two Fundamental Questions

More households are recognizing the value of renting. Until the recent recession, homeownership seemed like a solid investment and many touted the civic benefits of a high homeownership rate. The positive perception of homeownership was tarnished with the advent of the housing crisis, and the homeownership rate

¹⁸ M William Sermons and Peter Witte. (2011 January). *State of Homelessness in America*. National Alliance to End Homelessness. Washington DC: Author.

¹⁹ Office of Community Planning and Development. (2010, June). *2009 Annual Homeless Assessment Report*. Washington, DC: HUD.

²⁰ M William Sermons and Peter Witte. (2011 January).

²¹ Ibid.

slipped to 66.5% by the fourth quarter of 2010, the lowest level since 1998. A cultural shift seems to be underway as more Americans in search of affordability and flexibility turn to renting. Renting, with flexible terms, can make sense in an economy when geographic mobility improves job prospects.

For the family who has to relocate to a new community to find work or for any family seeking an affordable rental, *Out of Reach* answers two fundamental questions:

1. How much will I have to earn to be reasonably assured of finding an affordable rental unit?
2. At prevailing wage levels, will a full-time job allow me to find a home I can afford?

The Housing Wage answers the first question. It represents the full-time²² hourly wage one would need to earn in order to pay what HUD estimates to be the Fair Market Rent (FMR) for an apartment, spending no more than 30% of income on housing costs.

To answer the second question, *Out of Reach* compares the Housing Wage to local wage and income levels for every county,

²² Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). For households that cannot work 40 hours per week, this is a conservative estimate because the required income must be earned in fewer hours. For households working more than 40 hours per week, the Housing Wage is actually lower than is stated here. The average employee works roughly 34.3 hours per week (Bureau of Labor Statistics. (2011, April). *The employment situation: March 2011*. Washington, DC: U.S. Department of Labor).

metropolitan area, state, and nonmetropolitan portion of every state in the country. Following are some of the national-level findings that can be drawn from these data.

Findings

A household must earn the equivalent of \$38,400 in annual income to afford the national average two-bedroom FMR of \$960 per month.²³ Assuming full-time, year-round employment, this translates into a **national Housing Wage of \$18.46** in 2011, up from \$18.44 in 2010 even as renters' earnings have been falling.

Renter Wage: At the average renter wage of \$13.52, a household must work 55 hours per week to afford the national average two-bedroom FMR. This average renter wage decreased significantly from \$14.44 in 2010, indicating the detrimental impact the recession has had on wage earners. Ninety-one hours, or roughly 2.3 full-time jobs, are required at Hawaii's renter wage to afford the state's two-bedroom FMR, while 45 hours are required in Texas.

Minimum Wage: In 2009, the federal minimum wage increased to \$7.25 per hour. Seventeen states have established minimum wage rates above the federal level. Seven states increased their minimum wage effective January 1, 2011 due to adjustments based on the cost of living index.

²³ The data contained in this printed version are supplemented by additional data online, such as the Housing Wages for an array of apartment sizes (0-4 bedrooms). <http://www.nlihc.org/oor/oor2011/>.

Despite this progress, the number of full-time jobs that a household must work at the prevailing state minimum wage to afford the average two-bedroom FMR ranges from 1.3 jobs (Puerto Rico) to 4.2 jobs (Hawaii). In other words, in no state can an individual working full-time at the minimum wage afford a two-bedroom apartment for his or her family. In fact, with the exception of 8 Municipios in Puerto Rico and a handful of counties in Illinois, there is no county in the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full-time at the minimum wage.

ELI Households: HUD defines an ELI household as one that earns 30% or less of the Area Median Income (AMI). Thirty percent of the national average AMI²⁴ is \$19,897 which, assuming a household spends no more than 30% of its income on housing, implies that an ELI household could afford no more than \$497 in monthly rent.

Compared to the national two-bedroom FMR of \$960, the rent affordable to an ELI household is nearly \$500 lower, which starkly illustrates the true disparity between prevailing and affordable rents for ELI households.

Supplemental Security Income: Roughly 8 million individuals receive Supplemental Security Income (SSI) because they are

elderly, blind, or disabled and have few economic resources.²⁵ With the maximum federal monthly payment of \$674 in 2011, an SSI recipient could afford rent of only \$202.²⁶ SSI is the only source of income for 57% of all recipients.²⁷

Box 3: State-Level Findings

- In 28 states (including DC), more than two full-time *minimum wage* jobs are required to afford the two-bedroom FMR.
- In 35 states, a household must work at least 50 hours at the *average renter wage* to afford the two-bedroom FMR.
- In 18 states, the FMR for a studio apartment exceeds the entire monthly SSI payment.
- In 9 states, a household must work at least two full-time jobs at the minimum wage to afford the two-bedroom FMR in the state's combined nonmetropolitan areas.

Nonmetropolitan Areas: For each state, *Out of Reach* combines the data for counties that are not included in a metropolitan area and calculates the Housing Wage and related statistics for this combined area. Although housing is often less expensive in rural areas than in big cities, these areas also generally have lower wages than are found in metropolitan areas. To illustrate, the average non-metropolitan two bedroom FMR of \$647 is roughly three-fourths of the national FMR (\$960), but the same relationship applies to the renter wages since the average renter wage in nonmetropolitan areas is only \$9.54. Thus, as with the national statistic, the average national nonmetropolitan FMR is affordable only by working 52 hours at the average renter wage in these areas.

²⁴ See Appendix A for a discussion on how AMIs were estimated for 2011.

²⁵ Social Security Administration. (2011, March). *SSI monthly statistics, February 2011*. Washington, DC: Author. Retrieved March 22, 2011 from http://www.socialsecurity.gov/policy/docs/statcomps/ssi_monthly/

²⁶ Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in January 2011 was \$476. However, 46 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A.

²⁷ Social Security Administration. (2010, September). *SSI annual statistical report, 2009*. Washington, DC: Author.

Conclusions

Year after year the statistics found in *Out of Reach* show that there is a severe shortage of housing that is decent and affordable to low income renters. For a household earning the average renter wage it is often exceedingly difficult to obtain decent housing. For the lowest income households, such as households earning the prevailing minimum wage, it is very nearly impossible.

Out of Reach continues to provide firm evidence to support the argument for expanding and preserving affordable housing through acquisition, rehabilitation, new construction and tenant based assistance. *Out of Reach 2011* demonstrates that wages across the country earned by low income households have fallen significantly during the recession. At the same time, demand for rental housing continues to rise as more households turn to renting in the face of foreclosure and depressed incomes, creating more competition for the few affordable units. ELI renters, with the fewest resources, lose out in the hyper-competitive rental housing market where decent, well-located, affordable rental homes are increasingly scarce. While the nation sets its sights on a gradual recovery from the economic recession, the shortage of affordable housing is an immediate crisis threatening the economic stability of American households.

The Numbers in this Report

As in past years, *Out of Reach 2011* relies on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security Administration to make its case. See Appendix A for a detailed explanation of data sources and methodologies.

The FMR on which the Housing Wage is based is HUD's best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for **rent and utilities** in the current market. Thus, the FMR is an estimate of what a family moving today can expect to pay for a modest rental home, *not* what current renters are paying *on average*. See Appendix B for information on how HUD calculates the FMR.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. HUD methodology and the geography of FMR areas can change from year-to-year. Please consult the appendices and NLIHC research staff for assistance interpreting changes in the data from one edition of *Out of Reach* to the next.

The data in this report and the additional materials and data can be found online at <http://www.nlihc.org/oor/oor2011/>

Most Expensive Jurisdictions

States ¹	Housing Wage for Two-Bedroom FMR
Hawaii	\$31.08
California	\$26.17
Maryland	\$24.76
New Jersey	\$24.54
New York	\$24.38
Connecticut	\$23.37
Massachusetts	\$23.25
Alaska	\$20.10
Florida	\$19.78
New Hampshire	\$19.76

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA	\$35.25
Stamford-Norwalk, CT HMFA	\$34.83
Santa Cruz-Watsonville, CA MSA	\$33.27
Honolulu, HI MSA	\$32.73
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$32.73
Nassau-Suffolk, NY HMFA	\$31.94
Danbury, CT HMFA	\$30.79
Orange County, CA HMFA	\$30.46
Westchester County, NY	\$30.02
Oxnard-Thousand Oaks-Ventura, CA MSA	\$29.37

Counties ²	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$35.25
San Francisco County, CA	\$35.25
San Mateo County, CA	\$35.25
Santa Cruz County, CA	\$33.27
Santa Clara County, CA	\$32.73
Honolulu County, HI	\$32.73
Nantucket County, MA	\$32.56
Suffolk County, NY	\$31.94
Nassau County, NY	\$31.94
Maui County, HI	\$31.10

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$29.68
Hawaii	\$26.67
Alaska	\$21.19
Connecticut	\$18.50
Maryland	\$18.04
California	\$17.90
New Hampshire	\$17.61
Vermont	\$16.91
Nevada	\$16.08
Colorado	\$16.03

¹ Excludes the District of Columbia.

² Excludes metropolitan counties in New England.

Growth of the Two-Bedroom Housing Wage, 2000-2011

States ¹	Percent Change, 2000-2011
Hawaii	94.2%
Rhode Island	68.0%
Maryland	67.9%
Vermont	65.3%
Louisiana	64.2%
New York	61.2%
California	61.1%
New Jersey	56.3%
Virginia	55.1%
Connecticut	54.8%

Counties ²	Percent Change, 2000-2011
Starr County, TX	105.9%
Maui County, HI	97.0%
Honolulu County, HI	95.4%
Kauai County, HI	91.8%
Choctaw County, OK	89.9%
Los Angeles County, CA	82.4%
Plaquemines Parish, LA	82.4%
St. Charles Parish, LA	82.4%
St. Tammany Parish, LA	82.4%
Jefferson Parish, LA	82.4%

Metropolitan Areas	Percent Change, 2000-2011
Honolulu MSA, HI	95.4%
Los Angeles-Long Beach HMFA, CA	82.4%
New Orleans-Metairie-Kenner MSA, LA	82.4%
Riverside-San Bernardino-Ontario MSA, CA	81.0%
Midland MSA, TX	81.0%
Brockton HMFA, MA	77.6%
Odessa MSA, TX	77.1%
Danbury HMFA, CT	76.7%
Ponce MSA, PR	76.3%
Baltimore-Towson HMFA, MD	76.2%

Combined Nonmetro Areas	Percent Change, 2000-2011
Hawaii	90.3%
Maryland	63.9%
California	59.3%
Puerto Rico	59.1%
Vermont	58.8%
Florida	56.7%
Louisiana	56.4%
Arizona	53.9%
Massachusetts	53.3%
Wyoming	52.6%

¹ Excludes the District of Columbia and Puerto Rico

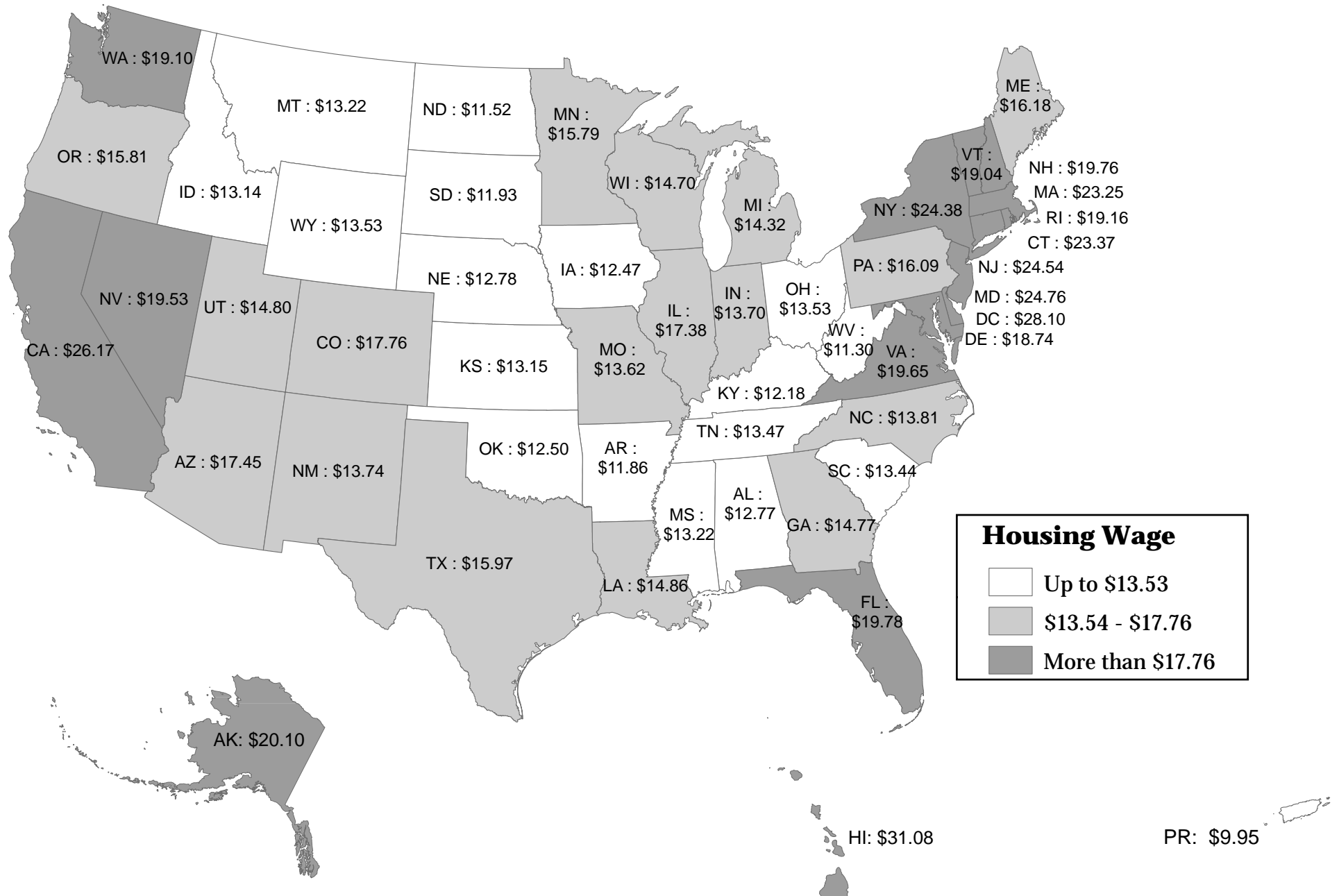
² Excludes metropolitan counties in New England.

States Ranked by Two-Bedroom Housing Wage

Rank	State	Housing Wage for Two-Bedroom FMR	Rank	State	Housing Wage for Two-Bedroom FMR
52	Hawaii	\$31.08	26	Utah	\$14.80
51	District of Columbia	\$28.10	25	Georgia	\$14.77
50	California	\$26.17	24	Wisconsin	\$14.70
49	Maryland	\$24.76	23	Michigan	\$14.32
48	New Jersey	\$24.54	22	North Carolina	\$13.81
47	New York	\$24.38	21	New Mexico	\$13.74
46	Connecticut	\$23.37	20	Indiana	\$13.70
45	Massachusetts	\$23.25	19	Missouri	\$13.62
44	Alaska	\$20.10	18	Ohio	\$13.53
43	Florida	\$19.78	17	Wyoming	\$13.53
42	New Hampshire	\$19.76	16	Tennessee	\$13.47
41	Virginia	\$19.65	15	South Carolina	\$13.44
40	Nevada	\$19.53	14	Montana	\$13.22
39	Rhode Island	\$19.16	13	Mississippi	\$13.22
38	Washington	\$19.10	12	Kansas	\$13.15
37	Vermont	\$19.04	11	Idaho	\$13.14
36	Delaware	\$18.74	10	Nebraska	\$12.78
35	Colorado	\$17.76	9	Alabama	\$12.77
34	Arizona	\$17.45	8	Oklahoma	\$12.50
33	Illinois	\$17.38	7	Iowa	\$12.47
32	Maine	\$16.18	6	Kentucky	\$12.18
31	Pennsylvania	\$16.09	5	South Dakota	\$11.93
30	Texas	\$15.97	4	Arkansas	\$11.86
29	Oregon	\$15.81	3	North Dakota	\$11.52
28	Minnesota	\$15.79	2	West Virginia	\$11.30
27	Louisiana	\$14.86	1	Puerto Rico	\$9.96

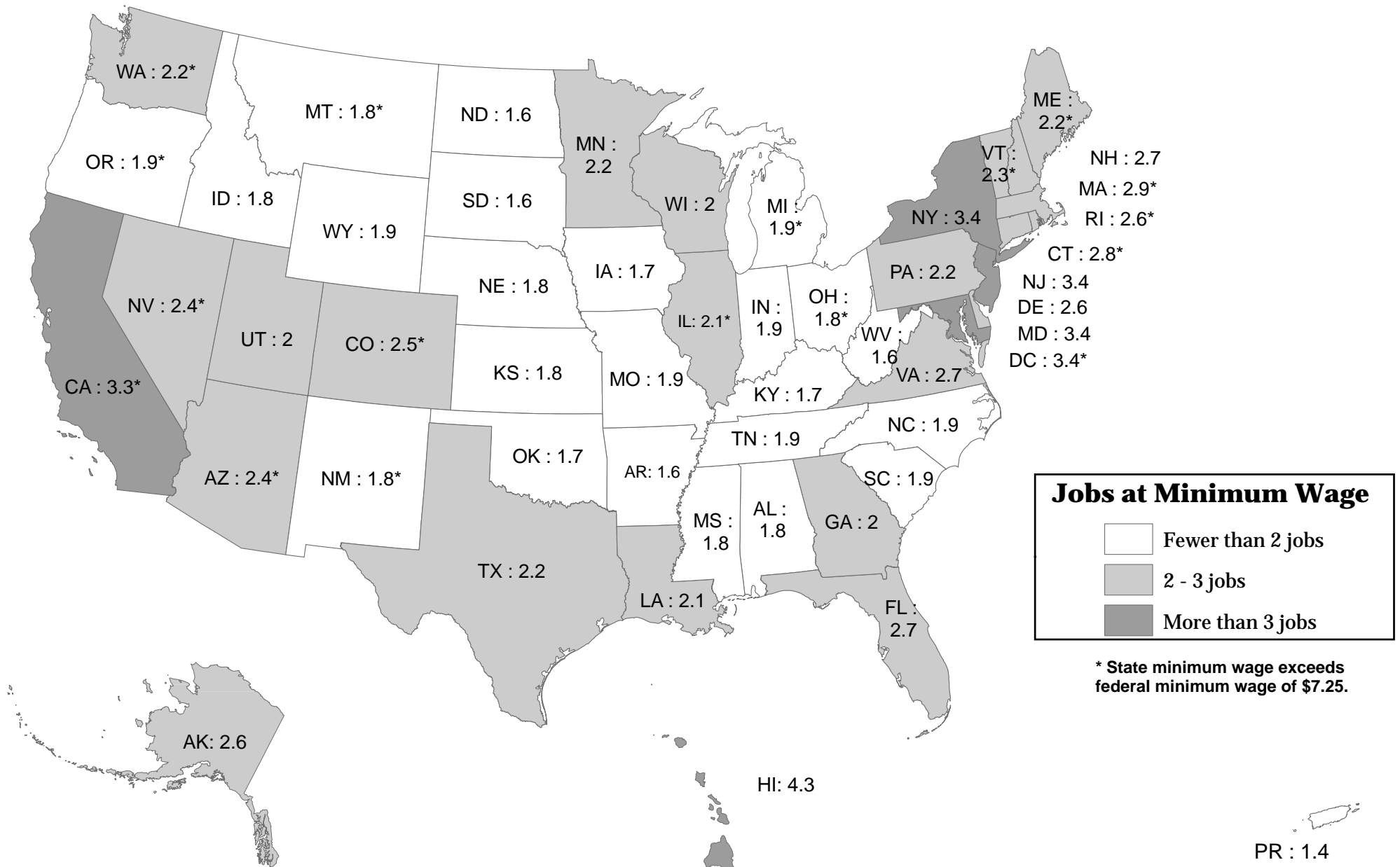
2011 Two-Bedroom Housing Wage

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit at 30% of income.



2011 Minimum Wage Jobs Needed Per Household

Number of jobs (40 hours per week, 52 weeks a year) per household at prevailing minimum wage needed to afford the Fair Market Rent for a two-bedroom unit at 30% of income.



Jobs at Minimum Wage

- Fewer than 2 jobs
- 2 - 3 jobs
- More than 3 jobs

* State minimum wage exceeds federal minimum wage of \$7.25.

Where the Numbers Come From

Divide income needed to afford FMR (\$38,400) by 52 (weeks per year) and then by 40 (hours per work week) (\$38,400 / 52 = \$738; \$738 / 40 = \$18.46).

Divide 2011 two-bedroom FMR by Census 2000 base rent (HUD) (\$960 / \$653 = 1.47). Then subtract 1 and multiply by 100 ((1.47 - 1) x 100 = 47%).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$66,324 x .3 = \$19,897). Divide by 12 to obtain monthly amount (\$19,897 / 12 = \$1,658).

HUD median family income estimate based on data from Census 2005-2009 American Community Survey (ACS).

Divide number of renter households by total number of households (ACS 2005-2009) (37,290,607 / 112,611,029 = .33). Then multiply by 100 (.33 x 100 = 33%).

ACS (2005-2009).

Average wage reported by the Bureau of Labor Statistics for 2009, adjusted to reflect the income of renter households relative to all households in the United States, and projected to April 1, 2011. See Appendix A.

	FY11 HOUSING WAGE		HOUSING COST			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR (2011) ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI (2011) ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households	Estimated mean renter hourly wage (2011) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$18.46	47%	\$960	38,400	2.6	\$66,324	\$1,658	\$19,897	\$497	37,290,607	33%	\$13.52	\$703	1.4

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$960 x 12 = \$11,520). Then divide by .3 to determine the total income needed to afford \$11,520 per year in rent (\$11,520 / .3 = \$38,400).

Divide income needed to afford the FMR by 52 (weeks per year) (\$38,400 / 52 = \$738). Then divide by \$7.25 (the Federal minimum wage) (\$738 / \$7.25 = 102 hours). Finally, divide by 40 (hours per work week) (102 / 40 = 2.6 full-time jobs).

Multiply Annual AMI by .3 (\$66,324 x .3 = \$19,897).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$19,897 x .3 = \$5,969). Divide by 12 to obtain monthly amount (\$5,969 / 12 = \$497).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$13.52 x 40 x 52 = \$28,121). Multiply by .3 to determine maximum amount that can be spent on rent (\$28,121 x .3 = \$8436). Divide by 12 to obtain monthly amount (\$8436 / 12 = \$703).

Divide income needed to afford the FMR by 52 (weeks per year) (\$38,400 / 52 = \$738). Then divide by \$13.52 (The United States' mean renter wage) (\$738 / \$13.52 = 55 hours). Finally, divide by 40 (hours per work week) (55 / 40 = 1.4 full-time jobs).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.
 5: Based on 2009 BLS data, adjusted using the ratio of renter to overall household income reported in ACS and projected to April 1, 2011.

How to Use the Numbers

A renter household needs to earn at least \$18.46 per hour in order to afford a two-bedroom unit at the Fair Market Rent.

The Housing Wage in 2011 is 47% higher than it was in 2000.

For a family earning the Area Median Income, monthly rent of \$1,658 or less is affordable.

The annual median family income in the United States is \$66,324.

Renter households represented 33% of all households in the United States.

There were 37,290,607 renter households in the United States (2005-2009).

The estimated mean (average) renter wage in the United States is \$13.52 (2011).

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two bedroom FMR (2011) ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI (2011) ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households	Estimated mean renter hourly wage (2011) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$18.46	47%	\$960	\$38,400	2.6	\$66,324	\$1,658	\$19,897	\$497	37,290,607	33%	\$13.52	\$703	1.4

The Fair Market Rent for a two-bedroom rental unit in the United States is \$960.

A renter household needs an annual income of \$38,400 in order for a two-bedroom rental unit at Fair Market Rent to be affordable.

A renter household needs 2.6 full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

In the United States, an Extremely Low Income family (30% of AMI) earns \$19,897 annually.

For an Extremely Low Income family earning 30% of the Area Median Income, monthly rent of \$497 or less is affordable.

If a household earns the equivalent of a job paying the mean renter wage, it can afford to spend \$703 or less in monthly rent.

A renter household needs 1.4 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.
 5: Based on 2009 BLS data, adjusted using the ratio of renter to overall household income reported in ACS and projected to April 1, 2011.

State Summary Table

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	Rent affordable		Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
								30% of AMI ⁴	at 30% of AMI					
ALABAMA	\$12.77	46%	\$664	\$26,554	1.8	\$55,139	\$1,378	\$16,542	\$414	532,009	29%	\$10.52	\$547	1.2
ALASKA	\$20.10	39%	\$1,045	\$41,813	2.6	\$81,505	\$2,038	\$24,451	\$611	85,107	36%	\$15.69	\$816	1.3
ARIZONA	\$17.45	41%	\$907	\$36,299	2.4	\$61,697	\$1,542	\$18,509	\$463	712,852	32%	\$13.46	\$700	1.3
ARKANSAS	\$11.86	39%	\$617	\$24,677	1.6	\$51,069	\$1,277	\$15,321	\$383	360,144	32%	\$10.51	\$547	1.1
CALIFORNIA	\$26.17	61%	\$1,361	\$54,431	3.3	\$73,533	\$1,838	\$22,060	\$551	5,125,759	42%	\$16.74	\$871	1.6
COLORADO	\$17.77	25%	\$924	\$36,957	2.5	\$74,415	\$1,860	\$22,325	\$558	594,540	32%	\$13.46	\$700	1.3
CONNECTICUT	\$23.37	55%	\$1,215	\$48,619	2.8	\$89,956	\$2,249	\$26,987	\$675	405,295	31%	\$15.10	\$785	1.5
DELAWARE	\$18.74	46%	\$974	\$38,979	2.6	\$73,067	\$1,827	\$21,920	\$548	86,124	26%	\$14.13	\$735	1.3
DISTRICT OF COLUMBIA	\$28.10	61%	\$1,461	\$58,440	3.4	\$106,100	\$2,653	\$31,830	\$796	137,657	55%	\$23.42	\$1,218	1.2
FLORIDA	\$19.78	53%	\$1,028	\$41,140	2.7	\$57,638	\$1,441	\$17,291	\$432	2,142,945	30%	\$13.18	\$685	1.5
GEORGIA	\$14.77	26%	\$768	\$30,713	2.0	\$60,853	\$1,521	\$18,256	\$456	1,110,050	32%	\$12.66	\$658	1.2
HAWAII	\$31.08	94%	\$1,616	\$64,651	4.3	\$78,790	\$1,970	\$23,637	\$591	183,562	42%	\$13.65	\$710	2.3
IDAHO	\$13.14	31%	\$683	\$27,335	1.8	\$57,260	\$1,431	\$17,178	\$429	158,913	29%	\$10.23	\$532	1.3
ILLINOIS	\$17.38	35%	\$904	\$36,146	2.1	\$70,660	\$1,766	\$21,198	\$530	1,456,703	31%	\$13.44	\$699	1.3
INDIANA	\$13.70	32%	\$713	\$28,501	1.9	\$61,024	\$1,526	\$18,307	\$458	703,556	29%	\$10.76	\$559	1.3
IOWA	\$12.47	30%	\$648	\$25,932	1.7	\$64,898	\$1,622	\$19,469	\$487	329,526	27%	\$9.85	\$512	1.3
KANSAS	\$13.15	33%	\$684	\$27,356	1.8	\$62,955	\$1,574	\$18,886	\$472	333,610	31%	\$11.00	\$572	1.2
KENTUCKY	\$12.18	37%	\$634	\$25,340	1.7	\$55,267	\$1,382	\$16,580	\$415	997,344	30%	\$10.39	\$540	1.2
LOUISIANA	\$14.86	64%	\$773	\$30,915	2.1	\$55,873	\$1,397	\$16,762	\$419	523,250	32%	\$11.82	\$614	1.3
MAINE	\$16.18	52%	\$842	\$33,660	2.2	\$61,015	\$1,525	\$18,305	\$458	147,341	27%	\$9.67	\$503	1.7
MARYLAND	\$24.76	68%	\$1,287	\$51,495	3.4	\$90,614	\$2,265	\$27,184	\$680	636,974	30%	\$14.43	\$751	1.7
MASSACHUSETTS	\$23.25	47%	\$1,209	\$48,357	2.9	\$87,807	\$2,195	\$26,342	\$659	863,874	35%	\$16.17	\$841	1.4
MICHIGAN	\$14.32	27%	\$745	\$29,786	1.9	\$62,133	\$1,553	\$18,640	\$466	980,243	25%	\$10.95	\$569	1.3
MINNESOTA	\$15.79	32%	\$821	\$32,839	2.2	\$74,528	\$1,863	\$22,358	\$559	518,458	25%	\$11.61	\$604	1.4
MISSISSIPPI	\$13.22	51%	\$687	\$27,490	1.8	\$47,967	\$1,199	\$14,390	\$360	320,349	30%	\$9.77	\$508	1.4
MISSOURI	\$13.62	40%	\$708	\$28,321	1.9	\$61,841	\$1,546	\$18,552	\$464	689,199	30%	\$11.36	\$591	1.2
MONTANA	\$13.22	42%	\$687	\$27,495	1.8	\$57,880	\$1,447	\$17,364	\$434	115,829	31%	\$9.56	\$497	1.4
NEBRASKA	\$12.78	29%	\$664	\$26,573	1.8	\$64,101	\$1,603	\$19,230	\$481	225,781	32%	\$10.33	\$537	1.2
NEVADA	\$19.53	42%	\$1,016	\$40,625	2.4	\$64,963	\$1,624	\$19,489	\$487	741,506	39%	\$14.27	\$742	1.4
NEW HAMPSHIRE	\$19.76	48%	\$1,028	\$41,110	2.7	\$79,612	\$1,990	\$23,884	\$597	135,541	27%	\$12.61	\$656	1.6
NEW JERSEY	\$24.54	56%	\$1,276	\$51,044	3.4	\$87,503	\$2,188	\$26,251	\$656	1,035,989	33%	\$15.82	\$823	1.6
NEW MEXICO	\$13.74	33%	\$715	\$28,583	1.8	\$55,374	\$1,384	\$16,612	\$415	223,959	30%	\$11.52	\$599	1.2
NEW YORK	\$24.38	61%	\$1,268	\$50,700	3.4	\$72,965	\$1,824	\$21,890	\$547	3,159,491	44%	\$19.98	\$1,039	1.2
NORTH CAROLINA	\$13.81	30%	\$718	\$28,735	1.9	\$59,033	\$1,476	\$17,710	\$443	1,131,480	32%	\$11.52	\$599	1.2
NORTH DAKOTA	\$11.52	37%	\$599	\$23,957	1.6	\$64,512	\$1,613	\$19,353	\$484	93,717	34%	\$10.25	\$533	1.1
OHIO	\$13.53	31%	\$704	\$28,150	1.8	\$61,984	\$1,550	\$18,595	\$465	1,381,079	31%	\$10.76	\$560	1.3
OKLAHOMA	\$12.50	42%	\$650	\$25,999	1.7	\$55,241	\$1,381	\$16,572	\$414	450,771	32%	\$11.20	\$582	1.1
OREGON	\$15.81	35%	\$822	\$32,890	1.9	\$64,075	\$1,602	\$19,222	\$481	522,709	36%	\$12.05	\$627	1.3
PENNSYLVANIA	\$16.09	43%	\$837	\$33,476	2.2	\$67,915	\$1,698	\$20,375	\$509	1,396,431	29%	\$12.49	\$650	1.3
PUERTO RICO	\$9.96	58%	\$518	\$20,710	1.4	\$23,323	\$583	\$6,997	\$175	323,891	27%	\$6.47	\$336	1.5
RHODE ISLAND	\$19.16	68%	\$996	\$39,853	2.6	\$75,709	\$1,893	\$22,713	\$568	147,634	37%	\$11.25	\$585	1.7

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income.

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2009 BLS data, adjusted using the ratio of renter to overall household income reported in American Community Survey 2005-2009 and projected to April 1, 2011

State Summary Table

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SOUTH CAROLINA	\$13.44	36%	\$699	\$27,959	1.9	\$56,387	\$1,410	\$16,916	\$423	502,785	30%	\$10.64	\$553	1.3
SOUTH DAKOTA	\$11.93	33%	\$620	\$24,805	1.6	\$59,379	\$1,484	\$17,814	\$445	98,959	31%	\$9.14	\$475	1.3
TENNESSEE	\$13.47	37%	\$700	\$28,012	1.9	\$56,001	\$1,400	\$16,800	\$420	730,515	30%	\$11.57	\$602	1.2
TEXAS	\$15.97	38%	\$830	\$33,214	2.2	\$61,067	\$1,527	\$18,320	\$458	2,918,840	35%	\$14.36	\$747	1.1
UTAH	\$14.80	30%	\$769	\$30,775	2.0	\$67,260	\$1,682	\$20,178	\$504	232,434	28%	\$11.38	\$592	1.3
VERMONT	\$19.04	65%	\$990	\$39,596	2.3	\$67,174	\$1,679	\$20,152	\$504	70,665	28%	\$10.75	\$559	1.8
VIRGINIA	\$19.65	55%	\$1,022	\$40,876	2.7	\$77,355	\$1,934	\$23,206	\$580	905,669	31%	\$14.90	\$775	1.3
WASHINGTON	\$19.10	44%	\$993	\$39,719	2.2	\$73,892	\$1,847	\$22,167	\$554	870,658	35%	\$13.96	\$726	1.4
WEST VIRGINIA	\$11.30	39%	\$588	\$23,510	1.6	\$50,760	\$1,269	\$15,228	\$381	192,028	26%	\$9.58	\$498	1.2
WISCONSIN	\$14.70	35%	\$764	\$30,576	2.0	\$68,297	\$1,707	\$20,489	\$512	677,283	30%	\$10.75	\$559	1.4
WYOMING	\$13.53	54%	\$703	\$28,140	1.9	\$67,495	\$1,687	\$20,249	\$506	62,684	30%	\$13.20	\$686	1.0

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income.

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2009 BLS data, adjusted using the ratio of renter to overall household income reported in American Community Survey 2005-2009 and projected to April 1, 2011.

Alabama

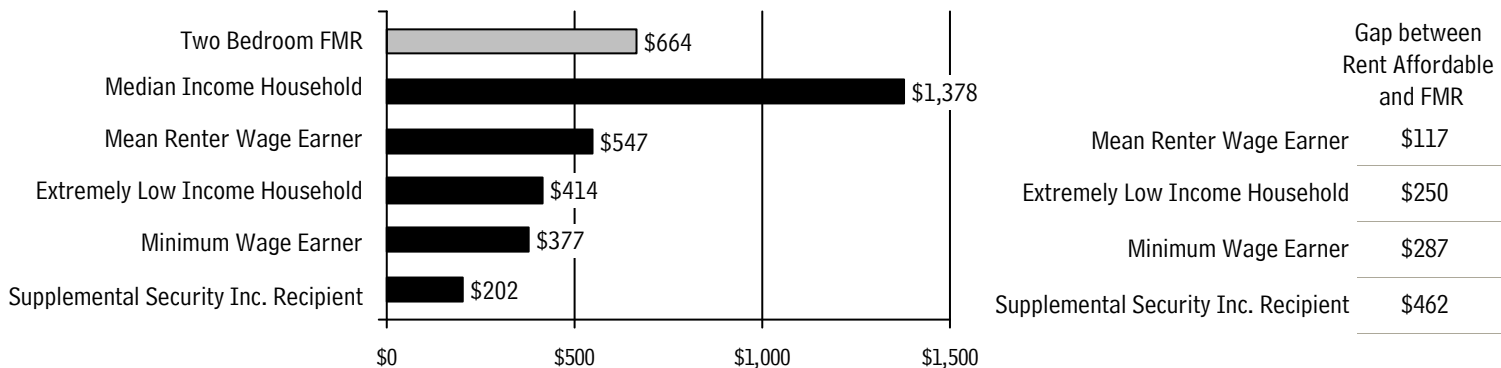
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$664. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,213 monthly or \$26,554 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.77

In Alabama, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alabama, the estimated mean (average) wage for a renter is \$10.52. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



ALABAMA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ALABAMA	\$12.77	46%	\$664	\$26,554	1.8	\$55,139	\$1,378	\$16,542	\$414	532,009	29%	\$10.52	\$547	1.2
COMBINED NONMETRO AREAS	\$10.91	45%	\$568	\$22,700	1.5	\$47,286	\$1,182	\$14,186	\$355	141,893	27%	\$9.01	\$469	1.2
<u>METROPOLITAN AREAS</u>														
ANNISTON-OXFORD MSA	\$11.25	41%	\$585	\$23,400	1.6	\$51,500	\$1,288	\$15,450	\$386	13,397	28%	\$9.36	\$486	1.2
AUBURN-PELIKA MSA	\$12.44	42%	\$647	\$25,880	1.7	\$60,600	\$1,515	\$18,180	\$455	20,984	39%	\$7.61	\$396	1.6
BIRMINGHAM-HOOVER HMFA	\$15.12	55%	\$786	\$31,440	2.1	\$62,000	\$1,550	\$18,600	\$465	111,917	29%	\$12.76	\$663	1.2
CHILTON COUNTY HMFA	\$11.77	54%	\$612	\$24,480	1.6	\$50,000	\$1,250	\$15,000	\$375	3,796	23%	\$7.84	\$408	1.5
COLUMBUS MSA	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	8,315	39%	\$10.60	\$551	1.2
DECATUR MSA	\$11.58	42%	\$602	\$24,080	1.6	\$55,200	\$1,380	\$16,560	\$414	15,337	26%	\$10.46	\$544	1.1
DOTHAN HMFA	\$10.62	41%	\$552	\$22,080	1.5	\$51,200	\$1,280	\$15,360	\$384	14,216	30%	\$9.64	\$501	1.1
FLORENCE-MUSCLE SHOALS MSA	\$11.50	41%	\$598	\$23,920	1.6	\$53,000	\$1,325	\$15,900	\$398	16,000	27%	\$7.44	\$387	1.5
GADSDEN MSA	\$11.40	41%	\$593	\$23,720	1.6	\$46,900	\$1,173	\$14,070	\$352	11,635	27%	\$9.72	\$506	1.2
HENRY COUNTY HMFA	\$10.31	50%	\$536	\$21,440	1.4	\$47,800	\$1,195	\$14,340	\$359	1,099	17%	\$7.76	\$404	1.3
HUNTSVILLE MSA	\$12.79	41%	\$665	\$26,600	1.8	\$70,800	\$1,770	\$21,240	\$531	43,326	29%	\$11.50	\$598	1.1
MOBILE MSA	\$13.44	41%	\$699	\$27,960	1.9	\$51,200	\$1,280	\$15,360	\$384	49,582	32%	\$10.67	\$555	1.3
MONTGOMERY MSA	\$14.13	41%	\$735	\$29,400	1.9	\$59,300	\$1,483	\$17,790	\$445	44,031	32%	\$10.36	\$539	1.4
TUSCALOOSA MSA	\$13.88	42%	\$722	\$28,880	1.9	\$55,700	\$1,393	\$16,710	\$418	30,025	38%	\$8.95	\$465	1.6
WALKER COUNTY HMFA	\$11.46	54%	\$596	\$23,840	1.6	\$48,000	\$1,200	\$14,400	\$360	6,456	23%	\$8.73	\$454	1.3
<u>COUNTIES</u>														
AUTAUGA COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,300	\$1,483	\$17,790	\$445	4,106	22%	\$9.18	\$477	1.5
BALDWIN COUNTY	\$14.69	41%	\$764	\$30,560	2.0	\$60,400	\$1,510	\$18,120	\$453	15,441	23%	\$9.34	\$486	1.6
BARBOUR COUNTY	\$10.37	41%	\$539	\$21,560	1.4	\$42,100	\$1,053	\$12,630	\$316	3,566	33%	\$6.94	\$361	1.5
BIBB COUNTY	\$15.12	55%	\$786	\$31,440	2.1	\$62,000	\$1,550	\$18,600	\$465	1,610	21%	\$7.99	\$415	1.9
BLOUNT COUNTY	\$15.12	55%	\$786	\$31,440	2.1	\$62,000	\$1,550	\$18,600	\$465	3,299	17%	\$8.30	\$431	1.8
BULLOCK COUNTY	\$10.58	42%	\$550	\$22,000	1.5	\$35,500	\$888	\$10,650	\$266	1,167	30%	\$5.65	\$294	1.9
BUTLER COUNTY	\$10.58	42%	\$550	\$22,000	1.5	\$41,800	\$1,045	\$12,540	\$314	2,472	31%	\$8.07	\$420	1.3
CALHOUN COUNTY	\$11.25	41%	\$585	\$23,400	1.6	\$51,500	\$1,288	\$15,450	\$386	13,397	28%	\$9.36	\$486	1.2
CHAMBERS COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$42,800	\$1,070	\$12,840	\$321	3,652	27%	\$9.55	\$496	1.1
CHEROKEE COUNTY	\$10.77	41%	\$560	\$22,400	1.5	\$49,900	\$1,248	\$14,970	\$374	2,139	21%	\$9.05	\$471	1.2
CHILTON COUNTY	\$11.77	54%	\$612	\$24,480	1.6	\$50,000	\$1,250	\$15,000	\$375	3,796	23%	\$7.84	\$408	1.5
CHOCTAW COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$38,300	\$958	\$11,490	\$287	989	17%	\$12.69	\$660	0.8
CLARKE COUNTY	\$10.31	42%	\$536	\$21,440	1.4	\$43,300	\$1,083	\$12,990	\$325	1,916	21%	\$11.75	\$611	0.9
CLAY COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$46,900	\$1,173	\$14,070	\$352	1,428	25%	\$8.43	\$438	1.2
CLEBURNE COUNTY	\$10.40	41%	\$541	\$21,640	1.4	\$42,800	\$1,070	\$12,840	\$321	1,302	25%	\$9.44	\$491	1.1
COFFEE COUNTY	\$10.60	41%	\$551	\$22,040	1.5	\$56,800	\$1,420	\$17,040	\$426	6,078	32%	\$8.85	\$460	1.2
COLBERT COUNTY	\$11.50	41%	\$598	\$23,920	1.6	\$53,000	\$1,325	\$15,900	\$398	6,097	27%	\$9.46	\$492	1.2
CONECUH COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$36,300	\$908	\$10,890	\$272	1,017	19%	\$6.60	\$343	1.6

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ALABAMA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COOSA COUNTY	\$10.31	43%	\$536	\$21,440	1.4	\$47,200	\$1,180	\$14,160	\$354	817	18%	\$11.13	\$579	0.9
COVINGTON COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$45,300	\$1,133	\$13,590	\$340	3,739	26%	\$8.41	\$437	1.2
CRENSHAW COUNTY	\$10.58	42%	\$550	\$22,000	1.5	\$46,800	\$1,170	\$14,040	\$351	2,055	35%	\$7.87	\$409	1.3
CULLMAN COUNTY	\$10.77	41%	\$560	\$22,400	1.5	\$50,900	\$1,273	\$15,270	\$382	8,183	26%	\$9.09	\$473	1.2
DALE COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$50,900	\$1,273	\$15,270	\$382	7,415	39%	\$16.10	\$837	0.6
DALLAS COUNTY	\$10.52	41%	\$547	\$21,880	1.5	\$34,900	\$873	\$10,470	\$262	6,611	39%	\$8.32	\$432	1.3
DEKALB COUNTY	\$10.31	42%	\$536	\$21,440	1.4	\$43,400	\$1,085	\$13,020	\$326	6,024	24%	\$10.03	\$522	1.0
ELMORE COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,300	\$1,483	\$17,790	\$445	5,680	22%	\$8.27	\$430	1.7
ESCAMBIA COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$44,800	\$1,120	\$13,440	\$336	3,738	26%	\$9.19	\$478	1.1
ETOWAH COUNTY	\$11.40	41%	\$593	\$23,720	1.6	\$46,900	\$1,173	\$14,070	\$352	11,635	27%	\$9.72	\$506	1.2
FAYETTE COUNTY	\$10.31	67%	\$536	\$21,440	1.4	\$46,100	\$1,153	\$13,830	\$346	1,775	24%	\$6.75	\$351	1.5
FRANKLIN COUNTY	\$10.31	49%	\$536	\$21,440	1.4	\$45,200	\$1,130	\$13,560	\$339	3,888	31%	\$8.58	\$446	1.2
GENEVA COUNTY	\$10.62	41%	\$552	\$22,080	1.5	\$51,200	\$1,280	\$15,360	\$384	2,646	25%	\$8.27	\$430	1.3
GREENE COUNTY	\$13.88	42%	\$722	\$28,880	1.9	\$55,700	\$1,393	\$16,710	\$418	1,176	32%	\$10.88	\$566	1.3
HALE COUNTY	\$13.88	42%	\$722	\$28,880	1.9	\$55,700	\$1,393	\$16,710	\$418	1,726	28%	\$8.22	\$427	1.7
HENRY COUNTY	\$10.31	50%	\$536	\$21,440	1.4	\$47,800	\$1,195	\$14,340	\$359	1,099	17%	\$7.76	\$404	1.3
HOUSTON COUNTY	\$10.62	41%	\$552	\$22,080	1.5	\$51,200	\$1,280	\$15,360	\$384	11,570	31%	\$9.78	\$508	1.1
JACKSON COUNTY	\$10.31	49%	\$536	\$21,440	1.4	\$47,300	\$1,183	\$14,190	\$355	4,767	22%	\$7.60	\$395	1.4
JEFFERSON COUNTY	\$15.12	55%	\$786	\$31,440	2.1	\$62,000	\$1,550	\$18,600	\$465	88,748	33%	\$13.22	\$687	1.1
LAMAR COUNTY	\$10.31	56%	\$536	\$21,440	1.4	\$45,500	\$1,138	\$13,650	\$341	1,553	25%	\$6.71	\$349	1.5
LAUDERDALE COUNTY	\$11.50	41%	\$598	\$23,920	1.6	\$53,000	\$1,325	\$15,900	\$398	9,903	27%	\$6.13	\$319	1.9
LAWRENCE COUNTY	\$11.58	42%	\$602	\$24,080	1.6	\$55,200	\$1,380	\$16,560	\$414	2,804	21%	\$11.77	\$612	1.0
LEE COUNTY	\$12.44	42%	\$647	\$25,880	1.7	\$60,600	\$1,515	\$18,180	\$455	20,984	39%	\$7.61	\$396	1.6
LIMESTONE COUNTY	\$12.79	41%	\$665	\$26,600	1.8	\$70,800	\$1,770	\$21,240	\$531	6,182	24%	\$9.58	\$498	1.3
LOWNDES COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,300	\$1,483	\$17,790	\$445	1,144	24%	\$9.32	\$485	1.5
MACON COUNTY	\$10.60	41%	\$551	\$22,040	1.5	\$44,000	\$1,100	\$13,200	\$330	2,797	34%	\$6.64	\$345	1.6
MADISON COUNTY	\$12.79	41%	\$665	\$26,600	1.8	\$70,800	\$1,770	\$21,240	\$531	37,144	30%	\$11.70	\$608	1.1
MARENGO COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$40,900	\$1,023	\$12,270	\$307	2,289	27%	\$6.89	\$358	1.5
MARION COUNTY	\$10.31	51%	\$536	\$21,440	1.4	\$44,500	\$1,113	\$13,350	\$334	3,466	26%	\$7.45	\$387	1.4
MARSHALL COUNTY	\$10.98	41%	\$571	\$22,840	1.5	\$50,600	\$1,265	\$15,180	\$380	8,954	27%	\$7.20	\$375	1.5
MOBILE COUNTY	\$13.44	41%	\$699	\$27,960	1.9	\$51,200	\$1,280	\$15,360	\$384	49,582	32%	\$10.67	\$555	1.3
MONROE COUNTY	\$10.31	52%	\$536	\$21,440	1.4	\$40,300	\$1,008	\$12,090	\$302	2,560	27%	\$9.48	\$493	1.1
MONTGOMERY COUNTY	\$14.13	41%	\$735	\$29,400	1.9	\$59,300	\$1,483	\$17,790	\$445	33,101	37%	\$10.78	\$561	1.3
MORGAN COUNTY	\$11.58	42%	\$602	\$24,080	1.6	\$55,200	\$1,380	\$16,560	\$414	12,533	27%	\$10.30	\$536	1.1
PERRY COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$30,300	\$758	\$9,090	\$227	1,488	33%	\$7.56	\$393	1.4
PICKENS COUNTY	\$10.31	56%	\$536	\$21,440	1.4	\$40,100	\$1,003	\$12,030	\$301	2,213	27%	\$6.70	\$348	1.5
PIKE COUNTY	\$10.31	52%	\$536	\$21,440	1.4	\$41,300	\$1,033	\$12,390	\$310	5,544	43%	\$8.02	\$417	1.3
RANDOLPH COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$46,400	\$1,160	\$13,920	\$348	1,683	21%	\$6.94	\$361	1.5
RUSSELL COUNTY	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	8,315	39%	\$10.60	\$551	1.2
SHELBY COUNTY	\$15.12	55%	\$786	\$31,440	2.1	\$62,000	\$1,550	\$18,600	\$465	13,626	20%	\$12.22	\$636	1.2
ST. CLAIR COUNTY	\$15.12	55%	\$786	\$31,440	2.1	\$62,000	\$1,550	\$18,600	\$465	4,634	18%	\$8.61	\$448	1.8

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ALABAMA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SUMTER COUNTY	\$10.31	56%	\$536	\$21,440	1.4	\$27,000	\$675	\$8,100	\$203	1,809	34%	\$8.78	\$456	1.2
TALLADEGA COUNTY	\$10.48	42%	\$545	\$21,800	1.4	\$46,800	\$1,170	\$14,040	\$351	8,579	28%	\$10.64	\$553	1.0
TALLAPOOSA COUNTY	\$10.35	42%	\$538	\$21,520	1.4	\$50,800	\$1,270	\$15,240	\$381	4,215	26%	\$7.67	\$399	1.3
TUSCALOOSA COUNTY	\$13.88	42%	\$722	\$28,880	1.9	\$55,700	\$1,393	\$16,710	\$418	27,123	39%	\$8.93	\$464	1.6
WALKER COUNTY	\$11.46	54%	\$596	\$23,840	1.6	\$48,000	\$1,200	\$14,400	\$360	6,456	23%	\$8.73	\$454	1.3
WASHINGTON COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$53,200	\$1,330	\$15,960	\$399	942	14%	\$14.71	\$765	0.7
WILCOX COUNTY	\$10.31	53%	\$536	\$21,440	1.4	\$28,300	\$708	\$8,490	\$212	1,088	25%	\$10.91	\$567	0.9
WINSTON COUNTY	\$10.31	51%	\$536	\$21,440	1.4	\$38,900	\$973	\$11,670	\$292	2,534	27%	\$7.79	\$405	1.3

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Alaska

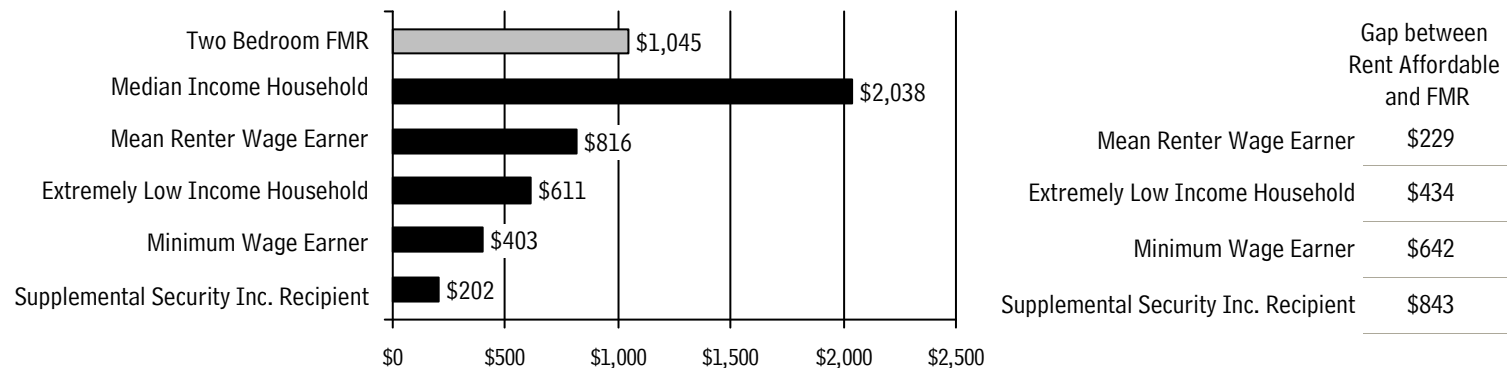
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,045. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,484 monthly or \$41,813 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.10

In Alaska, a minimum wage worker earns an hourly wage of \$7.75. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 104 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alaska, the estimated mean (average) wage for a renter is \$15.69. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



ALASKA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ALASKA	\$20.10	39%	\$1,045	\$41,813	2.6	\$81,505	\$2,038	\$24,451	\$611	85,107	36%	\$15.69	\$816	1.3
COMBINED NONMETRO AREAS	\$21.19	36%	\$1,102	\$44,083	2.7	\$71,633	\$1,791	\$21,490	\$537	27,124	35%	\$18.40	\$957	1.2
<u>METROPOLITAN AREAS</u>														
ANCHORAGE HMFA	\$19.92	41%	\$1,036	\$41,440	2.6	\$84,000	\$2,100	\$25,200	\$630	40,446	39%	\$15.26	\$794	1.3
FAIRBANKS MSA	\$18.79	36%	\$977	\$39,080	2.4	\$91,700	\$2,293	\$27,510	\$688	13,116	41%	\$13.77	\$716	1.4
MATANUSKA-SUSITNA BOROUGH HMFA	\$18.94	44%	\$985	\$39,400	2.4	\$89,400	\$2,235	\$26,820	\$671	4,421	20%	\$8.79	\$457	2.2
<u>COUNTIES</u>														
ALEUTIANS EAST BOROUGH	\$21.98	36%	\$1,143	\$45,720	2.8	\$64,000	\$1,600	\$19,200	\$480	208	59%	\$14.04	\$730	1.6
ALEUTIANS WEST CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$82,700	\$2,068	\$24,810	\$620	397	71%	\$18.82	\$978	1.2
ANCHORAGE MUNICIPALITY	\$19.92	41%	\$1,036	\$41,440	2.6	\$84,000	\$2,100	\$25,200	\$630	40,446	39%	\$15.26	\$794	1.3
BETHEL CENSUS AREA	\$26.56	36%	\$1,381	\$55,240	3.4	\$59,400	\$1,485	\$17,820	\$446	1,627	39%	\$18.27	\$950	1.5
BRISTOL BAY BOROUGH	\$21.98	36%	\$1,143	\$45,720	2.8	\$78,300	\$1,958	\$23,490	\$587	135	49%	\$17.94	\$933	1.2
DENALI BOROUGH	\$19.79	36%	\$1,029	\$41,160	2.6	\$96,500	\$2,413	\$28,950	\$724	187	36%	\$16.91	\$879	1.2
DILLINGHAM CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$68,200	\$1,705	\$20,460	\$512	569	39%	\$14.92	\$776	1.5
FAIRBANKS NORTH STAR BOROUGH	\$18.79	36%	\$977	\$39,080	2.4	\$91,700	\$2,293	\$27,510	\$688	13,116	41%	\$13.77	\$716	1.4
HAINES BOROUGH	\$19.79	36%	\$1,029	\$41,160	2.6	\$61,900	\$1,548	\$18,570	\$464	335	28%	\$11.81	\$614	1.7
HOONAH-ANGOON CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$54,200	\$1,355	\$16,260	\$407	257	26%	\$7.98	\$415	2.8
JUNEAU CITY AND BOROUGH	\$23.98	36%	\$1,247	\$49,880	3.1	\$92,900	\$2,323	\$27,870	\$697	4,296	36%	\$10.90	\$567	2.2
KENAI PENINSULA BOROUGH	\$16.00	36%	\$832	\$33,280	2.1	\$73,400	\$1,835	\$22,020	\$551	5,323	27%	\$11.50	\$598	1.4
KETCHIKAN GATEWAY BOROUGH	\$21.04	36%	\$1,094	\$43,760	2.7	\$77,000	\$1,925	\$23,100	\$578	2,330	39%	\$12.04	\$626	1.7
KODIAK ISLAND BOROUGH	\$22.65	36%	\$1,178	\$47,120	2.9	\$67,700	\$1,693	\$20,310	\$508	2,050	45%	\$14.23	\$740	1.6
LAKE AND PENINSULA BOROUGH	\$21.98	36%	\$1,143	\$45,720	2.8	\$57,300	\$1,433	\$17,190	\$430	162	35%	\$17.24	\$897	1.3
MATANUSKA-SUSITNA BOROUGH	\$18.94	44%	\$985	\$39,400	2.4	\$89,400	\$2,235	\$26,820	\$671	4,421	20%	\$8.79	\$457	2.2
NOME CENSUS AREA	\$22.56	36%	\$1,173	\$46,920	2.9	\$53,000	\$1,325	\$15,900	\$398	1,131	44%	\$18.60	\$967	1.2
NORTH SLOPE BOROUGH	\$24.17	36%	\$1,257	\$50,280	3.1	\$71,900	\$1,798	\$21,570	\$539	1,188	58%	\$39.28	\$2,042	0.6
NORTHWEST ARCTIC BOROUGH	\$21.98	36%	\$1,143	\$45,720	2.8	\$57,300	\$1,433	\$17,190	\$430	839	48%	\$31.22	\$1,624	0.7
PETERSBURG CENSUS AREA, ALASKA	\$21.98	36%	\$1,143	\$45,720	2.8	\$78,600	\$1,965	\$23,580	\$590	352	21%	\$7.95	\$414	2.8
PRINCE OF WALES-HYDER CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$52,100	\$1,303	\$15,630	\$391	712	31%	\$14.34	\$746	1.5
SITKA CITY AND BOROUGH, ALASKA	\$20.08	36%	\$1,044	\$41,760	2.6	\$74,700	\$1,868	\$22,410	\$560	1,584	45%	\$12.00	\$624	1.7
SKAGWAY MUNICIPALITY CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$87,200	\$2,180	\$26,160	\$654	134	35%	\$15.91	\$827	1.4
SOUTHEAST FAIRBANKS CENSUS AREA	\$19.79	36%	\$1,029	\$41,160	2.6	\$62,700	\$1,568	\$18,810	\$470	714	32%	\$33.56	\$1,745	0.6
VALDEZ-CORDOVA CENSUS AREA	\$19.79	36%	\$1,029	\$41,160	2.6	\$72,900	\$1,823	\$21,870	\$547	1,036	28%	\$15.42	\$802	1.3
WADE HAMPTON CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$36,700	\$918	\$11,010	\$275	620	37%	\$15.32	\$797	1.4
WRANGELL CITY AND BOROUGH CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$55,200	\$1,380	\$16,560	\$414	206	21%	\$9.96	\$518	2.2
YAKUTAT CITY AND BOROUGH	\$21.98	36%	\$1,143	\$45,720	2.8	\$88,600	\$2,215	\$26,580	\$665	57	34%	\$7.86	\$409	2.8
YUKON-KOYUKUK CENSUS AREA	\$21.98	36%	\$1,143	\$45,720	2.8	\$47,200	\$1,180	\$14,160	\$354	675	32%	\$19.07	\$992	1.2

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Arizona

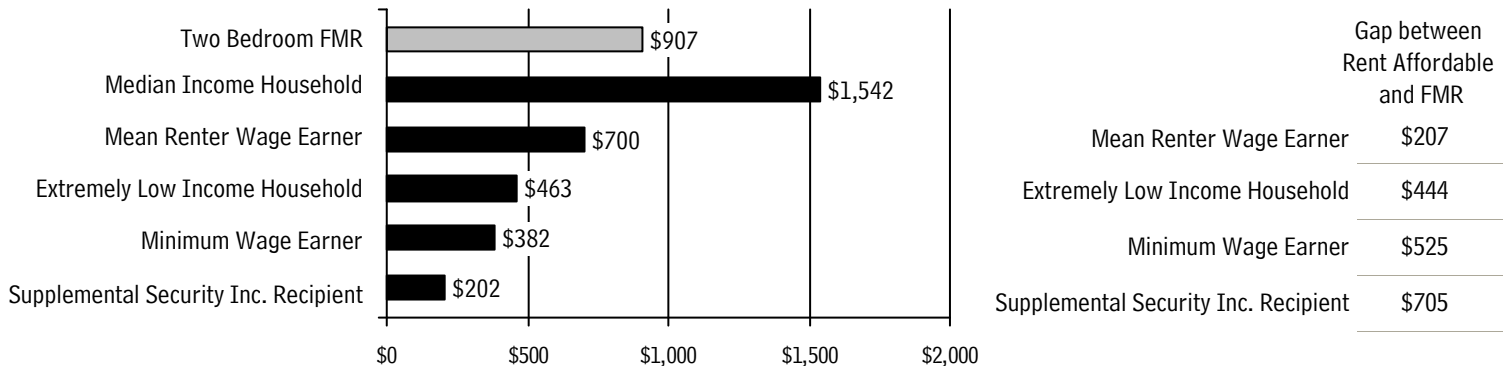
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$907. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,025 monthly or \$36,299 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.45

In Arizona, a minimum wage worker earns an hourly wage of \$7.35. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 95 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arizona, the estimated mean (average) wage for a renter is \$13.46. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



ARIZONA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ARIZONA	\$17.45	41%	\$907	\$36,299	2.4	\$61,697	\$1,542	\$18,509	\$463	712,852	32%	\$13.46	\$700	1.3
COMBINED NONMETRO AREAS	\$14.54	54%	\$756	\$30,245	2.0	\$47,638	\$1,191	\$14,291	\$357	42,200	27%	\$13.22	\$688	1.1
<u>METROPOLITAN AREAS</u>														
FLAGSTAFF MSA	\$21.85	71%	\$1,136	\$45,440	3.0	\$60,900	\$1,523	\$18,270	\$457	17,316	39%	\$10.72	\$558	2.0
LAKE HAVASU CITY-KINGMAN MSA	\$15.62	53%	\$812	\$32,480	2.1	\$50,500	\$1,263	\$15,150	\$379	21,288	28%	\$11.22	\$583	1.4
PHOENIX-MESA-SCOTTSDALE MSA	\$18.00	37%	\$936	\$37,440	2.4	\$65,500	\$1,638	\$19,650	\$491	462,693	32%	\$14.11	\$734	1.3
PRESCOTT MSA	\$17.67	54%	\$919	\$36,760	2.4	\$56,900	\$1,423	\$17,070	\$427	22,583	26%	\$11.80	\$614	1.5
TUCSON MSA	\$16.31	43%	\$848	\$33,920	2.2	\$59,600	\$1,490	\$17,880	\$447	126,089	34%	\$11.73	\$610	1.4
YUMA MSA	\$16.06	54%	\$835	\$33,400	2.2	\$43,900	\$1,098	\$13,170	\$329	20,683	29%	\$10.03	\$521	1.6
<u>COUNTIES</u>														
APACHE COUNTY	\$12.44	54%	\$647	\$25,880	1.7	\$36,800	\$920	\$11,040	\$276	4,448	24%	\$15.41	\$801	0.8
COCHISE COUNTY	\$14.65	54%	\$762	\$30,480	2.0	\$55,200	\$1,380	\$16,560	\$414	14,489	30%	\$12.92	\$672	1.1
COCONINO COUNTY	\$21.85	71%	\$1,136	\$45,440	3.0	\$60,900	\$1,523	\$18,270	\$457	17,316	39%	\$10.72	\$558	2.0
GILA COUNTY	\$16.92	54%	\$880	\$35,200	2.3	\$46,400	\$1,160	\$13,920	\$348	4,234	22%	\$12.90	\$671	1.3
GRAHAM COUNTY	\$13.79	54%	\$717	\$28,680	1.9	\$49,600	\$1,240	\$14,880	\$372	3,200	29%	\$11.20	\$582	1.2
GREENLEE COUNTY	\$14.56	54%	\$757	\$30,280	2.0	\$54,800	\$1,370	\$16,440	\$411	1,448	50%	\$36.95	\$1,921	0.4
LA PAZ COUNTY	\$14.08	54%	\$732	\$29,280	1.9	\$37,900	\$948	\$11,370	\$284	2,431	26%	\$8.05	\$419	1.7
MARICOPA COUNTY	\$18.00	37%	\$936	\$37,440	2.4	\$65,500	\$1,638	\$19,650	\$491	438,172	33%	\$14.17	\$737	1.3
MOHAVE COUNTY	\$15.62	53%	\$812	\$32,480	2.1	\$50,500	\$1,263	\$15,150	\$379	21,288	28%	\$11.22	\$583	1.4
NAVAJO COUNTY	\$14.44	54%	\$751	\$30,040	2.0	\$46,200	\$1,155	\$13,860	\$347	9,174	26%	\$12.47	\$648	1.2
PIMA COUNTY	\$16.31	43%	\$848	\$33,920	2.2	\$59,600	\$1,490	\$17,880	\$447	126,089	34%	\$11.73	\$610	1.4
PINAL COUNTY	\$18.00	37%	\$936	\$37,440	2.4	\$65,500	\$1,638	\$19,650	\$491	24,521	23%	\$11.36	\$590	1.6
SANTA CRUZ COUNTY	\$15.27	54%	\$794	\$31,760	2.1	\$44,200	\$1,105	\$13,260	\$332	2,776	25%	\$9.58	\$498	1.6
YAVAPAI COUNTY	\$17.67	54%	\$919	\$36,760	2.4	\$56,900	\$1,423	\$17,070	\$427	22,583	26%	\$11.80	\$614	1.5
YUMA COUNTY	\$16.06	54%	\$835	\$33,400	2.2	\$43,900	\$1,098	\$13,170	\$329	20,683	29%	\$10.03	\$521	1.6

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Arkansas

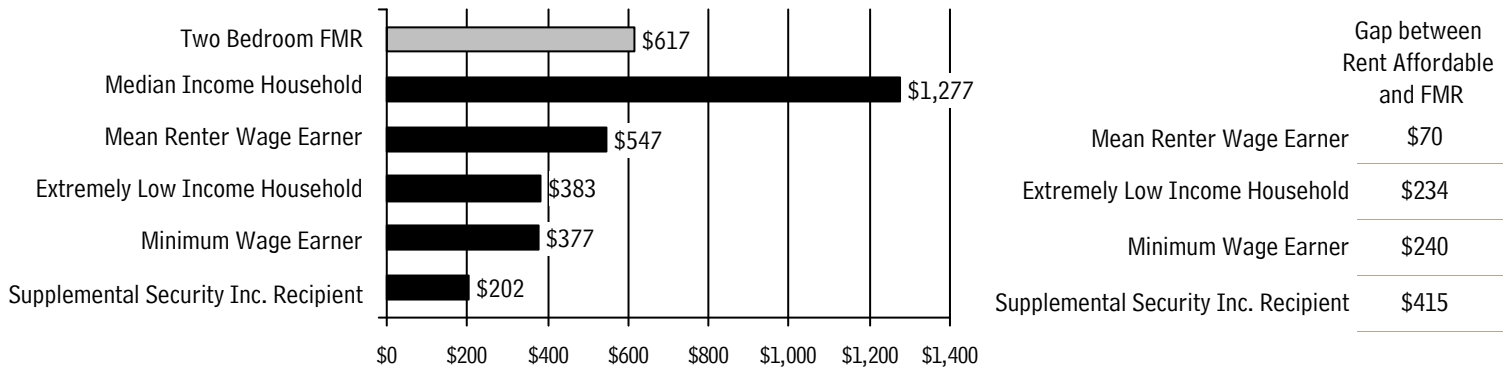
In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$617. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,056 monthly or \$24,677 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.86

In Arkansas, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 65 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arkansas, the estimated mean (average) wage for a renter is \$10.51. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



ARKANSAS	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ARKANSAS	\$11.86	39%	\$617	\$24,677	1.6	\$51,069	\$1,277	\$15,321	\$383	360,144	32%	\$10.51	\$547	1.1
COMBINED NONMETRO AREAS	\$10.52	40%	\$547	\$21,874	1.5	\$43,592	\$1,090	\$13,078	\$327	134,692	29%	\$9.04	\$470	1.2
<u>METROPOLITAN AREAS</u>														
FAYETTEVILLE-SPRINGDALE-ROGERS HMFA	\$12.21	33%	\$635	\$25,400	1.7	\$57,500	\$1,438	\$17,250	\$431	54,929	36%	\$13.10	\$681	0.9
FORT SMITH HMFA	\$10.85	38%	\$564	\$22,560	1.5	\$47,800	\$1,195	\$14,340	\$359	23,279	34%	\$9.75	\$507	1.1
FRANKLIN COUNTY HMFA	\$10.31	45%	\$536	\$21,440	1.4	\$41,200	\$1,030	\$12,360	\$309	1,573	23%	\$9.64	\$501	1.1
GRANT COUNTY HMFA	\$11.00	42%	\$572	\$22,880	1.5	\$60,400	\$1,510	\$18,120	\$453	1,244	19%	\$8.00	\$416	1.4
HOT SPRINGS MSA	\$12.42	35%	\$646	\$25,840	1.7	\$48,800	\$1,220	\$14,640	\$366	11,235	29%	\$8.48	\$441	1.5
JONESBORO HMFA	\$11.29	39%	\$587	\$23,480	1.6	\$55,300	\$1,383	\$16,590	\$415	13,229	38%	\$9.19	\$478	1.2
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY HMFA	\$13.79	41%	\$717	\$28,680	1.9	\$61,500	\$1,538	\$18,450	\$461	89,209	35%	\$11.67	\$607	1.2
MEMPHIS HMFA	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	8,530	43%	\$9.68	\$503	1.5
PINE BLUFF MSA	\$11.85	35%	\$616	\$24,640	1.6	\$47,800	\$1,195	\$14,340	\$359	12,839	34%	\$8.83	\$459	1.3
POINSETT COUNTY HMFA	\$10.31	48%	\$536	\$21,440	1.4	\$41,000	\$1,025	\$12,300	\$308	3,551	35%	\$7.52	\$391	1.4
TEXARKANA MSA	\$12.19	40%	\$634	\$25,360	1.7	\$51,200	\$1,280	\$15,360	\$384	5,834	35%	\$9.27	\$482	1.3
<u>COUNTIES</u>														
ARKANSAS COUNTY	\$10.31	44%	\$536	\$21,440	1.4	\$49,100	\$1,228	\$14,730	\$368	2,982	36%	\$9.04	\$470	1.1
ASHLEY COUNTY	\$10.88	35%	\$566	\$22,640	1.5	\$45,500	\$1,138	\$13,650	\$341	2,932	31%	\$10.90	\$567	1.0
BAXTER COUNTY	\$11.10	35%	\$577	\$23,080	1.5	\$43,800	\$1,095	\$13,140	\$329	4,022	22%	\$9.16	\$476	1.2
BENTON COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$57,500	\$1,438	\$17,250	\$431	21,490	29%	\$14.50	\$754	0.8
BOONE COUNTY	\$10.48	35%	\$545	\$21,800	1.4	\$49,400	\$1,235	\$14,820	\$371	3,608	26%	\$10.82	\$563	1.0
BRADLEY COUNTY	\$10.31	40%	\$536	\$21,440	1.4	\$38,100	\$953	\$11,430	\$286	1,555	32%	\$8.48	\$441	1.2
CALHOUN COUNTY	\$10.31	40%	\$536	\$21,440	1.4	\$41,000	\$1,025	\$12,300	\$308	350	15%	\$18.76	\$975	0.5
CARROLL COUNTY	\$10.87	35%	\$565	\$22,600	1.5	\$44,200	\$1,105	\$13,260	\$332	3,209	30%	\$8.06	\$419	1.3
CHICOT COUNTY	\$10.31	40%	\$536	\$21,440	1.4	\$28,600	\$715	\$8,580	\$215	2,004	39%	\$8.03	\$417	1.3
CLARK COUNTY	\$10.71	35%	\$557	\$22,280	1.5	\$47,200	\$1,180	\$14,160	\$354	2,892	33%	\$7.32	\$381	1.5
CLAY COUNTY	\$10.31	61%	\$536	\$21,440	1.4	\$41,000	\$1,025	\$12,300	\$308	1,846	26%	\$9.05	\$470	1.1
CLEBURNE COUNTY	\$11.23	35%	\$584	\$23,360	1.5	\$48,900	\$1,223	\$14,670	\$367	2,160	21%	\$8.09	\$421	1.4
CLEVELAND COUNTY	\$11.85	35%	\$616	\$24,640	1.6	\$47,800	\$1,195	\$14,340	\$359	796	24%	\$6.39	\$332	1.9
COLUMBIA COUNTY	\$10.40	35%	\$541	\$21,640	1.4	\$47,800	\$1,195	\$14,340	\$359	3,121	30%	\$9.86	\$513	1.1
CONWAY COUNTY	\$10.31	39%	\$536	\$21,440	1.4	\$50,100	\$1,253	\$15,030	\$376	1,883	23%	\$6.71	\$349	1.5
CRAIGHEAD COUNTY	\$11.29	39%	\$587	\$23,480	1.6	\$55,300	\$1,383	\$16,590	\$415	13,229	38%	\$9.19	\$478	1.2
CRAWFORD COUNTY	\$10.85	38%	\$564	\$22,560	1.5	\$47,800	\$1,195	\$14,340	\$359	5,908	28%	\$8.24	\$428	1.3
CRITTENDEN COUNTY	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	8,530	43%	\$9.68	\$503	1.5
CROSS COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$45,600	\$1,140	\$13,680	\$342	1,997	28%	\$8.36	\$435	1.2
DALLAS COUNTY	\$10.31	40%	\$536	\$21,440	1.4	\$43,900	\$1,098	\$13,170	\$329	947	29%	\$6.79	\$353	1.5
DESHA COUNTY	\$10.31	40%	\$536	\$21,440	1.4	\$33,700	\$843	\$10,110	\$253	2,410	42%	\$8.09	\$420	1.3
DREW COUNTY	\$11.38	61%	\$592	\$23,680	1.6	\$45,000	\$1,125	\$13,500	\$338	2,626	34%	\$7.80	\$405	1.5

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ARKANSAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FAULKNER COUNTY	\$13.79	41%	\$717	\$28,680	1.9	\$61,500	\$1,538	\$18,450	\$461	12,906	33%	\$9.28	\$483	1.5
FRANKLIN COUNTY	\$10.31	45%	\$536	\$21,440	1.4	\$41,200	\$1,030	\$12,360	\$309	1,573	23%	\$9.64	\$501	1.1
FULTON COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$42,000	\$1,050	\$12,600	\$315	928	21%	\$5.71	\$297	1.8
GARLAND COUNTY	\$12.42	35%	\$646	\$25,840	1.7	\$48,800	\$1,220	\$14,640	\$366	11,235	29%	\$8.48	\$441	1.5
GRANT COUNTY	\$11.00	42%	\$572	\$22,880	1.5	\$60,400	\$1,510	\$18,120	\$453	1,244	19%	\$8.00	\$416	1.4
GREENE COUNTY	\$10.31	35%	\$536	\$21,440	1.4	\$48,100	\$1,203	\$14,430	\$361	5,482	33%	\$7.93	\$412	1.3
HEMPSTEAD COUNTY	\$10.58	35%	\$550	\$22,000	1.5	\$42,300	\$1,058	\$12,690	\$317	2,936	33%	\$8.49	\$442	1.2
HOT SPRING COUNTY	\$10.31	37%	\$536	\$21,440	1.4	\$48,400	\$1,210	\$14,520	\$363	2,640	23%	\$9.22	\$480	1.1
HOWARD COUNTY	\$10.31	57%	\$536	\$21,440	1.4	\$43,600	\$1,090	\$13,080	\$327	1,571	29%	\$7.38	\$384	1.4
INDEPENDENCE COUNTY	\$10.31	35%	\$536	\$21,440	1.4	\$44,700	\$1,118	\$13,410	\$335	3,864	27%	\$9.47	\$493	1.1
IZARD COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$39,600	\$990	\$11,880	\$297	1,279	22%	\$6.00	\$312	1.7
JACKSON COUNTY	\$10.31	64%	\$536	\$21,440	1.4	\$36,800	\$920	\$11,040	\$276	2,407	35%	\$10.81	\$562	1.0
JEFFERSON COUNTY	\$11.85	35%	\$616	\$24,640	1.6	\$47,800	\$1,195	\$14,340	\$359	10,761	36%	\$9.05	\$471	1.3
JOHNSON COUNTY	\$10.31	38%	\$536	\$21,440	1.4	\$41,700	\$1,043	\$12,510	\$313	2,624	29%	\$8.67	\$451	1.2
LAFAYETTE COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$38,700	\$968	\$11,610	\$290	749	24%	\$6.86	\$356	1.6
LAWRENCE COUNTY	\$10.31	52%	\$536	\$21,440	1.4	\$40,200	\$1,005	\$12,060	\$302	2,214	31%	\$7.47	\$388	1.4
LEE COUNTY	\$10.31	43%	\$536	\$21,440	1.4	\$34,200	\$855	\$10,260	\$257	1,565	37%	\$7.51	\$391	1.4
LINCOLN COUNTY	\$11.85	35%	\$616	\$24,640	1.6	\$47,800	\$1,195	\$14,340	\$359	1,282	30%	\$6.65	\$346	1.8
LITTLE RIVER COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$49,600	\$1,240	\$14,880	\$372	1,598	29%	\$14.77	\$768	0.7
LOGAN COUNTY	\$10.31	51%	\$536	\$21,440	1.4	\$48,100	\$1,203	\$14,430	\$361	1,878	21%	\$7.71	\$401	1.3
LONOKE COUNTY	\$13.79	41%	\$717	\$28,680	1.9	\$61,500	\$1,538	\$18,450	\$461	6,001	26%	\$7.36	\$383	1.9
MADISON COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$57,500	\$1,438	\$17,250	\$431	1,252	23%	\$7.39	\$384	1.7
MARION COUNTY	\$10.31	46%	\$536	\$21,440	1.4	\$43,500	\$1,088	\$13,050	\$326	1,284	19%	\$6.84	\$356	1.5
MILLER COUNTY	\$12.19	40%	\$634	\$25,360	1.7	\$51,200	\$1,280	\$15,360	\$384	5,834	35%	\$9.27	\$482	1.3
MISSISSIPPI COUNTY	\$10.60	35%	\$551	\$22,040	1.5	\$39,300	\$983	\$11,790	\$295	7,560	41%	\$12.15	\$632	0.9
MONROE COUNTY	\$10.31	39%	\$536	\$21,440	1.4	\$36,200	\$905	\$10,860	\$272	1,466	39%	\$5.72	\$297	1.8
MONTGOMERY COUNTY	\$11.69	35%	\$608	\$24,320	1.6	\$45,100	\$1,128	\$13,530	\$338	600	17%	\$5.58	\$290	2.1
NEVADA COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$47,900	\$1,198	\$14,370	\$359	1,577	34%	\$10.50	\$546	1.0
NEWTON COUNTY	\$10.35	35%	\$538	\$21,520	1.4	\$40,100	\$1,003	\$12,030	\$301	723	20%	\$4.57	\$238	2.3
OUACHITA COUNTY	\$10.31	58%	\$536	\$21,440	1.4	\$40,600	\$1,015	\$12,180	\$305	3,356	30%	\$8.11	\$422	1.3
PERRY COUNTY	\$13.79	41%	\$717	\$28,680	1.9	\$61,500	\$1,538	\$18,450	\$461	810	20%	\$8.21	\$427	1.7
PHILLIPS COUNTY	\$10.31	52%	\$536	\$21,440	1.4	\$30,900	\$773	\$9,270	\$232	4,199	47%	\$8.09	\$420	1.3
PIKE COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$42,700	\$1,068	\$12,810	\$320	1,011	23%	\$6.88	\$358	1.6
POINSETT COUNTY	\$10.31	48%	\$536	\$21,440	1.4	\$41,000	\$1,025	\$12,300	\$308	3,551	35%	\$7.52	\$391	1.4
POLK COUNTY	\$10.31	49%	\$536	\$21,440	1.4	\$41,600	\$1,040	\$12,480	\$312	1,661	21%	\$7.83	\$407	1.3
POPE COUNTY	\$10.75	35%	\$559	\$22,360	1.5	\$48,600	\$1,215	\$14,580	\$365	6,783	31%	\$8.77	\$456	1.2
PRAIRIE COUNTY	\$10.31	39%	\$536	\$21,440	1.4	\$39,900	\$998	\$11,970	\$299	1,211	31%	\$6.87	\$357	1.5
PULASKI COUNTY	\$13.79	41%	\$717	\$28,680	1.9	\$61,500	\$1,538	\$18,450	\$461	60,453	39%	\$12.52	\$651	1.1
RANDOLPH COUNTY	\$10.31	42%	\$536	\$21,440	1.4	\$44,900	\$1,123	\$13,470	\$337	1,892	25%	\$6.91	\$359	1.5
SALINE COUNTY	\$13.79	41%	\$717	\$28,680	1.9	\$61,500	\$1,538	\$18,450	\$461	9,039	25%	\$9.10	\$473	1.5
SCOTT COUNTY	\$10.31	61%	\$536	\$21,440	1.4	\$39,700	\$993	\$11,910	\$298	1,146	26%	\$6.73	\$350	1.5

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ARKANSAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SEARCY COUNTY	\$10.35	35%	\$538	\$21,520	1.4	\$38,300	\$958	\$11,490	\$287	769	23%	\$5.38	\$280	1.9
SEBASTIAN COUNTY	\$10.85	38%	\$564	\$22,560	1.5	\$47,800	\$1,195	\$14,340	\$359	17,371	37%	\$10.18	\$529	1.1
SEVIER COUNTY	\$10.31	51%	\$536	\$21,440	1.4	\$41,700	\$1,043	\$12,510	\$313	1,355	23%	\$6.36	\$331	1.6
SHARP COUNTY	\$10.31	39%	\$536	\$21,440	1.4	\$39,200	\$980	\$11,760	\$294	1,345	19%	\$7.31	\$380	1.4
ST. FRANCIS COUNTY	\$10.58	35%	\$550	\$22,000	1.5	\$34,900	\$873	\$10,470	\$262	3,852	40%	\$7.90	\$411	1.3
STONE COUNTY	\$10.31	41%	\$536	\$21,440	1.4	\$35,100	\$878	\$10,530	\$263	985	22%	\$7.32	\$380	1.4
UNION COUNTY	\$10.60	35%	\$551	\$22,040	1.5	\$48,500	\$1,213	\$14,550	\$364	5,685	31%	\$11.49	\$597	0.9
VAN BUREN COUNTY	\$10.31	42%	\$536	\$21,440	1.4	\$42,300	\$1,058	\$12,690	\$317	1,582	23%	\$7.37	\$383	1.4
WASHINGTON COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$57,500	\$1,438	\$17,250	\$431	32,187	44%	\$11.73	\$610	1.0
WHITE COUNTY	\$10.65	35%	\$554	\$22,160	1.5	\$47,100	\$1,178	\$14,130	\$353	8,455	30%	\$10.72	\$558	1.0
WOODRUFF COUNTY	\$10.31	39%	\$536	\$21,440	1.4	\$36,000	\$900	\$10,800	\$270	1,525	42%	\$7.87	\$409	1.3
YELL COUNTY	\$10.31	43%	\$536	\$21,440	1.4	\$42,600	\$1,065	\$12,780	\$320	2,391	31%	\$7.63	\$397	1.4

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California

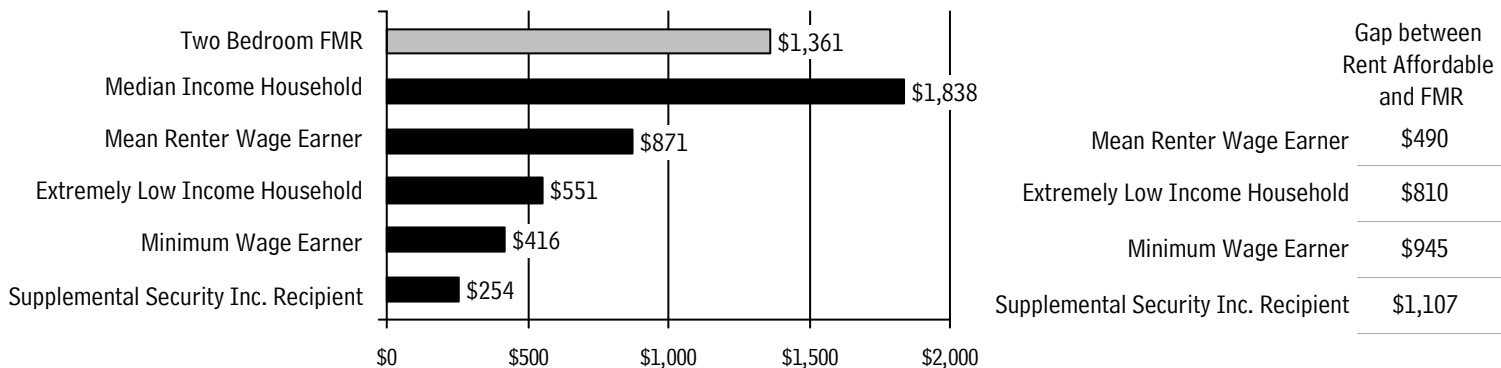
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,361. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,536 monthly or \$54,431 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$26.17

In California, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 131 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$16.74. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 63 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



CALIFORNIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CALIFORNIA	\$26.17	61%	\$1,361	\$54,431	3.3	\$73,533	\$1,838	\$22,060	\$551	5,125,759	42%	\$16.74	\$871	1.6
COMBINED NONMETRO AREAS	\$17.90	59%	\$931	\$37,226	2.2	\$58,416	\$1,460	\$17,525	\$438	106,187	32%	\$10.31	\$536	1.7
<u>METROPOLITAN AREAS</u>														
BAKERSFIELD MSA	\$15.17	56%	\$789	\$31,560	1.9	\$53,300	\$1,333	\$15,990	\$400	91,347	38%	\$11.64	\$605	1.3
CHICO MSA	\$16.81	59%	\$874	\$34,960	2.1	\$57,900	\$1,448	\$17,370	\$434	33,530	39%	\$10.58	\$550	1.6
EL CENTRO MSA	\$16.67	59%	\$867	\$34,680	2.1	\$44,400	\$1,110	\$13,320	\$333	20,144	43%	\$7.90	\$411	2.1
FRESNO MSA	\$16.44	61%	\$855	\$34,200	2.1	\$54,700	\$1,368	\$16,410	\$410	123,678	44%	\$10.50	\$546	1.6
HANFORD-CORCORAN MSA	\$15.58	59%	\$810	\$32,400	1.9	\$53,600	\$1,340	\$16,080	\$402	17,503	45%	\$11.26	\$585	1.4
LOS ANGELES-LONG BEACH HMFA	\$28.17	82%	\$1,465	\$58,600	3.5	\$64,000	\$1,600	\$19,200	\$480	1,634,084	51%	\$17.19	\$894	1.6
MADERA-CHOWCHILLA MSA	\$16.96	59%	\$882	\$35,280	2.1	\$53,800	\$1,345	\$16,140	\$404	15,090	36%	\$10.84	\$564	1.6
MERCED MSA	\$15.75	59%	\$819	\$32,760	2.0	\$50,500	\$1,263	\$15,150	\$379	31,920	44%	\$9.54	\$496	1.7
MODESTO MSA	\$17.40	53%	\$905	\$36,200	2.2	\$61,100	\$1,528	\$18,330	\$458	58,882	37%	\$11.13	\$579	1.6
NAPA MSA	\$27.12	62%	\$1,410	\$56,400	3.4	\$85,000	\$2,125	\$25,500	\$638	16,300	34%	\$14.47	\$752	1.9
OAKLAND-FREMONT HMFA	\$26.79	42%	\$1,393	\$55,720	3.3	\$92,300	\$2,308	\$27,690	\$692	335,550	38%	\$17.41	\$905	1.5
ORANGE COUNTY HMFA	\$30.46	60%	\$1,584	\$63,360	3.8	\$84,200	\$2,105	\$25,260	\$632	375,249	39%	\$17.41	\$905	1.7
OXNARD-THOUSAND OAKS-VENTURA MSA	\$29.37	62%	\$1,527	\$61,080	3.7	\$88,100	\$2,203	\$26,430	\$661	83,187	32%	\$14.14	\$735	2.1
REDDING MSA	\$16.33	60%	\$849	\$33,960	2.0	\$58,200	\$1,455	\$17,460	\$437	23,585	34%	\$10.30	\$536	1.6
RIVERSIDE-SAN BERNARDINO-ONTARIO MSA	\$22.00	81%	\$1,144	\$45,760	2.8	\$62,500	\$1,563	\$18,750	\$469	396,312	32%	\$11.47	\$596	1.9
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE HMFA	\$20.19	55%	\$1,050	\$42,000	2.5	\$75,100	\$1,878	\$22,530	\$563	248,587	36%	\$13.78	\$716	1.5
SALINAS MSA	\$21.00	33%	\$1,092	\$43,680	2.6	\$67,800	\$1,695	\$20,340	\$509	57,903	46%	\$13.03	\$677	1.6
SAN BENITO COUNTY HMFA	\$24.54	68%	\$1,276	\$51,040	3.1	\$78,300	\$1,958	\$23,490	\$587	5,582	33%	\$9.79	\$509	2.5
SAN DIEGO-CARLSBAD-SAN MARCOS MSA	\$27.04	72%	\$1,406	\$56,240	3.4	\$74,900	\$1,873	\$22,470	\$562	448,845	43%	\$16.24	\$844	1.7
SAN FRANCISCO HMFA	\$35.25	29%	\$1,833	\$73,320	4.4	\$101,600	\$2,540	\$30,480	\$762	334,037	49%	\$26.40	\$1,373	1.3
SAN JOSE-SUNNYVALE-SANTA CLARA HMFA	\$32.73	32%	\$1,702	\$68,080	4.1	\$103,600	\$2,590	\$31,080	\$777	234,899	40%	\$27.36	\$1,423	1.2
SAN LUIS OBISPO-PASO ROBLES MSA	\$22.88	59%	\$1,190	\$47,600	2.9	\$74,400	\$1,860	\$22,320	\$558	39,869	39%	\$10.93	\$569	2.1
SANTA BARBARA-SANTA MARIA-GOLETA MSA	\$23.56	46%	\$1,225	\$49,000	2.9	\$72,300	\$1,808	\$21,690	\$542	64,155	46%	\$14.37	\$747	1.6
SANTA CRUZ-WATSONVILLE MSA	\$33.27	62%	\$1,730	\$69,200	4.2	\$85,800	\$2,145	\$25,740	\$644	37,798	40%	\$11.83	\$615	2.8
SANTA ROSA-PETALUMA MSA	\$24.87	42%	\$1,293	\$51,720	3.1	\$81,500	\$2,038	\$24,450	\$611	66,158	37%	\$14.01	\$729	1.8
STOCKTON MSA	\$17.73	50%	\$922	\$36,880	2.2	\$65,400	\$1,635	\$19,620	\$491	77,785	37%	\$11.17	\$581	1.6
VALLEJO-FAIRFIELD MSA	\$24.29	62%	\$1,263	\$50,520	3.0	\$81,500	\$2,038	\$24,450	\$611	46,172	34%	\$13.92	\$724	1.7
VISALIA-PORTERVILLE MSA	\$13.52	39%	\$703	\$28,120	1.7	\$48,800	\$1,220	\$14,640	\$366	49,631	40%	\$9.42	\$490	1.4
YOLO HMFA	\$20.42	49%	\$1,062	\$42,480	2.6	\$75,800	\$1,895	\$22,740	\$569	30,606	45%	\$12.25	\$637	1.7
YUBA CITY MSA	\$15.04	59%	\$782	\$31,280	1.9	\$58,600	\$1,465	\$17,580	\$440	21,184	39%	\$10.67	\$555	1.4
<u>COUNTIES</u>														
ALAMEDA COUNTY	\$26.79	42%	\$1,393	\$55,720	3.3	\$92,300	\$2,308	\$27,690	\$692	228,780	44%	\$18.36	\$955	1.5
ALPINE COUNTY	\$18.10	59%	\$941	\$37,640	2.3	\$83,600	\$2,090	\$25,080	\$627	148	33%	\$8.98	\$467	2.0
AMADOR COUNTY	\$21.02	59%	\$1,093	\$43,720	2.6	\$66,800	\$1,670	\$20,040	\$501	3,139	22%	\$11.12	\$578	1.9

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

CALIFORNIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BUTTE COUNTY	\$16.81	59%	\$874	\$34,960	2.1	\$57,900	\$1,448	\$17,370	\$434	33,530	39%	\$10.58	\$550	1.6
CALAVERAS COUNTY	\$16.79	60%	\$873	\$34,920	2.1	\$68,800	\$1,720	\$20,640	\$516	3,660	20%	\$10.09	\$525	1.7
COLUSA COUNTY	\$16.58	59%	\$862	\$34,480	2.1	\$54,300	\$1,358	\$16,290	\$407	2,336	35%	\$10.12	\$526	1.6
CONTRA COSTA COUNTY	\$26.79	42%	\$1,393	\$55,720	3.3	\$92,300	\$2,308	\$27,690	\$692	106,770	29%	\$15.55	\$809	1.7
DEL NORTE COUNTY	\$16.33	59%	\$849	\$33,960	2.0	\$53,900	\$1,348	\$16,170	\$404	3,470	36%	\$7.84	\$407	2.1
EL DORADO COUNTY	\$20.19	55%	\$1,050	\$42,000	2.5	\$75,100	\$1,878	\$22,530	\$563	15,380	24%	\$11.16	\$580	1.8
FRESNO COUNTY	\$16.44	61%	\$855	\$34,200	2.1	\$54,700	\$1,368	\$16,410	\$410	123,678	44%	\$10.50	\$546	1.6
GLENN COUNTY	\$14.69	59%	\$764	\$30,560	1.8	\$50,000	\$1,250	\$15,000	\$375	2,910	30%	\$9.03	\$470	1.6
HUMBOLDT COUNTY	\$17.83	59%	\$927	\$37,080	2.2	\$54,900	\$1,373	\$16,470	\$412	22,579	43%	\$9.55	\$496	1.9
IMPERIAL COUNTY	\$16.67	59%	\$867	\$34,680	2.1	\$44,400	\$1,110	\$13,320	\$333	20,144	43%	\$7.90	\$411	2.1
INYO COUNTY	\$15.62	60%	\$812	\$32,480	2.0	\$64,600	\$1,615	\$19,380	\$485	2,826	36%	\$11.11	\$578	1.4
KERN COUNTY	\$15.17	56%	\$789	\$31,560	1.9	\$53,300	\$1,333	\$15,990	\$400	91,347	38%	\$11.64	\$605	1.3
KINGS COUNTY	\$15.58	59%	\$810	\$32,400	1.9	\$53,600	\$1,340	\$16,080	\$402	17,503	45%	\$11.26	\$585	1.4
LAKE COUNTY	\$17.46	59%	\$908	\$36,320	2.2	\$54,200	\$1,355	\$16,260	\$407	7,944	32%	\$9.05	\$470	1.9
LASSEN COUNTY	\$17.10	59%	\$889	\$35,560	2.1	\$60,900	\$1,523	\$18,270	\$457	3,304	32%	\$9.58	\$498	1.8
LOS ANGELES COUNTY	\$28.17	82%	\$1,465	\$58,600	3.5	\$64,000	\$1,600	\$19,200	\$480	1,634,084	51%	\$17.19	\$894	1.6
MADERA COUNTY	\$16.96	59%	\$882	\$35,280	2.1	\$53,800	\$1,345	\$16,140	\$404	15,090	36%	\$10.84	\$564	1.6
MARIN COUNTY	\$35.25	29%	\$1,833	\$73,320	4.4	\$101,600	\$2,540	\$30,480	\$762	36,002	36%	\$17.16	\$893	2.1
MARIPOSA COUNTY	\$18.10	59%	\$941	\$37,640	2.3	\$58,700	\$1,468	\$17,610	\$440	2,523	33%	\$9.77	\$508	1.9
MENDOCINO COUNTY	\$19.12	59%	\$994	\$39,760	2.4	\$54,500	\$1,363	\$16,350	\$409	12,022	35%	\$10.37	\$539	1.8
MERCED COUNTY	\$15.75	59%	\$819	\$32,760	2.0	\$50,500	\$1,263	\$15,150	\$379	31,920	44%	\$9.54	\$496	1.7
MODOC COUNTY	\$15.90	59%	\$827	\$33,080	2.0	\$46,700	\$1,168	\$14,010	\$350	1,118	30%	\$10.07	\$524	1.6
MONO COUNTY	\$22.94	59%	\$1,193	\$47,720	2.9	\$74,500	\$1,863	\$22,350	\$559	1,997	40%	\$11.03	\$574	2.1
MONTEREY COUNTY	\$21.00	33%	\$1,092	\$43,680	2.6	\$67,800	\$1,695	\$20,340	\$509	57,903	46%	\$13.03	\$677	1.6
NAPA COUNTY	\$27.12	62%	\$1,410	\$56,400	3.4	\$85,000	\$2,125	\$25,500	\$638	16,300	34%	\$14.47	\$752	1.9
NEVADA COUNTY	\$22.04	59%	\$1,146	\$45,840	2.8	\$71,600	\$1,790	\$21,480	\$537	9,481	24%	\$12.10	\$629	1.8
ORANGE COUNTY	\$30.46	60%	\$1,584	\$63,360	3.8	\$84,200	\$2,105	\$25,260	\$632	375,249	39%	\$17.41	\$905	1.7
PLACER COUNTY	\$20.19	55%	\$1,050	\$42,000	2.5	\$75,100	\$1,878	\$22,530	\$563	32,582	26%	\$13.01	\$677	1.6
PLUMAS COUNTY	\$17.50	59%	\$910	\$36,400	2.2	\$55,900	\$1,398	\$16,770	\$419	3,528	35%	\$12.35	\$642	1.4
RIVERSIDE COUNTY	\$22.00	81%	\$1,144	\$45,760	2.8	\$62,500	\$1,563	\$18,750	\$469	191,944	30%	\$10.98	\$571	2.0
SACRAMENTO COUNTY	\$20.19	55%	\$1,050	\$42,000	2.5	\$75,100	\$1,878	\$22,530	\$563	200,625	40%	\$14.22	\$739	1.4
SAN BENITO COUNTY	\$24.54	68%	\$1,276	\$51,040	3.1	\$78,300	\$1,958	\$23,490	\$587	5,582	33%	\$9.79	\$509	2.5
SAN BERNARDINO COUNTY	\$22.00	81%	\$1,144	\$45,760	2.8	\$62,500	\$1,563	\$18,750	\$469	204,368	35%	\$11.90	\$619	1.8
SAN DIEGO COUNTY	\$27.04	72%	\$1,406	\$56,240	3.4	\$74,900	\$1,873	\$22,470	\$562	448,845	43%	\$16.24	\$844	1.7
SAN FRANCISCO COUNTY	\$35.25	29%	\$1,833	\$73,320	4.4	\$101,600	\$2,540	\$30,480	\$762	201,175	62%	\$27.92	\$1,452	1.3
SAN JOAQUIN COUNTY	\$17.73	50%	\$922	\$36,880	2.2	\$65,400	\$1,635	\$19,620	\$491	77,785	37%	\$11.17	\$581	1.6
SAN LUIS OBISPO COUNTY	\$22.88	59%	\$1,190	\$47,600	2.9	\$74,400	\$1,860	\$22,320	\$558	39,869	39%	\$10.93	\$569	2.1
SAN MATEO COUNTY	\$35.25	29%	\$1,833	\$73,320	4.4	\$101,600	\$2,540	\$30,480	\$762	96,860	38%	\$26.85	\$1,396	1.3
SANTA BARBARA COUNTY	\$23.56	46%	\$1,225	\$49,000	2.9	\$72,300	\$1,808	\$21,690	\$542	64,155	46%	\$14.37	\$747	1.6
SANTA CLARA COUNTY	\$32.73	32%	\$1,702	\$68,080	4.1	\$103,600	\$2,590	\$31,080	\$777	234,899	40%	\$27.36	\$1,423	1.2
SANTA CRUZ COUNTY	\$33.27	62%	\$1,730	\$69,200	4.2	\$85,800	\$2,145	\$25,740	\$644	37,798	40%	\$11.83	\$615	2.8

