

# Florida

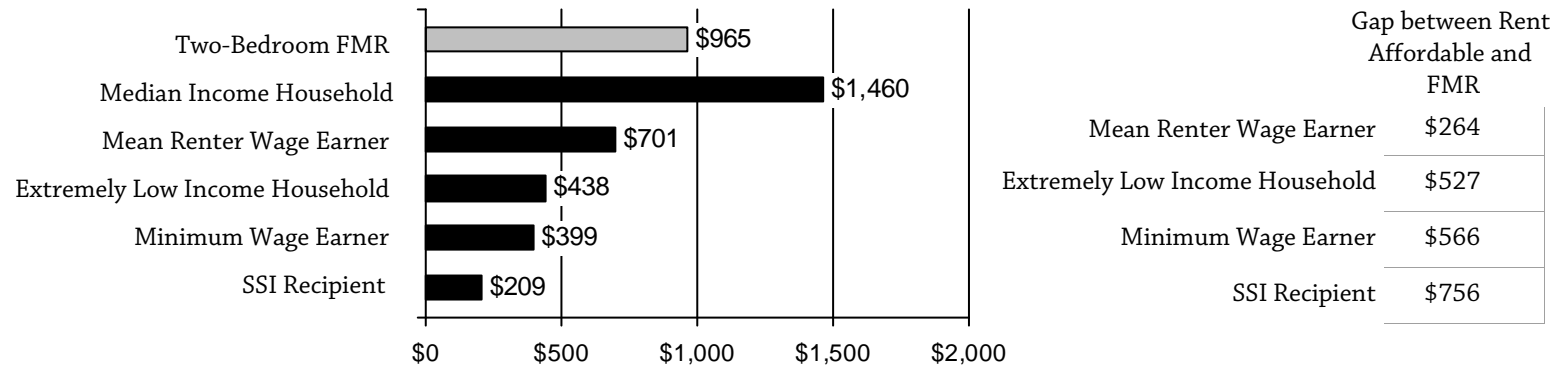
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$965. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,217 monthly or \$38,607 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.56**

In Florida, a minimum wage worker earns an hourly wage of \$7.67. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 97 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 Florida, the estimated mean (average) wage for a renter is \$13.47. 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**