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

CALIFORNIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SHASTA COUNTY	\$16.33	60%	\$849	\$33,960	2.0	\$58,200	\$1,455	\$17,460	\$437	23,585	34%	\$10.30	\$536	1.6
SIERRA COUNTY	\$20.60	59%	\$1,071	\$42,840	2.6	\$70,900	\$1,773	\$21,270	\$532	366	26%	\$9.12	\$474	2.3
SISKIYOU COUNTY	\$15.17	59%	\$789	\$31,560	1.9	\$49,700	\$1,243	\$14,910	\$373	6,536	33%	\$8.80	\$458	1.7
SOLANO COUNTY	\$24.29	62%	\$1,263	\$50,520	3.0	\$81,500	\$2,038	\$24,450	\$611	46,172	34%	\$13.92	\$724	1.7
SONOMA COUNTY	\$24.87	42%	\$1,293	\$51,720	3.1	\$81,500	\$2,038	\$24,450	\$611	66,158	37%	\$14.01	\$729	1.8
STANISLAUS COUNTY	\$17.40	53%	\$905	\$36,200	2.2	\$61,100	\$1,528	\$18,330	\$458	58,882	37%	\$11.13	\$579	1.6
SUTTER COUNTY	\$15.04	59%	\$782	\$31,280	1.9	\$58,600	\$1,465	\$17,580	\$440	11,215	36%	\$10.18	\$530	1.5
TEHAMA COUNTY	\$15.35	59%	\$798	\$31,920	1.9	\$45,600	\$1,140	\$13,680	\$342	8,311	36%	\$11.65	\$606	1.3
TRINITY COUNTY	\$15.44	59%	\$803	\$32,120	1.9	\$47,600	\$1,190	\$14,280	\$357	1,350	23%	\$6.81	\$354	2.3
TULARE COUNTY	\$13.52	39%	\$703	\$28,120	1.7	\$48,800	\$1,220	\$14,640	\$366	49,631	40%	\$9.42	\$490	1.4
TUOLUMNE COUNTY	\$18.90	59%	\$983	\$39,320	2.4	\$65,800	\$1,645	\$19,740	\$494	6,639	30%	\$10.77	\$560	1.8
VENTURA COUNTY	\$29.37	62%	\$1,527	\$61,080	3.7	\$88,100	\$2,203	\$26,430	\$661	83,187	32%	\$14.14	\$735	2.1
YOLO COUNTY	\$20.42	49%	\$1,062	\$42,480	2.6	\$75,800	\$1,895	\$22,740	\$569	30,606	45%	\$12.25	\$637	1.7
YUBA COUNTY	\$15.04	59%	\$782	\$31,280	1.9	\$58,600	\$1,465	\$17,580	\$440	9,969	41%	\$11.85	\$616	1.3

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Colorado

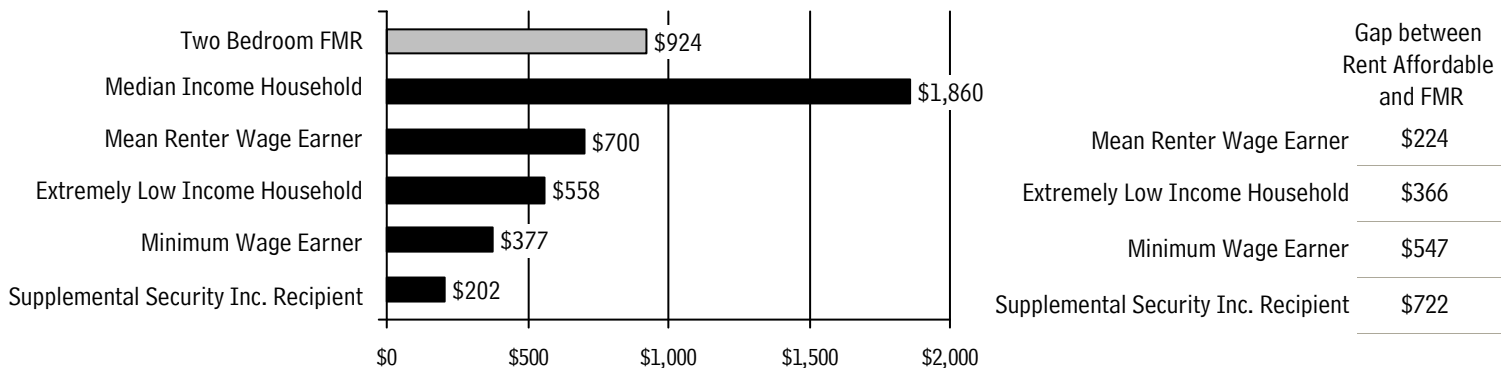
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$924. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,080 monthly or \$36,957 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.77

In Colorado, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 98 hours per week, 52 weeks per year. Or a household must include 2.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is \$13.46. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



COLORADO	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COLORADO	\$17.77	25%	\$924	\$36,957	2.5	\$74,415	\$1,860	\$22,325	\$558	594,540	32%	\$13.46	\$700	1.3
COMBINED NONMETRO AREAS	\$16.03	35%	\$834	\$33,348	2.2	\$62,400	\$1,560	\$18,720	\$468	76,609	30%	\$11.68	\$607	1.4
<u>METROPOLITAN AREAS</u>														
BOULDER MSA	\$21.19	28%	\$1,102	\$44,080	2.9	\$92,500	\$2,313	\$27,750	\$694	40,179	35%	\$13.26	\$690	1.6
COLORADO SPRINGS HMFA	\$14.87	19%	\$773	\$30,920	2.1	\$72,500	\$1,813	\$21,750	\$544	72,298	33%	\$12.05	\$627	1.2
DENVER-AURORA-BROOMFIELD MSA *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	310,475	33%	\$15.08	\$784	1.3
FORT COLLINS-LOVELAND MSA	\$16.33	28%	\$849	\$33,960	2.3	\$76,700	\$1,918	\$23,010	\$575	37,395	33%	\$9.94	\$517	1.6
GRAND JUNCTION MSA	\$13.75	44%	\$715	\$28,600	1.9	\$64,300	\$1,608	\$19,290	\$482	15,272	28%	\$11.45	\$595	1.2
GREELEY MSA	\$13.71	27%	\$713	\$28,520	1.9	\$67,500	\$1,688	\$20,250	\$506	23,170	28%	\$9.84	\$512	1.4
PUEBLO MSA	\$13.31	29%	\$692	\$27,680	1.8	\$52,800	\$1,320	\$15,840	\$396	17,961	30%	\$8.59	\$447	1.5
TELLER COUNTY HMFA	\$16.56	17%	\$861	\$34,440	2.3	\$71,300	\$1,783	\$21,390	\$535	1,181	13%	\$7.44	\$387	2.2
<u>COUNTIES</u>														
ADAMS COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	44,868	31%	\$12.57	\$653	1.5
ALAMOSA COUNTY	\$11.46	43%	\$596	\$23,840	1.6	\$46,500	\$1,163	\$13,950	\$349	2,413	42%	\$7.72	\$402	1.5
ARAPAHOE COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	69,075	33%	\$14.97	\$778	1.3
ARCHULETA COUNTY	\$15.19	28%	\$790	\$31,600	2.1	\$67,300	\$1,683	\$20,190	\$505	335	12%	\$6.51	\$339	2.3
BACA COUNTY	\$11.46	47%	\$596	\$23,840	1.6	\$44,200	\$1,105	\$13,260	\$332	357	20%	\$11.11	\$578	1.0
BENT COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$45,700	\$1,143	\$13,710	\$343	682	34%	\$8.79	\$457	1.3
BOULDER COUNTY	\$21.19	28%	\$1,102	\$44,080	2.9	\$92,500	\$2,313	\$27,750	\$694	40,179	35%	\$13.26	\$690	1.6
BROOMFIELD COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	4,771	25%	\$18.87	\$981	1.0
CHAFFEE COUNTY	\$13.13	28%	\$683	\$27,320	1.8	\$56,400	\$1,410	\$16,920	\$423	1,911	26%	\$8.15	\$424	1.6
CHEYENNE COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$62,600	\$1,565	\$18,780	\$470	126	19%	\$12.91	\$671	0.9
CLEAR CREEK COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	766	19%	\$11.38	\$592	1.7
CONEJOS COUNTY	\$11.46	47%	\$596	\$23,840	1.6	\$39,900	\$998	\$11,970	\$299	739	24%	\$8.31	\$432	1.4
COSTILLA COUNTY	\$11.46	47%	\$596	\$23,840	1.6	\$39,100	\$978	\$11,730	\$293	332	25%	\$6.05	\$315	1.9
CROWLEY COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$43,200	\$1,080	\$12,960	\$324	382	31%	\$9.45	\$491	1.2
CUSTER COUNTY	\$14.08	28%	\$732	\$29,280	1.9	\$54,200	\$1,355	\$16,260	\$407	499	27%	\$6.56	\$341	2.1
DELTA COUNTY	\$12.10	28%	\$629	\$25,160	1.7	\$50,200	\$1,255	\$15,060	\$377	2,956	25%	\$10.03	\$522	1.2
DENVER COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	113,977	46%	\$17.40	\$905	1.1
DOLORES COUNTY	\$13.92	28%	\$724	\$28,960	1.9	\$53,400	\$1,335	\$16,020	\$401	144	21%	\$8.19	\$426	1.7
DOUGLAS COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	15,482	17%	\$13.65	\$710	1.4
EAGLE COUNTY	\$26.15	29%	\$1,360	\$54,400	3.6	\$83,700	\$2,093	\$25,110	\$628	5,653	34%	\$13.14	\$683	2.0
EL PASO COUNTY	\$14.87	19%	\$773	\$30,920	2.1	\$72,500	\$1,813	\$21,750	\$544	72,298	33%	\$12.05	\$627	1.2
ELBERT COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	827	10%	\$7.80	\$405	2.5
FREMONT COUNTY	\$12.48	28%	\$649	\$25,960	1.7	\$50,000	\$1,250	\$15,000	\$375	4,304	25%	\$8.19	\$426	1.5
GARFIELD COUNTY	\$22.02	72%	\$1,145	\$45,800	3.0	\$76,800	\$1,920	\$23,040	\$576	6,287	33%	\$14.29	\$743	1.5
GILPIN COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	577	24%	\$8.19	\$426	2.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

COLORADO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GRAND COUNTY	\$14.81	29%	\$770	\$30,800	2.0	\$70,900	\$1,773	\$21,270	\$532	1,348	26%	\$8.69	\$452	1.7
GUNNISON COUNTY	\$15.08	28%	\$784	\$31,360	2.1	\$64,500	\$1,613	\$19,350	\$484	2,190	38%	\$10.65	\$554	1.4
HINSDALE COUNTY	\$19.60	28%	\$1,019	\$40,760	2.7	\$69,400	\$1,735	\$20,820	\$521	65	33%	\$10.16	\$528	1.9
HUERFANO COUNTY	\$11.46	47%	\$596	\$23,840	1.6	\$48,500	\$1,213	\$14,550	\$364	897	26%	\$7.46	\$388	1.5
JACKSON COUNTY	\$14.67	28%	\$763	\$30,520	2.0	\$40,900	\$1,023	\$12,270	\$307	171	27%	\$10.49	\$545	1.4
JEFFERSON COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	59,140	27%	\$12.65	\$658	1.5
KIOWA COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$59,600	\$1,490	\$17,880	\$447	242	33%	\$13.67	\$711	0.8
KIT CARSON COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$56,900	\$1,423	\$17,070	\$427	950	32%	\$10.52	\$547	1.1
LA PLATA COUNTY	\$15.73	28%	\$818	\$32,720	2.2	\$73,100	\$1,828	\$21,930	\$548	6,730	32%	\$11.98	\$623	1.3
LAKE COUNTY	\$19.60	28%	\$1,019	\$40,760	2.7	\$48,300	\$1,208	\$14,490	\$362	1,112	37%	\$7.67	\$399	2.6
LARIMER COUNTY	\$16.33	28%	\$849	\$33,960	2.3	\$76,700	\$1,918	\$23,010	\$575	37,395	33%	\$9.94	\$517	1.6
LAS ANIMAS COUNTY	\$11.46	29%	\$596	\$23,840	1.6	\$47,300	\$1,183	\$14,190	\$355	1,841	29%	\$10.99	\$572	1.0
LINCOLN COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$49,400	\$1,235	\$14,820	\$371	632	31%	\$7.71	\$401	1.5
LOGAN COUNTY	\$11.46	31%	\$596	\$23,840	1.6	\$56,800	\$1,420	\$17,040	\$426	2,576	32%	\$10.76	\$559	1.1
MESA COUNTY	\$13.75	44%	\$715	\$28,600	1.9	\$64,300	\$1,608	\$19,290	\$482	15,272	28%	\$11.45	\$595	1.2
MINERAL COUNTY	\$19.60	28%	\$1,019	\$40,760	2.7	\$64,200	\$1,605	\$19,260	\$482	63	13%	\$6.12	\$318	3.2
MOFFAT COUNTY	\$14.37	62%	\$747	\$29,880	2.0	\$62,900	\$1,573	\$18,870	\$472	1,384	26%	\$13.50	\$702	1.1
MONTEZUMA COUNTY	\$12.15	28%	\$632	\$25,280	1.7	\$55,100	\$1,378	\$16,530	\$413	2,803	28%	\$8.86	\$461	1.4
MONTROSE COUNTY	\$13.15	28%	\$684	\$27,360	1.8	\$55,700	\$1,393	\$16,710	\$418	3,765	24%	\$9.42	\$490	1.4
MORGAN COUNTY	\$11.79	29%	\$613	\$24,520	1.6	\$50,100	\$1,253	\$15,030	\$376	3,115	31%	\$12.13	\$631	1.0
OTERO COUNTY	\$11.46	48%	\$596	\$23,840	1.6	\$42,300	\$1,058	\$12,690	\$317	2,618	34%	\$7.33	\$381	1.6
OURAY COUNTY	\$19.60	28%	\$1,019	\$40,760	2.7	\$67,400	\$1,685	\$20,220	\$506	480	28%	\$12.30	\$640	1.6
PARK COUNTY *	\$19.37	23%	\$1,007	\$40,280	2.7	\$78,200	\$1,955	\$23,460	\$587	992	14%	\$11.87	\$617	1.6
PHILLIPS COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$52,700	\$1,318	\$15,810	\$395	486	26%	\$8.19	\$426	1.4
PITKIN COUNTY	\$27.65	29%	\$1,438	\$57,520	3.8	\$103,100	\$2,578	\$30,930	\$773	2,868	40%	\$17.07	\$888	1.6
PROWERS COUNTY	\$11.46	50%	\$596	\$23,840	1.6	\$46,700	\$1,168	\$14,010	\$350	1,603	32%	\$8.38	\$436	1.4
PUEBLO COUNTY	\$13.31	29%	\$692	\$27,680	1.8	\$52,800	\$1,320	\$15,840	\$396	17,961	30%	\$8.59	\$447	1.5
RIO BLANCO COUNTY	\$14.67	28%	\$763	\$30,520	2.0	\$69,600	\$1,740	\$20,880	\$522	640	24%	\$16.91	\$879	0.9
RIO GRANDE COUNTY	\$11.46	48%	\$596	\$23,840	1.6	\$53,000	\$1,325	\$15,900	\$398	791	22%	\$7.51	\$391	1.5
ROUTT COUNTY	\$20.40	28%	\$1,061	\$42,440	2.8	\$80,100	\$2,003	\$24,030	\$601	2,543	26%	\$14.57	\$758	1.4
SAGUACHE COUNTY	\$11.46	47%	\$596	\$23,840	1.6	\$37,500	\$938	\$11,250	\$281	817	31%	\$9.55	\$496	1.2
SAN JUAN COUNTY	\$13.92	28%	\$724	\$28,960	1.9	\$67,100	\$1,678	\$20,130	\$503	163	45%	\$8.28	\$431	1.7
SAN MIGUEL COUNTY	\$21.25	28%	\$1,105	\$44,200	2.9	\$84,200	\$2,105	\$25,260	\$632	1,159	38%	\$12.71	\$661	1.7
SEDGWICK COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$53,800	\$1,345	\$16,140	\$404	258	27%	\$8.97	\$467	1.3
SUMMIT COUNTY	\$22.87	28%	\$1,189	\$47,560	3.2	\$88,600	\$2,215	\$26,580	\$665	3,188	32%	\$12.76	\$663	1.8
TELLER COUNTY	\$16.56	17%	\$861	\$34,440	2.3	\$71,300	\$1,783	\$21,390	\$535	1,181	13%	\$7.44	\$387	2.2
WASHINGTON COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$50,900	\$1,273	\$15,270	\$382	659	31%	\$10.94	\$569	1.0
WELD COUNTY	\$13.71	27%	\$713	\$28,520	1.9	\$67,500	\$1,688	\$20,250	\$506	23,170	28%	\$9.84	\$512	1.4
YUMA COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$46,600	\$1,165	\$13,980	\$350	1,332	33%	\$10.96	\$570	1.0

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Connecticut

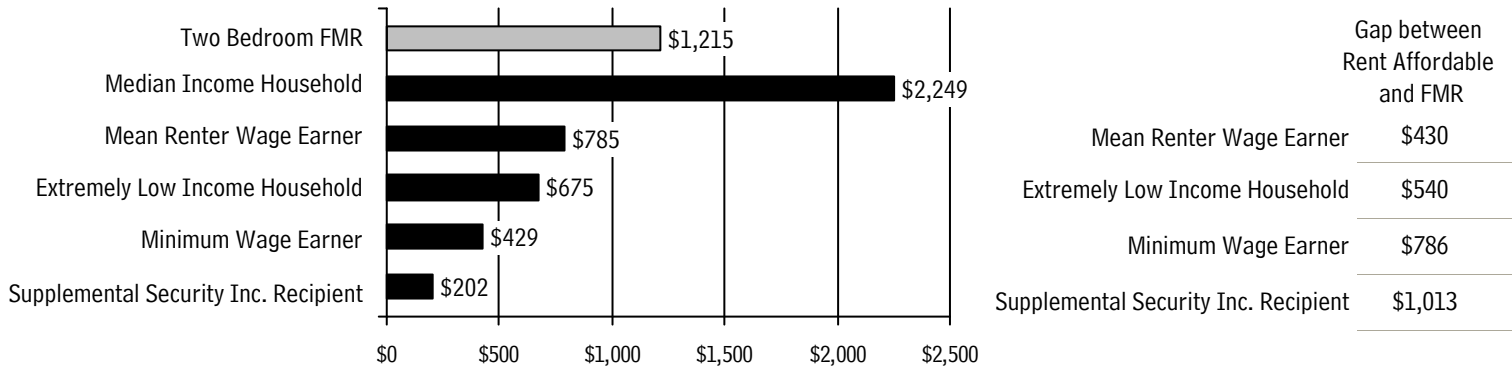
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,215. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,052 monthly or \$48,619 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.37

In Connecticut, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 113 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is \$15.10. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



CONNECTICUT	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CONNECTICUT	\$23.37	55%	\$1,215	\$48,619	2.8	\$89,956	\$2,249	\$26,987	\$675	405,295	31%	\$15.10	\$785	1.5
COMBINED NONMETRO AREAS	\$18.50	49%	\$962	\$38,487	2.2	\$82,175	\$2,054	\$24,653	\$616	27,962	24%	\$10.18	\$530	1.8
<u>METROPOLITAN AREAS</u>														
BRIDGEPORT HMFA	\$24.83	70%	\$1,291	\$51,640	3.0	\$86,000	\$2,150	\$25,800	\$645	37,426	30%	\$20.27	\$1,054	1.2
COLCHESTER-LEBANON HMFA	\$21.71	49%	\$1,129	\$45,160	2.6	\$98,700	\$2,468	\$29,610	\$740	1,495	18%	\$14.93	\$776	1.5
DANBURY HMFA	\$30.79	77%	\$1,601	\$64,040	3.7	\$108,900	\$2,723	\$32,670	\$817	15,888	23%	\$20.27	\$1,054	1.5
HARTFORD-WEST HARTFORD-EAST HARTFORD HMFA *	\$21.40	49%	\$1,113	\$44,520	2.6	\$86,500	\$2,163	\$25,950	\$649	137,347	31%	\$14.01	\$729	1.5
MILFORD-ANSONIA-SEYMOUR HMFA	\$22.77	53%	\$1,184	\$47,360	2.8	\$91,000	\$2,275	\$27,300	\$683	11,782	25%	\$12.20	\$634	1.9
NEW HAVEN-MERIDEN HMFA *	\$23.96	58%	\$1,246	\$49,840	2.9	\$83,700	\$2,093	\$25,110	\$628	72,177	36%	\$12.20	\$634	2.0
NORWICH-NEW LONDON HMFA	\$19.37	50%	\$1,007	\$40,280	2.3	\$83,200	\$2,080	\$24,960	\$624	30,524	32%	\$14.93	\$776	1.3
SOUTHERN MIDDLESEX COUNTY HMFA	\$22.21	43%	\$1,155	\$46,200	2.7	\$97,300	\$2,433	\$29,190	\$730	3,631	18%	\$12.48	\$649	1.8
STAMFORD-NORWALK HMFA	\$34.83	53%	\$1,811	\$72,440	4.2	\$126,600	\$3,165	\$37,980	\$950	40,488	30%	\$20.27	\$1,054	1.7
WATERBURY HMFA	\$18.29	55%	\$951	\$38,040	2.2	\$67,200	\$1,680	\$20,160	\$504	26,575	37%	\$12.20	\$634	1.5
<u>COUNTIES</u>														
LITCHFIELD COUNTY	\$19.58	49%	\$1,018	\$40,720	2.4	\$88,700	\$2,218	\$26,610	\$665	15,672	21%	\$10.14	\$527	1.9
WINDHAM COUNTY	\$17.13	49%	\$891	\$35,640	2.1	\$70,900	\$1,773	\$21,270	\$532	12,290	29%	\$10.26	\$533	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

Delaware

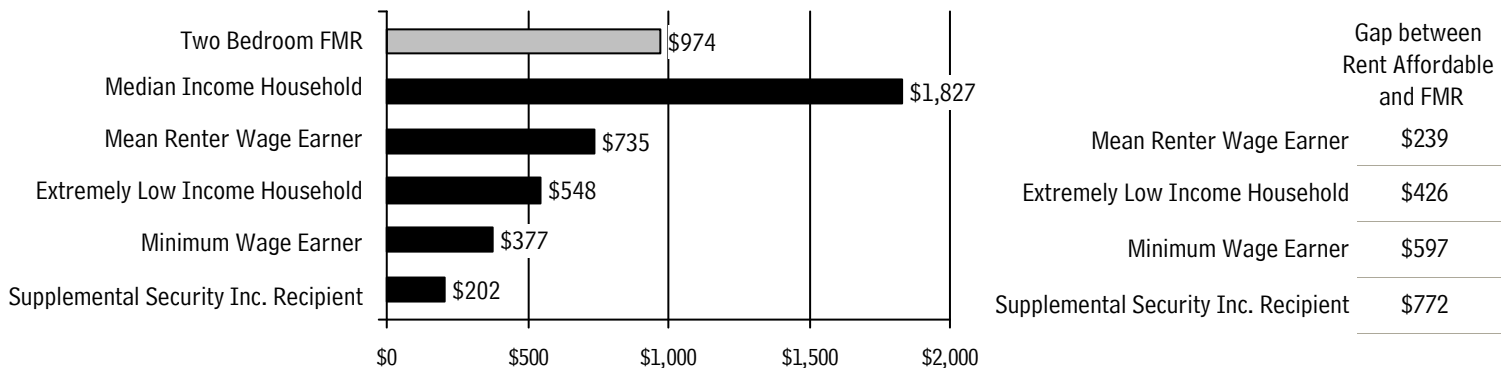
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$974. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,248 monthly or \$38,979 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.74

In Delaware, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 103 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Delaware, the estimated mean (average) wage for a renter is \$14.13. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



DELAWARE	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DELAWARE	\$18.74	46%	\$974	\$38,979	2.6	\$73,067	\$1,827	\$21,920	\$548	86,124	26%	\$14.13	\$735	1.3
COMBINED NONMETRO AREAS	\$14.42	49%	\$750	\$30,000	2.0	\$61,800	\$1,545	\$18,540	\$464	14,435	20%	\$10.73	\$558	1.3
<u>METROPOLITAN AREAS</u>														
DOVER MSA †	\$15.62	49%	\$812	\$32,480	2.2	\$62,400	\$1,560	\$18,720	\$468	15,509	27%			
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	56,180	29%	\$15.01	\$781	1.4
<u>COUNTIES</u>														
KENT COUNTY †	\$15.62	49%	\$812	\$32,480	2.2	\$62,400	\$1,560	\$18,720	\$468	15,509	27%			
NEW CASTLE COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	56,180	29%	\$15.01	\$781	1.4
SUSSEX COUNTY	\$14.42	49%	\$750	\$30,000	2.0	\$61,800	\$1,545	\$18,540	\$464	14,435	20%	\$10.73	\$558	1.3

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

District of Columbia

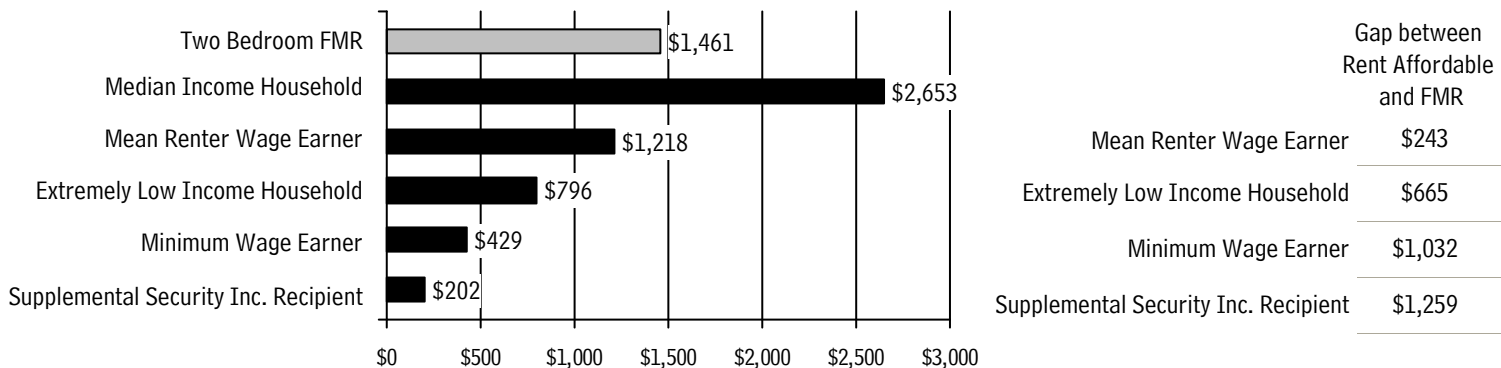
In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,461. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,870 monthly or \$58,440 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$28.10

In the District of Columbia, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 136 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In the District of Columbia, the estimated mean (average) wage for a renter is \$23.42. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



DISTRICT OF COLUMBIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DISTRICT OF COLUMBIA	\$28.10	61%	\$1,461	\$58,440	3.4	\$106,100	\$2,653	\$31,830	\$796	137,657	55%	\$23.42	\$1,218	1.2
<u>METROPOLITAN AREAS</u>														
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$28.10	61%	\$1,461	\$58,440	3.4	\$106,100	\$2,653	\$31,830	\$796	137,657	55%	\$23.42	\$1,218	1.2
<u>COUNTIES</u>														
DISTRICT OF COLUMBIA *	\$28.10	61%	\$1,461	\$58,440	3.4	\$106,100	\$2,653	\$31,830	\$796	137,657	55%	\$23.42	\$1,218	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Florida

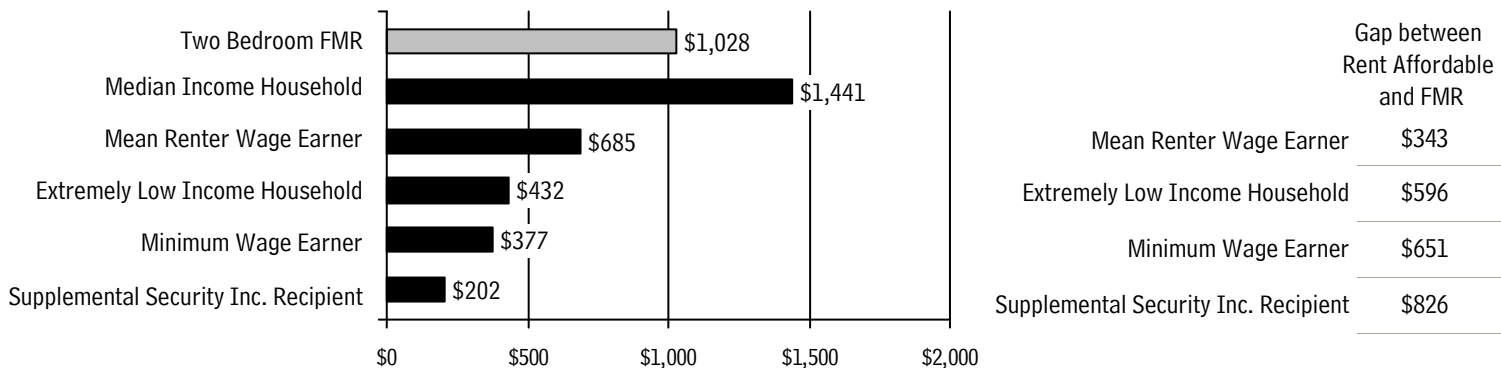
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,028. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,428 monthly or \$41,140 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.78

In Florida, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Florida, the estimated mean (average) wage for a renter is \$13.18. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



FLORIDA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FLORIDA	\$19.78	53%	\$1,028	\$41,140	2.7	\$57,638	\$1,441	\$17,291	\$432	2,142,945	30%	\$13.18	\$685	1.5
COMBINED NONMETRO AREAS	\$14.26	57%	\$742	\$29,661	2.0	\$48,942	\$1,224	\$14,683	\$367	89,970	23%	\$10.47	\$544	1.4
<u>METROPOLITAN AREAS</u>														
BAKER COUNTY HMFA	\$11.46	63%	\$596	\$23,840	1.6	\$57,400	\$1,435	\$17,220	\$431	1,820	24%	\$7.52	\$391	1.5
CAPE CORAL-FORT MYERS MSA	\$19.15	57%	\$996	\$39,840	2.6	\$56,200	\$1,405	\$16,860	\$422	61,576	25%	\$12.53	\$652	1.5
CRESTVIEW-FORT WALTON-DESTIN MSA	\$16.42	56%	\$854	\$34,160	2.3	\$67,500	\$1,688	\$20,250	\$506	25,273	34%	\$12.25	\$637	1.3
DELTONA-DAYTONA BEACH-ORMOND BEACH MSA	\$18.04	54%	\$938	\$37,520	2.5	\$57,100	\$1,428	\$17,130	\$428	49,415	25%	\$9.77	\$508	1.8
FORT LAUDERDALE HMFA *	\$24.71	58%	\$1,285	\$51,400	3.4	\$61,800	\$1,545	\$18,540	\$464	200,833	30%	\$14.81	\$770	1.7
GAINESVILLE MSA	\$15.85	51%	\$824	\$32,960	2.2	\$54,800	\$1,370	\$16,440	\$411	45,988	45%	\$9.65	\$502	1.6
JACKSONVILLE HMFA	\$17.44	46%	\$907	\$36,280	2.4	\$66,400	\$1,660	\$19,920	\$498	159,274	32%	\$13.16	\$684	1.3
LAKELAND-WINTER HAVEN MSA	\$16.48	72%	\$857	\$34,280	2.3	\$53,800	\$1,345	\$16,140	\$404	63,395	28%	\$12.54	\$652	1.3
MIAMI-MIAMI BEACH-KENDALL HMFA	\$22.77	56%	\$1,184	\$47,360	3.1	\$51,900	\$1,298	\$15,570	\$389	345,090	42%	\$13.96	\$726	1.6
NAPLES-MARCO ISLAND MSA	\$22.56	56%	\$1,173	\$46,920	3.1	\$71,800	\$1,795	\$21,540	\$539	27,582	23%	\$12.68	\$660	1.8
NORTH PORT-BRADENTON-SARASOTA MSA *	\$21.37	55%	\$1,111	\$44,440	2.9	\$59,100	\$1,478	\$17,730	\$443	72,663	24%	\$12.30	\$640	1.7
OCALA MSA	\$15.06	56%	\$783	\$31,320	2.1	\$49,900	\$1,248	\$14,970	\$374	27,535	21%	\$11.02	\$573	1.4
ORLANDO-KISSIMMEE MSA	\$19.00	41%	\$988	\$39,520	2.6	\$57,400	\$1,435	\$17,220	\$431	251,783	34%	\$13.10	\$681	1.5
PALM BAY-MELBOURNE-TITUSVILLE MSA	\$17.44	54%	\$907	\$36,280	2.4	\$57,800	\$1,445	\$17,340	\$434	52,187	24%	\$13.58	\$706	1.3
PALM COAST MSA	\$19.31	56%	\$1,004	\$40,160	2.7	\$56,800	\$1,420	\$17,040	\$426	7,662	21%	\$10.02	\$521	1.9
PANAMA CITY-LYNN HAVEN-PANAMA CITY BEACH MSA	\$15.52	56%	\$807	\$32,280	2.1	\$57,500	\$1,438	\$17,250	\$431	24,182	35%	\$12.22	\$635	1.3
PENSACOLA-FERRY PASS-BRENT MSA	\$15.19	56%	\$790	\$31,600	2.1	\$58,400	\$1,460	\$17,520	\$438	49,870	30%	\$11.06	\$575	1.4
PORT ST. LUCIE MSA	\$18.42	56%	\$958	\$38,320	2.5	\$56,200	\$1,405	\$16,860	\$422	34,976	22%	\$12.11	\$630	1.5
PUNTA GORDA MSA	\$17.65	56%	\$918	\$36,720	2.4	\$55,100	\$1,378	\$16,530	\$413	12,609	17%	\$11.34	\$590	1.6
SEBASTIAN-VERO BEACH MSA	\$18.38	56%	\$956	\$38,240	2.5	\$53,100	\$1,328	\$15,930	\$398	14,244	24%	\$10.95	\$570	1.7
TALLAHASSEE HMFA	\$17.94	56%	\$933	\$37,320	2.5	\$63,400	\$1,585	\$19,020	\$476	55,551	43%	\$9.54	\$496	1.9
TAMPA-ST. PETERSBURG-CLEARWATER MSA	\$18.42	50%	\$958	\$38,320	2.5	\$55,700	\$1,393	\$16,710	\$418	334,658	30%	\$13.77	\$716	1.3
WAKULLA COUNTY HMFA	\$14.85	56%	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	1,772	16%	\$9.56	\$497	1.6
WEST PALM BEACH-BOCA RATON HMFA *	\$25.12	61%	\$1,306	\$52,240	3.5	\$63,300	\$1,583	\$18,990	\$475	133,037	26%	\$15.23	\$792	1.6
<u>COUNTIES</u>														
ALACHUA COUNTY	\$15.85	51%	\$824	\$32,960	2.2	\$54,800	\$1,370	\$16,440	\$411	44,977	47%	\$9.66	\$502	1.6
BAKER COUNTY	\$11.46	63%	\$596	\$23,840	1.6	\$57,400	\$1,435	\$17,220	\$431	1,820	24%	\$7.52	\$391	1.5
BAY COUNTY	\$15.52	56%	\$807	\$32,280	2.1	\$57,500	\$1,438	\$17,250	\$431	24,182	35%	\$12.22	\$635	1.3
BRADFORD COUNTY	\$12.37	56%	\$643	\$25,720	1.7	\$50,200	\$1,255	\$15,060	\$377	1,775	21%	\$8.93	\$464	1.4
BREVARD COUNTY	\$17.44	54%	\$907	\$36,280	2.4	\$57,800	\$1,445	\$17,340	\$434	52,187	24%	\$13.58	\$706	1.3
BROWARD COUNTY *	\$24.71	58%	\$1,285	\$51,400	3.4	\$61,800	\$1,545	\$18,540	\$464	200,833	30%	\$14.81	\$770	1.7
CALHOUN COUNTY	\$12.44	56%	\$647	\$25,880	1.7	\$41,500	\$1,038	\$12,450	\$311	1,083	25%	\$7.81	\$406	1.6
CHARLOTTE COUNTY	\$17.65	56%	\$918	\$36,720	2.4	\$55,100	\$1,378	\$16,530	\$413	12,609	17%	\$11.34	\$590	1.6
CITRUS COUNTY	\$13.35	56%	\$694	\$27,760	1.8	\$47,500	\$1,188	\$14,250	\$356	9,278	16%	\$12.13	\$631	1.1

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

FLORIDA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLAY COUNTY	\$17.44	46%	\$907	\$36,280	2.4	\$66,400	\$1,660	\$19,920	\$498	14,363	22%	\$9.87	\$513	1.8
COLLIER COUNTY	\$22.56	56%	\$1,173	\$46,920	3.1	\$71,800	\$1,795	\$21,540	\$539	27,582	23%	\$12.68	\$660	1.8
COLUMBIA COUNTY	\$13.21	56%	\$687	\$27,480	1.8	\$48,500	\$1,213	\$14,550	\$364	6,113	27%	\$10.24	\$532	1.3
DESOTO COUNTY	\$13.12	56%	\$682	\$27,280	1.8	\$45,100	\$1,128	\$13,530	\$338	2,387	22%	\$12.10	\$629	1.1
DIXIE COUNTY	\$11.46	64%	\$596	\$23,840	1.6	\$38,200	\$955	\$11,460	\$287	594	15%	\$8.93	\$464	1.3
DUVAL COUNTY	\$17.44	46%	\$907	\$36,280	2.4	\$66,400	\$1,660	\$19,920	\$498	124,477	37%	\$13.95	\$725	1.3
ESCAMBIA COUNTY	\$15.19	56%	\$790	\$31,600	2.1	\$58,400	\$1,460	\$17,520	\$438	38,620	33%	\$11.43	\$594	1.3
FLAGLER COUNTY	\$19.31	56%	\$1,004	\$40,160	2.7	\$56,800	\$1,420	\$17,040	\$426	7,662	21%	\$10.02	\$521	1.9
FRANKLIN COUNTY	\$12.44	56%	\$647	\$25,880	1.7	\$48,100	\$1,203	\$14,430	\$361	1,535	34%	\$5.93	\$308	2.1
GADSDEN COUNTY	\$17.94	56%	\$933	\$37,320	2.5	\$63,400	\$1,585	\$19,020	\$476	4,359	27%	\$8.03	\$418	2.2
GILCHRIST COUNTY	\$15.85	51%	\$824	\$32,960	2.2	\$54,800	\$1,370	\$16,440	\$411	1,011	18%	\$9.28	\$482	1.7
GLADES COUNTY	\$13.88	56%	\$722	\$28,880	1.9	\$46,200	\$1,155	\$13,860	\$347	705	19%	\$13.61	\$708	1.0
GULF COUNTY	\$12.44	56%	\$647	\$25,880	1.7	\$50,800	\$1,270	\$15,240	\$381	1,111	21%	\$12.84	\$667	1.0
HAMILTON COUNTY	\$11.46	64%	\$596	\$23,840	1.6	\$44,600	\$1,115	\$13,380	\$335	971	23%	\$13.86	\$721	0.8
HARDEE COUNTY	\$13.12	56%	\$682	\$27,280	1.8	\$45,900	\$1,148	\$13,770	\$344	2,330	28%	\$9.80	\$510	1.3
HENDRY COUNTY	\$13.88	57%	\$722	\$28,880	1.9	\$42,900	\$1,073	\$12,870	\$322	3,230	30%	\$9.56	\$497	1.5
HERNANDO COUNTY	\$18.42	50%	\$958	\$38,320	2.5	\$55,700	\$1,393	\$16,710	\$418	10,174	15%	\$9.80	\$509	1.9
HIGHLANDS COUNTY	\$14.15	56%	\$736	\$29,440	2.0	\$43,100	\$1,078	\$12,930	\$323	8,172	20%	\$9.72	\$505	1.5
HILLSBOROUGH COUNTY	\$18.42	50%	\$958	\$38,320	2.5	\$55,700	\$1,393	\$16,710	\$418	166,396	37%	\$14.56	\$757	1.3
HOLMES COUNTY	\$11.92	56%	\$620	\$24,800	1.6	\$44,500	\$1,113	\$13,350	\$334	1,411	21%	\$9.07	\$472	1.3
INDIAN RIVER COUNTY	\$18.38	56%	\$956	\$38,240	2.5	\$53,100	\$1,328	\$15,930	\$398	14,244	24%	\$10.95	\$570	1.7
JACKSON COUNTY	\$11.46	59%	\$596	\$23,840	1.6	\$48,500	\$1,213	\$14,550	\$364	4,493	26%	\$9.69	\$504	1.2
JEFFERSON COUNTY	\$17.94	56%	\$933	\$37,320	2.5	\$63,400	\$1,585	\$19,020	\$476	1,007	21%	\$7.15	\$372	2.5
LAFAYETTE COUNTY	\$11.46	64%	\$596	\$23,840	1.6	\$51,500	\$1,288	\$15,450	\$386	385	20%	\$9.54	\$496	1.2
LAKE COUNTY	\$19.00	41%	\$988	\$39,520	2.6	\$57,400	\$1,435	\$17,220	\$431	22,028	19%	\$10.47	\$544	1.8
LEE COUNTY	\$19.15	57%	\$996	\$39,840	2.6	\$56,200	\$1,405	\$16,860	\$422	61,576	25%	\$12.53	\$652	1.5
LEON COUNTY	\$17.94	56%	\$933	\$37,320	2.5	\$63,400	\$1,585	\$19,020	\$476	50,185	46%	\$9.73	\$506	1.8
LEVY COUNTY	\$11.62	56%	\$604	\$24,160	1.6	\$43,000	\$1,075	\$12,900	\$323	3,246	22%	\$8.90	\$463	1.3
LIBERTY COUNTY	\$12.44	56%	\$647	\$25,880	1.7	\$54,100	\$1,353	\$16,230	\$406	441	23%	\$15.63	\$813	0.8
MADISON COUNTY	\$12.44	56%	\$647	\$25,880	1.7	\$44,200	\$1,105	\$13,260	\$332	1,786	27%	\$7.62	\$396	1.6
MANATEE COUNTY *	\$21.37	55%	\$1,111	\$44,440	2.9	\$59,100	\$1,478	\$17,730	\$443	35,265	27%	\$11.77	\$612	1.8
MARION COUNTY	\$15.06	56%	\$783	\$31,320	2.1	\$49,900	\$1,248	\$14,970	\$374	27,535	21%	\$11.02	\$573	1.4
MARTIN COUNTY	\$18.42	56%	\$958	\$38,320	2.5	\$56,200	\$1,405	\$16,860	\$422	12,332	21%	\$12.28	\$639	1.5
MIAMI-DADE COUNTY	\$22.77	56%	\$1,184	\$47,360	3.1	\$51,900	\$1,298	\$15,570	\$389	345,090	42%	\$13.96	\$726	1.6
MONROE COUNTY	\$25.96	56%	\$1,350	\$54,000	3.6	\$71,400	\$1,785	\$21,420	\$536	10,312	33%	\$13.30	\$692	2.0
NASSAU COUNTY	\$17.44	46%	\$907	\$36,280	2.4	\$66,400	\$1,660	\$19,920	\$498	5,646	22%	\$10.52	\$547	1.7
OKALOOSA COUNTY	\$16.42	56%	\$854	\$34,160	2.3	\$67,500	\$1,688	\$20,250	\$506	25,273	34%	\$12.25	\$637	1.3
OKEECHOBEE COUNTY	\$14.12	56%	\$734	\$29,360	1.9	\$44,300	\$1,108	\$13,290	\$332	2,892	23%	\$11.31	\$588	1.2
ORANGE COUNTY	\$19.00	41%	\$988	\$39,520	2.6	\$57,400	\$1,435	\$17,220	\$431	156,441	40%	\$13.70	\$713	1.4
OSCEOLA COUNTY	\$19.00	41%	\$988	\$39,520	2.6	\$57,400	\$1,435	\$17,220	\$431	28,292	32%	\$11.16	\$580	1.7
PALM BEACH COUNTY *	\$25.12	61%	\$1,306	\$52,240	3.5	\$63,300	\$1,583	\$18,990	\$475	133,037	26%	\$15.23	\$792	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

FLORIDA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PASCO COUNTY	\$18.42	50%	\$958	\$38,320	2.5	\$55,700	\$1,393	\$16,710	\$418	37,286	21%	\$10.43	\$542	1.8
PINELLAS COUNTY	\$18.42	50%	\$958	\$38,320	2.5	\$55,700	\$1,393	\$16,710	\$418	120,802	30%	\$13.74	\$714	1.3
POLK COUNTY	\$16.48	72%	\$857	\$34,280	2.3	\$53,800	\$1,345	\$16,140	\$404	63,395	28%	\$12.54	\$652	1.3
PUTNAM COUNTY	\$11.81	56%	\$614	\$24,560	1.6	\$44,500	\$1,113	\$13,350	\$334	6,636	24%	\$9.23	\$480	1.3
SANTA ROSA COUNTY	\$15.19	56%	\$790	\$31,600	2.1	\$58,400	\$1,460	\$17,520	\$438	11,250	22%	\$9.58	\$498	1.6
SARASOTA COUNTY *	\$21.37	55%	\$1,111	\$44,440	2.9	\$59,100	\$1,478	\$17,730	\$443	37,398	23%	\$12.73	\$662	1.7
SEMINOLE COUNTY	\$19.00	41%	\$988	\$39,520	2.6	\$57,400	\$1,435	\$17,220	\$431	45,022	30%	\$12.63	\$657	1.5
ST. JOHNS COUNTY	\$17.44	46%	\$907	\$36,280	2.4	\$66,400	\$1,660	\$19,920	\$498	14,788	22%	\$9.89	\$514	1.8
ST. LUCIE COUNTY	\$18.42	56%	\$958	\$38,320	2.5	\$56,200	\$1,405	\$16,860	\$422	22,644	23%	\$11.96	\$622	1.5
SUMTER COUNTY	\$11.46	59%	\$596	\$23,840	1.6	\$49,800	\$1,245	\$14,940	\$374	6,375	20%	\$9.46	\$492	1.2
SUWANNEE COUNTY	\$11.46	64%	\$596	\$23,840	1.6	\$45,600	\$1,140	\$13,680	\$342	3,166	23%	\$8.46	\$440	1.4
TAYLOR COUNTY	\$12.71	56%	\$661	\$26,440	1.8	\$47,500	\$1,188	\$14,250	\$356	1,098	16%	\$9.35	\$486	1.4
UNION COUNTY	\$12.44	56%	\$647	\$25,880	1.7	\$53,100	\$1,328	\$15,930	\$398	1,035	31%	\$10.27	\$534	1.2
VOLUSIA COUNTY	\$18.04	54%	\$938	\$37,520	2.5	\$57,100	\$1,428	\$17,130	\$428	49,415	25%	\$9.77	\$508	1.8
WAKULLA COUNTY	\$14.85	56%	\$772	\$30,880	2.0	\$65,100	\$1,628	\$19,530	\$488	1,772	16%	\$9.56	\$497	1.6
WALTON COUNTY	\$13.98	56%	\$727	\$29,080	1.9	\$58,500	\$1,463	\$17,550	\$439	5,468	25%	\$9.40	\$489	1.5
WASHINGTON COUNTY	\$11.46	60%	\$596	\$23,840	1.6	\$48,000	\$1,200	\$14,400	\$360	1,942	23%	\$6.80	\$354	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Georgia

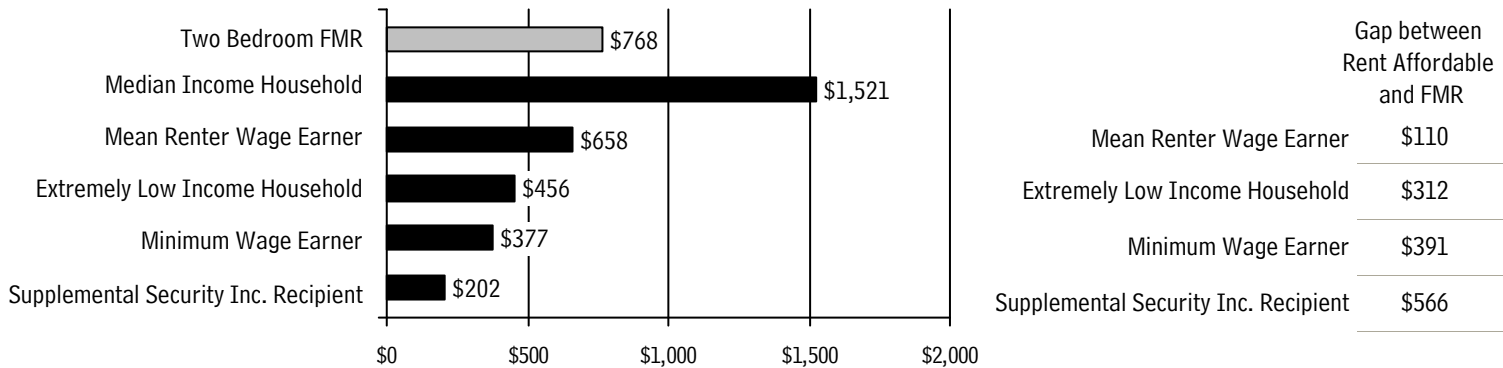
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$768. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,559 monthly or \$30,713 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.77

In Georgia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Georgia, the estimated mean (average) wage for a renter is \$12.66. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



GEORGIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GEORGIA	\$14.77	26%	\$768	\$30,713	2.0	\$60,853	\$1,521	\$18,256	\$456	1,110,050	32%	\$12.66	\$658	1.2
COMBINED NONMETRO AREAS	\$11.23	41%	\$584	\$23,366	1.5	\$47,258	\$1,181	\$14,177	\$354	201,646	31%	\$8.81	\$458	1.3
<u>METROPOLITAN AREAS</u>														
ALBANY MSA	\$12.27	37%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	25,548	42%	\$10.49	\$545	1.2
ATHENS-CLARKE COUNTY MSA	\$14.62	37%	\$760	\$30,400	2.0	\$58,600	\$1,465	\$17,580	\$440	28,702	42%	\$9.57	\$498	1.5
ATLANTA-SANDY SPRINGS-MARIETTA HMFA	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	570,677	31%	\$14.38	\$748	1.2
AUGUSTA-RICHMOND COUNTY MSA	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	44,087	34%	\$11.16	\$580	1.1
BRUNSWICK MSA	\$11.85	37%	\$616	\$24,640	1.6	\$59,400	\$1,485	\$17,820	\$446	12,504	32%	\$9.31	\$484	1.3
BUTTS COUNTY HMFA	\$12.06	29%	\$627	\$25,080	1.7	\$63,400	\$1,585	\$19,020	\$476	1,694	22%	\$8.29	\$431	1.5
CHATTANOOGA MSA	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	13,934	25%	\$9.05	\$471	1.5
COLUMBUS MSA	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	35,596	40%	\$11.07	\$576	1.1
DALTON HMFA	\$12.04	37%	\$626	\$25,040	1.7	\$50,200	\$1,255	\$15,060	\$377	9,869	31%	\$10.65	\$554	1.1
GAINESVILLE MSA	\$16.54	37%	\$860	\$34,400	2.3	\$61,200	\$1,530	\$18,360	\$459	16,883	30%	\$11.53	\$599	1.4
HARALSON COUNTY HMFA	\$10.42	43%	\$542	\$21,680	1.4	\$46,800	\$1,170	\$14,040	\$351	2,887	27%	\$9.82	\$511	1.1
HINESVILLE-FORT STEWART HMFA	\$11.98	37%	\$623	\$24,920	1.7	\$47,100	\$1,178	\$14,130	\$353	11,015	52%	\$11.81	\$614	1.0
LAMAR COUNTY HMFA	\$11.00	30%	\$572	\$22,880	1.5	\$42,700	\$1,068	\$12,810	\$320	2,312	37%	\$9.30	\$483	1.2
LONG COUNTY HMFA	\$10.67	37%	\$555	\$22,200	1.5	\$48,500	\$1,213	\$14,550	\$364	1,275	36%	\$11.28	\$587	0.9
MACON MSA	\$12.42	37%	\$646	\$25,840	1.7	\$54,000	\$1,350	\$16,200	\$405	28,117	36%	\$9.78	\$509	1.3
MERIWETHER COUNTY HMFA	\$10.79	30%	\$561	\$22,440	1.5	\$48,900	\$1,223	\$14,670	\$367	2,388	27%	\$8.15	\$424	1.3
MONROE COUNTY HMFA	\$11.96	32%	\$622	\$24,880	1.6	\$63,700	\$1,593	\$19,110	\$478	2,008	22%	\$9.30	\$483	1.3
MURRAY COUNTY HMFA	\$11.29	37%	\$587	\$23,480	1.6	\$47,100	\$1,178	\$14,130	\$353	3,790	27%	\$10.08	\$524	1.1
ROME MSA	\$12.44	37%	\$647	\$25,880	1.7	\$52,100	\$1,303	\$15,630	\$391	11,230	32%	\$10.69	\$556	1.2
SAVANNAH MSA	\$15.48	37%	\$805	\$32,200	2.1	\$60,000	\$1,500	\$18,000	\$450	47,376	38%	\$12.17	\$633	1.3
VALDOSTA MSA	\$12.19	37%	\$634	\$25,360	1.7	\$50,300	\$1,258	\$15,090	\$377	20,462	40%	\$9.25	\$481	1.3
WARNER ROBINS MSA	\$13.54	36%	\$704	\$28,160	1.9	\$70,400	\$1,760	\$21,120	\$528	16,050	32%	\$10.03	\$522	1.3
<u>COUNTIES</u>														
APPLING COUNTY	\$10.42	40%	\$542	\$21,680	1.4	\$44,500	\$1,113	\$13,350	\$334	1,744	26%	\$12.95	\$673	0.8
ATKINSON COUNTY	\$10.42	51%	\$542	\$21,680	1.4	\$36,500	\$913	\$10,950	\$274	805	31%	\$8.38	\$436	1.2
BACON COUNTY	\$10.42	51%	\$542	\$21,680	1.4	\$45,100	\$1,128	\$13,530	\$338	1,081	30%	\$5.64	\$293	1.8
BAKER COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	422	33%	\$10.30	\$536	1.2
BALDWIN COUNTY	\$12.15	37%	\$632	\$25,280	1.7	\$49,700	\$1,243	\$14,910	\$373	5,676	37%	\$8.06	\$419	1.5
BANKS COUNTY	\$10.83	37%	\$563	\$22,520	1.5	\$48,400	\$1,210	\$14,520	\$363	1,334	23%	\$7.93	\$412	1.4
BARROW COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	5,954	26%	\$8.73	\$454	1.9
BARTOW COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	9,087	28%	\$9.95	\$517	1.7
BEN HILL COUNTY	\$10.52	37%	\$547	\$21,880	1.5	\$36,500	\$913	\$10,950	\$274	2,522	38%	\$9.22	\$480	1.1
BERRIEN COUNTY	\$10.42	43%	\$542	\$21,680	1.4	\$43,700	\$1,093	\$13,110	\$328	2,122	32%	\$9.30	\$483	1.1
BIBB COUNTY	\$12.42	37%	\$646	\$25,840	1.7	\$54,000	\$1,350	\$16,200	\$405	24,717	42%	\$9.84	\$512	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

GEORGIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BLECKLEY COUNTY	\$10.42	46%	\$542	\$21,680	1.4	\$52,300	\$1,308	\$15,690	\$392	1,265	30%	\$6.40	\$333	1.6
BRANTLEY COUNTY	\$11.85	37%	\$616	\$24,640	1.6	\$59,400	\$1,485	\$17,820	\$446	846	15%	\$9.52	\$495	1.2
BROOKS COUNTY	\$12.19	37%	\$634	\$25,360	1.7	\$50,300	\$1,258	\$15,090	\$377	1,722	26%	\$6.31	\$328	1.9
BRYAN COUNTY	\$15.48	37%	\$805	\$32,200	2.1	\$60,000	\$1,500	\$18,000	\$450	2,579	24%	\$7.45	\$387	2.1
BULLOCH COUNTY	\$11.77	37%	\$612	\$24,480	1.6	\$56,000	\$1,400	\$16,800	\$420	10,268	43%	\$6.48	\$337	1.8
BURKE COUNTY	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	2,346	30%	\$10.63	\$553	1.1
BUTTS COUNTY	\$12.06	29%	\$627	\$25,080	1.7	\$63,400	\$1,585	\$19,020	\$476	1,694	22%	\$8.29	\$431	1.5
CALHOUN COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$43,200	\$1,080	\$12,960	\$324	520	29%	\$6.84	\$356	1.5
CAMDEN COUNTY	\$12.92	36%	\$672	\$26,880	1.8	\$60,800	\$1,520	\$18,240	\$456	5,959	34%	\$9.37	\$487	1.4
CANDLER COUNTY	\$10.42	40%	\$542	\$21,680	1.4	\$40,700	\$1,018	\$12,210	\$305	966	31%	\$7.84	\$408	1.3
CARROLL COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	12,883	32%	\$10.66	\$554	1.6
CATOOSA COUNTY	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	5,852	25%	\$8.95	\$465	1.5
CHARLTON COUNTY	\$10.42	51%	\$542	\$21,680	1.4	\$48,200	\$1,205	\$14,460	\$362	950	27%	\$10.42	\$542	1.0
CHATHAM COUNTY	\$15.48	37%	\$805	\$32,200	2.1	\$60,000	\$1,500	\$18,000	\$450	40,534	41%	\$12.42	\$646	1.2
CHATTAHOOCHEE COUNTY	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	1,873	71%	\$19.06	\$991	0.7
CHATTOOGA COUNTY	\$10.42	41%	\$542	\$21,680	1.4	\$40,500	\$1,013	\$12,150	\$304	2,461	27%	\$10.51	\$546	1.0
CHEROKEE COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	14,331	20%	\$9.39	\$488	1.8
CLARKE COUNTY	\$14.62	37%	\$760	\$30,400	2.0	\$58,600	\$1,465	\$17,580	\$440	23,337	55%	\$10.10	\$525	1.4
CLAY COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$44,200	\$1,105	\$13,260	\$332	318	25%	\$4.47	\$233	2.3
CLAYTON COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	34,062	39%	\$14.85	\$772	1.1
CLINCH COUNTY	\$10.42	51%	\$542	\$21,680	1.4	\$41,600	\$1,040	\$12,480	\$312	739	29%	\$6.81	\$354	1.5
COBB COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	73,127	29%	\$14.32	\$745	1.2
COFFEE COUNTY	\$10.42	47%	\$542	\$21,680	1.4	\$42,300	\$1,058	\$12,690	\$317	4,212	29%	\$10.18	\$529	1.0
COLQUITT COUNTY	\$10.42	43%	\$542	\$21,680	1.4	\$40,400	\$1,010	\$12,120	\$303	6,190	39%	\$8.20	\$426	1.3
COLUMBIA COUNTY	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	6,842	18%	\$8.74	\$455	1.4
COOK COUNTY	\$10.42	52%	\$542	\$21,680	1.4	\$41,100	\$1,028	\$12,330	\$308	1,658	26%	\$8.32	\$433	1.3
COWETA COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	10,218	25%	\$9.55	\$497	1.8
CRAWFORD COUNTY	\$12.42	37%	\$646	\$25,840	1.7	\$54,000	\$1,350	\$16,200	\$405	1,154	23%	\$5.76	\$300	2.2
CRISP COUNTY	\$10.42	48%	\$542	\$21,680	1.4	\$40,400	\$1,010	\$12,120	\$303	3,608	43%	\$8.45	\$439	1.2
DADE COUNTY	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	1,204	21%	\$9.47	\$492	1.5
DAWSON COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	1,706	22%	\$8.47	\$440	2.0
DECATUR COUNTY	\$11.83	37%	\$615	\$24,600	1.6	\$46,800	\$1,170	\$14,040	\$351	4,297	37%	\$8.25	\$429	1.4
DEKALB COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	109,400	40%	\$14.99	\$780	1.1
DODGE COUNTY	\$10.42	64%	\$542	\$21,680	1.4	\$46,200	\$1,155	\$13,860	\$347	2,096	30%	\$6.71	\$349	1.6
DOOLY COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$39,800	\$995	\$11,940	\$299	1,286	34%	\$8.05	\$419	1.3
DOUGHERTY COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	18,589	51%	\$10.86	\$565	1.1
DOUGLAS COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	12,441	29%	\$9.76	\$507	1.7
EARLY COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$41,300	\$1,033	\$12,390	\$310	1,380	31%	\$11.27	\$586	0.9
ECHOLS COUNTY	\$12.19	37%	\$634	\$25,360	1.7	\$50,300	\$1,258	\$15,090	\$377	403	32%	\$11.95	\$622	1.0
EFFINGHAM COUNTY	\$15.48	37%	\$805	\$32,200	2.1	\$60,000	\$1,500	\$18,000	\$450	4,263	25%	\$10.95	\$570	1.4
ELBERT COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$39,500	\$988	\$11,850	\$296	2,156	27%	\$7.87	\$409	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

GEORGIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
EMANUEL COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$38,800	\$970	\$11,640	\$291	2,891	34%	\$7.97	\$414	1.3
EVANS COUNTY	\$10.42	40%	\$542	\$21,680	1.4	\$44,200	\$1,105	\$13,260	\$332	1,211	30%	\$9.84	\$512	1.1
FANNIN COUNTY	\$10.87	37%	\$565	\$22,600	1.5	\$45,700	\$1,143	\$13,710	\$343	2,194	20%	\$8.47	\$441	1.3
FAYETTE COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	5,685	16%	\$8.94	\$465	1.9
FLOYD COUNTY	\$12.44	37%	\$647	\$25,880	1.7	\$52,100	\$1,303	\$15,630	\$391	11,230	32%	\$10.69	\$556	1.2
FORSYTH COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	7,415	14%	\$11.07	\$576	1.5
FRANKLIN COUNTY	\$10.83	37%	\$563	\$22,520	1.5	\$45,600	\$1,140	\$13,680	\$342	2,129	27%	\$7.90	\$411	1.4
FULTON COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	149,429	42%	\$17.53	\$911	1.0
GILMER COUNTY	\$12.33	37%	\$641	\$25,640	1.7	\$43,900	\$1,098	\$13,170	\$329	3,631	30%	\$9.52	\$495	1.3
GLASCOCK COUNTY	\$10.42	49%	\$542	\$21,680	1.4	\$42,800	\$1,070	\$12,840	\$321	287	28%	\$5.34	\$278	2.0
GLYNN COUNTY	\$11.85	37%	\$616	\$24,640	1.6	\$59,400	\$1,485	\$17,820	\$446	10,492	36%	\$9.39	\$488	1.3
GORDON COUNTY	\$13.21	37%	\$687	\$27,480	1.8	\$51,700	\$1,293	\$15,510	\$388	5,947	32%	\$9.05	\$471	1.5
GRADY COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$45,000	\$1,125	\$13,500	\$338	3,281	35%	\$9.94	\$517	1.0
GREENE COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$47,400	\$1,185	\$14,220	\$356	1,354	23%	\$8.12	\$422	1.3
GWINNETT COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	67,396	26%	\$13.00	\$676	1.3
HABERSHAM COUNTY	\$12.37	37%	\$643	\$25,720	1.7	\$50,200	\$1,255	\$15,060	\$377	3,790	25%	\$9.17	\$477	1.3
HALL COUNTY	\$16.54	37%	\$860	\$34,400	2.3	\$61,200	\$1,530	\$18,360	\$459	16,883	30%	\$11.53	\$599	1.4
HANCOCK COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$33,300	\$833	\$9,990	\$250	612	23%	\$7.50	\$390	1.4
HARALSON COUNTY	\$10.42	43%	\$542	\$21,680	1.4	\$46,800	\$1,170	\$14,040	\$351	2,887	27%	\$9.82	\$511	1.1
HARRIS COUNTY	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	1,286	12%	\$4.66	\$242	2.7
HART COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$49,900	\$1,248	\$14,970	\$374	2,069	23%	\$7.71	\$401	1.4
HEARD COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	1,172	29%	\$20.67	\$1,075	0.8
HENRY COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	11,400	18%	\$9.14	\$475	1.9
HOUSTON COUNTY	\$13.54	36%	\$704	\$28,160	1.9	\$70,400	\$1,760	\$21,120	\$528	16,050	32%	\$10.03	\$522	1.3
IRWIN COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$55,800	\$1,395	\$16,740	\$419	839	24%	\$6.67	\$347	1.6
JACKSON COUNTY	\$12.96	36%	\$674	\$26,960	1.8	\$58,600	\$1,465	\$17,580	\$440	5,362	26%	\$8.14	\$423	1.6
JASPER COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	1,292	25%	\$7.66	\$399	2.2
JEFF DAVIS COUNTY	\$10.42	40%	\$542	\$21,680	1.4	\$38,400	\$960	\$11,520	\$288	1,587	32%	\$9.28	\$483	1.1
JEFFERSON COUNTY	\$10.42	49%	\$542	\$21,680	1.4	\$38,500	\$963	\$11,550	\$289	1,952	30%	\$11.53	\$600	0.9
JENKINS COUNTY	\$10.42	49%	\$542	\$21,680	1.4	\$36,500	\$913	\$10,950	\$274	759	25%	\$9.18	\$477	1.1
JOHNSON COUNTY	\$10.71	37%	\$557	\$22,280	1.5	\$32,800	\$820	\$9,840	\$246	1,030	33%	\$8.14	\$423	1.3
JONES COUNTY	\$12.42	37%	\$646	\$25,840	1.7	\$54,000	\$1,350	\$16,200	\$405	1,667	17%	\$7.73	\$402	1.6
LAMAR COUNTY	\$11.00	30%	\$572	\$22,880	1.5	\$42,700	\$1,068	\$12,810	\$320	2,312	37%	\$9.30	\$483	1.2
LANIER COUNTY	\$12.19	37%	\$634	\$25,360	1.7	\$50,300	\$1,258	\$15,090	\$377	1,228	42%	\$10.92	\$568	1.1
LAURENS COUNTY	\$10.42	40%	\$542	\$21,680	1.4	\$50,600	\$1,265	\$15,180	\$380	5,551	33%	\$8.65	\$450	1.2
LEE COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	2,401	23%	\$10.13	\$527	1.2
LIBERTY COUNTY	\$11.98	37%	\$623	\$24,920	1.7	\$47,100	\$1,178	\$14,130	\$353	11,015	52%	\$11.81	\$614	1.0
LINCOLN COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$43,200	\$1,080	\$12,960	\$324	789	23%	\$7.62	\$396	1.4
LONG COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$48,500	\$1,213	\$14,550	\$364	1,275	36%	\$11.28	\$587	0.9
LOWNDES COUNTY	\$12.19	37%	\$634	\$25,360	1.7	\$50,300	\$1,258	\$15,090	\$377	17,109	43%	\$9.33	\$485	1.3
LUMPKIN COUNTY	\$14.10	37%	\$733	\$29,320	1.9	\$52,400	\$1,310	\$15,720	\$393	2,935	30%	\$9.26	\$482	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

GEORGIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MACON COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$38,600	\$965	\$11,580	\$290	1,490	34%	\$12.07	\$628	0.9
MADISON COUNTY	\$14.62	37%	\$760	\$30,400	2.0	\$58,600	\$1,465	\$17,580	\$440	2,450	25%	\$6.99	\$363	2.1
MARION COUNTY	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	598	23%	\$5.96	\$310	2.1
McDUFFIE COUNTY	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	2,814	34%	\$9.48	\$493	1.3
McINTOSH COUNTY	\$11.85	37%	\$616	\$24,640	1.6	\$59,400	\$1,485	\$17,820	\$446	1,166	26%	\$7.45	\$387	1.6
MERIWETHER COUNTY	\$10.79	30%	\$561	\$22,440	1.5	\$48,900	\$1,223	\$14,670	\$367	2,388	27%	\$8.15	\$424	1.3
MILLER COUNTY	\$10.42	37%	\$542	\$21,680	1.4	\$44,700	\$1,118	\$13,410	\$335	747	31%	\$9.79	\$509	1.1
MITCHELL COUNTY	\$10.42	41%	\$542	\$21,680	1.4	\$47,700	\$1,193	\$14,310	\$358	2,780	33%	\$6.28	\$327	1.7
MONROE COUNTY	\$11.96	32%	\$622	\$24,880	1.6	\$63,700	\$1,593	\$19,110	\$478	2,008	22%	\$9.30	\$483	1.3
MONTGOMERY COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$47,400	\$1,185	\$14,220	\$356	957	29%	\$6.43	\$335	1.6
MORGAN COUNTY	\$11.58	37%	\$602	\$24,080	1.6	\$56,700	\$1,418	\$17,010	\$425	1,693	25%	\$9.32	\$485	1.2
MURRAY COUNTY	\$11.29	37%	\$587	\$23,480	1.6	\$47,100	\$1,178	\$14,130	\$353	3,790	27%	\$10.08	\$524	1.1
MUSCOGEE COUNTY	\$12.62	38%	\$656	\$26,240	1.7	\$51,600	\$1,290	\$15,480	\$387	31,839	44%	\$11.18	\$582	1.1
NEWTON COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	7,901	24%	\$10.31	\$536	1.6
OCONEE COUNTY	\$14.62	37%	\$760	\$30,400	2.0	\$58,600	\$1,465	\$17,580	\$440	1,975	17%	\$7.20	\$374	2.0
OGLETHORPE COUNTY	\$14.62	37%	\$760	\$30,400	2.0	\$58,600	\$1,465	\$17,580	\$440	940	20%	\$6.65	\$346	2.2
PAULDING COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	8,624	19%	\$8.31	\$432	2.0
PEACH COUNTY	\$11.40	37%	\$593	\$23,720	1.6	\$58,800	\$1,470	\$17,640	\$441	2,752	32%	\$7.58	\$394	1.5
PICKENS COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	2,257	19%	\$7.56	\$393	2.2
PIERCE COUNTY	\$10.42	51%	\$542	\$21,680	1.4	\$48,700	\$1,218	\$14,610	\$365	1,668	25%	\$8.36	\$435	1.2
PIKE COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	1,119	19%	\$7.21	\$375	2.4
POLK COUNTY	\$11.60	36%	\$603	\$24,120	1.6	\$48,000	\$1,200	\$14,400	\$360	4,404	29%	\$10.76	\$560	1.1
PULASKI COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$46,600	\$1,165	\$13,980	\$350	995	28%	\$7.51	\$391	1.4
PUTNAM COUNTY	\$10.42	57%	\$542	\$21,680	1.4	\$52,000	\$1,300	\$15,600	\$390	2,080	25%	\$7.38	\$384	1.4
QUITMAN COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$40,400	\$1,010	\$12,120	\$303	274	26%	\$7.63	\$397	1.4
RABUN COUNTY	\$12.35	37%	\$642	\$25,680	1.7	\$52,600	\$1,315	\$15,780	\$395	2,117	29%	\$9.54	\$496	1.3
RANDOLPH COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$33,500	\$838	\$10,050	\$251	794	32%	\$10.07	\$524	1.0
RICHMOND COUNTY	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	32,085	43%	\$12.07	\$628	1.0
ROCKDALE COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	8,014	29%	\$11.18	\$581	1.5
SCHLEY COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$48,100	\$1,203	\$14,430	\$361	535	36%	\$10.94	\$569	1.0
SCREVEN COUNTY	\$10.42	49%	\$542	\$21,680	1.4	\$49,000	\$1,225	\$14,700	\$368	1,099	21%	\$7.06	\$367	1.5
SEMINOLE COUNTY	\$10.42	37%	\$542	\$21,680	1.4	\$45,200	\$1,130	\$13,560	\$339	759	23%	\$6.57	\$342	1.6
SPALDING COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	8,314	36%	\$9.66	\$502	1.8
STEPHENS COUNTY	\$10.71	37%	\$557	\$22,280	1.5	\$44,700	\$1,118	\$13,410	\$335	2,763	30%	\$7.74	\$402	1.4
STEWART COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$38,200	\$955	\$11,460	\$287	614	39%	\$8.46	\$440	1.2
SUMTER COUNTY	\$11.25	37%	\$585	\$23,400	1.6	\$40,800	\$1,020	\$12,240	\$306	4,527	38%	\$8.69	\$452	1.3
TALBOT COUNTY	\$12.06	37%	\$627	\$25,080	1.7	\$46,600	\$1,165	\$13,980	\$350	491	20%	\$6.72	\$349	1.8
TALIAFERRO COUNTY †	\$10.42	39%	\$542	\$21,680	1.4	\$25,200	\$630	\$7,560	\$189	209	29%			
TATTNALL COUNTY	\$10.42	74%	\$542	\$21,680	1.4	\$45,700	\$1,143	\$13,710	\$343	2,422	34%	\$8.50	\$442	1.2
TAYLOR COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$37,000	\$925	\$11,100	\$278	747	22%	\$8.18	\$425	1.3
TELFAIR COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$40,300	\$1,008	\$12,090	\$302	1,518	36%	\$8.11	\$422	1.3

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

GEORGIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TERRELL COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	1,516	39%	\$7.97	\$414	1.5
THOMAS COUNTY	\$11.52	37%	\$599	\$23,960	1.6	\$51,200	\$1,280	\$15,360	\$384	6,346	36%	\$9.56	\$497	1.2
TIFT COUNTY	\$10.90	37%	\$567	\$22,680	1.5	\$47,000	\$1,175	\$14,100	\$353	5,186	35%	\$8.05	\$418	1.4
TOOMBS COUNTY	\$10.42	56%	\$542	\$21,680	1.4	\$43,300	\$1,083	\$12,990	\$325	4,062	41%	\$9.97	\$518	1.0
TOWNS COUNTY	\$12.35	37%	\$642	\$25,680	1.7	\$51,200	\$1,280	\$15,360	\$384	770	15%	\$9.79	\$509	1.3
TREUTLEN COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$38,400	\$960	\$11,520	\$288	729	31%	\$4.50	\$234	2.3
TROUP COUNTY	\$12.65	37%	\$658	\$26,320	1.7	\$50,100	\$1,253	\$15,030	\$376	8,609	37%	\$11.29	\$587	1.1
TURNER COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$41,000	\$1,025	\$12,300	\$308	1,241	37%	\$7.50	\$390	1.4
TWIGGS COUNTY	\$12.42	37%	\$646	\$25,840	1.7	\$54,000	\$1,350	\$16,200	\$405	579	18%	\$15.13	\$787	0.8
UNION COUNTY	\$12.35	37%	\$642	\$25,680	1.7	\$50,700	\$1,268	\$15,210	\$380	1,970	21%	\$9.97	\$518	1.2
UPSON COUNTY	\$11.31	37%	\$588	\$23,520	1.6	\$44,900	\$1,123	\$13,470	\$337	3,379	32%	\$8.47	\$440	1.3
WALKER COUNTY	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	6,878	27%	\$9.07	\$472	1.5
WALTON COUNTY	\$16.94	19%	\$881	\$35,240	2.3	\$68,300	\$1,708	\$20,490	\$512	7,450	26%	\$9.29	\$483	1.8
WARE COUNTY	\$10.42	37%	\$542	\$21,680	1.4	\$46,000	\$1,150	\$13,800	\$345	4,578	34%	\$9.16	\$476	1.1
WARREN COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$36,500	\$913	\$10,950	\$274	705	30%	\$7.17	\$373	1.5
WASHINGTON COUNTY	\$10.42	49%	\$542	\$21,680	1.4	\$42,800	\$1,070	\$12,840	\$321	2,142	30%	\$8.22	\$427	1.3
WAYNE COUNTY	\$10.42	46%	\$542	\$21,680	1.4	\$51,700	\$1,293	\$15,510	\$388	2,762	29%	\$8.83	\$459	1.2
WEBSTER COUNTY	\$10.42	42%	\$542	\$21,680	1.4	\$37,800	\$945	\$11,340	\$284	239	27%	\$8.42	\$438	1.2
WHEELER COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$47,100	\$1,178	\$14,130	\$353	422	24%	\$5.92	\$308	1.8
WHITE COUNTY	\$12.63	37%	\$657	\$26,280	1.7	\$53,800	\$1,345	\$16,140	\$404	1,975	20%	\$7.19	\$374	1.8
WHITFIELD COUNTY	\$12.04	37%	\$626	\$25,040	1.7	\$50,200	\$1,255	\$15,060	\$377	9,869	31%	\$10.65	\$554	1.1
WILCOX COUNTY	\$10.42	58%	\$542	\$21,680	1.4	\$41,100	\$1,028	\$12,330	\$308	411	16%	\$4.86	\$253	2.1
WILKES COUNTY	\$10.42	39%	\$542	\$21,680	1.4	\$42,000	\$1,050	\$12,600	\$315	1,023	25%	\$7.66	\$398	1.4
WILKINSON COUNTY	\$10.71	37%	\$557	\$22,280	1.5	\$45,200	\$1,130	\$13,560	\$339	849	23%	\$11.87	\$617	0.9
WORTH COUNTY	\$12.27	37%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	2,620	33%	\$7.04	\$366	1.7

† Wage data not available (See Appendix A).

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Hawaii

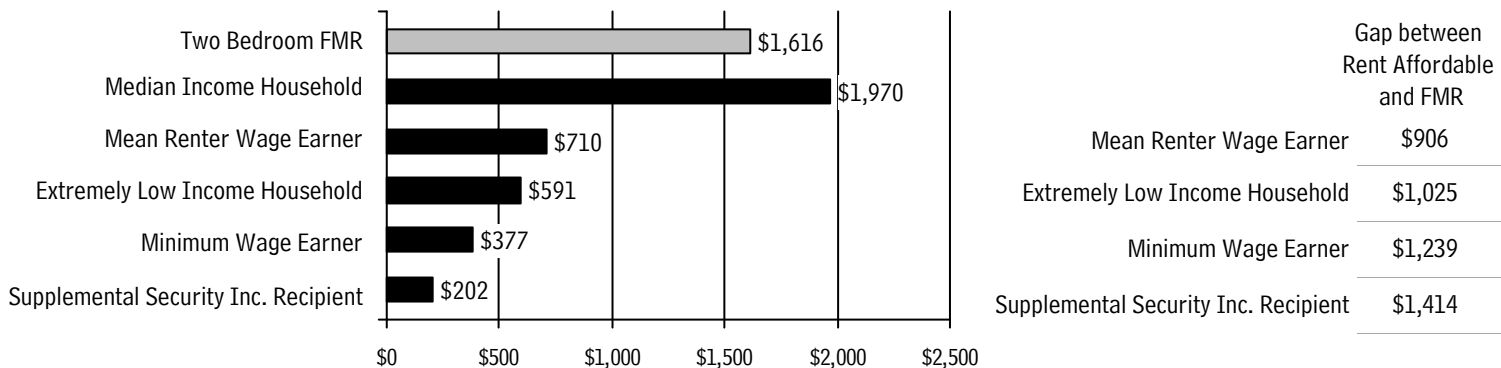
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,616. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$5,388 monthly or \$64,651 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$31.08

In Hawaii, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 171 hours per week, 52 weeks per year. Or a household must include 4.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Hawaii, the estimated mean (average) wage for a renter is \$13.65. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 91 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



HAWAII	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HAWAII	\$31.08	94%	\$1,616	\$64,651	4.3	\$78,790	\$1,970	\$23,637	\$591	183,562	42%	\$13.65	\$710	2.3
COMBINED NONMETRO AREAS	\$26.67	90%	\$1,387	\$55,468	3.7	\$72,428	\$1,811	\$21,728	\$543	49,903	37%	\$12.91	\$671	2.1
<u>METROPOLITAN AREAS</u>														
HONOLULU MSA	\$32.73	95%	\$1,702	\$68,080	4.5	\$81,600	\$2,040	\$24,480	\$612	133,659	44%	\$13.95	\$725	2.3
<u>COUNTIES</u>														
HAWAII COUNTY	\$22.02	81%	\$1,145	\$45,800	3.0	\$68,700	\$1,718	\$20,610	\$515	21,659	34%	\$12.08	\$628	1.8
HONOLULU COUNTY	\$32.73	95%	\$1,702	\$68,080	4.5	\$81,600	\$2,040	\$24,480	\$612	133,659	44%	\$13.95	\$725	2.3
KALAWAO COUNTY	\$26.60	71%	\$1,383	\$55,320	3.7	\$72,400	\$1,810	\$21,720	\$543	71	100%	\$17.03	\$886	1.6
KAUAI COUNTY	\$27.96	92%	\$1,454	\$58,160	3.9	\$75,200	\$1,880	\$22,560	\$564	7,687	35%	\$11.79	\$613	2.4
MAUI COUNTY	\$31.10	97%	\$1,617	\$64,680	4.3	\$76,000	\$1,900	\$22,800	\$570	20,486	42%	\$22.71	\$1,181	1.4

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Idaho

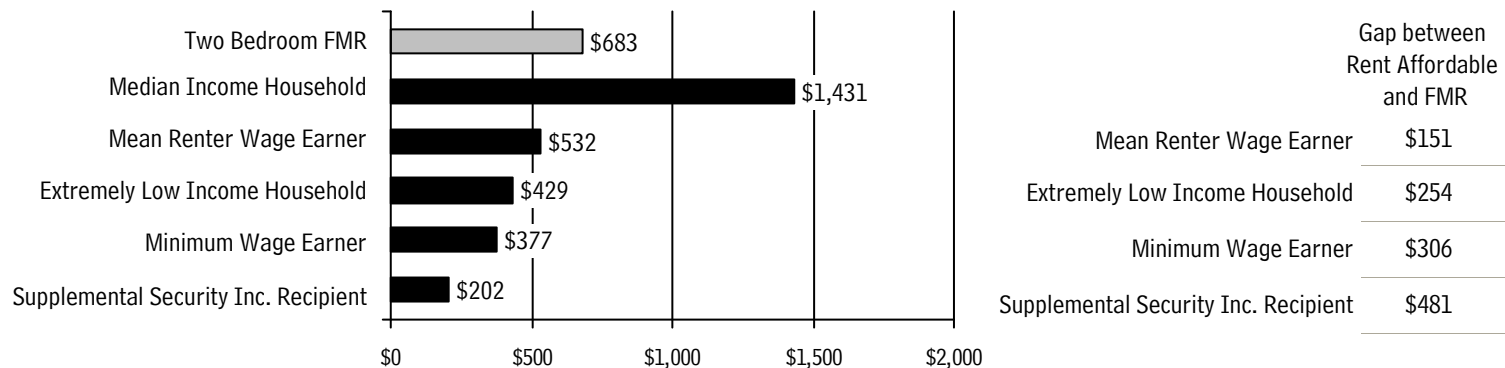
In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$683. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,278 monthly or \$27,335 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.14

In Idaho, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Idaho, the estimated mean (average) wage for a renter is \$10.23. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



IDAHO	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
IDAHO	\$13.14	31%	\$683	\$27,335	1.8	\$57,260	\$1,431	\$17,178	\$429	158,913	29%	\$10.23	\$532	1.3
COMBINED NONMETRO AREAS	\$12.83	38%	\$667	\$26,680	1.8	\$52,138	\$1,303	\$15,641	\$391	55,766	29%	\$10.34	\$538	1.2
<u>METROPOLITAN AREAS</u>														
BOISE CITY-NAMPA HMFA	\$13.50	22%	\$702	\$28,080	1.9	\$62,100	\$1,553	\$18,630	\$466	61,007	29%	\$11.06	\$575	1.2
COEUR D'ALENE MSA	\$14.23	37%	\$740	\$29,600	2.0	\$57,400	\$1,435	\$17,220	\$431	14,729	28%	\$10.06	\$523	1.4
GEM COUNTY HMFA	\$13.08	39%	\$680	\$27,200	1.8	\$50,200	\$1,255	\$15,060	\$377	1,311	21%	\$7.61	\$396	1.7
IDAHO FALLS MSA	\$12.52	37%	\$651	\$26,040	1.7	\$60,300	\$1,508	\$18,090	\$452	10,509	25%	\$8.25	\$429	1.5
LEWISTON MSA	\$12.60	37%	\$655	\$26,200	1.7	\$55,000	\$1,375	\$16,500	\$413	5,304	33%	\$8.96	\$466	1.4
LOGAN MSA	\$13.02	34%	\$677	\$27,080	1.8	\$56,600	\$1,415	\$16,980	\$425	878	22%	\$7.13	\$371	1.8
POCATELLO MSA	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	9,409	29%	\$7.78	\$405	1.5
<u>COUNTIES</u>														
ADA COUNTY	\$13.50	22%	\$702	\$28,080	1.9	\$62,100	\$1,553	\$18,630	\$466	42,439	30%	\$11.62	\$604	1.2
ADAMS COUNTY	\$12.29	37%	\$639	\$25,560	1.7	\$48,400	\$1,210	\$14,520	\$363	334	22%	\$10.13	\$527	1.2
BANNOCK COUNTY	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	8,642	29%	\$7.27	\$378	1.6
BEAR LAKE COUNTY	\$11.79	38%	\$613	\$24,520	1.6	\$50,900	\$1,273	\$15,270	\$382	502	21%	\$7.12	\$370	1.7
BENEWAH COUNTY	\$13.75	37%	\$715	\$28,600	1.9	\$46,400	\$1,160	\$13,920	\$348	901	25%	\$10.53	\$548	1.3
BINGHAM COUNTY	\$11.46	37%	\$596	\$23,840	1.6	\$53,000	\$1,325	\$15,900	\$398	2,729	20%	\$9.11	\$473	1.3
BLAINE COUNTY	\$18.77	37%	\$976	\$39,040	2.6	\$76,500	\$1,913	\$22,950	\$574	2,826	32%	\$12.85	\$668	1.5
BOISE COUNTY	\$13.50	22%	\$702	\$28,080	1.9	\$62,100	\$1,553	\$18,630	\$466	569	20%	\$4.75	\$247	2.8
BONNER COUNTY	\$14.00	38%	\$728	\$29,120	1.9	\$55,900	\$1,398	\$16,770	\$419	3,343	22%	\$9.55	\$497	1.5
BONNEVILLE COUNTY	\$12.52	37%	\$651	\$26,040	1.7	\$60,300	\$1,508	\$18,090	\$452	9,118	26%	\$8.32	\$432	1.5
BOUNDARY COUNTY	\$13.75	37%	\$715	\$28,600	1.9	\$46,200	\$1,155	\$13,860	\$347	786	20%	\$7.19	\$374	1.9
BUTTE COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$48,000	\$1,200	\$14,400	\$360	268	22%	\$23.47	\$1,220	0.5
CAMAS COUNTY †	\$13.02	38%	\$677	\$27,080	1.8	\$53,100	\$1,328	\$15,930	\$398	75	19%			
CANYON COUNTY	\$13.50	22%	\$702	\$28,080	1.9	\$62,100	\$1,553	\$18,630	\$466	16,872	28%	\$9.22	\$479	1.5
CARIBOU COUNTY	\$11.79	38%	\$613	\$24,520	1.6	\$55,800	\$1,395	\$16,740	\$419	641	24%	\$13.70	\$712	0.9
CASSIA COUNTY	\$13.02	38%	\$677	\$27,080	1.8	\$48,100	\$1,203	\$14,430	\$361	2,190	30%	\$9.51	\$495	1.4
CLARK COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$33,800	\$845	\$10,140	\$254	116	30%	\$12.64	\$657	1.0
CLEARWATER COUNTY	\$12.21	37%	\$635	\$25,400	1.7	\$48,800	\$1,220	\$14,640	\$366	880	24%	\$8.64	\$449	1.4
CUSTER COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$58,800	\$1,470	\$17,640	\$441	365	19%	\$10.35	\$538	1.2
ELMORE COUNTY	\$12.44	37%	\$647	\$25,880	1.7	\$52,600	\$1,315	\$15,780	\$395	3,432	35%	\$9.11	\$474	1.4
FRANKLIN COUNTY	\$13.02	34%	\$677	\$27,080	1.8	\$56,600	\$1,415	\$16,980	\$425	878	22%	\$7.13	\$371	1.8
FREMONT COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$53,900	\$1,348	\$16,170	\$404	811	19%	\$11.27	\$586	1.1
GEM COUNTY	\$13.08	39%	\$680	\$27,200	1.8	\$50,200	\$1,255	\$15,060	\$377	1,311	21%	\$7.61	\$396	1.7
GOODING COUNTY	\$13.02	38%	\$677	\$27,080	1.8	\$48,300	\$1,208	\$14,490	\$362	1,449	27%	\$10.68	\$555	1.2
IDAHO COUNTY	\$13.13	37%	\$683	\$27,320	1.8	\$40,400	\$1,010	\$12,120	\$303	1,580	25%	\$9.10	\$473	1.4
JEFFERSON COUNTY	\$12.52	37%	\$651	\$26,040	1.7	\$60,300	\$1,508	\$18,090	\$452	1,391	19%	\$7.70	\$400	1.6

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

IDAHO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JEROME COUNTY	\$13.02	38%	\$677	\$27,080	1.8	\$48,600	\$1,215	\$14,580	\$365	2,220	33%	\$10.55	\$549	1.2
KOOTENAI COUNTY	\$14.23	37%	\$740	\$29,600	2.0	\$57,400	\$1,435	\$17,220	\$431	14,729	28%	\$10.06	\$523	1.4
LATAH COUNTY	\$12.08	37%	\$628	\$25,120	1.7	\$56,600	\$1,415	\$16,980	\$425	6,306	44%	\$7.18	\$374	1.7
LEMHI COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$53,100	\$1,328	\$15,930	\$398	793	24%	\$5.48	\$285	2.2
LEWIS COUNTY	\$12.21	37%	\$635	\$25,400	1.7	\$44,800	\$1,120	\$13,440	\$336	466	29%	\$7.21	\$375	1.7
LINCOLN COUNTY	\$13.02	38%	\$677	\$27,080	1.8	\$51,000	\$1,275	\$15,300	\$383	509	29%	\$8.94	\$465	1.5
MADISON COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$44,700	\$1,118	\$13,410	\$335	4,818	48%	\$8.07	\$420	1.4
MINIDOKA COUNTY	\$11.46	42%	\$596	\$23,840	1.6	\$47,900	\$1,198	\$14,370	\$359	1,478	22%	\$10.05	\$523	1.1
NEZ PERCE COUNTY	\$12.60	37%	\$655	\$26,200	1.7	\$55,000	\$1,375	\$16,500	\$413	5,304	33%	\$8.96	\$466	1.4
ONEIDA COUNTY	\$11.79	38%	\$613	\$24,520	1.6	\$53,700	\$1,343	\$16,110	\$403	364	23%	\$4.65	\$242	2.5
OWYHEE COUNTY	\$13.50	22%	\$702	\$28,080	1.9	\$62,100	\$1,553	\$18,630	\$466	1,127	28%	\$8.80	\$457	1.5
PAYETTE COUNTY	\$12.33	37%	\$641	\$25,640	1.7	\$52,900	\$1,323	\$15,870	\$397	1,965	24%	\$7.54	\$392	1.6
POWER COUNTY	\$12.00	38%	\$624	\$24,960	1.7	\$54,700	\$1,368	\$16,410	\$410	767	28%	\$12.71	\$661	0.9
SHOSHONE COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$45,000	\$1,125	\$13,500	\$338	1,611	28%	\$10.47	\$545	1.1
TETON COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$57,700	\$1,443	\$17,310	\$433	1,368	39%	\$11.97	\$622	1.0
TWIN FALLS COUNTY	\$13.25	38%	\$689	\$27,560	1.8	\$50,200	\$1,255	\$15,060	\$377	8,561	32%	\$9.89	\$514	1.3
VALLEY COUNTY	\$12.29	37%	\$639	\$25,560	1.7	\$62,700	\$1,568	\$18,810	\$470	1,066	27%	\$10.37	\$539	1.2
WASHINGTON COUNTY	\$12.29	37%	\$639	\$25,560	1.7	\$46,600	\$1,165	\$13,980	\$350	1,013	25%	\$6.16	\$320	2.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Illinois

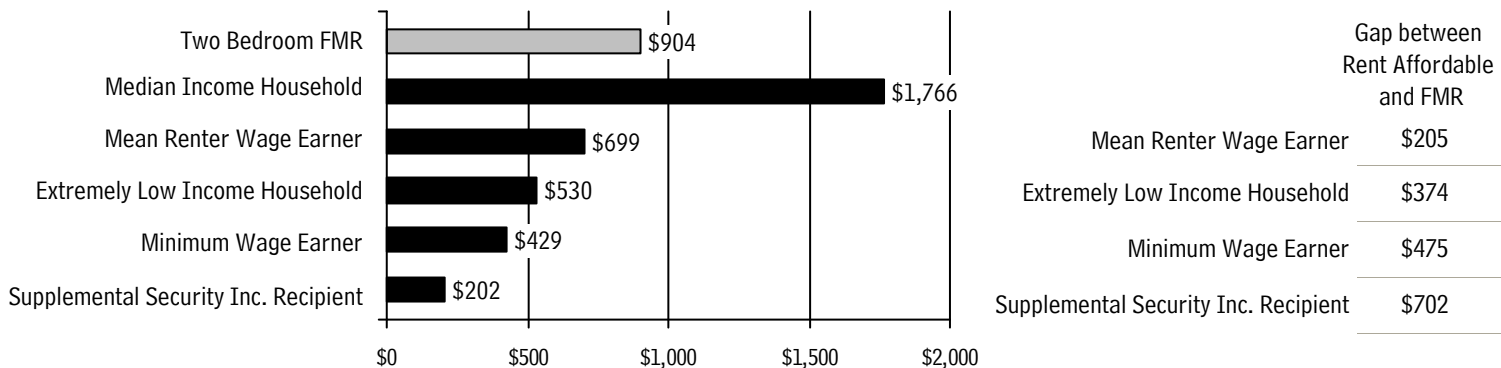
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$904. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,012 monthly or \$36,146 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.38

In Illinois, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 84 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is \$13.44. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



ILLINOIS	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ILLINOIS	\$17.38	35%	\$904	\$36,146	2.1	\$70,660	\$1,766	\$21,198	\$530	1,456,703	31%	\$13.44	\$699	1.3
COMBINED NONMETRO AREAS	\$11.43	36%	\$595	\$23,783	1.4	\$56,499	\$1,412	\$16,950	\$424	174,424	26%	\$8.69	\$452	1.3
<u>METROPOLITAN AREAS</u>														
BLOOMINGTON-NORMAL MSA	\$13.96	32%	\$726	\$29,040	1.7	\$79,100	\$1,978	\$23,730	\$593	20,149	32%	\$10.90	\$567	1.3
BOND COUNTY HMFA	\$11.13	45%	\$579	\$23,160	1.3	\$61,300	\$1,533	\$18,390	\$460	1,184	19%	\$7.94	\$413	1.4
CAPE GIRARDEAU-JACKSON MSA	\$11.56	61%	\$601	\$24,040	1.4	\$53,900	\$1,348	\$16,170	\$404	1,022	28%	\$6.70	\$348	1.7
CHAMPAIGN-URBANA MSA	\$13.71	32%	\$713	\$28,520	1.7	\$67,100	\$1,678	\$20,130	\$503	36,739	41%	\$8.98	\$467	1.5
CHICAGO-NAPERVILLE-JOLIET HMFA *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	973,392	33%	\$14.99	\$780	1.3
DANVILLE MSA	\$11.63	32%	\$605	\$24,200	1.4	\$52,600	\$1,315	\$15,780	\$395	9,501	29%	\$9.06	\$471	1.3
DAVENPORT-MOLINE-ROCK ISLAND MSA	\$12.87	32%	\$669	\$26,760	1.6	\$64,100	\$1,603	\$19,230	\$481	23,082	26%	\$11.41	\$593	1.1
DECATUR MSA	\$11.96	32%	\$622	\$24,880	1.4	\$59,400	\$1,485	\$17,820	\$446	13,241	29%	\$11.02	\$573	1.1
DEKALB COUNTY HMFA	\$16.52	41%	\$859	\$34,360	2.0	\$74,000	\$1,850	\$22,200	\$555	13,452	37%	\$8.57	\$446	1.9
GRUNDY COUNTY HMFA	\$17.21	41%	\$895	\$35,800	2.1	\$78,600	\$1,965	\$23,580	\$590	3,745	22%	\$15.27	\$794	1.1
KANKAKEE-BRADLEY MSA	\$13.94	32%	\$725	\$29,000	1.7	\$64,400	\$1,610	\$19,320	\$483	12,005	30%	\$9.31	\$484	1.5
KENDALL COUNTY HMFA	\$18.63	38%	\$969	\$38,760	2.3	\$91,000	\$2,275	\$27,300	\$683	4,130	14%	\$9.75	\$507	1.9
MACOUPIN COUNTY HMFA	\$12.54	46%	\$652	\$26,080	1.5	\$62,500	\$1,563	\$18,750	\$469	3,920	20%	\$7.58	\$394	1.7
PEORIA MSA	\$12.98	31%	\$675	\$27,000	1.6	\$68,200	\$1,705	\$20,460	\$512	39,294	26%	\$12.34	\$642	1.1
ROCKFORD MSA	\$13.81	32%	\$718	\$28,720	1.7	\$63,400	\$1,585	\$19,020	\$476	35,608	28%	\$9.60	\$499	1.4
SPRINGFIELD MSA	\$12.90	32%	\$671	\$26,840	1.6	\$69,100	\$1,728	\$20,730	\$518	24,653	28%	\$9.20	\$478	1.4
ST. LOUIS HMFA	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	67,162	27%	\$9.53	\$496	1.6
<u>COUNTIES</u>														
ADAMS COUNTY	\$10.94	32%	\$569	\$22,760	1.3	\$58,600	\$1,465	\$17,580	\$440	7,429	27%	\$9.06	\$471	1.2
ALEXANDER COUNTY	\$11.56	61%	\$601	\$24,040	1.4	\$53,900	\$1,348	\$16,170	\$404	1,022	28%	\$6.70	\$348	1.7
BOND COUNTY	\$11.13	45%	\$579	\$23,160	1.3	\$61,300	\$1,533	\$18,390	\$460	1,184	19%	\$7.94	\$413	1.4
BOONE COUNTY	\$13.81	32%	\$718	\$28,720	1.7	\$63,400	\$1,585	\$19,020	\$476	3,330	20%	\$9.00	\$468	1.5
BROWN COUNTY	\$10.94	39%	\$569	\$22,760	1.3	\$45,100	\$1,128	\$13,530	\$338	603	28%	\$11.43	\$594	1.0
BUREAU COUNTY	\$11.87	32%	\$617	\$24,680	1.4	\$57,800	\$1,445	\$17,340	\$434	3,625	25%	\$9.80	\$510	1.2
CALHOUN COUNTY	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	459	22%	\$4.95	\$257	3.1
CARROLL COUNTY	\$11.83	32%	\$615	\$24,600	1.4	\$56,600	\$1,415	\$16,980	\$425	1,648	24%	\$8.92	\$464	1.3
CASS COUNTY	\$10.94	38%	\$569	\$22,760	1.3	\$53,200	\$1,330	\$15,960	\$399	1,305	26%	\$10.08	\$524	1.1
CHAMPAIGN COUNTY	\$13.71	32%	\$713	\$28,520	1.7	\$67,100	\$1,678	\$20,130	\$503	34,210	45%	\$8.82	\$459	1.6
CHRISTIAN COUNTY	\$10.94	35%	\$569	\$22,760	1.3	\$55,200	\$1,380	\$16,560	\$414	3,091	22%	\$8.35	\$434	1.3
CLARK COUNTY	\$10.94	37%	\$569	\$22,760	1.3	\$56,100	\$1,403	\$16,830	\$421	1,653	24%	\$9.21	\$479	1.2
CLAY COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$49,200	\$1,230	\$14,760	\$369	1,383	24%	\$8.89	\$463	1.2
CLINTON COUNTY	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	2,857	21%	\$8.39	\$436	1.8
COLES COUNTY	\$11.63	32%	\$605	\$24,200	1.4	\$57,200	\$1,430	\$17,160	\$429	8,599	41%	\$7.05	\$366	1.7
COOK COUNTY *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	762,028	39%	\$16.14	\$839	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ILLINOIS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CRAWFORD COUNTY	\$10.94	51%	\$569	\$22,760	1.3	\$52,400	\$1,310	\$15,720	\$393	1,847	23%	\$11.51	\$599	1.0
CUMBERLAND COUNTY	\$11.38	32%	\$592	\$23,680	1.4	\$56,000	\$1,400	\$16,800	\$420	865	20%	\$7.06	\$367	1.6
DE WITT COUNTY	\$11.00	32%	\$572	\$22,880	1.3	\$61,300	\$1,533	\$18,390	\$460	1,657	24%	\$12.53	\$652	0.9
DEKALB COUNTY	\$16.52	41%	\$859	\$34,360	2.0	\$74,000	\$1,850	\$22,200	\$555	13,452	37%	\$8.57	\$446	1.9
DOUGLAS COUNTY	\$11.38	32%	\$592	\$23,680	1.4	\$62,300	\$1,558	\$18,690	\$467	1,632	21%	\$9.59	\$499	1.2
DUPAGE COUNTY *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	78,314	23%	\$15.31	\$796	1.3
EDGAR COUNTY	\$10.94	35%	\$569	\$22,760	1.3	\$53,700	\$1,343	\$16,110	\$403	1,983	25%	\$9.81	\$510	1.1
EDWARDS COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$53,900	\$1,348	\$16,170	\$404	635	22%	\$12.50	\$650	0.9
EFFINGHAM COUNTY	\$11.60	32%	\$603	\$24,120	1.4	\$63,600	\$1,590	\$19,080	\$477	2,837	21%	\$6.95	\$362	1.7
FAYETTE COUNTY	\$10.94	43%	\$569	\$22,760	1.3	\$50,400	\$1,260	\$15,120	\$378	1,516	19%	\$6.47	\$336	1.7
FORD COUNTY	\$13.71	32%	\$713	\$28,520	1.7	\$67,100	\$1,678	\$20,130	\$503	1,223	22%	\$11.30	\$588	1.2
FRANKLIN COUNTY	\$10.94	39%	\$569	\$22,760	1.3	\$45,800	\$1,145	\$13,740	\$344	3,570	22%	\$8.15	\$424	1.3
FULTON COUNTY	\$10.94	38%	\$569	\$22,760	1.3	\$52,300	\$1,308	\$15,690	\$392	3,426	23%	\$7.24	\$376	1.5
GALLATIN COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$46,800	\$1,170	\$14,040	\$351	597	22%	\$8.98	\$467	1.2
GREENE COUNTY	\$11.00	32%	\$572	\$22,880	1.3	\$52,500	\$1,313	\$15,750	\$394	1,284	22%	\$7.15	\$372	1.5
GRUNDY COUNTY	\$17.21	41%	\$895	\$35,800	2.1	\$78,600	\$1,965	\$23,580	\$590	3,745	22%	\$15.27	\$794	1.1
HAMILTON COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$50,400	\$1,260	\$15,120	\$378	668	19%	\$5.52	\$287	2.0
HANCOCK COUNTY	\$10.94	44%	\$569	\$22,760	1.3	\$58,700	\$1,468	\$17,610	\$440	1,670	21%	\$8.85	\$460	1.2
HARDIN COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$43,500	\$1,088	\$13,050	\$326	434	22%	\$4.61	\$240	2.4
HENDERSON COUNTY	\$10.94	37%	\$569	\$22,760	1.3	\$52,800	\$1,320	\$15,840	\$396	1,027	29%	\$11.34	\$590	1.0
HENRY COUNTY	\$12.87	32%	\$669	\$26,760	1.6	\$64,100	\$1,603	\$19,230	\$481	4,624	23%	\$9.19	\$478	1.4
IROQUOIS COUNTY	\$10.94	37%	\$569	\$22,760	1.3	\$58,900	\$1,473	\$17,670	\$442	2,879	24%	\$8.44	\$439	1.3
JACKSON COUNTY	\$11.38	32%	\$592	\$23,680	1.4	\$54,200	\$1,355	\$16,260	\$407	11,867	49%	\$6.74	\$350	1.7
JASPER COUNTY	\$10.94	51%	\$569	\$22,760	1.3	\$55,900	\$1,398	\$16,770	\$419	792	19%	\$9.45	\$491	1.2
JEFFERSON COUNTY	\$11.42	32%	\$594	\$23,760	1.4	\$53,300	\$1,333	\$15,990	\$400	4,051	26%	\$8.79	\$457	1.3
JERSEY COUNTY	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	1,821	21%	\$6.80	\$354	2.2
JO DAVIESS COUNTY	\$10.94	38%	\$569	\$22,760	1.3	\$64,400	\$1,610	\$19,320	\$483	2,086	21%	\$8.04	\$418	1.4
JOHNSON COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$56,700	\$1,418	\$17,010	\$425	791	18%	\$6.28	\$326	1.7
KANE COUNTY *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	35,866	22%	\$9.44	\$491	2.1
KANKAKEE COUNTY	\$13.94	32%	\$725	\$29,000	1.7	\$64,400	\$1,610	\$19,320	\$483	12,005	30%	\$9.31	\$484	1.5
KENDALL COUNTY	\$18.63	38%	\$969	\$38,760	2.3	\$91,000	\$2,275	\$27,300	\$683	4,130	14%	\$9.75	\$507	1.9
KNOX COUNTY	\$11.60	32%	\$603	\$24,120	1.4	\$53,000	\$1,325	\$15,900	\$398	6,745	31%	\$6.70	\$348	1.7
LA SALLE COUNTY	\$12.85	32%	\$668	\$26,720	1.6	\$64,200	\$1,605	\$19,260	\$482	11,176	25%	\$9.92	\$516	1.3
LAKE COUNTY *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	49,170	21%	\$14.01	\$728	1.4
LAWRENCE COUNTY	\$10.94	48%	\$569	\$22,760	1.3	\$48,700	\$1,218	\$14,610	\$365	1,680	26%	\$8.70	\$452	1.3
LEE COUNTY	\$11.62	32%	\$604	\$24,160	1.4	\$64,000	\$1,600	\$19,200	\$480	3,418	25%	\$10.61	\$552	1.1
LIVINGSTON COUNTY	\$12.52	32%	\$651	\$26,040	1.5	\$63,500	\$1,588	\$19,050	\$476	3,537	24%	\$9.18	\$477	1.4
LOGAN COUNTY	\$11.25	32%	\$585	\$23,400	1.4	\$64,600	\$1,615	\$19,380	\$485	2,867	26%	\$8.56	\$445	1.3
MACON COUNTY	\$11.96	32%	\$622	\$24,880	1.4	\$59,400	\$1,485	\$17,820	\$446	13,241	29%	\$11.02	\$573	1.1
MACOUPIN COUNTY	\$12.54	46%	\$652	\$26,080	1.5	\$62,500	\$1,563	\$18,750	\$469	3,920	20%	\$7.58	\$394	1.7
MADISON COUNTY	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	27,541	26%	\$9.61	\$500	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ILLINOIS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MARION COUNTY	\$10.94	41%	\$569	\$22,760	1.3	\$51,100	\$1,278	\$15,330	\$383	4,341	26%	\$9.04	\$470	1.2
MARSHALL COUNTY	\$12.98	31%	\$675	\$27,000	1.6	\$68,200	\$1,705	\$20,460	\$512	1,091	20%	\$7.68	\$399	1.7
MASON COUNTY	\$10.94	40%	\$569	\$22,760	1.3	\$53,900	\$1,348	\$16,170	\$404	1,231	19%	\$8.04	\$418	1.4
MASSAC COUNTY	\$10.94	39%	\$569	\$22,760	1.3	\$52,100	\$1,303	\$15,630	\$391	1,401	21%	\$10.46	\$544	1.0
McDONOUGH COUNTY	\$10.94	33%	\$569	\$22,760	1.3	\$53,900	\$1,348	\$16,170	\$404	5,026	39%	\$5.96	\$310	1.8
McHENRY COUNTY *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	16,230	15%	\$9.40	\$489	2.1
MCLEAN COUNTY	\$13.96	32%	\$726	\$29,040	1.7	\$79,100	\$1,978	\$23,730	\$593	20,149	32%	\$10.90	\$567	1.3
MENARD COUNTY	\$12.90	32%	\$671	\$26,840	1.6	\$69,100	\$1,728	\$20,730	\$518	1,003	20%	\$6.17	\$321	2.1
MERCER COUNTY	\$12.87	32%	\$669	\$26,760	1.6	\$64,100	\$1,603	\$19,230	\$481	1,270	19%	\$8.17	\$425	1.6
MONROE COUNTY	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	2,195	18%	\$8.77	\$456	1.7
MONTGOMERY COUNTY	\$10.94	36%	\$569	\$22,760	1.3	\$57,600	\$1,440	\$17,280	\$432	2,609	23%	\$8.30	\$432	1.3
MORGAN COUNTY	\$11.81	32%	\$614	\$24,560	1.4	\$61,600	\$1,540	\$18,480	\$462	4,176	30%	\$7.93	\$412	1.5
MOULTRIE COUNTY	\$11.23	32%	\$584	\$23,360	1.4	\$55,900	\$1,398	\$16,770	\$419	1,170	21%	\$11.26	\$586	1.0
OGLE COUNTY	\$13.02	32%	\$677	\$27,080	1.6	\$68,500	\$1,713	\$20,550	\$514	4,810	24%	\$11.86	\$617	1.1
PEORIA COUNTY	\$12.98	31%	\$675	\$27,000	1.6	\$68,200	\$1,705	\$20,460	\$512	23,518	32%	\$12.17	\$633	1.1
PERRY COUNTY	\$10.94	47%	\$569	\$22,760	1.3	\$50,600	\$1,265	\$15,180	\$380	1,836	21%	\$6.85	\$356	1.6
PIATT COUNTY	\$13.71	32%	\$713	\$28,520	1.7	\$67,100	\$1,678	\$20,130	\$503	1,306	20%	\$9.36	\$487	1.5
PIKE COUNTY	\$10.94	40%	\$569	\$22,760	1.3	\$54,700	\$1,368	\$16,410	\$410	1,495	22%	\$7.19	\$374	1.5
POPE COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$58,200	\$1,455	\$17,460	\$437	411	23%	\$4.71	\$245	2.3
PULASKI COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$39,500	\$988	\$11,850	\$296	883	31%	\$8.15	\$424	1.3
PUTNAM COUNTY	\$11.38	32%	\$592	\$23,680	1.4	\$70,000	\$1,750	\$21,000	\$525	525	21%	\$11.86	\$617	1.0
RANDOLPH COUNTY	\$10.94	37%	\$569	\$22,760	1.3	\$57,000	\$1,425	\$17,100	\$428	2,665	22%	\$7.72	\$401	1.4
RICHLAND COUNTY	\$10.94	49%	\$569	\$22,760	1.3	\$51,900	\$1,298	\$15,570	\$389	1,614	23%	\$9.05	\$470	1.2
ROCK ISLAND COUNTY	\$12.87	32%	\$669	\$26,760	1.6	\$64,100	\$1,603	\$19,230	\$481	17,188	29%	\$11.87	\$617	1.1
SALINE COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$48,800	\$1,220	\$14,640	\$366	3,014	27%	\$8.95	\$465	1.2
SANGAMON COUNTY	\$12.90	32%	\$671	\$26,840	1.6	\$69,100	\$1,728	\$20,730	\$518	23,650	29%	\$9.26	\$481	1.4
SCHUYLER COUNTY	\$10.94	40%	\$569	\$22,760	1.3	\$56,000	\$1,400	\$16,800	\$420	643	21%	\$11.41	\$593	1.0
SCOTT COUNTY	\$11.00	32%	\$572	\$22,880	1.3	\$66,200	\$1,655	\$19,860	\$497	598	25%	\$11.02	\$573	1.0
SHELBY COUNTY	\$10.94	33%	\$569	\$22,760	1.3	\$58,200	\$1,455	\$17,460	\$437	1,764	19%	\$7.76	\$403	1.4
ST. CLAIR COUNTY	\$15.27	46%	\$794	\$31,760	1.9	\$69,500	\$1,738	\$20,850	\$521	32,289	32%	\$9.84	\$511	1.6
STARK COUNTY	\$12.98	31%	\$675	\$27,000	1.6	\$68,200	\$1,705	\$20,460	\$512	540	21%	\$11.78	\$613	1.1
STEPHENSON COUNTY	\$12.65	32%	\$658	\$26,320	1.5	\$58,700	\$1,468	\$17,610	\$440	5,145	26%	\$9.05	\$470	1.4
TAZEWELL COUNTY	\$12.98	31%	\$675	\$27,000	1.6	\$68,200	\$1,705	\$20,460	\$512	11,751	22%	\$13.67	\$711	0.9
UNION COUNTY	\$10.94	46%	\$569	\$22,760	1.3	\$50,500	\$1,263	\$15,150	\$379	1,676	23%	\$6.76	\$351	1.6
VERMILION COUNTY	\$11.63	32%	\$605	\$24,200	1.4	\$52,600	\$1,315	\$15,780	\$395	9,501	29%	\$9.06	\$471	1.3
WABASH COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$60,000	\$1,500	\$18,000	\$450	1,049	21%	\$8.17	\$425	1.3
WARREN COUNTY	\$10.94	36%	\$569	\$22,760	1.3	\$49,000	\$1,225	\$14,700	\$368	1,931	28%	\$7.22	\$375	1.5
WASHINGTON COUNTY	\$10.94	33%	\$569	\$22,760	1.3	\$65,400	\$1,635	\$19,620	\$491	1,169	19%	\$9.53	\$495	1.1
WAYNE COUNTY	\$10.94	67%	\$569	\$22,760	1.3	\$49,200	\$1,230	\$14,760	\$369	1,898	25%	\$8.97	\$466	1.2
WHITE COUNTY	\$10.94	53%	\$569	\$22,760	1.3	\$50,900	\$1,273	\$15,270	\$382	1,432	21%	\$8.40	\$437	1.3
WHITESIDE COUNTY	\$12.15	32%	\$632	\$25,280	1.5	\$56,000	\$1,400	\$16,800	\$420	5,966	25%	\$8.43	\$439	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

ILLINOIS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WILL COUNTY *	\$19.54	35%	\$1,016	\$40,640	2.4	\$74,800	\$1,870	\$22,440	\$561	31,784	15%	\$9.17	\$477	2.1
WILLIAMSON COUNTY	\$10.94	33%	\$569	\$22,760	1.3	\$50,600	\$1,265	\$15,180	\$380	7,073	27%	\$9.10	\$473	1.2
WINNEBAGO COUNTY	\$13.81	32%	\$718	\$28,720	1.7	\$63,400	\$1,585	\$19,020	\$476	32,278	29%	\$9.65	\$502	1.4
WOODFORD COUNTY	\$12.98	31%	\$675	\$27,000	1.6	\$68,200	\$1,705	\$20,460	\$512	2,394	17%	\$8.59	\$447	1.5

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Indiana

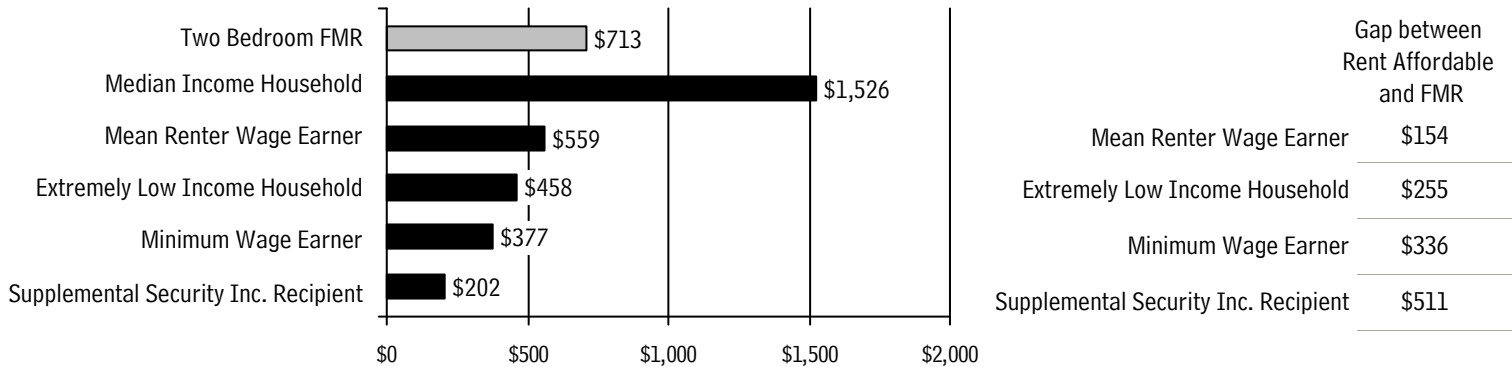
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$713. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,375 monthly or \$28,501 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.70

In Indiana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 76 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Indiana, the estimated mean (average) wage for a renter is \$10.76. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



INDIANA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
INDIANA	\$13.70	32%	\$713	\$28,501	1.9	\$61,024	\$1,526	\$18,307	\$458	703,556	29%	\$10.76	\$559	1.3
COMBINED NONMETRO AREAS	\$12.28	35%	\$639	\$25,546	1.7	\$55,277	\$1,382	\$16,583	\$415	130,088	24%	\$9.48	\$493	1.3
<u>METROPOLITAN AREAS</u>														
ANDERSON MSA	\$13.25	34%	\$689	\$27,560	1.8	\$57,000	\$1,425	\$17,100	\$428	13,450	26%	\$8.30	\$432	1.6
BLOOMINGTON HMFA	\$13.23	26%	\$688	\$27,520	1.8	\$62,900	\$1,573	\$18,870	\$472	21,783	44%	\$7.68	\$399	1.7
CARROLL COUNTY HMFA	\$12.33	34%	\$641	\$25,640	1.7	\$61,400	\$1,535	\$18,420	\$461	1,762	22%	\$9.29	\$483	1.3
CINCINNATI-MIDDLETON HMFA	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	6,040	21%	\$8.64	\$449	1.7
COLUMBUS MSA	\$15.29	34%	\$795	\$31,800	2.1	\$67,300	\$1,683	\$20,190	\$505	7,084	25%	\$12.83	\$667	1.2
ELKHART-GOSHEN MSA	\$14.46	34%	\$752	\$30,080	2.0	\$51,100	\$1,278	\$15,330	\$383	20,061	28%	\$10.34	\$538	1.4
EVANSVILLE HMFA	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	30,232	29%	\$10.17	\$529	1.2
FORT WAYNE MSA	\$11.75	18%	\$611	\$24,440	1.6	\$63,000	\$1,575	\$18,900	\$473	44,430	28%	\$10.37	\$539	1.1
GARY HMFA	\$15.67	37%	\$815	\$32,600	2.2	\$65,200	\$1,630	\$19,560	\$489	68,675	27%	\$10.13	\$527	1.5
GIBSON COUNTY HMFA	\$11.46	35%	\$596	\$23,840	1.6	\$62,900	\$1,573	\$18,870	\$472	2,891	22%	\$11.97	\$622	1.0
GREENE COUNTY HMFA	\$11.46	63%	\$596	\$23,840	1.6	\$52,000	\$1,300	\$15,600	\$390	3,093	23%	\$7.19	\$374	1.6
INDIANAPOLIS HMFA	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	206,236	32%	\$12.84	\$667	1.1
JASPER COUNTY HMFA	\$14.21	41%	\$739	\$29,560	2.0	\$64,800	\$1,620	\$19,440	\$486	2,868	24%	\$9.54	\$496	1.5
KOKOMO MSA	\$13.60	34%	\$707	\$28,280	1.9	\$59,100	\$1,478	\$17,730	\$443	11,903	29%	\$11.85	\$616	1.1
LAFAYETTE HMFA	\$15.25	34%	\$793	\$31,720	2.1	\$62,300	\$1,558	\$18,690	\$467	28,480	44%	\$9.15	\$476	1.7
LOUISVILLE HMFA	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	22,382	26%	\$8.59	\$447	1.6
MICHIGAN CITY-LA PORTE MSA	\$13.31	33%	\$692	\$27,680	1.8	\$59,600	\$1,490	\$17,880	\$447	9,997	24%	\$9.13	\$475	1.5
MUNCIE MSA	\$13.42	49%	\$698	\$27,920	1.9	\$52,300	\$1,308	\$15,690	\$392	16,073	35%	\$8.23	\$428	1.6
OWEN COUNTY HMFA	\$11.73	34%	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	1,582	18%	\$9.28	\$482	1.3
PUTNAM COUNTY HMFA	\$13.06	32%	\$679	\$27,160	1.8	\$61,300	\$1,533	\$18,390	\$460	2,780	22%	\$7.95	\$414	1.6
SOUTH BEND-MISHAWAKA HMFA	\$13.94	33%	\$725	\$29,000	1.9	\$59,400	\$1,485	\$17,820	\$446	28,968	29%	\$11.39	\$592	1.2
SULLIVAN COUNTY HMFA	\$11.46	47%	\$596	\$23,840	1.6	\$52,200	\$1,305	\$15,660	\$392	1,954	24%	\$7.32	\$381	1.6
TERRE HAUTE HMFA	\$11.90	33%	\$619	\$24,760	1.6	\$53,100	\$1,328	\$15,930	\$398	18,445	31%	\$9.08	\$472	1.3
WASHINGTON COUNTY HMFA	\$11.46	42%	\$596	\$23,840	1.6	\$47,800	\$1,195	\$14,340	\$359	2,299	21%	\$6.59	\$342	1.7
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.46	46%	\$596	\$23,840	1.6	\$56,500	\$1,413	\$16,950	\$424	2,774	22%	\$7.21	\$375	1.6
ALLEN COUNTY	\$11.75	18%	\$611	\$24,440	1.6	\$63,000	\$1,575	\$18,900	\$473	40,295	30%	\$10.59	\$550	1.1
BARTHOLOMEW COUNTY	\$15.29	34%	\$795	\$31,800	2.1	\$67,300	\$1,683	\$20,190	\$505	7,084	25%	\$12.83	\$667	1.2
BENTON COUNTY	\$15.25	34%	\$793	\$31,720	2.1	\$62,300	\$1,558	\$18,690	\$467	785	22%	\$9.39	\$488	1.6
BLACKFORD COUNTY	\$11.69	34%	\$608	\$24,320	1.6	\$51,000	\$1,275	\$15,300	\$383	1,240	22%	\$7.60	\$395	1.5
BOONE COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	3,955	20%	\$8.36	\$435	1.8
BROWN COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	959	16%	\$5.48	\$285	2.7
CARROLL COUNTY	\$12.33	34%	\$641	\$25,640	1.7	\$61,400	\$1,535	\$18,420	\$461	1,762	22%	\$9.29	\$483	1.3
CASS COUNTY	\$11.69	34%	\$608	\$24,320	1.6	\$54,000	\$1,350	\$16,200	\$405	3,819	25%	\$9.40	\$489	1.2

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

INDIANA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLARK COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	12,868	29%	\$9.01	\$469	1.5
CLAY COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$53,100	\$1,328	\$15,930	\$398	2,387	23%	\$7.29	\$379	1.6
CLINTON COUNTY	\$13.08	34%	\$680	\$27,200	1.8	\$59,700	\$1,493	\$17,910	\$448	3,187	26%	\$9.79	\$509	1.3
CRAWFORD COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$45,700	\$1,143	\$13,710	\$343	714	17%	\$6.68	\$347	1.7
DAVISS COUNTY	\$11.46	51%	\$596	\$23,840	1.6	\$54,800	\$1,370	\$16,440	\$411	2,533	23%	\$8.41	\$437	1.4
DEARBORN COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	3,908	21%	\$9.23	\$480	1.6
DECATUR COUNTY	\$13.21	34%	\$687	\$27,480	1.8	\$55,000	\$1,375	\$16,500	\$413	2,985	30%	\$11.06	\$575	1.2
DEKALB COUNTY	\$12.67	33%	\$659	\$26,360	1.7	\$58,900	\$1,473	\$17,670	\$442	2,967	19%	\$11.53	\$600	1.1
DELAWARE COUNTY	\$13.42	49%	\$698	\$27,920	1.9	\$52,300	\$1,308	\$15,690	\$392	16,073	35%	\$8.23	\$428	1.6
DUBOIS COUNTY	\$11.75	34%	\$611	\$24,440	1.6	\$69,100	\$1,728	\$20,730	\$518	3,425	22%	\$9.57	\$498	1.2
ELKHART COUNTY	\$14.46	34%	\$752	\$30,080	2.0	\$51,100	\$1,278	\$15,330	\$383	20,061	28%	\$10.34	\$538	1.4
FAYETTE COUNTY	\$11.92	33%	\$620	\$24,800	1.6	\$50,600	\$1,265	\$15,180	\$380	2,788	28%	\$6.27	\$326	1.9
FLOYD COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	7,533	26%	\$8.40	\$437	1.6
FOUNTAIN COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$56,700	\$1,418	\$17,010	\$425	1,509	21%	\$9.05	\$470	1.3
FRANKLIN COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	1,552	19%	\$6.89	\$358	2.1
FULTON COUNTY	\$11.69	34%	\$608	\$24,320	1.6	\$52,500	\$1,313	\$15,750	\$394	2,136	25%	\$9.37	\$487	1.2
GIBSON COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$62,900	\$1,573	\$18,870	\$472	2,891	22%	\$11.97	\$622	1.0
GRANT COUNTY	\$12.04	34%	\$626	\$25,040	1.7	\$51,900	\$1,298	\$15,570	\$389	8,019	29%	\$9.14	\$475	1.3
GREENE COUNTY	\$11.46	63%	\$596	\$23,840	1.6	\$52,000	\$1,300	\$15,600	\$390	3,093	23%	\$7.19	\$374	1.6
HAMILTON COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	18,916	21%	\$12.06	\$627	1.2
HANCOCK COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	4,888	19%	\$9.18	\$478	1.6
HARRISON COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	1,981	15%	\$7.19	\$374	1.9
HENDRICKS COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	9,348	18%	\$8.99	\$468	1.6
HENRY COUNTY	\$12.40	34%	\$645	\$25,800	1.7	\$56,100	\$1,403	\$16,830	\$421	4,648	24%	\$7.60	\$395	1.6
HOWARD COUNTY	\$13.60	34%	\$707	\$28,280	1.9	\$59,100	\$1,478	\$17,730	\$443	10,200	30%	\$11.95	\$622	1.1
HUNTINGTON COUNTY	\$12.50	33%	\$650	\$26,000	1.7	\$58,000	\$1,450	\$17,400	\$435	2,878	20%	\$9.78	\$509	1.3
JACKSON COUNTY	\$12.96	34%	\$674	\$26,960	1.8	\$55,300	\$1,383	\$16,590	\$415	4,898	29%	\$10.75	\$559	1.2
JASPER COUNTY	\$14.21	41%	\$739	\$29,560	2.0	\$64,800	\$1,620	\$19,440	\$486	2,868	24%	\$9.54	\$496	1.5
JAY COUNTY	\$11.46	43%	\$596	\$23,840	1.6	\$50,000	\$1,250	\$15,000	\$375	1,769	21%	\$7.33	\$381	1.6
JEFFERSON COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$53,200	\$1,330	\$15,960	\$399	3,465	27%	\$9.23	\$480	1.3
JENNINGS COUNTY	\$12.63	34%	\$657	\$26,280	1.7	\$48,700	\$1,218	\$14,610	\$365	3,062	26%	\$10.98	\$571	1.2
JOHNSON COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	12,473	25%	\$8.37	\$435	1.7
KNOX COUNTY	\$11.46	43%	\$596	\$23,840	1.6	\$53,500	\$1,338	\$16,050	\$401	4,575	30%	\$6.35	\$330	1.8
KOSCIUSKO COUNTY	\$13.21	34%	\$687	\$27,480	1.8	\$58,400	\$1,460	\$17,520	\$438	6,998	23%	\$12.97	\$675	1.0
LAGRANGE COUNTY	\$12.58	33%	\$654	\$26,160	1.7	\$57,600	\$1,440	\$17,280	\$432	2,225	18%	\$8.10	\$421	1.6
LAKE COUNTY	\$15.67	37%	\$815	\$32,600	2.2	\$65,200	\$1,630	\$19,560	\$489	53,818	29%	\$10.25	\$533	1.5
LAPORTE COUNTY	\$13.31	33%	\$692	\$27,680	1.8	\$59,600	\$1,490	\$17,880	\$447	9,997	24%	\$9.13	\$475	1.5
LAWRENCE COUNTY	\$12.67	33%	\$659	\$26,360	1.7	\$51,600	\$1,290	\$15,480	\$387	4,053	22%	\$7.84	\$407	1.6
MADISON COUNTY	\$13.25	34%	\$689	\$27,560	1.8	\$57,000	\$1,425	\$17,100	\$428	13,450	26%	\$8.30	\$432	1.6
MARION COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	146,277	41%	\$14.11	\$734	1.0
MARSHALL COUNTY	\$12.87	34%	\$669	\$26,760	1.8	\$61,000	\$1,525	\$18,300	\$458	3,793	22%	\$9.44	\$491	1.4

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

INDIANA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MARTIN COUNTY	\$11.46	46%	\$596	\$23,840	1.6	\$56,300	\$1,408	\$16,890	\$422	726	18%	\$8.54	\$444	1.3
MIAMI COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$51,100	\$1,278	\$15,330	\$383	3,346	24%	\$8.55	\$444	1.3
MONROE COUNTY	\$13.23	26%	\$688	\$27,520	1.8	\$62,900	\$1,573	\$18,870	\$472	21,783	44%	\$7.68	\$399	1.7
MONTGOMERY COUNTY	\$12.56	34%	\$653	\$26,120	1.7	\$60,900	\$1,523	\$18,270	\$457	3,976	27%	\$10.03	\$522	1.3
MORGAN COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	5,156	20%	\$8.19	\$426	1.8
NEWTON COUNTY	\$15.67	37%	\$815	\$32,600	2.2	\$65,200	\$1,630	\$19,560	\$489	1,053	19%	\$10.47	\$545	1.5
NOBLE COUNTY	\$13.44	34%	\$699	\$27,960	1.9	\$57,200	\$1,430	\$17,160	\$429	3,824	22%	\$9.96	\$518	1.4
OHIO COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	580	24%	\$7.51	\$390	1.9
ORANGE COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$46,400	\$1,160	\$13,920	\$348	1,768	23%	\$7.87	\$409	1.5
OWEN COUNTY	\$11.73	34%	\$610	\$24,400	1.6	\$53,700	\$1,343	\$16,110	\$403	1,582	18%	\$9.28	\$482	1.3
PARKE COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$53,300	\$1,333	\$15,990	\$400	1,099	17%	\$5.59	\$291	2.1
PERRY COUNTY	\$11.46	37%	\$596	\$23,840	1.6	\$56,900	\$1,423	\$17,070	\$427	1,682	22%	\$8.90	\$463	1.3
PIKE COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$51,300	\$1,283	\$15,390	\$385	1,098	20%	\$12.90	\$671	0.9
PORTER COUNTY	\$15.67	37%	\$815	\$32,600	2.2	\$65,200	\$1,630	\$19,560	\$489	13,804	23%	\$9.69	\$504	1.6
POSEY COUNTY	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	1,565	15%	\$8.80	\$458	1.4
PULASKI COUNTY	\$11.81	33%	\$614	\$24,560	1.6	\$55,800	\$1,395	\$16,740	\$419	1,117	21%	\$9.43	\$490	1.3
PUTNAM COUNTY	\$13.06	32%	\$679	\$27,160	1.8	\$61,300	\$1,533	\$18,390	\$460	2,780	22%	\$7.95	\$414	1.6
RANDOLPH COUNTY	\$11.46	43%	\$596	\$23,840	1.6	\$49,000	\$1,225	\$14,700	\$368	2,267	21%	\$9.36	\$487	1.2
RIPLEY COUNTY	\$13.08	34%	\$680	\$27,200	1.8	\$59,000	\$1,475	\$17,700	\$443	2,375	22%	\$11.45	\$595	1.1
RUSH COUNTY	\$12.37	34%	\$643	\$25,720	1.7	\$54,100	\$1,353	\$16,230	\$406	1,666	24%	\$8.81	\$458	1.4
SCOTT COUNTY	\$12.12	33%	\$630	\$25,200	1.7	\$47,400	\$1,185	\$14,220	\$356	2,308	24%	\$9.03	\$470	1.3
SHELBY COUNTY	\$14.63	28%	\$761	\$30,440	2.0	\$66,000	\$1,650	\$19,800	\$495	4,264	25%	\$10.68	\$555	1.4
SPENCER COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$62,200	\$1,555	\$18,660	\$467	1,637	20%	\$9.08	\$472	1.3
ST. JOSEPH COUNTY	\$13.94	33%	\$725	\$29,000	1.9	\$59,400	\$1,485	\$17,820	\$446	28,968	29%	\$11.39	\$592	1.2
STARKE COUNTY	\$11.87	34%	\$617	\$24,680	1.6	\$47,700	\$1,193	\$14,310	\$358	1,634	18%	\$6.30	\$327	1.9
STUBEN COUNTY	\$14.23	34%	\$740	\$29,600	2.0	\$58,800	\$1,470	\$17,640	\$441	3,191	22%	\$8.55	\$445	1.7
SULLIVAN COUNTY	\$11.46	47%	\$596	\$23,840	1.6	\$52,200	\$1,305	\$15,660	\$392	1,954	24%	\$7.32	\$381	1.6
SWITZERLAND COUNTY	\$12.77	34%	\$664	\$26,560	1.8	\$55,900	\$1,398	\$16,770	\$419	738	18%	\$9.50	\$494	1.3
TIPPECANOE COUNTY	\$15.25	34%	\$793	\$31,720	2.1	\$62,300	\$1,558	\$18,690	\$467	27,695	45%	\$9.15	\$476	1.7
TIPTON COUNTY	\$13.60	34%	\$707	\$28,280	1.9	\$59,100	\$1,478	\$17,730	\$443	1,703	25%	\$10.91	\$567	1.2
UNION COUNTY	\$12.38	34%	\$644	\$25,760	1.7	\$52,900	\$1,323	\$15,870	\$397	661	22%	\$6.55	\$340	1.9
VANDERBURGH COUNTY	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	25,268	35%	\$10.48	\$545	1.2
VERMILLION COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$53,100	\$1,328	\$15,930	\$398	1,583	24%	\$15.40	\$801	0.8
VIGO COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$53,100	\$1,328	\$15,930	\$398	14,475	35%	\$8.77	\$456	1.4
WABASH COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$57,400	\$1,435	\$17,220	\$431	3,091	23%	\$7.94	\$413	1.4
WARREN COUNTY	\$12.42	33%	\$646	\$25,840	1.7	\$55,900	\$1,398	\$16,770	\$419	743	21%	\$9.39	\$488	1.3
WARRICK COUNTY	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	3,399	15%	\$8.55	\$445	1.4
WASHINGTON COUNTY	\$11.46	42%	\$596	\$23,840	1.6	\$47,800	\$1,195	\$14,340	\$359	2,299	21%	\$6.59	\$342	1.7
WAYNE COUNTY	\$11.96	33%	\$622	\$24,880	1.6	\$53,500	\$1,338	\$16,050	\$401	8,204	30%	\$10.00	\$520	1.2
WELLS COUNTY	\$11.75	18%	\$611	\$24,440	1.6	\$63,000	\$1,575	\$18,900	\$473	2,170	20%	\$9.22	\$480	1.3
WHITE COUNTY	\$13.21	34%	\$687	\$27,480	1.8	\$54,000	\$1,350	\$16,200	\$405	2,477	25%	\$8.38	\$436	1.6

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

INDIANA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WHITLEY COUNTY	\$11.75	18%	\$611	\$24,440	1.6	\$63,000	\$1,575	\$18,900	\$473	1,965	15%	\$7.98	\$415	1.5

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Iowa

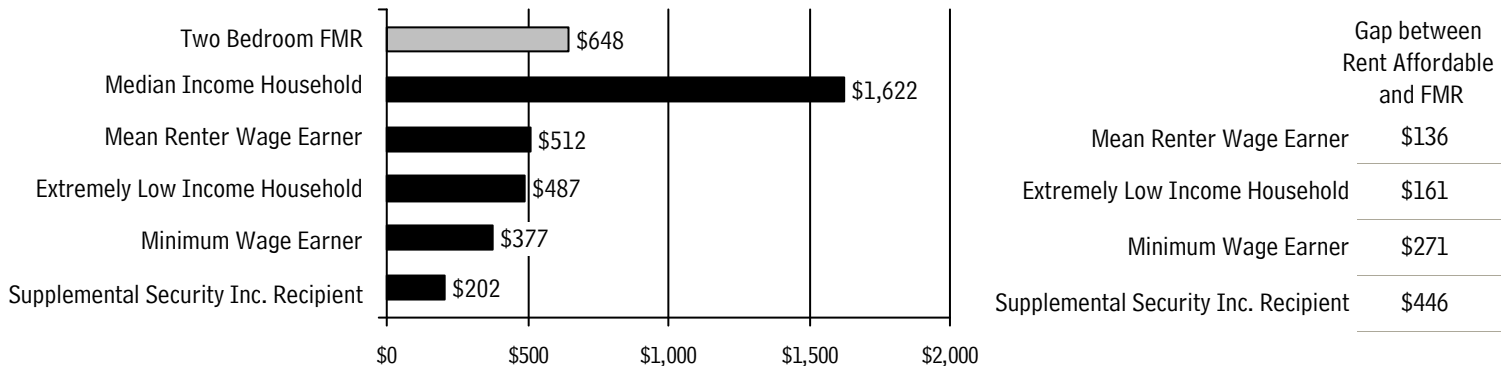
In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$648. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,161 monthly or \$25,932 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.47

In Iowa, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is \$9.85. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



IOWA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
IOWA	\$12.47	30%	\$648	\$25,932	1.7	\$64,898	\$1,622	\$19,469	\$487	329,526	27%	\$9.85	\$512	1.3
COMBINED NONMETRO AREAS	\$11.09	32%	\$577	\$23,061	1.5	\$58,501	\$1,463	\$17,550	\$439	132,488	24%	\$9.02	\$469	1.2
<u>METROPOLITAN AREAS</u>														
AMES MSA	\$14.23	28%	\$740	\$29,600	2.0	\$77,400	\$1,935	\$23,220	\$581	14,306	45%	\$9.11	\$474	1.6
BENTON COUNTY HMFA	\$10.67	34%	\$555	\$22,200	1.5	\$68,400	\$1,710	\$20,520	\$513	1,916	19%	\$7.00	\$364	1.5
BREMER COUNTY HMFA	\$10.77	28%	\$560	\$22,400	1.5	\$69,200	\$1,730	\$20,760	\$519	1,785	19%	\$8.19	\$426	1.3
CEDAR RAPIDS HMFA	\$12.85	29%	\$668	\$26,720	1.8	\$70,100	\$1,753	\$21,030	\$526	23,568	28%	\$11.27	\$586	1.1
DAVENPORT-MOLINE-ROCK ISLAND MSA	\$12.87	32%	\$669	\$26,760	1.8	\$64,100	\$1,603	\$19,230	\$481	18,977	29%	\$9.74	\$506	1.3
DES MOINES-WEST DES MOINES MSA	\$14.21	26%	\$739	\$29,560	2.0	\$74,500	\$1,863	\$22,350	\$559	60,516	28%	\$11.87	\$617	1.2
DUBUQUE MSA	\$11.35	28%	\$590	\$23,600	1.6	\$63,700	\$1,593	\$19,110	\$478	8,994	24%	\$9.40	\$489	1.2
IOWA CITY HMFA	\$14.35	30%	\$746	\$29,840	2.0	\$79,200	\$1,980	\$23,760	\$594	20,441	40%	\$7.44	\$387	1.9
JONES COUNTY HMFA	\$10.67	34%	\$555	\$22,200	1.5	\$62,400	\$1,560	\$18,720	\$468	1,694	22%	\$8.73	\$454	1.2
OMAHA-COUNCIL BLUFFS HMFA	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	13,367	28%	\$9.04	\$470	1.6
SIoux CITY MSA	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	12,352	32%	\$8.66	\$450	1.5
WASHINGTON COUNTY HMFA	\$10.81	28%	\$562	\$22,480	1.5	\$63,500	\$1,588	\$19,050	\$476	1,989	24%	\$6.49	\$338	1.7
WATERLOO-CEDAR FALLS HMFA	\$11.85	28%	\$616	\$24,640	1.6	\$62,100	\$1,553	\$18,630	\$466	17,133	30%	\$9.52	\$495	1.2
<u>COUNTIES</u>														
ADAIR COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$60,200	\$1,505	\$18,060	\$452	859	26%	\$7.58	\$394	1.4
ADAMS COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$57,300	\$1,433	\$17,190	\$430	428	22%	\$8.94	\$465	1.2
ALLAMAKEE COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$54,300	\$1,358	\$16,290	\$407	1,576	26%	\$9.97	\$519	1.1
APPANOOSE COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$43,200	\$1,080	\$12,960	\$324	1,503	26%	\$6.94	\$361	1.5
AUDUBON COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$58,600	\$1,465	\$17,580	\$440	546	20%	\$11.02	\$573	1.0
BENTON COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$68,400	\$1,710	\$20,520	\$513	1,916	19%	\$7.00	\$364	1.5
BLACK HAWK COUNTY	\$11.85	28%	\$616	\$24,640	1.6	\$62,100	\$1,553	\$18,630	\$466	16,124	31%	\$9.50	\$494	1.2
BOONE COUNTY	\$12.25	28%	\$637	\$25,480	1.7	\$65,600	\$1,640	\$19,680	\$492	2,908	27%	\$10.05	\$522	1.2
BREMER COUNTY	\$10.77	28%	\$560	\$22,400	1.5	\$69,200	\$1,730	\$20,760	\$519	1,785	19%	\$8.19	\$426	1.3
BUCHANAN COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$63,400	\$1,585	\$19,020	\$476	1,942	23%	\$8.16	\$424	1.3
BUENA VISTA COUNTY	\$11.00	29%	\$572	\$22,880	1.5	\$52,500	\$1,313	\$15,750	\$394	2,271	30%	\$11.09	\$577	1.0
BUTLER COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$60,500	\$1,513	\$18,150	\$454	1,223	20%	\$9.21	\$479	1.2
CALHOUN COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$52,700	\$1,318	\$15,810	\$395	895	21%	\$6.74	\$350	1.6
CARROLL COUNTY	\$11.13	28%	\$579	\$23,160	1.5	\$65,200	\$1,630	\$19,560	\$489	2,311	27%	\$8.14	\$423	1.4
CASS COUNTY	\$12.23	28%	\$636	\$25,440	1.7	\$50,000	\$1,250	\$15,000	\$375	1,684	28%	\$8.39	\$436	1.5
CEDAR COUNTY	\$11.00	29%	\$572	\$22,880	1.5	\$65,000	\$1,625	\$19,500	\$488	1,645	22%	\$10.60	\$551	1.0
CERRO GORDO COUNTY	\$11.81	29%	\$614	\$24,560	1.6	\$62,600	\$1,565	\$18,780	\$470	5,484	28%	\$9.42	\$490	1.3
CHEROKEE COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$58,900	\$1,473	\$17,670	\$442	1,218	23%	\$9.56	\$497	1.1
CHICKASAW COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$53,400	\$1,335	\$16,020	\$401	871	17%	\$8.31	\$432	1.3
CLARKE COUNTY	\$10.94	29%	\$569	\$22,760	1.5	\$56,000	\$1,400	\$16,800	\$420	856	23%	\$8.26	\$429	1.3

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

IOWA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLAY COUNTY	\$10.67	36%	\$555	\$22,200	1.5	\$55,000	\$1,375	\$16,500	\$413	2,092	28%	\$9.28	\$483	1.2
CLAYTON COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$58,100	\$1,453	\$17,430	\$436	1,853	24%	\$7.83	\$407	1.4
CLINTON COUNTY	\$10.67	28%	\$555	\$22,200	1.5	\$58,900	\$1,473	\$17,670	\$442	5,181	25%	\$9.07	\$472	1.2
CRAWFORD COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$54,300	\$1,358	\$16,290	\$407	1,550	24%	\$10.17	\$529	1.0
DALLAS COUNTY	\$14.21	26%	\$739	\$29,560	2.0	\$74,500	\$1,863	\$22,350	\$559	4,434	21%	\$10.06	\$523	1.4
DAVIS COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$54,400	\$1,360	\$16,320	\$408	523	16%	\$8.56	\$445	1.2
DECATUR COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$45,100	\$1,128	\$13,530	\$338	1,119	33%	\$5.68	\$295	1.9
DELAWARE COUNTY	\$11.00	29%	\$572	\$22,880	1.5	\$62,200	\$1,555	\$18,660	\$467	1,317	18%	\$8.46	\$440	1.3
DES MOINES COUNTY	\$11.46	28%	\$596	\$23,840	1.6	\$56,300	\$1,408	\$16,890	\$422	4,242	25%	\$9.14	\$475	1.3
DICKINSON COUNTY	\$10.67	30%	\$555	\$22,200	1.5	\$62,300	\$1,558	\$18,690	\$467	1,905	24%	\$7.29	\$379	1.5
DUBUQUE COUNTY	\$11.35	28%	\$590	\$23,600	1.6	\$63,700	\$1,593	\$19,110	\$478	8,994	24%	\$9.40	\$489	1.2
EMMET COUNTY	\$10.67	39%	\$555	\$22,200	1.5	\$58,000	\$1,450	\$17,400	\$435	1,084	25%	\$7.20	\$375	1.5
FAYETTE COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$53,200	\$1,330	\$15,960	\$399	1,900	22%	\$7.17	\$373	1.5
FLOYD COUNTY	\$10.67	36%	\$555	\$22,200	1.5	\$55,400	\$1,385	\$16,620	\$416	1,713	26%	\$6.45	\$336	1.7
FRANKLIN COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$57,000	\$1,425	\$17,100	\$428	1,116	27%	\$12.52	\$651	0.9
FREMONT COUNTY	\$12.23	28%	\$636	\$25,440	1.7	\$60,800	\$1,520	\$18,240	\$456	735	23%	\$9.10	\$473	1.3
GREENE COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$61,400	\$1,535	\$18,420	\$461	1,015	24%	\$9.53	\$496	1.1
GRUNDY COUNTY	\$11.85	28%	\$616	\$24,640	1.6	\$62,100	\$1,553	\$18,630	\$466	1,009	19%	\$9.85	\$512	1.2
GUTHRIE COUNTY	\$14.21	26%	\$739	\$29,560	2.0	\$74,500	\$1,863	\$22,350	\$559	1,071	22%	\$7.85	\$408	1.8
HAMILTON COUNTY	\$10.67	30%	\$555	\$22,200	1.5	\$62,500	\$1,563	\$18,750	\$469	1,599	24%	\$9.33	\$485	1.1
HANCOCK COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$59,600	\$1,490	\$17,880	\$447	951	20%	\$9.79	\$509	1.1
HARDIN COUNTY	\$10.98	29%	\$571	\$22,840	1.5	\$56,500	\$1,413	\$16,950	\$424	2,133	28%	\$10.82	\$563	1.0
HARRISON COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	1,454	23%	\$7.34	\$382	2.0
HENRY COUNTY	\$10.81	28%	\$562	\$22,480	1.5	\$57,200	\$1,430	\$17,160	\$429	2,168	27%	\$9.15	\$476	1.2
HOWARD COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$56,500	\$1,413	\$16,950	\$424	863	21%	\$8.47	\$440	1.3
HUMBOLDT COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$60,200	\$1,505	\$18,060	\$452	1,057	24%	\$8.34	\$434	1.3
IDA COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$60,300	\$1,508	\$18,090	\$452	892	28%	\$10.64	\$553	1.0
IOWA COUNTY	\$10.85	28%	\$564	\$22,560	1.5	\$67,000	\$1,675	\$20,100	\$503	1,357	21%	\$9.56	\$497	1.1
JACKSON COUNTY	\$11.00	29%	\$572	\$22,880	1.5	\$56,800	\$1,420	\$17,040	\$426	1,797	21%	\$8.30	\$432	1.3
JASPER COUNTY	\$11.92	28%	\$620	\$24,800	1.6	\$61,100	\$1,528	\$18,330	\$458	4,222	28%	\$8.34	\$433	1.4
JEFFERSON COUNTY	\$10.73	28%	\$558	\$22,320	1.5	\$57,300	\$1,433	\$17,190	\$430	2,222	32%	\$8.69	\$452	1.2
JOHNSON COUNTY	\$14.35	30%	\$746	\$29,840	2.0	\$79,200	\$1,980	\$23,760	\$594	20,441	40%	\$7.44	\$387	1.9
JONES COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$62,400	\$1,560	\$18,720	\$468	1,694	22%	\$8.73	\$454	1.2
KEOKUK COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$55,100	\$1,378	\$16,530	\$413	989	21%	\$7.93	\$413	1.3
KOSSUTH COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$61,900	\$1,548	\$18,570	\$464	1,229	18%	\$10.33	\$537	1.0
LEE COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$51,900	\$1,298	\$15,570	\$389	3,891	27%	\$8.55	\$444	1.2
LINN COUNTY	\$12.85	29%	\$668	\$26,720	1.8	\$70,100	\$1,753	\$21,030	\$526	23,568	28%	\$11.27	\$586	1.1
LOUISA COUNTY	\$11.33	28%	\$589	\$23,560	1.6	\$55,800	\$1,395	\$16,740	\$419	895	20%	\$10.20	\$531	1.1
LUCAS COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$60,100	\$1,503	\$18,030	\$451	912	25%	\$7.48	\$389	1.4
LYON COUNTY	\$10.67	39%	\$555	\$22,200	1.5	\$63,100	\$1,578	\$18,930	\$473	796	18%	\$7.84	\$408	1.4
MADISON COUNTY	\$14.21	26%	\$739	\$29,560	2.0	\$74,500	\$1,863	\$22,350	\$559	1,235	21%	\$7.15	\$372	2.0

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

IOWA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MAHASKA COUNTY	\$11.40	28%	\$593	\$23,720	1.6	\$59,200	\$1,480	\$17,760	\$444	2,223	25%	\$8.37	\$435	1.4
MARION COUNTY	\$12.23	28%	\$636	\$25,440	1.7	\$68,400	\$1,710	\$20,520	\$513	2,971	23%	\$8.48	\$441	1.4
MARSHALL COUNTY	\$11.81	29%	\$614	\$24,560	1.6	\$57,700	\$1,443	\$17,310	\$433	3,937	25%	\$10.73	\$558	1.1
MILLS COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	1,117	21%	\$6.91	\$359	2.1
MITCHELL COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$66,400	\$1,660	\$19,920	\$498	685	16%	\$7.57	\$394	1.4
MONONA COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$51,600	\$1,290	\$15,480	\$387	1,209	28%	\$8.81	\$458	1.2
MONROE COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$50,900	\$1,273	\$15,270	\$382	723	22%	\$9.89	\$514	1.1
MONTGOMERY COUNTY	\$12.23	28%	\$636	\$25,440	1.7	\$52,400	\$1,310	\$15,720	\$393	1,202	25%	\$8.18	\$425	1.5
MUSCATINE COUNTY	\$12.50	28%	\$650	\$26,000	1.7	\$63,800	\$1,595	\$19,140	\$479	3,700	22%	\$10.51	\$547	1.2
O'BRIEN COUNTY	\$10.67	39%	\$555	\$22,200	1.5	\$59,300	\$1,483	\$17,790	\$445	1,427	24%	\$7.60	\$395	1.4
OSCEOLA COUNTY	\$10.67	39%	\$555	\$22,200	1.5	\$59,500	\$1,488	\$17,850	\$446	659	24%	\$12.18	\$633	0.9
PAGE COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$55,500	\$1,388	\$16,650	\$416	1,710	26%	\$7.99	\$416	1.3
PALO ALTO COUNTY	\$10.67	39%	\$555	\$22,200	1.5	\$58,100	\$1,453	\$17,430	\$436	1,153	28%	\$6.99	\$363	1.5
PLYMOUTH COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$69,000	\$1,725	\$20,700	\$518	1,936	20%	\$10.43	\$543	1.0
POCAHONTAS COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$59,500	\$1,488	\$17,850	\$446	705	20%	\$8.65	\$450	1.2
POLK COUNTY	\$14.21	26%	\$739	\$29,560	2.0	\$74,500	\$1,863	\$22,350	\$559	50,168	29%	\$12.30	\$640	1.2
POTTAWATTAMIE COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	10,796	29%	\$9.34	\$486	1.5
POWESHIEK COUNTY	\$11.42	28%	\$594	\$23,760	1.6	\$66,600	\$1,665	\$19,980	\$500	1,900	25%	\$8.28	\$430	1.4
RINGGOLD COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$54,100	\$1,353	\$16,230	\$406	455	21%	\$8.17	\$425	1.3
SAC COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$54,400	\$1,360	\$16,320	\$408	1,065	23%	\$9.05	\$471	1.2
SCOTT COUNTY	\$12.87	32%	\$669	\$26,760	1.8	\$64,100	\$1,603	\$19,230	\$481	18,977	29%	\$9.74	\$506	1.3
SHELBY COUNTY	\$12.23	28%	\$636	\$25,440	1.7	\$55,000	\$1,375	\$16,500	\$413	933	19%	\$6.76	\$351	1.8
SIoux COUNTY	\$10.67	43%	\$555	\$22,200	1.5	\$62,200	\$1,555	\$18,660	\$467	2,011	18%	\$7.82	\$407	1.4
STORY COUNTY	\$14.23	28%	\$740	\$29,600	2.0	\$77,400	\$1,935	\$23,220	\$581	14,306	45%	\$9.11	\$474	1.6
TAMA COUNTY	\$10.85	28%	\$564	\$22,560	1.5	\$57,400	\$1,435	\$17,220	\$431	1,670	23%	\$8.76	\$456	1.2
TAYLOR COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$49,300	\$1,233	\$14,790	\$370	620	22%	\$9.38	\$488	1.1
UNION COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$55,900	\$1,398	\$16,770	\$419	1,498	28%	\$6.00	\$312	1.8
VAN BUREN COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$55,000	\$1,375	\$16,500	\$413	675	22%	\$8.53	\$444	1.3
WAPELLO COUNTY	\$11.67	28%	\$607	\$24,280	1.6	\$50,700	\$1,268	\$15,210	\$380	3,355	22%	\$10.69	\$556	1.1
WARREN COUNTY	\$14.21	26%	\$739	\$29,560	2.0	\$74,500	\$1,863	\$22,350	\$559	3,608	22%	\$7.50	\$390	1.9
WASHINGTON COUNTY	\$10.81	28%	\$562	\$22,480	1.5	\$63,500	\$1,588	\$19,050	\$476	1,989	24%	\$6.49	\$338	1.7
WAYNE COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$46,800	\$1,170	\$14,040	\$351	675	23%	\$7.35	\$382	1.5
WEBSTER COUNTY	\$10.73	28%	\$558	\$22,320	1.5	\$56,700	\$1,418	\$17,010	\$425	4,731	30%	\$9.69	\$504	1.1
WINNEBAGO COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$57,600	\$1,440	\$17,280	\$432	1,209	26%	\$9.61	\$500	1.1
WINNESHIEK COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$63,100	\$1,578	\$18,930	\$473	1,860	23%	\$8.90	\$463	1.2
WOODBURY COUNTY	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	12,352	32%	\$8.66	\$450	1.5
WORTH COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$61,000	\$1,525	\$18,300	\$458	622	19%	\$7.77	\$404	1.4
WRIGHT COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$54,000	\$1,350	\$16,200	\$405	1,431	26%	\$8.92	\$464	1.2

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Kansas

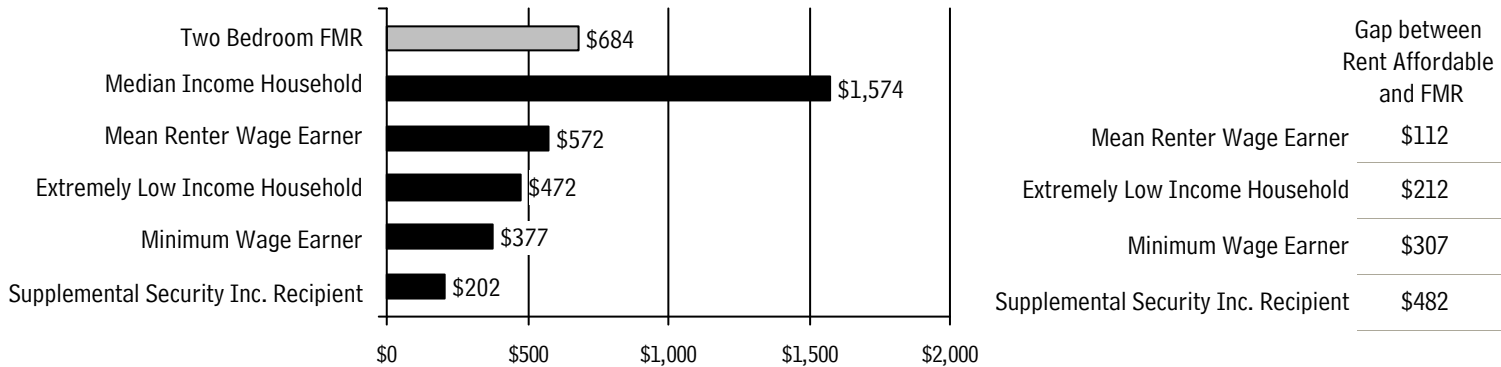
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$684. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,280 monthly or \$27,356 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.15

In Kansas, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kansas, the estimated mean (average) wage for a renter is \$11.00. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



KANSAS	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
KANSAS	\$13.15	33%	\$684	\$27,356	1.8	\$62,955	\$1,574	\$18,886	\$472	333,610	31%	\$11.00	\$572	1.2
COMBINED NONMETRO AREAS	\$11.47	38%	\$597	\$23,863	1.6	\$53,972	\$1,349	\$16,192	\$405	101,404	28%	\$9.34	\$485	1.2
<u>METROPOLITAN AREAS</u>														
FRANKLIN COUNTY HMFA	\$12.87	44%	\$669	\$26,760	1.8	\$62,100	\$1,553	\$18,630	\$466	2,932	29%	\$9.39	\$488	1.4
KANSAS CITY HMFA *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	87,802	29%	\$12.94	\$673	1.3
LAWRENCE MSA	\$14.48	34%	\$753	\$30,120	2.0	\$70,600	\$1,765	\$21,180	\$530	19,816	46%	\$7.73	\$402	1.9
MANHATTAN MSA	\$11.88	33%	\$618	\$24,720	1.6	\$59,000	\$1,475	\$17,700	\$443	19,381	46%	\$9.23	\$480	1.3
ST. JOSEPH MSA	\$11.58	35%	\$602	\$24,080	1.6	\$55,700	\$1,393	\$16,710	\$418	771	25%	\$10.95	\$569	1.1
SUMNER COUNTY HMFA	\$11.08	35%	\$576	\$23,040	1.5	\$64,300	\$1,608	\$19,290	\$482	2,408	25%	\$6.00	\$312	1.8
TOPEKA MSA	\$12.81	34%	\$666	\$26,640	1.8	\$63,300	\$1,583	\$18,990	\$475	28,281	30%	\$10.24	\$532	1.3
WICHITA HMFA	\$12.00	19%	\$624	\$24,960	1.7	\$64,100	\$1,603	\$19,230	\$481	70,815	31%	\$11.30	\$588	1.1
<u>COUNTIES</u>														
ALLEN COUNTY	\$11.06	48%	\$575	\$23,000	1.5	\$51,200	\$1,280	\$15,360	\$384	1,287	22%	\$7.78	\$404	1.4
ANDERSON COUNTY	\$11.06	45%	\$575	\$23,000	1.5	\$47,400	\$1,185	\$14,220	\$356	621	20%	\$7.75	\$403	1.4
ATCHISON COUNTY	\$11.92	34%	\$620	\$24,800	1.6	\$57,600	\$1,440	\$17,280	\$432	1,873	31%	\$8.19	\$426	1.5
BARBER COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$51,300	\$1,283	\$15,390	\$385	671	29%	\$9.78	\$509	1.1
BARTON COUNTY	\$11.06	55%	\$575	\$23,000	1.5	\$53,200	\$1,330	\$15,960	\$399	3,183	27%	\$11.36	\$591	1.0
BOURBON COUNTY	\$11.06	49%	\$575	\$23,000	1.5	\$50,000	\$1,250	\$15,000	\$375	1,520	25%	\$9.73	\$506	1.1
BROWN COUNTY	\$11.92	34%	\$620	\$24,800	1.6	\$49,000	\$1,225	\$14,700	\$368	1,219	29%	\$8.97	\$466	1.3
BUTLER COUNTY	\$12.00	19%	\$624	\$24,960	1.7	\$64,100	\$1,603	\$19,230	\$481	5,240	22%	\$8.71	\$453	1.4
CHASE COUNTY	\$11.06	37%	\$575	\$23,000	1.5	\$57,300	\$1,433	\$17,190	\$430	233	20%	\$6.19	\$322	1.8
CHAUTAUQUA COUNTY	\$11.06	45%	\$575	\$23,000	1.5	\$49,100	\$1,228	\$14,730	\$368	366	22%	\$6.64	\$345	1.7
CHEROKEE COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$47,200	\$1,180	\$14,160	\$354	1,998	23%	\$8.46	\$440	1.3
CHEYENNE COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$50,300	\$1,258	\$15,090	\$377	323	24%	\$9.88	\$514	1.1
CLARK COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$57,700	\$1,443	\$17,310	\$433	214	23%	\$9.16	\$476	1.3
CLAY COUNTY	\$11.63	34%	\$605	\$24,200	1.6	\$57,800	\$1,445	\$17,340	\$434	914	25%	\$7.59	\$394	1.5
CLOUD COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$48,000	\$1,200	\$14,400	\$360	905	22%	\$7.57	\$393	1.5
COFFEY COUNTY	\$11.06	37%	\$575	\$23,000	1.5	\$58,900	\$1,473	\$17,670	\$442	729	22%	\$13.54	\$704	0.8
COMANCHE COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$52,300	\$1,308	\$15,690	\$392	240	27%	\$10.41	\$542	1.1
COWLEY COUNTY	\$11.06	40%	\$575	\$23,000	1.5	\$52,900	\$1,323	\$15,870	\$397	4,164	31%	\$9.68	\$504	1.1
CRAWFORD COUNTY	\$12.13	34%	\$631	\$25,240	1.7	\$49,700	\$1,243	\$14,910	\$373	5,741	36%	\$7.83	\$407	1.6
DECATUR COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$46,600	\$1,165	\$13,980	\$350	353	23%	\$6.24	\$325	1.8
DICKINSON COUNTY	\$11.06	42%	\$575	\$23,000	1.5	\$59,300	\$1,483	\$17,790	\$445	1,916	25%	\$8.18	\$426	1.4
DONIPHAN COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$55,700	\$1,393	\$16,710	\$418	771	25%	\$10.95	\$569	1.1
DOUGLAS COUNTY	\$14.48	34%	\$753	\$30,120	2.0	\$70,600	\$1,765	\$21,180	\$530	19,816	46%	\$7.73	\$402	1.9
EDWARDS COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$53,800	\$1,345	\$16,140	\$404	333	24%	\$10.81	\$562	1.0
ELK COUNTY	\$11.06	45%	\$575	\$23,000	1.5	\$41,000	\$1,025	\$12,300	\$308	259	19%	\$5.97	\$311	1.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

KANSAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ELLIS COUNTY	\$11.87	34%	\$617	\$24,680	1.6	\$61,200	\$1,530	\$18,360	\$459	4,404	39%	\$7.78	\$404	1.5
ELLSWORTH COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$58,000	\$1,450	\$17,400	\$435	545	20%	\$10.91	\$567	1.0
FINNEY COUNTY	\$12.63	34%	\$657	\$26,280	1.7	\$57,900	\$1,448	\$17,370	\$434	3,389	28%	\$10.45	\$543	1.2
FORD COUNTY	\$12.27	34%	\$638	\$25,520	1.7	\$52,200	\$1,305	\$15,660	\$392	3,454	31%	\$9.63	\$501	1.3
FRANKLIN COUNTY	\$12.87	44%	\$669	\$26,760	1.8	\$62,100	\$1,553	\$18,630	\$466	2,932	29%	\$9.39	\$488	1.4
GEARY COUNTY	\$11.88	39%	\$618	\$24,720	1.6	\$59,000	\$1,475	\$17,700	\$443	4,747	45%	\$10.80	\$562	1.1
GOVE COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$48,500	\$1,213	\$14,550	\$364	261	23%	\$10.70	\$557	1.0
GRAHAM COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$64,100	\$1,603	\$19,230	\$481	291	23%	\$6.26	\$326	1.8
GRANT COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$65,000	\$1,625	\$19,500	\$488	689	25%	\$10.39	\$540	1.1
GRAY COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$59,100	\$1,478	\$17,730	\$443	453	22%	\$11.73	\$610	1.0
GREELEY COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$59,800	\$1,495	\$17,940	\$449	112	21%	\$16.12	\$838	0.7
GREENWOOD COUNTY	\$11.06	37%	\$575	\$23,000	1.5	\$50,800	\$1,270	\$15,240	\$381	815	26%	\$9.87	\$513	1.1
HAMILTON COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$36,700	\$918	\$11,010	\$275	286	25%	\$12.24	\$636	1.0
HARPER COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$48,600	\$1,215	\$14,580	\$365	802	30%	\$9.96	\$518	1.1
HARVEY COUNTY	\$12.00	19%	\$624	\$24,960	1.7	\$64,100	\$1,603	\$19,230	\$481	3,487	26%	\$8.03	\$418	1.5
HASKELL COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$65,200	\$1,630	\$19,560	\$489	321	23%	\$11.00	\$572	1.1
HODGEMAN COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$49,500	\$1,238	\$14,850	\$371	170	20%	\$8.60	\$447	1.4
JACKSON COUNTY	\$12.81	34%	\$666	\$26,640	1.8	\$63,300	\$1,583	\$18,990	\$475	938	19%	\$7.36	\$383	1.7
JEFFERSON COUNTY	\$12.81	34%	\$666	\$26,640	1.8	\$63,300	\$1,583	\$18,990	\$475	1,230	16%	\$9.92	\$516	1.3
JEWELL COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$51,600	\$1,290	\$15,480	\$387	411	26%	\$12.90	\$671	0.9
JOHNSON COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	55,895	28%	\$13.16	\$684	1.2
KEARNY COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$46,300	\$1,158	\$13,890	\$347	378	25%	\$11.83	\$615	1.0
KINGMAN COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$58,500	\$1,463	\$17,550	\$439	620	18%	\$11.32	\$589	1.0
KIOWA COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$45,800	\$1,145	\$13,740	\$344	273	27%	\$11.48	\$597	1.0
LABETTE COUNTY	\$11.06	48%	\$575	\$23,000	1.5	\$50,900	\$1,273	\$15,270	\$382	2,729	30%	\$7.39	\$384	1.5
LANE COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$50,700	\$1,268	\$15,210	\$380	209	28%	\$17.52	\$911	0.7
LEAVENWORTH COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	7,609	30%	\$10.27	\$534	1.6
LINCOLN COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$55,400	\$1,385	\$16,620	\$416	245	17%	\$6.92	\$360	1.6
LINN COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	641	16%	\$10.43	\$542	1.6
LOGAN COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$51,700	\$1,293	\$15,510	\$388	340	26%	\$7.58	\$394	1.5
LYON COUNTY	\$11.06	34%	\$575	\$23,000	1.5	\$49,300	\$1,233	\$14,790	\$370	5,786	41%	\$8.18	\$425	1.4
MARION COUNTY	\$11.06	37%	\$575	\$23,000	1.5	\$56,800	\$1,420	\$17,040	\$426	1,043	21%	\$5.39	\$280	2.1
MARSHALL COUNTY	\$11.63	34%	\$605	\$24,200	1.6	\$58,400	\$1,460	\$17,520	\$438	1,051	23%	\$11.01	\$573	1.1
McPHERSON COUNTY	\$11.06	34%	\$575	\$23,000	1.5	\$67,500	\$1,688	\$20,250	\$506	3,017	26%	\$10.17	\$529	1.1
MEADE COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$54,400	\$1,360	\$16,320	\$408	367	22%	\$13.07	\$679	0.9
MIAMI COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	2,308	20%	\$8.67	\$451	1.9
MITCHELL COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$57,300	\$1,433	\$17,190	\$430	596	21%	\$7.51	\$391	1.5
MONTGOMERY COUNTY	\$11.06	39%	\$575	\$23,000	1.5	\$52,800	\$1,320	\$15,840	\$396	4,207	28%	\$8.63	\$449	1.3
MORRIS COUNTY	\$11.63	34%	\$605	\$24,200	1.6	\$53,800	\$1,345	\$16,140	\$404	660	25%	\$8.34	\$434	1.4
MORTON COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$51,000	\$1,275	\$15,300	\$383	417	33%	\$13.78	\$717	0.9
NEMAHA COUNTY	\$11.92	34%	\$620	\$24,800	1.6	\$57,900	\$1,448	\$17,370	\$434	808	21%	\$7.42	\$386	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

KANSAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEOSHO COUNTY	\$11.06	47%	\$575	\$23,000	1.5	\$50,000	\$1,250	\$15,000	\$375	1,568	24%	\$10.36	\$539	1.1
NESS COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$55,500	\$1,388	\$16,650	\$416	287	21%	\$14.20	\$738	0.8
NORTON COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$53,700	\$1,343	\$16,110	\$403	698	32%	\$10.22	\$531	1.1
OSAGE COUNTY	\$12.81	34%	\$666	\$26,640	1.8	\$63,300	\$1,583	\$18,990	\$475	1,461	22%	\$5.82	\$303	2.2
OSBORNE COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$47,600	\$1,190	\$14,280	\$357	442	24%	\$7.59	\$395	1.5
OTTAWA COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$62,400	\$1,560	\$18,720	\$468	409	17%	\$8.55	\$444	1.3
PAWNEE COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$48,200	\$1,205	\$14,460	\$362	777	32%	\$8.71	\$453	1.3
PHILLIPS COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$55,900	\$1,398	\$16,770	\$419	501	21%	\$8.63	\$449	1.3
POTTAWATOMIE COUNTY	\$11.88	38%	\$618	\$24,720	1.6	\$59,000	\$1,475	\$17,700	\$443	1,684	22%	\$9.62	\$500	1.2
PRATT COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$57,800	\$1,445	\$17,340	\$434	1,462	36%	\$8.62	\$448	1.3
RAWLINS COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$50,300	\$1,258	\$15,090	\$377	331	27%	\$12.03	\$626	0.9
RENO COUNTY	\$11.58	34%	\$602	\$24,080	1.6	\$51,500	\$1,288	\$15,450	\$386	7,471	29%	\$9.93	\$516	1.2
REPUBLIC COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$50,400	\$1,260	\$15,120	\$378	458	20%	\$9.64	\$501	1.2
RICE COUNTY	\$11.10	34%	\$577	\$23,080	1.5	\$52,800	\$1,320	\$15,840	\$396	1,035	25%	\$8.27	\$430	1.3
RILEY COUNTY	\$11.88	31%	\$618	\$24,720	1.6	\$59,000	\$1,475	\$17,700	\$443	12,950	54%	\$8.43	\$438	1.4
ROOKS COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$50,400	\$1,260	\$15,120	\$378	502	21%	\$11.41	\$593	1.0
RUSH COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$49,300	\$1,233	\$14,790	\$370	288	18%	\$8.41	\$437	1.3
RUSSELL COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$55,700	\$1,393	\$16,710	\$418	739	24%	\$7.50	\$390	1.5
SALINE COUNTY	\$12.13	34%	\$631	\$25,240	1.7	\$59,300	\$1,483	\$17,790	\$445	6,871	32%	\$9.54	\$496	1.3
SCOTT COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$67,300	\$1,683	\$20,190	\$505	428	20%	\$11.18	\$581	1.1
SEDGWICK COUNTY	\$12.00	19%	\$624	\$24,960	1.7	\$64,100	\$1,603	\$19,230	\$481	62,088	33%	\$11.63	\$605	1.0
SEWARD COUNTY	\$11.87	34%	\$617	\$24,680	1.6	\$47,400	\$1,185	\$14,220	\$356	2,608	34%	\$10.98	\$571	1.1
SHAWNEE COUNTY	\$12.81	34%	\$666	\$26,640	1.8	\$63,300	\$1,583	\$18,990	\$475	24,263	33%	\$10.53	\$547	1.2
SHERIDAN COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$54,000	\$1,350	\$16,200	\$405	244	22%	\$9.36	\$487	1.2
SHERMAN COUNTY	\$11.06	40%	\$575	\$23,000	1.5	\$55,500	\$1,388	\$16,650	\$416	784	30%	\$8.83	\$459	1.3
SMITH COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$49,600	\$1,240	\$14,880	\$372	295	16%	\$7.07	\$368	1.6
STAFFORD COUNTY	\$11.06	50%	\$575	\$23,000	1.5	\$50,700	\$1,268	\$15,210	\$380	363	19%	\$8.29	\$431	1.3
STANTON COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$51,700	\$1,293	\$15,510	\$388	197	28%	\$12.88	\$670	0.9
STEVENS COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$55,700	\$1,393	\$16,710	\$418	638	34%	\$8.94	\$465	1.3
SUMNER COUNTY	\$11.08	35%	\$576	\$23,040	1.5	\$64,300	\$1,608	\$19,290	\$482	2,408	25%	\$6.00	\$312	1.8
THOMAS COUNTY	\$11.06	42%	\$575	\$23,000	1.5	\$64,200	\$1,605	\$19,260	\$482	1,240	40%	\$8.65	\$450	1.3
TREGO COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$51,500	\$1,288	\$15,450	\$386	226	17%	\$8.48	\$441	1.3
WABAUNSEE COUNTY	\$12.81	34%	\$666	\$26,640	1.8	\$63,300	\$1,583	\$18,990	\$475	389	15%	\$5.58	\$290	2.3
WALLACE COUNTY	\$11.06	43%	\$575	\$23,000	1.5	\$53,700	\$1,343	\$16,110	\$403	95	15%	\$11.66	\$606	0.9
WASHINGTON COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$55,200	\$1,380	\$16,560	\$414	624	23%	\$7.93	\$412	1.4
WICHITA COUNTY	\$11.85	34%	\$616	\$24,640	1.6	\$50,200	\$1,255	\$15,060	\$377	219	25%	\$10.18	\$529	1.2
WILSON COUNTY	\$11.06	44%	\$575	\$23,000	1.5	\$47,800	\$1,195	\$14,340	\$359	983	24%	\$9.09	\$473	1.2
WOODSON COUNTY	\$11.06	45%	\$575	\$23,000	1.5	\$47,400	\$1,185	\$14,220	\$356	410	25%	\$8.96	\$466	1.2
WYANDOTTE COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	21,349	36%	\$12.96	\$674	1.2

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Kentucky

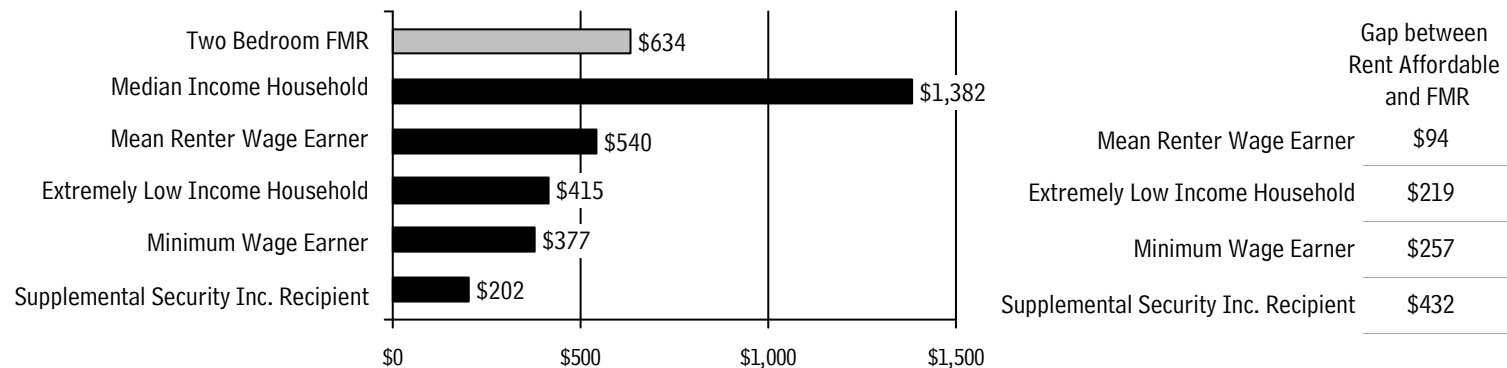
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$634. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,112 monthly or \$25,340 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.18

In Kentucky, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 67 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kentucky, the estimated mean (average) wage for a renter is \$10.39. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



KENTUCKY	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
KENTUCKY	\$12.18	37%	\$634	\$25,340	1.7	\$55,267	\$1,382	\$16,580	\$415	997,344	30%	\$10.39	\$540	1.2
COMBINED NONMETRO AREAS	\$10.50	40%	\$546	\$21,850	1.4	\$45,030	\$1,126	\$13,509	\$338	378,164	27%	\$9.08	\$472	1.2
<u>METROPOLITAN AREAS</u>														
BOWLING GREEN MSA	\$12.87	36%	\$669	\$26,760	1.8	\$56,600	\$1,415	\$16,980	\$425	32,546	36%	\$9.39	\$489	1.4
CINCINNATI-MIDDLETON HMFA	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	82,434	27%	\$10.81	\$562	1.3
CLARKSVILLE HMFA	\$12.75	35%	\$663	\$26,520	1.8	\$53,500	\$1,338	\$16,050	\$401	24,072	39%	\$11.71	\$609	1.1
ELIZABETHTOWN MSA	\$10.98	35%	\$571	\$22,840	1.5	\$56,300	\$1,408	\$16,890	\$422	27,920	32%	\$10.33	\$537	1.1
EVANSVILLE HMFA	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	14,600	30%	\$9.57	\$497	1.3
GRANT COUNTY HMFA	\$13.71	37%	\$713	\$28,520	1.9	\$47,900	\$1,198	\$14,370	\$359	5,086	28%	\$10.15	\$528	1.4
HUNTINGTON-ASHLAND MSA	\$11.46	38%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	17,604	25%	\$10.07	\$523	1.1
LEXINGTON-FAYETTE MSA	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	141,900	39%	\$10.67	\$555	1.3
LOUISVILLE HMFA	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	225,082	32%	\$11.88	\$618	1.1
MEADE COUNTY HMFA	\$11.12	39%	\$578	\$23,120	1.5	\$50,400	\$1,260	\$15,120	\$378	5,590	29%	\$12.54	\$652	0.9
NELSON COUNTY HMFA	\$11.56	38%	\$601	\$24,040	1.6	\$56,600	\$1,415	\$16,980	\$425	6,798	21%	\$9.73	\$506	1.2
OWENSBORO MSA	\$11.65	36%	\$606	\$24,240	1.6	\$56,600	\$1,415	\$16,980	\$425	27,416	30%	\$8.97	\$466	1.3
SHELBY COUNTY HMFA	\$13.38	38%	\$696	\$27,840	1.8	\$70,100	\$1,753	\$21,030	\$526	8,132	27%	\$8.88	\$462	1.5
<u>COUNTIES</u>														
ADAIR COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$40,100	\$1,003	\$12,030	\$301	3,182	24%	\$7.35	\$382	1.3
ALLEN COUNTY	\$9.73	49%	\$506	\$20,240	1.3	\$45,900	\$1,148	\$13,770	\$344	3,366	24%	\$7.82	\$407	1.2
ANDERSON COUNTY	\$13.23	35%	\$688	\$27,520	1.8	\$63,300	\$1,583	\$18,990	\$475	3,798	23%	\$9.30	\$484	1.4
BALLARD COUNTY	\$10.87	35%	\$565	\$22,600	1.5	\$49,600	\$1,240	\$14,880	\$372	1,148	16%	\$11.67	\$607	0.9
BARREN COUNTY	\$10.17	36%	\$529	\$21,160	1.4	\$49,300	\$1,233	\$14,790	\$370	9,850	30%	\$8.74	\$454	1.2
BATH COUNTY	\$10.17	36%	\$529	\$21,160	1.4	\$38,000	\$950	\$11,400	\$285	1,696	20%	\$5.38	\$280	1.9
BELL COUNTY	\$9.73	46%	\$506	\$20,240	1.3	\$32,800	\$820	\$9,840	\$246	7,250	32%	\$8.19	\$426	1.2
BOONE COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	19,582	24%	\$11.08	\$576	1.3
BOURBON COUNTY	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	6,466	39%	\$10.37	\$539	1.3
BOYD COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	12,094	30%	\$10.26	\$534	1.1
BOYLE COUNTY	\$11.87	35%	\$617	\$24,680	1.6	\$51,600	\$1,290	\$15,480	\$387	6,864	31%	\$9.72	\$505	1.2
BRACKEN COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	1,554	24%	\$8.55	\$445	1.7
BREATHITT COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$31,100	\$778	\$9,330	\$233	3,036	26%	\$10.02	\$521	1.0
BRECKINRIDGE COUNTY	\$10.27	36%	\$534	\$21,360	1.4	\$47,800	\$1,195	\$14,340	\$359	3,046	21%	\$7.88	\$410	1.3
BULLITT COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	9,474	17%	\$8.16	\$424	1.6
BUTLER COUNTY	\$12.56	35%	\$653	\$26,120	1.7	\$43,800	\$1,095	\$13,140	\$329	2,106	20%	\$7.32	\$381	1.7
CALDWELL COUNTY	\$9.73	41%	\$506	\$20,240	1.3	\$50,800	\$1,270	\$15,240	\$381	2,172	20%	\$9.81	\$510	1.0
CALLOWAY COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$54,800	\$1,370	\$16,440	\$411	10,072	34%	\$5.76	\$299	2.0
CAMPBELL COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	18,988	27%	\$8.21	\$427	1.8
CARLISLE COUNTY	\$10.87	35%	\$565	\$22,600	1.5	\$43,500	\$1,088	\$13,050	\$326	746	17%	\$9.15	\$476	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

KENTUCKY	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CARROLL COUNTY	\$11.90	35%	\$619	\$24,760	1.6	\$49,500	\$1,238	\$14,850	\$371	2,820	35%	\$13.32	\$693	0.9
CARTER COUNTY	\$9.79	35%	\$509	\$20,360	1.4	\$43,000	\$1,075	\$12,900	\$323	4,776	22%	\$7.18	\$373	1.4
CASEY COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$37,200	\$930	\$11,160	\$279	2,000	16%	\$7.28	\$378	1.3
CHRISTIAN COUNTY	\$12.75	35%	\$663	\$26,520	1.8	\$53,500	\$1,338	\$16,050	\$401	22,102	43%	\$12.48	\$649	1.0
CLARK COUNTY	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	10,238	35%	\$8.92	\$464	1.5
CLAY COUNTY	\$9.73	71%	\$506	\$20,240	1.3	\$30,100	\$753	\$9,030	\$226	2,992	21%	\$8.69	\$452	1.1
CLINTON COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$34,300	\$858	\$10,290	\$257	2,440	30%	\$9.55	\$496	1.0
CRITTENDEN COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$48,200	\$1,205	\$14,460	\$362	1,902	25%	\$7.67	\$399	1.3
CUMBERLAND COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$34,800	\$870	\$10,440	\$261	1,088	21%	\$6.60	\$343	1.5
DAVISS COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$56,600	\$1,415	\$16,980	\$425	24,450	31%	\$8.63	\$449	1.3
EDMONSON COUNTY	\$12.87	36%	\$669	\$26,760	1.8	\$56,600	\$1,415	\$16,980	\$425	1,960	21%	\$7.53	\$392	1.7
ELLIOTT COUNTY	\$10.27	36%	\$534	\$21,360	1.4	\$36,100	\$903	\$10,830	\$271	988	20%	\$5.85	\$304	1.8
ESTILL COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$39,600	\$990	\$11,880	\$297	2,864	25%	\$5.28	\$275	1.8
FAYETTE COUNTY	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	99,824	42%	\$10.81	\$562	1.3
FLEMING COUNTY	\$10.17	36%	\$529	\$21,160	1.4	\$45,900	\$1,148	\$13,770	\$344	2,548	23%	\$7.10	\$369	1.4
FLOYD COUNTY	\$9.73	40%	\$506	\$20,240	1.3	\$34,800	\$870	\$10,440	\$261	8,850	27%	\$9.85	\$512	1.0
FRANKLIN COUNTY	\$13.40	35%	\$697	\$27,880	1.8	\$65,900	\$1,648	\$19,770	\$494	14,314	34%	\$9.57	\$498	1.4
FULTON COUNTY	\$10.87	35%	\$565	\$22,600	1.5	\$36,800	\$920	\$11,040	\$276	2,338	37%	\$7.97	\$414	1.4
GALLATIN COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	1,484	26%	\$9.95	\$517	1.5
GARRARD COUNTY	\$11.00	35%	\$572	\$22,880	1.5	\$48,700	\$1,218	\$14,610	\$365	2,900	25%	\$7.24	\$377	1.5
GRANT COUNTY	\$13.71	37%	\$713	\$28,520	1.9	\$47,900	\$1,198	\$14,370	\$359	5,086	28%	\$10.15	\$528	1.4
GRAVES COUNTY	\$9.73	36%	\$506	\$20,240	1.3	\$46,800	\$1,170	\$14,040	\$351	6,664	23%	\$7.91	\$411	1.2
GRAYSON COUNTY	\$9.73	40%	\$506	\$20,240	1.3	\$44,200	\$1,105	\$13,260	\$332	4,280	22%	\$8.19	\$426	1.2
GREEN COUNTY	\$9.73	44%	\$506	\$20,240	1.3	\$51,000	\$1,275	\$15,300	\$383	2,092	23%	\$5.97	\$311	1.6
GREENUP COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	5,510	19%	\$9.33	\$485	1.2
HANCOCK COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$56,600	\$1,415	\$16,980	\$425	1,062	16%	\$12.94	\$673	0.9
HARDIN COUNTY	\$10.98	35%	\$571	\$22,840	1.5	\$56,300	\$1,408	\$16,890	\$422	25,840	34%	\$10.65	\$554	1.0
HARLAN COUNTY	\$9.73	55%	\$506	\$20,240	1.3	\$34,600	\$865	\$10,380	\$260	7,226	29%	\$13.03	\$677	0.7
HARRISON COUNTY	\$10.98	35%	\$571	\$22,840	1.5	\$52,500	\$1,313	\$15,750	\$394	4,470	31%	\$8.86	\$461	1.2
HART COUNTY	\$9.73	42%	\$506	\$20,240	1.3	\$41,700	\$1,043	\$12,510	\$313	3,536	25%	\$5.40	\$281	1.8
HENDERSON COUNTY	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	12,220	32%	\$9.47	\$492	1.3
HENRY COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	3,408	27%	\$9.67	\$503	1.4
HICKMAN COUNTY	\$10.87	35%	\$565	\$22,600	1.5	\$52,800	\$1,320	\$15,840	\$396	706	17%	\$8.03	\$418	1.4
HOPKINS COUNTY	\$9.73	37%	\$506	\$20,240	1.3	\$51,100	\$1,278	\$15,330	\$383	10,758	29%	\$11.27	\$586	0.9
JACKSON COUNTY	\$9.73	44%	\$506	\$20,240	1.3	\$33,400	\$835	\$10,020	\$251	2,510	23%	\$7.00	\$364	1.4
JEFFERSON COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	203,986	35%	\$12.13	\$631	1.1
JESSAMINE COUNTY	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	11,254	33%	\$9.26	\$482	1.5
JOHNSON COUNTY	\$9.73	50%	\$506	\$20,240	1.3	\$42,200	\$1,055	\$12,660	\$317	5,104	28%	\$8.77	\$456	1.1
KENTON COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	38,586	30%	\$11.68	\$607	1.2
KNOTT COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$37,400	\$935	\$11,220	\$281	3,478	26%	\$11.26	\$585	0.9
KNOX COUNTY	\$9.73	60%	\$506	\$20,240	1.3	\$32,100	\$803	\$9,630	\$241	8,246	33%	\$8.99	\$468	1.1

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

KENTUCKY	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LARUE COUNTY	\$10.98	35%	\$571	\$22,840	1.5	\$56,300	\$1,408	\$16,890	\$422	2,080	20%	\$5.37	\$279	2.0
LAUREL COUNTY	\$9.73	36%	\$506	\$20,240	1.3	\$45,400	\$1,135	\$13,620	\$341	9,536	23%	\$8.71	\$453	1.1
LAWRENCE COUNTY	\$9.73	38%	\$506	\$20,240	1.3	\$32,900	\$823	\$9,870	\$247	3,778	31%	\$10.01	\$520	1.0
LEE COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$27,500	\$688	\$8,250	\$206	1,360	24%	\$7.19	\$374	1.4
LESLIE COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$36,000	\$900	\$10,800	\$270	2,762	29%	\$10.14	\$527	1.0
LETCHER COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$39,500	\$988	\$11,850	\$296	4,936	25%	\$7.46	\$388	1.3
LEWIS COUNTY	\$10.17	36%	\$529	\$21,160	1.4	\$35,200	\$880	\$10,560	\$264	1,944	19%	\$9.42	\$490	1.1
LINCOLN COUNTY	\$10.65	35%	\$554	\$22,160	1.5	\$43,300	\$1,083	\$12,990	\$325	5,174	24%	\$10.14	\$527	1.1
LIVINGSTON COUNTY	\$9.73	43%	\$506	\$20,240	1.3	\$49,100	\$1,228	\$14,730	\$368	1,332	17%	\$11.53	\$599	0.8
LOGAN COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$50,500	\$1,263	\$15,150	\$379	5,236	25%	\$10.14	\$528	1.0
LYON COUNTY	\$11.44	36%	\$595	\$23,800	1.6	\$48,200	\$1,205	\$14,460	\$362	1,536	24%	\$6.44	\$335	1.8
MADISON COUNTY	\$11.35	36%	\$590	\$23,600	1.6	\$54,900	\$1,373	\$16,470	\$412	22,968	39%	\$8.09	\$421	1.4
MAGOFFIN COUNTY	\$9.73	41%	\$506	\$20,240	1.3	\$31,700	\$793	\$9,510	\$238	2,478	28%	\$8.56	\$445	1.1
MARION COUNTY	\$10.27	36%	\$534	\$21,360	1.4	\$54,100	\$1,353	\$16,230	\$406	2,944	22%	\$7.29	\$379	1.4
MARSHALL COUNTY	\$10.54	36%	\$548	\$21,920	1.5	\$51,600	\$1,290	\$15,480	\$387	4,526	18%	\$11.69	\$608	0.9
MARTIN COUNTY	\$9.73	41%	\$506	\$20,240	1.3	\$28,200	\$705	\$8,460	\$212	2,842	30%	\$11.19	\$582	0.9
MASON COUNTY	\$10.13	36%	\$527	\$21,080	1.4	\$46,900	\$1,173	\$14,070	\$352	4,104	30%	\$8.61	\$448	1.2
McCRACKEN COUNTY	\$11.27	36%	\$586	\$23,440	1.6	\$56,500	\$1,413	\$16,950	\$424	17,624	31%	\$9.84	\$511	1.1
McCREARY COUNTY	\$9.73	62%	\$506	\$20,240	1.3	\$26,300	\$658	\$7,890	\$197	3,366	26%	\$7.67	\$399	1.3
McLEAN COUNTY	\$11.65	36%	\$606	\$24,240	1.6	\$56,600	\$1,415	\$16,980	\$425	1,904	24%	\$7.47	\$389	1.6
MEADE COUNTY	\$11.12	39%	\$578	\$23,120	1.5	\$50,400	\$1,260	\$15,120	\$378	5,590	29%	\$12.54	\$652	0.9
MENIFEE COUNTY	\$10.17	36%	\$529	\$21,160	1.4	\$38,500	\$963	\$11,550	\$289	870	18%	\$6.21	\$323	1.6
MERCER COUNTY	\$10.71	36%	\$557	\$22,280	1.5	\$55,200	\$1,380	\$16,560	\$414	4,086	24%	\$12.73	\$662	0.8
METCALFE COUNTY	\$9.73	42%	\$506	\$20,240	1.3	\$41,900	\$1,048	\$12,570	\$314	1,788	22%	\$9.45	\$492	1.0
MONROE COUNTY	\$9.73	42%	\$506	\$20,240	1.3	\$38,800	\$970	\$11,640	\$291	2,444	26%	\$5.13	\$267	1.9
MONTGOMERY COUNTY	\$12.00	35%	\$624	\$24,960	1.7	\$51,200	\$1,280	\$15,360	\$384	5,964	31%	\$7.59	\$395	1.6
MORGAN COUNTY	\$10.17	36%	\$529	\$21,160	1.4	\$41,800	\$1,045	\$12,540	\$314	2,508	28%	\$6.65	\$346	1.5
MUHLENBERG COUNTY	\$9.73	48%	\$506	\$20,240	1.3	\$44,300	\$1,108	\$13,290	\$332	5,780	22%	\$10.32	\$536	0.9
NELSON COUNTY	\$11.56	38%	\$601	\$24,040	1.6	\$56,600	\$1,415	\$16,980	\$425	6,798	21%	\$9.73	\$506	1.2
NICHOLAS COUNTY	\$13.06	36%	\$679	\$27,160	1.8	\$43,800	\$1,095	\$13,140	\$329	1,346	25%	\$3.75	\$195	3.5
OHIO COUNTY	\$9.73	48%	\$506	\$20,240	1.3	\$44,800	\$1,120	\$13,440	\$336	4,068	22%	\$11.02	\$573	0.9
OLDHAM COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	5,322	14%	\$6.60	\$343	2.0
OWEN COUNTY	\$13.85	35%	\$720	\$28,800	1.9	\$54,600	\$1,365	\$16,380	\$410	2,502	27%	\$9.44	\$491	1.5
OWSLEY COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$25,800	\$645	\$7,740	\$194	796	24%	\$7.98	\$415	1.2
PENDLETON COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	2,240	22%	\$9.25	\$481	1.6
PERRY COUNTY	\$9.73	46%	\$506	\$20,240	1.3	\$41,300	\$1,033	\$12,390	\$310	6,044	27%	\$10.78	\$560	0.9
PIKE COUNTY	\$9.96	36%	\$518	\$20,720	1.4	\$43,000	\$1,075	\$12,900	\$323	13,958	24%	\$11.24	\$584	0.9
POWELL COUNTY	\$11.37	35%	\$591	\$23,640	1.6	\$41,000	\$1,025	\$12,300	\$308	2,938	29%	\$6.60	\$343	1.7
PULASKI COUNTY	\$9.73	38%	\$506	\$20,240	1.3	\$42,300	\$1,058	\$12,690	\$317	12,446	26%	\$8.71	\$453	1.1
ROBERTSON COUNTY †	\$10.17	36%	\$529	\$21,160	1.4	\$53,000	\$1,325	\$15,900	\$398	164	20%			
ROCKCASTLE COUNTY	\$9.73	44%	\$506	\$20,240	1.3	\$36,600	\$915	\$10,980	\$275	2,740	21%	\$5.57	\$289	1.7

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

KENTUCKY

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ROWAN COUNTY	\$10.56	35%	\$549	\$21,960	1.5	\$44,400	\$1,110	\$13,320	\$333	5,170	32%	\$6.41	\$333	1.6
RUSSELL COUNTY	\$9.73	45%	\$506	\$20,240	1.3	\$41,100	\$1,028	\$12,330	\$308	2,890	21%	\$6.19	\$322	1.6
SCOTT COUNTY	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	8,620	28%	\$11.42	\$594	1.2
SHELBY COUNTY	\$13.38	38%	\$696	\$27,840	1.8	\$70,100	\$1,753	\$21,030	\$526	8,132	27%	\$8.88	\$462	1.5
SIMPSON COUNTY	\$13.44	35%	\$699	\$27,960	1.9	\$50,900	\$1,273	\$15,270	\$382	4,404	31%	\$10.88	\$566	1.2
SPENCER COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	1,562	13%	\$5.23	\$272	2.6
TAYLOR COUNTY	\$9.73	41%	\$506	\$20,240	1.3	\$45,600	\$1,140	\$13,680	\$342	6,078	32%	\$6.98	\$363	1.4
TODD COUNTY	\$11.44	36%	\$595	\$23,800	1.6	\$47,700	\$1,193	\$14,310	\$358	2,600	27%	\$8.12	\$422	1.4
TRIGG COUNTY	\$12.75	35%	\$663	\$26,520	1.8	\$53,500	\$1,338	\$16,050	\$401	1,970	18%	\$5.48	\$285	2.3
TRIMBLE COUNTY	\$13.35	38%	\$694	\$27,760	1.8	\$62,900	\$1,573	\$18,870	\$472	1,330	21%	\$19.04	\$990	0.7
UNION COUNTY	\$10.37	35%	\$539	\$21,560	1.4	\$54,300	\$1,358	\$16,290	\$407	2,642	23%	\$10.08	\$524	1.0
WARREN COUNTY	\$12.87	36%	\$669	\$26,760	1.8	\$56,600	\$1,415	\$16,980	\$425	30,586	37%	\$9.43	\$490	1.4
WASHINGTON COUNTY	\$10.27	36%	\$534	\$21,360	1.4	\$50,400	\$1,260	\$15,120	\$378	1,778	22%	\$6.63	\$345	1.5
WAYNE COUNTY	\$9.73	49%	\$506	\$20,240	1.3	\$33,200	\$830	\$9,960	\$249	4,120	26%	\$6.21	\$323	1.6
WEBSTER COUNTY	\$12.31	34%	\$640	\$25,600	1.7	\$62,900	\$1,573	\$18,870	\$472	2,380	22%	\$10.26	\$533	1.2
WHITLEY COUNTY	\$10.31	35%	\$536	\$21,440	1.4	\$36,400	\$910	\$10,920	\$273	8,174	30%	\$10.43	\$542	1.0
WOLFE COUNTY	\$9.73	58%	\$506	\$20,240	1.3	\$29,000	\$725	\$8,700	\$218	1,198	25%	\$5.10	\$265	1.9
WOODFORD COUNTY	\$13.60	30%	\$707	\$28,280	1.9	\$66,200	\$1,655	\$19,860	\$497	5,498	28%	\$11.31	\$588	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Louisiana

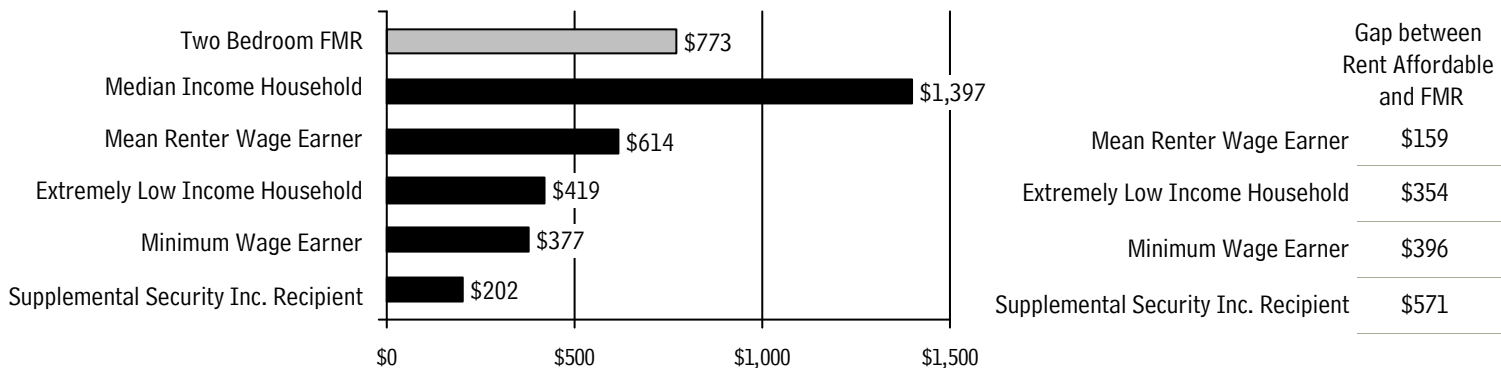
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$773. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,576 monthly or \$30,915 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.86

In Louisiana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 82 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Louisiana, the estimated mean (average) wage for a renter is \$11.82. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



LOUISIANA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LOUISIANA	\$14.86	64%	\$773	\$30,915	2.1	\$55,873	\$1,397	\$16,762	\$419	523,250	32%	\$11.82	\$614	1.3
COMBINED NONMETRO AREAS	\$11.44	56%	\$595	\$23,795	1.6	\$46,262	\$1,157	\$13,879	\$347	128,066	30%	\$9.57	\$498	1.2
<u>METROPOLITAN AREAS</u>														
ALEXANDRIA MSA	\$12.21	53%	\$635	\$25,400	1.7	\$51,700	\$1,293	\$15,510	\$388	17,829	31%	\$9.60	\$499	1.3
BATON ROUGE HMFA	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	87,546	32%	\$11.34	\$590	1.4
HOUMA-BAYOU CANE-THIBODAUX MSA	\$13.13	52%	\$683	\$27,320	1.8	\$57,700	\$1,443	\$17,310	\$433	18,038	25%	\$13.49	\$701	1.0
IBERVILLE PARISH HMFA	\$11.58	63%	\$602	\$24,080	1.6	\$52,300	\$1,308	\$15,690	\$392	2,974	26%	\$15.24	\$792	0.8
LAFAYETTE MSA	\$13.94	53%	\$725	\$29,000	1.9	\$60,400	\$1,510	\$18,120	\$453	32,345	32%	\$12.70	\$661	1.1
LAKE CHARLES MSA	\$14.06	53%	\$731	\$29,240	1.9	\$61,600	\$1,540	\$18,480	\$462	21,707	29%	\$11.82	\$614	1.2
MONROE MSA	\$13.10	53%	\$681	\$27,240	1.8	\$51,100	\$1,278	\$15,330	\$383	22,359	35%	\$8.92	\$464	1.5
NEW ORLEANS-METAIRIE-KENNER MSA	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	140,385	34%	\$13.99	\$728	1.4
SHREVEPORT-BOSSIER CITY MSA	\$14.27	53%	\$742	\$29,680	2.0	\$54,300	\$1,358	\$16,290	\$407	52,001	35%	\$10.33	\$537	1.4
<u>COUNTIES</u>														
ACADIA PARISH	\$10.65	61%	\$554	\$22,160	1.5	\$44,000	\$1,100	\$13,200	\$330	6,524	30%	\$9.21	\$479	1.2
ALLEN PARISH	\$10.65	63%	\$554	\$22,160	1.5	\$46,300	\$1,158	\$13,890	\$347	2,488	30%	\$9.90	\$515	1.1
ASCENSION PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	6,429	18%	\$10.96	\$570	1.4
ASSUMPTION PARISH	\$12.06	53%	\$627	\$25,080	1.7	\$52,800	\$1,320	\$15,840	\$396	1,645	19%	\$9.02	\$469	1.3
AVOUELLES PARISH	\$10.65	65%	\$554	\$22,160	1.5	\$40,100	\$1,003	\$12,030	\$301	5,194	33%	\$8.02	\$417	1.3
BEAUREGARD PARISH	\$10.98	53%	\$571	\$22,840	1.5	\$52,300	\$1,308	\$15,690	\$392	2,792	21%	\$12.59	\$655	0.9
BIENVILLE PARISH	\$11.81	53%	\$614	\$24,560	1.6	\$44,300	\$1,108	\$13,290	\$332	1,499	26%	\$8.61	\$448	1.4
BOSSIER PARISH	\$14.27	53%	\$742	\$29,680	2.0	\$54,300	\$1,358	\$16,290	\$407	13,970	33%	\$9.22	\$480	1.5
CADDO PARISH	\$14.27	53%	\$742	\$29,680	2.0	\$54,300	\$1,358	\$16,290	\$407	35,679	36%	\$10.84	\$564	1.3
CALCASIEU PARISH	\$14.06	53%	\$731	\$29,240	1.9	\$61,600	\$1,540	\$18,480	\$462	21,164	29%	\$11.56	\$601	1.2
CALDWELL PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$48,400	\$1,210	\$14,520	\$363	934	24%	\$7.06	\$367	1.5
CAMERON PARISH	\$14.06	53%	\$731	\$29,240	1.9	\$61,600	\$1,540	\$18,480	\$462	543	17%	\$20.60	\$1,071	0.7
CATAHOULA PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$40,700	\$1,018	\$12,210	\$305	1,046	25%	\$5.83	\$303	1.8
CLAIBORNE PARISH	\$11.81	53%	\$614	\$24,560	1.6	\$39,800	\$995	\$11,940	\$299	1,713	27%	\$8.05	\$419	1.5
CONCORDIA PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$35,100	\$878	\$10,530	\$263	2,430	31%	\$8.48	\$441	1.3
DE SOTO PARISH	\$14.27	53%	\$742	\$29,680	2.0	\$54,300	\$1,358	\$16,290	\$407	2,352	24%	\$7.76	\$404	1.8
EAST BATON ROUGE PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	65,290	39%	\$11.63	\$605	1.3
EAST CARROLL PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$24,300	\$608	\$7,290	\$182	1,513	49%	\$9.39	\$488	1.1
EAST FELICIANA PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	1,314	19%	\$9.10	\$473	1.7
EVANGELINE PARISH	\$10.65	74%	\$554	\$22,160	1.5	\$44,100	\$1,103	\$13,230	\$331	3,936	31%	\$7.08	\$368	1.5
FRANKLIN PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$40,000	\$1,000	\$12,000	\$300	2,275	29%	\$5.81	\$302	1.8
GRANT PARISH	\$12.21	53%	\$635	\$25,400	1.7	\$51,700	\$1,293	\$15,510	\$388	1,865	24%	\$8.13	\$423	1.5
IBERIA PARISH	\$12.23	53%	\$636	\$25,440	1.7	\$52,300	\$1,308	\$15,690	\$392	8,006	31%	\$11.85	\$616	1.0
IBERVILLE PARISH	\$11.58	63%	\$602	\$24,080	1.6	\$52,300	\$1,308	\$15,690	\$392	2,974	26%	\$15.24	\$792	0.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