Florida	FY12 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Florida	\$18.56	\$965	\$38,607	2.4	\$58,384	\$1,460	\$17,515	\$438	2,166,215	30%	\$13.47	\$701	1.4	
Combined Nonmetro Areas	\$15.13	\$787	\$31,472	2.0	\$49,502	\$1,238	\$14,851	\$371	90,019	22%	\$10.48	\$545	1.4	
<b>Metropolitan Areas</b>														
Baker County HMFA	\$12.79	\$665	\$26,600	1.7	\$58,200	\$1,455	\$17,460	\$437	1,975	24%	\$8.06	\$419	1.6	
Cape Coral-Fort Myers MSA	\$17.33	\$901	\$36,040	2.3	\$57,000	\$1,425	\$17,100	\$428	61,823	25%	\$12.23	\$636	1.4	
Crestview-Fort Walton-Destin MSA	\$16.23	\$844	\$33,760	2.1	\$68,400	\$1,710	\$20,520	\$513	23,670	33%	\$12.35	\$642	1.3	
Deltona-Daytona Beach-Ormond Beach MSA	\$16.65	\$866	\$34,640	2.2	\$57,900	\$1,448	\$17,370	\$434	48,186	24%	\$9.99	\$520	1.7	
Fort Lauderdale HMFA *	\$22.83	\$1,187	\$47,480	3.0	\$62,600	\$1,565	\$18,780	\$470	205,387	31%	\$15.31	\$796	1.5	
Gainesville MSA	\$15.65	\$814	\$32,560	2.0	\$55,600	\$1,390	\$16,680	\$417	45,178	44%	\$10.06	\$523	1.6	
Jacksonville HMFA	\$16.04	\$834	\$33,360	2.1	\$67,300	\$1,683	\$20,190	\$505	158,271	32%	\$13.45	\$700	1.2	
Lakeland-Winter Haven MSA	\$14.75	\$767	\$30,680	1.9	\$54,500	\$1,363	\$16,350	\$409	62,481	28%	\$12.69	\$660	1.2	
Miami-Miami Beach-Kendall HMFA	\$21.63	\$1,125	\$45,000	2.8	\$52,600	\$1,315	\$15,780	\$395	347,024	42%	\$14.46	\$752	1.5	
Naples-Marco Island MSA	\$20.17	\$1,049	\$41,960	2.6	\$72,800	\$1,820	\$21,840	\$546	28,120	24%	\$12.87	\$669	1.6	
North Port-Bradenton-Sarasota MSA *	\$19.13	\$995	\$39,800	2.5	\$59,900	\$1,498	\$17,970	\$449	72,159	24%	\$12.54	\$652	1.5	
Ocala MSA	\$14.02	\$729	\$29,160	1.8	\$50,500	\$1,263	\$15,150	\$379	28,294	21%	\$10.70	\$556	1.3	
Orlando-Kissimmee MSA	\$18.00	\$936	\$37,440	2.3	\$58,200	\$1,455	\$17,460	\$437	262,772	34%	\$13.31	\$692	1.4	
Palm Bay-Melbourne-Titusville MSA	\$16.15	\$840	\$33,600	2.1	\$58,600	\$1,465	\$17,580	\$440	52,165	24%	\$13.97	\$727	1.2	
Palm Coast MSA	\$16.77	\$872	\$34,880	2.2	\$57,600	\$1,440	\$17,280	\$432	6,852	19%	\$10.14	\$527	1.7	
Panama City-Lynn Haven-Panama City Beach MSA	\$15.94	\$829	\$33,160	2.1	\$58,300	\$1,458	\$17,490	\$437	23,374	34%	\$12.65	\$658	1.3	
Pensacola-Ferry Pass-Brent MSA	\$14.38	\$748	\$29,920	1.9	\$59,200	\$1,480	\$17,760	\$444	49,262	29%	\$11.01	\$572	1.3	
Port St. Lucie MSA	\$18.00	\$936	\$37,440	2.3	\$57,000	\$1,425	\$17,100	\$428	36,903	23%	\$12.48	\$649	1.4	
Punta Gorda MSA	\$16.67	\$867	\$34,680	2.2	\$55,800	\$1,395	\$16,740	\$419	13,614	19%	\$11.42	\$594	1.5	
Sebastian-Vero Beach MSA	\$16.50	\$858	\$34,320	2.2	\$53,800	\$1,345	\$16,140	\$404	13,374	23%	\$10.43	\$542	1.6	
Tallahassee HMFA	\$15.71	\$817	\$32,680	2.0	\$64,300	\$1,608	\$19,290	\$482	54,669	42%	\$9.96	\$518	1.6	
Tampa-St. Petersburg-Clearwater MSA	\$17.81	\$926	\$37,040	2.3	\$56,400	\$1,410	\$16,920	\$423	340,764	30%	\$14.03	\$730	1.3	
Wakulla County HMFA	\$13.27	\$690	\$27,600	1.7	\$66,000	\$1,650	\$19,800	\$495	1,724	16%	\$10.02	\$521	1.3	
West Palm Beach-Boca Raton HMFA *	\$21.88	\$1,138	\$45,520	2.9	\$64,100	\$1,603	\$19,230	\$481	138,155	26%	\$15.76	\$819	1.4	
<b>Counties</b>														
Alachua County	\$15.65	\$814	\$32,560	2.0	\$55,600	\$1,390	\$16,680	\$417	44,014	45%	\$10.10	\$525	1.5	