LOUISIANA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JACKSON PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$50,400	\$1,260	\$15,120	\$378	1,725	29%	\$11.30	\$588	0.9
JEFFERSON DAVIS PARISH	\$10.65	53%	\$554	\$22,160	1.5	\$52,200	\$1,305	\$15,660	\$392	3,009	25%	\$8.43	\$438	1.3
JEFFERSON PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	55,027	34%	\$13.84	\$720	1.4
LA SALLE PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$46,800	\$1,170	\$14,040	\$351	911	18%	\$10.43	\$542	1.0
LAFAYETTE PARISH	\$13.94	53%	\$725	\$29,000	1.9	\$60,400	\$1,510	\$18,120	\$453	28,112	35%	\$13.09	\$681	1.1
LAFOURCHE PARISH	\$13.13	52%	\$683	\$27,320	1.8	\$57,700	\$1,443	\$17,310	\$433	7,835	23%	\$12.08	\$628	1.1
LINCOLN PARISH	\$12.63	53%	\$657	\$26,280	1.7	\$50,800	\$1,270	\$15,240	\$381	6,578	42%	\$6.55	\$341	1.9
LIVINGSTON PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	8,230	20%	\$8.51	\$442	1.8
MADISON PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$41,600	\$1,040	\$12,480	\$312	1,872	43%	\$8.99	\$467	1.2
MOREHOUSE PARISH	\$11.31	52%	\$588	\$23,520	1.6	\$40,400	\$1,010	\$12,120	\$303	2,883	27%	\$7.29	\$379	1.6
NATCHITOCHE PARISH	\$12.33	53%	\$641	\$25,640	1.7	\$42,700	\$1,068	\$12,810	\$320	5,934	40%	\$6.89	\$358	1.8
ORLEANS PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	55,659	49%	\$14.67	\$763	1.3
OUACHITA PARISH	\$13.10	53%	\$681	\$27,240	1.8	\$51,100	\$1,278	\$15,330	\$383	20,668	37%	\$9.14	\$475	1.4
PLAQUEMINES PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	2,087	28%	\$20.04	\$1,042	1.0
POINTE COUPEE PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	1,825	21%	\$9.52	\$495	1.6
RAPIDES PARISH	\$12.21	53%	\$635	\$25,400	1.7	\$51,700	\$1,293	\$15,510	\$388	15,964	32%	\$9.66	\$502	1.3
RED RIVER PARISH	\$11.81	53%	\$614	\$24,560	1.6	\$41,600	\$1,040	\$12,480	\$312	716	22%	\$5.90	\$307	2.0
RICHLAND PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$42,300	\$1,058	\$12,690	\$317	2,412	31%	\$8.78	\$457	1.2
SABINE PARISH	\$11.81	53%	\$614	\$24,560	1.6	\$47,200	\$1,180	\$14,160	\$354	2,405	24%	\$6.24	\$324	1.9
ST. BERNARD PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	4,625	36%	\$14.74	\$766	1.3
ST. CHARLES PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	3,247	18%	\$17.71	\$921	1.1
ST. HELENA PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	1,046	24%	\$9.48	\$493	1.6
ST. JAMES PARISH	\$14.62	53%	\$760	\$30,400	2.0	\$60,700	\$1,518	\$18,210	\$455	1,556	21%	\$16.85	\$876	0.9
ST. JOHN THE BAPTIST PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	3,396	22%	\$11.74	\$611	1.6
ST. LANDRY PARISH	\$10.65	62%	\$554	\$22,160	1.5	\$41,600	\$1,040	\$12,480	\$312	9,799	30%	\$7.67	\$399	1.4
ST. MARTIN PARISH	\$13.94	53%	\$725	\$29,000	1.9	\$60,400	\$1,510	\$18,120	\$453	4,233	22%	\$7.82	\$406	1.8
ST. MARY PARISH	\$11.87	53%	\$617	\$24,680	1.6	\$46,400	\$1,160	\$13,920	\$348	5,916	30%	\$14.13	\$735	0.8
ST. TAMMANY PARISH	\$19.12	82%	\$994	\$39,760	2.6	\$61,100	\$1,528	\$18,330	\$458	16,344	19%	\$10.86	\$565	1.8
TANGIPAHOA PARISH	\$13.52	53%	\$703	\$28,120	1.9	\$50,400	\$1,260	\$15,120	\$378	13,287	31%	\$8.16	\$424	1.7
TENSAS PARISH †	\$10.65	60%	\$554	\$22,160	1.5	\$40,100	\$1,003	\$12,030	\$301	1,112	46%			
TERREBONNE PARISH	\$13.13	52%	\$683	\$27,320	1.8	\$57,700	\$1,443	\$17,310	\$433	10,203	26%	\$14.38	\$748	0.9
UNION PARISH	\$13.10	53%	\$681	\$27,240	1.8	\$51,100	\$1,278	\$15,330	\$383	1,691	19%	\$5.42	\$282	2.4
VERMILION PARISH	\$10.65	54%	\$554	\$22,160	1.5	\$54,700	\$1,368	\$16,410	\$410	5,317	25%	\$10.90	\$567	1.0
VERNON PARISH	\$10.65	52%	\$554	\$22,160	1.5	\$46,700	\$1,168	\$14,010	\$350	8,367	45%	\$12.96	\$674	0.8
WASHINGTON PARISH	\$10.65	68%	\$554	\$22,160	1.5	\$40,000	\$1,000	\$12,000	\$300	4,365	25%	\$8.91	\$463	1.2
WEBSTER PARISH	\$10.88	53%	\$566	\$22,640	1.5	\$46,700	\$1,168	\$14,010	\$350	5,559	33%	\$8.29	\$431	1.3
WEST BATON ROUGE PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	2,239	26%	\$9.47	\$493	1.6
WEST CARROLL PARISH	\$10.65	60%	\$554	\$22,160	1.5	\$44,400	\$1,110	\$13,320	\$333	950	23%	\$6.85	\$356	1.6
WEST FELICIANA PARISH	\$15.40	61%	\$801	\$32,040	2.1	\$62,100	\$1,553	\$18,630	\$466	1,173	27%	\$21.78	\$1,132	0.7
WINN PARISH	\$10.65	64%	\$554	\$22,160	1.5	\$38,100	\$953	\$11,430	\$286	1,398	24%	\$9.33	\$485	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Maine

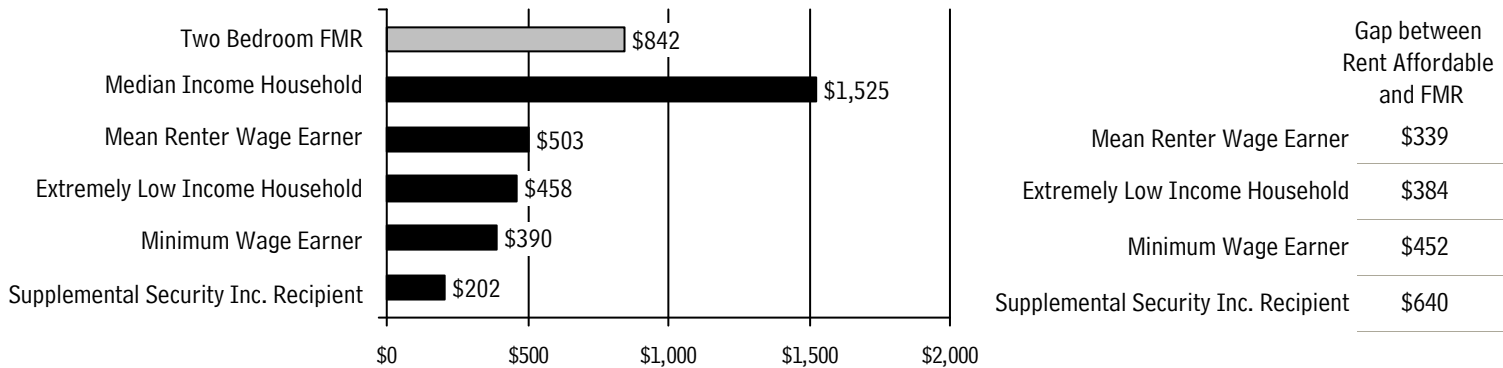
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$842. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,805 monthly or \$33,660 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.18

In Maine, a minimum wage worker earns an hourly wage of \$7.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maine, the estimated mean (average) wage for a renter is \$9.67. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 67 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MAINE	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MAINE	\$16.18	52%	\$842	\$33,660	2.2	\$61,015	\$1,525	\$18,305	\$458	147,341	27%	\$9.67	\$503	1.7
COMBINED NONMETRO AREAS	\$13.50	47%	\$702	\$28,090	1.8	\$54,322	\$1,358	\$16,297	\$407	55,227	24%	\$8.36	\$434	1.6
<u>METROPOLITAN AREAS</u>														
BANGOR HMFA	\$15.67	53%	\$815	\$32,600	2.1	\$61,900	\$1,548	\$18,570	\$464	13,316	36%	\$9.19	\$478	1.7
CUMBERLAND COUNTY HMFA	\$17.67	51%	\$919	\$36,760	2.4	\$66,200	\$1,655	\$19,860	\$497	5,085	26%	\$11.43	\$594	1.5
LEWISTON-AUBURN MSA	\$13.29	47%	\$691	\$27,640	1.8	\$56,800	\$1,420	\$17,040	\$426	14,467	33%	\$9.57	\$498	1.4
PENOBSCOT COUNTY HMFA	\$12.96	47%	\$674	\$26,960	1.7	\$48,900	\$1,223	\$14,670	\$367	4,745	19%	\$9.19	\$478	1.4
PORTLAND HMFA	\$21.56	59%	\$1,121	\$44,840	2.9	\$72,300	\$1,808	\$21,690	\$542	33,920	32%	\$11.31	\$588	1.9
SAGadahoc COUNTY HMFA	\$16.65	51%	\$866	\$34,640	2.2	\$69,000	\$1,725	\$20,700	\$518	3,479	24%	\$10.31	\$536	1.6
YORK COUNTY HMFA	\$16.75	51%	\$871	\$34,840	2.2	\$67,000	\$1,675	\$20,100	\$503	13,448	26%	\$9.25	\$481	1.8
YORK-KITTERY-SOUTH BERWICK HMFA	\$19.65	48%	\$1,022	\$40,880	2.6	\$75,900	\$1,898	\$22,770	\$569	3,654	20%	\$9.25	\$481	2.1
<u>COUNTIES</u>														
AROOSTOOK COUNTY	\$12.10	47%	\$629	\$25,160	1.6	\$47,900	\$1,198	\$14,370	\$359	8,537	28%	\$7.15	\$372	1.7
FRANKLIN COUNTY	\$13.35	47%	\$694	\$27,760	1.8	\$51,600	\$1,290	\$15,480	\$387	3,052	25%	\$8.10	\$421	1.6
HANCOCK COUNTY	\$14.88	47%	\$774	\$30,960	2.0	\$63,600	\$1,590	\$19,080	\$477	5,389	24%	\$9.29	\$483	1.6
KENNEBEC COUNTY	\$13.12	47%	\$682	\$27,280	1.7	\$60,300	\$1,508	\$18,090	\$452	13,686	27%	\$8.35	\$434	1.6
KNOX COUNTY	\$15.17	47%	\$789	\$31,560	2.0	\$57,500	\$1,438	\$17,250	\$431	4,201	25%	\$8.16	\$424	1.9
LINCOLN COUNTY	\$15.73	47%	\$818	\$32,720	2.1	\$62,400	\$1,560	\$18,720	\$468	2,231	15%	\$9.57	\$498	1.6
OXFORD COUNTY	\$12.98	47%	\$675	\$27,000	1.7	\$51,100	\$1,278	\$15,330	\$383	4,833	21%	\$8.13	\$423	1.6
PISCATAQUIS COUNTY	\$14.87	47%	\$773	\$30,920	2.0	\$47,100	\$1,178	\$14,130	\$353	1,704	22%	\$6.61	\$344	2.2
SOMERSET COUNTY	\$12.42	47%	\$646	\$25,840	1.7	\$46,200	\$1,155	\$13,860	\$347	5,074	24%	\$8.99	\$468	1.4
WALDO COUNTY	\$15.31	47%	\$796	\$31,840	2.0	\$52,500	\$1,313	\$15,750	\$394	3,074	20%	\$9.36	\$487	1.6
WASHINGTON COUNTY	\$13.10	47%	\$681	\$27,240	1.7	\$45,700	\$1,143	\$13,710	\$343	3,446	24%	\$7.81	\$406	1.7

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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, 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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

Maryland

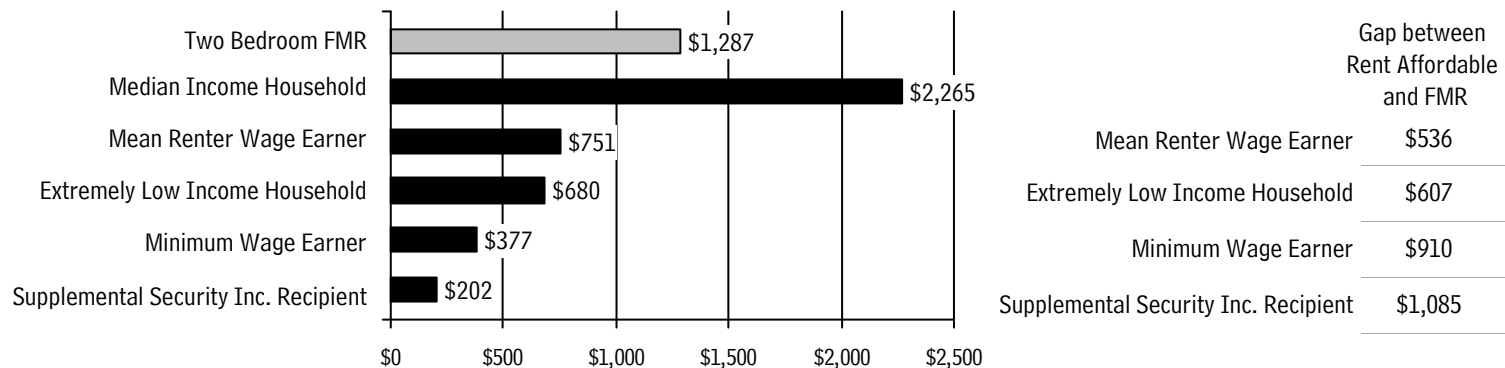
In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,287. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,291 monthly or \$51,495 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.76

In Maryland, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 137 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maryland, the estimated mean (average) wage for a renter is \$14.43. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 69 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MARYLAND	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MARYLAND	\$24.76	68%	\$1,287	\$51,495	3.4	\$90,614	\$2,265	\$27,184	\$680	636,974	30%	\$14.43	\$751	1.7
COMBINED NONMETRO AREAS	\$18.04	64%	\$938	\$37,523	2.5	\$72,699	\$1,817	\$21,810	\$545	31,388	26%	\$10.30	\$536	1.8
METROPOLITAN AREAS														
BALTIMORE-TOWSON HMFA *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	314,747	31%	\$14.83	\$771	1.6
CUMBERLAND MSA	\$11.60	55%	\$603	\$24,120	1.6	\$52,300	\$1,308	\$15,690	\$392	8,559	29%	\$8.87	\$461	1.3
HAGERSTOWN HMFA	\$16.02	70%	\$833	\$33,320	2.2	\$66,800	\$1,670	\$20,040	\$501	18,999	34%	\$10.95	\$569	1.5
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	8,817	25%	\$11.11	\$578	1.9
SALISBURY HMFA	\$16.96	64%	\$882	\$35,280	2.3	\$63,500	\$1,588	\$19,050	\$476	12,493	34%	\$12.21	\$635	1.4
SOMERSET COUNTY HMFA	\$14.33	64%	\$745	\$29,800	2.0	\$52,300	\$1,308	\$15,690	\$392	2,751	33%	\$8.28	\$430	1.7
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	239,220	30%	\$15.14	\$788	1.9
COUNTIES														
ALLEGANY COUNTY	\$11.60	55%	\$603	\$24,120	1.6	\$52,300	\$1,308	\$15,690	\$392	8,559	29%	\$8.87	\$461	1.3
ANNE ARUNDEL COUNTY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	45,349	24%	\$14.95	\$777	1.6
BALTIMORE CITY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	116,190	49%	\$17.90	\$931	1.4
BALTIMORE COUNTY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	100,104	32%	\$14.47	\$752	1.7
CALVERT COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	4,464	15%	\$8.10	\$421	3.5
CAROLINE COUNTY	\$15.71	64%	\$817	\$32,680	2.2	\$66,400	\$1,660	\$19,920	\$498	2,832	24%	\$9.25	\$481	1.7
CARROLL COUNTY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	9,323	16%	\$7.64	\$397	3.2
CECIL COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	8,817	25%	\$11.11	\$578	1.9
CHARLES COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	8,847	18%	\$9.36	\$487	3.0
DORCHESTER COUNTY	\$14.98	64%	\$779	\$31,160	2.1	\$57,000	\$1,425	\$17,100	\$428	3,899	29%	\$10.04	\$522	1.5
FREDERICK COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	18,647	23%	\$11.99	\$624	2.3
GARRETT COUNTY	\$12.56	64%	\$653	\$26,120	1.7	\$56,000	\$1,400	\$16,800	\$420	3,046	24%	\$7.69	\$400	1.6
HARFORD COUNTY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	16,849	19%	\$9.66	\$502	2.5
HOWARD COUNTY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	24,207	24%	\$15.29	\$795	1.6
KENT COUNTY	\$17.62	64%	\$916	\$36,640	2.4	\$65,300	\$1,633	\$19,590	\$490	2,231	28%	\$8.74	\$454	2.0
MONTGOMERY COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	103,149	30%	\$16.78	\$872	1.7
PRINCE GEORGE'S COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	104,113	35%	\$14.91	\$776	1.9
QUEEN ANNE'S COUNTY *	\$24.29	76%	\$1,263	\$50,520	3.4	\$84,500	\$2,113	\$25,350	\$634	2,725	16%	\$7.47	\$389	3.3
SOMERSET COUNTY	\$14.33	64%	\$745	\$29,800	2.0	\$52,300	\$1,308	\$15,690	\$392	2,751	33%	\$8.28	\$430	1.7
ST. MARY'S COUNTY	\$22.19	64%	\$1,154	\$46,160	3.1	\$89,400	\$2,235	\$26,820	\$671	9,969	27%	\$13.77	\$716	1.6
TALBOT COUNTY	\$18.35	64%	\$954	\$38,160	2.5	\$76,300	\$1,908	\$22,890	\$572	4,201	26%	\$10.99	\$571	1.7
WASHINGTON COUNTY	\$16.02	70%	\$833	\$33,320	2.2	\$66,800	\$1,670	\$20,040	\$501	18,999	34%	\$10.95	\$569	1.5
WICOMICO COUNTY	\$16.96	64%	\$882	\$35,280	2.3	\$63,500	\$1,588	\$19,050	\$476	12,493	34%	\$12.21	\$635	1.4
WORCESTER COUNTY	\$16.79	63%	\$873	\$34,920	2.3	\$67,700	\$1,693	\$20,310	\$508	5,210	23%	\$7.07	\$368	2.4

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

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

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Massachusetts

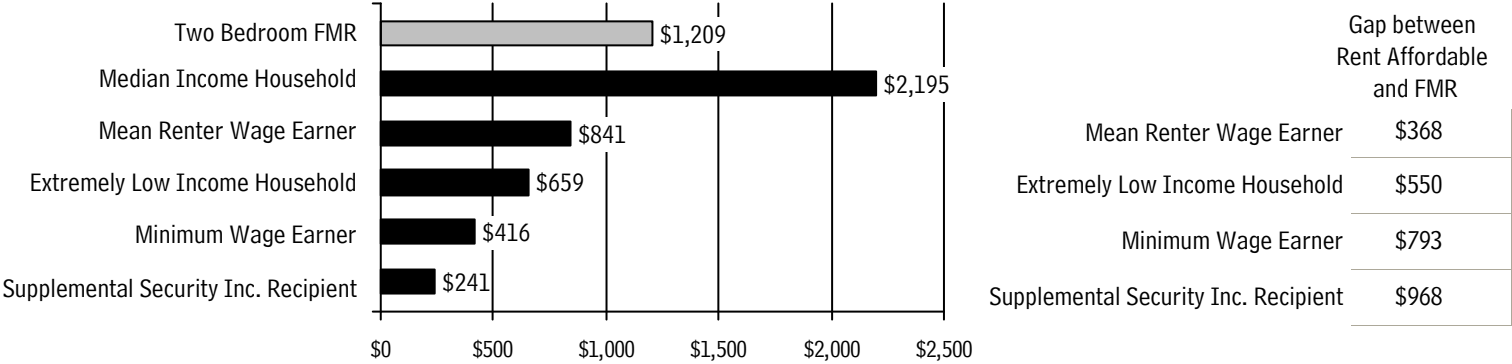
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,209. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,030 monthly or \$48,357 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.25

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 116 hours per week, 52 weeks per year. Or a household must include 2.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$16.17. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MASSACHUSETTS	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MASSACHUSETTS	\$23.25	47%	\$1,209	\$48,357	2.9	\$87,807	\$2,195	\$26,342	\$659	863,874	35%	\$16.17	\$841	1.4
COMBINED NONMETRO AREAS	\$29.68	53%	\$1,543	\$61,739	3.7	\$89,503	\$2,238	\$26,851	\$671	2,068	23%	\$14.53	\$756	2.0
<u>METROPOLITAN AREAS</u>														
BARNSTABLE TOWN MSA	\$23.23	53%	\$1,208	\$48,320	2.9	\$79,000	\$1,975	\$23,700	\$593	18,368	19%	\$10.40	\$541	2.2
BERKSHIRE COUNTY HMFA	\$15.50	53%	\$806	\$32,240	1.9	\$71,500	\$1,788	\$21,450	\$536	5,306	26%	\$9.17	\$477	1.7
BOSTON-CAMBRIDGE-QUINCY HMFA	\$25.94	41%	\$1,349	\$53,960	3.2	\$96,500	\$2,413	\$28,950	\$724	485,642	39%	\$19.34	\$1,006	1.3
BROCKTON HMFA	\$24.83	78%	\$1,291	\$51,640	3.1	\$82,600	\$2,065	\$24,780	\$620	22,477	27%	\$10.20	\$530	2.4
EASTERN WORCESTER COUNTY HMFA	\$20.40	38%	\$1,061	\$42,440	2.6	\$107,700	\$2,693	\$32,310	\$808	6,112	21%	\$11.28	\$587	1.8
EASTON-RAYNHAM HMFA	\$25.29	58%	\$1,315	\$52,600	3.2	\$103,000	\$2,575	\$30,900	\$773	2,324	18%	\$10.01	\$520	2.5
FITCHBURG-LEOMINSTER HMFA	\$19.46	70%	\$1,012	\$40,480	2.4	\$72,000	\$1,800	\$21,600	\$540	17,469	33%	\$11.28	\$587	1.7
FRANKLIN COUNTY HMFA	\$17.40	60%	\$905	\$36,200	2.2	\$68,900	\$1,723	\$20,670	\$517	8,332	29%	\$10.01	\$520	1.7
LAWRENCE HMFA	\$22.75	67%	\$1,183	\$47,320	2.8	\$87,100	\$2,178	\$26,130	\$653	33,551	35%	\$11.68	\$607	1.9
LOWELL HMFA	\$25.21	73%	\$1,311	\$52,440	3.2	\$91,700	\$2,293	\$27,510	\$688	27,744	27%	\$19.36	\$1,007	1.3
NEW BEDFORD HMFA	\$16.81	72%	\$874	\$34,960	2.1	\$63,600	\$1,590	\$19,080	\$477	24,829	40%	\$10.01	\$520	1.7
PITTSFIELD HMFA	\$16.35	53%	\$850	\$34,000	2.0	\$68,900	\$1,723	\$20,670	\$517	11,623	33%	\$9.17	\$477	1.8
PROVIDENCE-FALL RIVER HMFA	\$18.79	69%	\$977	\$39,080	2.3	\$74,500	\$1,863	\$22,350	\$559	35,079	38%	\$10.01	\$520	1.9
SPRINGFIELD HMFA	\$17.08	42%	\$888	\$35,520	2.1	\$69,300	\$1,733	\$20,790	\$520	83,796	35%	\$9.47	\$492	1.8
TAUNTON-MANSFIELD-NORTON HMFA	\$21.83	69%	\$1,135	\$45,400	2.7	\$87,400	\$2,185	\$26,220	\$656	11,409	28%	\$10.01	\$520	2.2
WESTERN WORCESTER COUNTY HMFA	\$16.81	70%	\$874	\$34,960	2.1	\$69,200	\$1,730	\$20,760	\$519	2,408	22%	\$11.28	\$587	1.5
WORCESTER HMFA	\$18.96	56%	\$986	\$39,440	2.4	\$82,500	\$2,063	\$24,750	\$619	65,337	33%	\$11.28	\$587	1.7
<u>COUNTIES</u>														
DUKES COUNTY	\$27.35	53%	\$1,422	\$56,880	3.4	\$81,800	\$2,045	\$24,540	\$614	1,141	20%	\$13.91	\$723	2.0
NANTUCKET COUNTY	\$32.56	53%	\$1,693	\$67,720	4.1	\$101,900	\$2,548	\$30,570	\$764	927	27%	\$15.31	\$796	2.1

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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 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

Franklin County, MA (part) HMFA

Franklin County

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield town, Hawley town, Heath town, Leverett town, Leyden town, Monroe town, Montague town, New Salem town, Northfield town, Orange town, Rowe town, Shelburne town, Shutesbury town, Warwick town, Wendell town, Whately town

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

Michigan

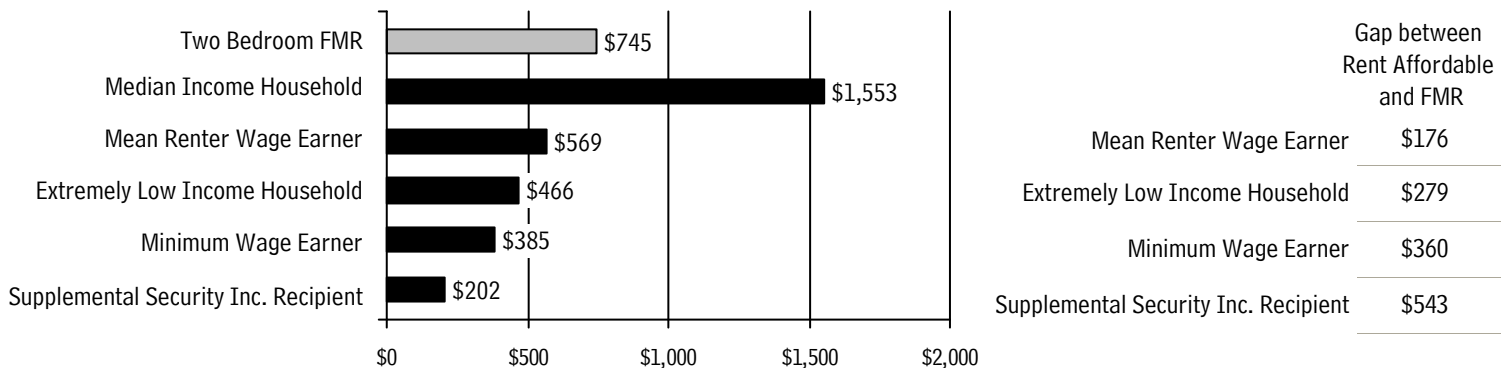
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$745. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,482 monthly or \$29,786 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.32

In Michigan, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Michigan, the estimated mean (average) wage for a renter is \$10.95. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MICHIGAN	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MICHIGAN	\$14.32	27%	\$745	\$29,786	1.9	\$62,133	\$1,553	\$18,640	\$466	980,243	25%	\$10.95	\$569	1.3
COMBINED NONMETRO AREAS	\$12.15	35%	\$632	\$25,265	1.6	\$54,554	\$1,364	\$16,366	\$409	151,004	20%	\$8.39	\$436	1.4
<u>METROPOLITAN AREAS</u>														
ANN ARBOR MSA	\$16.96	17%	\$882	\$35,280	2.3	\$86,300	\$2,158	\$25,890	\$647	49,186	37%	\$10.78	\$560	1.6
BARRY COUNTY HMFA	\$12.90	35%	\$671	\$26,840	1.7	\$65,100	\$1,628	\$19,530	\$488	3,313	15%	\$9.66	\$502	1.3
BATTLE CREEK MSA	\$13.10	31%	\$681	\$27,240	1.8	\$48,800	\$1,220	\$14,640	\$366	14,955	28%	\$10.96	\$570	1.2
BAY CITY MSA	\$11.69	30%	\$608	\$24,320	1.6	\$57,700	\$1,443	\$17,310	\$433	8,827	20%	\$8.65	\$450	1.4
CASS COUNTY HMFA	\$11.81	35%	\$614	\$24,560	1.6	\$56,700	\$1,418	\$17,010	\$425	3,733	18%	\$8.65	\$450	1.4
DETROIT-WARREN-LIVONIA HMFA	\$15.56	27%	\$809	\$32,360	2.1	\$64,400	\$1,610	\$19,320	\$483	432,276	27%	\$12.74	\$662	1.2
FLINT MSA	\$12.08	22%	\$628	\$25,120	1.6	\$57,700	\$1,443	\$17,310	\$433	48,344	28%	\$9.45	\$491	1.3
GRAND RAPIDS-WYOMING HMFA *	\$14.04	23%	\$730	\$29,200	1.9	\$59,500	\$1,488	\$17,850	\$446	63,096	28%	\$10.89	\$566	1.3
HOLLAND-GRAND HAVEN MSA	\$14.29	31%	\$743	\$29,720	1.9	\$65,100	\$1,628	\$19,530	\$488	16,733	18%	\$10.22	\$531	1.4
IONIA COUNTY HMFA	\$12.62	35%	\$656	\$26,240	1.7	\$58,300	\$1,458	\$17,490	\$437	4,361	20%	\$6.39	\$332	2.0
JACKSON MSA	\$12.96	31%	\$674	\$26,960	1.8	\$60,800	\$1,520	\$18,240	\$456	13,942	23%	\$9.02	\$469	1.4
KALAMAZOO-PORTAGE MSA	\$13.04	26%	\$678	\$27,120	1.8	\$62,400	\$1,560	\$18,720	\$468	40,588	32%	\$9.46	\$492	1.4
LANSING-EAST LANSING MSA	\$14.25	28%	\$741	\$29,640	1.9	\$67,800	\$1,695	\$20,340	\$509	55,869	31%	\$9.62	\$500	1.5
LIVINGSTON COUNTY HMFA	\$17.17	30%	\$893	\$35,720	2.3	\$83,200	\$2,080	\$24,960	\$624	8,394	13%	\$8.75	\$455	2.0
MONROE MSA	\$14.92	30%	\$776	\$31,040	2.0	\$63,000	\$1,575	\$18,900	\$473	11,171	19%	\$10.06	\$523	1.5
MUSKEGON-NORTON SHORES MSA	\$11.75	31%	\$611	\$24,440	1.6	\$54,200	\$1,355	\$16,260	\$407	14,584	22%	\$8.04	\$418	1.5
NEWAYGO COUNTY HMFA	\$11.87	35%	\$617	\$24,680	1.6	\$52,300	\$1,308	\$15,690	\$392	3,167	17%	\$7.53	\$391	1.6
NILES-BENTON HARBOR MSA	\$12.48	30%	\$649	\$25,960	1.7	\$57,400	\$1,435	\$17,220	\$431	17,216	27%	\$9.10	\$473	1.4
SAGINAW-SAGINAW TOWNSHIP NORTH MSA	\$13.00	31%	\$676	\$27,040	1.8	\$54,800	\$1,370	\$16,440	\$411	19,484	25%	\$8.45	\$440	1.5
<u>COUNTIES</u>														
ALCONA COUNTY	\$11.44	35%	\$595	\$23,800	1.5	\$45,700	\$1,143	\$13,710	\$343	480	10%	\$7.01	\$365	1.6
ALGER COUNTY	\$11.44	48%	\$595	\$23,800	1.5	\$55,300	\$1,383	\$16,590	\$415	688	18%	\$7.45	\$387	1.5
ALLEGAN COUNTY	\$13.46	31%	\$700	\$28,000	1.8	\$61,500	\$1,538	\$18,450	\$461	6,898	16%	\$10.16	\$528	1.3
ALPENA COUNTY	\$11.44	45%	\$595	\$23,800	1.5	\$49,000	\$1,225	\$14,700	\$368	2,359	18%	\$6.69	\$348	1.7
ANTRIM COUNTY	\$11.69	30%	\$608	\$24,320	1.6	\$53,700	\$1,343	\$16,110	\$403	1,588	16%	\$6.02	\$313	1.9
ARENAC COUNTY	\$11.44	43%	\$595	\$23,800	1.5	\$46,700	\$1,168	\$14,010	\$350	1,315	19%	\$5.63	\$293	2.0
BARAGA COUNTY	\$11.44	48%	\$595	\$23,800	1.5	\$51,600	\$1,290	\$15,480	\$387	777	25%	\$8.94	\$465	1.3
BARRY COUNTY	\$12.90	35%	\$671	\$26,840	1.7	\$65,100	\$1,628	\$19,530	\$488	3,313	15%	\$9.66	\$502	1.3
BAY COUNTY	\$11.69	30%	\$608	\$24,320	1.6	\$57,700	\$1,443	\$17,310	\$433	8,827	20%	\$8.65	\$450	1.4
BENZIE COUNTY	\$14.52	31%	\$755	\$30,200	2.0	\$55,000	\$1,375	\$16,500	\$413	981	14%	\$7.45	\$387	1.9
BERRIEN COUNTY	\$12.48	30%	\$649	\$25,960	1.7	\$57,400	\$1,435	\$17,220	\$431	17,216	27%	\$9.10	\$473	1.4
BRANCH COUNTY	\$13.02	30%	\$677	\$27,080	1.8	\$55,000	\$1,375	\$16,500	\$413	3,303	20%	\$8.21	\$427	1.6
CALHOUN COUNTY	\$13.10	31%	\$681	\$27,240	1.8	\$48,800	\$1,220	\$14,640	\$366	14,955	28%	\$10.96	\$570	1.2
CASS COUNTY	\$11.81	35%	\$614	\$24,560	1.6	\$56,700	\$1,418	\$17,010	\$425	3,733	18%	\$8.65	\$450	1.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MICHIGAN	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CHARLEVOIX COUNTY	\$12.17	31%	\$633	\$25,320	1.6	\$59,900	\$1,498	\$17,970	\$449	2,209	19%	\$9.76	\$508	1.2
CHEBOYGAN COUNTY	\$11.44	33%	\$595	\$23,800	1.5	\$48,100	\$1,203	\$14,430	\$361	2,299	20%	\$6.68	\$347	1.7
CHIPPEWA COUNTY	\$11.44	32%	\$595	\$23,800	1.5	\$56,300	\$1,408	\$16,890	\$422	4,098	28%	\$7.65	\$398	1.5
CLARE COUNTY	\$11.44	41%	\$595	\$23,800	1.5	\$44,700	\$1,118	\$13,410	\$335	2,530	19%	\$8.20	\$426	1.4
CLINTON COUNTY	\$14.25	28%	\$741	\$29,640	1.9	\$67,800	\$1,695	\$20,340	\$509	4,633	17%	\$8.30	\$431	1.7
CRAWFORD COUNTY	\$11.44	32%	\$595	\$23,800	1.5	\$46,900	\$1,173	\$14,070	\$352	986	17%	\$6.28	\$327	1.8
DELTA COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$53,300	\$1,333	\$15,990	\$400	3,313	20%	\$7.09	\$369	1.6
DICKINSON COUNTY	\$11.44	41%	\$595	\$23,800	1.5	\$56,700	\$1,418	\$17,010	\$425	2,258	20%	\$7.79	\$405	1.5
EATON COUNTY	\$14.25	28%	\$741	\$29,640	1.9	\$67,800	\$1,695	\$20,340	\$509	10,454	25%	\$11.20	\$583	1.3
EMMET COUNTY	\$13.04	30%	\$678	\$27,120	1.8	\$63,200	\$1,580	\$18,960	\$474	3,156	23%	\$9.59	\$499	1.4
GENESEE COUNTY	\$12.08	22%	\$628	\$25,120	1.6	\$57,700	\$1,443	\$17,310	\$433	48,344	28%	\$9.45	\$491	1.3
GLADWIN COUNTY	\$11.44	43%	\$595	\$23,800	1.5	\$44,300	\$1,108	\$13,290	\$332	1,618	14%	\$4.95	\$257	2.3
GOGEBIC COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$46,300	\$1,158	\$13,890	\$347	1,795	24%	\$7.03	\$366	1.6
GRAND TRAVERSE COUNTY	\$15.38	31%	\$800	\$32,000	2.1	\$65,000	\$1,625	\$19,500	\$488	7,839	23%	\$10.84	\$564	1.4
GRATIOT COUNTY	\$11.44	36%	\$595	\$23,800	1.5	\$52,900	\$1,323	\$15,870	\$397	3,129	22%	\$8.19	\$426	1.4
HILLSDALE COUNTY	\$11.48	31%	\$597	\$23,880	1.6	\$53,500	\$1,338	\$16,050	\$401	3,363	19%	\$8.76	\$456	1.3
HOUGHTON COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$46,900	\$1,173	\$14,070	\$352	4,321	31%	\$7.13	\$371	1.6
HURON COUNTY	\$11.44	51%	\$595	\$23,800	1.5	\$52,000	\$1,300	\$15,600	\$390	2,405	16%	\$7.80	\$406	1.5
INGHAM COUNTY	\$14.25	28%	\$741	\$29,640	1.9	\$67,800	\$1,695	\$20,340	\$509	40,782	38%	\$9.43	\$490	1.5
IONIA COUNTY	\$12.62	35%	\$656	\$26,240	1.7	\$58,300	\$1,458	\$17,490	\$437	4,361	20%	\$6.39	\$332	2.0
IOSCO COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$45,500	\$1,138	\$13,650	\$341	1,704	15%	\$6.77	\$352	1.7
IRON COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$48,700	\$1,218	\$14,610	\$365	917	17%	\$7.51	\$390	1.5
ISABELLA COUNTY	\$11.44	36%	\$595	\$23,800	1.5	\$58,200	\$1,455	\$17,460	\$437	10,257	41%	\$6.46	\$336	1.8
JACKSON COUNTY	\$12.96	31%	\$674	\$26,960	1.8	\$60,800	\$1,520	\$18,240	\$456	13,942	23%	\$9.02	\$469	1.4
KALAMAZOO COUNTY	\$13.04	26%	\$678	\$27,120	1.8	\$62,400	\$1,560	\$18,720	\$468	34,644	35%	\$9.80	\$510	1.3
KALKASKA COUNTY	\$11.58	31%	\$602	\$24,080	1.6	\$47,300	\$1,183	\$14,190	\$355	1,228	17%	\$14.15	\$736	0.8
KENT COUNTY *	\$14.04	23%	\$730	\$29,200	1.9	\$59,500	\$1,488	\$17,850	\$446	63,096	28%	\$10.89	\$566	1.3
KEWEENAW COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$46,900	\$1,173	\$14,070	\$352	131	13%	\$4.09	\$213	2.8
LAKE COUNTY	\$11.44	35%	\$595	\$23,800	1.5	\$41,400	\$1,035	\$12,420	\$311	646	16%	\$6.77	\$352	1.7
LAPEER COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$64,400	\$1,610	\$19,320	\$483	5,090	15%	\$6.64	\$345	2.3
LEELANAU COUNTY	\$14.52	31%	\$755	\$30,200	2.0	\$68,500	\$1,713	\$20,550	\$514	1,509	16%	\$6.66	\$347	2.2
LENAWEE COUNTY	\$13.33	30%	\$693	\$27,720	1.8	\$63,800	\$1,595	\$19,140	\$479	7,313	19%	\$9.21	\$479	1.4
LIVINGSTON COUNTY	\$17.17	30%	\$893	\$35,720	2.3	\$83,200	\$2,080	\$24,960	\$624	8,394	13%	\$8.75	\$455	2.0
LUCE COUNTY	\$11.44	43%	\$595	\$23,800	1.5	\$44,100	\$1,103	\$13,230	\$331	552	22%	\$5.16	\$268	2.2
MACKINAC COUNTY	\$11.44	31%	\$595	\$23,800	1.5	\$53,500	\$1,338	\$16,050	\$401	854	18%	\$7.04	\$366	1.6
MACOMB COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$64,400	\$1,610	\$19,320	\$483	66,822	20%	\$11.83	\$615	1.3
MANISTEE COUNTY	\$12.12	31%	\$630	\$25,200	1.6	\$51,200	\$1,280	\$15,360	\$384	2,041	19%	\$8.46	\$440	1.4
MARQUETTE COUNTY	\$11.44	45%	\$595	\$23,800	1.5	\$63,100	\$1,578	\$18,930	\$473	7,112	28%	\$7.14	\$371	1.6
MASON COUNTY	\$11.44	43%	\$595	\$23,800	1.5	\$49,900	\$1,248	\$14,970	\$374	2,597	21%	\$7.46	\$388	1.5
MECOSTA COUNTY	\$11.75	31%	\$611	\$24,440	1.6	\$51,800	\$1,295	\$15,540	\$389	4,430	27%	\$6.55	\$341	1.8
MENOMINEE COUNTY	\$11.44	54%	\$595	\$23,800	1.5	\$52,900	\$1,323	\$15,870	\$397	2,175	20%	\$7.20	\$375	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MICHIGAN	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MIDLAND COUNTY	\$12.75	31%	\$663	\$26,520	1.7	\$65,700	\$1,643	\$19,710	\$493	7,453	23%	\$11.35	\$590	1.1
MISSAUKEE COUNTY	\$12.17	31%	\$633	\$25,320	1.6	\$47,000	\$1,175	\$14,100	\$353	1,029	17%	\$7.90	\$411	1.5
MONROE COUNTY	\$14.92	30%	\$776	\$31,040	2.0	\$63,000	\$1,575	\$18,900	\$473	11,171	19%	\$10.06	\$523	1.5
MONTCALM COUNTY	\$11.44	31%	\$595	\$23,800	1.5	\$49,700	\$1,243	\$14,910	\$373	4,454	20%	\$8.42	\$438	1.4
MONTMORENCY COUNTY	\$11.44	32%	\$595	\$23,800	1.5	\$42,600	\$1,065	\$12,780	\$320	576	13%	\$5.21	\$271	2.2
MUSKEGON COUNTY	\$11.75	31%	\$611	\$24,440	1.6	\$54,200	\$1,355	\$16,260	\$407	14,584	22%	\$8.04	\$418	1.5
NEWAYGO COUNTY	\$11.87	35%	\$617	\$24,680	1.6	\$52,300	\$1,308	\$15,690	\$392	3,167	17%	\$7.53	\$391	1.6
OAKLAND COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$64,400	\$1,610	\$19,320	\$483	117,333	24%	\$13.54	\$704	1.1
OCEANA COUNTY	\$11.44	34%	\$595	\$23,800	1.5	\$48,300	\$1,208	\$14,490	\$362	1,712	17%	\$5.98	\$311	1.9
OGEMAW COUNTY	\$11.44	38%	\$595	\$23,800	1.5	\$43,000	\$1,075	\$12,900	\$323	1,367	16%	\$6.96	\$362	1.6
ONTONAGON COUNTY	\$11.44	47%	\$595	\$23,800	1.5	\$50,400	\$1,260	\$15,120	\$378	488	14%	\$6.16	\$321	1.9
OSCEOLA COUNTY	\$11.44	45%	\$595	\$23,800	1.5	\$45,400	\$1,135	\$13,620	\$341	1,730	19%	\$10.56	\$549	1.1
OSCODA COUNTY	\$11.44	35%	\$595	\$23,800	1.5	\$44,300	\$1,108	\$13,290	\$332	638	16%	\$5.54	\$288	2.1
OTSEGO COUNTY	\$14.04	31%	\$730	\$29,200	1.9	\$55,800	\$1,395	\$16,740	\$419	1,623	17%	\$6.77	\$352	2.1
OTTAWA COUNTY	\$14.29	31%	\$743	\$29,720	1.9	\$65,100	\$1,628	\$19,530	\$488	16,733	18%	\$10.22	\$531	1.4
PRESQUE ISLE COUNTY	\$11.44	35%	\$595	\$23,800	1.5	\$46,300	\$1,158	\$13,890	\$347	754	12%	\$6.73	\$350	1.7
ROSCOMMON COUNTY	\$11.44	41%	\$595	\$23,800	1.5	\$42,800	\$1,070	\$12,840	\$321	1,692	15%	\$5.17	\$269	2.2
SAGINAW COUNTY	\$13.00	31%	\$676	\$27,040	1.8	\$54,800	\$1,370	\$16,440	\$411	19,484	25%	\$8.45	\$440	1.5
SANILAC COUNTY	\$11.44	36%	\$595	\$23,800	1.5	\$50,600	\$1,265	\$15,180	\$380	3,001	18%	\$8.00	\$416	1.4
SCHOOLCRAFT COUNTY	\$11.44	43%	\$595	\$23,800	1.5	\$50,300	\$1,258	\$15,090	\$377	562	16%	\$8.06	\$419	1.4
SHIAWASSEE COUNTY	\$12.21	30%	\$635	\$25,400	1.7	\$57,400	\$1,435	\$17,220	\$431	5,871	21%	\$6.97	\$363	1.8
ST. CLAIR COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$64,400	\$1,610	\$19,320	\$483	13,909	21%	\$8.34	\$433	1.9
ST. JOSEPH COUNTY	\$12.13	31%	\$631	\$25,240	1.6	\$54,300	\$1,358	\$16,290	\$407	4,930	22%	\$9.86	\$513	1.2
TUSCOLA COUNTY	\$11.65	30%	\$606	\$24,240	1.6	\$52,800	\$1,320	\$15,840	\$396	3,445	16%	\$8.29	\$431	1.4
VAN BUREN COUNTY	\$13.04	26%	\$678	\$27,120	1.8	\$62,400	\$1,560	\$18,720	\$468	5,944	20%	\$7.56	\$393	1.7
WASHTENAW COUNTY	\$16.96	17%	\$882	\$35,280	2.3	\$86,300	\$2,158	\$25,890	\$647	49,186	37%	\$10.78	\$560	1.6
WAYNE COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$64,400	\$1,610	\$19,320	\$483	229,122	32%	\$12.74	\$663	1.2
WEXFORD COUNTY	\$12.02	30%	\$625	\$25,000	1.6	\$49,900	\$1,248	\$14,970	\$374	2,505	20%	\$7.69	\$400	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Minnesota

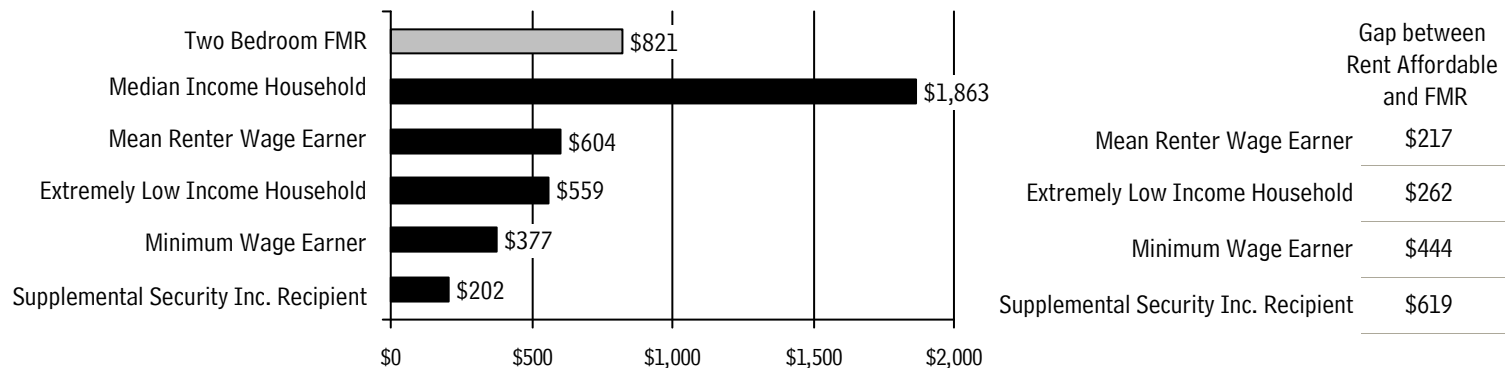
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$821. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,737 monthly or \$32,839 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.79

In Minnesota, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 87 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Minnesota, the estimated mean (average) wage for a renter is \$11.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MINNESOTA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MINNESOTA	\$15.79	32%	\$821	\$32,839	2.2	\$74,528	\$1,863	\$22,358	\$559	518,458	25%	\$11.61	\$604	1.4
COMBINED NONMETRO AREAS	\$12.18	38%	\$633	\$25,334	1.7	\$60,029	\$1,501	\$18,009	\$450	116,910	22%	\$8.02	\$417	1.5
<u>METROPOLITAN AREAS</u>														
DULUTH MSA	\$12.29	35%	\$639	\$25,560	1.7	\$61,500	\$1,538	\$18,450	\$461	25,924	26%	\$8.49	\$441	1.4
FARGO MSA	\$11.77	32%	\$612	\$24,480	1.6	\$69,400	\$1,735	\$20,820	\$521	6,187	29%	\$6.34	\$330	1.9
GRAND FORKS MSA	\$12.38	33%	\$644	\$25,760	1.7	\$63,800	\$1,595	\$19,140	\$479	3,281	26%	\$6.46	\$336	1.9
LA CROSSE MSA	\$12.46	34%	\$648	\$25,920	1.7	\$67,500	\$1,688	\$20,250	\$506	1,405	18%	\$5.93	\$308	2.1
MANKATO-NORTH MANKATO MSA	\$13.29	35%	\$691	\$27,640	1.8	\$68,100	\$1,703	\$20,430	\$511	11,021	31%	\$7.87	\$409	1.7
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	319,061	27%	\$13.22	\$687	1.3
ROCHESTER HMFA	\$16.67	45%	\$867	\$34,680	2.3	\$80,200	\$2,005	\$24,060	\$602	13,480	22%	\$12.29	\$639	1.4
ST. CLOUD MSA	\$12.90	35%	\$671	\$26,840	1.8	\$68,400	\$1,710	\$20,520	\$513	19,549	28%	\$8.91	\$464	1.4
WABASHA COUNTY HMFA	\$11.62	35%	\$604	\$24,160	1.6	\$68,100	\$1,703	\$20,430	\$511	1,640	18%	\$6.07	\$316	1.9
<u>COUNTIES</u>														
AITKIN COUNTY	\$12.67	35%	\$659	\$26,360	1.7	\$48,700	\$1,218	\$14,610	\$365	1,381	18%	\$5.91	\$307	2.1
ANOKA COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	19,005	16%	\$10.13	\$527	1.8
BECKER COUNTY	\$11.46	48%	\$596	\$23,840	1.6	\$59,000	\$1,475	\$17,700	\$443	2,766	21%	\$7.43	\$386	1.5
BELTRAMI COUNTY	\$11.96	35%	\$622	\$24,880	1.6	\$56,400	\$1,410	\$16,920	\$423	3,999	26%	\$7.85	\$408	1.5
BENTON COUNTY	\$12.90	35%	\$671	\$26,840	1.8	\$68,400	\$1,710	\$20,520	\$513	4,849	32%	\$8.84	\$459	1.5
BIG STONE COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$51,600	\$1,290	\$15,480	\$387	541	22%	\$5.58	\$290	2.1
BLUE EARTH COUNTY	\$13.29	33%	\$691	\$27,640	1.8	\$68,100	\$1,703	\$20,430	\$511	7,759	33%	\$7.84	\$408	1.7
BROWN COUNTY	\$11.60	36%	\$603	\$24,120	1.6	\$63,300	\$1,583	\$18,990	\$475	2,260	21%	\$7.86	\$408	1.5
CARLTON COUNTY	\$12.29	35%	\$639	\$25,560	1.7	\$61,500	\$1,538	\$18,450	\$461	2,684	20%	\$6.83	\$355	1.8
CARVER COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	5,512	17%	\$9.71	\$505	1.8
CASS COUNTY	\$11.46	37%	\$596	\$23,840	1.6	\$52,500	\$1,313	\$15,750	\$394	2,153	16%	\$5.55	\$288	2.1
CHIPPEWA COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$56,500	\$1,413	\$16,950	\$424	1,337	25%	\$8.06	\$419	1.4
CHISAGO COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	2,337	13%	\$7.29	\$379	2.4
CLAY COUNTY	\$11.77	32%	\$612	\$24,480	1.6	\$69,400	\$1,735	\$20,820	\$521	6,187	29%	\$6.34	\$330	1.9
CLEARWATER COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$47,100	\$1,178	\$14,130	\$353	723	22%	\$6.49	\$337	1.8
COOK COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$56,400	\$1,410	\$16,920	\$423	684	25%	\$8.24	\$428	1.4
COTTONWOOD COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$54,800	\$1,370	\$16,440	\$411	990	20%	\$7.35	\$382	1.6
CROW WING COUNTY	\$13.08	35%	\$680	\$27,200	1.8	\$58,600	\$1,465	\$17,580	\$440	5,990	23%	\$7.75	\$403	1.7
DAKOTA COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	30,716	21%	\$11.31	\$588	1.6
DODGE COUNTY	\$16.67	45%	\$867	\$34,680	2.3	\$80,200	\$2,005	\$24,060	\$602	895	12%	\$7.60	\$395	2.2
DOUGLAS COUNTY	\$12.10	35%	\$629	\$25,160	1.7	\$59,900	\$1,498	\$17,970	\$449	3,968	25%	\$7.38	\$384	1.6
FARIBAUT COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$54,200	\$1,355	\$16,260	\$407	1,429	22%	\$12.63	\$657	0.9
FILLMORE COUNTY	\$11.85	35%	\$616	\$24,640	1.6	\$61,500	\$1,538	\$18,450	\$461	1,807	21%	\$7.49	\$389	1.6
FREEBORN COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$59,500	\$1,488	\$17,850	\$446	2,593	20%	\$8.56	\$445	1.3

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MINNESOTA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GOODHUE COUNTY	\$14.12	35%	\$734	\$29,360	1.9	\$71,800	\$1,795	\$21,540	\$539	3,913	21%	\$8.13	\$423	1.7
GRANT COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$56,200	\$1,405	\$16,860	\$422	603	23%	\$6.81	\$354	1.7
HENNEPIN COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	157,942	34%	\$15.05	\$783	1.2
HOUSTON COUNTY	\$12.46	34%	\$648	\$25,920	1.7	\$67,500	\$1,688	\$20,250	\$506	1,405	18%	\$5.93	\$308	2.1
HUBBARD COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$55,800	\$1,395	\$16,740	\$419	1,432	18%	\$6.65	\$346	1.7
ISANTI COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	2,396	17%	\$8.30	\$432	2.1
ITASCA COUNTY	\$11.96	36%	\$622	\$24,880	1.6	\$55,900	\$1,398	\$16,770	\$419	3,948	20%	\$8.05	\$419	1.5
JACKSON COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$58,400	\$1,460	\$17,520	\$438	974	21%	\$10.47	\$545	1.1
KANABEC COUNTY	\$13.58	45%	\$706	\$28,240	1.9	\$54,100	\$1,353	\$16,230	\$406	1,047	17%	\$8.03	\$418	1.7
KANDIYOHI COUNTY	\$11.75	35%	\$611	\$24,440	1.6	\$64,200	\$1,605	\$19,260	\$482	4,119	25%	\$6.84	\$356	1.7
KITTSOON COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$62,800	\$1,570	\$18,840	\$471	351	17%	\$8.48	\$441	1.4
KOOCHICING COUNTY	\$11.46	37%	\$596	\$23,840	1.6	\$61,200	\$1,530	\$18,360	\$459	1,272	20%	\$9.11	\$474	1.3
LAC QUI PARLE COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$55,400	\$1,385	\$16,620	\$416	538	17%	\$8.47	\$441	1.4
LAKE COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$56,800	\$1,420	\$17,040	\$426	1,041	20%	\$9.70	\$505	1.2
LAKE OF THE WOODS COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$59,900	\$1,498	\$17,970	\$449	242	13%	\$7.51	\$391	1.5
LE SUEUR COUNTY	\$12.65	35%	\$658	\$26,320	1.7	\$71,600	\$1,790	\$21,480	\$537	1,598	15%	\$8.77	\$456	1.4
LINCOLN COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$58,800	\$1,470	\$17,640	\$441	480	18%	\$6.70	\$348	1.7
LYON COUNTY	\$12.08	35%	\$628	\$25,120	1.7	\$64,300	\$1,608	\$19,290	\$482	3,227	31%	\$8.25	\$429	1.5
MAHNOMEN COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$49,700	\$1,243	\$14,910	\$373	474	24%	\$7.57	\$394	1.5
MARSHALL COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$60,900	\$1,523	\$18,270	\$457	726	17%	\$7.63	\$397	1.5
MARTIN COUNTY	\$11.46	63%	\$596	\$23,840	1.6	\$59,500	\$1,488	\$17,850	\$446	2,139	23%	\$9.23	\$480	1.2
MCLEOD COUNTY	\$13.23	35%	\$688	\$27,520	1.8	\$71,600	\$1,790	\$21,480	\$537	2,955	20%	\$9.04	\$470	1.5
MEEKER COUNTY	\$11.83	35%	\$615	\$24,600	1.6	\$62,900	\$1,573	\$18,870	\$472	1,688	18%	\$7.04	\$366	1.7
MILLE LACS COUNTY	\$12.87	41%	\$669	\$26,760	1.8	\$58,800	\$1,470	\$17,640	\$441	2,099	21%	\$5.45	\$283	2.4
MORRISON COUNTY	\$11.81	36%	\$614	\$24,560	1.6	\$58,200	\$1,455	\$17,460	\$437	2,697	20%	\$6.18	\$321	1.9
MOWER COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$59,200	\$1,480	\$17,760	\$444	3,782	24%	\$9.51	\$494	1.2
MURRAY COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$55,100	\$1,378	\$16,530	\$413	609	17%	\$6.25	\$325	1.8
NICOLLET COUNTY	\$13.29	40%	\$691	\$27,640	1.8	\$68,100	\$1,703	\$20,430	\$511	3,262	27%	\$7.94	\$413	1.7
NOBLES COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$56,200	\$1,405	\$16,860	\$422	2,203	27%	\$8.32	\$433	1.4
NORMAN COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$53,700	\$1,343	\$16,110	\$403	606	21%	\$8.15	\$424	1.4
OLMSTED COUNTY	\$16.67	45%	\$867	\$34,680	2.3	\$80,200	\$2,005	\$24,060	\$602	12,585	23%	\$12.52	\$651	1.3
OTTER TAIL COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$54,600	\$1,365	\$16,380	\$410	5,041	21%	\$7.06	\$367	1.6
PENNINGTON COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$57,900	\$1,448	\$17,370	\$434	1,299	22%	\$7.03	\$366	1.6
PINE COUNTY	\$12.87	35%	\$669	\$26,760	1.8	\$53,100	\$1,328	\$15,930	\$398	1,935	18%	\$6.32	\$328	2.0
PIPESTONE COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$55,400	\$1,385	\$16,620	\$416	856	21%	\$7.45	\$387	1.5
POLK COUNTY	\$12.38	33%	\$644	\$25,760	1.7	\$63,800	\$1,595	\$19,140	\$479	3,281	26%	\$6.46	\$336	1.9
POPE COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$59,600	\$1,490	\$17,880	\$447	978	20%	\$7.13	\$371	1.6
RAMSEY COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	72,335	36%	\$13.75	\$715	1.3
RED LAKE COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$57,900	\$1,448	\$17,370	\$434	291	17%	\$6.94	\$361	1.7
REDWOOD COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$57,300	\$1,433	\$17,190	\$430	1,349	21%	\$7.36	\$383	1.6
RENVILLE COUNTY	\$11.83	35%	\$615	\$24,600	1.6	\$58,500	\$1,463	\$17,550	\$439	1,429	21%	\$7.54	\$392	1.6

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MINNESOTA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
RICE COUNTY	\$15.33	35%	\$797	\$31,880	2.1	\$71,400	\$1,785	\$21,420	\$536	4,515	21%	\$9.49	\$493	1.6
ROCK COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$59,700	\$1,493	\$17,910	\$448	813	21%	\$8.12	\$422	1.4
ROSEAU COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$58,400	\$1,460	\$17,520	\$438	1,150	18%	\$10.62	\$552	1.1
SCOTT COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	5,571	13%	\$9.34	\$486	1.9
SHERBURNE COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	3,860	14%	\$7.09	\$369	2.5
SIBLEY COUNTY	\$11.83	35%	\$615	\$24,600	1.6	\$61,800	\$1,545	\$18,540	\$464	1,221	20%	\$8.84	\$460	1.3
ST. LOUIS COUNTY	\$12.29	35%	\$639	\$25,560	1.7	\$61,500	\$1,538	\$18,450	\$461	23,240	27%	\$8.66	\$450	1.4
STEARNS COUNTY	\$12.90	35%	\$671	\$26,840	1.8	\$68,400	\$1,710	\$20,520	\$513	14,700	27%	\$8.93	\$464	1.4
STEELE COUNTY	\$13.67	35%	\$711	\$28,440	1.9	\$69,300	\$1,733	\$20,790	\$520	2,838	21%	\$10.20	\$530	1.3
STEVENS COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$68,200	\$1,705	\$20,460	\$512	1,311	35%	\$7.63	\$397	1.5
SWIFT COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$56,400	\$1,410	\$16,920	\$423	1,250	28%	\$8.30	\$432	1.4
TODD COUNTY	\$11.48	35%	\$597	\$23,880	1.6	\$52,400	\$1,310	\$15,720	\$393	1,742	17%	\$7.65	\$398	1.5
TRAVERSE COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$54,000	\$1,350	\$16,200	\$405	318	19%	\$6.37	\$331	1.8
WABASHA COUNTY	\$11.62	35%	\$604	\$24,160	1.6	\$68,100	\$1,703	\$20,430	\$511	1,640	18%	\$6.07	\$316	1.9
WADENA COUNTY	\$11.48	35%	\$597	\$23,880	1.6	\$49,200	\$1,230	\$14,760	\$369	1,382	24%	\$8.40	\$437	1.4
WASECA COUNTY	\$12.67	35%	\$659	\$26,360	1.7	\$66,200	\$1,655	\$19,860	\$497	1,498	21%	\$7.84	\$408	1.6
WASHINGTON COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	12,725	15%	\$8.56	\$445	2.1
WATONWAN COUNTY	\$11.46	56%	\$596	\$23,840	1.6	\$57,600	\$1,440	\$17,280	\$432	928	21%	\$9.67	\$503	1.2
WILKIN COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$61,300	\$1,533	\$18,390	\$460	437	17%	\$9.08	\$472	1.3
WINONA COUNTY	\$12.88	35%	\$670	\$26,800	1.8	\$64,700	\$1,618	\$19,410	\$485	5,935	30%	\$6.75	\$351	1.9
WRIGHT COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	6,662	15%	\$7.08	\$368	2.5
YELLOW MEDICINE COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$59,400	\$1,485	\$17,820	\$446	1,010	23%	\$8.54	\$444	1.3

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Mississippi

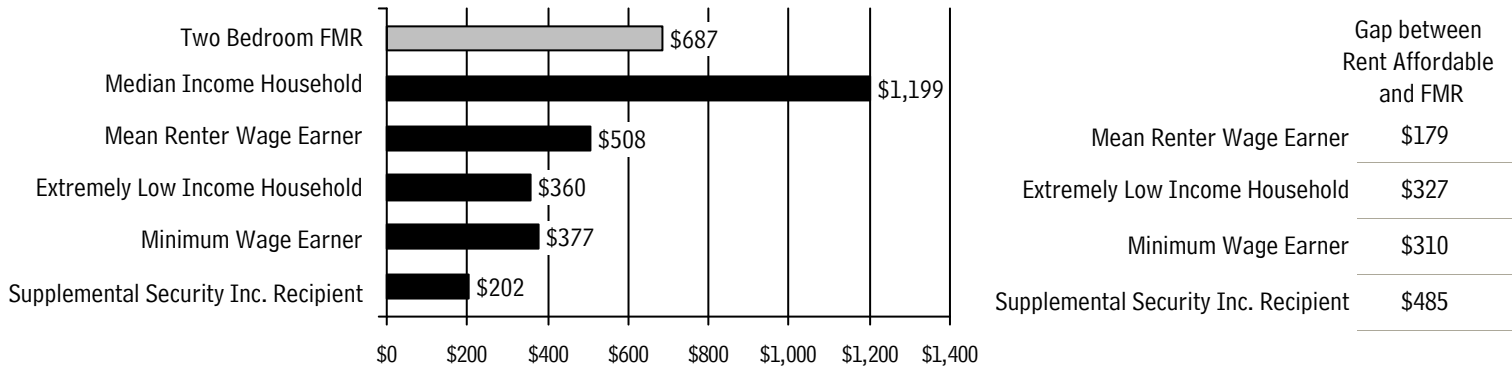
In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$687. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,291 monthly or \$27,490 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.22

In Mississippi, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Mississippi, the estimated mean (average) wage for a renter is \$9.77. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MISSISSIPPI	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MISSISSIPPI	\$13.22	51%	\$687	\$27,490	1.8	\$47,967	\$1,199	\$14,390	\$360	320,349	30%	\$9.77	\$508	1.4
COMBINED NONMETRO AREAS	\$11.76	51%	\$612	\$24,464	1.6	\$42,453	\$1,061	\$12,736	\$318	179,192	29%	\$8.70	\$452	1.4
<u>METROPOLITAN AREAS</u>														
GULFPORT-BILOXI MSA	\$17.42	69%	\$906	\$36,240	2.4	\$54,000	\$1,350	\$16,200	\$405	28,641	32%	\$10.58	\$550	1.6
HATTIESBURG MSA	\$12.90	46%	\$671	\$26,840	1.8	\$49,500	\$1,238	\$14,850	\$371	17,341	35%	\$9.47	\$492	1.4
JACKSON HMFA	\$14.69	43%	\$764	\$30,560	2.0	\$58,000	\$1,450	\$17,400	\$435	59,758	32%	\$11.09	\$577	1.3
MARSHALL COUNTY HMFA	\$11.65	61%	\$606	\$24,240	1.6	\$43,200	\$1,080	\$12,960	\$324	2,791	22%	\$9.32	\$485	1.2
MEMPHIS HMFA	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	11,550	21%	\$9.48	\$493	1.5
PASCAGOULA MSA	\$16.60	69%	\$863	\$34,520	2.3	\$57,700	\$1,443	\$17,310	\$433	14,411	26%	\$13.67	\$711	1.2
SIMPSON COUNTY HMFA	\$11.63	61%	\$605	\$24,200	1.6	\$44,600	\$1,115	\$13,380	\$335	2,342	23%	\$8.96	\$466	1.3
TATE COUNTY HMFA	\$12.38	62%	\$644	\$25,760	1.7	\$46,100	\$1,153	\$13,830	\$346	2,306	23%	\$8.78	\$456	1.4
TUNICA COUNTY HMFA	\$14.71	47%	\$765	\$30,600	2.0	\$31,500	\$788	\$9,450	\$236	2,017	53%	\$10.02	\$521	1.5
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.73	46%	\$610	\$24,400	1.6	\$37,500	\$938	\$11,250	\$281	4,137	32%	\$8.33	\$433	1.4
ALCORN COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$46,400	\$1,160	\$13,920	\$348	3,659	27%	\$7.16	\$372	1.5
AMITE COUNTY	\$11.08	57%	\$576	\$23,040	1.5	\$34,700	\$868	\$10,410	\$260	963	19%	\$5.83	\$303	1.9
ATTALA COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$40,200	\$1,005	\$12,060	\$302	1,928	26%	\$9.06	\$471	1.2
BENTON COUNTY	\$12.50	45%	\$650	\$26,000	1.7	\$38,000	\$950	\$11,400	\$285	648	22%	\$20.05	\$1,042	0.6
BOLIVAR COUNTY	\$11.73	46%	\$610	\$24,400	1.6	\$33,500	\$838	\$10,050	\$251	6,169	45%	\$9.33	\$485	1.3
CALHOUN COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$34,600	\$865	\$10,380	\$260	1,947	32%	\$8.41	\$437	1.3
CARROLL COUNTY	\$11.08	54%	\$576	\$23,040	1.5	\$37,800	\$945	\$11,340	\$284	717	18%	\$6.09	\$317	1.8
CHICKASAW COUNTY	\$12.04	46%	\$626	\$25,040	1.7	\$44,500	\$1,113	\$13,350	\$334	2,132	29%	\$6.15	\$320	2.0
CHOCTAW COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$41,100	\$1,028	\$12,330	\$308	834	22%	\$12.66	\$659	0.9
CLAIBORNE COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$31,000	\$775	\$9,300	\$233	985	27%	\$17.21	\$895	0.6
CLARKE COUNTY	\$11.75	45%	\$611	\$24,440	1.6	\$41,900	\$1,048	\$12,570	\$314	1,619	23%	\$7.34	\$382	1.6
CLAY COUNTY	\$11.08	64%	\$576	\$23,040	1.5	\$39,400	\$985	\$11,820	\$296	2,499	31%	\$10.39	\$540	1.1
COAHOMA COUNTY	\$12.85	46%	\$668	\$26,720	1.8	\$30,500	\$763	\$9,150	\$229	4,385	44%	\$9.42	\$490	1.4
COPIAH COUNTY	\$14.69	43%	\$764	\$30,560	2.0	\$58,000	\$1,450	\$17,400	\$435	2,427	24%	\$7.41	\$385	2.0
COVINGTON COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$41,200	\$1,030	\$12,360	\$309	1,111	15%	\$7.59	\$395	1.5
DeSOTO COUNTY	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	11,550	21%	\$9.48	\$493	1.5
FORREST COUNTY	\$12.90	46%	\$671	\$26,840	1.8	\$49,500	\$1,238	\$14,850	\$371	12,877	43%	\$10.57	\$550	1.2
FRANKLIN COUNTY	\$11.08	57%	\$576	\$23,040	1.5	\$41,800	\$1,045	\$12,540	\$314	480	16%	\$6.29	\$327	1.8
GEORGE COUNTY	\$16.60	69%	\$863	\$34,520	2.3	\$57,700	\$1,443	\$17,310	\$433	1,060	15%	\$8.43	\$438	2.0
GREENE COUNTY	\$11.08	53%	\$576	\$23,040	1.5	\$50,600	\$1,265	\$15,180	\$380	490	11%	\$3.88	\$202	2.9
GRENADA COUNTY	\$11.08	58%	\$576	\$23,040	1.5	\$44,700	\$1,118	\$13,410	\$335	3,198	34%	\$8.07	\$420	1.4
HANCOCK COUNTY	\$17.42	69%	\$906	\$36,240	2.4	\$54,000	\$1,350	\$16,200	\$405	3,975	25%	\$12.93	\$672	1.3
HARRISON COUNTY	\$17.42	69%	\$906	\$36,240	2.4	\$54,000	\$1,350	\$16,200	\$405	23,510	35%	\$10.45	\$543	1.7

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MISSISSIPPI

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HINDS COUNTY	\$14.69	43%	\$764	\$30,560	2.0	\$58,000	\$1,450	\$17,400	\$435	35,698	39%	\$12.22	\$636	1.2
HOLMES COUNTY	\$12.04	46%	\$626	\$25,040	1.7	\$25,800	\$645	\$7,740	\$194	1,970	28%	\$10.56	\$549	1.1
HUMPHREYS COUNTY	\$11.08	54%	\$576	\$23,040	1.5	\$32,500	\$813	\$9,750	\$244	1,441	39%	\$6.34	\$330	1.7
ISSAQUENA COUNTY	\$12.04	46%	\$626	\$25,040	1.7	\$25,800	\$645	\$7,740	\$194	263	36%	\$7.71	\$401	1.6
ITAWAMBA COUNTY	\$11.08	54%	\$576	\$23,040	1.5	\$48,000	\$1,200	\$14,400	\$360	1,852	20%	\$9.16	\$476	1.2
JACKSON COUNTY	\$16.60	69%	\$863	\$34,520	2.3	\$57,700	\$1,443	\$17,310	\$433	13,351	28%	\$14.06	\$731	1.2
JASPER COUNTY	\$11.08	50%	\$576	\$23,040	1.5	\$41,900	\$1,048	\$12,570	\$314	983	15%	\$12.68	\$659	0.9
JEFFERSON COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$35,100	\$878	\$10,530	\$263	856	27%	\$5.50	\$286	2.0
JEFFERSON DAVIS COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$33,100	\$828	\$9,930	\$248	961	19%	\$8.65	\$450	1.3
JONES COUNTY	\$11.08	46%	\$576	\$23,040	1.5	\$41,000	\$1,025	\$12,300	\$308	6,825	27%	\$9.50	\$494	1.2
KEMPER COUNTY	\$11.75	45%	\$611	\$24,440	1.6	\$45,000	\$1,125	\$13,500	\$338	877	22%	\$5.50	\$286	2.1
LAFAYETTE COUNTY	\$14.44	46%	\$751	\$30,040	2.0	\$66,800	\$1,670	\$20,040	\$501	5,701	38%	\$7.33	\$381	2.0
LAMAR COUNTY	\$12.90	46%	\$671	\$26,840	1.8	\$49,500	\$1,238	\$14,850	\$371	3,750	25%	\$7.57	\$393	1.7
LAUDERDALE COUNTY	\$12.25	46%	\$637	\$25,480	1.7	\$45,200	\$1,130	\$13,560	\$339	10,883	35%	\$9.51	\$495	1.3
LAWRENCE COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$44,600	\$1,115	\$13,380	\$335	754	15%	\$12.19	\$634	0.9
LEAKE COUNTY	\$11.08	50%	\$576	\$23,040	1.5	\$44,800	\$1,120	\$13,440	\$336	1,615	22%	\$9.34	\$486	1.2
LEE COUNTY	\$12.10	46%	\$629	\$25,160	1.7	\$52,700	\$1,318	\$15,810	\$395	9,025	30%	\$9.37	\$487	1.3
LEFLORE COUNTY	\$11.08	50%	\$576	\$23,040	1.5	\$24,800	\$620	\$7,440	\$186	6,288	49%	\$8.82	\$459	1.3
LINCOLN COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$47,000	\$1,175	\$14,100	\$353	3,039	23%	\$7.69	\$400	1.4
LOWNDES COUNTY	\$11.63	46%	\$605	\$24,200	1.6	\$50,500	\$1,263	\$15,150	\$379	8,198	35%	\$9.88	\$514	1.2
MADISON COUNTY	\$14.69	43%	\$764	\$30,560	2.0	\$58,000	\$1,450	\$17,400	\$435	10,001	30%	\$10.78	\$560	1.4
MARION COUNTY	\$11.08	62%	\$576	\$23,040	1.5	\$41,500	\$1,038	\$12,450	\$311	1,934	21%	\$8.17	\$425	1.4
MARSHALL COUNTY	\$11.65	61%	\$606	\$24,240	1.6	\$43,200	\$1,080	\$12,960	\$324	2,791	22%	\$9.32	\$485	1.2
MONROE COUNTY	\$11.08	56%	\$576	\$23,040	1.5	\$42,500	\$1,063	\$12,750	\$319	3,563	23%	\$7.25	\$377	1.5
MONTGOMERY COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$38,600	\$965	\$11,580	\$290	1,207	24%	\$6.94	\$361	1.6
NESHOBBA COUNTY	\$11.08	46%	\$576	\$23,040	1.5	\$40,200	\$1,005	\$12,060	\$302	2,796	26%	\$10.71	\$557	1.0
NEWTON COUNTY	\$11.75	45%	\$611	\$24,440	1.6	\$44,900	\$1,123	\$13,470	\$337	1,599	20%	\$8.08	\$420	1.5
NOXUBEE COUNTY	\$11.23	46%	\$584	\$23,360	1.5	\$32,300	\$808	\$9,690	\$242	1,084	25%	\$7.04	\$366	1.6
OKTIBBEHA COUNTY	\$13.02	46%	\$677	\$27,080	1.8	\$49,600	\$1,240	\$14,880	\$372	8,833	51%	\$5.94	\$309	2.2
PANOLA COUNTY	\$11.08	53%	\$576	\$23,040	1.5	\$41,700	\$1,043	\$12,510	\$313	2,920	24%	\$9.46	\$492	1.2
PEARL RIVER COUNTY	\$13.06	63%	\$679	\$27,160	1.8	\$48,600	\$1,215	\$14,580	\$365	4,732	22%	\$7.83	\$407	1.7
PERRY COUNTY	\$12.90	46%	\$671	\$26,840	1.8	\$49,500	\$1,238	\$14,850	\$371	714	15%	\$9.83	\$511	1.3
PIKE COUNTY	\$11.08	55%	\$576	\$23,040	1.5	\$41,900	\$1,048	\$12,570	\$314	3,959	27%	\$6.90	\$359	1.6
PONTOTOC COUNTY	\$11.08	56%	\$576	\$23,040	1.5	\$49,700	\$1,243	\$14,910	\$373	2,093	21%	\$8.17	\$425	1.4
PRENTISS COUNTY	\$11.08	58%	\$576	\$23,040	1.5	\$40,400	\$1,010	\$12,120	\$303	2,001	21%	\$6.60	\$343	1.7
QUITMAN COUNTY	\$11.38	46%	\$592	\$23,680	1.6	\$28,200	\$705	\$8,460	\$212	1,216	35%	\$6.86	\$357	1.7
RANKIN COUNTY	\$14.69	43%	\$764	\$30,560	2.0	\$58,000	\$1,450	\$17,400	\$435	11,632	23%	\$9.58	\$498	1.5
SCOTT COUNTY	\$11.08	53%	\$576	\$23,040	1.5	\$40,100	\$1,003	\$12,030	\$301	2,010	20%	\$6.97	\$363	1.6
SHARKEY COUNTY	\$12.04	46%	\$626	\$25,040	1.7	\$41,100	\$1,028	\$12,330	\$308	684	33%	\$6.87	\$357	1.8
SIMPSON COUNTY	\$11.63	61%	\$605	\$24,200	1.6	\$44,600	\$1,115	\$13,380	\$335	2,342	23%	\$8.96	\$466	1.3
SMITH COUNTY	\$11.08	50%	\$576	\$23,040	1.5	\$44,200	\$1,105	\$13,260	\$332	849	14%	\$12.84	\$668	0.9

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MISSISSIPPI

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
STONE COUNTY	\$17.42	69%	\$906	\$36,240	2.4	\$54,000	\$1,350	\$16,200	\$405	1,156	22%	\$5.45	\$283	3.2
SUNFLOWER COUNTY	\$11.08	60%	\$576	\$23,040	1.5	\$30,400	\$760	\$9,120	\$228	4,221	44%	\$8.96	\$466	1.2
TALLAHATCHIE COUNTY	\$11.08	54%	\$576	\$23,040	1.5	\$27,900	\$698	\$8,370	\$209	1,363	27%	\$8.05	\$419	1.4
TATE COUNTY	\$12.38	62%	\$644	\$25,760	1.7	\$46,100	\$1,153	\$13,830	\$346	2,306	23%	\$8.78	\$456	1.4
TIPPAH COUNTY	\$11.08	70%	\$576	\$23,040	1.5	\$37,800	\$945	\$11,340	\$284	2,038	25%	\$9.09	\$472	1.2
TISHOMINGO COUNTY	\$11.08	62%	\$576	\$23,040	1.5	\$39,900	\$998	\$11,970	\$299	1,554	21%	\$6.12	\$318	1.8
TUNICA COUNTY	\$14.71	47%	\$765	\$30,600	2.0	\$31,500	\$788	\$9,450	\$236	2,017	53%	\$10.02	\$521	1.5
UNION COUNTY	\$11.58	46%	\$602	\$24,080	1.6	\$46,400	\$1,160	\$13,920	\$348	2,390	24%	\$8.25	\$429	1.4
WALTHALL COUNTY	\$11.08	57%	\$576	\$23,040	1.5	\$38,800	\$970	\$11,640	\$291	860	16%	\$8.15	\$424	1.4
WARREN COUNTY	\$13.79	46%	\$717	\$28,680	1.9	\$54,300	\$1,358	\$16,290	\$407	6,639	34%	\$9.46	\$492	1.5
WASHINGTON COUNTY	\$11.73	46%	\$610	\$24,400	1.6	\$34,000	\$850	\$10,200	\$255	9,359	44%	\$8.84	\$459	1.3
WAYNE COUNTY	\$11.08	53%	\$576	\$23,040	1.5	\$37,500	\$938	\$11,250	\$281	1,550	18%	\$8.03	\$418	1.4
WEBSTER COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$44,100	\$1,103	\$13,230	\$331	1,007	27%	\$8.58	\$446	1.3
WILKINSON COUNTY	\$11.08	57%	\$576	\$23,040	1.5	\$29,400	\$735	\$8,820	\$221	926	25%	\$10.25	\$533	1.1
WINSTON COUNTY	\$12.04	46%	\$626	\$25,040	1.7	\$43,300	\$1,083	\$12,990	\$325	1,572	21%	\$10.35	\$538	1.2
YALOBUSHA COUNTY	\$11.08	63%	\$576	\$23,040	1.5	\$36,900	\$923	\$11,070	\$277	1,510	28%	\$9.17	\$477	1.2
YAZOO COUNTY	\$11.08	54%	\$576	\$23,040	1.5	\$38,000	\$950	\$11,400	\$285	3,291	36%	\$8.87	\$461	1.2

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Missouri

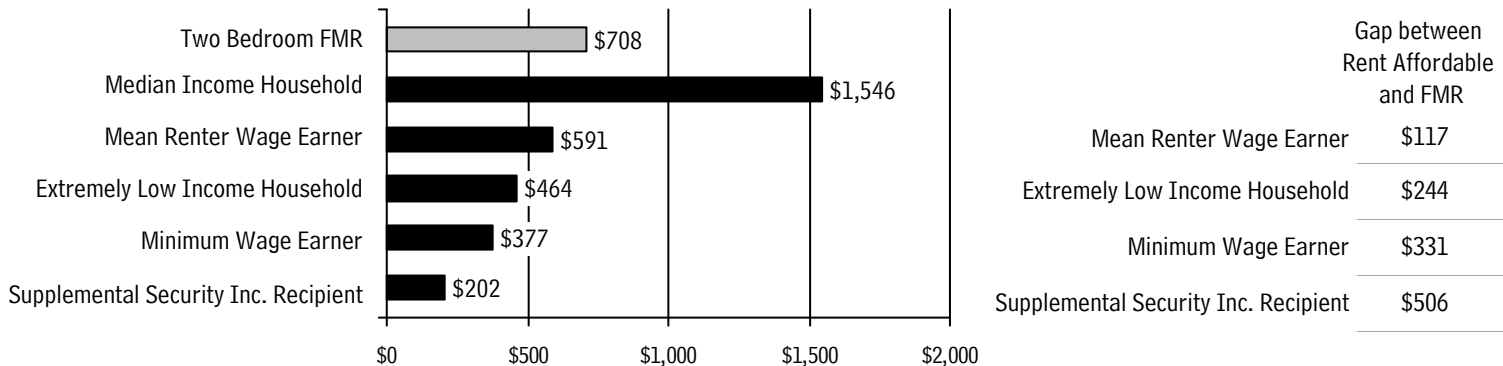
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$708. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,360 monthly or \$28,321 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.62

In Missouri, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 75 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Missouri, the estimated mean (average) wage for a renter is \$11.36. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MISSOURI	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MISSOURI	\$13.62	40%	\$708	\$28,321	1.9	\$61,841	\$1,546	\$18,552	\$464	689,199	30%	\$11.36	\$591	1.2
COMBINED NONMETRO AREAS	\$10.82	39%	\$563	\$22,506	1.5	\$47,463	\$1,187	\$14,239	\$356	165,712	28%	\$8.25	\$429	1.3
<u>METROPOLITAN AREAS</u>														
BATES COUNTY HMFA	\$11.12	42%	\$578	\$23,120	1.5	\$52,200	\$1,305	\$15,660	\$392	1,591	25%	\$6.97	\$362	1.6
CALLOWAY COUNTY HMFA	\$11.35	35%	\$590	\$23,600	1.6	\$62,800	\$1,570	\$18,840	\$471	3,492	22%	\$8.53	\$443	1.3
CAPE GIRARDEAU-JACKSON MSA	\$11.56	32%	\$601	\$24,040	1.6	\$53,900	\$1,348	\$16,170	\$404	10,135	30%	\$9.47	\$493	1.2
COLUMBIA MSA	\$12.81	35%	\$666	\$26,640	1.8	\$65,100	\$1,628	\$19,530	\$488	28,417	42%	\$8.89	\$462	1.4
DALLAS COUNTY HMFA	\$10.40	50%	\$541	\$21,640	1.4	\$45,200	\$1,130	\$13,560	\$339	1,245	20%	\$6.30	\$327	1.7
JEFFERSON CITY HMFA	\$11.44	36%	\$595	\$23,800	1.6	\$69,000	\$1,725	\$20,700	\$518	9,999	29%	\$9.74	\$506	1.2
JOPLIN MSA	\$11.50	35%	\$598	\$23,920	1.6	\$47,500	\$1,188	\$14,250	\$356	20,103	31%	\$9.59	\$499	1.2
KANSAS CITY HMFA *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	146,054	32%	\$12.47	\$648	1.3
MCDONALD COUNTY HMFA	\$10.46	44%	\$544	\$21,760	1.4	\$45,500	\$1,138	\$13,650	\$341	2,421	30%	\$9.70	\$504	1.1
MONITEAU COUNTY HMFA	\$10.58	35%	\$550	\$22,000	1.5	\$59,300	\$1,483	\$17,790	\$445	1,212	23%	\$7.10	\$369	1.5
POLK COUNTY HMFA	\$10.60	43%	\$551	\$22,040	1.5	\$48,800	\$1,220	\$14,640	\$366	2,986	27%	\$8.31	\$432	1.3
SPRINGFIELD HMFA	\$11.42	29%	\$594	\$23,760	1.6	\$54,700	\$1,368	\$16,410	\$410	52,584	35%	\$10.20	\$530	1.1
ST. JOSEPH MSA	\$11.58	35%	\$602	\$24,080	1.6	\$55,700	\$1,393	\$16,710	\$418	12,769	29%	\$9.84	\$512	1.2
ST. LOUIS HMFA	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	228,712	28%	\$12.96	\$674	1.2
WASHINGTON COUNTY HMFA	\$10.58	47%	\$550	\$22,000	1.5	\$43,300	\$1,083	\$12,990	\$325	1,767	21%	\$5.04	\$262	2.1
<u>COUNTIES</u>														
ADAIR COUNTY	\$11.54	35%	\$600	\$24,000	1.6	\$46,700	\$1,168	\$14,010	\$350	4,102	43%	\$4.75	\$247	2.4
ANDREW COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$55,700	\$1,393	\$16,710	\$418	1,407	22%	\$6.46	\$336	1.8
ATCHISON COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$57,500	\$1,438	\$17,250	\$431	801	30%	\$8.65	\$450	1.2
AUDRAIN COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$50,800	\$1,270	\$15,240	\$381	2,490	26%	\$8.58	\$446	1.2
BARRY COUNTY	\$10.40	39%	\$541	\$21,640	1.4	\$47,200	\$1,180	\$14,160	\$354	3,667	26%	\$9.13	\$475	1.1
BARTON COUNTY	\$10.40	46%	\$541	\$21,640	1.4	\$50,100	\$1,253	\$15,030	\$376	1,255	25%	\$7.96	\$414	1.3
BATES COUNTY	\$11.12	42%	\$578	\$23,120	1.5	\$52,200	\$1,305	\$15,660	\$392	1,591	25%	\$6.97	\$362	1.6
BENTON COUNTY	\$10.40	41%	\$541	\$21,640	1.4	\$45,500	\$1,138	\$13,650	\$341	1,213	15%	\$5.83	\$303	1.8
BOLLINGER COUNTY	\$11.56	38%	\$601	\$24,040	1.6	\$53,900	\$1,348	\$16,170	\$404	919	20%	\$11.64	\$605	1.0
BOONE COUNTY	\$12.81	35%	\$666	\$26,640	1.8	\$65,100	\$1,628	\$19,530	\$488	27,641	43%	\$8.99	\$468	1.4
BUCHANAN COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$55,700	\$1,393	\$16,710	\$418	10,147	31%	\$10.10	\$525	1.1
BUTLER COUNTY	\$10.40	47%	\$541	\$21,640	1.4	\$43,400	\$1,085	\$13,020	\$326	5,460	32%	\$7.97	\$414	1.3
CALDWELL COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	1,143	30%	\$8.10	\$421	2.0
CALLAWAY COUNTY	\$11.35	35%	\$590	\$23,600	1.6	\$62,800	\$1,570	\$18,840	\$471	3,492	22%	\$8.53	\$443	1.3
CAMDEN COUNTY	\$11.88	35%	\$618	\$24,720	1.6	\$50,700	\$1,268	\$15,210	\$380	2,986	19%	\$7.62	\$396	1.6
CAPE GIRARDEAU COUNTY	\$11.56	31%	\$601	\$24,040	1.6	\$53,900	\$1,348	\$16,170	\$404	9,216	32%	\$9.37	\$487	1.2
CARROLL COUNTY	\$11.52	35%	\$599	\$23,960	1.6	\$52,500	\$1,313	\$15,750	\$394	960	23%	\$10.49	\$545	1.1
CARTER COUNTY	\$10.40	52%	\$541	\$21,640	1.4	\$32,800	\$820	\$9,840	\$246	573	24%	\$5.88	\$306	1.8

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MISSOURI	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CASS COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	7,460	21%	\$7.96	\$414	2.0
CEDAR COUNTY	\$10.40	41%	\$541	\$21,640	1.4	\$40,600	\$1,015	\$12,180	\$305	1,429	24%	\$5.36	\$279	1.9
CHARITON COUNTY	\$11.52	35%	\$599	\$23,960	1.6	\$56,300	\$1,408	\$16,890	\$422	710	21%	\$6.93	\$361	1.7
CHRISTIAN COUNTY	\$11.42	29%	\$594	\$23,760	1.6	\$54,700	\$1,368	\$16,410	\$410	6,686	25%	\$8.11	\$422	1.4
CLARK COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$52,200	\$1,305	\$15,660	\$392	684	23%	\$5.61	\$292	1.9
CLAY COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	23,990	28%	\$12.19	\$634	1.3
CLINTON COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	1,836	22%	\$7.43	\$386	2.2
COLE COUNTY	\$11.44	36%	\$595	\$23,800	1.6	\$69,000	\$1,725	\$20,700	\$518	9,258	32%	\$9.93	\$516	1.2
COOPER COUNTY	\$11.37	35%	\$591	\$23,640	1.6	\$53,600	\$1,340	\$16,080	\$402	1,817	29%	\$8.57	\$446	1.3
CRAWFORD COUNTY	\$10.40	40%	\$541	\$21,640	1.4	\$44,400	\$1,110	\$13,320	\$333	2,267	25%	\$8.62	\$448	1.2
DADE COUNTY	\$11.06	35%	\$575	\$23,000	1.5	\$39,300	\$983	\$11,790	\$295	741	23%	\$8.16	\$424	1.4
DALLAS COUNTY	\$10.40	50%	\$541	\$21,640	1.4	\$45,200	\$1,130	\$13,560	\$339	1,245	20%	\$6.30	\$327	1.7
DAVISS COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$46,900	\$1,173	\$14,070	\$352	817	26%	\$8.93	\$465	1.2
DEKALB COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$55,700	\$1,393	\$16,710	\$418	1,215	31%	\$7.07	\$368	1.6
DENT COUNTY	\$10.40	42%	\$541	\$21,640	1.4	\$43,300	\$1,083	\$12,990	\$325	1,492	24%	\$8.40	\$437	1.2
DOUGLAS COUNTY	\$10.40	56%	\$541	\$21,640	1.4	\$40,300	\$1,008	\$12,090	\$302	808	17%	\$7.24	\$377	1.4
DUNKLIN COUNTY	\$10.40	54%	\$541	\$21,640	1.4	\$37,500	\$938	\$11,250	\$281	4,878	37%	\$6.79	\$353	1.5
FRANKLIN COUNTY	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	8,989	24%	\$8.87	\$461	1.7
GASCONADE COUNTY	\$10.40	35%	\$541	\$21,640	1.4	\$49,400	\$1,235	\$14,820	\$371	1,512	23%	\$7.36	\$383	1.4
GENTRY COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$48,700	\$1,218	\$14,610	\$365	648	24%	\$7.10	\$369	1.5
GREENE COUNTY	\$11.42	29%	\$594	\$23,760	1.6	\$54,700	\$1,368	\$16,410	\$410	42,798	38%	\$10.46	\$544	1.1
GRUNDY COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$46,800	\$1,170	\$14,040	\$351	1,278	29%	\$9.11	\$474	1.1
HARRISON COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$47,800	\$1,195	\$14,340	\$359	870	24%	\$6.88	\$358	1.5
HENRY COUNTY	\$11.54	35%	\$600	\$24,000	1.6	\$49,400	\$1,235	\$14,820	\$371	2,704	29%	\$8.09	\$421	1.4
HICKORY COUNTY	\$10.40	41%	\$541	\$21,640	1.4	\$36,700	\$918	\$11,010	\$275	717	17%	\$4.90	\$255	2.1
HOLT COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$51,300	\$1,283	\$15,390	\$385	474	21%	\$9.44	\$491	1.1
HOWARD COUNTY	\$12.81	35%	\$666	\$26,640	1.8	\$65,100	\$1,628	\$19,530	\$488	776	21%	\$5.84	\$304	2.2
HOWELL COUNTY	\$10.40	41%	\$541	\$21,640	1.4	\$39,500	\$988	\$11,850	\$296	4,151	28%	\$8.65	\$450	1.2
IRON COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$44,900	\$1,123	\$13,470	\$337	1,148	28%	\$10.73	\$558	1.1
JACKSON COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	95,456	35%	\$13.18	\$686	1.2
JASPER COUNTY	\$11.50	35%	\$598	\$23,920	1.6	\$47,500	\$1,188	\$14,250	\$356	14,872	34%	\$9.84	\$512	1.2
JEFFERSON COUNTY	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	12,416	15%	\$7.42	\$386	2.1
JOHNSON COUNTY	\$11.83	35%	\$615	\$24,600	1.6	\$59,300	\$1,483	\$17,790	\$445	6,751	36%	\$7.47	\$388	1.6
KNOX COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$43,200	\$1,080	\$12,960	\$324	433	25%	\$10.90	\$567	1.0
LACLEDE COUNTY	\$10.40	39%	\$541	\$21,640	1.4	\$45,000	\$1,125	\$13,500	\$338	4,168	29%	\$9.46	\$492	1.1
LAFAYETTE COUNTY *	\$16.19	37%	\$842	\$33,680	2.2	\$72,300	\$1,808	\$21,690	\$542	3,401	26%	\$7.64	\$397	2.1
LAWRENCE COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$48,400	\$1,210	\$14,520	\$363	3,578	25%	\$8.12	\$422	1.3
LEWIS COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$50,300	\$1,258	\$15,090	\$377	977	25%	\$8.02	\$417	1.3
LINCOLN COUNTY	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	3,037	19%	\$8.38	\$436	1.8
LINN COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$49,000	\$1,225	\$14,700	\$368	1,310	24%	\$6.48	\$337	1.6
LIVINGSTON COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$54,500	\$1,363	\$16,350	\$409	1,911	33%	\$8.41	\$437	1.2

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MISSOURI	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual ² AMI	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ST. LOUIS CITY	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	72,231	50%	\$16.22	\$843	0.9
ST. LOUIS COUNTY	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	107,467	27%	\$13.17	\$685	1.2
STE. GENEVIEVE COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$60,300	\$1,508	\$18,090	\$452	1,203	17%	\$9.51	\$494	1.2
STODDARD COUNTY	\$10.40	51%	\$541	\$21,640	1.4	\$46,000	\$1,150	\$13,800	\$345	3,689	30%	\$8.37	\$435	1.2
STONE COUNTY	\$11.87	35%	\$617	\$24,680	1.6	\$49,500	\$1,238	\$14,850	\$371	2,818	23%	\$8.06	\$419	1.5
SULLIVAN COUNTY	\$10.40	38%	\$541	\$21,640	1.4	\$36,300	\$908	\$10,890	\$272	794	29%	\$11.01	\$572	0.9
TANEY COUNTY	\$12.52	35%	\$651	\$26,040	1.7	\$49,700	\$1,243	\$14,910	\$373	6,567	33%	\$9.38	\$488	1.3
TEXAS COUNTY	\$10.40	63%	\$541	\$21,640	1.4	\$39,900	\$998	\$11,970	\$299	2,408	26%	\$7.75	\$403	1.3
VERNON COUNTY	\$10.44	34%	\$543	\$21,720	1.4	\$43,900	\$1,098	\$13,170	\$329	2,431	30%	\$7.37	\$383	1.4
WARREN COUNTY	\$15.27	46%	\$794	\$31,760	2.1	\$69,500	\$1,738	\$20,850	\$521	2,611	23%	\$7.31	\$380	2.1
WASHINGTON COUNTY	\$10.58	47%	\$550	\$22,000	1.5	\$43,300	\$1,083	\$12,990	\$325	1,767	21%	\$5.04	\$262	2.1
WAYNE COUNTY	\$10.40	52%	\$541	\$21,640	1.4	\$39,900	\$998	\$11,970	\$299	1,554	28%	\$5.56	\$289	1.9
WEBSTER COUNTY	\$11.42	29%	\$594	\$23,760	1.6	\$54,700	\$1,368	\$16,410	\$410	3,100	25%	\$8.03	\$418	1.4
WORTH COUNTY	\$10.40	36%	\$541	\$21,640	1.4	\$45,400	\$1,135	\$13,620	\$341	163	18%	\$5.86	\$305	1.8
WRIGHT COUNTY	\$10.40	52%	\$541	\$21,640	1.4	\$39,100	\$978	\$11,730	\$293	2,067	29%	\$6.42	\$334	1.6

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Montana

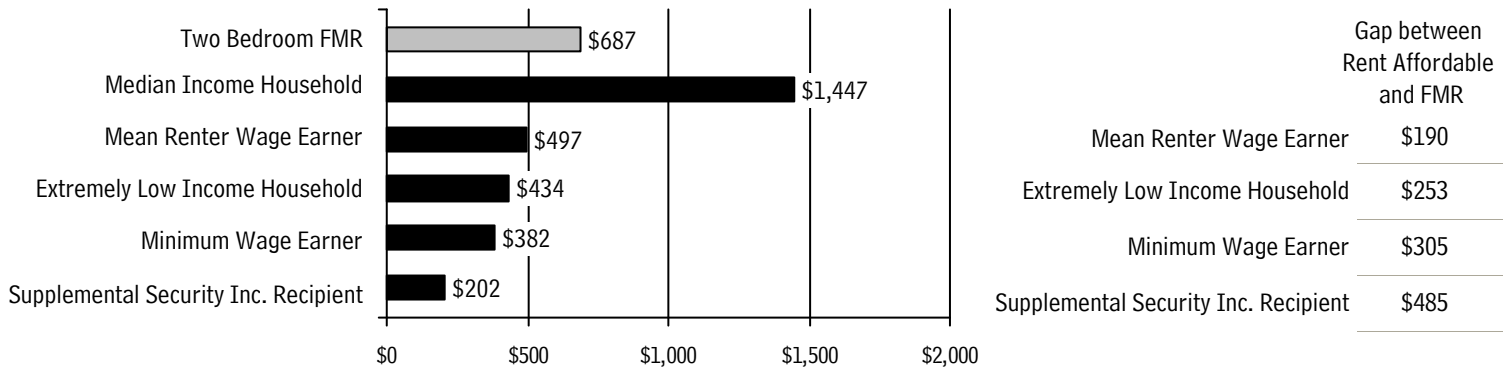
In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$687. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,291 monthly or \$27,495 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.22

In Montana, a minimum wage worker earns an hourly wage of \$7.35. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Montana, the estimated mean (average) wage for a renter is \$9.56. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



MONTANA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MONTANA	\$13.22	42%	\$687	\$27,495	1.8	\$57,880	\$1,447	\$17,364	\$434	115,829	31%	\$9.56	\$497	1.4
COMBINED NONMETRO AREAS	\$12.94	43%	\$673	\$26,905	1.8	\$56,528	\$1,413	\$16,958	\$424	70,276	29%	\$9.77	\$508	1.3
<u>METROPOLITAN AREAS</u>														
BILLINGS MSA	\$13.33	40%	\$693	\$27,720	1.8	\$63,700	\$1,593	\$19,110	\$478	17,996	30%	\$9.83	\$511	1.4
GREAT FALLS MSA	\$12.21	40%	\$635	\$25,400	1.7	\$55,500	\$1,388	\$16,650	\$416	10,576	33%	\$9.27	\$482	1.3
MISSOULA MSA	\$14.90	41%	\$775	\$31,000	2.0	\$59,100	\$1,478	\$17,730	\$443	16,981	41%	\$8.48	\$441	1.8
<u>COUNTIES</u>														
BEAVERHEAD COUNTY	\$14.67	40%	\$763	\$30,520	2.0	\$53,600	\$1,340	\$16,080	\$402	1,194	34%	\$9.67	\$503	1.5
BIG HORN COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$45,500	\$1,138	\$13,650	\$341	1,189	33%	\$13.03	\$678	0.9
BLAINE COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$44,400	\$1,110	\$13,320	\$333	988	41%	\$8.92	\$464	1.3
BROADWATER COUNTY	\$12.46	41%	\$648	\$25,920	1.7	\$49,800	\$1,245	\$14,940	\$374	296	20%	\$10.15	\$528	1.2
CARBON COUNTY	\$13.33	40%	\$693	\$27,720	1.8	\$63,700	\$1,593	\$19,110	\$478	964	24%	\$7.26	\$378	1.8
CARTER COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$54,600	\$1,365	\$16,380	\$410	137	24%	\$5.98	\$311	1.9
CASCADE COUNTY	\$12.21	40%	\$635	\$25,400	1.7	\$55,500	\$1,388	\$16,650	\$416	10,576	33%	\$9.27	\$482	1.3
CHOUTEAU COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$51,600	\$1,290	\$15,480	\$387	693	33%	\$7.81	\$406	1.5
CUSTER COUNTY	\$11.46	61%	\$596	\$23,840	1.6	\$47,400	\$1,185	\$14,220	\$356	1,655	33%	\$9.97	\$519	1.1
DANIELS COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$50,600	\$1,265	\$15,180	\$380	157	22%	\$9.95	\$517	1.2
DAWSON COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$66,100	\$1,653	\$19,830	\$496	1,026	28%	\$9.68	\$503	1.2
DEER LODGE COUNTY	\$12.46	41%	\$648	\$25,920	1.7	\$51,200	\$1,280	\$15,360	\$384	1,066	26%	\$7.61	\$396	1.6
FALLON COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$70,300	\$1,758	\$21,090	\$527	299	25%	\$12.58	\$654	0.9
FERGUS COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$46,800	\$1,170	\$14,040	\$351	1,449	31%	\$8.64	\$449	1.3
FLATHEAD COUNTY	\$13.33	40%	\$693	\$27,720	1.8	\$57,100	\$1,428	\$17,130	\$428	8,144	26%	\$9.51	\$494	1.4
GALLATIN COUNTY	\$15.12	41%	\$786	\$31,440	2.1	\$66,700	\$1,668	\$20,010	\$500	12,545	38%	\$10.75	\$559	1.4
GARFIELD COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$50,500	\$1,263	\$15,150	\$379	129	25%	\$5.32	\$277	2.2
GLACIER COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$50,500	\$1,263	\$15,150	\$379	1,636	38%	\$8.64	\$449	1.4
GOLDEN VALLEY COUNTY †	\$11.46	57%	\$596	\$23,840	1.6	\$52,100	\$1,303	\$15,630	\$391	103	29%			
GRANITE COUNTY	\$12.46	41%	\$648	\$25,920	1.7	\$43,700	\$1,093	\$13,110	\$328	255	23%	\$7.86	\$409	1.6
HILL COUNTY	\$11.46	49%	\$596	\$23,840	1.6	\$60,400	\$1,510	\$18,120	\$453	1,989	32%	\$7.39	\$384	1.6
JEFFERSON COUNTY	\$12.46	41%	\$648	\$25,920	1.7	\$68,100	\$1,703	\$20,430	\$511	474	13%	\$8.43	\$438	1.5
JUDITH BASIN COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$51,800	\$1,295	\$15,540	\$389	210	21%	\$9.76	\$508	1.2
LAKE COUNTY	\$12.38	40%	\$644	\$25,760	1.7	\$49,900	\$1,248	\$14,970	\$374	3,379	31%	\$8.64	\$449	1.4
LEWIS AND CLARK COUNTY	\$13.15	40%	\$684	\$27,360	1.8	\$69,300	\$1,733	\$20,790	\$520	6,559	28%	\$9.04	\$470	1.5
LIBERTY COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$44,700	\$1,118	\$13,410	\$335	282	37%	\$7.48	\$389	1.6
LINCOLN COUNTY	\$12.69	40%	\$660	\$26,400	1.7	\$42,000	\$1,050	\$12,600	\$315	1,828	23%	\$9.02	\$469	1.4
MADISON COUNTY	\$14.67	40%	\$763	\$30,520	2.0	\$54,100	\$1,353	\$16,230	\$406	741	25%	\$11.94	\$621	1.2
McCONE COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$52,600	\$1,315	\$15,780	\$395	167	22%	\$9.22	\$480	1.2
MEAGHER COUNTY	\$14.67	40%	\$763	\$30,520	2.0	\$41,200	\$1,030	\$12,360	\$309	243	35%	\$9.50	\$494	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

MONTANA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MINERAL COUNTY	\$14.56	40%	\$757	\$30,280	2.0	\$46,000	\$1,150	\$13,800	\$345	481	31%	\$7.30	\$380	2.0
MISSOULA COUNTY	\$14.90	41%	\$775	\$31,000	2.0	\$59,100	\$1,478	\$17,730	\$443	16,981	41%	\$8.48	\$441	1.8
MUSSELSHELL COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$43,000	\$1,075	\$12,900	\$323	380	21%	\$9.62	\$500	1.2
PARK COUNTY	\$14.00	41%	\$728	\$29,120	1.9	\$53,600	\$1,340	\$16,080	\$402	1,844	28%	\$9.24	\$481	1.5
PETROLEUM COUNTY †	\$11.46	57%	\$596	\$23,840	1.6	\$53,900	\$1,348	\$16,170	\$404	62	28%			
PHILLIPS COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$50,000	\$1,250	\$15,000	\$375	411	22%	\$8.44	\$439	1.4
PONDERA COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$41,600	\$1,040	\$12,480	\$312	815	33%	\$9.58	\$498	1.2
POWDER RIVER COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$51,100	\$1,278	\$15,330	\$383	255	35%	\$7.46	\$388	1.5
POWELL COUNTY	\$12.46	41%	\$648	\$25,920	1.7	\$44,600	\$1,115	\$13,380	\$335	641	27%	\$10.22	\$531	1.2
PRAIRIE COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$48,700	\$1,218	\$14,610	\$365	66	13%	\$11.66	\$606	1.0
RAVALLI COUNTY	\$13.58	40%	\$706	\$28,240	1.8	\$56,000	\$1,400	\$16,800	\$420	3,260	23%	\$8.17	\$425	1.7
RICHLAND COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$56,100	\$1,403	\$16,830	\$421	1,423	36%	\$13.97	\$726	0.8
ROOSEVELT COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$48,600	\$1,215	\$14,580	\$365	1,204	36%	\$6.85	\$356	1.7
ROSEBUD COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$56,500	\$1,413	\$16,950	\$424	977	30%	\$14.37	\$747	0.8
SANDERS COUNTY	\$12.69	40%	\$660	\$26,400	1.7	\$42,600	\$1,065	\$12,780	\$320	946	22%	\$6.71	\$349	1.9
SHERIDAN COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$55,600	\$1,390	\$16,680	\$417	428	26%	\$8.40	\$437	1.4
SILVER BOW COUNTY	\$11.60	40%	\$603	\$24,120	1.6	\$54,100	\$1,353	\$16,230	\$406	4,762	33%	\$9.86	\$513	1.2
STILLWATER COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$68,200	\$1,705	\$20,460	\$512	742	23%	\$14.54	\$756	0.8
SWEET GRASS COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$60,000	\$1,500	\$18,000	\$450	292	23%	\$14.78	\$769	0.8
TETON COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$51,800	\$1,295	\$15,540	\$389	617	25%	\$9.73	\$506	1.2
TOOLE COUNTY	\$11.71	40%	\$609	\$24,360	1.6	\$50,400	\$1,260	\$15,120	\$378	639	33%	\$8.56	\$445	1.4
TREASURE COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$56,400	\$1,410	\$16,920	\$423	99	29%	\$12.13	\$631	0.9
VALLEY COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$51,100	\$1,278	\$15,330	\$383	802	26%	\$8.21	\$427	1.4
WHEATLAND COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$50,700	\$1,268	\$15,210	\$380	181	20%	\$8.33	\$433	1.4
WIBAUX COUNTY	\$11.46	57%	\$596	\$23,840	1.6	\$45,900	\$1,148	\$13,770	\$344	116	28%	\$11.85	\$616	1.0
YELLOWSTONE COUNTY	\$13.33	40%	\$693	\$27,720	1.8	\$63,700	\$1,593	\$19,110	\$478	17,032	30%	\$9.90	\$515	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nebraska

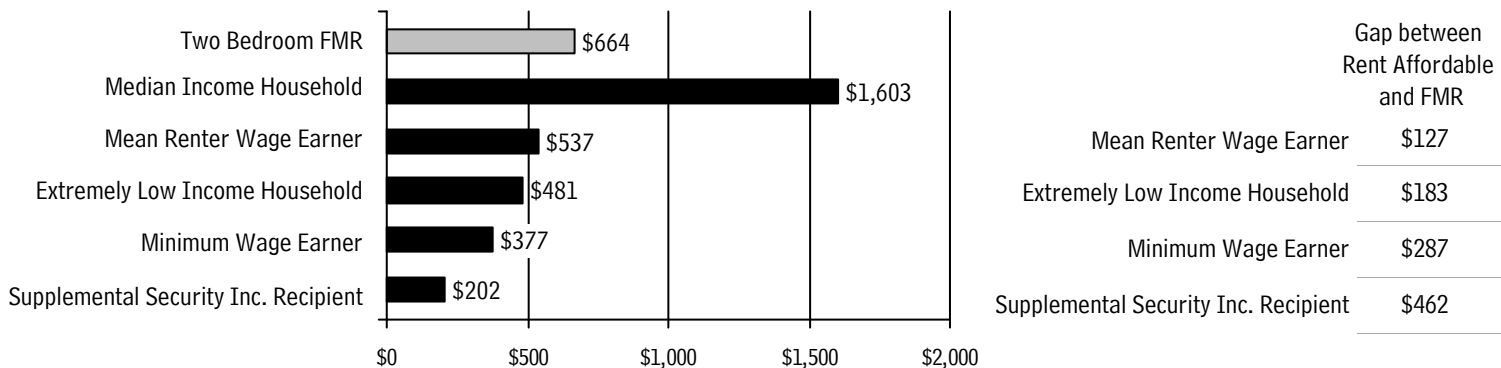
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$664. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,214 monthly or \$26,573 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.78

In Nebraska, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nebraska, the estimated mean (average) wage for a renter is \$10.33. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NEBRASKA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEBRASKA	\$12.78	29%	\$664	\$26,573	1.8	\$64,101	\$1,603	\$19,230	\$481	225,781	32%	\$10.33	\$537	1.2
COMBINED NONMETRO AREAS	\$11.18	30%	\$582	\$23,261	1.5	\$56,307	\$1,408	\$16,892	\$422	87,101	29%	\$9.08	\$472	1.2
<u>METROPOLITAN AREAS</u>														
LINCOLN HMFA	\$12.71	27%	\$661	\$26,440	1.8	\$69,500	\$1,738	\$20,850	\$521	41,648	38%	\$9.24	\$480	1.4
OMAHA-COUNCIL BLUFFS HMFA	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	90,832	34%	\$11.75	\$611	1.2
SAUNDERS COUNTY HMFA	\$13.15	36%	\$684	\$27,360	1.8	\$69,400	\$1,735	\$20,820	\$521	1,432	18%	\$8.30	\$432	1.6
SEWARD COUNTY HMFA	\$10.73	33%	\$558	\$22,320	1.5	\$73,200	\$1,830	\$21,960	\$549	1,940	30%	\$6.52	\$339	1.6
SIoux CITY MSA	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	2,828	29%	\$10.33	\$537	1.2
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.48	28%	\$597	\$23,880	1.6	\$57,500	\$1,438	\$17,250	\$431	3,739	29%	\$8.22	\$428	1.4
ANTELOPE COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$45,400	\$1,135	\$13,620	\$341	855	30%	\$8.31	\$432	1.3
ARTHUR COUNTY †	\$10.73	36%	\$558	\$22,320	1.5	\$53,200	\$1,330	\$15,960	\$399	53	38%			
BANNER COUNTY †	\$10.73	39%	\$558	\$22,320	1.5	\$49,600	\$1,240	\$14,880	\$372	140	38%			
BLAINE COUNTY †	\$10.79	28%	\$561	\$22,440	1.5	\$37,200	\$930	\$11,160	\$279	106	48%			
BOONE COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$54,000	\$1,350	\$16,200	\$405	696	29%	\$11.10	\$577	1.0
BOX BUTTE COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$57,400	\$1,435	\$17,220	\$431	1,564	33%	\$9.09	\$473	1.2
BOYD COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$41,800	\$1,045	\$12,540	\$314	313	30%	\$9.00	\$468	1.2
BROWN COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$47,500	\$1,188	\$14,250	\$356	407	30%	\$7.07	\$368	1.5
BUFFALO COUNTY	\$12.44	28%	\$647	\$25,880	1.7	\$62,900	\$1,573	\$18,870	\$472	5,932	34%	\$8.66	\$450	1.4
BURT COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$58,400	\$1,460	\$17,520	\$438	787	26%	\$7.50	\$390	1.4
BUTLER COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$57,400	\$1,435	\$17,220	\$431	825	23%	\$10.84	\$564	1.0
CASS COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	1,750	18%	\$8.80	\$457	1.6
CEDAR COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$56,500	\$1,413	\$16,950	\$424	734	21%	\$8.40	\$437	1.3
CHASE COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$51,400	\$1,285	\$15,420	\$386	342	21%	\$11.69	\$608	0.9
CHERRY COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$49,600	\$1,240	\$14,880	\$372	985	38%	\$7.95	\$413	1.3
CHEYENNE COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$65,700	\$1,643	\$19,710	\$493	1,252	29%	\$13.64	\$709	0.8
CLAY COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$53,900	\$1,348	\$16,170	\$404	649	24%	\$8.65	\$450	1.3
COLFAX COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$53,100	\$1,328	\$15,930	\$398	637	18%	\$11.02	\$573	1.0
CUMING COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$58,000	\$1,450	\$17,400	\$435	1,025	26%	\$10.52	\$547	1.0
CUSTER COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$53,100	\$1,328	\$15,930	\$398	1,190	26%	\$9.85	\$512	1.1
DAKOTA COUNTY	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	2,311	31%	\$10.22	\$531	1.3
DAWES COUNTY	\$10.73	31%	\$558	\$22,320	1.5	\$48,100	\$1,203	\$14,430	\$361	1,238	38%	\$4.74	\$246	2.3
DAWSON COUNTY	\$11.19	28%	\$582	\$23,280	1.5	\$53,300	\$1,333	\$15,990	\$400	2,432	28%	\$7.87	\$409	1.4
DEUEL COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$52,400	\$1,310	\$15,720	\$393	218	24%	\$10.17	\$529	1.1
DIXON COUNTY	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	517	22%	\$11.14	\$579	1.2
DODGE COUNTY	\$13.12	28%	\$682	\$27,280	1.8	\$58,100	\$1,453	\$17,430	\$436	4,617	32%	\$8.51	\$442	1.5
DOUGLAS COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	71,364	37%	\$12.10	\$629	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NEBRASKA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DUNDY COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$56,700	\$1,418	\$17,010	\$425	156	18%	\$12.82	\$667	0.8
FILLMORE COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$53,300	\$1,333	\$15,990	\$400	721	27%	\$11.77	\$612	0.9
FRANKLIN COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$45,600	\$1,140	\$13,680	\$342	232	17%	\$11.32	\$589	1.0
FRONTIER COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$51,600	\$1,290	\$15,480	\$387	301	25%	\$9.69	\$504	1.1
FURNAS COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$50,000	\$1,250	\$15,000	\$375	521	23%	\$11.98	\$623	0.9
GAGE COUNTY	\$10.73	28%	\$558	\$22,320	1.5	\$56,900	\$1,423	\$17,070	\$427	2,690	29%	\$7.99	\$415	1.3
GARDEN COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$44,700	\$1,118	\$13,410	\$335	268	31%	\$8.11	\$422	1.3
GARFIELD COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$50,400	\$1,260	\$15,120	\$378	199	23%	\$6.57	\$342	1.6
GOSPER COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$51,700	\$1,293	\$15,510	\$388	193	24%	\$12.36	\$643	0.9
GRANT COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$45,800	\$1,145	\$13,740	\$344	104	37%	\$9.92	\$516	1.1
GREELEY COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$52,000	\$1,300	\$15,600	\$390	200	22%	\$7.86	\$409	1.4
HALL COUNTY	\$11.40	28%	\$593	\$23,720	1.6	\$56,400	\$1,410	\$16,920	\$423	6,912	32%	\$9.15	\$476	1.2
HAMILTON COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$60,600	\$1,515	\$18,180	\$455	809	23%	\$10.13	\$527	1.1
HARLAN COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$52,200	\$1,305	\$15,660	\$392	315	20%	\$6.90	\$359	1.7
HAYES COUNTY †	\$10.73	36%	\$558	\$22,320	1.5	\$49,400	\$1,235	\$14,820	\$371	213	42%			
HITCHCOCK COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$42,900	\$1,073	\$12,870	\$322	272	22%	\$15.14	\$787	0.7
HOLT COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$52,100	\$1,303	\$15,630	\$391	1,298	30%	\$9.20	\$478	1.2
HOOKE COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$54,500	\$1,363	\$16,350	\$409	74	23%	\$7.55	\$392	1.4
HOWARD COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$57,000	\$1,425	\$17,100	\$428	662	24%	\$7.20	\$374	1.5
JEFFERSON COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$55,800	\$1,395	\$16,740	\$419	717	21%	\$8.39	\$436	1.3
JOHNSON COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$57,800	\$1,445	\$17,340	\$434	471	24%	\$7.88	\$410	1.4
KEARNEY COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$63,700	\$1,593	\$19,110	\$478	567	21%	\$9.07	\$472	1.3
KEITH COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$54,600	\$1,365	\$16,380	\$410	1,262	34%	\$8.02	\$417	1.3
KEYA PAHA COUNTY †	\$10.73	39%	\$558	\$22,320	1.5	\$44,700	\$1,118	\$13,410	\$335	82	22%			
KIMBALL COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$52,400	\$1,310	\$15,720	\$393	535	32%	\$11.21	\$583	1.0
KNOX COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$51,400	\$1,285	\$15,420	\$386	970	25%	\$6.56	\$341	1.6
LANCASTER COUNTY	\$12.71	27%	\$661	\$26,440	1.8	\$69,500	\$1,738	\$20,850	\$521	41,648	38%	\$9.24	\$480	1.4
LINCOLN COUNTY	\$11.23	28%	\$584	\$23,360	1.5	\$62,100	\$1,553	\$18,630	\$466	4,698	32%	\$8.99	\$467	1.2
LOGAN COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$51,900	\$1,298	\$15,570	\$389	121	34%	\$10.26	\$534	1.0
LOUP COUNTY †	\$10.79	28%	\$561	\$22,440	1.5	\$44,700	\$1,118	\$13,410	\$335	52	24%			
MADISON COUNTY	\$11.02	28%	\$573	\$22,920	1.5	\$60,000	\$1,500	\$18,000	\$450	4,263	31%	\$8.65	\$450	1.3
MCPHERSON COUNTY †	\$10.73	36%	\$558	\$22,320	1.5	\$60,400	\$1,510	\$18,120	\$453	83	40%			
MERRICK COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$56,300	\$1,408	\$16,890	\$422	858	27%	\$8.01	\$416	1.3
MORRILL COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$49,000	\$1,225	\$14,700	\$368	664	31%	\$10.89	\$566	1.0
NANCE COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$53,300	\$1,333	\$15,990	\$400	362	26%	\$7.56	\$393	1.4
NEMAHA COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$57,500	\$1,438	\$17,250	\$431	911	30%	\$6.78	\$352	1.6
NUCKOLLS COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$42,100	\$1,053	\$12,630	\$316	511	24%	\$9.77	\$508	1.2
OTOE COUNTY	\$10.73	31%	\$558	\$22,320	1.5	\$59,200	\$1,480	\$17,760	\$444	1,690	27%	\$7.64	\$397	1.4
PAWNEE COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$51,700	\$1,293	\$15,510	\$388	229	18%	\$9.62	\$500	1.1
PERKINS COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$58,200	\$1,455	\$17,460	\$437	292	24%	\$13.09	\$681	0.8
PHELPS COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$60,900	\$1,523	\$18,270	\$457	953	25%	\$11.35	\$590	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NEBRASKA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PIERCE COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$60,600	\$1,515	\$18,180	\$455	698	24%	\$7.82	\$407	1.4
PLATTE COUNTY	\$10.73	30%	\$558	\$22,320	1.5	\$61,900	\$1,548	\$18,570	\$464	2,956	24%	\$9.96	\$518	1.1
POLK COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$58,900	\$1,473	\$17,670	\$442	547	25%	\$8.80	\$458	1.2
RED WILLOW COUNTY	\$10.73	48%	\$558	\$22,320	1.5	\$55,500	\$1,388	\$16,650	\$416	1,527	33%	\$8.29	\$431	1.3
RICHARDSON COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$50,300	\$1,258	\$15,090	\$377	892	22%	\$6.73	\$350	1.6
ROCK COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$45,500	\$1,138	\$13,650	\$341	145	21%	\$9.62	\$500	1.1
SALINE COUNTY	\$11.42	28%	\$594	\$23,760	1.6	\$57,900	\$1,448	\$17,370	\$434	1,616	32%	\$13.73	\$714	0.8
SARPY COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	16,372	30%	\$10.08	\$524	1.4
SAUNDERS COUNTY	\$13.15	36%	\$684	\$27,360	1.8	\$69,400	\$1,735	\$20,820	\$521	1,432	18%	\$8.30	\$432	1.6
SCOTTS BLUFF COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$52,200	\$1,305	\$15,660	\$392	5,110	34%	\$8.92	\$464	1.2
SEWARD COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$73,200	\$1,830	\$21,960	\$549	1,940	30%	\$6.52	\$339	1.6
SHERIDAN COUNTY	\$10.73	39%	\$558	\$22,320	1.5	\$43,000	\$1,075	\$12,900	\$323	834	34%	\$8.44	\$439	1.3
SHERMAN COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$49,900	\$1,248	\$14,970	\$374	241	17%	\$8.41	\$437	1.3
SIoux COUNTY †	\$10.73	39%	\$558	\$22,320	1.5	\$54,700	\$1,368	\$16,410	\$410	149	28%			
STANTON COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$56,700	\$1,418	\$17,010	\$425	437	19%	\$18.96	\$986	0.6
THAYER COUNTY	\$10.73	33%	\$558	\$22,320	1.5	\$52,100	\$1,303	\$15,630	\$391	403	17%	\$9.96	\$518	1.1
THOMAS COUNTY	\$10.73	36%	\$558	\$22,320	1.5	\$62,600	\$1,565	\$18,780	\$470	84	27%	\$24.02	\$1,249	0.4
THURSTON COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$50,500	\$1,263	\$15,150	\$379	799	37%	\$11.37	\$591	0.9
VALLEY COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$48,800	\$1,220	\$14,640	\$366	502	26%	\$6.51	\$339	1.7
WASHINGTON COUNTY	\$14.37	29%	\$747	\$29,880	2.0	\$70,600	\$1,765	\$21,180	\$530	1,346	18%	\$11.25	\$585	1.3
WAYNE COUNTY	\$10.73	29%	\$558	\$22,320	1.5	\$58,300	\$1,458	\$17,490	\$437	1,062	32%	\$4.97	\$258	2.2
WEBSTER COUNTY	\$11.63	28%	\$605	\$24,200	1.6	\$47,900	\$1,198	\$14,370	\$359	295	23%	\$6.59	\$343	1.8
WHEELER COUNTY	\$10.79	28%	\$561	\$22,440	1.5	\$60,700	\$1,518	\$18,210	\$455	91	28%	\$11.92	\$620	0.9
YORK COUNTY	\$11.69	28%	\$608	\$24,320	1.6	\$61,800	\$1,545	\$18,540	\$464	1,546	27%	\$8.10	\$421	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Nevada

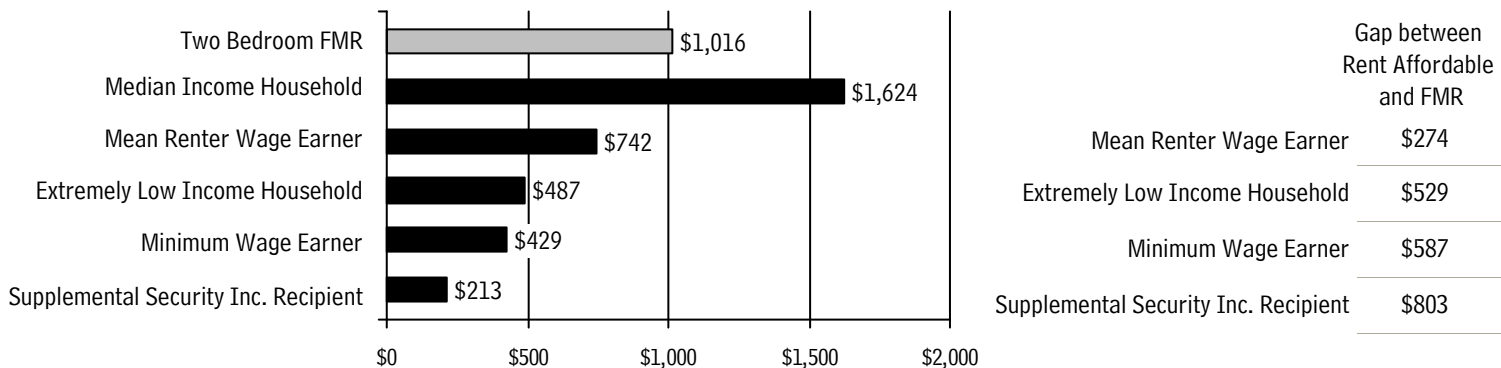
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,016. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,385 monthly or \$40,625 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.53

In Nevada, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 95 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nevada, the estimated mean (average) wage for a renter is \$14.27. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NEVADA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEVADA	\$19.53	42%	\$1,016	\$40,625	2.4	\$64,963	\$1,624	\$19,489	\$487	741,506	39%	\$14.27	\$742	1.4
COMBINED NONMETRO AREAS	\$16.08	39%	\$836	\$33,451	1.9	\$66,105	\$1,653	\$19,831	\$496	49,184	27%	\$14.57	\$757	1.1
<u>METROPOLITAN AREAS</u>														
CARSON CITY MSA	\$17.06	39%	\$887	\$35,480	2.1	\$68,300	\$1,708	\$20,490	\$512	15,790	38%	\$14.13	\$735	1.2
LAS VEGAS-PARADISE MSA	\$20.52	46%	\$1,067	\$42,680	2.5	\$63,400	\$1,585	\$19,020	\$476	552,066	41%	\$14.52	\$755	1.4
RENO-SPARKS MSA	\$16.83	23%	\$875	\$35,000	2.0	\$70,500	\$1,763	\$21,150	\$529	124,466	39%	\$13.02	\$677	1.3
<u>COUNTIES</u>														
CARSON CITY	\$17.06	39%	\$887	\$35,480	2.1	\$68,300	\$1,708	\$20,490	\$512	15,790	38%	\$14.13	\$735	1.2
CHURCHILL COUNTY	\$15.96	39%	\$830	\$33,200	1.9	\$66,100	\$1,653	\$19,830	\$496	6,030	34%	\$13.11	\$682	1.2
CLARK COUNTY	\$20.52	46%	\$1,067	\$42,680	2.5	\$63,400	\$1,585	\$19,020	\$476	552,066	41%	\$14.52	\$755	1.4
DOUGLAS COUNTY	\$19.83	39%	\$1,031	\$41,240	2.4	\$75,900	\$1,898	\$22,770	\$569	8,506	23%	\$11.76	\$612	1.7
ELKO COUNTY	\$16.12	39%	\$838	\$33,520	2.0	\$76,700	\$1,918	\$23,010	\$575	10,850	31%	\$11.65	\$606	1.4
ESMERALDA COUNTY †	\$14.65	39%	\$762	\$30,480	1.8	\$56,800	\$1,420	\$17,040	\$426	172	38%			
EUREKA COUNTY	\$14.65	39%	\$762	\$30,480	1.8	\$72,000	\$1,800	\$21,600	\$540	216	20%	\$46.54	\$2,420	0.3
HUMBOLDT COUNTY	\$15.42	39%	\$802	\$32,080	1.9	\$72,300	\$1,808	\$21,690	\$542	3,318	26%	\$12.60	\$655	1.2
LANDER COUNTY	\$14.65	39%	\$762	\$30,480	1.8	\$62,000	\$1,550	\$18,600	\$465	1,034	28%	\$13.93	\$724	1.1
LINCOLN COUNTY	\$14.65	39%	\$762	\$30,480	1.8	\$58,500	\$1,463	\$17,550	\$439	838	28%	\$7.09	\$369	2.1
LYON COUNTY	\$15.54	39%	\$808	\$32,320	1.9	\$58,400	\$1,460	\$17,520	\$438	7,332	25%	\$13.14	\$683	1.2
MINERAL COUNTY	\$14.65	39%	\$762	\$30,480	1.8	\$50,800	\$1,270	\$15,240	\$381	816	16%	\$10.25	\$533	1.4
NYE COUNTY	\$13.71	40%	\$713	\$28,520	1.7	\$53,200	\$1,330	\$15,960	\$399	6,920	25%	\$14.80	\$770	0.9
PERSHING COUNTY	\$14.65	39%	\$762	\$30,480	1.8	\$59,200	\$1,480	\$17,760	\$444	1,298	34%	\$13.58	\$706	1.1
STOREY COUNTY	\$16.83	23%	\$875	\$35,000	2.0	\$70,500	\$1,763	\$21,150	\$529	564	14%	\$13.90	\$723	1.2
WASHOE COUNTY	\$16.83	23%	\$875	\$35,000	2.0	\$70,500	\$1,763	\$21,150	\$529	123,902	40%	\$13.01	\$677	1.3
WHITE PINE COUNTY	\$14.65	39%	\$762	\$30,480	1.8	\$53,600	\$1,340	\$16,080	\$402	1,854	26%	\$13.98	\$727	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Hampshire

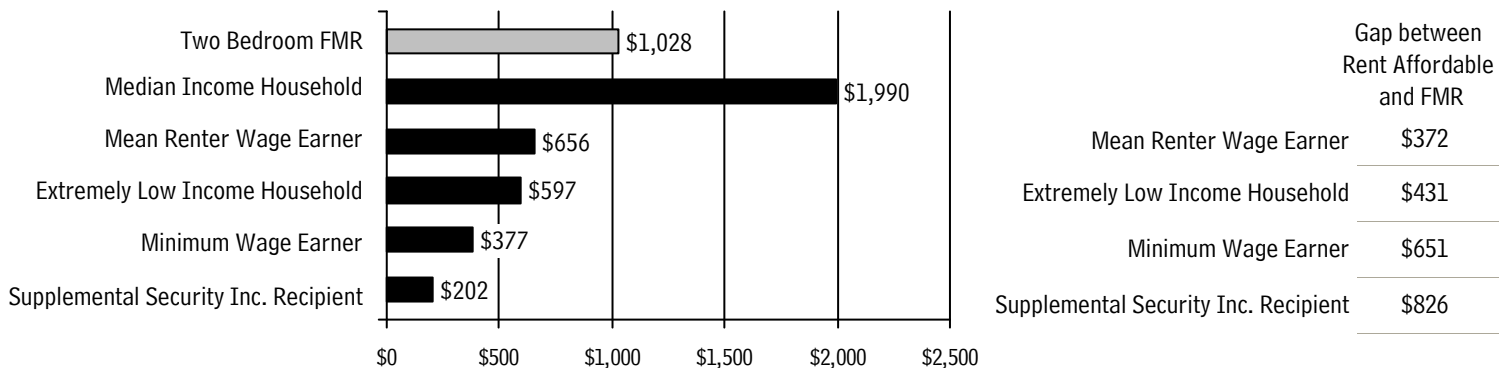
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,028. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,426 monthly or \$41,110 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.76

In New Hampshire, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Hampshire, the estimated mean (average) wage for a renter is \$12.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 63 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NEW HAMPSHIRE	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW HAMPSHIRE	\$19.76	48%	\$1,028	\$41,110	2.7	\$79,612	\$1,990	\$23,884	\$597	135,541	27%	\$12.61	\$656	1.6
COMBINED NONMETRO AREAS	\$17.61	50%	\$916	\$36,624	2.4	\$69,821	\$1,746	\$20,946	\$524	50,428	26%	\$11.76	\$612	1.5
<u>METROPOLITAN AREAS</u>														
BOSTON-CAMBRIDGE-QUINCY HMFA	\$25.94	41%	\$1,349	\$53,960	3.6	\$96,500	\$2,413	\$28,950	\$724	1,193	29%	\$12.25	\$637	2.1
HILLSBOROUGH COUNTY HMFA	\$19.21	49%	\$999	\$39,960	2.6	\$78,700	\$1,968	\$23,610	\$590	2,107	18%	\$14.05	\$731	1.4
LAWRENCE HMFA	\$22.75	67%	\$1,183	\$47,320	3.1	\$87,100	\$2,178	\$26,130	\$653	9,385	18%	\$12.25	\$637	1.9
MANCHESTER HMFA	\$20.37	42%	\$1,059	\$42,360	2.8	\$76,000	\$1,900	\$22,800	\$570	23,857	40%	\$14.05	\$731	1.4
NASHUA HMFA	\$22.58	48%	\$1,174	\$46,960	3.1	\$92,700	\$2,318	\$27,810	\$695	20,234	26%	\$14.05	\$731	1.6
PORTSMOUTH-ROCHESTER HMFA	\$19.81	45%	\$1,030	\$41,200	2.7	\$83,100	\$2,078	\$24,930	\$623	26,732	30%	\$11.82	\$615	1.7
WESTERN ROCKINGHAM COUNTY HMFA	\$21.08	45%	\$1,096	\$43,840	2.9	\$99,700	\$2,493	\$29,910	\$748	1,605	10%	\$12.25	\$637	1.7
<u>COUNTIES</u>														
BELKNAP COUNTY	\$17.46	50%	\$908	\$36,320	2.4	\$67,700	\$1,693	\$20,310	\$508	5,444	23%	\$10.35	\$538	1.7
CARROLL COUNTY	\$17.52	50%	\$911	\$36,440	2.4	\$64,600	\$1,615	\$19,380	\$485	3,662	19%	\$7.95	\$413	2.2
CHESHIRE COUNTY	\$18.65	50%	\$970	\$38,800	2.6	\$69,800	\$1,745	\$20,940	\$524	7,730	26%	\$11.36	\$590	1.6
COOS COUNTY †	\$12.56	50%	\$653	\$26,120	1.7	\$56,000	\$1,400	\$16,800	\$420	4,026	28%			
GRAFTON COUNTY	\$17.27	50%	\$898	\$35,920	2.4	\$68,800	\$1,720	\$20,640	\$516	9,485	29%	\$15.53	\$807	1.1
MERRIMACK COUNTY	\$19.17	50%	\$997	\$39,880	2.6	\$78,400	\$1,960	\$23,520	\$588	15,033	27%	\$10.88	\$566	1.8
SULLIVAN COUNTY	\$16.23	50%	\$844	\$33,760	2.2	\$64,400	\$1,610	\$19,320	\$483	5,048	28%	\$10.45	\$544	1.6

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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, Francestown 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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

New Jersey

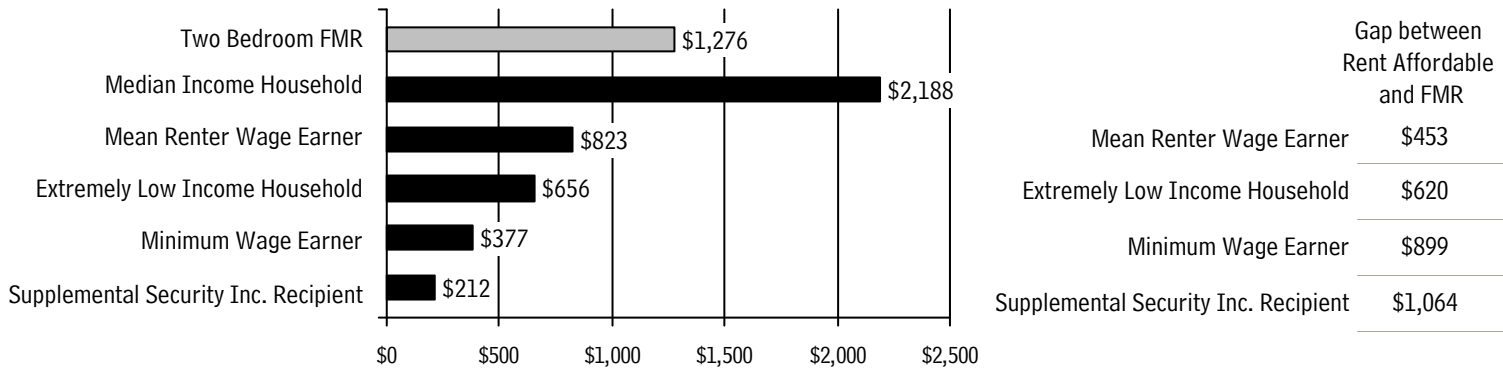
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,276. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,254 monthly or \$51,044 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.54

In New Jersey, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 135 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Jersey, the estimated mean (average) wage for a renter is \$15.82. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NEW JERSEY

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR

NEW JERSEY	\$24.54	56%	\$1,276	\$51,044	3.4	\$87,503	\$2,188	\$26,251	\$656	1,035,989	33%	\$15.82	\$823	1.6
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METROPOLITAN AREAS

ATLANTIC CITY-HAMMONTON MSA	\$21.15	47%	\$1,100	\$44,000	2.9	\$71,100	\$1,778	\$21,330	\$533	31,237	30%	\$10.35	\$538	2.0
BERGEN-PASSAIC HMFA *	\$28.73	72%	\$1,494	\$59,760	4.0	\$93,300	\$2,333	\$27,990	\$700	177,441	36%	\$16.48	\$857	1.7
JERSEY CITY HMFA	\$23.13	52%	\$1,203	\$48,120	3.2	\$60,400	\$1,510	\$18,120	\$453	152,188	66%	\$25.13	\$1,307	0.9
MIDDLESEX-SOMERSET-HUNTERDON HMFA	\$27.87	54%	\$1,449	\$57,960	3.8	\$103,600	\$2,590	\$31,080	\$777	117,783	27%	\$18.46	\$960	1.5
MONMOUTH-OCEAN HMFA	\$25.75	58%	\$1,339	\$53,560	3.6	\$90,500	\$2,263	\$27,150	\$679	91,734	20%	\$10.78	\$561	2.4
NEWARK HMFA	\$23.71	56%	\$1,233	\$49,320	3.3	\$89,500	\$2,238	\$26,850	\$671	267,595	39%	\$17.57	\$914	1.3
OCEAN CITY MSA	\$18.25	47%	\$949	\$37,960	2.5	\$70,100	\$1,753	\$21,030	\$526	12,766	27%	\$9.50	\$494	1.9
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	118,271	24%	\$11.89	\$618	1.7
TRENTON-EWING MSA	\$23.54	52%	\$1,224	\$48,960	3.2	\$94,400	\$2,360	\$28,320	\$708	40,212	32%	\$14.64	\$761	1.6
VINELAND-MILLVILLE-BRIDGETON MSA	\$19.42	47%	\$1,010	\$40,400	2.7	\$62,400	\$1,560	\$18,720	\$468	16,210	32%	\$9.11	\$474	2.1
WARREN COUNTY HMFA	\$19.98	39%	\$1,039	\$41,560	2.8	\$88,000	\$2,200	\$26,400	\$660	10,552	25%	\$11.69	\$608	1.7

COUNTIES

ATLANTIC COUNTY	\$21.15	47%	\$1,100	\$44,000	2.9	\$71,100	\$1,778	\$21,330	\$533	31,237	30%	\$10.35	\$538	2.0
BERGEN COUNTY *	\$28.73	72%	\$1,494	\$59,760	4.0	\$93,300	\$2,333	\$27,990	\$700	107,395	32%	\$17.68	\$920	1.6
BURLINGTON COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	35,067	21%	\$13.58	\$706	1.5
CAMDEN COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	58,094	30%	\$11.64	\$605	1.8
CAPE MAY COUNTY	\$18.25	47%	\$949	\$37,960	2.5	\$70,100	\$1,753	\$21,030	\$526	12,766	27%	\$9.50	\$494	1.9
CUMBERLAND COUNTY	\$19.42	47%	\$1,010	\$40,400	2.7	\$62,400	\$1,560	\$18,720	\$468	16,210	32%	\$9.11	\$474	2.1
ESSEX COUNTY	\$23.71	56%	\$1,233	\$49,320	3.3	\$89,500	\$2,238	\$26,850	\$671	148,591	53%	\$17.58	\$914	1.3
GLOUCESTER COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	19,023	19%	\$9.13	\$475	2.3
HUDSON COUNTY	\$23.13	52%	\$1,203	\$48,120	3.2	\$60,400	\$1,510	\$18,120	\$453	152,188	66%	\$25.13	\$1,307	0.9
HUNTERDON COUNTY	\$27.87	54%	\$1,449	\$57,960	3.8	\$103,600	\$2,590	\$31,080	\$777	5,998	13%	\$11.95	\$621	2.3
MERCER COUNTY	\$23.54	52%	\$1,224	\$48,960	3.2	\$94,400	\$2,360	\$28,320	\$708	40,212	32%	\$14.64	\$761	1.6
MIDDLESEX COUNTY	\$27.87	54%	\$1,449	\$57,960	3.8	\$103,600	\$2,590	\$31,080	\$777	88,647	33%	\$18.27	\$950	1.5
MONMOUTH COUNTY	\$25.75	58%	\$1,339	\$53,560	3.6	\$90,500	\$2,263	\$27,150	\$679	54,812	24%	\$10.83	\$563	2.4
MORRIS COUNTY	\$23.71	56%	\$1,233	\$49,320	3.3	\$89,500	\$2,238	\$26,850	\$671	40,900	23%	\$18.95	\$985	1.3
OCEAN COUNTY	\$25.75	58%	\$1,339	\$53,560	3.6	\$90,500	\$2,263	\$27,150	\$679	36,922	17%	\$10.69	\$556	2.4
PASSAIC COUNTY *	\$28.73	72%	\$1,494	\$59,760	4.0	\$93,300	\$2,333	\$27,990	\$700	70,046	44%	\$13.17	\$685	2.2
SALEM COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	6,087	24%	\$11.12	\$578	1.9
SOMERSET COUNTY	\$27.87	54%	\$1,449	\$57,960	3.8	\$103,600	\$2,590	\$31,080	\$777	23,138	20%	\$20.54	\$1,068	1.4
SUSSEX COUNTY	\$23.71	56%	\$1,233	\$49,320	3.3	\$89,500	\$2,238	\$26,850	\$671	8,529	15%	\$8.86	\$461	2.7
UNION COUNTY	\$23.71	56%	\$1,233	\$49,320	3.3	\$89,500	\$2,238	\$26,850	\$671	69,575	38%	\$17.18	\$893	1.4
WARREN COUNTY	\$19.98	39%	\$1,039	\$41,560	2.8	\$88,000	\$2,200	\$26,400	\$660	10,552	25%	\$11.69	\$608	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New Mexico

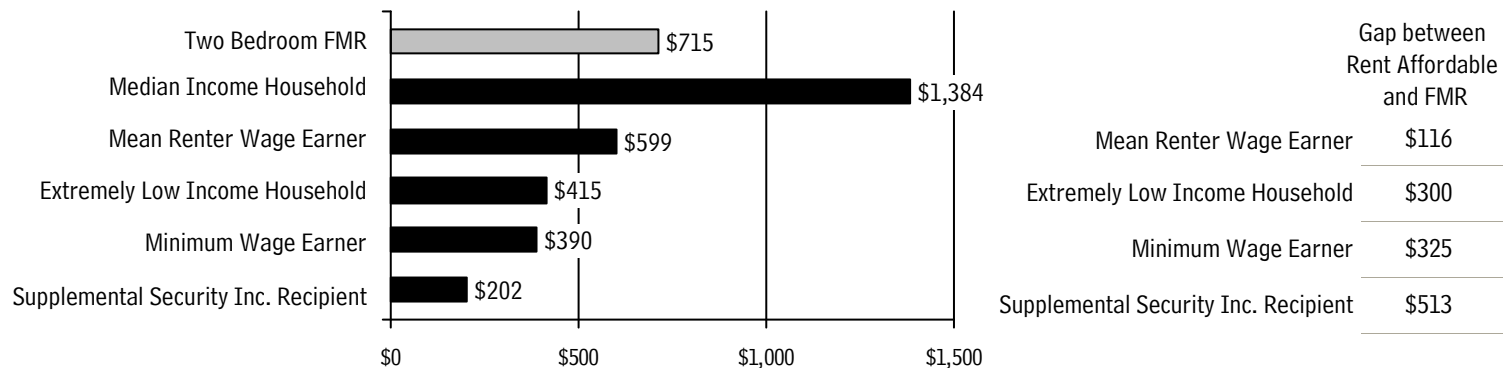
In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$715. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,382 monthly or \$28,583 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.74

In New Mexico, a minimum wage worker earns an hourly wage of \$7.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Mexico, the estimated mean (average) wage for a renter is \$11.52. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NEW MEXICO	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW MEXICO	\$13.74	33%	\$715	\$28,583	1.8	\$55,374	\$1,384	\$16,612	\$415	223,959	30%	\$11.52	\$599	1.2
COMBINED NONMETRO AREAS	\$10.93	37%	\$568	\$22,733	1.5	\$48,364	\$1,209	\$14,509	\$363	70,143	29%	\$11.32	\$589	1.0
<u>METROPOLITAN AREAS</u>														
ALBUQUERQUE MSA *	\$15.60	31%	\$811	\$32,440	2.1	\$61,000	\$1,525	\$18,300	\$458	105,314	32%	\$11.74	\$611	1.3
FARMINGTON MSA	\$12.23	34%	\$636	\$25,440	1.6	\$56,200	\$1,405	\$16,860	\$422	9,458	24%	\$14.42	\$750	0.8
LAS CRUCES MSA	\$11.15	34%	\$580	\$23,200	1.5	\$43,200	\$1,080	\$12,960	\$324	23,558	34%	\$8.85	\$460	1.3
SANTA FE MSA	\$18.73	34%	\$974	\$38,960	2.5	\$67,800	\$1,695	\$20,340	\$509	15,486	28%	\$11.23	\$584	1.7
<u>COUNTIES</u>														
BERNALILLO COUNTY *	\$15.60	31%	\$811	\$32,440	2.1	\$61,000	\$1,525	\$18,300	\$458	91,260	36%	\$11.88	\$618	1.3
CATRON COUNTY	\$10.13	37%	\$527	\$21,080	1.4	\$42,900	\$1,073	\$12,870	\$322	188	11%	\$6.97	\$362	1.5
CHAVES COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$42,300	\$1,058	\$12,690	\$317	7,086	31%	\$9.49	\$494	1.1
CIBOLA COUNTY	\$10.13	48%	\$527	\$21,080	1.4	\$42,900	\$1,073	\$12,870	\$322	2,519	31%	\$8.61	\$448	1.2
COLFAX COUNTY	\$10.77	34%	\$560	\$22,400	1.4	\$52,200	\$1,305	\$15,660	\$392	1,875	32%	\$8.24	\$429	1.3
CURRY COUNTY	\$10.13	34%	\$527	\$21,080	1.4	\$45,300	\$1,133	\$13,590	\$340	7,079	40%	\$10.17	\$529	1.0
DE BACA COUNTY	\$10.13	34%	\$527	\$21,080	1.4	\$36,400	\$910	\$10,920	\$273	200	22%	\$7.43	\$387	1.4
DONA ANA COUNTY	\$11.15	34%	\$580	\$23,200	1.5	\$43,200	\$1,080	\$12,960	\$324	23,558	34%	\$8.85	\$460	1.3
EDDY COUNTY	\$10.13	39%	\$527	\$21,080	1.4	\$57,600	\$1,440	\$17,280	\$432	5,137	26%	\$13.97	\$726	0.7
GRANT COUNTY	\$10.71	35%	\$557	\$22,280	1.4	\$45,500	\$1,138	\$13,650	\$341	3,020	25%	\$10.91	\$567	1.0
GUADALUPE COUNTY	\$11.98	34%	\$623	\$24,920	1.6	\$38,100	\$953	\$11,430	\$286	425	30%	\$8.70	\$452	1.4
HARDING COUNTY †	\$10.13	34%	\$527	\$21,080	1.4	\$48,200	\$1,205	\$14,460	\$362	29	9%			
HIDALGO COUNTY	\$10.13	37%	\$527	\$21,080	1.4	\$49,500	\$1,238	\$14,850	\$371	621	33%	\$4.62	\$240	2.2
LEA COUNTY	\$10.13	43%	\$527	\$21,080	1.4	\$48,600	\$1,215	\$14,580	\$365	6,348	30%	\$14.95	\$777	0.7
LINCOLN COUNTY	\$12.15	34%	\$632	\$25,280	1.6	\$55,900	\$1,398	\$16,770	\$419	1,751	22%	\$7.49	\$390	1.6
LOS ALAMOS COUNTY	\$19.29	34%	\$1,003	\$40,120	2.6	\$123,400	\$3,085	\$37,020	\$926	1,730	22%	\$19.21	\$999	1.0
LUNA COUNTY	\$10.13	55%	\$527	\$21,080	1.4	\$34,000	\$850	\$10,200	\$255	2,660	27%	\$7.58	\$394	1.3
MCKINLEY COUNTY	\$12.37	34%	\$643	\$25,720	1.6	\$40,500	\$1,013	\$12,150	\$304	4,625	26%	\$9.54	\$496	1.3
MORA COUNTY	\$11.98	34%	\$623	\$24,920	1.6	\$40,700	\$1,018	\$12,210	\$305	381	18%	\$12.20	\$634	1.0
OTERO COUNTY	\$10.13	35%	\$527	\$21,080	1.4	\$46,800	\$1,170	\$14,040	\$351	8,141	33%	\$9.82	\$511	1.0
QUAY COUNTY	\$10.13	34%	\$527	\$21,080	1.4	\$45,200	\$1,130	\$13,560	\$339	986	26%	\$8.01	\$417	1.3
RIO ARRIBA COUNTY	\$10.90	34%	\$567	\$22,680	1.5	\$50,800	\$1,270	\$15,240	\$381	2,744	20%	\$10.32	\$536	1.1
ROOSEVELT COUNTY	\$10.13	45%	\$527	\$21,080	1.4	\$43,900	\$1,098	\$13,170	\$329	2,589	38%	\$7.60	\$395	1.3
SAN JUAN COUNTY	\$12.23	34%	\$636	\$25,440	1.6	\$56,200	\$1,405	\$16,860	\$422	9,458	24%	\$14.42	\$750	0.8
SAN MIGUEL COUNTY	\$11.25	34%	\$585	\$23,400	1.5	\$43,200	\$1,080	\$12,960	\$324	3,652	34%	\$7.02	\$365	1.6
SANDOVAL COUNTY *	\$15.60	31%	\$811	\$32,440	2.1	\$61,000	\$1,525	\$18,300	\$458	8,170	19%	\$12.30	\$639	1.3
SANTA FE COUNTY	\$18.73	34%	\$974	\$38,960	2.5	\$67,800	\$1,695	\$20,340	\$509	15,486	28%	\$11.23	\$584	1.7
SIERRA COUNTY	\$10.13	35%	\$527	\$21,080	1.4	\$36,300	\$908	\$10,890	\$272	1,179	21%	\$7.76	\$404	1.3
SOCORRO COUNTY	\$10.13	36%	\$527	\$21,080	1.4	\$44,000	\$1,100	\$13,200	\$330	1,617	26%	\$7.61	\$396	1.3

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NEW MEXICO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TAOS COUNTY	\$14.50	34%	\$754	\$30,160	1.9	\$44,800	\$1,120	\$13,440	\$336	3,136	26%	\$9.07	\$472	1.6
TORRANCE COUNTY *	\$15.60	31%	\$811	\$32,440	2.1	\$61,000	\$1,525	\$18,300	\$458	920	16%	\$7.90	\$411	2.0
UNION COUNTY	\$10.13	34%	\$527	\$21,080	1.4	\$42,000	\$1,050	\$12,600	\$315	425	28%	\$9.99	\$519	1.0
VALENCIA COUNTY *	\$15.60	31%	\$811	\$32,440	2.1	\$61,000	\$1,525	\$18,300	\$458	4,964	20%	\$8.04	\$418	1.9

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

New York

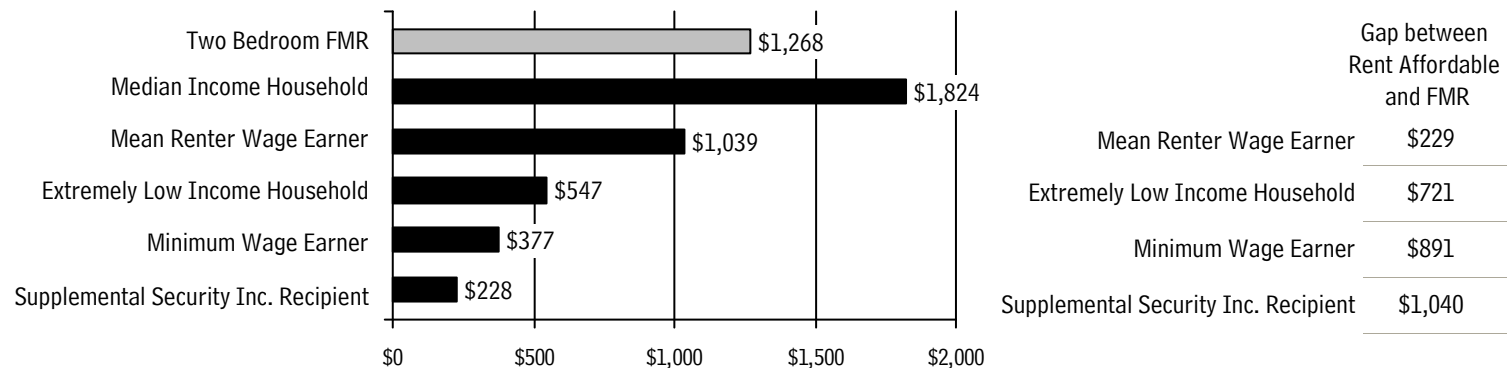
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,268. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,225 monthly or \$50,700 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.38

In New York, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 134 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New York, the estimated mean (average) wage for a renter is \$19.98. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NEW YORK	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NEW YORK	\$24.38	61%	\$1,268	\$50,700	3.4	\$72,965	\$1,824	\$21,890	\$547	3,159,491	44%	\$19.98	\$1,039	1.2
COMBINED NONMETRO AREAS	\$14.41	52%	\$750	\$29,982	2.0	\$56,396	\$1,410	\$16,919	\$423	171,022	28%	\$9.26	\$482	1.6
<u>METROPOLITAN AREAS</u>														
ALBANY-SCHENECTADY-TROY MSA	\$17.31	46%	\$900	\$36,000	2.4	\$77,000	\$1,925	\$23,100	\$578	111,051	33%	\$12.30	\$639	1.4
BINGHAMTON MSA	\$13.77	51%	\$716	\$28,640	1.9	\$61,000	\$1,525	\$18,300	\$458	30,721	31%	\$10.44	\$543	1.3
BUFFALO-NIAGARA FALLS MSA	\$13.96	37%	\$726	\$29,040	1.9	\$65,300	\$1,633	\$19,590	\$490	152,631	33%	\$9.92	\$516	1.4
ELMIRA MSA	\$15.12	52%	\$786	\$31,440	2.1	\$56,200	\$1,405	\$16,860	\$422	11,252	32%	\$8.94	\$465	1.7
GLENS FALLS MSA	\$15.87	52%	\$825	\$33,000	2.2	\$61,800	\$1,545	\$18,540	\$464	14,872	29%	\$10.12	\$526	1.6
ITHACA MSA	\$18.27	52%	\$950	\$38,000	2.5	\$72,800	\$1,820	\$21,840	\$546	17,201	45%	\$11.99	\$624	1.5
KINGSTON MSA	\$19.08	52%	\$992	\$39,680	2.6	\$72,900	\$1,823	\$21,870	\$547	21,678	31%	\$9.48	\$493	2.0
NASSAU-SUFFOLK HMFA	\$31.94	65%	\$1,661	\$66,440	4.4	\$106,100	\$2,653	\$31,830	\$796	155,758	17%	\$13.01	\$677	2.5
NEW YORK HMFA	\$26.98	66%	\$1,403	\$56,120	3.7	\$65,312	\$1,633	\$19,594	\$490	2,045,596	64%	\$29.66	\$1,542	0.9
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN MSA	\$22.23	54%	\$1,156	\$46,240	3.1	\$86,100	\$2,153	\$25,830	\$646	64,738	29%	\$10.84	\$564	2.0
ROCHESTER MSA	\$15.46	29%	\$804	\$32,160	2.1	\$67,800	\$1,695	\$20,340	\$509	121,324	30%	\$10.34	\$538	1.5
SYRACUSE MSA	\$14.73	38%	\$766	\$30,640	2.0	\$65,700	\$1,643	\$19,710	\$493	79,953	31%	\$10.55	\$549	1.4
UTICA-ROME MSA	\$14.31	52%	\$744	\$29,760	2.0	\$58,000	\$1,450	\$17,400	\$435	36,666	31%	\$8.83	\$459	1.6
WESTCHESTER COUNTY	\$30.02	61%	\$1,561	\$62,440	4.1	\$106,500	\$2,663	\$31,950	\$799	125,028	37%	\$16.56	\$861	1.8
<u>COUNTIES</u>														
ALBANY COUNTY	\$17.31	46%	\$900	\$36,000	2.4	\$77,000	\$1,925	\$23,100	\$578	49,018	40%	\$12.91	\$671	1.3
ALLEGANY COUNTY	\$13.15	52%	\$684	\$27,360	1.8	\$52,500	\$1,313	\$15,750	\$394	4,686	25%	\$7.86	\$409	1.7
BRONX COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$64,200	\$1,605	\$19,260	\$482	370,942	78%	\$17.24	\$896	1.6
BROOME COUNTY	\$13.77	51%	\$716	\$28,640	1.9	\$61,000	\$1,525	\$18,300	\$458	26,578	33%	\$9.94	\$517	1.4
CATTARAUGUS COUNTY	\$13.38	52%	\$696	\$27,840	1.8	\$52,300	\$1,308	\$15,690	\$392	8,658	27%	\$9.07	\$472	1.5
CAYUGA COUNTY	\$14.31	52%	\$744	\$29,760	2.0	\$61,200	\$1,530	\$18,360	\$459	9,015	28%	\$8.54	\$444	1.7
CHAUTAUQUA COUNTY	\$13.54	52%	\$704	\$28,160	1.9	\$53,400	\$1,335	\$16,020	\$401	16,363	30%	\$7.87	\$409	1.7
CHEMUNG COUNTY	\$15.12	52%	\$786	\$31,440	2.1	\$56,200	\$1,405	\$16,860	\$422	11,252	32%	\$8.94	\$465	1.7
CHENANGO COUNTY	\$13.48	52%	\$701	\$28,040	1.9	\$55,800	\$1,395	\$16,740	\$419	4,382	22%	\$10.82	\$562	1.2
CLINTON COUNTY	\$15.19	52%	\$790	\$31,600	2.1	\$62,500	\$1,563	\$18,750	\$469	8,746	29%	\$9.43	\$490	1.6
COLUMBIA COUNTY	\$16.58	51%	\$862	\$34,480	2.3	\$70,100	\$1,753	\$21,030	\$526	6,849	27%	\$9.86	\$513	1.7
CORTLAND COUNTY	\$14.71	52%	\$765	\$30,600	2.0	\$59,000	\$1,475	\$17,700	\$443	6,118	34%	\$9.69	\$504	1.5
DELAWARE COUNTY	\$13.63	52%	\$709	\$28,360	1.9	\$53,600	\$1,340	\$16,080	\$402	4,712	25%	\$10.75	\$559	1.3
DUTCHESS COUNTY	\$22.23	54%	\$1,156	\$46,240	3.1	\$86,100	\$2,153	\$25,830	\$646	29,247	28%	\$12.85	\$668	1.7
ERIE COUNTY	\$13.96	37%	\$726	\$29,040	1.9	\$65,300	\$1,633	\$19,590	\$490	127,480	33%	\$10.17	\$529	1.4
ESSEX COUNTY	\$14.31	52%	\$744	\$29,760	2.0	\$59,300	\$1,483	\$17,790	\$445	4,449	28%	\$10.77	\$560	1.3
FRANKLIN COUNTY	\$13.04	52%	\$678	\$27,120	1.8	\$51,400	\$1,285	\$15,420	\$386	5,097	27%	\$7.47	\$388	1.7
FULTON COUNTY	\$14.38	52%	\$748	\$29,920	2.0	\$50,800	\$1,270	\$15,240	\$381	6,371	28%	\$9.05	\$470	1.6
GENESEE COUNTY	\$15.65	52%	\$814	\$32,560	2.2	\$60,000	\$1,500	\$18,000	\$450	6,129	26%	\$8.34	\$434	1.9

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NEW YORK

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GREENE COUNTY	\$15.65	52%	\$814	\$32,560	2.2	\$58,200	\$1,455	\$17,460	\$437	4,783	26%	\$9.34	\$486	1.7
HAMILTON COUNTY	\$14.42	52%	\$750	\$30,000	2.0	\$59,000	\$1,475	\$17,700	\$443	353	15%	\$6.00	\$312	2.4
HERKIMER COUNTY	\$14.31	52%	\$744	\$29,760	2.0	\$58,000	\$1,450	\$17,400	\$435	7,220	28%	\$8.28	\$431	1.7
JEFFERSON COUNTY	\$14.92	52%	\$776	\$31,040	2.1	\$54,100	\$1,353	\$16,230	\$406	17,534	40%	\$10.77	\$560	1.4
KINGS COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$64,200	\$1,605	\$19,260	\$482	612,532	69%	\$14.67	\$763	1.8
LEWIS COUNTY	\$13.33	52%	\$693	\$27,720	1.8	\$50,500	\$1,263	\$15,150	\$379	2,646	24%	\$9.19	\$478	1.5
LIVINGSTON COUNTY	\$15.46	29%	\$804	\$32,160	2.1	\$67,800	\$1,695	\$20,340	\$509	5,334	24%	\$6.77	\$352	2.3
MADISON COUNTY	\$14.73	38%	\$766	\$30,640	2.0	\$65,700	\$1,643	\$19,710	\$493	6,148	24%	\$9.80	\$510	1.5
MONROE COUNTY	\$15.46	29%	\$804	\$32,160	2.1	\$67,800	\$1,695	\$20,340	\$509	93,750	33%	\$10.89	\$566	1.4
MONTGOMERY COUNTY	\$13.33	52%	\$693	\$27,720	1.8	\$56,000	\$1,400	\$16,800	\$420	5,903	30%	\$9.61	\$500	1.4
NASSAU COUNTY	\$31.94	65%	\$1,661	\$66,440	4.4	\$106,100	\$2,653	\$31,830	\$796	73,666	17%	\$12.71	\$661	2.5
NEW YORK COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$64,200	\$1,605	\$19,260	\$482	565,414	76%	\$39.96	\$2,078	0.7
NIAGARA COUNTY	\$13.96	37%	\$726	\$29,040	1.9	\$65,300	\$1,633	\$19,590	\$490	25,151	29%	\$8.29	\$431	1.7
ONEIDA COUNTY	\$14.31	52%	\$744	\$29,760	2.0	\$58,000	\$1,450	\$17,400	\$435	29,446	32%	\$8.91	\$463	1.6
ONONDAGA COUNTY	\$14.73	38%	\$766	\$30,640	2.0	\$65,700	\$1,643	\$19,710	\$493	61,585	34%	\$10.82	\$562	1.4
ONTARIO COUNTY	\$15.46	29%	\$804	\$32,160	2.1	\$67,800	\$1,695	\$20,340	\$509	10,277	25%	\$8.65	\$450	1.8
ORANGE COUNTY	\$22.23	54%	\$1,156	\$46,240	3.1	\$86,100	\$2,153	\$25,830	\$646	35,491	29%	\$9.06	\$471	2.5
ORLEANS COUNTY	\$15.46	29%	\$804	\$32,160	2.1	\$67,800	\$1,695	\$20,340	\$509	3,641	24%	\$8.07	\$420	1.9
OSWEGO COUNTY	\$14.73	38%	\$766	\$30,640	2.0	\$65,700	\$1,643	\$19,710	\$493	12,220	26%	\$8.78	\$457	1.7
OTSEGO COUNTY	\$14.10	52%	\$733	\$29,320	1.9	\$57,300	\$1,433	\$17,190	\$430	7,262	29%	\$8.73	\$454	1.6
PUTNAM COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$64,200	\$1,605	\$19,260	\$482	5,140	15%	\$10.74	\$559	2.5
QUEENS COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$64,200	\$1,605	\$19,260	\$482	417,832	54%	\$16.89	\$879	1.6
RENSSELAER COUNTY	\$17.31	46%	\$900	\$36,000	2.4	\$77,000	\$1,925	\$23,100	\$578	20,507	34%	\$11.39	\$592	1.5
RICHMOND COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$64,200	\$1,605	\$19,260	\$482	48,158	29%	\$9.59	\$499	2.8
ROCKLAND COUNTY	\$26.98	66%	\$1,403	\$56,120	3.7	\$101,700	\$2,543	\$30,510	\$763	25,578	27%	\$10.97	\$571	2.5
SARATOGA COUNTY	\$17.31	46%	\$900	\$36,000	2.4	\$77,000	\$1,925	\$23,100	\$578	21,226	25%	\$11.61	\$604	1.5
SCHENECTADY COUNTY	\$17.31	46%	\$900	\$36,000	2.4	\$77,000	\$1,925	\$23,100	\$578	17,505	30%	\$12.72	\$662	1.4
SCHOHARIE COUNTY	\$17.31	46%	\$900	\$36,000	2.4	\$77,000	\$1,925	\$23,100	\$578	2,795	23%	\$5.73	\$298	3.0
SCHUYLER COUNTY	\$14.52	52%	\$755	\$30,200	2.0	\$54,500	\$1,363	\$16,350	\$409	1,626	21%	\$8.33	\$433	1.7
SENECA COUNTY	\$15.35	52%	\$798	\$31,920	2.1	\$55,300	\$1,383	\$16,590	\$415	2,716	22%	\$9.05	\$471	1.7
ST. LAWRENCE COUNTY	\$13.35	52%	\$694	\$27,760	1.8	\$51,900	\$1,298	\$15,570	\$389	11,450	28%	\$8.60	\$447	1.6
STEBEN COUNTY	\$14.17	51%	\$737	\$29,480	2.0	\$54,400	\$1,360	\$16,320	\$408	10,606	27%	\$11.78	\$613	1.2
SUFFOLK COUNTY	\$31.94	65%	\$1,661	\$66,440	4.4	\$106,100	\$2,653	\$31,830	\$796	82,092	17%	\$13.32	\$692	2.4
SULLIVAN COUNTY	\$17.29	52%	\$899	\$35,960	2.4	\$60,700	\$1,518	\$18,210	\$455	9,107	31%	\$9.06	\$471	1.9
TIOGA COUNTY	\$13.77	51%	\$716	\$28,640	1.9	\$61,000	\$1,525	\$18,300	\$458	4,143	21%	\$13.57	\$706	1.0
TOMPKINS COUNTY	\$18.27	52%	\$950	\$38,000	2.5	\$72,800	\$1,820	\$21,840	\$546	17,201	45%	\$11.99	\$624	1.5
ULSTER COUNTY	\$19.08	52%	\$992	\$39,680	2.6	\$72,900	\$1,823	\$21,870	\$547	21,678	31%	\$9.48	\$493	2.0
WARREN COUNTY	\$15.87	52%	\$825	\$33,000	2.2	\$61,800	\$1,545	\$18,540	\$464	8,434	31%	\$10.33	\$537	1.5
WASHINGTON COUNTY	\$15.87	52%	\$825	\$33,000	2.2	\$61,800	\$1,545	\$18,540	\$464	6,438	26%	\$9.46	\$492	1.7
WAYNE COUNTY	\$15.46	29%	\$804	\$32,160	2.1	\$67,800	\$1,695	\$20,340	\$509	8,322	23%	\$8.31	\$432	1.9
WESTCHESTER COUNTY	\$30.02	61%	\$1,561	\$62,440	4.1	\$106,500	\$2,663	\$31,950	\$799	125,028	37%	\$16.56	\$861	1.8

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NEW YORK

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WYOMING COUNTY	\$13.77	51%	\$716	\$28,640	1.9	\$60,000	\$1,500	\$18,000	\$450	3,347	22%	\$8.30	\$432	1.7
YATES COUNTY	\$14.13	52%	\$735	\$29,400	1.9	\$58,100	\$1,453	\$17,430	\$436	2,114	23%	\$6.67	\$347	2.1

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

North Carolina

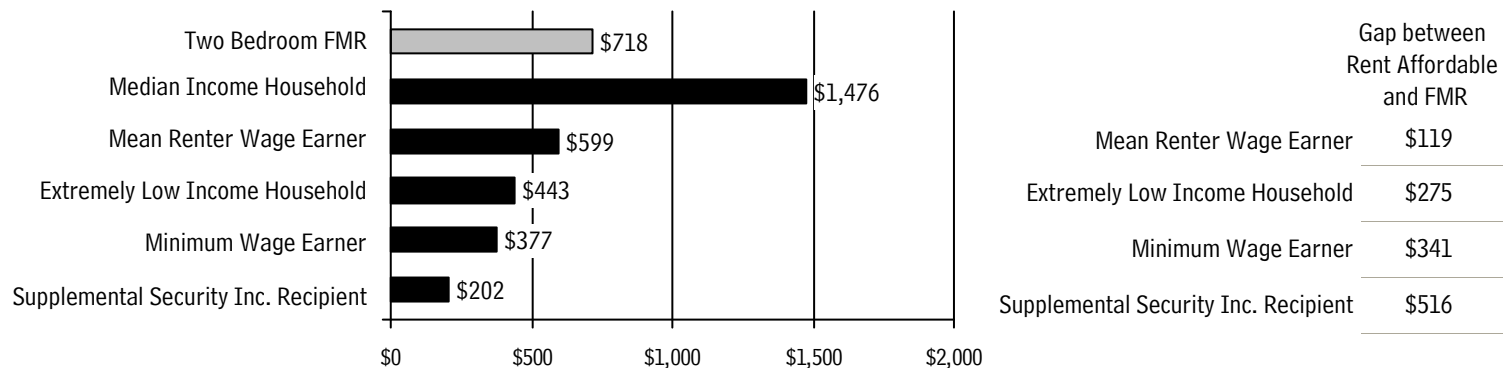
In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$718. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,395 monthly or \$28,735 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.81

In North Carolina, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 76 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Carolina, the estimated mean (average) wage for a renter is \$11.52. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NORTH CAROLINA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NORTH CAROLINA	\$13.81	30%	\$718	\$28,735	1.9	\$59,033	\$1,476	\$17,710	\$443	1,131,480	32%	\$11.52	\$599	1.2
COMBINED NONMETRO AREAS	\$12.26	42%	\$637	\$25,496	1.7	\$51,017	\$1,275	\$15,305	\$383	302,956	29%	\$9.01	\$469	1.4
<u>METROPOLITAN AREAS</u>														
ANSON COUNTY HMFA	\$11.46	54%	\$596	\$23,840	1.6	\$38,600	\$965	\$11,580	\$290	2,691	30%	\$8.42	\$438	1.4
ASHEVILLE HMFA	\$12.92	29%	\$672	\$26,880	1.8	\$57,600	\$1,440	\$17,280	\$432	42,831	29%	\$10.85	\$564	1.2
BURLINGTON MSA	\$14.54	35%	\$756	\$30,240	2.0	\$55,400	\$1,385	\$16,620	\$416	18,013	31%	\$9.97	\$518	1.5
CHARLOTTE-GASTONIA-CONCORD HMFA	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	182,529	33%	\$14.35	\$746	1.1
DURHAM-CHAPEL HILL HMFA	\$16.17	28%	\$841	\$33,640	2.2	\$67,800	\$1,695	\$20,340	\$509	70,794	40%	\$17.19	\$894	0.9
FAYETTEVILLE HMFA	\$13.27	35%	\$690	\$27,600	1.8	\$52,000	\$1,300	\$15,600	\$390	49,013	42%	\$11.21	\$583	1.2
GOLDSBORO MSA	\$11.79	35%	\$613	\$24,520	1.6	\$50,400	\$1,260	\$15,120	\$378	16,537	37%	\$9.30	\$484	1.3
GREENE COUNTY HMFA	\$11.46	52%	\$596	\$23,840	1.6	\$47,300	\$1,183	\$14,190	\$355	2,015	31%	\$7.46	\$388	1.5
GREENSBORO-HIGH POINT HMFA	\$13.10	21%	\$681	\$27,240	1.8	\$54,600	\$1,365	\$16,380	\$410	83,577	35%	\$11.17	\$581	1.2
GREENVILLE HMFA	\$12.52	35%	\$651	\$26,040	1.7	\$54,000	\$1,350	\$16,200	\$405	28,976	46%	\$8.09	\$421	1.5
HAYWOOD COUNTY HMFA	\$12.38	40%	\$644	\$25,760	1.7	\$54,100	\$1,353	\$16,230	\$406	6,055	24%	\$9.57	\$498	1.3
HICKORY-LENOIR-MORGANTON MSA	\$12.00	35%	\$624	\$24,960	1.7	\$52,600	\$1,315	\$15,780	\$395	35,172	26%	\$9.69	\$504	1.2
HOKE COUNTY HMFA	\$12.25	35%	\$637	\$25,480	1.7	\$50,800	\$1,270	\$15,240	\$381	3,199	24%	\$6.45	\$336	1.9
JACKSONVILLE MSA	\$12.10	35%	\$629	\$25,160	1.7	\$48,600	\$1,215	\$14,580	\$365	24,672	44%	\$9.33	\$485	1.3
PENDER COUNTY HMFA	\$12.15	35%	\$632	\$25,280	1.7	\$54,200	\$1,355	\$16,260	\$407	3,953	20%	\$7.57	\$394	1.6
PERSON COUNTY HMFA	\$12.19	38%	\$634	\$25,360	1.7	\$56,700	\$1,418	\$17,010	\$425	4,214	28%	\$8.93	\$464	1.4
RALEIGH-CARY MSA	\$16.67	22%	\$867	\$34,680	2.3	\$78,800	\$1,970	\$23,640	\$591	123,582	32%	\$11.86	\$617	1.4
ROCKINGHAM COUNTY HMFA	\$11.46	34%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	10,739	29%	\$10.11	\$526	1.1
ROCKY MOUNT MSA	\$11.46	18%	\$596	\$23,840	1.6	\$49,000	\$1,225	\$14,700	\$368	21,841	37%	\$10.59	\$551	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	1,687	18%	\$7.79	\$405	2.4
WILMINGTON HMFA	\$15.42	35%	\$802	\$32,080	2.1	\$60,000	\$1,500	\$18,000	\$450	42,157	33%	\$10.47	\$544	1.5
WINSTON-SALEM MSA	\$12.46	27%	\$648	\$25,920	1.7	\$61,200	\$1,530	\$18,360	\$459	54,277	29%	\$10.87	\$565	1.1

COUNTIES

ALAMANCE COUNTY	\$14.54	35%	\$756	\$30,240	2.0	\$55,400	\$1,385	\$16,620	\$416	18,013	31%	\$9.97	\$518	1.5
ALEXANDER COUNTY	\$12.00	35%	\$624	\$24,960	1.7	\$52,600	\$1,315	\$15,780	\$395	2,465	19%	\$7.71	\$401	1.6
ALLEGHANY COUNTY	\$11.46	49%	\$596	\$23,840	1.6	\$42,400	\$1,060	\$12,720	\$318	1,184	25%	\$6.45	\$336	1.8
ANSON COUNTY	\$11.46	54%	\$596	\$23,840	1.6	\$38,600	\$965	\$11,580	\$290	2,691	30%	\$8.42	\$438	1.4
ASHE COUNTY	\$11.46	59%	\$596	\$23,840	1.6	\$48,000	\$1,200	\$14,400	\$360	2,400	21%	\$8.27	\$430	1.4
AVERY COUNTY	\$12.67	35%	\$659	\$26,360	1.7	\$49,400	\$1,235	\$14,820	\$371	2,065	29%	\$9.87	\$513	1.3
BEAUFORT COUNTY	\$11.46	42%	\$596	\$23,840	1.6	\$52,700	\$1,318	\$15,810	\$395	4,898	25%	\$7.66	\$398	1.5
BERTIE COUNTY	\$11.46	46%	\$596	\$23,840	1.6	\$41,900	\$1,048	\$12,570	\$314	2,036	26%	\$7.35	\$382	1.6
BLADEN COUNTY	\$11.46	69%	\$596	\$23,840	1.6	\$43,500	\$1,088	\$13,050	\$326	3,980	31%	\$7.66	\$398	1.5
BRUNSWICK COUNTY	\$15.42	35%	\$802	\$32,080	2.1	\$60,000	\$1,500	\$18,000	\$450	10,501	24%	\$10.48	\$545	1.5
BUNCOMBE COUNTY	\$12.92	29%	\$672	\$26,880	1.8	\$57,600	\$1,440	\$17,280	\$432	30,929	32%	\$11.14	\$580	1.2

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NORTH CAROLINA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BURKE COUNTY	\$12.00	35%	\$624	\$24,960	1.7	\$52,600	\$1,315	\$15,780	\$395	8,874	26%	\$8.91	\$463	1.3
CABARRUS COUNTY	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	16,259	26%	\$9.89	\$514	1.6
CALDWELL COUNTY	\$12.00	35%	\$624	\$24,960	1.7	\$52,600	\$1,315	\$15,780	\$395	7,687	25%	\$8.21	\$427	1.5
CAMDEN COUNTY	\$12.85	35%	\$668	\$26,720	1.8	\$74,200	\$1,855	\$22,260	\$557	652	19%	\$8.56	\$445	1.5
CARTERET COUNTY	\$12.40	35%	\$645	\$25,800	1.7	\$59,800	\$1,495	\$17,940	\$449	6,868	25%	\$7.81	\$406	1.6
CASWELL COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$45,700	\$1,143	\$13,710	\$343	2,122	24%	\$7.67	\$399	1.5
CATAWBA COUNTY	\$12.00	35%	\$624	\$24,960	1.7	\$52,600	\$1,315	\$15,780	\$395	16,146	27%	\$10.58	\$550	1.1
CHATHAM COUNTY	\$16.17	28%	\$841	\$33,640	2.2	\$67,800	\$1,695	\$20,340	\$509	4,984	22%	\$7.59	\$395	2.1
CHEROKEE COUNTY	\$11.46	73%	\$596	\$23,840	1.6	\$46,100	\$1,153	\$13,830	\$346	2,031	18%	\$9.53	\$496	1.2
CHOWAN COUNTY	\$12.85	35%	\$668	\$26,720	1.8	\$49,200	\$1,230	\$14,760	\$369	1,707	30%	\$8.19	\$426	1.6
CLAY COUNTY	\$11.46	40%	\$596	\$23,840	1.6	\$41,600	\$1,040	\$12,480	\$312	817	18%	\$9.74	\$506	1.2
CLEVELAND COUNTY	\$13.35	59%	\$694	\$27,760	1.8	\$50,100	\$1,253	\$15,030	\$376	11,483	30%	\$10.28	\$535	1.3
COLUMBUS COUNTY	\$11.46	54%	\$596	\$23,840	1.6	\$45,500	\$1,138	\$13,650	\$341	6,099	29%	\$6.99	\$363	1.6
CRAVEN COUNTY	\$12.35	35%	\$642	\$25,680	1.7	\$57,200	\$1,430	\$17,160	\$429	14,431	36%	\$10.02	\$521	1.2
CUMBERLAND COUNTY	\$13.27	35%	\$690	\$27,600	1.8	\$52,000	\$1,300	\$15,600	\$390	49,013	42%	\$11.21	\$583	1.2
CURRITUCK COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	1,687	18%	\$7.79	\$405	2.4
DARE COUNTY	\$15.69	35%	\$816	\$32,640	2.2	\$69,600	\$1,740	\$20,880	\$522	4,537	29%	\$9.08	\$472	1.7
DAVIDSON COUNTY	\$11.71	35%	\$609	\$24,360	1.6	\$55,900	\$1,398	\$16,770	\$419	16,635	27%	\$9.16	\$476	1.3
DAVIE COUNTY	\$12.46	27%	\$648	\$25,920	1.7	\$61,200	\$1,530	\$18,360	\$459	2,483	16%	\$8.11	\$422	1.5
DUPLIN COUNTY	\$11.46	62%	\$596	\$23,840	1.6	\$43,500	\$1,088	\$13,050	\$326	5,110	29%	\$8.86	\$461	1.3
DURHAM COUNTY	\$16.17	28%	\$841	\$33,640	2.2	\$67,800	\$1,695	\$20,340	\$509	45,580	44%	\$19.52	\$1,015	0.8
EDGEcombe COUNTY	\$11.46	18%	\$596	\$23,840	1.6	\$49,000	\$1,225	\$14,700	\$368	8,694	40%	\$9.48	\$493	1.2
FORSYTH COUNTY	\$12.46	27%	\$648	\$25,920	1.7	\$61,200	\$1,530	\$18,360	\$459	45,120	33%	\$11.29	\$587	1.1
FRANKLIN COUNTY	\$16.67	22%	\$867	\$34,680	2.3	\$78,800	\$1,970	\$23,640	\$591	4,797	23%	\$9.99	\$519	1.7
GASTON COUNTY	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	23,306	30%	\$9.82	\$511	1.6
GATES COUNTY	\$12.85	35%	\$668	\$26,720	1.8	\$59,600	\$1,490	\$17,880	\$447	750	19%	\$6.46	\$336	2.0
GRAHAM COUNTY	\$11.46	40%	\$596	\$23,840	1.6	\$33,900	\$848	\$10,170	\$254	869	23%	\$7.45	\$387	1.5
GRANVILLE COUNTY	\$12.52	35%	\$651	\$26,040	1.7	\$59,400	\$1,485	\$17,820	\$446	4,799	25%	\$9.37	\$487	1.3
GREENE COUNTY	\$11.46	52%	\$596	\$23,840	1.6	\$47,300	\$1,183	\$14,190	\$355	2,015	31%	\$7.46	\$388	1.5
GUILFORD COUNTY	\$13.10	21%	\$681	\$27,240	1.8	\$54,600	\$1,365	\$16,380	\$410	68,849	37%	\$11.59	\$603	1.1
HALIFAX COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$41,400	\$1,035	\$12,420	\$311	7,467	35%	\$7.64	\$397	1.5
HARNETT COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$55,000	\$1,375	\$16,500	\$413	12,431	32%	\$8.33	\$433	1.4
HAYWOOD COUNTY	\$12.38	40%	\$644	\$25,760	1.7	\$54,100	\$1,353	\$16,230	\$406	6,055	24%	\$9.57	\$498	1.3
HENDERSON COUNTY	\$12.92	29%	\$672	\$26,880	1.8	\$57,600	\$1,440	\$17,280	\$432	9,873	23%	\$10.28	\$534	1.3
HERTFORD COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$40,600	\$1,015	\$12,180	\$305	2,930	34%	\$8.90	\$463	1.3
HOKE COUNTY	\$12.25	35%	\$637	\$25,480	1.7	\$50,800	\$1,270	\$15,240	\$381	3,199	24%	\$6.45	\$336	1.9
HYDE COUNTY	\$12.85	35%	\$668	\$26,720	1.8	\$49,600	\$1,240	\$14,880	\$372	377	21%	\$9.01	\$469	1.4
IREDELL COUNTY	\$13.69	35%	\$712	\$28,480	1.9	\$60,900	\$1,523	\$18,270	\$457	14,793	26%	\$11.29	\$587	1.2
JACKSON COUNTY	\$12.04	49%	\$626	\$25,040	1.7	\$51,000	\$1,275	\$15,300	\$383	5,373	35%	\$7.90	\$411	1.5
JOHNSTON COUNTY	\$16.67	22%	\$867	\$34,680	2.3	\$78,800	\$1,970	\$23,640	\$591	15,096	27%	\$9.13	\$475	1.8
JONES COUNTY	\$12.31	35%	\$640	\$25,600	1.7	\$46,300	\$1,158	\$13,890	\$347	1,146	29%	\$7.69	\$400	1.6

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NORTH CAROLINA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LEE COUNTY	\$12.73	35%	\$662	\$26,480	1.8	\$53,900	\$1,348	\$16,170	\$404	5,940	28%	\$10.37	\$539	1.2
LENOIR COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$44,400	\$1,110	\$13,320	\$333	9,754	39%	\$8.64	\$450	1.3
LINCOLN COUNTY	\$12.10	35%	\$629	\$25,160	1.7	\$57,400	\$1,435	\$17,220	\$431	6,683	24%	\$7.95	\$413	1.5
MACON COUNTY	\$11.98	35%	\$623	\$24,920	1.7	\$49,600	\$1,240	\$14,880	\$372	3,250	22%	\$10.66	\$554	1.1
MADISON COUNTY	\$12.92	29%	\$672	\$26,880	1.8	\$57,600	\$1,440	\$17,280	\$432	2,029	25%	\$7.22	\$376	1.8
MARTIN COUNTY	\$11.46	53%	\$596	\$23,840	1.6	\$42,300	\$1,058	\$12,690	\$317	3,053	31%	\$7.68	\$399	1.5
MCDOWELL COUNTY	\$12.50	59%	\$650	\$26,000	1.7	\$49,200	\$1,230	\$14,760	\$369	4,376	26%	\$9.01	\$469	1.4
MECKLENBURG COUNTY	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	130,523	37%	\$15.80	\$822	1.0
MITCHELL COUNTY	\$12.67	35%	\$659	\$26,360	1.7	\$44,700	\$1,118	\$13,410	\$335	1,632	25%	\$6.68	\$347	1.9
MONTGOMERY COUNTY	\$11.46	48%	\$596	\$23,840	1.6	\$45,200	\$1,130	\$13,560	\$339	2,378	25%	\$8.29	\$431	1.4
MOORE COUNTY	\$13.08	35%	\$680	\$27,200	1.8	\$62,100	\$1,553	\$18,630	\$466	7,508	23%	\$9.31	\$484	1.4
NASH COUNTY	\$11.46	18%	\$596	\$23,840	1.6	\$49,000	\$1,225	\$14,700	\$368	13,147	36%	\$11.06	\$575	1.0
NEW HANOVER COUNTY	\$15.42	35%	\$802	\$32,080	2.1	\$60,000	\$1,500	\$18,000	\$450	31,656	39%	\$10.46	\$544	1.5
NORTHAMPTON COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$40,400	\$1,010	\$12,120	\$303	2,078	26%	\$7.68	\$399	1.5
ONSLow COUNTY	\$12.10	35%	\$629	\$25,160	1.7	\$48,600	\$1,215	\$14,580	\$365	24,672	44%	\$9.33	\$485	1.3
ORANGE COUNTY	\$16.17	28%	\$841	\$33,640	2.2	\$67,800	\$1,695	\$20,340	\$509	20,230	40%	\$8.74	\$455	1.9
PAMLICO COUNTY	\$11.46	42%	\$596	\$23,840	1.6	\$46,800	\$1,170	\$14,040	\$351	1,093	20%	\$8.76	\$456	1.3
PASQUOTANK COUNTY	\$12.69	35%	\$660	\$26,400	1.8	\$56,600	\$1,415	\$16,980	\$425	5,002	35%	\$7.92	\$412	1.6
PENDER COUNTY	\$12.15	35%	\$632	\$25,280	1.7	\$54,200	\$1,355	\$16,260	\$407	3,953	20%	\$7.57	\$394	1.6
PERQUIMANS COUNTY	\$12.85	35%	\$668	\$26,720	1.8	\$48,600	\$1,215	\$14,580	\$365	1,301	25%	\$4.59	\$239	2.8
PERSON COUNTY	\$12.19	38%	\$634	\$25,360	1.7	\$56,700	\$1,418	\$17,010	\$425	4,214	28%	\$8.93	\$464	1.4
PITT COUNTY	\$12.52	35%	\$651	\$26,040	1.7	\$54,000	\$1,350	\$16,200	\$405	28,976	46%	\$8.09	\$421	1.5
POLK COUNTY	\$12.87	59%	\$669	\$26,760	1.8	\$49,500	\$1,238	\$14,850	\$371	1,766	21%	\$10.58	\$550	1.2
RANDOLPH COUNTY	\$13.10	21%	\$681	\$27,240	1.8	\$54,600	\$1,365	\$16,380	\$410	14,728	27%	\$8.66	\$450	1.5
RICHMOND COUNTY	\$11.46	46%	\$596	\$23,840	1.6	\$37,700	\$943	\$11,310	\$283	5,431	30%	\$9.20	\$478	1.2
ROBESON COUNTY	\$11.46	42%	\$596	\$23,840	1.6	\$36,800	\$920	\$11,040	\$276	14,003	32%	\$8.16	\$424	1.4
ROCKINGHAM COUNTY	\$11.46	34%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	10,739	29%	\$10.11	\$526	1.1
ROWAN COUNTY	\$12.88	40%	\$670	\$26,800	1.8	\$56,200	\$1,405	\$16,860	\$422	14,363	27%	\$10.66	\$554	1.2
RUTHERFORD COUNTY	\$12.54	59%	\$652	\$26,080	1.7	\$46,300	\$1,158	\$13,890	\$347	7,532	29%	\$8.32	\$433	1.5
SAMPSON COUNTY	\$11.46	63%	\$596	\$23,840	1.6	\$46,400	\$1,160	\$13,920	\$348	6,935	31%	\$8.43	\$438	1.4
SCOTLAND COUNTY	\$11.85	35%	\$616	\$24,640	1.6	\$40,700	\$1,018	\$12,210	\$305	4,677	35%	\$7.24	\$376	1.6
STANLY COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$57,900	\$1,448	\$17,370	\$434	5,557	24%	\$9.23	\$480	1.3
STOKES COUNTY	\$12.46	27%	\$648	\$25,920	1.7	\$61,200	\$1,530	\$18,360	\$459	3,409	19%	\$7.53	\$391	1.7
SURRY COUNTY	\$11.46	50%	\$596	\$23,840	1.6	\$48,300	\$1,208	\$14,490	\$362	7,221	25%	\$8.05	\$419	1.4
SWAIN COUNTY	\$11.46	40%	\$596	\$23,840	1.6	\$51,200	\$1,280	\$15,360	\$384	1,316	23%	\$9.00	\$468	1.3
TRANSYLVANIA COUNTY	\$14.65	73%	\$762	\$30,480	2.0	\$55,400	\$1,385	\$16,620	\$416	2,993	24%	\$7.93	\$412	1.8
TYRRELL COUNTY	\$12.85	35%	\$668	\$26,720	1.8	\$30,300	\$758	\$9,090	\$227	394	23%	\$10.48	\$545	1.2
UNION COUNTY	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	12,441	20%	\$9.20	\$479	1.7
VANCE COUNTY	\$11.46	37%	\$596	\$23,840	1.6	\$42,000	\$1,050	\$12,600	\$315	5,326	33%	\$8.42	\$438	1.4
WAKE COUNTY	\$16.67	22%	\$867	\$34,680	2.3	\$78,800	\$1,970	\$23,640	\$591	103,689	33%	\$12.16	\$632	1.4
WARREN COUNTY	\$11.52	35%	\$599	\$23,960	1.6	\$39,000	\$975	\$11,700	\$293	1,612	21%	\$7.30	\$380	1.6

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

NORTH CAROLINA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WASHINGTON COUNTY	\$12.10	35%	\$629	\$25,160	1.7	\$46,800	\$1,170	\$14,040	\$351	1,473	30%	\$3.57	\$186	3.4
WATAUGA COUNTY	\$14.40	35%	\$749	\$29,960	2.0	\$58,100	\$1,453	\$17,430	\$436	8,048	44%	\$6.84	\$356	2.1
WAYNE COUNTY	\$11.79	35%	\$613	\$24,520	1.6	\$50,400	\$1,260	\$15,120	\$378	16,537	37%	\$9.30	\$484	1.3
WILKES COUNTY	\$11.46	46%	\$596	\$23,840	1.6	\$46,600	\$1,165	\$13,980	\$350	6,726	25%	\$8.19	\$426	1.4
WILSON COUNTY	\$12.92	35%	\$672	\$26,880	1.8	\$50,400	\$1,260	\$15,120	\$378	11,945	39%	\$11.20	\$583	1.2
YADKIN COUNTY	\$12.46	27%	\$648	\$25,920	1.7	\$61,200	\$1,530	\$18,360	\$459	3,265	22%	\$7.35	\$382	1.7
YANCEY COUNTY	\$11.46	51%	\$596	\$23,840	1.6	\$41,400	\$1,035	\$12,420	\$311	1,600	22%	\$8.20	\$427	1.4

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North Dakota

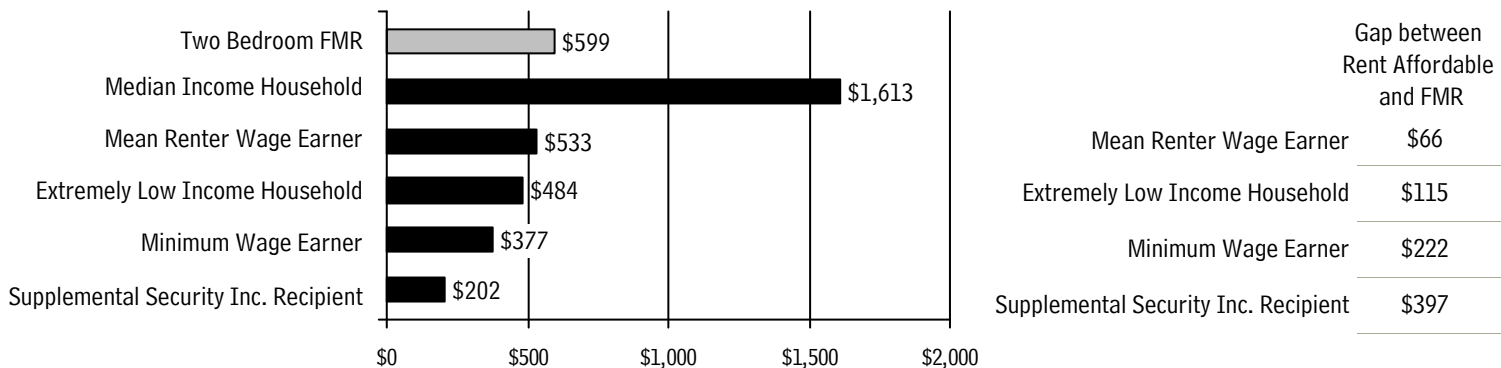
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$599. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,996 monthly or \$23,957 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.52

In North Dakota, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 64 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Dakota, the estimated mean (average) wage for a renter is \$10.25. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



NORTH DAKOTA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
NORTH DAKOTA	\$11.52	37%	\$599	\$23,957	1.6	\$64,512	\$1,613	\$19,353	\$484	93,717	34%	\$10.25	\$533	1.1
COMBINED NONMETRO AREAS	\$11.10	45%	\$577	\$23,090	1.5	\$58,947	\$1,474	\$17,684	\$442	40,704	28%	\$10.72	\$558	1.0
<u>METROPOLITAN AREAS</u>														
BISMARCK MSA	\$11.40	32%	\$593	\$23,720	1.6	\$76,700	\$1,918	\$23,010	\$575	11,765	28%	\$9.10	\$473	1.3
FARGO MSA	\$11.77	32%	\$612	\$24,480	1.6	\$69,400	\$1,735	\$20,820	\$521	28,363	46%	\$10.62	\$552	1.1
GRAND FORKS MSA	\$12.38	33%	\$644	\$25,760	1.7	\$63,800	\$1,595	\$19,140	\$479	12,885	48%	\$9.19	\$478	1.3
<u>COUNTIES</u>														
ADAMS COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$53,500	\$1,338	\$16,050	\$401	311	31%	\$9.14	\$475	1.1
BARNES COUNTY	\$10.48	49%	\$545	\$21,800	1.4	\$58,500	\$1,463	\$17,550	\$439	1,604	32%	\$9.88	\$514	1.1
BENSON COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$40,900	\$1,023	\$12,270	\$307	900	38%	\$8.47	\$441	1.2
BILLINGS COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$62,900	\$1,573	\$18,870	\$472	60	16%	\$12.76	\$664	0.8
BOTTINEAU COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$59,800	\$1,495	\$17,940	\$449	573	20%	\$8.65	\$450	1.3
BOWMAN COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$63,600	\$1,590	\$19,080	\$477	297	23%	\$9.62	\$500	1.1
BURKE COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$63,600	\$1,590	\$19,080	\$477	179	18%	\$10.40	\$541	1.0
BURLEIGH COUNTY	\$11.40	32%	\$593	\$23,720	1.6	\$76,700	\$1,918	\$23,010	\$575	9,426	30%	\$9.25	\$481	1.2
CASS COUNTY	\$11.77	32%	\$612	\$24,480	1.6	\$69,400	\$1,735	\$20,820	\$521	28,363	46%	\$10.62	\$552	1.1
CAVALIER COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$60,900	\$1,523	\$18,270	\$457	299	17%	\$9.20	\$478	1.1
DICKEY COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$55,200	\$1,380	\$16,560	\$414	634	29%	\$6.65	\$346	1.6
DIVIDE COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$68,900	\$1,723	\$20,670	\$517	160	18%	\$6.61	\$344	1.6
DUNN COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$64,800	\$1,620	\$19,440	\$486	195	15%	\$14.29	\$743	0.7
EDDY COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$52,300	\$1,308	\$15,690	\$392	216	21%	\$8.31	\$432	1.3
EMMONS COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$44,700	\$1,118	\$13,410	\$335	334	20%	\$12.20	\$634	0.9
FOSTER COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$53,600	\$1,340	\$16,080	\$402	390	24%	\$9.53	\$496	1.1
GOLDEN VALLEY COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$44,300	\$1,108	\$13,290	\$332	164	22%	\$7.47	\$389	1.4
GRAND FORKS COUNTY	\$12.38	33%	\$644	\$25,760	1.7	\$63,800	\$1,595	\$19,140	\$479	12,885	48%	\$9.19	\$478	1.3
GRANT COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$48,400	\$1,210	\$14,520	\$363	249	21%	\$9.79	\$509	1.1
GRIGGS COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$53,800	\$1,345	\$16,140	\$404	293	25%	\$13.07	\$679	0.8
HETTINGER COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$53,400	\$1,335	\$16,020	\$401	205	17%	\$13.25	\$689	0.8
KIDDER COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$51,500	\$1,288	\$15,450	\$386	258	23%	\$6.94	\$361	1.6
LaMOURE COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$56,100	\$1,403	\$16,830	\$421	325	17%	\$11.60	\$603	0.9
LOGAN COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$56,600	\$1,415	\$16,980	\$425	145	18%	\$9.07	\$472	1.2
McHENRY COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$57,700	\$1,443	\$17,310	\$433	619	24%	\$8.85	\$460	1.2
McINTOSH COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$51,100	\$1,278	\$15,330	\$383	211	17%	\$7.09	\$369	1.5
McKENZIE COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$55,500	\$1,388	\$16,650	\$416	722	31%	\$16.33	\$849	0.6
McLEAN COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$62,700	\$1,568	\$18,810	\$470	860	22%	\$12.83	\$667	0.8
MERCER COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$69,500	\$1,738	\$20,850	\$521	674	19%	\$13.70	\$712	0.8
MORTON COUNTY	\$11.40	32%	\$593	\$23,720	1.6	\$76,700	\$1,918	\$23,010	\$575	2,339	22%	\$8.29	\$431	1.4

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NORTH DAKOTA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MOUNTRAIL COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$55,900	\$1,398	\$16,770	\$419	625	24%	\$10.24	\$533	1.1
NELSON COUNTY	\$12.00	32%	\$624	\$24,960	1.7	\$54,300	\$1,358	\$16,290	\$407	265	18%	\$6.77	\$352	1.8
OLIVER COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$69,800	\$1,745	\$20,940	\$524	108	15%	\$20.61	\$1,072	0.5
PEMBINA COUNTY	\$12.00	32%	\$624	\$24,960	1.7	\$61,500	\$1,538	\$18,450	\$461	722	21%	\$10.92	\$568	1.1
PIERCE COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$55,700	\$1,393	\$16,710	\$418	483	28%	\$7.39	\$384	1.5
RAMSEY COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$57,600	\$1,440	\$17,280	\$432	1,655	34%	\$8.02	\$417	1.3
RANSOM COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$60,500	\$1,513	\$18,150	\$454	693	28%	\$8.65	\$450	1.2
RENVILLE COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$59,300	\$1,483	\$17,790	\$445	289	27%	\$12.69	\$660	0.9
RICHLAND COUNTY	\$10.77	32%	\$560	\$22,400	1.5	\$64,800	\$1,620	\$19,440	\$486	2,092	31%	\$9.52	\$495	1.1
ROLETTE COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$43,700	\$1,093	\$13,110	\$328	1,376	30%	\$6.76	\$352	1.6
SARGENT COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$60,500	\$1,513	\$18,150	\$454	413	23%	\$12.51	\$651	0.8
SHERIDAN COUNTY	\$10.87	32%	\$565	\$22,600	1.5	\$43,100	\$1,078	\$12,930	\$323	120	17%	\$5.32	\$277	2.0
SIOUX COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$33,200	\$830	\$9,960	\$249	550	54%	\$6.34	\$330	1.7
SLOPE COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$56,500	\$1,413	\$16,950	\$424	72	22%	\$20.18	\$1,049	0.5
STARK COUNTY	\$10.48	48%	\$545	\$21,800	1.4	\$61,300	\$1,533	\$18,390	\$460	2,698	28%	\$8.97	\$466	1.2
STEELE COUNTY	\$12.00	32%	\$624	\$24,960	1.7	\$63,700	\$1,593	\$19,110	\$478	187	22%	\$10.77	\$560	1.1
STUTSMAN COUNTY	\$10.48	46%	\$545	\$21,800	1.4	\$61,500	\$1,538	\$18,450	\$461	2,941	34%	\$9.15	\$476	1.1
TOWNER COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$51,000	\$1,275	\$15,300	\$383	307	27%	\$12.87	\$669	0.8
TRAILL COUNTY	\$12.00	32%	\$624	\$24,960	1.7	\$62,300	\$1,558	\$18,690	\$467	812	24%	\$10.22	\$531	1.2
WALSH COUNTY	\$12.00	32%	\$624	\$24,960	1.7	\$58,100	\$1,453	\$17,430	\$436	1,198	25%	\$10.37	\$539	1.2
WARD COUNTY	\$12.42	58%	\$646	\$25,840	1.7	\$60,500	\$1,513	\$18,150	\$454	8,992	38%	\$10.74	\$559	1.2
WELLS COUNTY	\$10.48	47%	\$545	\$21,800	1.4	\$52,100	\$1,303	\$15,630	\$391	476	22%	\$6.56	\$341	1.6
WILLIAMS COUNTY	\$10.48	52%	\$545	\$21,800	1.4	\$68,500	\$1,713	\$20,550	\$514	2,753	31%	\$16.04	\$834	0.7

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Ohio

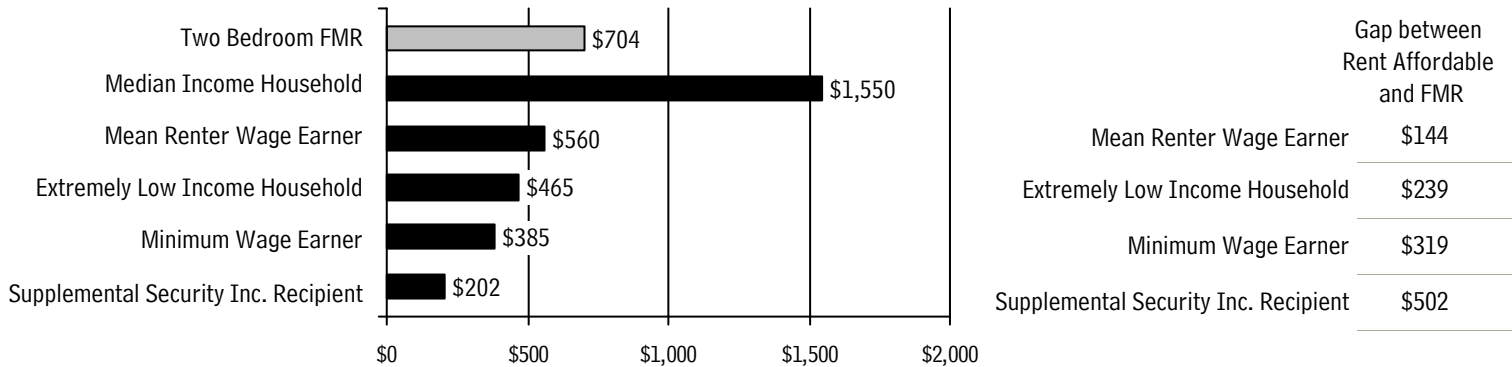
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$704. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,346 monthly or \$28,150 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.53

In Ohio, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$10.76. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



OHIO	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
OHIO	\$13.53	31%	\$704	\$28,150	1.8	\$61,984	\$1,550	\$18,595	\$465	1,381,079	31%	\$10.76	\$560	1.3
COMBINED NONMETRO AREAS	\$11.96	37%	\$622	\$24,887	1.6	\$54,619	\$1,365	\$16,386	\$410	219,302	26%	\$9.03	\$470	1.3
<u>METROPOLITAN AREAS</u>														
AKRON MSA	\$14.33	28%	\$745	\$29,800	1.9	\$65,600	\$1,640	\$19,680	\$492	84,715	30%	\$10.57	\$550	1.4
BROWN COUNTY HMFA	\$11.92	36%	\$620	\$24,800	1.6	\$56,300	\$1,408	\$16,890	\$422	3,471	21%	\$8.06	\$419	1.5
CANTON-MASSILLON MSA	\$12.08	25%	\$628	\$25,120	1.6	\$58,100	\$1,453	\$17,430	\$436	45,737	28%	\$8.94	\$465	1.4
CINCINNATI-MIDDLETON HMFA	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	195,431	32%	\$11.78	\$612	1.2
CLEVELAND-ELYRIA-MENTOR MSA	\$13.85	27%	\$720	\$28,800	1.9	\$62,800	\$1,570	\$18,840	\$471	268,309	32%	\$11.47	\$597	1.2
COLUMBUS HMFA	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	236,651	35%	\$12.32	\$641	1.2
DAYTON HMFA	\$13.73	32%	\$714	\$28,560	1.9	\$62,400	\$1,560	\$18,720	\$468	110,114	34%	\$10.93	\$568	1.3
HUNTINGTON-ASHLAND MSA	\$11.46	38%	\$596	\$23,840	1.5	\$49,600	\$1,240	\$14,880	\$372	6,544	27%	\$7.87	\$409	1.5
LIMA MSA	\$11.79	34%	\$613	\$24,520	1.6	\$58,000	\$1,450	\$17,400	\$435	11,979	29%	\$8.90	\$463	1.3
MANSFIELD MSA	\$11.90	33%	\$619	\$24,760	1.6	\$56,400	\$1,410	\$16,920	\$423	14,104	28%	\$8.66	\$450	1.4
PARKERSBURG-MARIETTA-VIENNA MSA	\$11.46	38%	\$596	\$23,840	1.5	\$52,500	\$1,313	\$15,750	\$394	6,372	25%	\$9.59	\$499	1.2
PREBLE COUNTY HMFA	\$12.83	34%	\$667	\$26,680	1.7	\$59,300	\$1,483	\$17,790	\$445	3,482	21%	\$9.74	\$506	1.3
SANDUSKY MSA	\$13.06	34%	\$679	\$27,160	1.8	\$63,300	\$1,583	\$18,990	\$475	8,550	27%	\$8.12	\$422	1.6
SPRINGFIELD MSA	\$12.69	34%	\$660	\$26,400	1.7	\$56,100	\$1,403	\$16,830	\$421	15,959	29%	\$8.59	\$447	1.5
STUEBENVILLE-WEIRTON MSA	\$11.46	45%	\$596	\$23,840	1.5	\$51,000	\$1,275	\$15,300	\$383	7,999	27%	\$9.78	\$509	1.2
TOLEDO MSA	\$12.44	26%	\$647	\$25,880	1.7	\$61,700	\$1,543	\$18,510	\$463	80,961	31%	\$9.62	\$500	1.3
UNION COUNTY HMFA	\$14.87	28%	\$773	\$30,920	2.0	\$81,400	\$2,035	\$24,420	\$611	3,737	22%	\$13.72	\$713	1.1
WHEELING MSA	\$11.46	45%	\$596	\$23,840	1.5	\$50,400	\$1,260	\$15,120	\$378	7,460	26%	\$8.30	\$432	1.4
YOUNGSTOWN-WARREN-BOARDMAN HMFA	\$12.06	33%	\$627	\$25,080	1.6	\$54,900	\$1,373	\$16,470	\$412	50,202	27%	\$8.24	\$429	1.5
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.46	60%	\$596	\$23,840	1.5	\$43,300	\$1,083	\$12,990	\$325	2,794	27%	\$7.39	\$384	1.6
ALLEN COUNTY	\$11.79	34%	\$613	\$24,520	1.6	\$58,000	\$1,450	\$17,400	\$435	11,979	29%	\$8.90	\$463	1.3
ASHLAND COUNTY	\$12.54	34%	\$652	\$26,080	1.7	\$58,500	\$1,463	\$17,550	\$439	4,186	21%	\$7.73	\$402	1.6
ASHTABULA COUNTY	\$12.44	32%	\$647	\$25,880	1.7	\$52,200	\$1,305	\$15,660	\$392	10,782	28%	\$8.41	\$437	1.5
ATHENS COUNTY	\$11.50	34%	\$598	\$23,920	1.6	\$49,900	\$1,248	\$14,970	\$374	9,228	42%	\$6.59	\$343	1.7
AUGLAIZE COUNTY	\$11.87	34%	\$617	\$24,680	1.6	\$64,000	\$1,600	\$19,200	\$480	3,984	22%	\$10.15	\$528	1.2
BELMONT COUNTY	\$11.46	45%	\$596	\$23,840	1.5	\$50,400	\$1,260	\$15,120	\$378	7,460	26%	\$8.30	\$432	1.4
BROWN COUNTY	\$11.92	36%	\$620	\$24,800	1.6	\$56,300	\$1,408	\$16,890	\$422	3,471	21%	\$8.06	\$419	1.5
BUTLER COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	38,195	29%	\$10.14	\$527	1.4
CARROLL COUNTY	\$12.08	25%	\$628	\$25,120	1.6	\$58,100	\$1,453	\$17,430	\$436	2,066	18%	\$7.89	\$410	1.5
CHAMPAIGN COUNTY	\$12.35	34%	\$642	\$25,680	1.7	\$60,500	\$1,513	\$18,150	\$454	3,821	25%	\$9.24	\$481	1.3
CLARK COUNTY	\$12.69	34%	\$660	\$26,400	1.7	\$56,100	\$1,403	\$16,830	\$421	15,959	29%	\$8.59	\$447	1.5
CLERMONT COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	17,057	24%	\$9.67	\$503	1.5
CLINTON COUNTY	\$12.21	34%	\$635	\$25,400	1.7	\$60,300	\$1,508	\$18,090	\$452	4,861	30%	\$13.12	\$682	0.9

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

OHIO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two- bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COLUMBIANA COUNTY	\$11.71	34%	\$609	\$24,360	1.6	\$51,400	\$1,285	\$15,420	\$386	10,071	24%	\$7.91	\$411	1.5
COSHOCTON COUNTY	\$11.46	43%	\$596	\$23,840	1.5	\$51,300	\$1,283	\$15,390	\$385	3,647	26%	\$8.84	\$460	1.3
CRAWFORD COUNTY	\$11.46	40%	\$596	\$23,840	1.5	\$51,800	\$1,295	\$15,540	\$389	5,179	28%	\$9.42	\$490	1.2
CUYAHOGA COUNTY	\$13.85	27%	\$720	\$28,800	1.9	\$62,800	\$1,570	\$18,840	\$471	204,084	38%	\$12.48	\$649	1.1
DARKE COUNTY	\$11.46	37%	\$596	\$23,840	1.5	\$57,600	\$1,440	\$17,280	\$432	4,394	21%	\$8.89	\$462	1.3
DEFIANCE COUNTY	\$12.08	34%	\$628	\$25,120	1.6	\$60,400	\$1,510	\$18,120	\$453	3,270	21%	\$8.65	\$450	1.4
DELAWARE COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	9,645	17%	\$9.27	\$482	1.6
ERIE COUNTY	\$13.06	34%	\$679	\$27,160	1.8	\$63,300	\$1,583	\$18,990	\$475	8,550	27%	\$8.12	\$422	1.6
FAIRFIELD COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	11,978	23%	\$7.85	\$408	1.9
FAYETTE COUNTY	\$12.94	34%	\$673	\$26,920	1.7	\$52,000	\$1,300	\$15,600	\$390	4,096	35%	\$9.39	\$488	1.4
FRANKLIN COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	189,462	42%	\$13.34	\$694	1.1
FULTON COUNTY	\$12.44	26%	\$647	\$25,880	1.7	\$61,700	\$1,543	\$18,510	\$463	3,032	19%	\$8.81	\$458	1.4
GALLIA COUNTY	\$11.46	56%	\$596	\$23,840	1.5	\$48,200	\$1,205	\$14,460	\$362	3,246	27%	\$8.84	\$460	1.3
GAUGA COUNTY	\$13.85	27%	\$720	\$28,800	1.9	\$62,800	\$1,570	\$18,840	\$471	4,243	13%	\$8.04	\$418	1.7
GREENE COUNTY	\$13.73	32%	\$714	\$28,560	1.9	\$62,400	\$1,560	\$18,720	\$468	19,481	32%	\$9.49	\$493	1.4
GUERNSEY COUNTY	\$11.46	46%	\$596	\$23,840	1.5	\$51,100	\$1,278	\$15,330	\$383	4,599	28%	\$7.46	\$388	1.5
HAMILTON COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	126,273	38%	\$12.70	\$661	1.1
HANCOCK COUNTY	\$13.04	34%	\$678	\$27,120	1.8	\$62,300	\$1,558	\$18,690	\$467	9,211	29%	\$9.40	\$489	1.4
HARDIN COUNTY	\$11.46	45%	\$596	\$23,840	1.5	\$57,300	\$1,433	\$17,190	\$430	3,521	29%	\$8.80	\$457	1.3
HARRISON COUNTY	\$11.46	37%	\$596	\$23,840	1.5	\$47,500	\$1,188	\$14,250	\$356	1,338	21%	\$7.37	\$383	1.6
HENRY COUNTY	\$11.65	34%	\$606	\$24,240	1.6	\$62,200	\$1,555	\$18,660	\$467	2,219	20%	\$10.17	\$529	1.1
HIGHLAND COUNTY	\$11.46	34%	\$596	\$23,840	1.5	\$51,800	\$1,295	\$15,540	\$389	3,999	25%	\$7.89	\$410	1.5
HOCKING COUNTY	\$11.46	46%	\$596	\$23,840	1.5	\$51,400	\$1,285	\$15,420	\$386	2,673	24%	\$8.33	\$433	1.4
HOLMES COUNTY	\$11.46	44%	\$596	\$23,840	1.5	\$52,300	\$1,308	\$15,690	\$392	2,341	20%	\$8.86	\$461	1.3
HURON COUNTY	\$12.46	33%	\$648	\$25,920	1.7	\$56,400	\$1,410	\$16,920	\$423	5,987	26%	\$9.41	\$489	1.3
JACKSON COUNTY	\$11.69	34%	\$608	\$24,320	1.6	\$46,000	\$1,150	\$13,800	\$345	3,775	29%	\$8.27	\$430	1.4
JEFFERSON COUNTY	\$11.46	45%	\$596	\$23,840	1.5	\$51,000	\$1,275	\$15,300	\$383	7,999	27%	\$9.78	\$509	1.2
KNOX COUNTY	\$12.25	34%	\$637	\$25,480	1.7	\$56,800	\$1,420	\$17,040	\$426	5,000	23%	\$9.67	\$503	1.3
LAKE COUNTY	\$13.85	27%	\$720	\$28,800	1.9	\$62,800	\$1,570	\$18,840	\$471	21,121	23%	\$10.77	\$560	1.3
LAWRENCE COUNTY	\$11.46	38%	\$596	\$23,840	1.5	\$49,600	\$1,240	\$14,880	\$372	6,544	27%	\$7.87	\$409	1.5
LICKING COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	14,915	25%	\$8.62	\$448	1.7
LOGAN COUNTY	\$12.56	34%	\$653	\$26,120	1.7	\$58,500	\$1,463	\$17,550	\$439	4,989	27%	\$11.03	\$574	1.1
LORAIN COUNTY	\$13.85	27%	\$720	\$28,800	1.9	\$62,800	\$1,570	\$18,840	\$471	28,163	25%	\$7.93	\$413	1.7
LUCAS COUNTY	\$12.44	26%	\$647	\$25,880	1.7	\$61,700	\$1,543	\$18,510	\$463	60,132	33%	\$9.72	\$505	1.3
MADISON COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	4,096	28%	\$8.89	\$462	1.7
MAHONING COUNTY	\$12.06	33%	\$627	\$25,080	1.6	\$54,900	\$1,373	\$16,470	\$412	27,749	28%	\$7.64	\$397	1.6
MARION COUNTY	\$12.81	34%	\$666	\$26,640	1.7	\$52,300	\$1,308	\$15,690	\$392	7,111	29%	\$9.52	\$495	1.3
MEDINA COUNTY	\$13.85	27%	\$720	\$28,800	1.9	\$62,800	\$1,570	\$18,840	\$471	10,698	17%	\$7.97	\$415	1.7
MEIGS COUNTY	\$11.46	43%	\$596	\$23,840	1.5	\$43,200	\$1,080	\$12,960	\$324	1,999	21%	\$6.76	\$351	1.7
MERCER COUNTY	\$11.46	41%	\$596	\$23,840	1.5	\$63,700	\$1,593	\$19,110	\$478	2,845	19%	\$8.44	\$439	1.4
MIAMI COUNTY	\$13.73	32%	\$714	\$28,560	1.9	\$62,400	\$1,560	\$18,720	\$468	10,986	28%	\$9.24	\$480	1.5

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

OHIO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MONROE COUNTY	\$11.46	44%	\$596	\$23,840	1.5	\$42,900	\$1,073	\$12,870	\$322	1,253	21%	\$9.48	\$493	1.2
MONTGOMERY COUNTY	\$13.73	32%	\$714	\$28,560	1.9	\$62,400	\$1,560	\$18,720	\$468	79,647	36%	\$11.50	\$598	1.2
MORGAN COUNTY	\$11.46	44%	\$596	\$23,840	1.5	\$40,100	\$1,003	\$12,030	\$301	1,277	21%	\$7.13	\$371	1.6
MORROW COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	2,086	17%	\$8.79	\$457	1.7
MUSKINGUM COUNTY	\$11.46	39%	\$596	\$23,840	1.5	\$51,200	\$1,280	\$15,360	\$384	8,859	27%	\$8.15	\$424	1.4
NOBLE COUNTY	\$11.46	44%	\$596	\$23,840	1.5	\$52,500	\$1,313	\$15,750	\$394	1,068	23%	\$7.33	\$381	1.6
OTTAWA COUNTY	\$12.44	26%	\$647	\$25,880	1.7	\$61,700	\$1,543	\$18,510	\$463	3,360	19%	\$8.93	\$464	1.4
PAULDING COUNTY	\$11.46	40%	\$596	\$23,840	1.5	\$56,800	\$1,420	\$17,040	\$426	1,386	18%	\$8.68	\$451	1.3
PERRY COUNTY	\$11.46	34%	\$596	\$23,840	1.5	\$53,200	\$1,330	\$15,960	\$399	3,100	24%	\$7.47	\$388	1.5
PICKAWAY COUNTY	\$14.98	29%	\$779	\$31,160	2.0	\$66,600	\$1,665	\$19,980	\$500	4,469	25%	\$10.17	\$529	1.5
PIKE COUNTY	\$11.50	34%	\$598	\$23,920	1.6	\$44,000	\$1,100	\$13,200	\$330	3,301	30%	\$9.73	\$506	1.2
PORTAGE COUNTY	\$14.33	28%	\$745	\$29,800	1.9	\$65,600	\$1,640	\$19,680	\$492	18,258	30%	\$8.54	\$444	1.7
PREBLE COUNTY	\$12.83	34%	\$667	\$26,680	1.7	\$59,300	\$1,483	\$17,790	\$445	3,482	21%	\$9.74	\$506	1.3
PUTNAM COUNTY	\$11.73	33%	\$610	\$24,400	1.6	\$67,500	\$1,688	\$20,250	\$506	1,889	15%	\$7.15	\$372	1.6
RICHLAND COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$56,400	\$1,410	\$16,920	\$423	14,104	28%	\$8.66	\$450	1.4
ROSS COUNTY	\$11.46	34%	\$596	\$23,840	1.5	\$52,300	\$1,308	\$15,690	\$392	6,974	26%	\$10.03	\$521	1.1
SANDUSKY COUNTY	\$12.29	34%	\$639	\$25,560	1.7	\$59,300	\$1,483	\$17,790	\$445	6,003	25%	\$8.59	\$447	1.4
SCIOTO COUNTY	\$11.46	53%	\$596	\$23,840	1.5	\$43,600	\$1,090	\$13,080	\$327	9,736	32%	\$7.79	\$405	1.5
SENECA COUNTY	\$11.50	34%	\$598	\$23,920	1.6	\$55,900	\$1,398	\$16,770	\$419	5,564	25%	\$9.48	\$493	1.2
SHELBY COUNTY	\$12.71	34%	\$661	\$26,440	1.7	\$62,300	\$1,558	\$18,690	\$467	4,703	26%	\$10.67	\$555	1.2
STARK COUNTY	\$12.08	25%	\$628	\$25,120	1.6	\$58,100	\$1,453	\$17,430	\$436	43,671	29%	\$8.98	\$467	1.3
SUMMIT COUNTY	\$14.33	28%	\$745	\$29,800	1.9	\$65,600	\$1,640	\$19,680	\$492	66,457	30%	\$10.90	\$567	1.3
TRUMBULL COUNTY	\$12.06	33%	\$627	\$25,080	1.6	\$54,900	\$1,373	\$16,470	\$412	22,453	26%	\$9.09	\$473	1.3
TUSCARAWAS COUNTY	\$11.87	34%	\$617	\$24,680	1.6	\$54,100	\$1,353	\$16,230	\$406	8,912	25%	\$8.32	\$433	1.4
UNION COUNTY	\$14.87	28%	\$773	\$30,920	2.0	\$81,400	\$2,035	\$24,420	\$611	3,737	22%	\$13.72	\$713	1.1
VAN WERT COUNTY	\$11.46	38%	\$596	\$23,840	1.5	\$53,800	\$1,345	\$16,140	\$404	2,112	18%	\$9.32	\$485	1.2
VINTON COUNTY	\$11.46	52%	\$596	\$23,840	1.5	\$38,300	\$958	\$11,490	\$287	1,178	24%	\$7.14	\$371	1.6
WARREN COUNTY	\$14.46	35%	\$752	\$30,080	2.0	\$70,400	\$1,760	\$21,120	\$528	13,906	20%	\$9.97	\$519	1.5
WASHINGTON COUNTY	\$11.46	38%	\$596	\$23,840	1.5	\$52,500	\$1,313	\$15,750	\$394	6,372	25%	\$9.59	\$499	1.2
WAYNE COUNTY	\$13.10	34%	\$681	\$27,240	1.8	\$62,400	\$1,560	\$18,720	\$468	10,889	25%	\$9.56	\$497	1.4
WILLIAMS COUNTY	\$11.94	33%	\$621	\$24,840	1.6	\$55,100	\$1,378	\$16,530	\$413	3,736	24%	\$9.48	\$493	1.3
WOOD COUNTY	\$12.44	26%	\$647	\$25,880	1.7	\$61,700	\$1,543	\$18,510	\$463	14,437	30%	\$9.67	\$503	1.3
WYANDOT COUNTY	\$11.46	46%	\$596	\$23,840	1.5	\$57,100	\$1,428	\$17,130	\$428	2,196	24%	\$10.00	\$520	1.1

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oklahoma

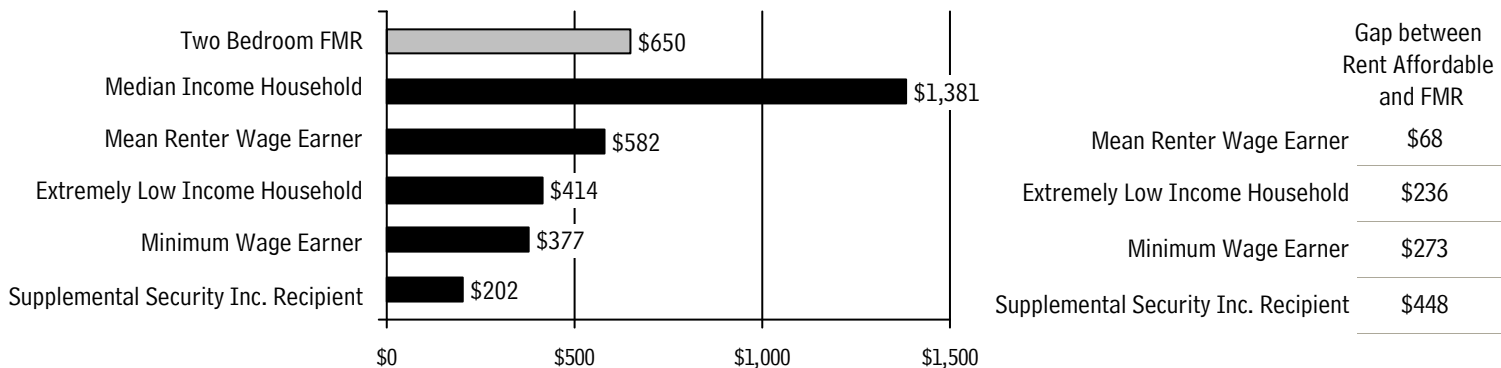
In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$650. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,167 monthly or \$25,999 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.50

In Oklahoma, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oklahoma, the estimated mean (average) wage for a renter is \$11.20. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



OKLAHOMA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
OKLAHOMA	\$12.50	42%	\$650	\$25,999	1.7	\$55,241	\$1,381	\$16,572	\$414	450,771	32%	\$11.20	\$582	1.1
COMBINED NONMETRO AREAS	\$11.27	50%	\$586	\$23,449	1.6	\$49,063	\$1,227	\$14,719	\$368	149,845	29%	\$9.77	\$508	1.2
<u>METROPOLITAN AREAS</u>														
FORT SMITH HMFA	\$10.85	38%	\$564	\$22,560	1.5	\$47,800	\$1,195	\$14,340	\$359	4,159	28%	\$7.16	\$372	1.5
GRADY COUNTY HMFA	\$10.85	46%	\$564	\$22,560	1.5	\$56,600	\$1,415	\$16,980	\$425	4,259	23%	\$9.15	\$476	1.2
LAWTON MSA	\$11.90	44%	\$619	\$24,760	1.6	\$51,900	\$1,298	\$15,570	\$389	17,032	41%	\$9.95	\$517	1.2
LE FLORE COUNTY HMFA	\$10.85	55%	\$564	\$22,560	1.5	\$46,200	\$1,155	\$13,860	\$347	4,938	27%	\$8.06	\$419	1.3
LINCOLN COUNTY HMFA	\$10.85	50%	\$564	\$22,560	1.5	\$49,600	\$1,240	\$14,880	\$372	2,540	21%	\$9.20	\$478	1.2
OKLAHOMA CITY HMFA	\$13.48	44%	\$701	\$28,040	1.9	\$60,600	\$1,515	\$18,180	\$455	152,049	35%	\$11.80	\$614	1.1
OKMULGEE COUNTY HMFA	\$10.85	47%	\$564	\$22,560	1.5	\$45,800	\$1,145	\$13,740	\$344	4,525	29%	\$8.62	\$448	1.3
PAWNEE COUNTY HMFA	\$10.85	42%	\$564	\$22,560	1.5	\$49,600	\$1,240	\$14,880	\$372	1,297	21%	\$6.75	\$351	1.6
TULSA HMFA	\$13.23	32%	\$688	\$27,520	1.8	\$59,600	\$1,490	\$17,880	\$447	110,127	33%	\$12.26	\$638	1.1
<u>COUNTIES</u>														
ADAIR COUNTY	\$10.85	59%	\$564	\$22,560	1.5	\$39,100	\$978	\$11,730	\$293	1,984	26%	\$7.34	\$382	1.5
ALFALFA COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$55,400	\$1,385	\$16,620	\$416	439	21%	\$9.93	\$516	1.1
ATOKA COUNTY	\$10.85	49%	\$564	\$22,560	1.5	\$43,700	\$1,093	\$13,110	\$328	1,203	24%	\$8.74	\$455	1.2
BEAVER COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$56,200	\$1,405	\$16,860	\$422	629	28%	\$12.72	\$662	0.9
BECKHAM COUNTY	\$10.85	59%	\$564	\$22,560	1.5	\$53,700	\$1,343	\$16,110	\$403	2,616	35%	\$12.89	\$670	0.8
BLAINE COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$55,700	\$1,393	\$16,710	\$418	930	22%	\$9.49	\$494	1.1
BRYAN COUNTY	\$10.85	48%	\$564	\$22,560	1.5	\$45,400	\$1,135	\$13,620	\$341	5,025	33%	\$10.39	\$540	1.0
CADDO COUNTY	\$10.85	66%	\$564	\$22,560	1.5	\$45,400	\$1,135	\$13,620	\$341	3,156	29%	\$9.74	\$506	1.1
CANADIAN COUNTY	\$13.48	44%	\$701	\$28,040	1.9	\$60,600	\$1,515	\$18,180	\$455	7,846	21%	\$9.90	\$515	1.4
CARTER COUNTY	\$11.54	44%	\$600	\$24,000	1.6	\$50,200	\$1,255	\$15,060	\$377	5,673	31%	\$11.17	\$581	1.0
CHEROKEE COUNTY	\$10.90	44%	\$567	\$22,680	1.5	\$41,000	\$1,025	\$12,300	\$308	5,909	36%	\$6.13	\$319	1.8
CHOCTAW COUNTY	\$10.85	90%	\$564	\$22,560	1.5	\$35,700	\$893	\$10,710	\$268	2,047	32%	\$7.38	\$384	1.5
CIMARRON COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$43,100	\$1,078	\$12,930	\$323	319	27%	\$9.01	\$469	1.2
CLEVELAND COUNTY	\$13.48	44%	\$701	\$28,040	1.9	\$60,600	\$1,515	\$18,180	\$455	29,753	33%	\$8.12	\$422	1.7
COAL COUNTY	\$10.85	49%	\$564	\$22,560	1.5	\$37,600	\$940	\$11,280	\$282	685	29%	\$10.89	\$566	1.0
COMANCHE COUNTY	\$11.90	44%	\$619	\$24,760	1.6	\$51,900	\$1,298	\$15,570	\$389	17,032	41%	\$9.95	\$517	1.2
COTTON COUNTY	\$11.23	44%	\$584	\$23,360	1.5	\$50,200	\$1,255	\$15,060	\$377	757	29%	\$10.36	\$539	1.1
CRAIG COUNTY	\$11.25	44%	\$585	\$23,400	1.6	\$46,900	\$1,173	\$14,070	\$352	1,296	23%	\$11.06	\$575	1.0
CREEK COUNTY	\$13.23	32%	\$688	\$27,520	1.8	\$59,600	\$1,490	\$17,880	\$447	6,618	25%	\$12.00	\$624	1.1
CUSTER COUNTY	\$10.85	54%	\$564	\$22,560	1.5	\$50,200	\$1,255	\$15,060	\$377	4,096	39%	\$10.12	\$526	1.1
DELAWARE COUNTY	\$10.85	48%	\$564	\$22,560	1.5	\$44,300	\$1,108	\$13,290	\$332	3,475	23%	\$8.12	\$422	1.3
DEWEY COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$49,600	\$1,240	\$14,880	\$372	321	17%	\$8.94	\$465	1.2
ELLIS COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$52,500	\$1,313	\$15,750	\$394	340	21%	\$14.66	\$762	0.7
GARFIELD COUNTY	\$11.29	44%	\$587	\$23,480	1.6	\$52,700	\$1,318	\$15,810	\$395	7,442	32%	\$10.69	\$556	1.1

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

OKLAHOMA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GARVIN COUNTY	\$10.85	48%	\$564	\$22,560	1.5	\$46,000	\$1,150	\$13,800	\$345	2,414	24%	\$12.83	\$667	0.8
GRADY COUNTY	\$10.85	46%	\$564	\$22,560	1.5	\$56,600	\$1,415	\$16,980	\$425	4,259	23%	\$9.15	\$476	1.2
GRANT COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$55,500	\$1,388	\$16,650	\$416	457	23%	\$17.78	\$925	0.6
GREER COUNTY	\$10.85	57%	\$564	\$22,560	1.5	\$45,000	\$1,125	\$13,500	\$338	543	27%	\$5.75	\$299	1.9
HARMON COUNTY	\$10.85	57%	\$564	\$22,560	1.5	\$38,200	\$955	\$11,460	\$287	288	26%	\$8.66	\$450	1.3
HARPER COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$58,000	\$1,450	\$17,400	\$435	297	20%	\$11.82	\$615	0.9
HASKELL COUNTY	\$10.85	60%	\$564	\$22,560	1.5	\$48,100	\$1,203	\$14,430	\$361	1,049	23%	\$7.57	\$394	1.4
HUGHES COUNTY	\$11.90	44%	\$619	\$24,760	1.6	\$44,500	\$1,113	\$13,350	\$334	1,401	26%	\$8.68	\$451	1.4
JACKSON COUNTY	\$10.87	44%	\$565	\$22,600	1.5	\$52,400	\$1,310	\$15,720	\$393	4,183	40%	\$9.06	\$471	1.2
JEFFERSON COUNTY	\$11.23	44%	\$584	\$23,360	1.5	\$41,900	\$1,048	\$12,570	\$314	639	25%	\$9.03	\$470	1.2
JOHNSTON COUNTY	\$10.85	49%	\$564	\$22,560	1.5	\$39,500	\$988	\$11,850	\$296	1,113	27%	\$7.79	\$405	1.4
KAY COUNTY	\$11.33	44%	\$589	\$23,560	1.6	\$48,900	\$1,223	\$14,670	\$367	5,422	29%	\$10.96	\$570	1.0
KINGFISHER COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$60,600	\$1,515	\$18,180	\$455	1,002	19%	\$11.45	\$596	0.9
KIOWA COUNTY	\$10.85	57%	\$564	\$22,560	1.5	\$45,300	\$1,133	\$13,590	\$340	1,161	29%	\$6.62	\$344	1.6
LATIMER COUNTY	\$10.85	60%	\$564	\$22,560	1.5	\$50,600	\$1,265	\$15,180	\$380	988	25%	\$9.87	\$513	1.1
LE FLORE COUNTY	\$10.85	55%	\$564	\$22,560	1.5	\$46,200	\$1,155	\$13,860	\$347	4,938	27%	\$8.06	\$419	1.3
LINCOLN COUNTY	\$10.85	50%	\$564	\$22,560	1.5	\$49,600	\$1,240	\$14,880	\$372	2,540	21%	\$9.20	\$478	1.2
LOGAN COUNTY	\$13.48	44%	\$701	\$28,040	1.9	\$60,600	\$1,515	\$18,180	\$455	2,795	22%	\$6.88	\$358	2.0
LOVE COUNTY	\$10.85	49%	\$564	\$22,560	1.5	\$51,700	\$1,293	\$15,510	\$388	843	24%	\$8.70	\$453	1.2
MAJOR COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$56,300	\$1,408	\$16,890	\$422	542	17%	\$8.21	\$427	1.3
MARSHALL COUNTY	\$10.85	49%	\$564	\$22,560	1.5	\$48,600	\$1,215	\$14,580	\$365	1,393	26%	\$9.12	\$474	1.2
MAYES COUNTY	\$10.85	45%	\$564	\$22,560	1.5	\$50,200	\$1,255	\$15,060	\$377	3,829	25%	\$8.81	\$458	1.2
McCLAIN COUNTY	\$13.48	44%	\$701	\$28,040	1.9	\$60,600	\$1,515	\$18,180	\$455	2,109	19%	\$7.99	\$416	1.7
McCURTAIN COUNTY	\$10.85	67%	\$564	\$22,560	1.5	\$45,700	\$1,143	\$13,710	\$343	4,414	32%	\$7.73	\$402	1.4
McINTOSH COUNTY	\$10.87	44%	\$565	\$22,600	1.5	\$36,000	\$900	\$10,800	\$270	1,795	23%	\$8.11	\$422	1.3
MURRAY COUNTY	\$10.85	58%	\$564	\$22,560	1.5	\$52,600	\$1,315	\$15,780	\$395	1,115	21%	\$7.07	\$368	1.5
MUSKOGEE COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$48,500	\$1,213	\$14,550	\$364	8,540	32%	\$9.33	\$485	1.2
NOBLE COUNTY	\$11.06	44%	\$575	\$23,000	1.5	\$51,600	\$1,290	\$15,480	\$387	1,235	27%	\$9.89	\$514	1.1
NOWATA COUNTY	\$10.85	46%	\$564	\$22,560	1.5	\$49,100	\$1,228	\$14,730	\$368	919	22%	\$9.50	\$494	1.1
OKFUSKEE COUNTY	\$11.90	44%	\$619	\$24,760	1.6	\$40,100	\$1,003	\$12,030	\$301	1,246	29%	\$6.72	\$350	1.8
OKLAHOMA COUNTY	\$13.48	44%	\$701	\$28,040	1.9	\$60,600	\$1,515	\$18,180	\$455	109,546	39%	\$12.60	\$655	1.1
OKMULGEE COUNTY	\$10.85	47%	\$564	\$22,560	1.5	\$45,800	\$1,145	\$13,740	\$344	4,525	29%	\$8.62	\$448	1.3
OSAGE COUNTY	\$13.23	32%	\$688	\$27,520	1.8	\$59,600	\$1,490	\$17,880	\$447	3,565	21%	\$9.87	\$513	1.3
OTTAWA COUNTY	\$10.85	59%	\$564	\$22,560	1.5	\$43,700	\$1,093	\$13,110	\$328	3,392	26%	\$8.05	\$418	1.3
PAWNEE COUNTY	\$10.85	42%	\$564	\$22,560	1.5	\$49,600	\$1,240	\$14,880	\$372	1,297	21%	\$6.75	\$351	1.6
PAYNE COUNTY	\$13.46	53%	\$700	\$28,000	1.9	\$56,500	\$1,413	\$16,950	\$424	12,208	44%	\$7.61	\$395	1.8
PITTSBURG COUNTY	\$11.38	44%	\$592	\$23,680	1.6	\$51,100	\$1,278	\$15,330	\$383	5,078	28%	\$9.05	\$470	1.3
PONTOTOC COUNTY	\$10.85	49%	\$564	\$22,560	1.5	\$50,200	\$1,255	\$15,060	\$377	5,014	35%	\$7.18	\$374	1.5
POTTAWATOMIE COUNTY	\$11.90	44%	\$619	\$24,760	1.6	\$49,900	\$1,248	\$14,970	\$374	7,217	29%	\$8.13	\$423	1.5
PUSHMATAHA COUNTY	\$10.85	60%	\$564	\$22,560	1.5	\$38,400	\$960	\$11,520	\$288	1,217	26%	\$6.33	\$329	1.7
ROGER MILLS COUNTY †	\$10.85	57%	\$564	\$22,560	1.5	\$62,500	\$1,563	\$18,750	\$469	279	21%			

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

OKLAHOMA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ROGERS COUNTY	\$13.23	32%	\$688	\$27,520	1.8	\$59,600	\$1,490	\$17,880	\$447	5,534	19%	\$9.99	\$519	1.3
SEMINOLE COUNTY	\$10.85	50%	\$564	\$22,560	1.5	\$41,900	\$1,048	\$12,570	\$314	2,872	31%	\$9.68	\$503	1.1
SEQUOYAH COUNTY	\$10.85	38%	\$564	\$22,560	1.5	\$47,800	\$1,195	\$14,340	\$359	4,159	28%	\$7.16	\$372	1.5
STEPHENS COUNTY	\$10.85	50%	\$564	\$22,560	1.5	\$54,000	\$1,350	\$16,200	\$405	4,561	26%	\$12.29	\$639	0.9
TEXAS COUNTY	\$11.38	44%	\$592	\$23,680	1.6	\$54,300	\$1,358	\$16,290	\$407	2,323	33%	\$13.05	\$679	0.9
TILLMAN COUNTY	\$11.23	44%	\$584	\$23,360	1.5	\$38,300	\$958	\$11,490	\$287	861	26%	\$9.62	\$500	1.2
TULSA COUNTY	\$13.23	32%	\$688	\$27,520	1.8	\$59,600	\$1,490	\$17,880	\$447	89,517	38%	\$12.51	\$651	1.1
WAGONER COUNTY	\$13.23	32%	\$688	\$27,520	1.8	\$59,600	\$1,490	\$17,880	\$447	4,893	19%	\$8.48	\$441	1.6
WASHINGTON COUNTY	\$10.94	44%	\$569	\$22,760	1.5	\$56,500	\$1,413	\$16,950	\$424	5,283	25%	\$12.35	\$642	0.9
WASHITA COUNTY	\$10.85	57%	\$564	\$22,560	1.5	\$53,800	\$1,345	\$16,140	\$404	1,058	24%	\$11.86	\$617	0.9
WOODS COUNTY	\$10.85	59%	\$564	\$22,560	1.5	\$59,700	\$1,493	\$17,910	\$448	1,198	33%	\$5.32	\$277	2.0
WOODWARD COUNTY	\$10.85	44%	\$564	\$22,560	1.5	\$56,000	\$1,400	\$16,800	\$420	2,114	28%	\$12.10	\$629	0.9

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Oregon

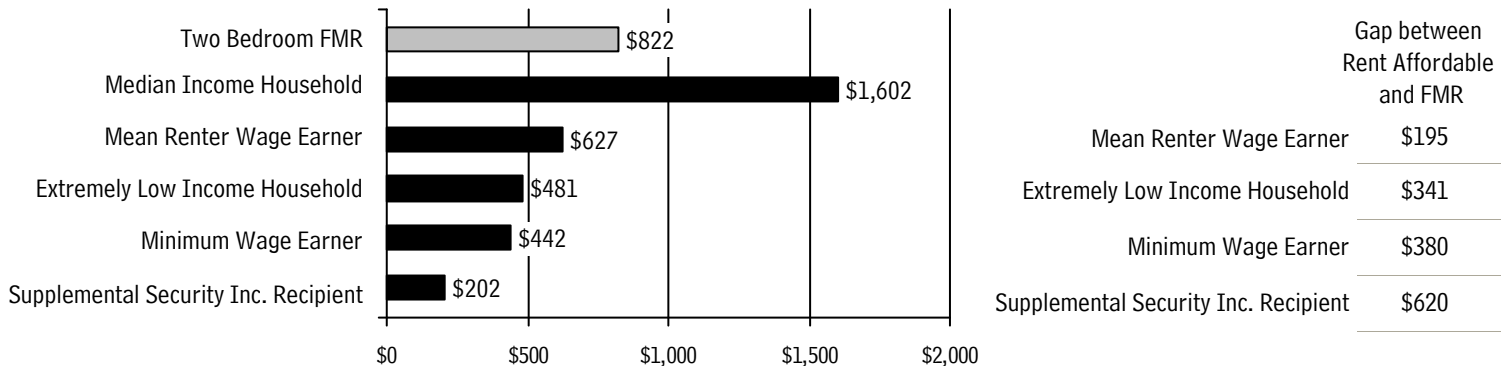
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$822. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,741 monthly or \$32,890 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.81

In Oregon, a minimum wage worker earns an hourly wage of \$8.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oregon, the estimated mean (average) wage for a renter is \$12.05. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



OREGON	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
OREGON	\$15.81	35%	\$822	\$32,890	1.9	\$64,075	\$1,602	\$19,222	\$481	522,709	36%	\$12.05	\$627	1.3
COMBINED NONMETRO AREAS	\$13.55	36%	\$705	\$28,191	1.6	\$52,956	\$1,324	\$15,887	\$397	106,740	32%	\$9.76	\$508	1.4
<u>METROPOLITAN AREAS</u>														
BEND MSA	\$15.23	36%	\$792	\$31,680	1.8	\$65,500	\$1,638	\$19,650	\$491	19,050	31%	\$11.50	\$598	1.3
CORVALLIS MSA	\$15.60	36%	\$811	\$32,440	1.8	\$73,200	\$1,830	\$21,960	\$549	14,518	44%	\$9.98	\$519	1.6
EUGENE-SPRINGFIELD MSA	\$15.44	32%	\$803	\$32,120	1.8	\$58,400	\$1,460	\$17,520	\$438	53,771	39%	\$10.13	\$527	1.5
MEDFORD MSA	\$15.19	36%	\$790	\$31,600	1.8	\$57,700	\$1,443	\$17,310	\$433	29,324	36%	\$10.99	\$571	1.4
PORTLAND-VANCOUVER-BEAVERTON MSA	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	250,022	37%	\$13.61	\$708	1.3
SALEM MSA	\$13.69	30%	\$712	\$28,480	1.6	\$59,200	\$1,480	\$17,760	\$444	49,284	36%	\$9.92	\$516	1.4
<u>COUNTIES</u>														
BAKER COUNTY	\$12.38	36%	\$644	\$25,760	1.5	\$51,300	\$1,283	\$15,390	\$385	2,104	30%	\$6.70	\$348	1.8
BENTON COUNTY	\$15.60	36%	\$811	\$32,440	1.8	\$73,200	\$1,830	\$21,960	\$549	14,518	44%	\$9.98	\$519	1.6
CLACKAMAS COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	40,131	29%	\$11.79	\$613	1.5
CLATSOP COUNTY	\$14.00	36%	\$728	\$29,120	1.6	\$55,900	\$1,398	\$16,770	\$419	6,122	38%	\$10.21	\$531	1.4
COLUMBIA COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	4,006	22%	\$9.06	\$471	1.9
COOS COUNTY	\$13.54	36%	\$704	\$28,160	1.6	\$49,000	\$1,225	\$14,700	\$368	9,004	33%	\$8.62	\$448	1.6
CROOK COUNTY	\$13.35	36%	\$694	\$27,760	1.6	\$55,500	\$1,388	\$16,650	\$416	2,267	26%	\$10.86	\$565	1.2
CURRY COUNTY	\$13.50	36%	\$702	\$28,080	1.6	\$53,600	\$1,340	\$16,080	\$402	2,933	28%	\$8.15	\$424	1.7
DESCHUTES COUNTY	\$15.23	36%	\$792	\$31,680	1.8	\$65,500	\$1,638	\$19,650	\$491	19,050	31%	\$11.50	\$598	1.3
DOUGLAS COUNTY	\$13.21	36%	\$687	\$27,480	1.6	\$51,200	\$1,280	\$15,360	\$384	12,437	29%	\$11.45	\$596	1.2
GILLIAM COUNTY	\$13.19	36%	\$686	\$27,440	1.6	\$53,800	\$1,345	\$16,140	\$404	253	31%	\$13.92	\$724	0.9
GRANT COUNTY	\$13.19	36%	\$686	\$27,440	1.6	\$46,100	\$1,153	\$13,830	\$346	973	29%	\$10.28	\$534	1.3
HARNEY COUNTY	\$12.21	36%	\$635	\$25,400	1.4	\$49,200	\$1,230	\$14,760	\$369	1,077	34%	\$9.01	\$469	1.4
HOOD RIVER COUNTY	\$14.42	36%	\$750	\$30,000	1.7	\$59,200	\$1,480	\$17,760	\$444	2,563	32%	\$8.35	\$434	1.7
JACKSON COUNTY	\$15.19	36%	\$790	\$31,600	1.8	\$57,700	\$1,443	\$17,310	\$433	29,324	36%	\$10.99	\$571	1.4
JEFFERSON COUNTY	\$12.48	35%	\$649	\$25,960	1.5	\$47,900	\$1,198	\$14,370	\$359	2,407	31%	\$10.92	\$568	1.1
JOSEPHINE COUNTY	\$13.88	35%	\$722	\$28,880	1.6	\$48,800	\$1,220	\$14,640	\$366	10,314	30%	\$8.89	\$462	1.6
KLAMATH COUNTY	\$12.40	36%	\$645	\$25,800	1.5	\$53,700	\$1,343	\$16,110	\$403	8,337	31%	\$9.73	\$506	1.3
LAKE COUNTY	\$12.21	36%	\$635	\$25,400	1.4	\$44,200	\$1,105	\$13,260	\$332	1,082	33%	\$11.44	\$595	1.1
LANE COUNTY	\$15.44	32%	\$803	\$32,120	1.8	\$58,400	\$1,460	\$17,520	\$438	53,771	39%	\$10.13	\$527	1.5
LINCOLN COUNTY	\$15.06	35%	\$783	\$31,320	1.8	\$55,200	\$1,380	\$16,560	\$414	6,489	33%	\$7.89	\$410	1.9
LINN COUNTY	\$14.94	36%	\$777	\$31,080	1.8	\$57,900	\$1,448	\$17,370	\$434	13,596	31%	\$10.93	\$568	1.4
MALHEUR COUNTY	\$12.27	36%	\$638	\$25,520	1.4	\$49,300	\$1,233	\$14,790	\$370	3,493	34%	\$7.82	\$406	1.6
MARION COUNTY	\$13.69	30%	\$712	\$28,480	1.6	\$59,200	\$1,480	\$17,760	\$444	41,938	37%	\$10.28	\$535	1.3
MORROW COUNTY	\$13.19	36%	\$686	\$27,440	1.6	\$51,300	\$1,283	\$15,390	\$385	1,119	29%	\$13.73	\$714	1.0
MULTNOMAH COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	125,330	43%	\$13.40	\$697	1.3
POLK COUNTY	\$13.69	30%	\$712	\$28,480	1.6	\$59,200	\$1,480	\$17,760	\$444	7,346	29%	\$6.88	\$358	2.0

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

OREGON

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual ² AMI	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SHERMAN COUNTY	\$13.19	36%	\$686	\$27,440	1.6	\$44,700	\$1,118	\$13,410	\$335	330	40%	\$18.15	\$944	0.7
TILLAMOOK COUNTY	\$14.71	36%	\$765	\$30,600	1.7	\$54,500	\$1,363	\$16,350	\$409	3,242	30%	\$9.70	\$505	1.5
UMATILLA COUNTY	\$12.62	36%	\$656	\$26,240	1.5	\$54,400	\$1,360	\$16,320	\$408	9,242	35%	\$9.74	\$507	1.3
UNION COUNTY	\$12.71	36%	\$661	\$26,440	1.5	\$56,300	\$1,408	\$16,890	\$422	3,321	34%	\$9.01	\$468	1.4
WALLOWA COUNTY	\$12.60	36%	\$655	\$26,200	1.5	\$53,500	\$1,338	\$16,050	\$401	812	26%	\$9.02	\$469	1.4
WASCO COUNTY	\$13.38	36%	\$696	\$27,840	1.6	\$52,900	\$1,323	\$15,870	\$397	3,073	33%	\$9.89	\$514	1.4
WASHINGTON COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	70,471	37%	\$15.68	\$815	1.1
WHEELER COUNTY	\$13.19	36%	\$686	\$27,440	1.6	\$43,100	\$1,078	\$12,930	\$323	150	24%	\$9.00	\$468	1.5
YAMHILL COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	10,084	30%	\$9.65	\$502	1.8

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Pennsylvania

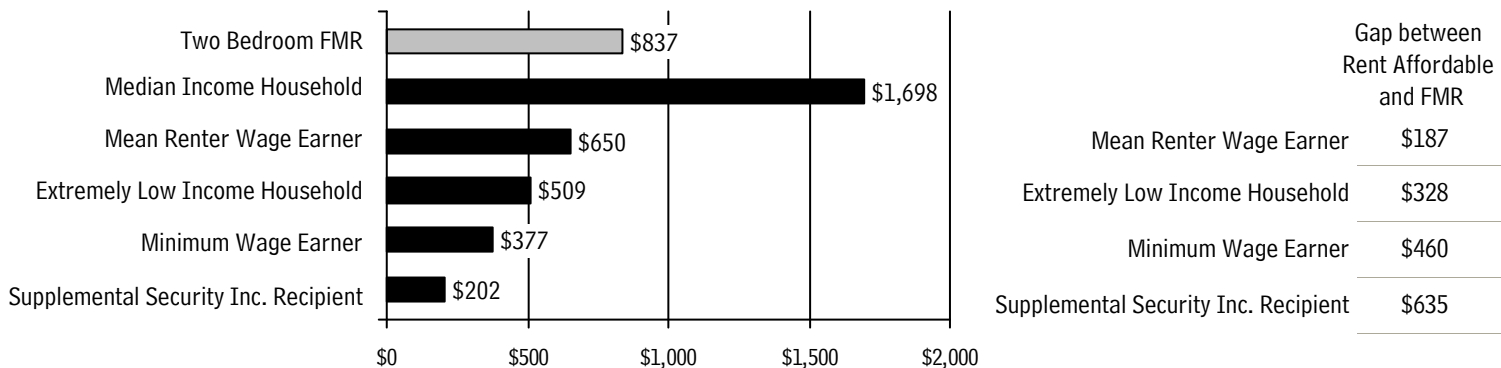
In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$837. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,790 monthly or \$33,476 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.09

In Pennsylvania, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 89 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Pennsylvania, the estimated mean (average) wage for a renter is \$12.49. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



PENNSYLVANIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PENNSYLVANIA	\$16.09	43%	\$837	\$33,476	2.2	\$67,915	\$1,698	\$20,375	\$509	1,396,431	29%	\$12.49	\$650	1.3
COMBINED NONMETRO AREAS	\$12.22	44%	\$635	\$25,408	1.7	\$55,003	\$1,375	\$16,501	\$413	187,945	24%	\$9.46	\$492	1.3
<u>METROPOLITAN AREAS</u>														
ALLENTOWN-BETHLEHEM-EASTON HMFA	\$17.48	50%	\$909	\$36,360	2.4	\$72,300	\$1,808	\$21,690	\$542	69,905	26%	\$11.74	\$611	1.5
ALTOONA MSA	\$12.00	41%	\$624	\$24,960	1.7	\$54,900	\$1,373	\$16,470	\$412	14,102	27%	\$8.41	\$437	1.4
ARMSTRONG COUNTY HMFA	\$11.29	49%	\$587	\$23,480	1.6	\$53,100	\$1,328	\$15,930	\$398	6,834	24%	\$9.89	\$514	1.1
ERIE MSA	\$13.04	42%	\$678	\$27,120	1.8	\$57,900	\$1,448	\$17,370	\$434	32,579	30%	\$8.93	\$464	1.5
HARRISBURG-CARLISLE MSA	\$15.19	35%	\$790	\$31,600	2.1	\$72,500	\$1,813	\$21,750	\$544	63,505	30%	\$12.40	\$645	1.2
JOHNSTOWN MSA	\$11.29	56%	\$587	\$23,480	1.6	\$51,700	\$1,293	\$15,510	\$388	15,536	26%	\$8.25	\$429	1.4
LANCASTER MSA	\$15.85	45%	\$824	\$32,960	2.2	\$68,600	\$1,715	\$20,580	\$515	54,891	29%	\$11.48	\$597	1.4
LEBANON MSA	\$13.31	42%	\$692	\$27,680	1.8	\$64,800	\$1,620	\$19,440	\$486	12,725	25%	\$8.93	\$464	1.5
PHILADELPHIA-CAMDEN-WILMINGTON MSA *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	464,813	32%	\$15.89	\$826	1.3
PIKE COUNTY HMFA	\$19.40	57%	\$1,009	\$40,360	2.7	\$64,900	\$1,623	\$19,470	\$487	3,590	16%	\$6.22	\$323	3.1
PITTSBURGH HMFA	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	275,881	29%	\$11.78	\$613	1.1
READING MSA	\$14.75	41%	\$767	\$30,680	2.0	\$67,100	\$1,678	\$20,130	\$503	38,850	26%	\$10.80	\$562	1.4
SCRANTON--WILKES-BARRE MSA	\$13.06	47%	\$679	\$27,160	1.8	\$58,100	\$1,453	\$17,430	\$436	70,743	31%	\$9.75	\$507	1.3
SHARON HMFA	\$12.06	33%	\$627	\$25,080	1.7	\$56,100	\$1,403	\$16,830	\$421	11,494	25%	\$8.71	\$453	1.4
STATE COLLEGE MSA	\$16.29	42%	\$847	\$33,880	2.2	\$67,300	\$1,683	\$20,190	\$505	20,363	39%	\$8.42	\$438	1.9
WILLIAMSPORT MSA	\$12.13	41%	\$631	\$25,240	1.7	\$54,100	\$1,353	\$16,230	\$406	14,813	31%	\$9.06	\$471	1.3
YORK-HANOVER MSA	\$14.50	39%	\$754	\$30,160	2.0	\$69,300	\$1,733	\$20,790	\$520	37,862	23%	\$10.83	\$563	1.3
<u>COUNTIES</u>														
ADAMS COUNTY	\$13.85	41%	\$720	\$28,800	1.9	\$67,400	\$1,685	\$20,220	\$506	8,570	23%	\$9.54	\$496	1.5
ALLEGHENY COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	172,777	33%	\$13.23	\$688	1.0
ARMSTRONG COUNTY	\$11.29	49%	\$587	\$23,480	1.6	\$53,100	\$1,328	\$15,930	\$398	6,834	24%	\$9.89	\$514	1.1
BEAVER COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	17,241	24%	\$10.29	\$535	1.3
BEDFORD COUNTY	\$11.29	43%	\$587	\$23,480	1.6	\$51,000	\$1,275	\$15,300	\$383	4,213	21%	\$8.26	\$430	1.4
BERKS COUNTY	\$14.75	41%	\$767	\$30,680	2.0	\$67,100	\$1,678	\$20,130	\$503	38,850	26%	\$10.80	\$562	1.4
BLAIR COUNTY	\$12.00	41%	\$624	\$24,960	1.7	\$54,900	\$1,373	\$16,470	\$412	14,102	27%	\$8.41	\$437	1.4
BRADFORD COUNTY	\$11.29	42%	\$587	\$23,480	1.6	\$50,600	\$1,265	\$15,180	\$380	6,319	25%	\$10.44	\$543	1.1
BUCKS COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	49,389	22%	\$11.76	\$611	1.8
BUTLER COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	15,977	22%	\$9.46	\$492	1.4
CAMBRIA COUNTY	\$11.29	56%	\$587	\$23,480	1.6	\$51,700	\$1,293	\$15,510	\$388	15,536	26%	\$8.25	\$429	1.4
CAMERON COUNTY	\$11.33	42%	\$589	\$23,560	1.6	\$54,200	\$1,355	\$16,260	\$407	597	28%	\$7.50	\$390	1.5
CARBON COUNTY	\$17.48	50%	\$909	\$36,360	2.4	\$72,300	\$1,808	\$21,690	\$542	5,240	21%	\$7.43	\$386	2.4
CENTRE COUNTY	\$16.29	42%	\$847	\$33,880	2.2	\$67,300	\$1,683	\$20,190	\$505	20,363	39%	\$8.42	\$438	1.9
CHESTER COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	38,208	22%	\$15.39	\$800	1.3
CLARION COUNTY	\$11.29	54%	\$587	\$23,480	1.6	\$53,200	\$1,330	\$15,960	\$399	4,317	28%	\$7.19	\$374	1.6

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

PENNSYLVANIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLEARFIELD COUNTY	\$11.29	54%	\$587	\$23,480	1.6	\$48,300	\$1,208	\$14,490	\$362	7,783	23%	\$8.72	\$453	1.3
CLINTON COUNTY	\$12.31	42%	\$640	\$25,600	1.7	\$50,900	\$1,273	\$15,270	\$382	4,149	27%	\$8.33	\$433	1.5
COLUMBIA COUNTY	\$12.15	41%	\$632	\$25,280	1.7	\$55,400	\$1,385	\$16,620	\$416	7,215	28%	\$9.10	\$473	1.3
CRAWFORD COUNTY	\$11.29	41%	\$587	\$23,480	1.6	\$50,000	\$1,250	\$15,000	\$375	8,878	25%	\$8.75	\$455	1.3
CUMBERLAND COUNTY	\$15.19	35%	\$790	\$31,600	2.1	\$72,500	\$1,813	\$21,750	\$544	24,200	27%	\$12.43	\$646	1.2
DAUPHIN COUNTY	\$15.19	35%	\$790	\$31,600	2.1	\$72,500	\$1,813	\$21,750	\$544	35,968	34%	\$12.57	\$653	1.2
DELAWARE COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	56,920	28%	\$13.25	\$689	1.6
ELK COUNTY	\$11.29	45%	\$587	\$23,480	1.6	\$55,400	\$1,385	\$16,620	\$416	2,782	20%	\$9.59	\$499	1.2
ERIE COUNTY	\$13.04	42%	\$678	\$27,120	1.8	\$57,900	\$1,448	\$17,370	\$434	32,579	30%	\$8.93	\$464	1.5
FAYETTE COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	16,608	28%	\$8.46	\$440	1.6
FOREST COUNTY	\$11.29	53%	\$587	\$23,480	1.6	\$44,900	\$1,123	\$13,470	\$337	312	16%	\$7.78	\$405	1.5
FRANKLIN COUNTY	\$12.60	41%	\$655	\$26,200	1.7	\$63,400	\$1,585	\$19,020	\$476	14,556	26%	\$11.13	\$579	1.1
FULTON COUNTY	\$11.29	45%	\$587	\$23,480	1.6	\$56,600	\$1,415	\$16,980	\$425	1,221	22%	\$10.96	\$570	1.0
GREENE COUNTY	\$11.29	43%	\$587	\$23,480	1.6	\$50,400	\$1,260	\$15,120	\$378	3,472	24%	\$12.68	\$659	0.9
HUNTINGDON COUNTY	\$11.29	47%	\$587	\$23,480	1.6	\$53,800	\$1,345	\$16,140	\$404	3,782	23%	\$8.62	\$448	1.3
INDIANA COUNTY	\$12.10	42%	\$629	\$25,160	1.7	\$52,000	\$1,300	\$15,600	\$390	10,073	29%	\$8.24	\$428	1.5
JEFFERSON COUNTY	\$11.29	51%	\$587	\$23,480	1.6	\$48,900	\$1,223	\$14,670	\$367	4,267	23%	\$7.71	\$401	1.5
JUNIATA COUNTY	\$11.33	41%	\$589	\$23,560	1.6	\$53,900	\$1,348	\$16,170	\$404	2,129	24%	\$9.47	\$492	1.2
LACKAWANNA COUNTY	\$13.06	47%	\$679	\$27,160	1.8	\$58,100	\$1,453	\$17,430	\$436	29,348	34%	\$9.91	\$515	1.3
LANCASTER COUNTY	\$15.85	45%	\$824	\$32,960	2.2	\$68,600	\$1,715	\$20,580	\$515	54,891	29%	\$11.48	\$597	1.4
LAWRENCE COUNTY	\$12.60	41%	\$655	\$26,200	1.7	\$55,100	\$1,378	\$16,530	\$413	7,783	21%	\$9.09	\$472	1.4
LEBANON COUNTY	\$13.31	42%	\$692	\$27,680	1.8	\$64,800	\$1,620	\$19,440	\$486	12,725	25%	\$8.93	\$464	1.5
LEHIGH COUNTY	\$17.48	50%	\$909	\$36,360	2.4	\$72,300	\$1,808	\$21,690	\$542	38,782	30%	\$12.81	\$666	1.4
LUZERNE COUNTY	\$13.06	47%	\$679	\$27,160	1.8	\$58,100	\$1,453	\$17,430	\$436	38,853	30%	\$9.43	\$490	1.4
LYCOMING COUNTY	\$12.13	41%	\$631	\$25,240	1.7	\$54,100	\$1,353	\$16,230	\$406	14,813	31%	\$9.06	\$471	1.3
McKEAN COUNTY	\$11.37	41%	\$591	\$23,640	1.6	\$53,500	\$1,338	\$16,050	\$401	4,591	26%	\$8.62	\$448	1.3
MERCER COUNTY	\$12.06	33%	\$627	\$25,080	1.7	\$56,100	\$1,403	\$16,830	\$421	11,494	25%	\$8.71	\$453	1.4
MIFFLIN COUNTY	\$11.29	45%	\$587	\$23,480	1.6	\$47,800	\$1,195	\$14,340	\$359	4,903	26%	\$10.29	\$535	1.1
MONROE COUNTY	\$17.79	41%	\$925	\$37,000	2.5	\$67,900	\$1,698	\$20,370	\$509	11,786	20%	\$10.02	\$521	1.8
MONTGOMERY COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	75,228	25%	\$16.05	\$835	1.3
MONTOUR COUNTY	\$13.33	41%	\$693	\$27,720	1.8	\$61,800	\$1,545	\$18,540	\$464	1,872	25%	\$17.70	\$920	0.8
NORTHAMPTON COUNTY	\$17.48	50%	\$909	\$36,360	2.4	\$72,300	\$1,808	\$21,690	\$542	25,883	24%	\$10.46	\$544	1.7
NORTHUMBERLAND COUNTY	\$11.29	45%	\$587	\$23,480	1.6	\$51,100	\$1,278	\$15,330	\$383	10,487	27%	\$8.67	\$451	1.3
PERRY COUNTY	\$15.19	35%	\$790	\$31,600	2.1	\$72,500	\$1,813	\$21,750	\$544	3,337	19%	\$7.92	\$412	1.9
PHILADELPHIA COUNTY *	\$20.71	45%	\$1,077	\$43,080	2.9	\$80,400	\$2,010	\$24,120	\$603	245,068	43%	\$18.66	\$970	1.1
PIKE COUNTY	\$19.40	57%	\$1,009	\$40,360	2.7	\$64,900	\$1,623	\$19,470	\$487	3,590	16%	\$6.22	\$323	3.1
POTTER COUNTY	\$11.29	42%	\$587	\$23,480	1.6	\$47,500	\$1,188	\$14,250	\$356	1,725	25%	\$9.95	\$518	1.1
SCHUYLKILL COUNTY	\$11.29	45%	\$587	\$23,480	1.6	\$54,900	\$1,373	\$16,470	\$412	14,209	23%	\$9.72	\$505	1.2
SNYDER COUNTY	\$12.12	42%	\$630	\$25,200	1.7	\$54,700	\$1,368	\$16,410	\$410	3,480	25%	\$8.43	\$438	1.4
SOMERSET COUNTY	\$11.29	52%	\$587	\$23,480	1.6	\$50,500	\$1,263	\$15,150	\$379	6,474	21%	\$8.36	\$435	1.3
SULLIVAN COUNTY †	\$11.44	41%	\$595	\$23,800	1.6	\$50,400	\$1,260	\$15,120	\$378	432	17%			

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

PENNSYLVANIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SUSQUEHANNA COUNTY	\$11.69	42%	\$608	\$24,320	1.6	\$51,700	\$1,293	\$15,510	\$388	3,766	22%	\$7.24	\$376	1.6
TIOGA COUNTY	\$11.81	41%	\$614	\$24,560	1.6	\$49,500	\$1,238	\$14,850	\$371	4,166	25%	\$7.33	\$381	1.6
UNION COUNTY	\$13.04	42%	\$678	\$27,120	1.8	\$57,500	\$1,438	\$17,250	\$431	3,558	26%	\$8.98	\$467	1.5
VENANGO COUNTY	\$11.29	47%	\$587	\$23,480	1.6	\$49,600	\$1,240	\$14,880	\$372	5,883	26%	\$9.21	\$479	1.2
WARREN COUNTY	\$11.29	45%	\$587	\$23,480	1.6	\$53,900	\$1,348	\$16,170	\$404	4,010	23%	\$9.49	\$494	1.2
WASHINGTON COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	18,677	22%	\$9.16	\$476	1.5
WAYNE COUNTY	\$13.85	41%	\$720	\$28,800	1.9	\$55,300	\$1,383	\$16,590	\$415	4,185	20%	\$8.48	\$441	1.6
WESTMORELAND COUNTY	\$13.46	37%	\$700	\$28,000	1.9	\$64,000	\$1,600	\$19,200	\$480	34,601	23%	\$8.77	\$456	1.5
WYOMING COUNTY	\$13.06	47%	\$679	\$27,160	1.8	\$58,100	\$1,453	\$17,430	\$436	2,542	23%	\$12.66	\$659	1.0
YORK COUNTY	\$14.50	39%	\$754	\$30,160	2.0	\$69,300	\$1,733	\$20,790	\$520	37,862	23%	\$10.83	\$563	1.3

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Puerto Rico

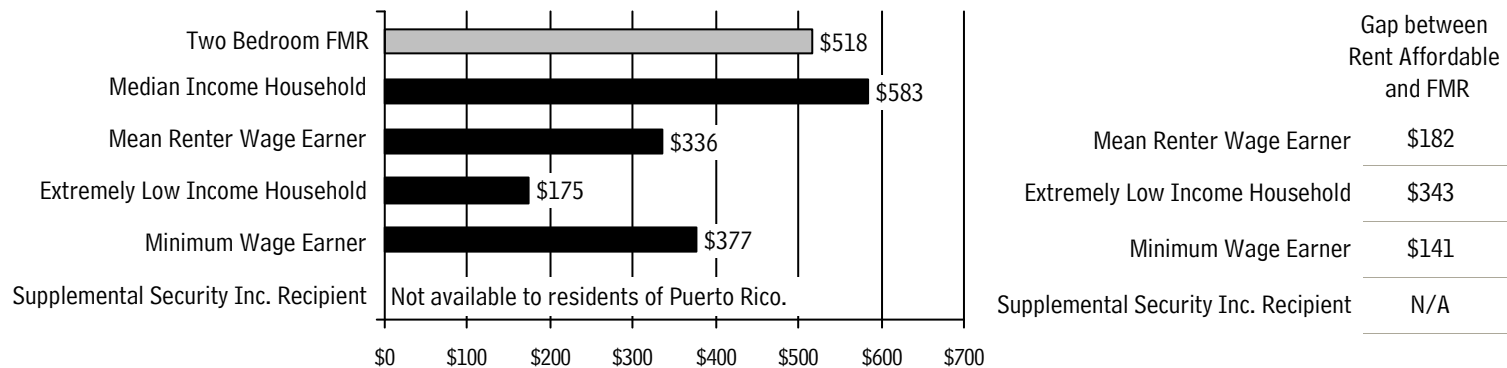
In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$518. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,726 monthly or \$20,710 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$9.96

In Puerto Rico, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 55 hours per week, 52 weeks per year. Or a household must include 1.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Puerto Rico, the estimated mean (average) wage for a renter is \$6.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



PUERTO RICO	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PUERTO RICO	\$9.96	58%	\$518	\$20,710	1.4	\$23,323	\$583	\$6,997	\$175	323,891	27%	\$6.47	\$336	1.5
COMBINED NONMETRO AREAS	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	15,423	26%	\$5.12	\$266	1.6
<u>METROPOLITAN AREAS</u>														
AGUADILLA-ISABELA-SAN SEBASTIÁN MSA	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	23,878	25%	\$5.54	\$288	1.5
ARECIBO HMFA	\$8.90	61%	\$463	\$18,520	1.2	\$19,100	\$478	\$5,730	\$143	13,042	24%	\$6.34	\$330	1.4
BARRANQUITAS-AIBONITO-QUEBRADILLAS HMFA	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	10,680	26%	\$5.41	\$281	1.6
CAGUAS HMFA	\$9.77	61%	\$508	\$20,320	1.3	\$25,700	\$643	\$7,710	\$193	24,813	24%	\$6.71	\$349	1.5
FAJARDO MSA	\$10.15	50%	\$528	\$21,120	1.4	\$23,200	\$580	\$6,960	\$174	5,506	23%	\$6.40	\$333	1.6
GUAYAMA MSA	\$8.90	71%	\$463	\$18,520	1.2	\$20,000	\$500	\$6,000	\$150	6,489	24%	\$7.78	\$404	1.1
MAYAGÜEZ MSA	\$9.58	43%	\$498	\$19,920	1.3	\$19,200	\$480	\$5,760	\$144	13,772	36%	\$5.14	\$267	1.9
PONCE MSA	\$10.31	76%	\$536	\$21,440	1.4	\$20,300	\$508	\$6,090	\$152	22,192	28%	\$4.64	\$241	2.2
SAN GERMÁN-CABO ROJO MSA	\$8.33	37%	\$433	\$17,320	1.1	\$19,300	\$483	\$5,790	\$145	10,847	24%	\$6.30	\$328	1.3
SAN JUAN-GUAYNABO HMFA	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	168,438	27%	\$6.87	\$357	1.6
YAUACO MSA	\$8.23	41%	\$428	\$17,120	1.1	\$16,800	\$420	\$5,040	\$126	8,811	25%	\$5.00	\$260	1.6
<u>COUNTIES</u>														
ADJUNTAS MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	1,346	27%	\$5.06	\$263	1.6
AGUADA MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	2,578	20%	\$3.65	\$190	2.3
AGUADILLA MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	5,937	30%	\$5.84	\$304	1.4
AGUAS BUENAS MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,498	27%	\$4.91	\$255	2.2
AIBONITO MUNICIPIO	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	1,892	23%	\$6.18	\$321	1.4
AÑASCO MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	1,659	19%	\$6.36	\$331	1.3
ARECIBO MUNICIPIO	\$8.90	61%	\$463	\$18,520	1.2	\$19,100	\$478	\$5,730	\$143	7,755	25%	\$6.85	\$356	1.3
ARROYO MUNICIPIO	\$8.90	71%	\$463	\$18,520	1.2	\$20,000	\$500	\$6,000	\$150	1,411	23%	\$6.67	\$347	1.3
BARCELONETA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,730	22%	\$14.47	\$753	0.7
BARRANQUITAS MUNICIPIO	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	1,898	21%	\$3.97	\$206	2.2
BAYAMÓN MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	17,742	25%	\$5.19	\$270	2.1
CABO ROJO MUNICIPIO	\$8.33	37%	\$433	\$17,320	1.1	\$19,300	\$483	\$5,790	\$145	3,381	20%	\$4.94	\$257	1.7
CAGUAS MUNICIPIO	\$9.77	61%	\$508	\$20,320	1.3	\$25,700	\$643	\$7,710	\$193	11,783	25%	\$5.38	\$280	1.8
CAMUY MUNICIPIO	\$8.90	61%	\$463	\$18,520	1.2	\$19,100	\$478	\$5,730	\$143	2,428	23%	\$4.95	\$257	1.8
CANÓVANAS MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,517	19%	\$5.47	\$285	2.0
CAROLINA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	15,729	26%	\$6.51	\$339	1.6
CATAÑO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	3,453	36%	\$5.02	\$261	2.1
CAYEY MUNICIPIO	\$9.77	61%	\$508	\$20,320	1.3	\$25,700	\$643	\$7,710	\$193	4,537	29%	\$8.27	\$430	1.2
CEIBA MUNICIPIO	\$10.15	50%	\$528	\$21,120	1.4	\$23,200	\$580	\$6,960	\$174	893	19%	\$6.70	\$349	1.5
CIALES MUNICIPIO	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	1,457	25%	\$4.34	\$225	2.0
CIDRA MUNICIPIO	\$9.77	61%	\$508	\$20,320	1.3	\$25,700	\$643	\$7,710	\$193	3,300	25%	\$11.04	\$574	0.9
COAMO MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	2,605	21%	\$3.78	\$197	2.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

PUERTO RICO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COMERÍO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,810	29%	\$5.25	\$273	2.0
COROZAL MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,336	21%	\$3.67	\$191	2.9
CULEBRA MUNICIPIO †	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	137	21%			
DORADO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,803	15%	\$8.27	\$430	1.3
FAJARDO MUNICIPIO	\$10.15	50%	\$528	\$21,120	1.4	\$23,200	\$580	\$6,960	\$174	3,314	26%	\$6.36	\$331	1.6
FLORIDA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	728	19%	\$5.60	\$291	1.9
GUÁNICA MUNICIPIO	\$8.23	41%	\$428	\$17,120	1.1	\$16,800	\$420	\$5,040	\$126	2,033	31%	\$3.92	\$204	2.1
GUAYAMA MUNICIPIO	\$8.90	71%	\$463	\$18,520	1.2	\$20,000	\$500	\$6,000	\$150	3,956	28%	\$8.19	\$426	1.1
GUAYANILLA MUNICIPIO	\$8.23	41%	\$428	\$17,120	1.1	\$16,800	\$420	\$5,040	\$126	1,305	20%	\$4.60	\$239	1.8
GUAYNABO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	7,827	23%	\$7.08	\$368	1.5
GURABO MUNICIPIO	\$9.77	61%	\$508	\$20,320	1.3	\$25,700	\$643	\$7,710	\$193	1,864	15%	\$7.93	\$412	1.2
HATILLO MUNICIPIO	\$8.90	61%	\$463	\$18,520	1.2	\$19,100	\$478	\$5,730	\$143	2,859	23%	\$5.66	\$294	1.6
HORMIGUEROS MUNICIPIO	\$9.58	43%	\$498	\$19,920	1.3	\$19,200	\$480	\$5,760	\$144	1,649	27%	\$5.79	\$301	1.7
HUMACAO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	4,370	23%	\$5.70	\$296	1.9
ISABELA MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	4,658	34%	\$6.42	\$334	1.3
JAYUYA MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	1,357	28%	\$7.08	\$368	1.2
JUANA DÍAZ MUNICIPIO	\$10.31	76%	\$536	\$21,440	1.4	\$20,300	\$508	\$6,090	\$152	3,431	23%	\$7.33	\$381	1.4
JUNCOS MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,581	22%	\$9.58	\$498	1.1
LAJAS MUNICIPIO	\$8.33	37%	\$433	\$17,320	1.1	\$19,300	\$483	\$5,790	\$145	2,288	26%	\$5.30	\$275	1.6
LARES MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	2,743	27%	\$3.94	\$205	2.1
LAS MARÍAS MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	1,015	29%	\$4.45	\$231	1.9
LAS PIEDRAS MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,481	22%	\$10.12	\$526	1.1
LOÍZA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,761	20%	\$6.48	\$337	1.7
LUQUILLO MUNICIPIO	\$10.15	50%	\$528	\$21,120	1.4	\$23,200	\$580	\$6,960	\$174	1,299	20%	\$6.51	\$339	1.6
MANATÍ MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	4,280	29%	\$7.09	\$368	1.5
MARICAO MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	433	27%	\$6.28	\$327	1.3
MAUNABO MUNICIPIO	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	782	20%	\$5.80	\$302	1.5
MAYAGÜEZ MUNICIPIO	\$9.58	43%	\$498	\$19,920	1.3	\$19,200	\$480	\$5,760	\$144	12,123	37%	\$5.10	\$265	1.9
MOCA MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	2,063	18%	\$5.63	\$293	1.5
MOROVIS MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,681	19%	\$3.70	\$193	2.9
NAGUABO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,446	18%	\$5.09	\$265	2.1
NARANJITO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	1,765	21%	\$6.37	\$331	1.7
OROCOVIS MUNICIPIO	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	1,672	26%	\$6.38	\$332	1.4
PATILLAS MUNICIPIO	\$8.90	71%	\$463	\$18,520	1.2	\$20,000	\$500	\$6,000	\$150	1,122	18%	\$6.07	\$316	1.5
PEÑUELAS MUNICIPIO	\$8.23	41%	\$428	\$17,120	1.1	\$16,800	\$420	\$5,040	\$126	1,472	20%	\$6.97	\$363	1.2
PONCE MUNICIPIO	\$10.31	76%	\$536	\$21,440	1.4	\$20,300	\$508	\$6,090	\$152	17,173	31%	\$4.21	\$219	2.4
QUEBRADILLAS MUNICIPIO	\$8.73	61%	\$454	\$18,160	1.2	\$16,500	\$413	\$4,950	\$124	2,979	39%	\$4.31	\$224	2.0
RINCÓN MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	1,036	20%	\$5.93	\$308	1.4
RÍO GRANDE MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	3,067	19%	\$6.00	\$312	1.8
SABANA GRANDE MUNICIPIO	\$8.33	37%	\$433	\$17,320	1.1	\$19,300	\$483	\$5,790	\$145	1,973	23%	\$5.23	\$272	1.6
SALINAS MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	2,834	28%	\$5.65	\$294	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

PUERTO RICO

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SAN GERMÁN MUNICIPIO	\$8.33	37%	\$433	\$17,320	1.1	\$19,300	\$483	\$5,790	\$145	3,205	27%	\$7.77	\$404	1.1
SAN JUAN MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	63,885	43%	\$7.18	\$373	1.5
SAN LORENZO MUNICIPIO	\$9.77	61%	\$508	\$20,320	1.3	\$25,700	\$643	\$7,710	\$193	3,329	26%	\$9.42	\$490	1.0
SAN SEBASTIÁN MUNICIPIO	\$8.44	57%	\$439	\$17,560	1.2	\$16,300	\$408	\$4,890	\$122	3,204	24%	\$5.36	\$279	1.6
SANTA ISABEL MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	1,853	25%	\$4.16	\$216	2.0
TOA ALTA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,803	13%	\$3.48	\$181	3.1
TOA BAJA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	6,359	21%	\$7.76	\$404	1.4
TRUJILLO ALTO MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	6,217	25%	\$3.71	\$193	2.9
UTUADO MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	3,293	33%	\$5.36	\$279	1.5
VEGA ALTA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,023	17%	\$7.08	\$368	1.5
VEGA BAJA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,824	15%	\$8.44	\$439	1.3
VIEQUES MUNICIPIO	\$8.23	59%	\$428	\$17,120	1.1	\$17,200	\$430	\$5,160	\$129	550	18%	\$8.05	\$419	1.0
VILLALBA MUNICIPIO	\$10.31	76%	\$536	\$21,440	1.4	\$20,300	\$508	\$6,090	\$152	1,588	22%	\$6.79	\$353	1.5
YABUCOA MUNICIPIO	\$10.73	59%	\$558	\$22,320	1.5	\$26,900	\$673	\$8,070	\$202	2,722	23%	\$7.08	\$368	1.5
YAUCO MUNICIPIO	\$8.23	41%	\$428	\$17,120	1.1	\$16,800	\$420	\$5,040	\$126	4,001	28%	\$4.65	\$242	1.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Rhode Island

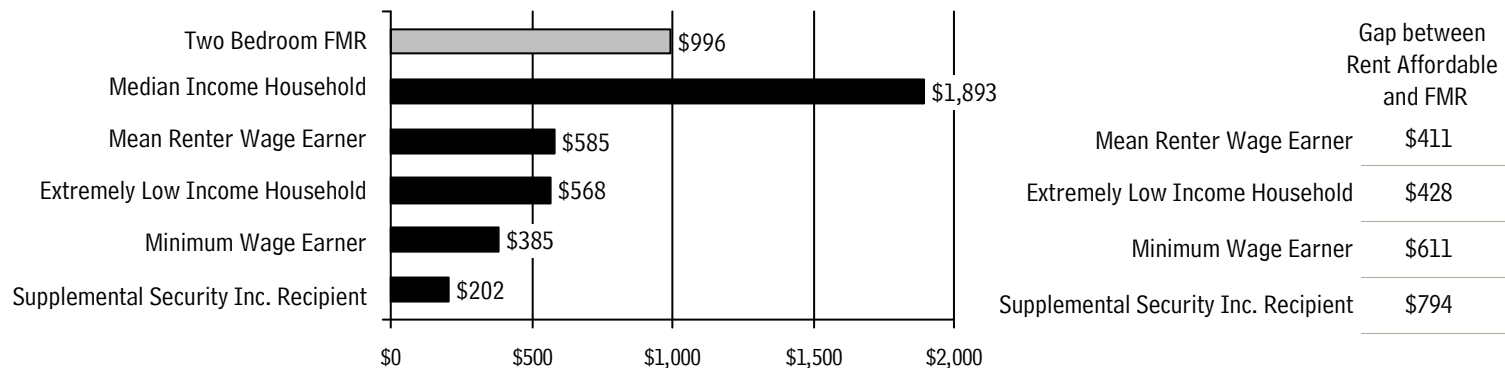
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$996. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,321 monthly or \$39,853 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.16

In Rhode Island, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 104 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Rhode Island, the estimated mean (average) wage for a renter is \$11.25. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 68 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



RHODE ISLAND	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
RHODE ISLAND	\$19.16	68%	\$996	\$39,853	2.6	\$75,709	\$1,893	\$22,713	\$568	147,634	37%	\$11.25	\$585	1.7
<u>METROPOLITAN AREAS</u>														
NEWPORT-MIDDLETON-PORTSMOUTH HMFA	\$23.85	59%	\$1,240	\$49,600	3.2	\$89,200	\$2,230	\$26,760	\$669	10,201	42%	\$12.32	\$641	1.9
PROVIDENCE-FALL RIVER HMFA	\$18.79	69%	\$977	\$39,080	2.5	\$74,500	\$1,863	\$22,350	\$559	133,869	37%	\$11.29	\$587	1.7
WESTERLY-HOPKINTON-NEW SHOREHAM HMFA	\$19.71	63%	\$1,025	\$41,000	2.7	\$84,400	\$2,110	\$25,320	\$633	3,564	27%	\$7.82	\$407	2.5

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

South Carolina

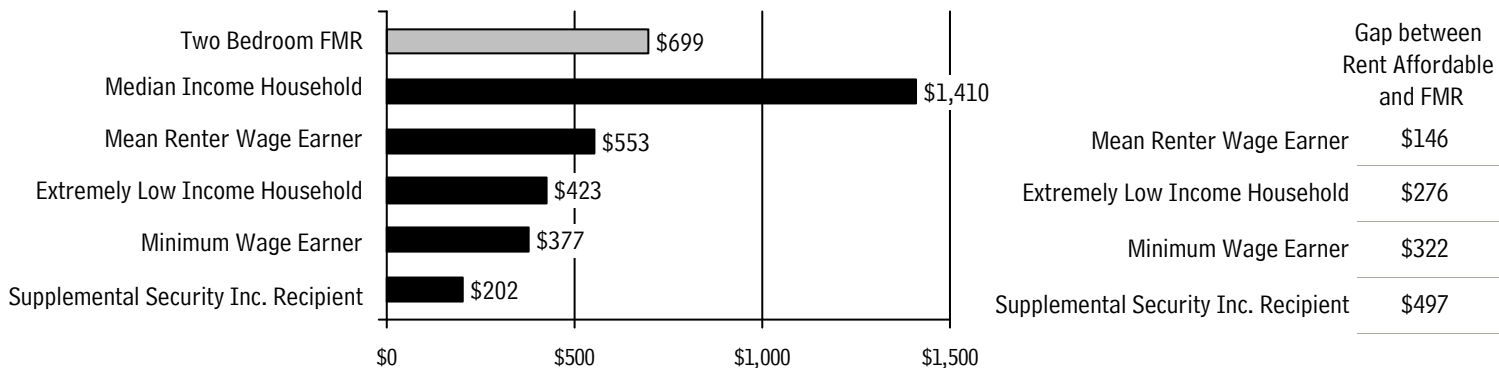
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$699. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,330 monthly or \$27,959 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.44

In South Carolina, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Carolina, the estimated mean (average) wage for a renter is \$10.64. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



SOUTH CAROLINA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SOUTH CAROLINA	\$13.44	36%	\$699	\$27,959	1.9	\$56,387	\$1,410	\$16,916	\$423	502,785	30%	\$10.64	\$553	1.3
COMBINED NONMETRO AREAS	\$12.10	40%	\$629	\$25,162	1.7	\$48,318	\$1,208	\$14,495	\$362	111,601	28%	\$9.45	\$492	1.3
<u>METROPOLITAN AREAS</u>														
ANDERSON MSA	\$12.10	36%	\$629	\$25,160	1.7	\$55,300	\$1,383	\$16,590	\$415	18,090	26%	\$8.32	\$432	1.5
AUGUSTA-RICHMOND COUNTY MSA	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	17,243	25%	\$11.01	\$573	1.1
CHARLESTON-NORTH CHARLESTON-SUMMERVILLE MSA	\$16.08	45%	\$836	\$33,440	2.2	\$62,200	\$1,555	\$18,660	\$467	81,065	34%	\$12.51	\$651	1.3
CHARLOTTE-GASTONIA-CONCORD HMFA	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	21,283	27%	\$10.30	\$535	1.5
COLUMBIA HMFA	\$14.29	35%	\$743	\$29,720	2.0	\$63,600	\$1,590	\$19,080	\$477	80,335	32%	\$11.38	\$592	1.3
DARLINGTON COUNTY HMFA	\$10.90	50%	\$567	\$22,680	1.5	\$49,300	\$1,233	\$14,790	\$370	6,114	24%	\$11.90	\$619	0.9
FLORENCE HMFA	\$11.02	36%	\$573	\$22,920	1.5	\$51,100	\$1,278	\$15,330	\$383	15,482	31%	\$10.32	\$537	1.1
GREENVILLE-MAULDIN-EASLEY MSA	\$12.29	22%	\$639	\$25,560	1.7	\$58,300	\$1,458	\$17,490	\$437	66,273	31%	\$10.56	\$549	1.2
KERSHAW COUNTY HMFA	\$12.35	48%	\$642	\$25,680	1.7	\$56,000	\$1,400	\$16,800	\$420	4,393	19%	\$9.13	\$475	1.4
LAURENS COUNTY HMFA	\$11.67	36%	\$607	\$24,280	1.6	\$48,600	\$1,215	\$14,580	\$365	7,402	28%	\$8.80	\$458	1.3
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY MSA	\$15.56	36%	\$809	\$32,360	2.1	\$54,300	\$1,358	\$16,290	\$407	30,361	28%	\$8.97	\$466	1.7
SPARTANBURG MSA	\$12.69	36%	\$660	\$26,400	1.8	\$56,100	\$1,403	\$16,830	\$421	30,387	29%	\$11.29	\$587	1.1
SUMTER MSA	\$11.31	35%	\$588	\$23,520	1.6	\$47,100	\$1,178	\$14,130	\$353	12,756	33%	\$9.94	\$517	1.1
<u>COUNTIES</u>														
ABBEVILLE COUNTY	\$10.90	44%	\$567	\$22,680	1.5	\$46,200	\$1,155	\$13,860	\$347	2,048	21%	\$5.16	\$268	2.1
AIKEN COUNTY	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	15,232	25%	\$11.53	\$600	1.0
ALLENDALE COUNTY	\$10.90	48%	\$567	\$22,680	1.5	\$25,800	\$645	\$7,740	\$194	1,378	40%	\$17.81	\$926	0.6
ANDERSON COUNTY	\$12.10	36%	\$629	\$25,160	1.7	\$55,300	\$1,383	\$16,590	\$415	18,090	26%	\$8.32	\$432	1.5
BAMBERG COUNTY	\$10.90	63%	\$567	\$22,680	1.5	\$40,300	\$1,008	\$12,090	\$302	1,565	29%	\$6.96	\$362	1.6
BARNWELL COUNTY	\$10.90	44%	\$567	\$22,680	1.5	\$44,200	\$1,105	\$13,260	\$332	2,280	27%	\$7.97	\$414	1.4
BEAUFORT COUNTY	\$17.46	36%	\$908	\$36,320	2.4	\$68,900	\$1,723	\$20,670	\$517	16,489	28%	\$10.19	\$530	1.7
BERKELEY COUNTY	\$16.08	45%	\$836	\$33,440	2.2	\$62,200	\$1,555	\$18,660	\$467	16,297	29%	\$14.40	\$749	1.1
CALHOUN COUNTY	\$14.29	35%	\$743	\$29,720	2.0	\$63,600	\$1,590	\$19,080	\$477	1,099	18%	\$10.43	\$542	1.4
CHARLESTON COUNTY	\$16.08	45%	\$836	\$33,440	2.2	\$62,200	\$1,555	\$18,660	\$467	54,004	39%	\$12.61	\$656	1.3
CHEROKEE COUNTY	\$10.92	36%	\$568	\$22,720	1.5	\$48,400	\$1,210	\$14,520	\$363	6,258	30%	\$10.29	\$535	1.1
CHESTER COUNTY	\$11.25	36%	\$585	\$23,400	1.6	\$42,100	\$1,053	\$12,630	\$316	3,197	25%	\$10.13	\$527	1.1
CHESTERFIELD COUNTY	\$10.90	45%	\$567	\$22,680	1.5	\$43,500	\$1,088	\$13,050	\$326	4,214	26%	\$8.77	\$456	1.2
CLARENDON COUNTY	\$11.42	36%	\$594	\$23,760	1.6	\$40,900	\$1,023	\$12,270	\$307	3,064	24%	\$8.49	\$441	1.3
COLLETON COUNTY	\$10.90	49%	\$567	\$22,680	1.5	\$42,900	\$1,073	\$12,870	\$322	3,861	26%	\$8.72	\$454	1.2
DARLINGTON COUNTY	\$10.90	50%	\$567	\$22,680	1.5	\$49,300	\$1,233	\$14,790	\$370	6,114	24%	\$11.90	\$619	0.9
DILLON COUNTY	\$10.90	59%	\$567	\$22,680	1.5	\$36,800	\$920	\$11,040	\$276	4,101	36%	\$8.42	\$438	1.3
DORCHESTER COUNTY	\$16.08	45%	\$836	\$33,440	2.2	\$62,200	\$1,555	\$18,660	\$467	10,764	25%	\$9.34	\$486	1.7
EDGEFIELD COUNTY	\$12.10	29%	\$629	\$25,160	1.7	\$57,100	\$1,428	\$17,130	\$428	2,011	23%	\$5.42	\$282	2.2
FAIRFIELD COUNTY	\$14.29	35%	\$743	\$29,720	2.0	\$63,600	\$1,590	\$19,080	\$477	1,854	22%	\$14.19	\$738	1.0

† Wage data not available (See Appendix A).

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SOUTH CAROLINA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FLORENCE COUNTY	\$11.02	36%	\$573	\$22,920	1.5	\$51,100	\$1,278	\$15,330	\$383	15,482	31%	\$10.32	\$537	1.1
GEORGETOWN COUNTY	\$12.88	36%	\$670	\$26,800	1.8	\$56,800	\$1,420	\$17,040	\$426	6,092	28%	\$7.57	\$394	1.7
GREENVILLE COUNTY	\$12.29	22%	\$639	\$25,560	1.7	\$58,300	\$1,458	\$17,490	\$437	53,214	32%	\$10.98	\$571	1.1
GREENWOOD COUNTY	\$11.54	36%	\$600	\$24,000	1.6	\$52,500	\$1,313	\$15,750	\$394	7,574	30%	\$10.86	\$565	1.1
HAMPTON COUNTY	\$10.90	50%	\$567	\$22,680	1.5	\$43,400	\$1,085	\$13,020	\$326	1,766	25%	\$10.25	\$533	1.1
HORRY COUNTY	\$15.56	36%	\$809	\$32,360	2.1	\$54,300	\$1,358	\$16,290	\$407	30,361	28%	\$8.97	\$466	1.7
JASPER COUNTY	\$12.10	36%	\$629	\$25,160	1.7	\$45,200	\$1,130	\$13,560	\$339	2,037	28%	\$12.49	\$649	1.0
KERSHAW COUNTY	\$12.35	48%	\$642	\$25,680	1.7	\$56,000	\$1,400	\$16,800	\$420	4,393	19%	\$9.13	\$475	1.4
LANCASTER COUNTY	\$10.90	36%	\$567	\$22,680	1.5	\$50,200	\$1,255	\$15,060	\$377	6,818	26%	\$9.69	\$504	1.1
LAURENS COUNTY	\$11.67	36%	\$607	\$24,280	1.6	\$48,600	\$1,215	\$14,580	\$365	7,402	28%	\$8.80	\$458	1.3
LEE COUNTY	\$10.90	37%	\$567	\$22,680	1.5	\$37,700	\$943	\$11,310	\$283	2,055	31%	\$8.89	\$462	1.2
LEXINGTON COUNTY	\$14.29	35%	\$743	\$29,720	2.0	\$63,600	\$1,590	\$19,080	\$477	23,127	24%	\$9.83	\$511	1.5
MARION COUNTY	\$10.90	49%	\$567	\$22,680	1.5	\$36,500	\$913	\$10,950	\$274	4,405	34%	\$7.75	\$403	1.4
MARLBORO COUNTY	\$10.90	61%	\$567	\$22,680	1.5	\$32,600	\$815	\$9,780	\$245	3,373	34%	\$12.09	\$629	0.9
McCORMICK COUNTY †	\$11.02	36%	\$573	\$22,920	1.5	\$42,300	\$1,058	\$12,690	\$317	843	22%			
NEWBERRY COUNTY	\$10.90	41%	\$567	\$22,680	1.5	\$51,800	\$1,295	\$15,540	\$389	3,645	26%	\$8.10	\$421	1.3
OCONEE COUNTY	\$11.00	36%	\$572	\$22,880	1.5	\$46,300	\$1,158	\$13,890	\$347	6,623	22%	\$10.67	\$555	1.0
ORANGEBURG COUNTY	\$10.90	45%	\$567	\$22,680	1.5	\$42,000	\$1,050	\$12,600	\$315	10,769	31%	\$8.17	\$425	1.3
PICKENS COUNTY	\$12.29	22%	\$639	\$25,560	1.7	\$58,300	\$1,458	\$17,490	\$437	13,059	29%	\$7.36	\$383	1.7
RICHLAND COUNTY	\$14.29	35%	\$743	\$29,720	2.0	\$63,600	\$1,590	\$19,080	\$477	52,822	38%	\$12.13	\$631	1.2
SALUDA COUNTY	\$14.29	35%	\$743	\$29,720	2.0	\$63,600	\$1,590	\$19,080	\$477	1,433	22%	\$9.02	\$469	1.6
SPARTANBURG COUNTY	\$12.69	36%	\$660	\$26,400	1.8	\$56,100	\$1,403	\$16,830	\$421	30,387	29%	\$11.29	\$587	1.1
SUMTER COUNTY	\$11.31	35%	\$588	\$23,520	1.6	\$47,100	\$1,178	\$14,130	\$353	12,756	33%	\$9.94	\$517	1.1
UNION COUNTY	\$10.90	49%	\$567	\$22,680	1.5	\$44,300	\$1,108	\$13,290	\$332	2,922	25%	\$8.68	\$451	1.3
WILLIAMSBURG COUNTY	\$11.42	36%	\$594	\$23,760	1.6	\$33,900	\$848	\$10,170	\$254	4,224	36%	\$9.20	\$479	1.2
YORK COUNTY	\$15.75	26%	\$819	\$32,760	2.2	\$67,500	\$1,688	\$20,250	\$506	21,283	27%	\$10.30	\$535	1.5

† Wage data not available (See Appendix A).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

South Dakota

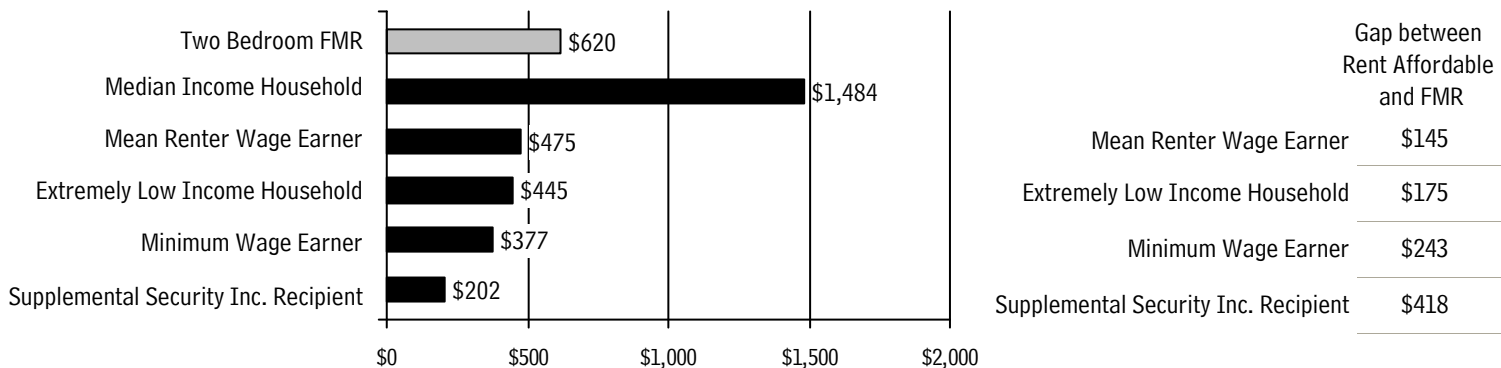
In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$620. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,067 monthly or \$24,805 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.93

In South Dakota, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 66 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Dakota, the estimated mean (average) wage for a renter is \$9.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



SOUTH DAKOTA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SOUTH DAKOTA	\$11.93	33%	\$620	\$24,805	1.6	\$59,379	\$1,484	\$17,814	\$445	98,959	31%	\$9.14	\$475	1.3
COMBINED NONMETRO AREAS	\$10.77	32%	\$560	\$22,410	1.5	\$56,149	\$1,404	\$16,845	\$421	55,863	32%	\$8.00	\$416	1.3
<u>METROPOLITAN AREAS</u>														
MEADE COUNTY HMFA	\$10.69	30%	\$556	\$22,240	1.5	\$51,400	\$1,285	\$15,420	\$386	3,166	31%	\$9.26	\$481	1.2
RAPID CITY HMFA	\$14.33	43%	\$745	\$29,800	2.0	\$57,300	\$1,433	\$17,190	\$430	12,398	32%	\$8.82	\$459	1.6
SIoux CITY MSA	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	1,436	25%	\$12.88	\$670	1.0
SIoux FALLS MSA	\$13.35	30%	\$694	\$27,760	1.8	\$67,900	\$1,698	\$20,370	\$509	26,096	31%	\$10.36	\$539	1.3
<u>COUNTIES</u>														
AURORA COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$56,900	\$1,423	\$17,070	\$427	292	25%	\$9.09	\$473	1.2
BEADLE COUNTY	\$10.48	35%	\$545	\$21,800	1.4	\$60,200	\$1,505	\$18,060	\$452	2,553	35%	\$8.83	\$459	1.2
BENNETT COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$39,000	\$975	\$11,700	\$293	456	41%	\$6.35	\$330	1.7
BON HOMME COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$51,800	\$1,295	\$15,540	\$389	455	17%	\$7.37	\$383	1.4
BROOKINGS COUNTY	\$10.54	30%	\$548	\$21,920	1.5	\$66,100	\$1,653	\$19,830	\$496	5,004	44%	\$8.26	\$430	1.3
BROWN COUNTY	\$10.83	30%	\$563	\$22,520	1.5	\$60,200	\$1,505	\$18,060	\$452	4,733	32%	\$8.35	\$434	1.3
BRULE COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$61,600	\$1,540	\$18,480	\$462	604	29%	\$4.93	\$256	2.1
BUFFALO COUNTY †	\$10.48	33%	\$545	\$21,800	1.4	\$26,500	\$663	\$7,950	\$199	356	68%			
BUTTE COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$48,800	\$1,220	\$14,640	\$366	880	23%	\$7.77	\$404	1.3
CAMPBELL COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$51,000	\$1,275	\$15,300	\$383	137	20%	\$8.25	\$429	1.3
CHARLES MIX COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$47,800	\$1,195	\$14,340	\$359	1,147	34%	\$6.58	\$342	1.6
CLARK COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$55,300	\$1,383	\$16,590	\$415	276	18%	\$5.36	\$279	2.0
CLAY COUNTY	\$11.17	30%	\$581	\$23,240	1.5	\$58,800	\$1,470	\$17,640	\$441	2,570	49%	\$6.16	\$320	1.8
CODINGTON COUNTY	\$11.90	37%	\$619	\$24,760	1.6	\$59,700	\$1,493	\$17,910	\$448	3,856	34%	\$8.72	\$453	1.4
CORSON COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$38,600	\$965	\$11,580	\$290	546	45%	\$10.80	\$562	1.0
CUSTER COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$60,200	\$1,505	\$18,060	\$452	830	23%	\$7.48	\$389	1.4
DAVISON COUNTY	\$11.12	31%	\$578	\$23,120	1.5	\$57,100	\$1,428	\$17,130	\$428	2,873	36%	\$9.12	\$474	1.2
DAY COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$49,700	\$1,243	\$14,910	\$373	807	33%	\$8.07	\$420	1.3
DEUEL COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$57,200	\$1,430	\$17,160	\$429	377	21%	\$8.87	\$461	1.2
DEWEY COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$47,400	\$1,185	\$14,220	\$356	841	44%	\$6.09	\$317	1.7
DOUGLAS COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$48,700	\$1,218	\$14,610	\$365	292	23%	\$9.36	\$487	1.1
EDMUNDS COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$58,600	\$1,465	\$17,580	\$440	364	22%	\$9.70	\$505	1.1
FALL RIVER COUNTY	\$10.63	30%	\$553	\$22,120	1.5	\$53,200	\$1,330	\$15,960	\$399	984	33%	\$6.04	\$314	1.8
FAULK COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$57,000	\$1,425	\$17,100	\$428	250	25%	\$6.16	\$320	1.7
GRANT COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$53,100	\$1,328	\$15,930	\$398	1,033	31%	\$10.08	\$524	1.0
GREGORY COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$49,700	\$1,243	\$14,910	\$373	462	24%	\$7.46	\$388	1.4
HAAKON COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$63,600	\$1,590	\$19,080	\$477	120	18%	\$11.73	\$610	0.9
HAMLIN COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$57,800	\$1,445	\$17,340	\$434	313	15%	\$9.48	\$493	1.1
HAND COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$55,200	\$1,380	\$16,560	\$414	392	28%	\$7.54	\$392	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

SOUTH DAKOTA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HANSON COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$55,000	\$1,375	\$16,500	\$413	167	13%	\$11.77	\$612	0.9
HARDING COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$45,700	\$1,143	\$13,710	\$343	136	28%	\$9.87	\$513	1.1
HUGHES COUNTY	\$10.81	30%	\$562	\$22,480	1.5	\$70,400	\$1,760	\$21,120	\$528	1,998	29%	\$7.30	\$379	1.5
HUTCHINSON COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$54,200	\$1,355	\$16,260	\$407	726	23%	\$7.81	\$406	1.3
HYDE COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$53,400	\$1,335	\$16,020	\$401	163	26%	\$10.28	\$535	1.0
JACKSON COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$41,300	\$1,033	\$12,390	\$310	358	38%	\$3.79	\$197	2.8
JERAULD COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$43,900	\$1,098	\$13,170	\$329	317	35%	\$10.30	\$536	1.0
JONES COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$60,000	\$1,500	\$18,000	\$450	163	35%	\$6.96	\$362	1.5
KINGSBURY COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$57,600	\$1,440	\$17,280	\$432	499	21%	\$9.26	\$481	1.1
LAKE COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$59,100	\$1,478	\$17,730	\$443	1,162	26%	\$6.09	\$317	1.7
LAWRENCE COUNTY	\$11.08	30%	\$576	\$23,040	1.5	\$59,200	\$1,480	\$17,760	\$444	3,857	37%	\$6.82	\$355	1.6
LINCOLN COUNTY	\$13.35	30%	\$694	\$27,760	1.8	\$67,900	\$1,698	\$20,370	\$509	1,871	17%	\$9.31	\$484	1.4
LYMAN COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$43,500	\$1,088	\$13,050	\$326	503	35%	\$6.21	\$323	1.7
MARSHALL COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$49,600	\$1,240	\$14,880	\$372	506	28%	\$8.02	\$417	1.3
McCOOK COUNTY	\$13.35	30%	\$694	\$27,760	1.8	\$67,900	\$1,698	\$20,370	\$509	459	21%	\$7.71	\$401	1.7
McPHERSON COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$46,400	\$1,160	\$13,920	\$348	213	19%	\$4.73	\$246	2.2
MEADE COUNTY	\$10.69	30%	\$556	\$22,240	1.5	\$51,400	\$1,285	\$15,420	\$386	3,166	31%	\$9.26	\$481	1.2
MELLETTE COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$38,900	\$973	\$11,670	\$292	212	33%	\$6.24	\$325	1.7
MINER COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$54,200	\$1,355	\$16,260	\$407	223	20%	\$8.51	\$442	1.2
MINNEHAHA COUNTY	\$13.35	30%	\$694	\$27,760	1.8	\$67,900	\$1,698	\$20,370	\$509	22,956	33%	\$10.48	\$545	1.3
MOODY COUNTY	\$10.48	30%	\$545	\$21,800	1.4	\$64,200	\$1,605	\$19,260	\$482	628	24%	\$12.17	\$633	0.9
PENNINGTON COUNTY	\$14.33	43%	\$745	\$29,800	2.0	\$57,300	\$1,433	\$17,190	\$430	12,398	32%	\$8.82	\$459	1.6
PERKINS COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$49,100	\$1,228	\$14,730	\$368	422	31%	\$9.27	\$482	1.1
POTTER COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$53,500	\$1,338	\$16,050	\$401	245	23%	\$7.78	\$405	1.3
ROBERTS COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$45,500	\$1,138	\$13,650	\$341	1,123	29%	\$7.56	\$393	1.4
SANBORN COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$56,300	\$1,408	\$16,890	\$422	284	26%	\$7.86	\$409	1.3
SHANNON COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$32,000	\$800	\$9,600	\$240	1,419	51%	\$9.59	\$499	1.1
SPINK COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$60,700	\$1,518	\$18,210	\$455	738	25%	\$8.29	\$431	1.3
STANLEY COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$63,200	\$1,580	\$18,960	\$474	249	21%	\$6.97	\$363	1.5
SULLY COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$63,500	\$1,588	\$19,050	\$476	164	25%	\$10.57	\$550	1.0
TODD COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$31,200	\$780	\$9,360	\$234	1,442	57%	\$11.25	\$585	0.9
TRIPP COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$49,500	\$1,238	\$14,850	\$371	625	24%	\$7.00	\$364	1.5
TURNER COUNTY	\$13.35	30%	\$694	\$27,760	1.8	\$67,900	\$1,698	\$20,370	\$509	810	23%	\$12.34	\$641	1.1
UNION COUNTY	\$12.90	29%	\$671	\$26,840	1.8	\$58,800	\$1,470	\$17,640	\$441	1,436	25%	\$12.88	\$670	1.0
WALWORTH COUNTY	\$10.48	32%	\$545	\$21,800	1.4	\$47,200	\$1,180	\$14,160	\$354	576	25%	\$5.87	\$305	1.8
YANKTON COUNTY	\$11.35	34%	\$590	\$23,600	1.6	\$60,200	\$1,505	\$18,060	\$452	2,610	30%	\$6.97	\$363	1.6
ZIEBACH COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$27,200	\$680	\$8,160	\$204	332	44%	\$10.28	\$535	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Tennessee

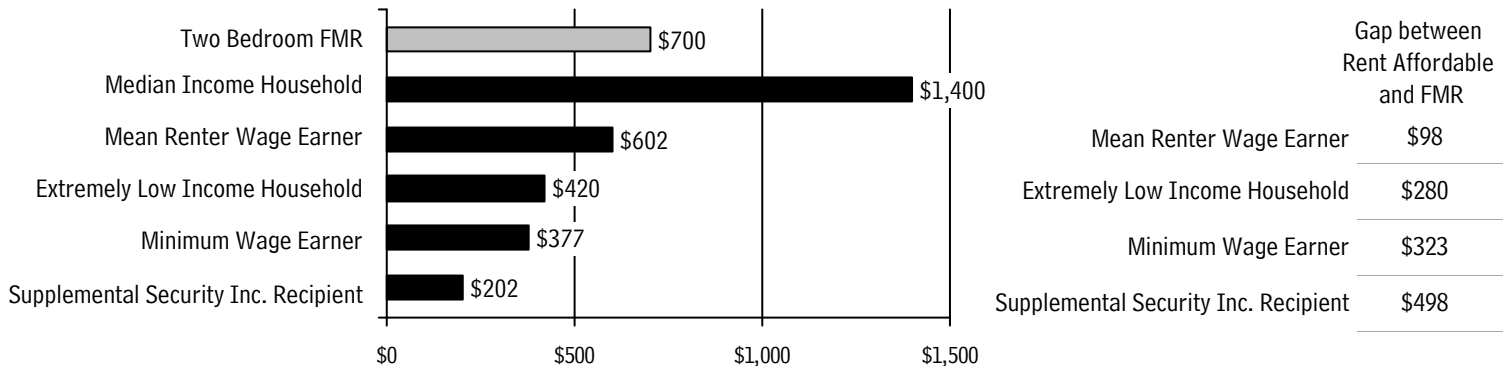
In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$700. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,334 monthly or \$28,012 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.47

In Tennessee, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 74 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Tennessee, the estimated mean (average) wage for a renter is \$11.57. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



TENNESSEE	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TENNESSEE	\$13.47	37%	\$700	\$28,012	1.9	\$56,001	\$1,400	\$16,800	\$420	730,515	30%	\$11.57	\$602	1.2
COMBINED NONMETRO AREAS	\$10.99	38%	\$571	\$22,858	1.5	\$46,464	\$1,162	\$13,939	\$348	168,883	26%	\$9.58	\$498	1.1
<u>METROPOLITAN AREAS</u>														
CHATTANOOGA MSA	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	47,776	32%	\$11.02	\$573	1.3
CLARKSVILLE HMFA	\$12.75	35%	\$663	\$26,520	1.8	\$53,500	\$1,338	\$16,050	\$401	20,670	35%	\$9.69	\$504	1.3
CLEVELAND MSA	\$11.94	35%	\$621	\$24,840	1.6	\$51,300	\$1,283	\$15,390	\$385	13,817	31%	\$11.24	\$584	1.1
HICKMAN COUNTY HMFA	\$11.06	39%	\$575	\$23,000	1.5	\$46,600	\$1,165	\$13,980	\$350	1,865	23%	\$7.71	\$401	1.4
JACKSON MSA	\$13.46	36%	\$700	\$28,000	1.9	\$53,600	\$1,340	\$16,080	\$402	14,269	32%	\$9.12	\$474	1.5
JOHNSON CITY MSA	\$11.33	35%	\$589	\$23,560	1.6	\$50,500	\$1,263	\$15,150	\$379	23,012	30%	\$9.62	\$500	1.2
KINGSPOBT-BRISTOL-BRISTOL MSA	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	22,241	25%	\$11.01	\$573	1.0
KNOXVILLE MSA	\$13.63	43%	\$709	\$28,360	1.9	\$61,300	\$1,533	\$18,390	\$460	83,089	30%	\$10.31	\$536	1.3
MACON COUNTY HMFA	\$10.65	39%	\$554	\$22,160	1.5	\$42,900	\$1,073	\$12,870	\$322	2,031	25%	\$7.69	\$400	1.4
MEMPHIS HMFA	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	139,424	37%	\$13.16	\$684	1.1
MORRISTOWN MSA	\$10.69	35%	\$556	\$22,240	1.5	\$48,700	\$1,218	\$14,610	\$365	13,175	25%	\$10.25	\$533	1.0
NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN MSA	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	177,860	32%	\$13.18	\$685	1.2
SMITH COUNTY HMFA	\$11.06	39%	\$575	\$23,000	1.5	\$56,100	\$1,403	\$16,830	\$421	1,410	21%	\$7.51	\$391	1.5
STEWART COUNTY HMFA	\$10.65	37%	\$554	\$22,160	1.5	\$47,200	\$1,180	\$14,160	\$354	993	20%	\$7.21	\$375	1.5
<u>COUNTIES</u>														
ANDERSON COUNTY	\$13.63	43%	\$709	\$28,360	1.9	\$61,300	\$1,533	\$18,390	\$460	8,761	28%	\$14.03	\$730	1.0
BEDFORD COUNTY	\$13.08	36%	\$680	\$27,200	1.8	\$46,400	\$1,160	\$13,920	\$348	5,083	33%	\$11.19	\$582	1.2
BENTON COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$44,300	\$1,108	\$13,290	\$332	1,364	19%	\$6.88	\$358	1.5
BLEDSE COUNTY	\$10.38	45%	\$540	\$21,600	1.4	\$39,100	\$978	\$11,730	\$293	913	23%	\$6.97	\$362	1.5
BLOUNT COUNTY	\$13.63	43%	\$709	\$28,360	1.9	\$61,300	\$1,533	\$18,390	\$460	10,865	23%	\$11.14	\$579	1.2
BRADLEY COUNTY	\$11.94	35%	\$621	\$24,840	1.6	\$51,300	\$1,283	\$15,390	\$385	12,202	32%	\$11.44	\$595	1.0
CAMPBELL COUNTY	\$10.38	42%	\$540	\$21,600	1.4	\$37,900	\$948	\$11,370	\$284	4,281	27%	\$8.12	\$422	1.3
CANNON COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	1,265	24%	\$10.08	\$524	1.6
CARROLL COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$46,900	\$1,173	\$14,070	\$352	2,643	23%	\$13.25	\$689	0.8
CARTER COUNTY	\$11.33	35%	\$589	\$23,560	1.6	\$50,500	\$1,263	\$15,150	\$379	6,490	27%	\$8.45	\$439	1.3
CHEATHAM COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	2,933	20%	\$8.86	\$461	1.8
CHESTER COUNTY	\$13.46	36%	\$700	\$28,000	1.9	\$53,600	\$1,340	\$16,080	\$402	1,537	25%	\$8.36	\$435	1.6
CLAIBORNE COUNTY	\$10.38	46%	\$540	\$21,600	1.4	\$43,100	\$1,078	\$12,930	\$323	2,747	22%	\$7.35	\$382	1.4
CLAY COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$45,100	\$1,128	\$13,530	\$338	804	22%	\$5.68	\$295	1.8
COCKE COUNTY	\$10.38	49%	\$540	\$21,600	1.4	\$42,800	\$1,070	\$12,840	\$321	3,712	26%	\$8.62	\$448	1.2
COFFEE COUNTY	\$11.19	36%	\$582	\$23,280	1.5	\$51,000	\$1,275	\$15,300	\$383	5,767	28%	\$11.19	\$582	1.0
CROCKETT COUNTY	\$10.38	48%	\$540	\$21,600	1.4	\$47,200	\$1,180	\$14,160	\$354	1,602	29%	\$11.98	\$623	0.9
CUMBERLAND COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$45,500	\$1,138	\$13,650	\$341	4,201	20%	\$8.45	\$439	1.2
DAVIDSON COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	103,310	41%	\$14.79	\$769	1.1

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TENNESSEE

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DECATUR COUNTY	\$10.38	43%	\$540	\$21,600	1.4	\$39,500	\$988	\$11,850	\$296	1,332	27%	\$11.53	\$600	0.9
DEKALB COUNTY	\$10.38	42%	\$540	\$21,600	1.4	\$47,300	\$1,183	\$14,190	\$355	1,625	25%	\$8.37	\$435	1.2
DICKSON COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	4,617	25%	\$9.38	\$488	1.7
DYER COUNTY	\$10.81	35%	\$562	\$22,480	1.5	\$45,000	\$1,125	\$13,500	\$338	5,332	35%	\$8.34	\$434	1.3
FAYETTE COUNTY	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	2,386	19%	\$9.57	\$498	1.5
FENTRESS COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$39,000	\$975	\$11,700	\$293	1,555	23%	\$7.61	\$396	1.4
FRANKLIN COUNTY	\$11.00	35%	\$572	\$22,880	1.5	\$52,100	\$1,303	\$15,630	\$391	3,704	23%	\$9.51	\$495	1.2
GIBSON COUNTY	\$10.38	38%	\$540	\$21,600	1.4	\$48,300	\$1,208	\$14,490	\$362	6,051	30%	\$8.50	\$442	1.2
GILES COUNTY	\$11.37	36%	\$591	\$23,640	1.6	\$49,400	\$1,235	\$14,820	\$371	2,857	24%	\$7.13	\$371	1.6
GRAINGER COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$48,700	\$1,218	\$14,610	\$365	1,437	17%	\$10.95	\$569	1.0
GREENE COUNTY	\$10.38	38%	\$540	\$21,600	1.4	\$44,300	\$1,108	\$13,290	\$332	7,150	26%	\$10.85	\$564	1.0
GRUNDY COUNTY	\$10.38	45%	\$540	\$21,600	1.4	\$34,000	\$850	\$10,200	\$255	1,080	20%	\$8.28	\$430	1.3
HAMBLEN COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$48,700	\$1,218	\$14,610	\$365	7,224	29%	\$10.97	\$570	1.0
HAMILTON COUNTY	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	44,012	33%	\$11.09	\$577	1.2
HANCOCK COUNTY	\$10.38	46%	\$540	\$21,600	1.4	\$32,800	\$820	\$9,840	\$246	841	30%	\$5.40	\$281	1.9
HARDEMAN COUNTY	\$10.38	50%	\$540	\$21,600	1.4	\$42,800	\$1,070	\$12,840	\$321	2,472	26%	\$11.11	\$578	0.9
HARDIN COUNTY	\$10.38	52%	\$540	\$21,600	1.4	\$39,800	\$995	\$11,940	\$299	2,489	23%	\$8.82	\$458	1.2
HAWKINS COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	5,390	24%	\$9.78	\$509	1.2
HAYWOOD COUNTY	\$11.83	35%	\$615	\$24,600	1.6	\$38,100	\$953	\$11,430	\$286	2,673	35%	\$12.35	\$642	1.0
HENDERSON COUNTY	\$11.25	35%	\$585	\$23,400	1.6	\$49,400	\$1,235	\$14,820	\$371	2,531	24%	\$8.60	\$447	1.3
HENRY COUNTY	\$10.46	35%	\$544	\$21,760	1.4	\$46,100	\$1,153	\$13,830	\$346	3,088	23%	\$9.28	\$483	1.1
HICKMAN COUNTY	\$11.06	39%	\$575	\$23,000	1.5	\$46,600	\$1,165	\$13,980	\$350	1,865	23%	\$7.71	\$401	1.4
HOUSTON COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$41,200	\$1,030	\$12,360	\$309	820	25%	\$7.46	\$388	1.4
HUMPHREYS COUNTY	\$10.38	48%	\$540	\$21,600	1.4	\$51,800	\$1,295	\$15,540	\$389	1,758	23%	\$12.58	\$654	0.8
JACKSON COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$39,900	\$998	\$11,970	\$299	1,097	25%	\$8.26	\$430	1.3
JEFFERSON COUNTY	\$10.69	35%	\$556	\$22,240	1.5	\$48,700	\$1,218	\$14,610	\$365	4,514	24%	\$7.98	\$415	1.3
JOHNSON COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$36,300	\$908	\$10,890	\$272	1,665	23%	\$8.52	\$443	1.2
KNOX COUNTY	\$13.63	43%	\$709	\$28,360	1.9	\$61,300	\$1,533	\$18,390	\$460	58,097	33%	\$9.64	\$501	1.4
LAKE COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$35,100	\$878	\$10,530	\$263	997	41%	\$6.59	\$343	1.6
LAUDERDALE COUNTY	\$11.00	35%	\$572	\$22,880	1.5	\$38,800	\$970	\$11,640	\$291	3,195	34%	\$8.81	\$458	1.2
LAWRENCE COUNTY	\$10.38	40%	\$540	\$21,600	1.4	\$45,400	\$1,135	\$13,620	\$341	3,411	22%	\$8.01	\$416	1.3
LEWIS COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$45,100	\$1,128	\$13,530	\$338	1,067	25%	\$6.05	\$315	1.7
LINCOLN COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$54,400	\$1,360	\$16,320	\$408	2,946	23%	\$7.92	\$412	1.3
LOUDON COUNTY	\$13.63	43%	\$709	\$28,360	1.9	\$61,300	\$1,533	\$18,390	\$460	3,786	21%	\$8.68	\$451	1.6
MACON COUNTY	\$10.65	39%	\$554	\$22,160	1.5	\$42,900	\$1,073	\$12,870	\$322	2,031	25%	\$7.69	\$400	1.4
MADISON COUNTY	\$13.46	36%	\$700	\$28,000	1.9	\$53,600	\$1,340	\$16,080	\$402	12,732	33%	\$9.16	\$476	1.5
MARION COUNTY	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	2,925	25%	\$9.95	\$517	1.4
MARSHALL COUNTY	\$11.69	35%	\$608	\$24,320	1.6	\$50,400	\$1,260	\$15,120	\$378	2,986	26%	\$7.69	\$400	1.5
MAURY COUNTY	\$13.79	35%	\$717	\$28,680	1.9	\$58,600	\$1,465	\$17,580	\$440	8,727	27%	\$11.28	\$586	1.2
McMINN COUNTY	\$11.04	35%	\$574	\$22,960	1.5	\$48,400	\$1,210	\$14,520	\$363	5,362	26%	\$10.96	\$570	1.0
McNAIRY COUNTY	\$10.38	53%	\$540	\$21,600	1.4	\$44,000	\$1,100	\$13,200	\$330	1,923	19%	\$7.43	\$386	1.4

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TENNESSEE

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MEIGS COUNTY	\$10.38	45%	\$540	\$21,600	1.4	\$46,200	\$1,155	\$13,860	\$347	1,080	23%	\$10.39	\$541	1.0
MONROE COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$46,800	\$1,170	\$14,040	\$351	3,825	24%	\$8.86	\$461	1.2
MONTGOMERY COUNTY	\$12.75	35%	\$663	\$26,520	1.8	\$53,500	\$1,338	\$16,050	\$401	20,670	35%	\$9.69	\$504	1.3
MOORE COUNTY	\$10.94	35%	\$569	\$22,760	1.5	\$57,600	\$1,440	\$17,280	\$432	359	15%	\$13.89	\$722	0.8
MORGAN COUNTY	\$10.38	38%	\$540	\$21,600	1.4	\$42,500	\$1,063	\$12,750	\$319	1,292	17%	\$10.16	\$529	1.0
OBION COUNTY	\$10.38	39%	\$540	\$21,600	1.4	\$48,000	\$1,200	\$14,400	\$360	4,082	31%	\$13.30	\$692	0.8
OVERTON COUNTY	\$10.38	49%	\$540	\$21,600	1.4	\$42,700	\$1,068	\$12,810	\$320	1,768	20%	\$8.67	\$451	1.2
PERRY COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$40,200	\$1,005	\$12,060	\$302	630	21%	\$9.90	\$515	1.1
PICKETT COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$33,300	\$833	\$9,990	\$250	575	28%	\$9.48	\$493	1.1
POLK COUNTY	\$11.94	35%	\$621	\$24,840	1.6	\$51,300	\$1,283	\$15,390	\$385	1,615	24%	\$7.78	\$404	1.5
PUTNAM COUNTY	\$10.81	35%	\$562	\$22,480	1.5	\$47,400	\$1,185	\$14,220	\$356	9,504	35%	\$9.53	\$495	1.1
RHEA COUNTY	\$10.38	46%	\$540	\$21,600	1.4	\$42,200	\$1,055	\$12,660	\$317	3,034	26%	\$8.49	\$442	1.2
ROANE COUNTY	\$10.94	35%	\$569	\$22,760	1.5	\$53,500	\$1,338	\$16,050	\$401	4,890	23%	\$13.71	\$713	0.8
ROBERTSON COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	5,549	24%	\$9.37	\$487	1.7
RUTHERFORD COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	28,112	31%	\$11.70	\$609	1.4
SCOTT COUNTY	\$10.38	60%	\$540	\$21,600	1.4	\$39,200	\$980	\$11,760	\$294	2,570	30%	\$8.47	\$440	1.2
SEQUATCHIE COUNTY	\$13.81	41%	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	839	20%	\$8.36	\$435	1.7
SEVIER COUNTY	\$12.71	35%	\$661	\$26,440	1.8	\$51,800	\$1,295	\$15,540	\$389	9,191	30%	\$8.14	\$423	1.6
SHELBY COUNTY	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	131,730	38%	\$13.33	\$693	1.1
SMITH COUNTY	\$11.06	39%	\$575	\$23,000	1.5	\$56,100	\$1,403	\$16,830	\$421	1,410	21%	\$7.51	\$391	1.5
STEWART COUNTY	\$10.65	37%	\$554	\$22,160	1.5	\$47,200	\$1,180	\$14,160	\$354	993	20%	\$7.21	\$375	1.5
SULLIVAN COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	16,851	25%	\$11.19	\$582	1.0
SUMNER COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	14,552	25%	\$9.73	\$506	1.6
TIPTON COUNTY	\$14.58	37%	\$758	\$30,320	2.0	\$58,300	\$1,458	\$17,490	\$437	5,308	25%	\$6.70	\$349	2.2
TROUSDALE COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	551	19%	\$8.19	\$426	1.9
UNICOI COUNTY	\$11.33	35%	\$589	\$23,560	1.6	\$50,500	\$1,263	\$15,150	\$379	1,886	26%	\$12.38	\$644	0.9
UNION COUNTY	\$13.63	43%	\$709	\$28,360	1.9	\$61,300	\$1,533	\$18,390	\$460	1,580	20%	\$10.18	\$529	1.3
VAN BUREN COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$39,900	\$998	\$11,970	\$299	407	20%	\$9.30	\$484	1.1
WARREN COUNTY	\$10.96	35%	\$570	\$22,800	1.5	\$45,200	\$1,130	\$13,560	\$339	4,153	28%	\$8.82	\$458	1.2
WASHINGTON COUNTY	\$11.33	35%	\$589	\$23,560	1.6	\$50,500	\$1,263	\$15,150	\$379	14,636	31%	\$9.60	\$499	1.2
WAYNE COUNTY	\$10.44	35%	\$543	\$21,720	1.4	\$44,300	\$1,108	\$13,290	\$332	1,072	18%	\$6.26	\$325	1.7
WEAKLEY COUNTY	\$10.38	40%	\$540	\$21,600	1.4	\$47,100	\$1,178	\$14,130	\$353	4,474	32%	\$6.65	\$346	1.6
WHITE COUNTY	\$10.38	42%	\$540	\$21,600	1.4	\$41,700	\$1,043	\$12,510	\$313	2,126	23%	\$8.12	\$422	1.3
WILLIAMSON COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	9,631	17%	\$11.81	\$614	1.3
WILSON COUNTY	\$15.83	33%	\$823	\$32,920	2.2	\$66,200	\$1,655	\$19,860	\$497	7,340	18%	\$9.92	\$516	1.6

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Texas

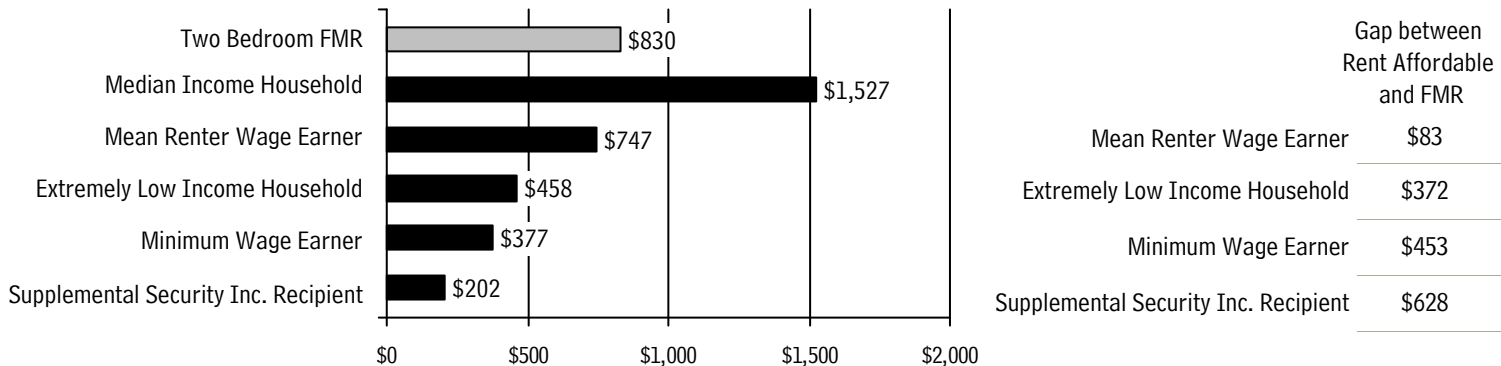
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$830. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,768 monthly or \$33,214 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.97

In Texas, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is \$14.36. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



TEXAS	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TEXAS	\$15.97	38%	\$830	\$33,214	2.2	\$61,067	\$1,527	\$18,320	\$458	2,918,840	35%	\$14.36	\$747	1.1
COMBINED NONMETRO AREAS	\$12.13	47%	\$631	\$25,235	1.7	\$49,008	\$1,225	\$14,702	\$368	290,060	27%	\$10.32	\$537	1.2
<u>METROPOLITAN AREAS</u>														
ABILENE MSA	\$12.50	42%	\$650	\$26,000	1.7	\$52,200	\$1,305	\$15,660	\$392	21,209	35%	\$11.18	\$581	1.1
AMARILLO MSA	\$13.00	42%	\$676	\$27,040	1.8	\$58,100	\$1,453	\$17,430	\$436	30,424	34%	\$12.28	\$638	1.1
ARANSAS COUNTY HMFA	\$12.69	42%	\$660	\$26,400	1.8	\$54,000	\$1,350	\$16,200	\$405	2,508	25%	\$6.63	\$345	1.9
ATASCOSA COUNTY HMFA	\$11.98	50%	\$623	\$24,920	1.7	\$51,100	\$1,278	\$15,330	\$383	3,413	25%	\$9.21	\$479	1.3
AUSTIN COUNTY HMFA	\$13.81	43%	\$718	\$28,720	1.9	\$64,200	\$1,605	\$19,260	\$482	1,929	21%	\$13.29	\$691	1.0
AUSTIN-ROUND ROCK MSA	\$18.52	27%	\$963	\$38,520	2.6	\$74,900	\$1,873	\$22,470	\$562	234,438	40%	\$15.21	\$791	1.2
BEAUMONT-PORT ARTHUR MSA	\$13.40	42%	\$697	\$27,880	1.8	\$56,700	\$1,418	\$17,010	\$425	45,373	31%	\$13.63	\$709	1.0
BRAZORIA COUNTY HMFA	\$14.40	43%	\$749	\$29,960	2.0	\$76,700	\$1,918	\$23,010	\$575	24,705	25%	\$12.13	\$631	1.2
BROWNSVILLE-HARLINGEN MSA	\$11.63	42%	\$605	\$24,200	1.6	\$33,700	\$843	\$10,110	\$253	36,884	32%	\$7.53	\$391	1.5
CALHOUN COUNTY HMFA	\$12.35	42%	\$642	\$25,680	1.7	\$56,300	\$1,408	\$16,890	\$422	2,211	28%	\$18.87	\$981	0.7
COLLEGE STATION-BRYAN MSA	\$16.21	42%	\$843	\$33,720	2.2	\$57,400	\$1,435	\$17,220	\$431	37,161	49%	\$8.51	\$443	1.9
CORPUS CHRISTI HMFA	\$15.83	43%	\$823	\$32,920	2.2	\$53,500	\$1,338	\$16,050	\$401	52,798	38%	\$11.56	\$601	1.4
DALLAS HMFA	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	547,921	39%	\$17.22	\$895	1.0
EL PASO MSA	\$11.98	28%	\$623	\$24,920	1.7	\$41,100	\$1,028	\$12,330	\$308	83,955	36%	\$8.80	\$457	1.4
FORT WORTH-ARLINGTON HMFA	\$16.75	38%	\$871	\$34,840	2.3	\$68,300	\$1,708	\$20,490	\$512	240,509	35%	\$13.56	\$705	1.2
HOUSTON-BAYTOWN-SUGAR LAND HMFA *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	682,323	38%	\$17.49	\$909	1.0
KENDALL COUNTY HMFA	\$17.35	31%	\$902	\$36,080	2.4	\$85,600	\$2,140	\$25,680	\$642	2,686	23%	\$8.87	\$461	2.0
KILLEEN-TEMPLE-FORT HOOD HMFA	\$14.40	44%	\$749	\$29,960	2.0	\$55,900	\$1,398	\$16,770	\$419	49,493	43%	\$12.15	\$632	1.2
LAMPASAS COUNTY HMFA	\$11.44	45%	\$595	\$23,800	1.6	\$54,100	\$1,353	\$16,230	\$406	1,810	27%	\$10.28	\$534	1.1
LAREDO MSA	\$12.96	42%	\$674	\$26,960	1.8	\$39,100	\$978	\$11,730	\$293	21,962	35%	\$7.73	\$402	1.7
LONGVIEW HMFA	\$12.67	42%	\$659	\$26,360	1.7	\$55,600	\$1,390	\$16,680	\$417	19,403	33%	\$13.60	\$707	0.9
LUBBOCK MSA	\$14.00	42%	\$728	\$29,120	1.9	\$54,900	\$1,373	\$16,470	\$412	43,026	41%	\$9.35	\$486	1.5
MCALLEN-EDINBURG-MISSION MSA	\$12.69	55%	\$660	\$26,400	1.8	\$33,700	\$843	\$10,110	\$253	61,449	29%	\$7.66	\$398	1.7
MEDINA COUNTY HMFA	\$13.87	50%	\$721	\$28,840	1.9	\$58,100	\$1,453	\$17,430	\$436	2,647	20%	\$6.59	\$343	2.1
MIDLAND MSA	\$16.12	81%	\$838	\$33,520	2.2	\$66,000	\$1,650	\$19,800	\$495	14,358	31%	\$14.05	\$731	1.1
ODESSA MSA	\$14.27	77%	\$742	\$29,680	2.0	\$55,700	\$1,393	\$16,710	\$418	14,278	31%	\$14.36	\$747	1.0
RUSK COUNTY HMFA	\$11.77	42%	\$612	\$24,480	1.6	\$54,700	\$1,368	\$16,410	\$410	3,964	22%	\$12.19	\$634	1.0
SAN ANGELO MSA	\$13.12	42%	\$682	\$27,280	1.8	\$55,000	\$1,375	\$16,500	\$413	13,745	33%	\$10.38	\$540	1.3
SAN ANTONIO HMFA	\$16.19	42%	\$842	\$33,680	2.2	\$59,900	\$1,498	\$17,970	\$449	220,557	35%	\$11.89	\$618	1.4
SHERMAN-DENISON MSA	\$14.33	42%	\$745	\$29,800	2.0	\$59,000	\$1,475	\$17,700	\$443	13,253	30%	\$11.65	\$606	1.2
TEXARKANA MSA	\$12.19	40%	\$634	\$25,360	1.7	\$51,200	\$1,280	\$15,360	\$384	11,411	33%	\$9.77	\$508	1.2
TYLER MSA	\$13.88	42%	\$722	\$28,880	1.9	\$57,900	\$1,448	\$17,370	\$434	20,941	30%	\$11.35	\$590	1.2
VICTORIA HMFA	\$13.88	42%	\$722	\$28,880	1.9	\$55,900	\$1,398	\$16,770	\$419	10,940	32%	\$11.17	\$581	1.2
WACO MSA	\$14.27	42%	\$742	\$29,680	2.0	\$54,000	\$1,350	\$16,200	\$405	32,527	40%	\$9.96	\$518	1.4
WICHITA FALLS MSA	\$12.94	43%	\$673	\$26,920	1.8	\$55,000	\$1,375	\$16,500	\$413	19,308	34%	\$10.07	\$524	1.3
WISE COUNTY HMFA	\$12.87	39%	\$669	\$26,760	1.8	\$66,300	\$1,658	\$19,890	\$497	3,261	18%	\$13.51	\$703	1.0

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COUNTIES														
ANDERSON COUNTY	\$12.33	42%	\$641	\$25,640	1.7	\$52,100	\$1,303	\$15,630	\$391	4,387	28%	\$13.17	\$685	0.9
ANDREWS COUNTY	\$11.44	68%	\$595	\$23,800	1.6	\$56,100	\$1,403	\$16,830	\$421	1,092	21%	\$15.42	\$802	0.7
ANGELINA COUNTY	\$12.44	42%	\$647	\$25,880	1.7	\$49,300	\$1,233	\$14,790	\$370	9,352	31%	\$11.59	\$603	1.1
ARANSAS COUNTY	\$12.69	42%	\$660	\$26,400	1.8	\$54,000	\$1,350	\$16,200	\$405	2,508	25%	\$6.63	\$345	1.9
ARCHER COUNTY	\$12.94	43%	\$673	\$26,920	1.8	\$55,000	\$1,375	\$16,500	\$413	662	20%	\$8.40	\$437	1.5
ARMSTRONG COUNTY	\$13.00	42%	\$676	\$27,040	1.8	\$58,100	\$1,453	\$17,430	\$436	137	18%	\$9.90	\$515	1.3
ATASCOSA COUNTY	\$11.98	50%	\$623	\$24,920	1.7	\$51,100	\$1,278	\$15,330	\$383	3,413	25%	\$9.21	\$479	1.3
AUSTIN COUNTY	\$13.81	43%	\$718	\$28,720	1.9	\$64,200	\$1,605	\$19,260	\$482	1,929	21%	\$13.29	\$691	1.0
BAILEY COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$56,900	\$1,423	\$17,070	\$427	509	22%	\$9.76	\$507	1.2
BANDERA COUNTY	\$16.19	42%	\$842	\$33,680	2.2	\$59,900	\$1,498	\$17,970	\$449	1,337	18%	\$7.68	\$400	2.1
BASTROP COUNTY	\$18.52	27%	\$963	\$38,520	2.6	\$74,900	\$1,873	\$22,470	\$562	4,518	21%	\$9.20	\$478	2.0
BAYLOR COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$50,900	\$1,273	\$15,270	\$382	523	31%	\$6.70	\$349	1.7
BEE COUNTY	\$11.44	42%	\$595	\$23,800	1.6	\$44,500	\$1,113	\$13,350	\$334	3,284	36%	\$9.36	\$487	1.2
BELL COUNTY	\$14.40	44%	\$749	\$29,960	2.0	\$55,900	\$1,398	\$16,770	\$419	40,874	42%	\$12.31	\$640	1.2
BEXAR COUNTY	\$16.19	42%	\$842	\$33,680	2.2	\$59,900	\$1,498	\$17,970	\$449	200,459	37%	\$12.18	\$633	1.3
BLANCO COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$74,300	\$1,858	\$22,290	\$557	716	21%	\$10.00	\$520	1.2
BORDEN COUNTY †	\$11.44	55%	\$595	\$23,800	1.6	\$54,400	\$1,360	\$16,320	\$408	96	38%			
BOSQUE COUNTY	\$11.44	44%	\$595	\$23,800	1.6	\$52,900	\$1,323	\$15,870	\$397	1,638	25%	\$8.45	\$440	1.4
BOWIE COUNTY	\$12.19	40%	\$634	\$25,360	1.7	\$51,200	\$1,280	\$15,360	\$384	11,411	33%	\$9.77	\$508	1.2
BRAZORIA COUNTY	\$14.40	43%	\$749	\$29,960	2.0	\$76,700	\$1,918	\$23,010	\$575	24,705	25%	\$12.13	\$631	1.2
BRAZOS COUNTY	\$16.21	42%	\$843	\$33,720	2.2	\$57,400	\$1,435	\$17,220	\$431	33,965	54%	\$8.32	\$433	1.9
BREWSTER COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$53,600	\$1,340	\$16,080	\$402	1,735	43%	\$9.15	\$476	1.3
BRISCOE COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$47,400	\$1,185	\$14,220	\$356	151	21%	\$6.41	\$333	1.8
BROOKS COUNTY	\$11.44	71%	\$595	\$23,800	1.6	\$27,300	\$683	\$8,190	\$205	835	29%	\$9.04	\$470	1.3
BROWN COUNTY	\$12.48	42%	\$649	\$25,960	1.7	\$51,600	\$1,290	\$15,480	\$387	3,941	28%	\$7.78	\$404	1.6
BURLESON COUNTY	\$16.21	42%	\$843	\$33,720	2.2	\$57,400	\$1,435	\$17,220	\$431	1,296	19%	\$10.94	\$569	1.5
BURNET COUNTY	\$14.33	42%	\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	3,788	24%	\$9.33	\$485	1.5
CALDWELL COUNTY	\$18.52	27%	\$963	\$38,520	2.6	\$74,900	\$1,873	\$22,470	\$562	3,444	31%	\$9.91	\$515	1.9
CALHOUN COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$56,300	\$1,408	\$16,890	\$422	2,211	28%	\$18.87	\$981	0.7
CALLAHAN COUNTY	\$12.50	42%	\$650	\$26,000	1.7	\$52,200	\$1,305	\$15,660	\$392	835	16%	\$11.35	\$590	1.1
CAMERON COUNTY	\$11.63	42%	\$605	\$24,200	1.6	\$33,700	\$843	\$10,110	\$253	36,884	32%	\$7.53	\$391	1.5
CAMP COUNTY	\$11.79	42%	\$613	\$24,520	1.6	\$42,600	\$1,065	\$12,780	\$320	1,566	35%	\$12.48	\$649	0.9
CARSON COUNTY	\$13.00	42%	\$676	\$27,040	1.8	\$58,100	\$1,453	\$17,430	\$436	439	17%	\$25.46	\$1,324	0.5
CASS COUNTY	\$11.44	66%	\$595	\$23,800	1.6	\$47,600	\$1,190	\$14,280	\$357	3,405	28%	\$8.64	\$449	1.3
CASTRO COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$41,200	\$1,030	\$12,360	\$309	710	26%	\$10.49	\$546	1.1
CHAMBERS COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	1,986	17%	\$14.62	\$760	1.2
CHEROKEE COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$47,300	\$1,183	\$14,190	\$355	4,170	25%	\$8.56	\$445	1.3
CHILDRESS COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$44,700	\$1,118	\$13,410	\$335	718	30%	\$4.99	\$260	2.3

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLAY COUNTY	\$12.94	43%	\$673	\$26,920	1.8	\$55,000	\$1,375	\$16,500	\$413	694	15%	\$10.94	\$569	1.2
COCHRAN COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$41,900	\$1,048	\$12,570	\$314	337	26%	\$9.42	\$490	1.2
COKE COUNTY	\$13.10	42%	\$681	\$27,240	1.8	\$47,600	\$1,190	\$14,280	\$357	407	28%	\$8.65	\$450	1.5
COLEMAN COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$36,600	\$915	\$10,980	\$275	1,011	29%	\$6.26	\$326	2.0
COLLIN COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	73,991	29%	\$14.76	\$767	1.2
COLLINGSWORTH COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$49,800	\$1,245	\$14,940	\$374	334	27%	\$6.14	\$320	1.9
COLORADO COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$51,900	\$1,298	\$15,570	\$389	1,890	24%	\$11.50	\$598	1.0
COMAL COUNTY	\$16.19	42%	\$842	\$33,680	2.2	\$59,900	\$1,498	\$17,970	\$449	8,532	22%	\$9.97	\$519	1.6
COMANCHE COUNTY	\$11.77	42%	\$612	\$24,480	1.6	\$43,700	\$1,093	\$13,110	\$328	1,160	21%	\$7.58	\$394	1.6
CONCHO COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$57,400	\$1,435	\$17,220	\$431	240	24%	\$8.79	\$457	1.3
COOKE COUNTY	\$13.33	42%	\$693	\$27,720	1.8	\$61,400	\$1,535	\$18,420	\$461	3,934	28%	\$10.68	\$555	1.2
CORYELL COUNTY	\$14.40	44%	\$749	\$29,960	2.0	\$55,900	\$1,398	\$16,770	\$419	8,619	43%	\$10.89	\$566	1.3
COTTLE COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$40,200	\$1,005	\$12,060	\$302	143	22%	\$11.36	\$590	1.0
CRANE COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$51,900	\$1,298	\$15,570	\$389	381	26%	\$19.28	\$1,002	0.6
CROCKETT COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$50,900	\$1,273	\$15,270	\$382	587	43%	\$13.49	\$702	0.8
CROSBY COUNTY	\$14.00	42%	\$728	\$29,120	1.9	\$54,900	\$1,373	\$16,470	\$412	724	30%	\$10.28	\$535	1.4
CULBERSON COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$43,500	\$1,088	\$13,050	\$326	219	29%	\$14.49	\$754	0.8
DALLAM COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$50,900	\$1,273	\$15,270	\$382	743	36%	\$16.62	\$864	0.7
DALLAS COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	376,574	45%	\$18.89	\$982	0.9
DAWSON COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$42,100	\$1,053	\$12,630	\$316	1,086	24%	\$12.11	\$630	0.9
DEAF SMITH COUNTY	\$11.44	69%	\$595	\$23,800	1.6	\$46,500	\$1,163	\$13,950	\$349	2,112	35%	\$11.63	\$605	1.0
DELTA COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	415	20%	\$7.23	\$376	2.4
DENTON COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	67,458	33%	\$10.88	\$566	1.6
DEWITT COUNTY	\$11.44	52%	\$595	\$23,800	1.6	\$51,300	\$1,283	\$15,390	\$385	1,683	23%	\$9.74	\$507	1.2
DICKENS COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$35,100	\$878	\$10,530	\$263	175	20%	\$9.81	\$510	1.2
DIMMIT COUNTY	\$11.44	51%	\$595	\$23,800	1.6	\$28,800	\$720	\$8,640	\$216	1,175	33%	\$7.68	\$399	1.5
DONLEY COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$50,000	\$1,250	\$15,000	\$375	373	26%	\$6.65	\$346	1.7
DUVAL COUNTY	\$11.44	43%	\$595	\$23,800	1.6	\$38,000	\$950	\$11,400	\$285	1,147	26%	\$10.82	\$563	1.1
EASTLAND COUNTY	\$11.77	42%	\$612	\$24,480	1.6	\$43,800	\$1,095	\$13,140	\$329	1,794	25%	\$8.77	\$456	1.3
ECTOR COUNTY	\$14.27	77%	\$742	\$29,680	2.0	\$55,700	\$1,393	\$16,710	\$418	14,278	31%	\$14.36	\$747	1.0
EDWARDS COUNTY	\$11.44	51%	\$595	\$23,800	1.6	\$42,600	\$1,065	\$12,780	\$320	160	21%	\$10.42	\$542	1.1
EL PASO COUNTY	\$11.98	28%	\$623	\$24,920	1.7	\$41,100	\$1,028	\$12,330	\$308	83,955	36%	\$8.80	\$457	1.4
ELLIS COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	10,948	24%	\$9.53	\$496	1.8
ERATH COUNTY	\$12.50	42%	\$650	\$26,000	1.7	\$52,200	\$1,305	\$15,660	\$392	5,099	39%	\$8.91	\$463	1.4
FALLS COUNTY	\$11.58	42%	\$602	\$24,080	1.6	\$43,500	\$1,088	\$13,050	\$326	1,783	30%	\$8.77	\$456	1.3
FANNIN COUNTY	\$11.92	42%	\$620	\$24,800	1.6	\$53,500	\$1,338	\$16,050	\$401	3,070	27%	\$9.08	\$472	1.3
FAYETTE COUNTY	\$12.98	42%	\$675	\$27,000	1.8	\$57,500	\$1,438	\$17,250	\$431	2,041	22%	\$10.48	\$545	1.2
FISHER COUNTY	\$11.44	56%	\$595	\$23,800	1.6	\$49,500	\$1,238	\$14,850	\$371	456	26%	\$7.51	\$391	1.5
FLOYD COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$36,400	\$910	\$10,920	\$273	870	31%	\$6.19	\$322	1.8
FOARD COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$32,200	\$805	\$9,660	\$242	206	35%	\$5.79	\$301	2.0
FORT BEND COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	25,055	18%	\$13.11	\$682	1.4

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FRANKLIN COUNTY	\$11.90	42%	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	735	21%	\$11.87	\$617	1.0
FREESTONE COUNTY	\$11.58	42%	\$602	\$24,080	1.6	\$59,000	\$1,475	\$17,700	\$443	1,781	26%	\$10.07	\$524	1.1
FRIO COUNTY	\$13.73	42%	\$714	\$28,560	1.9	\$42,200	\$1,055	\$12,660	\$317	1,439	31%	\$11.00	\$572	1.2
GAINES COUNTY	\$11.44	74%	\$595	\$23,800	1.6	\$55,900	\$1,398	\$16,770	\$419	1,340	27%	\$10.79	\$561	1.1
GALVESTON COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	34,661	32%	\$11.87	\$617	1.5
GARZA COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$48,700	\$1,218	\$14,610	\$365	375	31%	\$11.53	\$600	1.0
GILLESPIE COUNTY	\$14.87	42%	\$773	\$30,920	2.1	\$62,900	\$1,573	\$18,870	\$472	2,102	22%	\$8.85	\$460	1.7
GLASSCOCK COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$62,400	\$1,560	\$18,720	\$468	142	30%	\$7.48	\$389	1.5
GOLIAD COUNTY	\$13.88	42%	\$722	\$28,880	1.9	\$55,900	\$1,398	\$16,770	\$419	462	16%	\$4.45	\$231	3.1
GONZALES COUNTY	\$11.44	70%	\$595	\$23,800	1.6	\$47,000	\$1,175	\$14,100	\$353	2,305	32%	\$9.72	\$505	1.2
GRAY COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$49,500	\$1,238	\$14,850	\$371	2,031	24%	\$13.61	\$708	0.8
GRAYSON COUNTY	\$14.33	42%	\$745	\$29,800	2.0	\$59,000	\$1,475	\$17,700	\$443	13,253	30%	\$11.65	\$606	1.2
GREGG COUNTY	\$12.67	42%	\$659	\$26,360	1.7	\$55,600	\$1,390	\$16,680	\$417	16,135	36%	\$13.85	\$720	0.9
GRIMES COUNTY	\$12.40	42%	\$645	\$25,800	1.7	\$53,800	\$1,345	\$16,140	\$404	1,791	23%	\$10.76	\$559	1.2
GUADALUPE COUNTY	\$16.19	42%	\$842	\$33,680	2.2	\$59,900	\$1,498	\$17,970	\$449	8,354	22%	\$8.94	\$465	1.8
HALE COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$43,200	\$1,080	\$12,960	\$324	4,405	37%	\$10.43	\$542	1.1
HALL COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$35,700	\$893	\$10,710	\$268	429	30%	\$7.13	\$371	1.6
HAMILTON COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$51,100	\$1,278	\$15,330	\$383	608	20%	\$10.50	\$546	1.2
HANSFORD COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$54,800	\$1,370	\$16,440	\$411	423	23%	\$13.12	\$682	0.9
HARDEMAN COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$46,000	\$1,150	\$13,800	\$345	327	21%	\$9.42	\$490	1.2
HARDIN COUNTY	\$13.40	42%	\$697	\$27,880	1.8	\$56,700	\$1,418	\$17,010	\$425	4,155	22%	\$10.64	\$553	1.3
HARRIS COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	576,567	42%	\$18.38	\$956	1.0
HARRISON COUNTY	\$12.15	42%	\$632	\$25,280	1.7	\$52,400	\$1,310	\$15,720	\$393	5,661	25%	\$11.97	\$622	1.0
HARTLEY COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$70,900	\$1,773	\$21,270	\$532	383	26%	\$9.11	\$474	1.3
HASKELL COUNTY	\$11.44	56%	\$595	\$23,800	1.6	\$41,200	\$1,030	\$12,360	\$309	579	23%	\$9.22	\$479	1.2
HAYS COUNTY	\$18.52	27%	\$963	\$38,520	2.6	\$74,900	\$1,873	\$22,470	\$562	15,838	35%	\$7.11	\$370	2.6
HEMPHILL COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$77,200	\$1,930	\$23,160	\$579	273	18%	\$12.77	\$664	0.9
HENDERSON COUNTY	\$12.67	40%	\$659	\$26,360	1.7	\$50,400	\$1,260	\$15,120	\$378	6,838	22%	\$9.94	\$517	1.3
HIDALGO COUNTY	\$12.69	55%	\$660	\$26,400	1.8	\$33,700	\$843	\$10,110	\$253	61,449	29%	\$7.66	\$398	1.7
HILL COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$51,800	\$1,295	\$15,540	\$389	2,923	23%	\$9.14	\$475	1.3
HOCKLEY COUNTY	\$11.44	49%	\$595	\$23,800	1.6	\$52,200	\$1,305	\$15,660	\$392	2,235	27%	\$11.29	\$587	1.0
HOOD COUNTY	\$13.75	42%	\$715	\$28,600	1.9	\$65,600	\$1,640	\$19,680	\$492	3,633	21%	\$10.65	\$554	1.3
HOPKINS COUNTY	\$12.04	42%	\$626	\$25,040	1.7	\$53,400	\$1,335	\$16,020	\$401	3,756	30%	\$11.10	\$577	1.1
HOUSTON COUNTY	\$13.27	42%	\$690	\$27,600	1.8	\$42,400	\$1,060	\$12,720	\$318	2,141	27%	\$10.86	\$565	1.2
HOWARD COUNTY	\$11.44	54%	\$595	\$23,800	1.6	\$49,600	\$1,240	\$14,880	\$372	3,716	32%	\$10.39	\$540	1.1
HUDSPETH COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$31,500	\$788	\$9,450	\$236	207	20%	\$8.38	\$436	1.4
HUNT COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	8,442	29%	\$11.54	\$600	1.5
HUTCHINSON COUNTY	\$11.50	42%	\$598	\$23,920	1.6	\$51,500	\$1,288	\$15,450	\$386	1,680	19%	\$16.16	\$840	0.7
IRION COUNTY	\$13.12	42%	\$682	\$27,280	1.8	\$55,000	\$1,375	\$16,500	\$413	114	17%	\$18.89	\$983	0.7
JACK COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$61,300	\$1,533	\$18,390	\$460	601	20%	\$15.07	\$784	0.8
JACKSON COUNTY	\$11.44	44%	\$595	\$23,800	1.6	\$62,200	\$1,555	\$18,660	\$467	1,269	25%	\$10.52	\$547	1.1

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JASPER COUNTY	\$11.44	46%	\$595	\$23,800	1.6	\$45,300	\$1,133	\$13,590	\$340	2,831	21%	\$9.30	\$483	1.2
JEFF DAVIS COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$48,100	\$1,203	\$14,430	\$361	218	22%	\$10.17	\$529	1.1
JEFFERSON COUNTY	\$13.40	42%	\$697	\$27,880	1.8	\$56,700	\$1,418	\$17,010	\$425	33,380	36%	\$14.39	\$748	0.9
JIM HOGG COUNTY	\$11.44	71%	\$595	\$23,800	1.6	\$37,000	\$925	\$11,100	\$278	497	31%	\$7.42	\$386	1.5
JIM WELLS COUNTY	\$11.44	49%	\$595	\$23,800	1.6	\$41,600	\$1,040	\$12,480	\$312	3,719	28%	\$9.47	\$493	1.2
JOHNSON COUNTY	\$16.75	38%	\$871	\$34,840	2.3	\$68,300	\$1,708	\$20,490	\$512	11,144	23%	\$10.35	\$538	1.6
JONES COUNTY	\$12.50	42%	\$650	\$26,000	1.7	\$52,200	\$1,305	\$15,660	\$392	1,312	21%	\$13.10	\$681	1.0
KARNES COUNTY	\$11.44	53%	\$595	\$23,800	1.6	\$50,900	\$1,273	\$15,270	\$382	1,593	34%	\$9.79	\$509	1.2
KAUFMAN COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	6,590	23%	\$8.95	\$465	1.9
KENDALL COUNTY	\$17.35	31%	\$902	\$36,080	2.4	\$85,600	\$2,140	\$25,680	\$642	2,686	23%	\$8.87	\$461	2.0
KENEDY COUNTY	\$11.44	71%	\$595	\$23,800	1.6	\$48,600	\$1,215	\$14,580	\$365	94	67%	\$20.69	\$1,076	0.6
KENT COUNTY †	\$11.44	56%	\$595	\$23,800	1.6	\$46,000	\$1,150	\$13,800	\$345	89	23%			
KERR COUNTY	\$14.00	42%	\$728	\$29,120	1.9	\$53,300	\$1,333	\$15,990	\$400	4,841	26%	\$11.56	\$601	1.2
KIMBLE COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$57,100	\$1,428	\$17,130	\$428	504	27%	\$9.39	\$488	1.2
KING COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$52,400	\$1,310	\$15,720	\$393	66	70%	\$17.99	\$935	0.6
KINNEY COUNTY	\$11.44	51%	\$595	\$23,800	1.6	\$35,400	\$885	\$10,620	\$266	231	19%	\$9.42	\$490	1.2
KLEBERG COUNTY	\$11.77	42%	\$612	\$24,480	1.6	\$47,300	\$1,183	\$14,190	\$355	4,703	43%	\$9.30	\$484	1.3
KNOX COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$48,000	\$1,200	\$14,400	\$360	480	29%	\$7.99	\$415	1.4
LA SALLE COUNTY	\$11.44	51%	\$595	\$23,800	1.6	\$38,000	\$950	\$11,400	\$285	536	31%	\$14.62	\$760	0.8
LAMAR COUNTY	\$12.48	42%	\$649	\$25,960	1.7	\$48,800	\$1,220	\$14,640	\$366	5,851	31%	\$11.09	\$577	1.1
LAMB COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$42,800	\$1,070	\$12,840	\$321	1,210	24%	\$10.96	\$570	1.0
LAMPASAS COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$54,100	\$1,353	\$16,230	\$406	1,810	27%	\$10.28	\$534	1.1
LAVACA COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$55,300	\$1,383	\$16,590	\$415	1,663	22%	\$9.83	\$511	1.2
LEE COUNTY	\$11.58	42%	\$602	\$24,080	1.6	\$65,200	\$1,630	\$19,560	\$489	1,392	24%	\$11.17	\$581	1.0
LEON COUNTY	\$12.40	42%	\$645	\$25,800	1.7	\$51,800	\$1,295	\$15,540	\$389	1,200	19%	\$12.57	\$653	1.0
LIBERTY COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	5,588	23%	\$10.25	\$533	1.7
LIMESTONE COUNTY	\$11.44	44%	\$595	\$23,800	1.6	\$49,800	\$1,245	\$14,940	\$374	1,681	22%	\$9.95	\$517	1.2
LIPSCOMB COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$56,800	\$1,420	\$17,040	\$426	287	24%	\$14.93	\$777	0.8
LIVE OAK COUNTY	\$11.44	43%	\$595	\$23,800	1.6	\$48,900	\$1,223	\$14,670	\$367	1,062	25%	\$11.68	\$607	1.0
LLANO COUNTY	\$15.65	42%	\$814	\$32,560	2.2	\$54,100	\$1,353	\$16,230	\$406	1,977	23%	\$9.02	\$469	1.7
LOVING COUNTY †	\$11.44	72%	\$595	\$23,800	1.6	\$85,800	\$2,145	\$25,740	\$644	20	49%			
LUBBOCK COUNTY	\$14.00	42%	\$728	\$29,120	1.9	\$54,900	\$1,373	\$16,470	\$412	42,302	41%	\$9.34	\$486	1.5
LYNN COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$50,800	\$1,270	\$15,240	\$381	598	27%	\$9.76	\$508	1.2
MADISON COUNTY	\$12.40	42%	\$645	\$25,800	1.7	\$46,200	\$1,155	\$13,860	\$347	797	22%	\$8.54	\$444	1.5
MARION COUNTY	\$11.79	42%	\$613	\$24,520	1.6	\$41,700	\$1,043	\$12,510	\$313	1,011	20%	\$6.71	\$349	1.8
MARTIN COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$50,100	\$1,253	\$15,030	\$376	468	25%	\$9.97	\$518	1.1
MASON COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$52,900	\$1,323	\$15,870	\$397	291	20%	\$5.96	\$310	1.9
MATAGORDA COUNTY	\$11.44	42%	\$595	\$23,800	1.6	\$48,700	\$1,218	\$14,610	\$365	4,175	30%	\$11.54	\$600	1.0
MAVERICK COUNTY	\$11.44	67%	\$595	\$23,800	1.6	\$35,100	\$878	\$10,530	\$263	3,952	29%	\$6.69	\$348	1.7
McCULLOCH COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$48,900	\$1,223	\$14,670	\$367	883	27%	\$7.49	\$389	1.5
McLENNAN COUNTY	\$14.27	42%	\$742	\$29,680	2.0	\$54,000	\$1,350	\$16,200	\$405	32,527	40%	\$9.96	\$518	1.4

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

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McMULLEN COUNTY †	\$11.44	43%	\$595	\$23,800	1.6	\$49,600	\$1,240	\$14,880	\$372	66	19%			
MEDINA COUNTY	\$13.87	50%	\$721	\$28,840	1.9	\$58,100	\$1,453	\$17,430	\$436	2,647	20%	\$6.59	\$343	2.1
MENARD COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$52,500	\$1,313	\$15,750	\$394	233	26%	\$7.00	\$364	1.6
MIDLAND COUNTY	\$16.12	81%	\$838	\$33,520	2.2	\$66,000	\$1,650	\$19,800	\$495	14,358	31%	\$14.05	\$731	1.1
MILAM COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$48,600	\$1,215	\$14,580	\$365	2,752	29%	\$14.11	\$734	0.8
MILLS COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$46,400	\$1,160	\$13,920	\$348	353	19%	\$8.62	\$448	1.4
MITCHELL COUNTY	\$11.44	56%	\$595	\$23,800	1.6	\$52,900	\$1,323	\$15,870	\$397	586	21%	\$7.60	\$395	1.5
MONTAGUE COUNTY	\$12.33	42%	\$641	\$25,640	1.7	\$58,300	\$1,458	\$17,490	\$437	1,763	22%	\$10.27	\$534	1.2
MONTGOMERY COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	32,848	24%	\$12.32	\$641	1.5
MOORE COUNTY	\$11.44	57%	\$595	\$23,800	1.6	\$48,200	\$1,205	\$14,460	\$362	2,117	32%	\$12.99	\$676	0.9
MORRIS COUNTY	\$11.90	42%	\$619	\$24,760	1.6	\$50,900	\$1,273	\$15,270	\$382	1,130	22%	\$8.10	\$421	1.5
MOTLEY COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$48,200	\$1,205	\$14,460	\$362	137	28%	\$8.03	\$417	1.4
NACOGDOCHES COUNTY	\$13.69	42%	\$712	\$28,480	1.9	\$47,500	\$1,188	\$14,250	\$356	9,041	40%	\$7.35	\$382	1.9
NAVARRO COUNTY	\$13.17	42%	\$685	\$27,400	1.8	\$50,800	\$1,270	\$15,240	\$381	4,727	29%	\$8.47	\$440	1.6
NEWTON COUNTY	\$11.44	57%	\$595	\$23,800	1.6	\$46,100	\$1,153	\$13,830	\$346	978	18%	\$10.01	\$521	1.1
NOLAN COUNTY	\$11.44	61%	\$595	\$23,800	1.6	\$49,400	\$1,235	\$14,820	\$371	2,070	35%	\$10.45	\$543	1.1
NUECES COUNTY	\$15.83	43%	\$823	\$32,920	2.2	\$53,500	\$1,338	\$16,050	\$401	45,074	39%	\$11.46	\$596	1.4
OCHILTREE COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$58,900	\$1,473	\$17,670	\$442	965	29%	\$9.13	\$475	1.3
OLDHAM COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$56,800	\$1,420	\$17,040	\$426	236	31%	\$12.79	\$665	0.9
ORANGE COUNTY	\$13.40	42%	\$697	\$27,880	1.8	\$56,700	\$1,418	\$17,010	\$425	7,838	24%	\$10.89	\$566	1.2
PALO PINTO COUNTY	\$12.04	42%	\$626	\$25,040	1.7	\$51,000	\$1,275	\$15,300	\$383	3,655	35%	\$13.64	\$709	0.9
PANOLA COUNTY	\$11.44	65%	\$595	\$23,800	1.6	\$49,700	\$1,243	\$14,910	\$373	1,762	20%	\$9.26	\$482	1.2
PARKER COUNTY	\$16.75	38%	\$871	\$34,840	2.3	\$68,300	\$1,708	\$20,490	\$512	7,075	20%	\$7.64	\$397	2.2
PARMER COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$43,000	\$1,075	\$12,900	\$323	984	30%	\$12.07	\$628	0.9
PECOS COUNTY	\$11.44	64%	\$595	\$23,800	1.6	\$44,800	\$1,120	\$13,440	\$336	1,669	31%	\$13.03	\$677	0.9
POLK COUNTY	\$11.44	46%	\$595	\$23,800	1.6	\$39,400	\$985	\$11,850	\$296	3,514	21%	\$10.72	\$557	1.1
POTTER COUNTY	\$13.00	42%	\$676	\$27,040	1.8	\$58,100	\$1,453	\$17,430	\$436	17,029	40%	\$13.18	\$686	1.0
PRESIDIO COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$41,100	\$1,028	\$12,330	\$308	673	24%	\$6.49	\$337	1.8
RAINS COUNTY	\$12.02	43%	\$625	\$25,000	1.7	\$50,900	\$1,273	\$15,270	\$382	651	17%	\$6.95	\$361	1.7
RANDALL COUNTY	\$13.00	42%	\$676	\$27,040	1.8	\$58,100	\$1,453	\$17,430	\$436	12,819	30%	\$7.56	\$393	1.7
REAGAN COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$54,600	\$1,365	\$16,380	\$410	295	25%	\$22.54	\$1,172	0.5
REAL COUNTY	\$11.44	51%	\$595	\$23,800	1.6	\$39,500	\$988	\$11,850	\$296	248	22%	\$7.59	\$395	1.5
RED RIVER COUNTY	\$11.90	42%	\$619	\$24,760	1.6	\$47,100	\$1,178	\$14,130	\$353	1,725	33%	\$7.83	\$407	1.5
REEVES COUNTY	\$11.44	74%	\$595	\$23,800	1.6	\$43,200	\$1,080	\$12,960	\$324	976	25%	\$12.15	\$632	0.9
REFUGIO COUNTY	\$11.44	43%	\$595	\$23,800	1.6	\$48,400	\$1,210	\$14,520	\$363	671	24%	\$9.24	\$480	1.2
ROBERTS COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$72,100	\$1,803	\$21,630	\$541	107	29%	\$15.12	\$786	0.8
ROBERTSON COUNTY	\$16.21	42%	\$843	\$33,720	2.2	\$57,400	\$1,435	\$17,220	\$431	1,900	31%	\$10.01	\$521	1.6
ROCKWALL COUNTY	\$17.13	31%	\$891	\$35,640	2.4	\$69,100	\$1,728	\$20,730	\$518	3,503	15%	\$10.44	\$543	1.6
RUNNELS COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$47,600	\$1,190	\$14,280	\$357	1,029	25%	\$11.13	\$579	1.0
RUSK COUNTY	\$11.77	42%	\$612	\$24,480	1.6	\$54,700	\$1,368	\$16,410	\$410	3,964	22%	\$12.19	\$634	1.0
SABINE COUNTY	\$11.44	57%	\$595	\$23,800	1.6	\$37,700	\$943	\$11,310	\$283	707	17%	\$13.55	\$704	0.8

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

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SAN AUGUSTINE COUNTY	\$11.44	57%	\$595	\$23,800	1.6	\$37,300	\$933	\$11,190	\$280	942	25%	\$8.45	\$440	1.4
SAN JACINTO COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	1,388	17%	\$5.38	\$280	3.3
SAN PATRICIO COUNTY	\$15.83	43%	\$823	\$32,920	2.2	\$53,500	\$1,338	\$16,050	\$401	7,724	33%	\$12.52	\$651	1.3
SAN SABA COUNTY	\$12.35	42%	\$642	\$25,680	1.7	\$44,800	\$1,120	\$13,440	\$336	504	24%	\$6.29	\$327	2.0
SCHLEICHER COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$59,300	\$1,483	\$17,790	\$445	346	31%	\$9.81	\$510	1.2
SCURRY COUNTY	\$11.44	59%	\$595	\$23,800	1.6	\$55,900	\$1,398	\$16,770	\$419	1,753	29%	\$9.38	\$488	1.2
SHACKELFORD COUNTY	\$11.44	56%	\$595	\$23,800	1.6	\$53,900	\$1,348	\$16,170	\$404	260	21%	\$10.78	\$561	1.1
SHELBY COUNTY	\$11.44	80%	\$595	\$23,800	1.6	\$41,300	\$1,033	\$12,390	\$310	2,463	25%	\$9.18	\$477	1.2
SHERMAN COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$56,900	\$1,423	\$17,070	\$427	281	27%	\$10.03	\$522	1.1
SMITH COUNTY	\$13.88	42%	\$722	\$28,880	1.9	\$57,900	\$1,448	\$17,370	\$434	20,941	30%	\$11.35	\$590	1.2
SOMERVELL COUNTY	\$11.77	42%	\$612	\$24,480	1.6	\$64,300	\$1,608	\$19,290	\$482	607	23%	\$15.92	\$828	0.7
STARR COUNTY	\$11.44	106%	\$595	\$23,800	1.6	\$26,800	\$670	\$8,040	\$201	3,346	23%	\$5.43	\$282	2.1
STEPHENS COUNTY	\$11.44	50%	\$595	\$23,800	1.6	\$46,200	\$1,155	\$13,860	\$347	979	27%	\$11.52	\$599	1.0
STERLING COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$55,900	\$1,398	\$16,770	\$419	106	24%	\$18.28	\$951	0.6
STONEWALL COUNTY	\$11.44	56%	\$595	\$23,800	1.6	\$61,900	\$1,548	\$18,570	\$464	138	24%	\$10.26	\$533	1.1
SUTTON COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$63,300	\$1,583	\$18,990	\$475	451	30%	\$27.49	\$1,430	0.4
SWISHER COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$48,600	\$1,215	\$14,580	\$365	859	32%	\$7.90	\$411	1.4
TARRANT COUNTY	\$16.75	38%	\$871	\$34,840	2.3	\$68,300	\$1,708	\$20,490	\$512	222,290	37%	\$13.91	\$723	1.2
TAYLOR COUNTY	\$12.50	42%	\$650	\$26,000	1.7	\$52,200	\$1,305	\$15,660	\$392	19,062	39%	\$11.07	\$576	1.1
TERRELL COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$42,600	\$1,065	\$12,780	\$320	139	35%	\$8.84	\$459	1.3
TERRY COUNTY	\$11.44	59%	\$595	\$23,800	1.6	\$45,000	\$1,125	\$13,500	\$338	1,550	36%	\$9.37	\$487	1.2
THROCKMORTON COUNTY	\$11.44	56%	\$595	\$23,800	1.6	\$44,400	\$1,110	\$13,320	\$333	147	20%	\$10.80	\$562	1.1
TITUS COUNTY	\$12.60	42%	\$655	\$26,200	1.7	\$46,700	\$1,168	\$14,010	\$350	3,209	32%	\$11.41	\$594	1.1
TOM GREEN COUNTY	\$13.12	42%	\$682	\$27,280	1.8	\$55,000	\$1,375	\$16,500	\$413	13,631	33%	\$10.27	\$534	1.3
TRAVIS COUNTY	\$18.52	27%	\$963	\$38,520	2.6	\$74,900	\$1,873	\$22,470	\$562	177,659	47%	\$16.54	\$860	1.1
TRINITY COUNTY	\$13.27	42%	\$690	\$27,600	1.8	\$45,800	\$1,145	\$13,740	\$344	1,001	19%	\$6.19	\$322	2.1
TYLER COUNTY	\$11.44	45%	\$595	\$23,800	1.6	\$42,200	\$1,055	\$12,660	\$317	1,673	20%	\$9.08	\$472	1.3
UPSHUR COUNTY	\$12.67	42%	\$659	\$26,360	1.7	\$55,600	\$1,390	\$16,680	\$417	3,268	23%	\$10.14	\$527	1.3
UPTON COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$51,300	\$1,283	\$15,390	\$385	248	24%	\$19.37	\$1,007	0.6
UVALDE COUNTY	\$11.44	43%	\$595	\$23,800	1.6	\$38,200	\$955	\$11,460	\$287	2,267	26%	\$9.64	\$501	1.2
VAL VERDE COUNTY	\$11.50	42%	\$598	\$23,920	1.6	\$40,200	\$1,005	\$12,060	\$302	4,628	32%	\$8.21	\$427	1.4
VAN ZANDT COUNTY	\$12.40	42%	\$645	\$25,800	1.7	\$52,700	\$1,318	\$15,810	\$395	4,147	22%	\$9.04	\$470	1.4
VICTORIA COUNTY	\$13.88	42%	\$722	\$28,880	1.9	\$55,900	\$1,398	\$16,770	\$419	10,478	33%	\$11.39	\$592	1.2
WALKER COUNTY	\$14.63	42%	\$761	\$30,440	2.0	\$48,100	\$1,203	\$14,430	\$361	7,911	41%	\$7.44	\$387	2.0
WALLER COUNTY *	\$17.90	41%	\$931	\$37,240	2.5	\$66,000	\$1,650	\$19,800	\$495	4,230	34%	\$11.55	\$601	1.6
WARD COUNTY	\$11.44	66%	\$595	\$23,800	1.6	\$49,200	\$1,230	\$14,760	\$369	879	23%	\$18.08	\$940	0.6
WASHINGTON COUNTY	\$13.67	42%	\$711	\$28,440	1.9	\$59,800	\$1,495	\$17,940	\$449	3,843	31%	\$8.18	\$426	1.7
WEBB COUNTY	\$12.96	42%	\$674	\$26,960	1.8	\$39,100	\$978	\$11,730	\$293	21,962	35%	\$7.73	\$402	1.7
WHARTON COUNTY	\$11.44	47%	\$595	\$23,800	1.6	\$53,200	\$1,330	\$15,960	\$399	4,379	29%	\$8.13	\$423	1.4
WHEELER COUNTY	\$11.44	55%	\$595	\$23,800	1.6	\$51,500	\$1,288	\$15,450	\$386	524	25%	\$11.25	\$585	1.0
WICHITA COUNTY	\$12.94	43%	\$673	\$26,920	1.8	\$55,000	\$1,375	\$16,500	\$413	17,952	37%	\$10.11	\$526	1.3

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

TEXAS

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WILBARGER COUNTY	\$11.44	54%	\$595	\$23,800	1.6	\$45,300	\$1,133	\$13,590	\$340	1,939	37%	\$10.69	\$556	1.1
WILLACY COUNTY	\$11.44	74%	\$595	\$23,800	1.6	\$25,600	\$640	\$7,680	\$192	1,772	31%	\$8.43	\$438	1.4
WILLIAMSON COUNTY	\$18.52	27%	\$963	\$38,520	2.6	\$74,900	\$1,873	\$22,470	\$562	32,979	27%	\$13.21	\$687	1.4
WILSON COUNTY	\$16.19	42%	\$842	\$33,680	2.2	\$59,900	\$1,498	\$17,970	\$449	1,875	16%	\$5.89	\$306	2.7
WINKLER COUNTY	\$11.44	72%	\$595	\$23,800	1.6	\$47,400	\$1,185	\$14,220	\$356	495	19%	\$12.30	\$639	0.9
WISE COUNTY	\$12.87	39%	\$669	\$26,760	1.8	\$66,300	\$1,658	\$19,890	\$497	3,261	18%	\$13.51	\$703	1.0
WOOD COUNTY	\$11.44	43%	\$595	\$23,800	1.6	\$51,600	\$1,290	\$15,480	\$387	2,795	19%	\$10.43	\$543	1.1
YOAKUM COUNTY	\$11.44	60%	\$595	\$23,800	1.6	\$53,500	\$1,338	\$16,050	\$401	510	19%	\$15.17	\$789	0.8
YOUNG COUNTY	\$11.44	43%	\$595	\$23,800	1.6	\$49,800	\$1,245	\$14,940	\$374	2,221	29%	\$13.14	\$683	0.9
ZAPATA COUNTY	\$11.44	71%	\$595	\$23,800	1.6	\$23,200	\$580	\$6,960	\$174	1,410	31%	\$10.89	\$566	1.1
ZAVALA COUNTY	\$11.44	51%	\$595	\$23,800	1.6	\$25,700	\$643	\$7,710	\$193	1,238	36%	\$7.58	\$394	1.5

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Utah

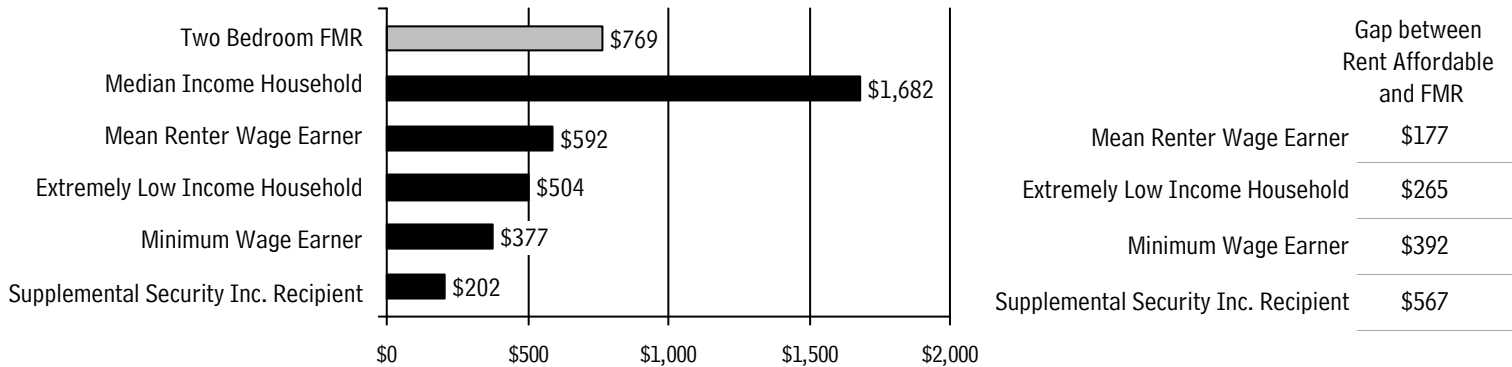
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$769. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,565 monthly or \$30,775 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.80

In Utah, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 82 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Utah, the estimated mean (average) wage for a renter is \$11.38. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



UTAH	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UTAH	\$14.80	30%	\$769	\$30,775	2.0	\$67,260	\$1,682	\$20,178	\$504	232,434	28%	\$11.38	\$592	1.3
COMBINED NONMETRO AREAS	\$12.81	40%	\$666	\$26,640	1.8	\$56,744	\$1,419	\$17,023	\$426	23,359	24%	\$10.96	\$570	1.2
<u>METROPOLITAN AREAS</u>														
LOGAN MSA	\$13.02	34%	\$677	\$27,080	1.8	\$56,600	\$1,415	\$16,980	\$425	11,559	36%	\$8.27	\$430	1.6
OGDEN-CLEARFIELD MSA	\$14.75	33%	\$767	\$30,680	2.0	\$70,600	\$1,765	\$21,180	\$530	38,124	23%	\$9.68	\$503	1.5
PROVO-OREM MSA	\$13.75	29%	\$715	\$28,600	1.9	\$66,200	\$1,655	\$19,860	\$497	39,509	30%	\$10.10	\$525	1.4
SALT LAKE CITY HMFA	\$15.88	28%	\$826	\$33,040	2.2	\$70,400	\$1,760	\$21,120	\$528	100,730	31%	\$12.79	\$665	1.2
St. GEORGE MSA	\$13.71	33%	\$713	\$28,520	1.9	\$56,300	\$1,408	\$16,890	\$422	12,312	28%	\$10.42	\$542	1.3
SUMMIT COUNTY HMFA	\$20.63	28%	\$1,073	\$42,920	2.8	\$99,000	\$2,475	\$29,700	\$743	2,925	23%	\$8.74	\$455	2.4
TOOELE COUNTY HMFA	\$13.94	35%	\$725	\$29,000	1.9	\$68,000	\$1,700	\$20,400	\$510	3,916	23%	\$11.17	\$581	1.2
<u>COUNTIES</u>														
BEAVER COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$48,600	\$1,215	\$14,580	\$365	388	19%	\$13.77	\$716	0.9
BOX ELDER COUNTY	\$12.65	33%	\$658	\$26,320	1.7	\$62,700	\$1,568	\$18,810	\$470	2,925	19%	\$12.46	\$648	1.0
CACHE COUNTY	\$13.02	34%	\$677	\$27,080	1.8	\$56,600	\$1,415	\$16,980	\$425	11,559	36%	\$8.27	\$430	1.6
CARBON COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$52,500	\$1,313	\$15,750	\$394	2,257	29%	\$9.80	\$510	1.2
DAGGETT COUNTY	\$11.75	33%	\$611	\$24,440	1.6	\$60,700	\$1,518	\$18,210	\$455	125	37%	\$9.64	\$501	1.2
DAVIS COUNTY	\$14.75	33%	\$767	\$30,680	2.0	\$70,600	\$1,765	\$21,180	\$530	18,437	21%	\$9.81	\$510	1.5
DUCHESNE COUNTY	\$15.71	78%	\$817	\$32,680	2.2	\$57,700	\$1,443	\$17,310	\$433	1,439	25%	\$17.38	\$904	0.9
EMERY COUNTY	\$11.75	33%	\$611	\$24,440	1.6	\$57,200	\$1,430	\$17,160	\$429	714	19%	\$14.97	\$778	0.8
GARFIELD COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$58,600	\$1,465	\$17,580	\$440	275	14%	\$10.93	\$569	1.2
GRAND COUNTY	\$11.79	33%	\$613	\$24,520	1.6	\$52,900	\$1,323	\$15,870	\$397	975	27%	\$8.99	\$467	1.3
IRON COUNTY	\$11.75	33%	\$611	\$24,440	1.6	\$48,100	\$1,203	\$14,430	\$361	5,365	38%	\$8.64	\$449	1.4
JUAB COUNTY	\$13.75	29%	\$715	\$28,600	1.9	\$66,200	\$1,655	\$19,860	\$497	585	19%	\$9.28	\$482	1.5
KANE COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$49,900	\$1,248	\$14,970	\$374	654	24%	\$8.21	\$427	1.6
MILLARD COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$56,000	\$1,400	\$16,800	\$420	817	21%	\$7.16	\$372	1.8
MORGAN COUNTY	\$14.75	33%	\$767	\$30,680	2.0	\$70,600	\$1,765	\$21,180	\$530	277	11%	\$16.39	\$852	0.9
PIUTE COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$43,500	\$1,088	\$13,050	\$326	56	11%	\$6.30	\$327	2.1
RICH COUNTY	\$13.04	33%	\$678	\$27,120	1.8	\$54,800	\$1,370	\$16,440	\$411	97	12%	\$10.73	\$558	1.2
SALT LAKE COUNTY	\$15.88	28%	\$826	\$33,040	2.2	\$70,400	\$1,760	\$21,120	\$528	100,730	31%	\$12.79	\$665	1.2
SAN JUAN COUNTY	\$11.75	33%	\$611	\$24,440	1.6	\$45,500	\$1,138	\$13,650	\$341	983	23%	\$11.45	\$595	1.0
SANPETE COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$51,200	\$1,280	\$15,360	\$384	1,200	18%	\$6.21	\$323	2.1
SEVIER COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$53,600	\$1,340	\$16,080	\$402	1,153	18%	\$9.84	\$512	1.3
SUMMIT COUNTY	\$20.63	28%	\$1,073	\$42,920	2.8	\$99,000	\$2,475	\$29,700	\$743	2,925	23%	\$8.74	\$455	2.4
TOOELE COUNTY	\$13.94	35%	\$725	\$29,000	1.9	\$68,000	\$1,700	\$20,400	\$510	3,916	23%	\$11.17	\$581	1.2
UINTAH COUNTY	\$13.54	79%	\$704	\$28,160	1.9	\$69,500	\$1,738	\$20,850	\$521	2,302	24%	\$12.63	\$657	1.1
UTAH COUNTY	\$13.75	29%	\$715	\$28,600	1.9	\$66,200	\$1,655	\$19,860	\$497	38,924	30%	\$10.11	\$526	1.4
WASATCH COUNTY	\$16.79	33%	\$873	\$34,920	2.3	\$71,900	\$1,798	\$21,570	\$539	1,419	21%	\$9.18	\$477	1.8

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

UTAH

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WASHINGTON COUNTY	\$13.71	33%	\$713	\$28,520	1.9	\$56,300	\$1,408	\$16,890	\$422	12,312	28%	\$10.42	\$542	1.3
WAYNE COUNTY	\$12.92	33%	\$672	\$26,880	1.8	\$51,900	\$1,298	\$15,570	\$389	215	23%	\$11.86	\$617	1.1
WEBER COUNTY	\$14.75	33%	\$767	\$30,680	2.0	\$70,600	\$1,765	\$21,180	\$530	19,410	26%	\$9.39	\$488	1.6

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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Vermont

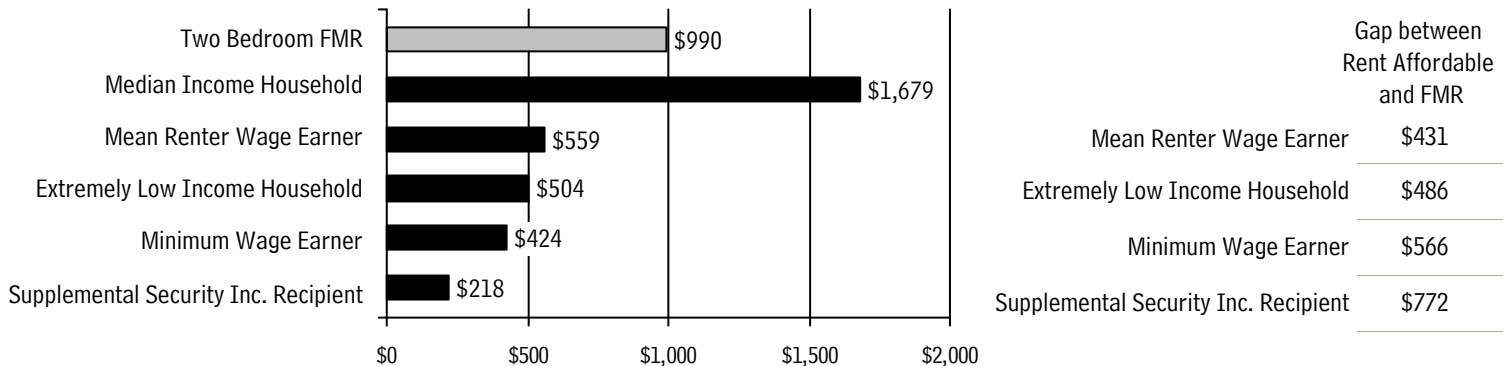
In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$990. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,300 monthly or \$39,596 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.04

In Vermont, a minimum wage worker earns an hourly wage of \$8.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 93 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Vermont, the estimated mean (average) wage for a renter is \$10.75. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 71 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.8 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



VERMONT	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
VERMONT	\$19.04	65%	\$990	\$39,596	2.3	\$67,174	\$1,679	\$20,152	\$504	70,665	28%	\$10.75	\$559	1.8
COMBINED NONMETRO AREAS	\$16.91	59%	\$880	\$35,181	2.1	\$63,109	\$1,578	\$18,933	\$473	46,100	27%	\$10.21	\$531	1.7
<u>METROPOLITAN AREAS</u>														
BURLINGTON-SOUTH BURLINGTON MSA	\$23.02	75%	\$1,197	\$47,880	2.8	\$75,700	\$1,893	\$22,710	\$568	24,565	30%	\$11.61	\$604	2.0
<u>COUNTIES</u>														
ADDISON COUNTY	\$17.98	59%	\$935	\$37,400	2.2	\$70,600	\$1,765	\$21,180	\$530	3,334	24%	\$10.80	\$562	1.7
BENNINGTON COUNTY	\$17.38	59%	\$904	\$36,160	2.1	\$61,700	\$1,543	\$18,510	\$463	4,348	28%	\$10.63	\$553	1.6
CALEDONIA COUNTY	\$14.67	59%	\$763	\$30,520	1.8	\$53,100	\$1,328	\$15,930	\$398	3,713	30%	\$9.51	\$494	1.5
ESSEX COUNTY	\$15.87	59%	\$825	\$33,000	1.9	\$51,600	\$1,290	\$15,480	\$387	489	18%	\$5.02	\$261	3.2
LAMOILLE COUNTY	\$16.44	59%	\$855	\$34,200	2.0	\$64,800	\$1,620	\$19,440	\$486	2,806	28%	\$9.30	\$483	1.8
ORANGE COUNTY	\$16.52	59%	\$859	\$34,360	2.0	\$63,500	\$1,588	\$19,050	\$476	2,208	19%	\$9.97	\$519	1.7
ORLEANS COUNTY	\$13.10	59%	\$681	\$27,240	1.6	\$51,900	\$1,298	\$15,570	\$389	2,414	23%	\$7.81	\$406	1.7
RUTLAND COUNTY	\$16.37	59%	\$851	\$34,040	2.0	\$60,800	\$1,520	\$18,240	\$456	7,703	30%	\$10.19	\$530	1.6
WASHINGTON COUNTY	\$17.33	59%	\$901	\$36,040	2.1	\$71,300	\$1,783	\$21,390	\$535	6,916	28%	\$11.46	\$596	1.5
WINDHAM COUNTY	\$19.19	59%	\$998	\$39,920	2.4	\$61,200	\$1,530	\$18,360	\$459	5,694	31%	\$11.03	\$573	1.7
WINDSOR COUNTY	\$17.38	59%	\$904	\$36,160	2.1	\$65,900	\$1,648	\$19,770	\$494	6,475	27%	\$9.12	\$474	1.9

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

Virginia

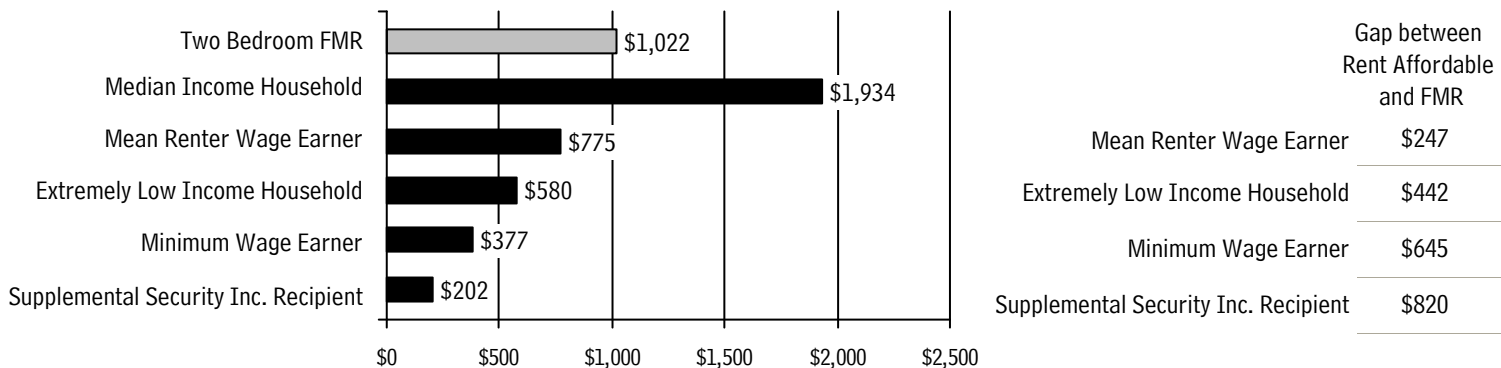
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,022. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,406 monthly or \$40,876 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.65

In Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 108 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$14.90. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



VIRGINIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
VIRGINIA	\$19.65	55%	\$1,022	\$40,876	2.7	\$77,355	\$1,934	\$23,206	\$580	905,669	31%	\$14.90	\$775	1.3
COMBINED NONMETRO AREAS	\$12.21	48%	\$635	\$25,407	1.7	\$52,719	\$1,318	\$15,816	\$395	114,096	26%	\$9.53	\$496	1.3
<u>METROPOLITAN AREAS</u>														
BLACKSBURG-CHRISTIANSBURG-RADFORD HMFA	\$13.50	42%	\$702	\$28,080	1.9	\$67,400	\$1,685	\$20,220	\$506	17,420	45%	\$8.38	\$436	1.6
CHARLOTTESVILLE MSA	\$17.90	43%	\$931	\$37,240	2.5	\$76,700	\$1,918	\$23,010	\$575	26,577	35%	\$11.99	\$623	1.5
DANVILLE MSA	\$11.87	42%	\$617	\$24,680	1.6	\$48,000	\$1,200	\$14,400	\$360	14,562	32%	\$9.81	\$510	1.2
FRANKLIN COUNTY HMFA	\$11.31	47%	\$588	\$23,520	1.6	\$55,400	\$1,385	\$16,620	\$416	4,265	20%	\$9.58	\$498	1.2
GILES COUNTY HMFA	\$11.31	53%	\$588	\$23,520	1.6	\$50,900	\$1,273	\$15,270	\$382	1,673	24%	\$9.73	\$506	1.2
HARRISONBURG MSA	\$13.71	43%	\$713	\$28,520	1.9	\$59,900	\$1,498	\$17,970	\$449	16,301	38%	\$11.76	\$612	1.2
KINGSFORT-BRISTOL-BRISTOL MSA	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	10,817	27%	\$9.65	\$502	1.2
LOUISA COUNTY HMFA	\$15.88	55%	\$826	\$33,040	2.2	\$64,200	\$1,605	\$19,260	\$482	2,927	23%	\$14.47	\$752	1.1
LYNCHBURG MSA	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	26,055	27%	\$11.05	\$575	1.1
PULASKI COUNTY HMFA	\$11.31	52%	\$588	\$23,520	1.6	\$48,700	\$1,218	\$14,610	\$365	4,208	29%	\$10.36	\$539	1.1
RICHMOND HMFA *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	136,732	31%	\$14.17	\$737	1.3
ROANOKE HMFA	\$13.87	42%	\$721	\$28,840	1.9	\$62,400	\$1,560	\$18,720	\$468	31,427	30%	\$12.06	\$627	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	219,643	36%	\$12.57	\$654	1.5
WARREN COUNTY HMFA	\$16.35	68%	\$850	\$34,000	2.3	\$77,300	\$1,933	\$23,190	\$580	3,347	25%	\$7.95	\$413	2.1
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	264,730	30%	\$19.71	\$1,025	1.4
WINCHESTER MSA	\$14.96	41%	\$778	\$31,120	2.1	\$64,400	\$1,610	\$19,320	\$483	10,889	29%	\$14.76	\$768	1.0
<u>COUNTIES</u>														
ACCOMACK COUNTY	\$11.90	42%	\$619	\$24,760	1.6	\$51,200	\$1,280	\$15,360	\$384	3,565	24%	\$10.31	\$536	1.2
ALBEMARLE COUNTY	\$17.90	43%	\$931	\$37,240	2.5	\$76,700	\$1,918	\$23,010	\$575	12,949	35%	\$12.54	\$652	1.4
ALEXANDRIA CITY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	33,520	53%	\$21.30	\$1,107	1.3
ALLEGHANY COUNTY	\$11.31	45%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	1,311	18%	\$5.85	\$304	1.9
AMELIA COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	939	19%	\$12.10	\$629	1.5
AMHERST COUNTY	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	2,870	23%	\$10.02	\$521	1.3
APPOMATTOX COUNTY	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	1,274	22%	\$6.58	\$342	1.9
ARLINGTON COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	46,753	52%	\$27.09	\$1,409	1.0
AUGUSTA COUNTY	\$13.25	42%	\$689	\$27,560	1.8	\$59,000	\$1,475	\$17,700	\$443	5,518	20%	\$11.36	\$591	1.2
BATH COUNTY	\$12.52	42%	\$651	\$26,040	1.7	\$49,900	\$1,248	\$14,970	\$374	334	17%	\$11.45	\$596	1.1
BEDFORD CITY	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	1,060	38%	\$8.11	\$422	1.5
BEDFORD COUNTY	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	4,375	16%	\$8.27	\$430	1.5
BLAND COUNTY	\$11.31	53%	\$588	\$23,520	1.6	\$47,000	\$1,175	\$14,100	\$353	395	15%	\$10.11	\$526	1.1
BOTETOURT COUNTY	\$13.87	42%	\$721	\$28,840	1.9	\$62,400	\$1,560	\$18,720	\$468	1,657	13%	\$9.16	\$476	1.5
BRISTOL CITY	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	2,771	34%	\$8.57	\$446	1.3
BRUNSWICK COUNTY	\$11.71	42%	\$609	\$24,360	1.6	\$46,100	\$1,153	\$13,830	\$346	1,902	31%	\$10.03	\$522	1.2
BUCHANAN COUNTY	\$11.31	53%	\$588	\$23,520	1.6	\$37,300	\$933	\$11,190	\$280	2,067	22%	\$11.12	\$578	1.0

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

VIRGINIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
BUCKINGHAM COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$47,400	\$1,185	\$14,220	\$356	1,136	23%	\$8.56	\$445	1.3
BUENA VISTA CITY	\$11.31	48%	\$588	\$23,520	1.6	\$54,700	\$1,368	\$16,410	\$410	1,004	37%	\$7.49	\$389	1.5
CAMPBELL COUNTY	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	5,653	26%	\$9.14	\$475	1.4
CAROLINE COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	1,784	18%	\$9.50	\$494	1.9
CARROLL COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	2,971	24%	\$8.47	\$441	1.3
CHARLES CITY COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	349	13%	\$13.08	\$680	1.4
CHARLOTTE COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$49,700	\$1,243	\$14,910	\$373	1,077	23%	\$7.62	\$396	1.5
CHARLOTTESVILLE CITY	\$17.90	43%	\$931	\$37,240	2.5	\$76,700	\$1,918	\$23,010	\$575	9,505	56%	\$12.16	\$632	1.5
CHESAPEAKE CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	19,940	25%	\$10.27	\$534	1.8
CHESTERFIELD COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	23,031	21%	\$11.73	\$610	1.6
CLARKE COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	1,322	24%	\$10.26	\$533	2.7
COLONIAL HEIGHTS CITY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	2,392	33%	\$10.04	\$522	1.8
COVINGTON CITY	\$11.31	45%	\$588	\$23,520	1.6	\$52,500	\$1,313	\$15,750	\$394	869	32%	\$16.68	\$867	0.7
CRAIG COUNTY	\$13.87	42%	\$721	\$28,840	1.9	\$62,400	\$1,560	\$18,720	\$468	374	17%	\$12.10	\$629	1.1
CULPEPER COUNTY	\$15.27	42%	\$794	\$31,760	2.1	\$78,000	\$1,950	\$23,400	\$585	4,470	27%	\$9.48	\$493	1.6
CUMBERLAND COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	905	23%	\$8.00	\$416	2.3
DANVILLE CITY	\$11.87	42%	\$617	\$24,680	1.6	\$48,000	\$1,200	\$14,400	\$360	9,264	46%	\$10.08	\$524	1.2
DICKENSON COUNTY	\$11.31	64%	\$588	\$23,520	1.6	\$35,900	\$898	\$10,770	\$269	1,266	20%	\$11.87	\$617	1.0
DINWIDDIE COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	2,164	23%	\$13.49	\$701	1.4
EMPORIA CITY	\$11.73	42%	\$610	\$24,400	1.6	\$46,800	\$1,170	\$14,040	\$351	1,252	51%	\$9.71	\$505	1.2
ESSEX COUNTY	\$13.83	43%	\$719	\$28,760	1.9	\$54,100	\$1,353	\$16,230	\$406	1,158	25%	\$9.81	\$510	1.4
FAIRFAX CITY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	2,212	26%	\$17.34	\$902	1.6
FAIRFAX COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	101,719	28%	\$21.91	\$1,140	1.3
FALLS CHURCH CITY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	1,172	28%	\$12.34	\$642	2.3
FAUQUIER COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	4,639	20%	\$11.20	\$582	2.5
FLOYD COUNTY	\$12.54	42%	\$652	\$26,080	1.7	\$53,000	\$1,325	\$15,900	\$398	1,358	23%	\$6.97	\$363	1.8
FLUVANNA COUNTY	\$17.90	43%	\$931	\$37,240	2.5	\$76,700	\$1,918	\$23,010	\$575	1,446	16%	\$8.44	\$439	2.1
FRANKLIN CITY	\$12.56	42%	\$653	\$26,120	1.7	\$59,000	\$1,475	\$17,700	\$443	1,713	48%	\$8.18	\$425	1.5
FRANKLIN COUNTY	\$11.31	47%	\$588	\$23,520	1.6	\$55,400	\$1,385	\$16,620	\$416	4,265	20%	\$9.58	\$498	1.2
FREDERICK COUNTY	\$14.96	41%	\$778	\$31,120	2.1	\$64,400	\$1,610	\$19,320	\$483	5,915	22%	\$12.46	\$648	1.2
FREDERICKSBURG CITY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	5,368	60%	\$12.93	\$672	2.2
GALAX CITY	\$11.31	52%	\$588	\$23,520	1.6	\$45,100	\$1,128	\$13,530	\$338	1,281	38%	\$9.24	\$481	1.2
GILES COUNTY	\$11.31	53%	\$588	\$23,520	1.6	\$50,900	\$1,273	\$15,270	\$382	1,673	24%	\$9.73	\$506	1.2
GLOUCESTER COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	2,640	18%	\$6.99	\$364	2.7
GOOCHLAND COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	453	7%	\$19.08	\$992	1.0
GRAYSON COUNTY	\$11.31	53%	\$588	\$23,520	1.6	\$40,400	\$1,010	\$12,120	\$303	1,535	20%	\$8.15	\$424	1.4
GREENE COUNTY	\$17.90	43%	\$931	\$37,240	2.5	\$76,700	\$1,918	\$23,010	\$575	1,202	18%	\$8.15	\$424	2.2
GREENSVILLE COUNTY	\$11.73	42%	\$610	\$24,400	1.6	\$46,800	\$1,170	\$14,040	\$351	919	26%	\$11.92	\$620	1.0
HALIFAX COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$47,200	\$1,180	\$14,160	\$354	3,525	24%	\$9.58	\$498	1.2
HAMPTON CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	22,870	42%	\$13.17	\$685	1.4
HANOVER COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	5,638	16%	\$10.73	\$558	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

VIRGINIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HARRISONBURG CITY	\$13.71	43%	\$713	\$28,520	1.9	\$59,900	\$1,498	\$17,970	\$449	8,898	62%	\$11.63	\$605	1.2
HENRICO COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	38,250	33%	\$14.78	\$768	1.2
HENRY COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$43,600	\$1,090	\$13,080	\$327	5,401	23%	\$9.51	\$494	1.2
HIGHLAND COUNTY	\$12.52	42%	\$651	\$26,040	1.7	\$55,100	\$1,378	\$16,530	\$413	253	22%	\$8.42	\$438	1.5
HOPEWELL CITY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	4,530	50%	\$17.97	\$935	1.0
ISLE OF WIGHT COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	2,486	18%	\$8.80	\$457	2.1
JAMES CITY COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	5,849	23%	\$9.87	\$513	1.9
KING AND QUEEN COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	534	19%	\$14.36	\$747	1.3
KING GEORGE COUNTY	\$15.42	42%	\$802	\$32,080	2.1	\$88,200	\$2,205	\$26,460	\$662	2,135	27%	\$15.18	\$789	1.0
KING WILLIAM COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	800	14%	\$12.99	\$675	1.4
LANCASTER COUNTY	\$13.62	42%	\$708	\$28,320	1.9	\$56,100	\$1,403	\$16,830	\$421	1,170	22%	\$11.22	\$584	1.2
LEE COUNTY	\$11.31	73%	\$588	\$23,520	1.6	\$42,800	\$1,070	\$12,840	\$321	2,598	27%	\$7.84	\$408	1.4
LEXINGTON CITY	\$11.31	48%	\$588	\$23,520	1.6	\$54,700	\$1,368	\$16,410	\$410	1,033	51%	\$5.97	\$311	1.9
LOUDOUN COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	16,320	18%	\$15.52	\$807	1.8
LOUISA COUNTY	\$15.88	55%	\$826	\$33,040	2.2	\$64,200	\$1,605	\$19,260	\$482	2,927	23%	\$14.47	\$752	1.1
LUNENBURG COUNTY	\$11.71	42%	\$609	\$24,360	1.6	\$43,600	\$1,090	\$13,080	\$327	1,215	26%	\$9.40	\$489	1.2
LYNCHBURG CITY	\$12.56	42%	\$653	\$26,120	1.7	\$59,300	\$1,483	\$17,790	\$445	10,823	41%	\$12.80	\$665	1.0
MADISON COUNTY	\$13.46	42%	\$700	\$28,000	1.9	\$65,100	\$1,628	\$19,530	\$488	1,326	25%	\$12.82	\$666	1.1
MANASSAS CITY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	3,640	31%	\$17.47	\$908	1.6
MANASSAS PARK CITY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	858	23%	\$17.02	\$885	1.7
MARTINSVILLE CITY	\$11.31	52%	\$588	\$23,520	1.6	\$43,600	\$1,090	\$13,080	\$327	2,386	40%	\$7.04	\$366	1.6
MATHEWS COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	554	14%	\$8.10	\$421	2.3
MECKLENBURG COUNTY	\$11.40	43%	\$593	\$23,720	1.6	\$46,600	\$1,165	\$13,980	\$350	3,198	26%	\$9.25	\$481	1.2
MIDDLESEX COUNTY	\$13.62	42%	\$708	\$28,320	1.9	\$63,400	\$1,585	\$19,020	\$476	815	18%	\$8.80	\$458	1.5
MONTGOMERY COUNTY	\$13.50	42%	\$702	\$28,080	1.9	\$67,400	\$1,685	\$20,220	\$506	14,494	44%	\$8.15	\$424	1.7
NELSON COUNTY	\$17.90	43%	\$931	\$37,240	2.5	\$76,700	\$1,918	\$23,010	\$575	1,475	23%	\$10.34	\$538	1.7
NEW KENT COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	766	12%	\$8.25	\$429	2.2
NEWPORT NEWS CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	34,967	47%	\$14.75	\$767	1.3
NORFOLK CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	45,448	53%	\$15.46	\$804	1.2
NORTHAMPTON COUNTY	\$13.62	42%	\$708	\$28,320	1.9	\$50,100	\$1,253	\$15,030	\$376	1,652	31%	\$10.51	\$546	1.3
NORTHUMBERLAND COUNTY	\$13.62	42%	\$708	\$28,320	1.9	\$62,300	\$1,558	\$18,690	\$467	836	15%	\$7.90	\$411	1.7
NORTON CITY	\$11.31	58%	\$588	\$23,520	1.6	\$42,700	\$1,068	\$12,810	\$320	775	44%	\$10.42	\$542	1.1
NOTTOWAY COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$51,200	\$1,280	\$15,360	\$384	1,814	31%	\$9.08	\$472	1.2
ORANGE COUNTY	\$13.87	42%	\$721	\$28,840	1.9	\$65,600	\$1,640	\$19,680	\$492	2,713	22%	\$11.41	\$593	1.2
PAGE COUNTY	\$11.79	43%	\$613	\$24,520	1.6	\$54,100	\$1,353	\$16,230	\$406	2,505	26%	\$7.90	\$411	1.5
PATRICK COUNTY	\$11.31	76%	\$588	\$23,520	1.6	\$43,200	\$1,080	\$12,960	\$324	1,414	19%	\$7.29	\$379	1.6
PETERSBURG CITY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	5,948	48%	\$13.49	\$701	1.4
PITTSYLVANIA COUNTY	\$11.87	42%	\$617	\$24,680	1.6	\$48,000	\$1,200	\$14,400	\$360	5,298	21%	\$9.08	\$472	1.3
POQUOSON CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	581	13%	\$6.30	\$328	2.9
PORTSMOUTH CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	15,055	39%	\$12.13	\$631	1.5
POWHATAN COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	836	10%	\$8.63	\$449	2.1

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

VIRGINIA	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
PRINCE EDWARD COUNTY	\$13.23	42%	\$688	\$27,520	1.8	\$52,000	\$1,300	\$15,600	\$390	2,440	37%	\$9.61	\$500	1.4
PRINCE GEORGE COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	3,167	29%	\$11.67	\$607	1.6
PRINCE WILLIAM COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	31,249	25%	\$11.25	\$585	2.5
PULASKI COUNTY	\$11.31	52%	\$588	\$23,520	1.6	\$48,700	\$1,218	\$14,610	\$365	4,208	29%	\$10.36	\$539	1.1
RADFORD CITY	\$13.50	42%	\$702	\$28,080	1.9	\$67,400	\$1,685	\$20,220	\$506	2,926	52%	\$10.03	\$522	1.3
RAPPAHANNOCK COUNTY	\$13.46	42%	\$700	\$28,000	1.9	\$73,300	\$1,833	\$21,990	\$550	916	30%	\$13.54	\$704	1.0
RICHMOND CITY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	42,837	53%	\$17.29	\$899	1.1
RICHMOND COUNTY	\$13.62	42%	\$708	\$28,320	1.9	\$58,100	\$1,453	\$17,430	\$436	510	17%	\$9.59	\$499	1.4
ROANOKE CITY	\$13.87	42%	\$721	\$28,840	1.9	\$62,400	\$1,560	\$18,720	\$468	17,718	42%	\$12.62	\$656	1.1
ROANOKE COUNTY	\$13.87	42%	\$721	\$28,840	1.9	\$62,400	\$1,560	\$18,720	\$468	8,698	23%	\$11.38	\$592	1.2
ROCKBRIDGE COUNTY	\$11.31	48%	\$588	\$23,520	1.6	\$54,700	\$1,368	\$16,410	\$410	2,493	27%	\$7.24	\$376	1.6
ROCKINGHAM COUNTY	\$13.71	43%	\$713	\$28,520	1.9	\$59,900	\$1,498	\$17,970	\$449	7,403	26%	\$11.90	\$619	1.2
RUSSELL COUNTY	\$11.31	56%	\$588	\$23,520	1.6	\$44,500	\$1,113	\$13,350	\$334	2,923	24%	\$7.96	\$414	1.4
SALEM CITY	\$13.87	42%	\$721	\$28,840	1.9	\$62,400	\$1,560	\$18,720	\$468	2,980	30%	\$12.81	\$666	1.1
SCOTT COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	2,315	23%	\$7.00	\$364	1.6
SHENANDOAH COUNTY	\$12.19	42%	\$634	\$25,360	1.7	\$63,400	\$1,585	\$19,020	\$476	4,794	29%	\$9.36	\$487	1.3
SMYTH COUNTY	\$11.31	70%	\$588	\$23,520	1.6	\$46,600	\$1,165	\$13,980	\$350	3,480	26%	\$9.27	\$482	1.2
SOUTHAMPTON COUNTY	\$12.56	42%	\$653	\$26,120	1.7	\$59,000	\$1,475	\$17,700	\$443	1,538	23%	\$6.00	\$312	2.1
SPOTSYLVANIA COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	7,834	19%	\$9.46	\$492	3.0
STAFFORD COUNTY *	\$28.10	61%	\$1,461	\$58,440	3.9	\$106,100	\$2,653	\$31,830	\$796	8,124	21%	\$11.07	\$575	2.5
STAUNTON CITY	\$13.25	42%	\$689	\$27,560	1.8	\$59,000	\$1,475	\$17,700	\$443	3,783	38%	\$7.86	\$409	1.7
SUFFOLK CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	7,565	25%	\$8.94	\$465	2.1
SURRY COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	701	27%	\$28.75	\$1,495	0.6
SUSSEX COUNTY *	\$18.42	48%	\$958	\$38,320	2.5	\$74,600	\$1,865	\$22,380	\$560	1,409	35%	\$11.39	\$592	1.6
TAZEWELL COUNTY	\$11.31	53%	\$588	\$23,520	1.6	\$46,400	\$1,160	\$13,920	\$348	4,562	25%	\$8.96	\$466	1.3
VIRGINIA BEACH CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	53,976	33%	\$12.30	\$639	1.5
WARREN COUNTY	\$16.35	68%	\$850	\$34,000	2.3	\$77,300	\$1,933	\$23,190	\$580	3,347	25%	\$7.95	\$413	2.1
WASHINGTON COUNTY	\$11.31	41%	\$588	\$23,520	1.6	\$49,500	\$1,238	\$14,850	\$371	5,731	25%	\$10.93	\$568	1.0
WAYNESBORO CITY	\$13.25	42%	\$689	\$27,560	1.8	\$59,000	\$1,475	\$17,700	\$443	3,420	39%	\$9.32	\$485	1.4
WESTMORELAND COUNTY	\$14.15	43%	\$736	\$29,440	2.0	\$62,500	\$1,563	\$18,750	\$469	1,726	23%	\$9.65	\$502	1.5
WILLIAMSBURG CITY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	1,909	50%	\$10.21	\$531	1.8
WINCHESTER CITY	\$14.96	41%	\$778	\$31,120	2.1	\$64,400	\$1,610	\$19,320	\$483	4,974	50%	\$16.57	\$862	0.9
WISE COUNTY	\$11.31	58%	\$588	\$23,520	1.6	\$42,700	\$1,068	\$12,810	\$320	4,857	30%	\$9.51	\$495	1.2
WYTHE COUNTY	\$11.31	42%	\$588	\$23,520	1.6	\$51,000	\$1,275	\$15,300	\$383	2,789	24%	\$9.14	\$475	1.2
YORK COUNTY	\$18.56	61%	\$965	\$38,600	2.6	\$69,900	\$1,748	\$20,970	\$524	5,102	22%	\$9.76	\$508	1.9

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Washington

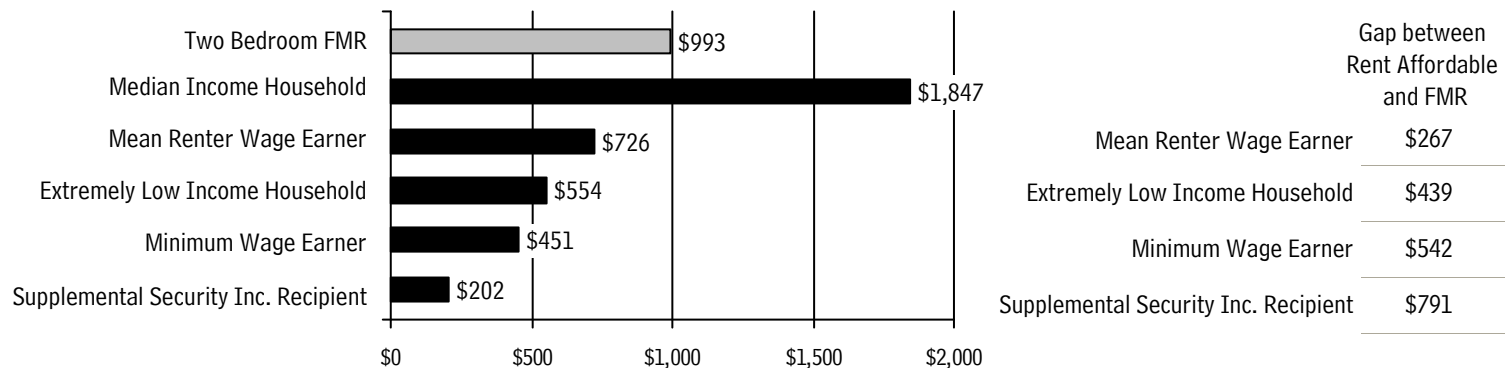
In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$993. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,310 monthly or \$39,719 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.10

In Washington, a minimum wage worker earns an hourly wage of \$8.67. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Washington, the estimated mean (average) wage for a renter is \$13.96. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



WASHINGTON	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WASHINGTON	\$19.10	44%	\$993	\$39,719	2.2	\$73,892	\$1,847	\$22,167	\$554	870,658	35%	\$13.96	\$726	1.4
COMBINED NONMETRO AREAS	\$14.27	41%	\$742	\$29,678	1.6	\$57,004	\$1,425	\$17,101	\$428	93,136	30%	\$8.65	\$450	1.6
<u>METROPOLITAN AREAS</u>														
BELLINGHAM MSA	\$16.31	38%	\$848	\$33,920	1.9	\$66,800	\$1,670	\$20,040	\$501	28,517	38%	\$10.11	\$526	1.6
BREMERTON-SILVERDALE MSA	\$17.71	41%	\$921	\$36,840	2.0	\$74,500	\$1,863	\$22,350	\$559	27,960	30%	\$10.04	\$522	1.8
KENNEWICK-PASCO-RICHLAND MSA	\$14.19	37%	\$738	\$29,520	1.6	\$65,900	\$1,648	\$19,770	\$494	23,502	30%	\$11.55	\$601	1.2
LEWISTON MSA	\$12.60	37%	\$655	\$26,200	1.5	\$55,000	\$1,375	\$16,500	\$413	2,533	29%	\$7.33	\$381	1.7
LONGVIEW MSA	\$13.46	38%	\$700	\$28,000	1.6	\$58,300	\$1,458	\$17,490	\$437	12,483	32%	\$11.05	\$575	1.2
MOUNT VERNON-ANACORTES MSA	\$18.13	37%	\$943	\$37,720	2.1	\$65,000	\$1,625	\$19,500	\$488	12,868	29%	\$11.13	\$579	1.6
OLYMPIA MSA	\$17.33	41%	\$901	\$36,040	2.0	\$74,000	\$1,850	\$22,200	\$555	29,811	32%	\$10.63	\$553	1.6
PORTLAND-VANCOUVER-BEAVERTON MSA	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	48,296	31%	\$11.75	\$611	1.5
SEATTLE-BELLEVUE HMFA	\$22.62	45%	\$1,176	\$47,040	2.6	\$86,800	\$2,170	\$26,040	\$651	383,202	37%	\$17.27	\$898	1.3
SPOKANE MSA	\$14.06	34%	\$731	\$29,240	1.6	\$62,100	\$1,553	\$18,630	\$466	62,700	34%	\$10.28	\$535	1.4
TACOMA HMFA *	\$19.58	54%	\$1,018	\$40,720	2.3	\$70,800	\$1,770	\$21,240	\$531	106,364	37%	\$12.29	\$639	1.6
WENATCHEE-EAST WENATCHEE MSA	\$14.37	38%	\$747	\$29,880	1.7	\$57,900	\$1,448	\$17,370	\$434	11,907	30%	\$8.84	\$460	1.6
YAKIMA MSA	\$15.04	38%	\$782	\$31,280	1.7	\$50,500	\$1,263	\$15,150	\$379	27,379	35%	\$8.89	\$462	1.7
<u>COUNTIES</u>														
ADAMS COUNTY	\$12.77	37%	\$664	\$26,560	1.5	\$45,500	\$1,138	\$13,650	\$341	1,795	33%	\$10.22	\$531	1.2
ASOTIN COUNTY	\$12.60	37%	\$655	\$26,200	1.5	\$55,000	\$1,375	\$16,500	\$413	2,533	29%	\$7.33	\$381	1.7
BENTON COUNTY	\$14.19	37%	\$738	\$29,520	1.6	\$65,900	\$1,648	\$19,770	\$494	16,902	29%	\$12.69	\$660	1.1
CHELAN COUNTY	\$14.37	38%	\$747	\$29,880	1.7	\$67,900	\$1,448	\$17,370	\$434	8,329	32%	\$9.26	\$481	1.6
CLALLAM COUNTY	\$15.17	53%	\$789	\$31,560	1.8	\$57,300	\$1,433	\$17,190	\$430	8,264	27%	\$9.28	\$483	1.6
CLARK COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	47,292	31%	\$11.81	\$614	1.5
COLUMBIA COUNTY	\$13.27	37%	\$690	\$27,600	1.5	\$58,000	\$1,450	\$17,400	\$435	511	29%	\$6.24	\$325	2.1
COWLITZ COUNTY	\$13.46	38%	\$700	\$28,000	1.6	\$58,300	\$1,458	\$17,490	\$437	12,483	32%	\$11.05	\$575	1.2
DOUGLAS COUNTY	\$14.37	38%	\$747	\$29,880	1.7	\$57,900	\$1,448	\$17,370	\$434	3,578	27%	\$7.29	\$379	2.0
FERRY COUNTY	\$12.77	37%	\$664	\$26,560	1.5	\$45,700	\$1,143	\$13,710	\$343	667	27%	\$8.52	\$443	1.5
FRANKLIN COUNTY	\$14.19	37%	\$738	\$29,520	1.6	\$65,900	\$1,648	\$19,770	\$494	6,600	33%	\$8.23	\$428	1.7
GARFIELD COUNTY	\$13.27	37%	\$690	\$27,600	1.5	\$49,500	\$1,238	\$14,850	\$371	264	29%	\$8.84	\$460	1.5
GRANT COUNTY	\$13.10	37%	\$681	\$27,240	1.5	\$51,400	\$1,285	\$15,420	\$386	10,169	36%	\$8.95	\$465	1.5
GRAYS HARBOR COUNTY	\$13.33	37%	\$693	\$27,720	1.5	\$51,400	\$1,285	\$15,420	\$386	9,283	33%	\$9.94	\$517	1.3
ISLAND COUNTY	\$18.73	55%	\$974	\$38,960	2.2	\$71,500	\$1,788	\$21,450	\$536	7,422	24%	\$9.10	\$473	2.1
JEFFERSON COUNTY	\$16.17	37%	\$841	\$33,640	1.9	\$62,400	\$1,560	\$18,720	\$468	3,137	24%	\$8.03	\$418	2.0
KING COUNTY	\$22.62	45%	\$1,176	\$47,040	2.6	\$86,800	\$2,170	\$26,040	\$651	300,449	39%	\$17.90	\$931	1.3
KITSAP COUNTY	\$17.71	41%	\$921	\$36,840	2.0	\$74,500	\$1,863	\$22,350	\$559	27,960	30%	\$10.04	\$522	1.8
KITTITAS COUNTY	\$14.83	37%	\$771	\$30,840	1.7	\$62,000	\$1,550	\$18,600	\$465	6,604	42%	\$6.12	\$318	2.4
Klickitat County	\$13.46	38%	\$700	\$28,000	1.6	\$48,700	\$1,218	\$14,610	\$365	2,521	31%	\$10.63	\$553	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

WASHINGTON

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LEWIS COUNTY	\$14.33	37%	\$745	\$29,800	1.7	\$55,800	\$1,395	\$16,740	\$419	7,503	27%	\$9.52	\$495	1.5
LINCOLN COUNTY	\$12.77	37%	\$664	\$26,560	1.5	\$53,500	\$1,338	\$16,050	\$401	1,035	23%	\$7.26	\$378	1.8
MASON COUNTY	\$14.81	38%	\$770	\$30,800	1.7	\$59,400	\$1,485	\$17,820	\$446	4,216	21%	\$7.75	\$403	1.9
OKANOGAN COUNTY	\$13.23	53%	\$688	\$27,520	1.5	\$50,600	\$1,265	\$15,180	\$380	4,606	31%	\$6.16	\$320	2.1
PACIFIC COUNTY	\$12.92	37%	\$672	\$26,880	1.5	\$52,000	\$1,300	\$15,600	\$390	2,479	26%	\$6.59	\$343	2.0
PEND OREILLE COUNTY	\$12.77	37%	\$664	\$26,560	1.5	\$47,300	\$1,183	\$14,190	\$355	1,125	22%	\$7.90	\$411	1.6
PIERCE COUNTY *	\$19.58	54%	\$1,018	\$40,720	2.3	\$70,800	\$1,770	\$21,240	\$531	106,364	37%	\$12.29	\$639	1.6
SAN JUAN COUNTY	\$17.54	38%	\$912	\$36,480	2.0	\$65,000	\$1,625	\$19,500	\$488	1,886	26%	\$9.00	\$468	1.9
SKAGIT COUNTY	\$18.13	37%	\$943	\$37,720	2.1	\$65,000	\$1,625	\$19,500	\$488	12,868	29%	\$11.13	\$579	1.6
SKAMANIA COUNTY	\$17.40	36%	\$905	\$36,200	2.0	\$72,000	\$1,800	\$21,600	\$540	1,004	23%	\$6.56	\$341	2.7
SNOHOMISH COUNTY	\$22.62	45%	\$1,176	\$47,040	2.6	\$86,800	\$2,170	\$26,040	\$651	82,753	32%	\$14.24	\$741	1.6
SPOKANE COUNTY	\$14.06	34%	\$731	\$29,240	1.6	\$62,100	\$1,553	\$18,630	\$466	62,700	34%	\$10.28	\$535	1.4
STEVENS COUNTY	\$12.77	38%	\$664	\$26,560	1.5	\$53,300	\$1,333	\$15,990	\$400	3,189	20%	\$8.25	\$429	1.5
THURSTON COUNTY	\$17.33	41%	\$901	\$36,040	2.0	\$74,000	\$1,850	\$22,200	\$555	29,811	32%	\$10.63	\$553	1.6
WAHIAKUM COUNTY	\$13.48	37%	\$701	\$28,040	1.6	\$54,800	\$1,370	\$16,440	\$411	439	26%	\$6.95	\$361	1.9
WALLA WALLA COUNTY	\$13.27	37%	\$690	\$27,600	1.5	\$57,300	\$1,433	\$17,190	\$430	7,716	37%	\$9.41	\$489	1.4
WHATCOM COUNTY	\$16.31	38%	\$848	\$33,920	1.9	\$66,800	\$1,670	\$20,040	\$501	28,517	38%	\$10.11	\$526	1.6
WHITMAN COUNTY	\$13.33	37%	\$693	\$27,720	1.5	\$60,900	\$1,523	\$18,270	\$457	8,305	53%	\$7.28	\$379	1.8
YAKIMA COUNTY	\$15.04	38%	\$782	\$31,280	1.7	\$50,500	\$1,263	\$15,150	\$379	27,379	35%	\$8.89	\$462	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

West Virginia

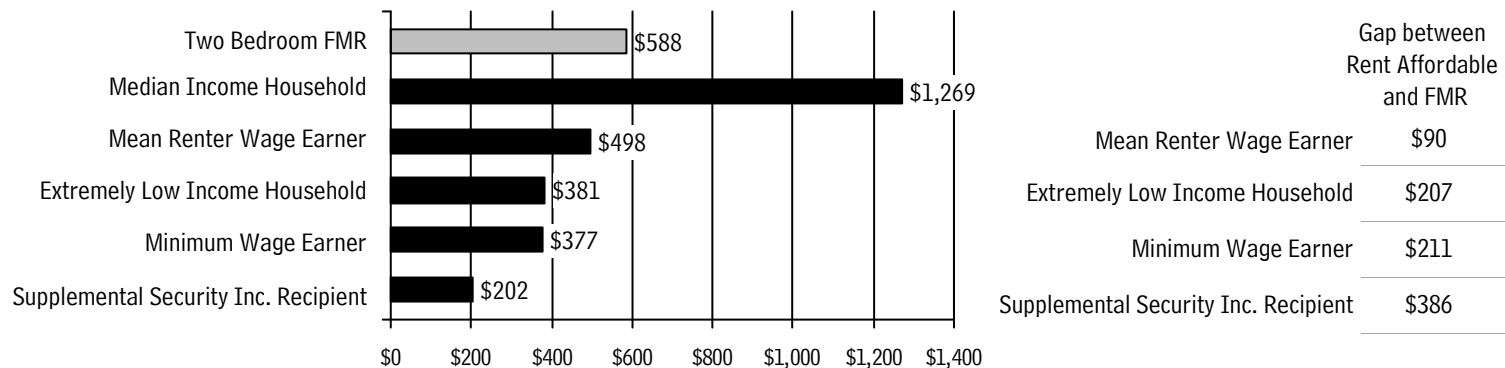
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$588. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,959 monthly or \$23,510 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.30

In West Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 62 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is \$9.58. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



WEST VIRGINIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WEST VIRGINIA	\$11.30	39%	\$588	\$23,510	1.6	\$50,760	\$1,269	\$15,228	\$381	192,028	26%	\$9.58	\$498	1.2
COMBINED NONMETRO AREAS	\$10.33	37%	\$537	\$21,492	1.4	\$45,130	\$1,128	\$13,539	\$338	78,985	24%	\$9.00	\$468	1.1
<u>METROPOLITAN AREAS</u>														
BOONE COUNTY HMFA	\$10.12	45%	\$526	\$21,040	1.4	\$52,800	\$1,320	\$15,840	\$396	2,383	23%	\$12.51	\$651	0.8
CHARLESTON HMFA	\$11.90	33%	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	30,738	26%	\$11.94	\$621	1.0
CUMBERLAND MSA	\$11.60	55%	\$603	\$24,120	1.6	\$52,300	\$1,308	\$15,690	\$392	2,614	23%	\$8.29	\$431	1.4
HUNTINGTON-ASHLAND MSA	\$11.46	38%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	18,542	32%	\$9.38	\$488	1.2
JEFFERSON COUNTY HMFA	\$15.54	68%	\$808	\$32,320	2.1	\$78,200	\$1,955	\$23,460	\$587	4,631	24%	\$8.61	\$448	1.8
MARTINSBURG HMFA	\$13.67	45%	\$711	\$28,440	1.9	\$63,000	\$1,575	\$18,900	\$473	10,853	24%	\$9.42	\$490	1.5
MORGANTOWN MSA	\$11.27	33%	\$586	\$23,440	1.6	\$55,900	\$1,398	\$16,770	\$419	14,472	33%	\$8.14	\$423	1.4
PARKERSBURG-MARIETTA-VIENNA MSA	\$11.46	38%	\$596	\$23,840	1.6	\$52,500	\$1,313	\$15,750	\$394	11,227	27%	\$7.94	\$413	1.4
STUEBENVILLE-WEIRTON MSA	\$11.46	45%	\$596	\$23,840	1.6	\$51,000	\$1,275	\$15,300	\$383	6,029	26%	\$10.23	\$532	1.1
WHEELING MSA	\$11.46	45%	\$596	\$23,840	1.6	\$50,400	\$1,260	\$15,120	\$378	9,299	27%	\$9.36	\$487	1.2
WINCHESTER MSA	\$14.96	41%	\$778	\$31,120	2.1	\$64,400	\$1,610	\$19,320	\$483	2,255	25%	\$7.75	\$403	1.9
<u>COUNTIES</u>														
BARBOUR COUNTY	\$10.12	41%	\$526	\$21,040	1.4	\$40,500	\$1,013	\$12,150	\$304	1,637	27%	\$6.77	\$352	1.5
BERKELEY COUNTY	\$13.67	45%	\$711	\$28,440	1.9	\$63,000	\$1,575	\$18,900	\$473	9,307	24%	\$9.51	\$494	1.4
BOONE COUNTY	\$10.12	45%	\$526	\$21,040	1.4	\$52,800	\$1,320	\$15,840	\$396	2,383	23%	\$12.51	\$651	0.8
BRAXTON COUNTY	\$10.12	41%	\$526	\$21,040	1.4	\$40,600	\$1,015	\$12,180	\$305	1,277	21%	\$8.88	\$462	1.1
BROOKE COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$51,000	\$1,275	\$15,300	\$383	2,398	24%	\$12.22	\$635	0.9
CABELL COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	14,677	36%	\$9.39	\$488	1.2
CALHOUN COUNTY	\$10.65	33%	\$554	\$22,160	1.5	\$37,200	\$930	\$11,160	\$279	673	21%	\$10.36	\$539	1.0
CLAY COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	873	23%	\$8.28	\$430	1.4
DODDRIDGE COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$38,400	\$960	\$11,520	\$288	459	16%	\$6.91	\$360	1.5
FAYETTE COUNTY	\$10.12	35%	\$526	\$21,040	1.4	\$43,600	\$1,090	\$13,080	\$327	4,528	24%	\$9.71	\$505	1.0
GILMER COUNTY	\$10.12	41%	\$526	\$21,040	1.4	\$34,200	\$855	\$10,260	\$257	759	34%	\$8.31	\$432	1.2
GRANT COUNTY	\$11.44	33%	\$595	\$23,800	1.6	\$46,700	\$1,168	\$14,010	\$350	1,010	19%	\$14.10	\$733	0.8
GREENBRIER COUNTY	\$10.12	34%	\$526	\$21,040	1.4	\$42,600	\$1,065	\$12,780	\$320	4,029	26%	\$8.45	\$440	1.2
HAMPSHIRE COUNTY	\$14.96	41%	\$778	\$31,120	2.1	\$64,400	\$1,610	\$19,320	\$483	2,255	25%	\$7.75	\$403	1.9
HANCOCK COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$51,000	\$1,275	\$15,300	\$383	3,631	27%	\$8.86	\$461	1.3
HARDY COUNTY	\$11.44	33%	\$595	\$23,800	1.6	\$46,400	\$1,160	\$13,920	\$348	980	20%	\$9.48	\$493	1.2
HARRISON COUNTY	\$10.44	33%	\$543	\$21,720	1.4	\$49,700	\$1,243	\$14,910	\$373	7,584	27%	\$7.34	\$381	1.4
JACKSON COUNTY	\$10.65	33%	\$554	\$22,160	1.5	\$51,800	\$1,295	\$15,540	\$389	2,329	21%	\$8.28	\$431	1.3
JEFFERSON COUNTY	\$15.54	68%	\$808	\$32,320	2.1	\$78,200	\$1,955	\$23,460	\$587	4,631	24%	\$8.61	\$448	1.8
KANAWHA COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	24,712	30%	\$12.19	\$634	1.0
LEWIS COUNTY	\$10.12	45%	\$526	\$21,040	1.4	\$45,100	\$1,128	\$13,530	\$338	1,911	28%	\$9.69	\$504	1.0
LINCOLN COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	2,124	24%	\$10.01	\$520	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

WEST VIRGINIA

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LOGAN COUNTY	\$10.12	37%	\$526	\$21,040	1.4	\$42,600	\$1,065	\$12,780	\$320	4,330	28%	\$9.62	\$500	1.1
MARION COUNTY	\$11.06	33%	\$575	\$23,000	1.5	\$49,000	\$1,225	\$14,700	\$368	6,065	26%	\$10.29	\$535	1.1
MARSHALL COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$50,400	\$1,260	\$15,120	\$378	3,341	24%	\$12.67	\$659	0.9
MASON COUNTY	\$10.12	57%	\$526	\$21,040	1.4	\$42,200	\$1,055	\$12,660	\$317	2,288	21%	\$11.06	\$575	0.9
McDOWELL COUNTY	\$10.12	46%	\$526	\$21,040	1.4	\$27,600	\$690	\$8,280	\$207	2,120	22%	\$12.67	\$659	0.8
MERCER COUNTY	\$10.12	42%	\$526	\$21,040	1.4	\$43,200	\$1,080	\$12,960	\$324	6,770	26%	\$7.97	\$414	1.3
MINERAL COUNTY	\$11.60	55%	\$603	\$24,120	1.6	\$52,300	\$1,308	\$15,690	\$392	2,614	23%	\$8.29	\$431	1.4
MINGO COUNTY	\$10.12	47%	\$526	\$21,040	1.4	\$40,700	\$1,018	\$12,210	\$305	2,945	25%	\$14.57	\$758	0.7
MONONGALIA COUNTY	\$11.27	33%	\$586	\$23,440	1.6	\$55,900	\$1,398	\$16,770	\$419	12,341	39%	\$8.20	\$426	1.4
MONROE COUNTY	\$10.12	36%	\$526	\$21,040	1.4	\$48,700	\$1,218	\$14,610	\$365	794	14%	\$8.99	\$468	1.1
MORGAN COUNTY	\$13.67	45%	\$711	\$28,440	1.9	\$63,000	\$1,575	\$18,900	\$473	1,546	23%	\$8.57	\$446	1.6
NICHOLAS COUNTY	\$10.12	40%	\$526	\$21,040	1.4	\$46,900	\$1,173	\$14,070	\$352	1,792	17%	\$7.02	\$365	1.4
OHIO COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$50,400	\$1,260	\$15,120	\$378	5,958	30%	\$8.25	\$429	1.4
PENDLETON COUNTY	\$11.46	33%	\$596	\$23,840	1.6	\$55,800	\$1,395	\$16,740	\$419	890	24%	\$10.19	\$530	1.1
PLEASANTS COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$52,500	\$1,313	\$15,750	\$394	537	21%	\$9.08	\$472	1.3
POCAHONTAS COUNTY	\$10.12	36%	\$526	\$21,040	1.4	\$40,700	\$1,018	\$12,210	\$305	770	21%	\$8.65	\$450	1.2
PRESTON COUNTY	\$11.27	33%	\$586	\$23,440	1.6	\$55,900	\$1,398	\$16,770	\$419	2,131	18%	\$7.70	\$400	1.5
PUTNAM COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$54,200	\$1,355	\$16,260	\$407	3,029	14%	\$11.25	\$585	1.1
RALEIGH COUNTY	\$10.21	34%	\$531	\$21,240	1.4	\$50,900	\$1,273	\$15,270	\$382	7,965	25%	\$9.49	\$493	1.1
RANDOLPH COUNTY	\$10.27	33%	\$534	\$21,360	1.4	\$46,600	\$1,165	\$13,980	\$350	2,722	24%	\$6.21	\$323	1.7
RITCHIE COUNTY	\$10.65	33%	\$554	\$22,160	1.5	\$42,000	\$1,050	\$12,600	\$315	885	22%	\$10.63	\$553	1.0
ROANE COUNTY	\$10.65	33%	\$554	\$22,160	1.5	\$38,100	\$953	\$11,430	\$286	1,477	24%	\$7.95	\$414	1.3
SUMMERS COUNTY	\$10.12	36%	\$526	\$21,040	1.4	\$42,700	\$1,068	\$12,810	\$320	1,004	19%	\$6.05	\$315	1.7
TAYLOR COUNTY	\$10.48	33%	\$545	\$21,800	1.4	\$49,200	\$1,230	\$14,760	\$369	1,343	21%	\$7.67	\$399	1.4
TUCKER COUNTY	\$10.12	41%	\$526	\$21,040	1.4	\$40,700	\$1,018	\$12,210	\$305	651	22%	\$6.16	\$320	1.6
TYLER COUNTY	\$10.65	33%	\$554	\$22,160	1.5	\$47,600	\$1,190	\$14,280	\$357	762	20%	\$10.56	\$549	1.0
UPSHUR COUNTY	\$10.12	34%	\$526	\$21,040	1.4	\$46,900	\$1,173	\$14,070	\$352	2,179	23%	\$9.58	\$498	1.1
WAYNE COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$49,600	\$1,240	\$14,880	\$372	3,865	23%	\$9.30	\$484	1.2
WEBSTER COUNTY	\$10.12	36%	\$526	\$21,040	1.4	\$37,400	\$935	\$11,220	\$281	872	21%	\$8.71	\$453	1.2
WETZEL COUNTY	\$10.12	49%	\$526	\$21,040	1.4	\$50,000	\$1,250	\$15,000	\$375	1,464	21%	\$5.14	\$268	2.0
WIRT COUNTY †	\$11.46	38%	\$596	\$23,840	1.6	\$52,500	\$1,313	\$15,750	\$394	513	20%			
WOOD COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$52,500	\$1,313	\$15,750	\$394	10,177	27%	\$7.87	\$409	1.5
WYOMING COUNTY	\$10.12	46%	\$526	\$21,040	1.4	\$43,700	\$1,093	\$13,110	\$328	1,721	17%	\$9.83	\$511	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Wisconsin

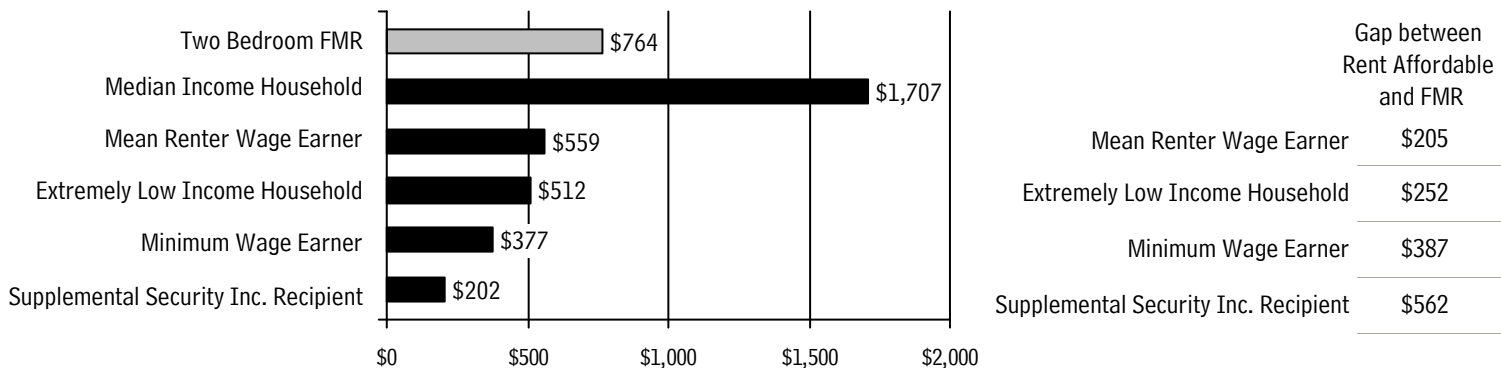
In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$764. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,548 monthly or \$30,576 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.70

In Wisconsin, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wisconsin, the estimated mean (average) wage for a renter is \$10.75. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



WISCONSIN	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WISCONSIN	\$14.70	35%	\$764	\$30,576	2.0	\$68,297	\$1,707	\$20,489	\$512	677,283	30%	\$10.75	\$559	1.4
COMBINED NONMETRO AREAS	\$12.48	35%	\$649	\$25,950	1.7	\$60,517	\$1,513	\$18,155	\$454	152,451	24%	\$8.74	\$454	1.4
<u>METROPOLITAN AREAS</u>														
APPLETON MSA	\$13.21	33%	\$687	\$27,480	1.8	\$72,600	\$1,815	\$21,780	\$545	21,388	25%	\$9.61	\$500	1.4
COLUMBIA COUNTY HMFA	\$15.13	45%	\$787	\$31,480	2.1	\$69,100	\$1,728	\$20,730	\$518	5,471	24%	\$8.33	\$433	1.8
DULUTH MSA	\$12.29	35%	\$639	\$25,560	1.7	\$61,500	\$1,538	\$18,450	\$461	5,318	29%	\$8.61	\$448	1.4
EAU CLAIRE MSA	\$12.21	33%	\$635	\$25,400	1.7	\$63,700	\$1,593	\$19,110	\$478	19,766	32%	\$8.56	\$445	1.4
FOND DU LAC MSA	\$12.75	33%	\$663	\$26,520	1.8	\$66,900	\$1,673	\$20,070	\$502	10,672	27%	\$9.04	\$470	1.4
GREEN BAY HMFA	\$13.12	32%	\$682	\$27,280	1.8	\$67,600	\$1,690	\$20,280	\$507	33,382	32%	\$11.16	\$580	1.2
IOWA COUNTY HMFA	\$14.56	45%	\$757	\$30,280	2.0	\$69,700	\$1,743	\$20,910	\$523	2,129	22%	\$9.23	\$480	1.6
JANESVILLE MSA	\$14.13	33%	\$735	\$29,400	1.9	\$64,500	\$1,613	\$19,350	\$484	16,312	26%	\$9.52	\$495	1.5
KENOSHA COUNTY HMFA	\$16.23	40%	\$844	\$33,760	2.2	\$71,100	\$1,778	\$21,330	\$533	18,892	31%	\$9.64	\$501	1.7
LA CROSSE MSA	\$12.46	34%	\$648	\$25,920	1.7	\$67,500	\$1,688	\$20,250	\$506	15,083	34%	\$9.10	\$473	1.4
MADISON HMFA	\$16.87	33%	\$877	\$35,080	2.3	\$81,800	\$2,045	\$24,540	\$614	74,333	39%	\$11.32	\$588	1.5
MILWAUKEE-WAUKESHA-WEST ALLIS MSA *	\$16.65	37%	\$866	\$34,640	2.3	\$72,300	\$1,808	\$21,690	\$542	220,627	36%	\$12.86	\$669	1.3
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	10,604	23%	\$8.32	\$432	2.1
OCONTO COUNTY HMFA	\$11.46	40%	\$596	\$23,840	1.6	\$58,700	\$1,468	\$17,610	\$440	2,701	17%	\$6.42	\$334	1.8
OSHKOSH-NEENAH MSA	\$12.77	33%	\$664	\$26,560	1.8	\$61,200	\$1,530	\$18,360	\$459	20,825	32%	\$11.70	\$608	1.1
RACINE MSA	\$14.62	35%	\$760	\$30,400	2.0	\$68,700	\$1,718	\$20,610	\$515	21,847	29%	\$10.68	\$556	1.4
SHEBOYGAN MSA	\$12.48	33%	\$649	\$25,960	1.7	\$69,700	\$1,743	\$20,910	\$523	12,547	27%	\$10.56	\$549	1.2
WAUSAU MSA	\$12.58	33%	\$654	\$26,160	1.7	\$68,200	\$1,705	\$20,460	\$512	12,935	24%	\$10.43	\$543	1.2
<u>COUNTIES</u>														
ADAMS COUNTY	\$11.81	33%	\$614	\$24,560	1.6	\$47,400	\$1,185	\$14,220	\$356	1,573	17%	\$8.43	\$438	1.4
ASHLAND COUNTY	\$11.46	41%	\$596	\$23,840	1.6	\$46,600	\$1,165	\$13,980	\$350	1,995	29%	\$10.52	\$547	1.1
BARRON COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$53,900	\$1,348	\$16,170	\$404	5,306	27%	\$8.02	\$417	1.4
BAYFIELD COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$56,600	\$1,415	\$16,980	\$425	1,452	21%	\$5.66	\$294	2.0
BROWN COUNTY	\$13.12	32%	\$682	\$27,280	1.8	\$67,600	\$1,690	\$20,280	\$507	31,860	33%	\$11.20	\$582	1.2
BUFFALO COUNTY	\$11.67	33%	\$607	\$24,280	1.6	\$59,900	\$1,498	\$17,970	\$449	1,171	20%	\$10.44	\$543	1.1
BURNETT COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$51,300	\$1,283	\$15,390	\$385	1,363	18%	\$8.60	\$447	1.3
CALUMET COUNTY	\$13.21	33%	\$687	\$27,480	1.8	\$72,600	\$1,815	\$21,780	\$545	3,065	17%	\$7.74	\$402	1.7
CHIPPEWA COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$63,700	\$1,593	\$19,110	\$478	5,800	25%	\$7.80	\$406	1.6
CLARK COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$54,300	\$1,358	\$16,290	\$407	2,492	20%	\$8.95	\$465	1.3
COLUMBIA COUNTY	\$15.13	45%	\$787	\$31,480	2.1	\$69,100	\$1,728	\$20,730	\$518	5,471	24%	\$8.33	\$433	1.8
CRAWFORD COUNTY	\$11.46	44%	\$596	\$23,840	1.6	\$52,100	\$1,303	\$15,630	\$391	1,531	22%	\$6.48	\$337	1.8
DANE COUNTY	\$16.87	33%	\$877	\$35,080	2.3	\$81,800	\$2,045	\$24,540	\$614	74,333	39%	\$11.32	\$588	1.5
DODGE COUNTY	\$13.90	34%	\$723	\$28,920	1.9	\$65,700	\$1,643	\$19,710	\$493	8,954	26%	\$10.57	\$550	1.3
DOOR COUNTY	\$13.06	33%	\$679	\$27,160	1.8	\$62,000	\$1,550	\$18,600	\$465	3,134	23%	\$7.43	\$386	1.8

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

WISCONSIN

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DOUGLAS COUNTY	\$12.29	35%	\$639	\$25,560	1.7	\$61,500	\$1,538	\$18,450	\$461	5,318	29%	\$8.61	\$448	1.4
DUNN COUNTY	\$11.90	33%	\$619	\$24,760	1.6	\$64,700	\$1,618	\$19,410	\$485	4,504	29%	\$9.05	\$471	1.3
EAU CLAIRE COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$63,700	\$1,593	\$19,110	\$478	13,966	36%	\$8.85	\$460	1.4
FLORENCE COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$49,000	\$1,225	\$14,700	\$368	304	14%	\$2.60	\$135	4.4
FOND DU LAC COUNTY	\$12.75	33%	\$663	\$26,520	1.8	\$66,900	\$1,673	\$20,070	\$502	10,672	27%	\$9.04	\$470	1.4
FOREST COUNTY	\$11.81	33%	\$614	\$24,560	1.6	\$45,100	\$1,128	\$13,530	\$338	1,101	26%	\$6.28	\$327	1.9
GRANT COUNTY	\$11.46	43%	\$596	\$23,840	1.6	\$58,000	\$1,450	\$17,400	\$435	4,902	26%	\$7.41	\$385	1.5
GREEN COUNTY	\$11.96	33%	\$622	\$24,880	1.6	\$66,400	\$1,660	\$19,920	\$498	3,145	22%	\$9.08	\$472	1.3
GREEN LAKE COUNTY	\$11.46	34%	\$596	\$23,840	1.6	\$63,400	\$1,585	\$19,020	\$476	1,982	25%	\$8.64	\$449	1.3
IOWA COUNTY	\$14.56	45%	\$757	\$30,280	2.0	\$69,700	\$1,743	\$20,910	\$523	2,129	22%	\$9.23	\$480	1.6
IRON COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$46,600	\$1,165	\$13,980	\$350	733	24%	\$5.22	\$272	2.2
JACKSON COUNTY	\$11.67	33%	\$607	\$24,280	1.6	\$55,500	\$1,388	\$16,650	\$416	1,893	24%	\$8.91	\$464	1.3
JEFFERSON COUNTY	\$15.27	33%	\$794	\$31,760	2.1	\$69,900	\$1,748	\$20,970	\$524	8,519	28%	\$9.27	\$482	1.6
JUNEAU COUNTY	\$11.71	33%	\$609	\$24,360	1.6	\$55,500	\$1,388	\$16,650	\$416	2,447	22%	\$10.26	\$534	1.1
KENOSHA COUNTY	\$16.23	40%	\$844	\$33,760	2.2	\$71,100	\$1,778	\$21,330	\$533	18,892	31%	\$9.64	\$501	1.7
KEWAUNEE COUNTY	\$13.12	32%	\$682	\$27,280	1.8	\$67,600	\$1,690	\$20,280	\$507	1,522	18%	\$10.40	\$541	1.3
LA CROSSE COUNTY	\$12.46	34%	\$648	\$25,920	1.7	\$67,500	\$1,688	\$20,250	\$506	15,083	34%	\$9.10	\$473	1.4
LAFAYETTE COUNTY	\$11.46	34%	\$596	\$23,840	1.6	\$60,200	\$1,505	\$18,060	\$452	1,393	21%	\$7.64	\$397	1.5
LANGLADE COUNTY	\$11.46	48%	\$596	\$23,840	1.6	\$52,100	\$1,303	\$15,630	\$391	1,612	18%	\$6.63	\$345	1.7
LINCOLN COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$61,600	\$1,540	\$18,480	\$462	2,964	23%	\$8.37	\$435	1.4
MANITOWOC COUNTY	\$11.87	34%	\$617	\$24,680	1.6	\$64,800	\$1,620	\$19,440	\$486	7,779	23%	\$9.45	\$492	1.3
MARATHON COUNTY	\$12.58	33%	\$654	\$26,160	1.7	\$68,200	\$1,705	\$20,460	\$512	12,935	24%	\$10.43	\$543	1.2
MARINETTE COUNTY	\$11.46	49%	\$596	\$23,840	1.6	\$52,400	\$1,310	\$15,720	\$393	4,311	23%	\$8.26	\$430	1.4
MARQUETTE COUNTY	\$12.13	33%	\$631	\$25,240	1.7	\$54,600	\$1,365	\$16,380	\$410	1,322	20%	\$7.57	\$393	1.6
MENOMINEE COUNTY †	\$12.13	33%	\$631	\$25,240	1.7	\$43,900	\$1,098	\$13,170	\$329	430	28%			
MILWAUKEE COUNTY *	\$16.65	37%	\$866	\$34,640	2.3	\$72,300	\$1,808	\$21,690	\$542	169,529	45%	\$14.22	\$739	1.2
MONROE COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$60,700	\$1,518	\$18,210	\$455	4,631	27%	\$8.97	\$466	1.4
OCONTO COUNTY	\$11.46	40%	\$596	\$23,840	1.6	\$58,700	\$1,468	\$17,610	\$440	2,701	17%	\$6.42	\$334	1.8
ONEIDA COUNTY	\$12.37	33%	\$643	\$25,720	1.7	\$61,300	\$1,533	\$18,390	\$460	3,843	22%	\$8.56	\$445	1.4
OUTAGAMIE COUNTY	\$13.21	33%	\$687	\$27,480	1.8	\$72,600	\$1,815	\$21,780	\$545	18,323	27%	\$9.81	\$510	1.3
OZAUKEE COUNTY *	\$16.65	37%	\$866	\$34,640	2.3	\$72,300	\$1,808	\$21,690	\$542	7,184	21%	\$9.50	\$494	1.8
PEPIN COUNTY	\$11.67	33%	\$607	\$24,280	1.6	\$59,800	\$1,495	\$17,940	\$449	643	22%	\$8.12	\$422	1.4
PIERCE COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	3,558	24%	\$7.48	\$389	2.4
POLK COUNTY	\$13.50	33%	\$702	\$28,080	1.9	\$62,900	\$1,573	\$18,870	\$472	3,262	18%	\$7.57	\$393	1.8
PORTAGE COUNTY	\$12.21	33%	\$635	\$25,400	1.7	\$68,900	\$1,723	\$20,670	\$517	8,046	30%	\$8.23	\$428	1.5
PRICE COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$55,900	\$1,398	\$16,770	\$419	1,480	21%	\$7.57	\$393	1.5
RACINE COUNTY	\$14.62	35%	\$760	\$30,400	2.0	\$68,700	\$1,718	\$20,610	\$515	21,847	29%	\$10.68	\$556	1.4
RICHLAND COUNTY	\$11.46	36%	\$596	\$23,840	1.6	\$56,700	\$1,418	\$17,010	\$425	1,896	25%	\$10.27	\$534	1.1
ROCK COUNTY	\$14.13	33%	\$735	\$29,400	1.9	\$64,500	\$1,613	\$19,350	\$484	16,312	26%	\$9.52	\$495	1.5
RUSK COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$51,100	\$1,278	\$15,330	\$383	1,548	24%	\$8.27	\$430	1.4
SAUK COUNTY	\$13.33	34%	\$693	\$27,720	1.8	\$64,100	\$1,603	\$19,230	\$481	6,739	27%	\$9.59	\$498	1.4

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

WISCONSIN

	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SAWYER COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$50,300	\$1,258	\$15,090	\$377	2,187	27%	\$8.11	\$422	1.4
SHAWANO COUNTY	\$11.46	38%	\$596	\$23,840	1.6	\$55,900	\$1,398	\$16,770	\$419	3,826	22%	\$7.87	\$409	1.5
SHEBOYGAN COUNTY	\$12.48	33%	\$649	\$25,960	1.7	\$69,700	\$1,743	\$20,910	\$523	12,547	27%	\$10.56	\$549	1.2
ST. CROIX COUNTY	\$17.77	29%	\$924	\$36,960	2.5	\$82,700	\$2,068	\$24,810	\$620	7,046	22%	\$8.54	\$444	2.1
TAYLOR COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$57,100	\$1,428	\$17,130	\$428	1,472	18%	\$7.56	\$393	1.5
TREMPEALEAU COUNTY	\$11.46	45%	\$596	\$23,840	1.6	\$60,400	\$1,510	\$18,120	\$453	2,792	24%	\$8.59	\$447	1.3
VERNON COUNTY	\$11.46	43%	\$596	\$23,840	1.6	\$55,000	\$1,375	\$16,500	\$413	2,606	22%	\$9.56	\$497	1.2
VILAS COUNTY	\$11.81	33%	\$614	\$24,560	1.6	\$56,500	\$1,413	\$16,950	\$424	2,170	21%	\$6.73	\$350	1.8
WALWORTH COUNTY	\$15.63	33%	\$813	\$32,520	2.2	\$72,100	\$1,803	\$21,630	\$541	11,264	29%	\$7.69	\$400	2.0
WASHBURN COUNTY	\$11.46	39%	\$596	\$23,840	1.6	\$53,300	\$1,333	\$15,990	\$400	1,409	19%	\$6.92	\$360	1.7
WASHINGTON COUNTY *	\$16.65	37%	\$866	\$34,640	2.3	\$72,300	\$1,808	\$21,690	\$542	10,880	21%	\$9.97	\$518	1.7
WAUKESHA COUNTY *	\$16.65	37%	\$866	\$34,640	2.3	\$72,300	\$1,808	\$21,690	\$542	33,034	22%	\$11.26	\$585	1.5
WAUPACA COUNTY	\$11.92	33%	\$620	\$24,800	1.6	\$61,600	\$1,540	\$18,480	\$462	4,907	23%	\$7.86	\$409	1.5
WAUSHARA COUNTY	\$12.13	33%	\$631	\$25,240	1.7	\$52,500	\$1,313	\$15,750	\$394	2,059	20%	\$8.14	\$423	1.5
WINNEBAGO COUNTY	\$12.77	33%	\$664	\$26,560	1.8	\$61,200	\$1,530	\$18,360	\$459	20,825	32%	\$11.70	\$608	1.1
WOOD COUNTY	\$11.67	34%	\$607	\$24,280	1.6	\$61,800	\$1,545	\$18,540	\$464	7,359	23%	\$10.67	\$555	1.1

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

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Wyoming

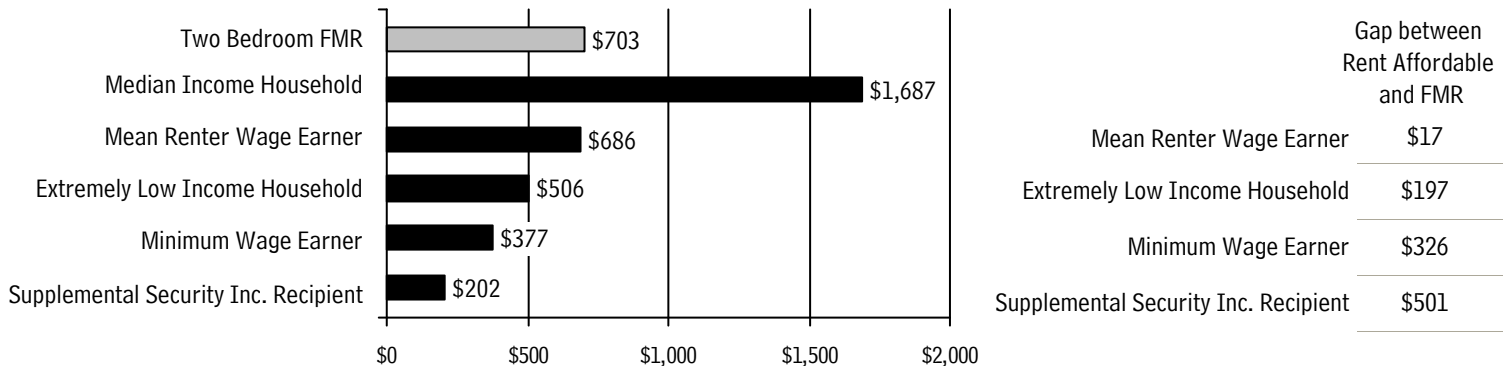
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$703. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,345 monthly or \$28,140 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.53

In Wyoming, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 75 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wyoming, the estimated mean (average) wage for a renter is \$13.20. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 41 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



WYOMING	FY11 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2005-2009)	% of total households (2005-2009)	Estimated mean renter hourly wage (2011)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WYOMING	\$13.53	54%	\$703	\$28,140	1.9	\$67,495	\$1,687	\$20,249	\$506	62,684	30%	\$13.20	\$686	1.0
COMBINED NONMETRO AREAS	\$13.57	53%	\$705	\$28,215	1.9	\$68,270	\$1,707	\$20,481	\$512	43,797	30%	\$14.10	\$733	1.0
<u>METROPOLITAN AREAS</u>														
CASPER MSA	\$12.40	56%	\$645	\$25,800	1.7	\$66,100	\$1,653	\$19,830	\$496	8,454	30%	\$11.93	\$621	1.0
CHEYENNE MSA	\$14.29	57%	\$743	\$29,720	2.0	\$65,300	\$1,633	\$19,590	\$490	10,433	31%	\$10.21	\$531	1.4
<u>COUNTIES</u>														
ALBANY COUNTY	\$14.15	50%	\$736	\$29,440	2.0	\$71,100	\$1,778	\$21,330	\$533	6,941	49%	\$8.11	\$422	1.7
BIG HORN COUNTY	\$12.08	50%	\$628	\$25,120	1.7	\$56,400	\$1,410	\$16,920	\$423	1,208	26%	\$10.67	\$555	1.1
CAMPBELL COUNTY	\$13.06	50%	\$679	\$27,160	1.8	\$86,800	\$2,170	\$26,040	\$651	3,129	23%	\$16.06	\$835	0.8
CARBON COUNTY	\$11.58	50%	\$602	\$24,080	1.6	\$63,400	\$1,585	\$19,020	\$476	1,654	27%	\$13.29	\$691	0.9
CONVERSE COUNTY	\$11.46	62%	\$596	\$23,840	1.6	\$69,900	\$1,748	\$20,970	\$524	1,481	28%	\$11.96	\$622	1.0
CROOK COUNTY	\$12.08	50%	\$628	\$25,120	1.7	\$54,400	\$1,360	\$16,320	\$408	604	24%	\$11.31	\$588	1.1
FREMONT COUNTY	\$12.19	50%	\$634	\$25,360	1.7	\$56,800	\$1,420	\$17,040	\$426	3,978	27%	\$11.16	\$580	1.1
GOSHEN COUNTY	\$11.46	53%	\$596	\$23,840	1.6	\$55,300	\$1,383	\$16,590	\$415	1,495	29%	\$8.84	\$460	1.3
HOT SPRINGS COUNTY	\$12.08	50%	\$628	\$25,120	1.7	\$56,200	\$1,405	\$16,860	\$422	777	35%	\$7.19	\$374	1.7
JOHNSON COUNTY	\$12.42	50%	\$646	\$25,840	1.7	\$59,400	\$1,485	\$17,820	\$446	858	26%	\$11.32	\$589	1.1
LARAMIE COUNTY	\$14.29	57%	\$743	\$29,720	2.0	\$65,300	\$1,633	\$19,590	\$490	10,433	31%	\$10.21	\$531	1.4
LINCOLN COUNTY	\$12.83	50%	\$667	\$26,680	1.8	\$66,800	\$1,670	\$20,040	\$501	1,624	25%	\$16.84	\$876	0.8
NATRONA COUNTY	\$12.40	56%	\$645	\$25,800	1.7	\$66,100	\$1,653	\$19,830	\$496	8,454	30%	\$11.93	\$621	1.0
NIORARA COUNTY †	\$12.08	50%	\$628	\$25,120	1.7	\$60,900	\$1,523	\$18,270	\$457	312	32%			
PARK COUNTY	\$12.21	50%	\$635	\$25,400	1.7	\$58,100	\$1,453	\$17,430	\$436	3,624	31%	\$11.56	\$601	1.1
PLATTE COUNTY	\$12.08	50%	\$628	\$25,120	1.7	\$54,200	\$1,355	\$16,260	\$407	940	25%	\$11.55	\$601	1.0
SHERIDAN COUNTY	\$12.85	50%	\$668	\$26,720	1.8	\$62,400	\$1,560	\$18,720	\$468	4,001	33%	\$11.30	\$588	1.1
SUBLETTE COUNTY	\$13.10	50%	\$681	\$27,240	1.8	\$87,800	\$2,195	\$26,340	\$659	627	24%	\$22.46	\$1,168	0.6
SWEETWATER COUNTY	\$13.63	69%	\$709	\$28,360	1.9	\$78,400	\$1,960	\$23,520	\$588	3,976	26%	\$20.07	\$1,043	0.7
TETON COUNTY	\$23.27	50%	\$1,210	\$48,400	3.2	\$94,900	\$2,373	\$28,470	\$712	3,194	41%	\$15.10	\$785	1.5
UINTA COUNTY	\$13.33	69%	\$693	\$27,720	1.8	\$67,900	\$1,698	\$20,370	\$509	1,782	25%	\$11.96	\$622	1.1
WASHAKIE COUNTY	\$12.08	50%	\$628	\$25,120	1.7	\$62,200	\$1,555	\$18,660	\$467	903	27%	\$13.21	\$687	0.9
WESTON COUNTY	\$12.08	50%	\$628	\$25,120	1.7	\$60,400	\$1,510	\$18,120	\$453	689	24%	\$11.70	\$608	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2011 Fair Market Rent (HUD, 2010). 2: AMI = Fiscal Year 2011 Area Median Income (HUD, 2011).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Appendix A: Data Notes, Methodologies, and Sources

Appendix A describes the data and methodological underpinnings of *Out of Reach*. Following a description of each subject, a link to the primary data source is provided. In some instances, supplementary material is also cited. Information on how to calculate and interpret the data can be found in the sections “[Where the Numbers Come From](#)” and “[How to Use the Numbers](#),” which immediately follow the introduction at the front of the report.

Fair Market Rent Area Definitions

Each year, HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD tries to use the most current Office of Management and Budget (OMB) metropolitan area definitions to define housing market boundaries for its FMR areas. Since FMR areas are meant to reflect cohesive housing markets, simply adopting the OMB definitions for administrative purposes is not always preferable. Also, significant changes to area definitions can affect current recipients. Thus, in keeping with guidance to all federal agencies from OMB, HUD modifies the boundaries in some instances for purposes of program administration.

Reacting to OMB’s sweeping post-census overhaul of metropolitan area definitions in 2003, HUD developed FMR areas in 2005 that incorporated these new definitions, but modified them if a county (or town) to be added to an FMR area under those definitions had 2000 rents or incomes that deviated

more than 5% from the newly defined metropolitan area.¹ HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and modified areas as HUD Metro FMR Areas (HMFAs).

FY11 FMR areas incorporate the most recent (December 2009) OMB update of metropolitan area definitions. There were several differences between the FY10 and FY11 FMR areas in Alaska. A name change reflecting the annexation of an area by the Ketchikan Gateway Borough affected a nonmetropolitan borough formerly known as Prince of Wales-Ketchikan Census Area. This borough is now named Prince of Wales-Hyder Census Area. Two other Alaskan boroughs were split. Skagway-Hoonah-Angoon became Hoonah-Angoon and Skagway boroughs. Wrangell-Petersburg became Wrangell and Petersburg boroughs.

Finally, there was a change in the principal cities of three metropolitan areas: North Port-Bradenton-Sarasota, FL MSA, Crestview-Fort Walton Beach-Destin, FL MSA, and Steubenville-Weirton, OH-WV MSA.

In cases in which an FMR area crosses state lines, this report 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,

¹ See Appendices A and B in *Out of Reach 2006* for additional information on HUD’s methodologies and their effects on FMR area definitions.

other data such as the number of renter households and the minimum and renter wages apply only to the portion of the FMR area within that state's borders.

Fair Market Rents

Since FY05, data from Census 2000 have provided the foundation for HUD's calculation of FMRs. From FY05 until FY07, FMRs were updated from year to year based on either the Consumer Price Index (CPI) or periodic Random Digit Dialing (RDD) surveys. Since FY08, however, information from the American Community Survey (ACS) – an annual survey conducted by the U.S. Census Bureau that replaced the “long form” of the decennial census in 2010 – has provided more recent and more localized data on rental cost trends. Random Digit Dialing (RDD) surveys are now used only under select circumstances in response to public comments.

The way in which ACS data are used to develop FMRs depends on the population of the FMR area and the subsequent number of survey responses that it yields. For most areas, data on rent levels from the 2005 ACS are compared to Census 2000 data, and a 2001-05 update factor is calculated. If the area has a large enough population, the data are drawn from the specific FMR area; but for most, the update factors are based on rent data from more populous geographies (e.g., a metropolitan area, a portion of the state, or the entire state) of which they are a constituent part. Regardless, the update factor is used to project “base rents” from Census 2000 to 2005 intermediate rents.

The methodology differs somewhat for a handful of the largest FMR areas. For areas with enough recent movers responding to

the survey, ACS data from 2005 are used to set 2005 intermediate rents rather than to update data from the last census.²

HUD uses a similar methodology and more recent ACS data to project intermediate rents to 2008. In the majority of cases, 2008 ACS data are simply used to trend the 2007 intermediate rents forward one year. The update factor is based on data from the FMR area itself if the ACS generated enough survey responses to develop a reliable rent figure; otherwise, the update factor is based on the change in rents at the state-level. And again, for some of the largest FMR areas, 2008 ACS data are used to directly determine the intermediate rents rather than to update previous estimates.

Regardless of the methodology used to develop them, 2008 intermediate rents are trended through 2009 using local or regional CPI data and then increased at an annual rate of 3% for five quarters or 1.25 years to project FMRs to April 1, 2011.³

Many RDDs conducted between 2001 and 2006 are not incorporated into current FMRs because ACS data are thought to be more reliable. However, RDDs conducted since 2006 are incorporated into the FY11 FMRs if they are significantly different than the ACS-based estimates. As of March 2011, HUD

² See Appendix A in *Out of Reach 2007-2008* and an overview provided by HUD (www.huduser.org/datasets/fmr/fmrover_071707R2.doc) for more detailed information on HUD's incorporation of ACS data into the calculation of FY08 Fair Market Rents.

³ Documentation on the development of the FMR for each County and Metropolitan Area can be accessed at www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr11

was working on completing RDD surveys to address comments submitted in the time period leading up to the release of the FY11 FMRs.

The methodological shift in calculating FMRs – from a reliance on CPI inflation factors and RDDs to the utilization of ACS data – is widely seen as an improvement and is expected to produce better estimates of local rents. For the roughly 2,500 FMR areas nationwide, the two-bedroom FMR is 1.5% higher, on average, than in FY10. However, this methodology can create more year-to-year variability and does produce a lower two-bedroom FMR in many instances.⁴

This edition of *Out of Reach* compares an area's current FMR with its Census 2000 base rent. Census 2000 base rents for the current FMR area definitions, which are available through HUD's FMR Documentation System, make it possible to calculate the percentage increase in FMRs over the last eleven years.⁵

HUD provides an online tool that illustrates the rationale behind each FMR area definition and the calculation of each FMR. HUD also publishes PDF and Excel files that list the counties and towns included in each area and their FY11 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

⁴ Among the lower FMRs, the average drop was \$10 or 1.4%. The majority of the lower FMRs (70%) dropped 2% or less.

⁵ This calculation is not influenced by changes in an area's designation as a 40th or 50th percentile FMR area and therefore represents the actual increase in rents over the eleven-year period.

Appendix B contains excerpts from HUD's Notice of Final Fair Market Rents and includes a link to the full document.

40th and 50th Percentile FMR Designation

According to an interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th, in large metropolitan areas with concentrated poverty. This rule was established to expand rental opportunities by making units in less-impooverished areas affordable to Housing Choice Voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility.

None of the areas designated with a 50th percentile voucher payment standard for FY10 were eligible for a three year review for FY11. As a result, all 17 areas designated with a 50th percentile rent remain eligible for FY11. Of the 17 areas designated, ten will be eligible for evaluation in FY12. An additional seven current 50th percentile FMR areas will be evaluated in FY13.

One additional area that was not designated as 50th percentile FMR in FY10 has now been designated as a 50th percentile area as of October 1, 2010 and will be reviewed again in 3 years. This area is Bergen-Passaic, NJ HMFA. An asterisk (*) is used to denote the 18 50th percentile areas in *Out of Reach*.

The last page in this appendix lists which FMR areas are currently eligible for the 50th percentile rent.

National, State, and Nonmetro Fair Market Rents

HUD calculates FMRs for metropolitan areas and nonmetro counties, but not for states, combined nonmetro areas, or the nation. The FMRs for these larger geographies provided in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties included in the larger geography. The weight used for FMRs is the number of renter households within each county from the American Community Survey (2005-2009).

Area Median Income (AMI)

At the time of the original release of *Out of Reach 2011*, HUD had not yet published its AMIs for FY11. In order to provide readers with these important data, the original release of *Out of Reach* included estimated AMIs. NLIHC came to this estimate by calculating the change in the published HUD AMIs from FY09 to FY10 and using this change factor to project forward to the estimated 2011 AMIs. A cap of 5% was placed on how much an AMI could go up or down, to smooth the estimates. The average change that resulted was an increase of .5%.

On May 31, 2011, HUD published its FY11 AMIs and this version of *Out of Reach* replaces the NLIHC estimated AMIs with HUD's official AMIs.

HUD calculates the AMI for families at the metropolitan level for more urbanized areas and at the county level for nonmetropolitan areas. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing

together. This family AMI value relates to the universe of all families and is not intended to apply to a specific family size.

For 2011, HUD updated the methodology used to calculate family AMIs because the 5-year (2005-2009) ACS data were published in December of 2010. Due to the availability of the 5-year ACS data, HUD discontinued use of Census 2000 data in the production of FY 2011 AMIs. Instead, the five-year ACS data, which are available for nearly all areas of geography, are used to calculate the FY 2011 AMIs. In select cases where the 1-year 2009 ACS is available, HUD uses the 1-year data if the resulting estimate is significantly different from the 5-year AMI. The 2009 AMI estimates are trended from 2009 to April, 2011 using a factor of 3%.

Based on the incomes provided by HUD and applying the assumption that no more than 30% of income should be spent on housing costs (see below), *Out of Reach* calculates the maximum affordable rent for households earning the median income and 30% of the median (extremely low income). These calculations are presented in this book, and calculations corresponding to 50% and 80% of AMI are included in the online publication. It is important to note that these are straight percentages and do not include adjustments HUD uses in calculating its "income limits" for federal housing programs.

The median incomes for states and combined nonmetropolitan areas reported in *Out of Reach* reflect the average of local AMI data weighted by the total number of households provided by the 5-year ACS (2005-2009).

A comprehensive list of the counties and towns included in FY11 income limit calculations can be found at www.huduser.org/portal/datasets/il/il11/area_definitions.pdf.

The methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *FY2011 HUD Income Limits Briefing Material*, available at http://www.huduser.org/portal/datasets/il/il11/IncomeLimitsBriefingMaterial_FY11_v2.pdf.

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."⁷

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation's Housing: 2011*, published by Harvard University's Joint Center for Housing Studies (www.jchs.harvard.edu/publications/markets/son2011) includes an analysis of the affordability problems faced by homeowners.

⁷ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to all current rental housing assistance programs. See Pelletiere, D. (2008). *Getting to the heart of housing's fundamental question: How much can a family afford?* Washington, DC: National Low Income Housing Coalition.

Prevailing Minimum Wage

The federal minimum wage on January 1, 2011, was \$7.25 per hour; this wage was effective as of July, 2009. *Out of Reach* incorporates the federal minimum wage in effect *at the time of publication*.

According to data from the U.S. Department of Labor, the District of Columbia and 17 states had implemented a state minimum wage higher than \$7.25 by January 1, 2011. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states. Some local municipalities have a minimum wage that is higher than the federal rate, but this local rate is not incorporated into *Out of Reach* data.

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 115 hours per week to afford the zero bedroom FMR in San Francisco if the minimum wage in that location was equivalent to the national rate of \$7.25. However, the same FMR would be affordable in 84 hours under

the higher local minimum wage of \$9.92⁸ (115 * \$7.25 / \$9.92). For further guidance, see *Out of Reach's* “Where the Numbers Come From” page or contact NLIHC research staff.

The Department of Labor (www.dol.gov/whd/minwage/america.htm) provides further information on state minimum wage laws.

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.⁹

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.¹⁰ Renter wage information is based on 2009 data reported by the BLS in the Quarterly Census of

⁸ \$9.92 is the 2011 local minimum wage in San Francisco. www.sfgsa.org/index.aspx?page=411

⁹ Please note this measure is different from the Estimated Renter Median Household Income (provided online), which reflects an estimate of what renter *households* are earning today and includes income not earned in relation to employment.

¹⁰ Renter wage data for 30 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.

Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter income to median total household income in the American Community Survey (2005-2009) to arrive at an estimated average renter wage. In 13 cases, this results in an upward adjustment. Nationally, however, the median renter household earned only 65% of the overall median household income in 1999.¹¹

In roughly 16% of counties, this downward adjustment to reflect the lower income of renters results in an hourly wage that is below the federal minimum wage. One likely explanation is that workers in these counties average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time workweek. 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 also accurately reflect the true earnings of renters under the assumption of a full-time schedule (see next section).

As it was last year, the estimated mean renter hourly wage reported in *Out of Reach* has been adjusted to the same “as of” date assigned to FMRs and AMIs by HUD (April 1, 2011, for this fiscal year) and uses the same methodology that HUD uses to project its income estimates. Because annual average values calculated from BLS data might be considered “as of” July 1 for the calendar year for which they are reported, the data are

¹¹ Wardrip, K. & Pelletiere, D. (2007). *Research note #07-03: Putting the Housing Wage to the test*. Washington, DC: National Low Income Housing Coalition. NLIHC’s tabulations of 2006 ACS data indicate that the average hourly wage reported by renter households was roughly 77% of the average overall wage.

projected to year-end 2009 using a national inflation factor. An annual rate of 3% is then used to grow renter wages for five quarters to April 1, 2011.¹²

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.

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, and job changes as well as vacations prevent many individuals from maximizing their earnings throughout the year. According to Current Employment Statistics data from March 2011, the average wage earner in the U.S. worked 34.3 hours per week.¹³ And in related research, NLIHC finds that 29% of renter households that earn wage or salary income do not work as many as 40 hours per week, on average.¹⁴

These statistics should remind the reader that not all employees have the opportunity to translate an hourly wage into full-time,

¹² Following HUD's methodology for developing FY11 AMIs, a 3% growth rate was used to trend average renter wages from year-end 2009 to April 1, 2011.

¹³ Bureau of Labor Statistics. (2011, April). *The employment situation: March 2011*. Washington, DC: U.S. Department of Labor.

¹⁴ Wardrip, K. & Pelletiere, D. (2007).

year-round employment. For these households, the Housing Wage underestimates the actual hourly compensation that a worker must earn to afford the FMR. Conversely, some households include multiple wage earners or single individuals that average more than 40 hours per week at work. For these, 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 an expanded report on hours and earnings as reported by the Bureau of Labor Statistics, see *The Employment Situation: March 2011* at <http://www.bls.gov/news.release/pdf/empsit.pdf>.

Supplemental Security Income (SSI)

Out of Reach compares rental housing costs with the rents affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers in *Out of Reach* are based on the maximum federal SSI payment for individuals in 2011, which is \$674 per month. *Out of Reach* calculations include supplemental payments that benefit all individual SSI recipients in the following six states because the payments are centrally administered by the Social Security Administration (SSA): California, Massachusetts, Nevada, New Jersey, New York, and Vermont.

Supplemental payments provided by an additional 39 states 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 vast majority, however, the supplements are administered directly by the states, so the data

are not readily available. The only six states that do not supplement federal SSI payments are Arkansas, Georgia, Kansas, Mississippi, Tennessee, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Since SSI payments are set at the state level, the published version of *Out of Reach* calculates the difference between each state's average two-bedroom FMR and the rent that is affordable for SSI recipients. Readers can calculate this gap for any geography by subtracting the rent affordable to an SSI recipient from the area's FMR.

Information on SSI payments is available through the Social Security Administration at www.ssa.gov/oact/cola/SSIamts.html. Information on state supplements can be found at www.ssa.gov/pubs/statessi.html

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. Recent editions of *Priced Out* can be found at www.tacinc.org/publications.php.

Additional Data Available Online

Data available in the print version of *Out of Reach* are limited in an effort to present the most important information clearly. Additional data can be found online at <http://www.nlihc.org/oor/oor2011/>

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

Eligibility for 50th Percentile Fair Market Rent

In FY11, Fair Market Rents (FMRs) were set at the 50th percentile rent in 17 FMR areas where voucher tenants were concentrated in high-poverty areas. Compared with the typical 40th percentile rent, this higher voucher payment standard would provide tenants with housing options in less-impooverished areas. In setting FY11 FMRs, HUD did not reevaluate any of these 17 areas because these areas have not completed three years of program participation. Among these areas, 10 will be evaluated for the proposed FY 2012 FMR publication. The additional seven FMR areas will be evaluated for the proposed FY 2013 FMR publication. Upon evaluation of areas that did not qualify for 50th percentile FMRs in 2010, one new area was found to qualify for the 50th percentile designation effective October 1, 2010 for a three year period. The newly qualified area is Bergen-Passaic, NJ HMFA.

Remains Eligible for 50th Percentile FMR, to be Reevaluated for FY12 FMRs

Albuquerque, NM MSA
Chicago-Naperville-Joliet, IL HMFA
Hartford-West Hartford-East Hartford, CT HMFA
Kansas City, MO-KS HMFA
Richmond, VA HMFA
North Port-Bradenton-Sarasota MSA
Denver-Aurora, CO MSA
Houston-Baytown-Sugar Land, TX HMFA
Milwaukee-Waukesha-West Allis, WI MSA
Tacoma, WA HMFA

Remains Eligible for 50th Percentile FMR, to be Reevaluated for FY13 FMRs

Baltimore-Towson, MD MSA
Grand Rapids-Wyoming, MI HMFA
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA
Washington-Arlington-Alexandria, DC-VA-MD HMFA
New Haven-Meriden, CT HMFA
Fort Lauderdale, FL HMFA
West Palm Beach-Boca Raton, FL HMFA

Areas Eligible for 50th Percentile FMR in FY11

Bergen-Passaic, NJ HMFA

Appendix B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2011. Full document available at http://www.huduser.org/portal/datasets/fmr/fmr2011f/FY2010F_FMR_Preamble.pdf

Department of Housing and Urban Development
[Docket No. FR-5430-N-02]

Final Fair Market Rents for Fiscal Year 2011 for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program

AGENCY: Office of the Assistant Secretary for Policy Development and Research, HUD

ACTION: Notice of Final Fair Market Rents (FMRs) for Fiscal Year (FY) 2011.

...

I. Background

Section 8 of the USHA (42 U.S.C. 1437f) authorizes housing assistance to aid lower-income families in renting safe and decent housing. Housing assistance payments are limited by FMRs established by HUD for different areas. In the Housing Choice Voucher program, the FMR is the basis for determining the “payment standard amount” used to calculate the maximum monthly subsidy for an assisted family (*see* 24 CFR 982.503). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities. In addition, all rents subsidized

under the Housing Choice Voucher program must meet reasonable rent standards. The interim rule published on October 2, 2000 (65 FR 58870), established 50th percentile FMRs for certain areas.

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II. Procedures for the Development of FMRs

Section 8(c) of the USHA requires the Secretary of HUD to publish FMRs periodically, but not less frequently than annually. Section 8(c) states in part, as follows:

Proposed fair market rentals for an area shall be published in the Federal Register with reasonable time for public comment and shall become effective upon the date of publication in final form in the Federal Register. Each fair market rental in effect under this subsection shall be adjusted to be effective on October 1 of each year to reflect changes—based on the most recent available data trended so the rentals will be current for the year to which they apply—of rents for existing or newly constructed rental dwelling units, as the case may be, of various sizes and types in this section.

The Department’s regulations at 24 CFR part 888 provide that HUD will develop proposed FMRs, publish them for public comment, provide a public comment period of at least 30 days, analyze the comments, and publish final FMRs (*See* 24 CFR 888.115).

In addition, HUD’s regulations at 24 CFR 888.113 set out procedures for HUD to assess whether areas are eligible for FMRs at the 50th percentile. Areas that currently have 50th

percentile FMRs are evaluated for progress in voucher tenant deconcentration after three years in the program. Continued eligibility is determined using HUD administrative data that show levels of voucher tenant concentration. The levels of voucher holder concentration must be above 25 percent and show a decrease in concentration since the last evaluation. At least 85 percent of the voucher units in the area must be used to make this determination. For FY 2011, there were 17 areas that were designated as 50th percentile areas. None of the current 50th percentile FMR areas were evaluated this year because they have not completed three years of program participation. As listed below, 10 areas complete their three-year program period and will be evaluated to determine if they remain 50th percentile FMR areas in the proposed FY 2012 FMR publication.

As noted in the publication of proposed FY 2011 FMRs, an additional area qualified for 50th percentile FMRs and will be eligible for review with the proposed FY 2014 FMRs. This area is Bergen-Passaic, NJ HMFA.

[See the last page of Appendix A for information on 50th percentile areas.]

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III. Proposed FY2011 FMRs

On August 4, 2010 (75 FR 46958), HUD published proposed FY 2011 FMRs. As noted in the preamble to the proposed FMRs, the FMRs for FY 2011 reflect the use of both one-year and three-year 2008 ACS data to update June 2007 rent estimates for each area. In addition, the FY 2011 FMRs include all changes made to metropolitan area definitions made by the Office of Management and Budget (OMB) as of December 2009.

During the comment period, which ended September 3, 2010, HUD received 16 public comments on the proposed FY 2011 FMRs. None of the comments HUD received included the data needed to support FMR changes. Several of these comments expressed that proposed FY 2011 FMRs are incorrect for their respective market areas. One commenter noted an inconsistency in the methodology that is corrected and discussed in the following methodology section. The rest of the comments received are discussed in more detail later in this notice.

IV. FMR Methodology

The FY 2011 FMRs are based on current OMB metropolitan area definitions that were first used in the FY 2006 FMRs. The changes OMB made to the Metropolitan Area Definitions in December 2009 are incorporated. As of December 2009, there was a change in the principal cities of three metropolitan areas that resulted in a code change. These three metropolitan areas are: North Port-Bradenton-Sarasota, FL MSA, Crestview-Fort Walton Beach-Destin, FL MSA, and Steubenville-Weirton, OH-WV MSA. In Alaska, there was a name change for a nonmetropolitan borough, from Prince of Wales-Ketchikan Census Area, AK to Prince of Wales-Hyder Census Area, AK; and two other Alaskan boroughs were divided, from Skagway-Hoonah-Angoon to Skagway and Hoonah-Angoon boroughs; and from Wrangell-Petersburg to Wrangell and Petersburg boroughs. The area definitions based on 2000 Census data have the advantages of providing more relevant commuting interchange standards, and more current measures of housing market relationships than those based on 1990 Census data and used prior to the FY 2006 FMRs.

At HUD's request, the Census Bureau prepared a special publicly releasable census file that permits almost exact

replication of HUD’s 2000 Census Base Rent calculations, except for areas with few rental units. This data set is located on HUD’s HUD USER Web site at <http://www.huduser.org/datasets/fmr/CensusRentData/>.

A. Data Sources – 2000 Census and American Community Survey

As in all post-FY 2006 FMR publications, FY 2011 FMRs start with base rents generated using Census 2000 long form survey data. They are updated with American Community Survey (ACS) data and Bureau of Labor Statistics Consumer Price Index (CPI) data. FY 2011 FMRs are FY 2010 FMRs updated by replacing the CPI data used for FY 2010 FMRs with ACS 2008 survey data and updated with CPI data through the end of 2009. Specifically, the FY 2010 rent (as of date: April, 2010) is deflated to June 2007 by dividing it by 18 months of CPI data representing June 2007 through December 2008 inflation, and the usual 15 month trend factor. This June 2007 rent is the best and most recent rent estimate available using only ACS survey and eliminating all other update data. It is this rent that is updated with additional ACS data and new CPI data.

In order to preserve additional information gathered by HUD through random digit dialing (RDD) surveys, areas surveyed after June 2008 are updated separately, the details of which can be found at the Web site listed above.

B. Updates from 2007 to 2008—2008 ACS

ACS survey data continues to be applied to areas based on the type of area (CBSA, metropolitan subarea, or non-metropolitan county), the amount of survey data available, and the reliability of the survey estimates. Both one- and three-year ACS 2008 data are used to update June 2007 rents. HUD

considered using the change in the three-year 2005–2007 ACS to three-year 2006–2008 ACS in place of the change from 2007 one-year ACS to 2008 one-year ACS, but the nature of the 3 year data mutes the effects of the more recent data, which HUD finds more important for achieving the objectives of the HCV program. Consequently, HUD calculates update factors using the change in ACS one-year data from 2007 to 2008. Beginning with the FY 2010 FMRs, HUD tests these rent changes for statistical significance¹

$$Z = \frac{EST_1 - EST_2}{\sqrt{(SE_1^2 + SE_2^2)}}$$

before applying them to the appropriate base rent. Any state- or metropolitan-level change that is not statistically significant is not applied. That is, the updated 2008 rent is the same as the 2007 rent if the applicable update factor does not represent a statistically significant change. HUD applied this test as a measure to minimize fluctuations in rents due to survey error. Metropolitan level rent changes are used for CBSA areas and subareas that have more than 200 standard quality cases in 2007 and 2008. All other areas are updated with state level rent changes. For subareas, State and CBSA change factors continue to be selected based on which factor brings the subarea rent closer to the CBSA-wide rent. Subareas which have 200 or more local standard quality survey observations are updated with their local area update factor.

¹ The change is considered statistically significant if $Z > 1.645$ where (see equation above) and $EST_1 =$ ACS 2007. Estimate, $EST_2 =$ ACS 2006 Estimate, $SE_1 =$ Standard Error of Estimate 1 and $SE_2 =$ Standard Error of Estimate 2.

The error measurement test and ACS-based update factor is revised from the proposed FY 2011 FMRs, in response to a comment. The commenter noted that using a z-test that compared the 2008 rent to the 2007 rent was not logical for areas where the 2007 ACS rent was never used in the update, or where the z-test last year (evaluating the change from 2006 to the 2007 ACS rent) was not statistically significant and HUD applied an ACS update factor of one. To correct this oversight, HUD revised the FMR estimation process for areas where there was no statistically significant difference between the 2006 and the 2007 ACS rent result, where the ACS update equaled one. The z-test for these areas would be applied to the difference in the rent and error measurement for 2006 compared with 2008 ACS, rather than a comparison of 2007 to 2008 ACS.

After all areas have been updated with a standard quality median rent change, local areas with estimates that reflect more than 200 one-year recent mover cases are evaluated further. If the updated rent is outside the confidence interval of the ACS recent mover estimate, the updated rent is replaced with the ACS recent mover rent estimate. In areas without 200 or more one-year ACS recent mover observations, but with 200 or more three-year ACS recent mover observations, the three year estimate² is used if it is statistically different from the updated 2008 rent based on the standard quality median rent change. This process creates a June 2008 rent.

² The recent mover estimate from the three year data includes all those who moved in the most recent 24 month period. That means that no 2005 survey data are included in this three-year recent mover classification and the likelihood of having a valid (with 200 or more cases) three-year recent mover rent is lower for these estimates.

C. Updates From 2008 to 2009

ACS 2008 data updates the June 2007 rents used in the FY 2010 FMRs forward by 12 months to June 2008. HUD uses six months of 2008 and 12 months of 2009 CPI rent and utilities price index data to update the June 2008 rents to the end of 2009. HUD uses local CPI data for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. HUD uses CPI data aggregated to Census regions for FMR areas in Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors.

D. Updates From 2009 to 2011

HUD applies the national 1990 to 2000 average annual rent increase trend of 1.03 to end-of-2009 rents for 15 months, to derive the proposed FY 2011 FMRs. HUD will publish an additional **Federal Register** notice this fall requesting alternatives to the use of this long-term historical trend factor. HUD is considering alternatives for trend factors that include historical average annual trend factors based on shorter time periods and trends based on projections linked to other government forecasts.

The area-specific data and computations used to calculate proposed FY 2011 FMRs and FMR area definitions can be found at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr11>.

E. Large Bedroom Rents

HUD's principal FMR estimate is for two-bedroom units. This generally is the most common size of rental units, and therefore the most reliable to survey and analyze. After each decennial census, HUD calculates rent relationships between two-bedroom units and other unit sizes and uses these

relationships to set FMRs for other units. This is done because it is much easier to update two-bedroom estimates and to use pre-established cost relationships with other bedroom sizes than it is to develop independent FMR estimates for each bedroom size. This was last done using 2000 Census data. A publicly releasable version of the data file used that permits derivations of rent ratios is available at <http://www.huduser.org/datasets/fmr/CensusRentData/index.html>. Rent ratio derivations are also shown in the FMR documentation system at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr11>.

The rents for three-bedroom and larger units continue to reflect HUD's policy to set higher rents for these units than would result from using normal market rents. This adjustment is intended to increase the likelihood that the largest families, who have the most difficulty in leasing units, will be successful in finding eligible program units. The adjustment adds bonuses of 8.7 percent to the unadjusted three-bedroom FMR estimates and adds 7.7 percent to the unadjusted four-bedroom FMR estimates. The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four-bedroom FMR for each extra bedroom. For example, the FMR for a five-bedroom unit is 1.15 times the four-bedroom FMR, and the FMR for a six-bedroom unit is 1.30 times the four-bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero-bedroom (efficiency) FMR.

A further adjustment was made using 2000 Census data in establishing rent ratios for areas with local bedroom-size intervals above or below what are considered to be reasonable ranges or where sample sizes are inadequate to accurately measure bedroom rent differentials. HUD's experience has shown that highly unusual bedroom ratios typically reflect inadequate sample sizes or peculiar local circumstances that

HUD would not want to utilize in setting FMRs (*e.g.*, large numbers of luxury efficiency apartments that rent for more than typical one-bedroom units). Bedroom interval ranges were established based on an analysis of the range of such intervals for all areas with large enough samples to permit accurate bedroom ratio determinations. These ranges are: efficiency FMRs are constrained to fall between 0.65 and 0.83 of the two-bedroom FMR; one-bedroom FMRs must be between 0.76 and 0.90 of the two-bedroom FMR; three-bedroom FMRs must be between 1.10 and 1.34 of the two-bedroom FMR; and four-bedroom FMRs must be between 1.14 and 1.63 of the two-bedroom FMR. Bedroom rents for a given FMR area were then adjusted if the differentials between bedroom-size FMRs were inconsistent with normally observed patterns (*i.e.*, efficiency rents were not allowed to be higher than one-bedroom rents and four-bedroom rents were not allowed to be lower than three-bedroom rents).

For low-population, nonmetropolitan counties with small census recent-mover rent samples, HUD uses census-defined county group data in determining rents for each bedroom size. This adjustment was made to protect against unrealistically high or low FMRs due to insufficient sample sizes. The areas covered by this estimation method had less than the HUD standard of 200 two-bedroom census-tabulated observations.

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VI. Manufactured Home Space Surveys

The FMR used to establish payment standard amounts for the rental of manufactured home spaces in the Housing Choice Voucher program is 40 percent of the FMR for a two-bedroom unit. HUD will consider modification of the manufactured home space FMRs where public comments present statistically valid survey data showing the 40th percentile manufactured home

space rent (including the cost of utilities) for the entire FMR area. For FY 2011, HUD received no comments or data concerning manufactured home space rents.

All approved exceptions to these rents that were in effect in FY 2010 were updated to FY 2011 using the same data used to estimate the Housing Choice Voucher program FMRs if the respective FMR area's definition remained the same. If the result of this computation was higher than 40 percent of the re-benchmarked two-bedroom rent, the exception remains and is listed in Schedule D. The FMR area definitions used for the rental of manufactured home spaces are the same as the area definitions used for the other FMRs. Areas with definitional changes that previously had exceptions to their manufactured housing space rental FMRs are requested to submit new surveys to justify higher-than-standard space rental FMRs if they believe higher space rental allowances are needed.

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National Low Income Housing Coalition

Membership Form

1. Choose one:

Joining NLIHC Renewing Membership (Current Past)

2. Provide your member information (please print):

Mr. Ms. Other:

Name: _____

Title: _____

Organization: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____ Fax: _____

Cell: _____

Email: _____

Individual members without email may choose to receive Memo by mail:

Organizations may list up to 10 additional people to receive Memo.
Please use space provided on opposite side of page and/or additional sheet.

Let us know who else should be a member. See top of opposite side.

3. Choose a membership type:

Category	Amount (suggested)
Individual with low income, or student	\$3
Individual	\$100
Resident Association, low income	\$10
Organization, <\$250,000 operating budget	\$200
Organization, \$250K - 499,999	\$350
Organization, \$500K - 999,999	\$500
Organization, \$1,000,000 - 2,000,000	\$1000
Organization, >\$2,000,000	\$2000

4. Choose a payment option:

Check (please enclose) Visa Mastercard Exp Date:

Credit card number: _____ CVC*: _____

Cardholder Name (printed): _____

Cardholder Signature: _____

**Three-digit code on back of card.*

Benefits of Membership

Memo to Members

Members receive this much admired weekly newsletter by email or mail.

Calls To Action

Members receive email notification of significant policy developments requiring constituent calls or letters to Congress.

Shelterforce Subscription

Discounted Conference Fees

NLIHC hosts an annual policy conference and leadership reception in Washington, DC. The conference draws advocates, researchers, academics, individuals with low incomes, and government experts together to provide expertise and updates on current federal housing policy initiatives.

Free or Discounted Publications

NLIHC produces a number of publications each year, including an *Advocates' Guide* and *Out of Reach*.

Telephone resource referrals with linkage to state and regional networks

Participation in policy-setting decisions of NLIHC

Dues and gifts are taxexempt under Section 501(c)(3) of the IRS code.

Think your friends and colleagues should be members of the NLIHC as well?

Let us know who else we should send membership materials.

Name: _____
Organization: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Email: _____

Name: _____
Organization: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Email: _____

Additional Memo recipients (organizations only):

If address left blank, will assume same as primary contact.

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
Email: _____

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
Email: _____

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
Email: _____

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
Email: _____

Name: _____
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Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
Email: _____

Name: _____
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City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
Email: _____

Name: _____
Title: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: _____ Fax: _____
Cell: _____ Interested in receiving NLIHC alerts via text?
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Cell: _____ Interested in receiving NLIHC alerts via text?
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