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 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	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
Baker County	\$12.79	\$665	\$26,600	1.7	\$58,200	\$1,455	\$17,460	\$437	1,975	24%	\$8.06	\$419	1.6
Bay County	\$15.94	\$829	\$33,160	2.1	\$58,300	\$1,458	\$17,490	\$437	23,374	34%	\$12.65	\$658	1.3
Bradford County	\$12.50	\$650	\$26,000	1.6	\$50,900	\$1,273	\$15,270	\$382	2,026	23%	\$8.69	\$452	1.4
Brevard County	\$16.15	\$840	\$33,600	2.1	\$58,600	\$1,465	\$17,580	\$440	52,165	24%	\$13.97	\$727	1.2
Broward County *	\$22.83	\$1,187	\$47,480	3.0	\$62,600	\$1,565	\$18,780	\$470	205,387	31%	\$15.31	\$796	1.5
Calhoun County	\$11.23	\$584	\$23,360	1.5	\$42,000	\$1,050	\$12,600	\$315	1,245	26%	\$9.74	\$507	1.2
Charlotte County	\$16.67	\$867	\$34,680	2.2	\$55,800	\$1,395	\$16,740	\$419	13,614	19%	\$11.42	\$594	1.5
Citrus County	\$15.12	\$786	\$31,440	2.0	\$48,100	\$1,203	\$14,430	\$361	9,254	15%	\$11.51	\$599	1.3
Clay County	\$16.04	\$834	\$33,360	2.1	\$67,300	\$1,683	\$20,190	\$505	14,646	22%	\$10.12	\$526	1.6
Collier County	\$20.17	\$1,049	\$41,960	2.6	\$72,800	\$1,820	\$21,840	\$546	28,120	24%	\$12.87	\$669	1.6
Columbia County	\$12.42	\$646	\$25,840	1.6	\$49,200	\$1,230	\$14,760	\$369	6,888	28%	\$10.37	\$539	1.2
DeSoto County	\$15.15	\$788	\$31,520	2.0	\$45,700	\$1,143	\$13,710	\$343	2,289	21%	\$11.97	\$623	1.3
Dixie County	\$11.23	\$584	\$23,360	1.5	\$38,700	\$968	\$11,610	\$290	905	18%	\$9.54	\$496	1.2
Duval County	\$16.04	\$834	\$33,360	2.1	\$67,300	\$1,683	\$20,190	\$505	121,919	37%	\$14.21	\$739	1.1
Escambia County	\$14.38	\$748	\$29,920	1.9	\$59,200	\$1,480	\$17,760	\$444	36,962	33%	\$11.41	\$593	1.3
Flagler County	\$16.77	\$872	\$34,880	2.2	\$57,600	\$1,440	\$17,280	\$432	6,852	19%	\$10.14	\$527	1.7
Franklin County	\$12.69	\$660	\$26,400	1.7	\$48,800	\$1,220	\$14,640	\$366	1,616	34%	\$6.24	\$324	2.0
Gadsden County	\$15.71	\$817	\$32,680	2.0	\$64,300	\$1,608	\$19,290	\$482	4,752	29%	\$7.39	\$384	2.1
Gilchrist County	\$15.65	\$814	\$32,560	2.0	\$55,600	\$1,390	\$16,680	\$417	1,164	19%	\$8.53	\$444	1.8
Glades County	\$16.69	\$868	\$34,720	2.2	\$46,800	\$1,170	\$14,040	\$351	781	19%	\$19.65	\$1,022	0.8
Gulf County	\$13.40	\$697	\$27,880	1.7	\$51,500	\$1,288	\$15,450	\$386	1,222	23%	\$12.86	\$669	1.0
Hamilton County	\$11.54	\$600	\$24,000	1.5	\$45,200	\$1,130	\$13,560	\$339	1,177	26%	\$11.21	\$583	1.0
Hardee County	\$15.21	\$791	\$31,640	2.0	\$46,500	\$1,163	\$13,950	\$349	1,946	25%	\$9.69	\$504	1.6
Hendry County	\$15.79	\$821	\$32,840	2.1	\$43,500	\$1,088	\$13,050	\$326	3,455	31%	\$11.50	\$598	1.4
Hernando County	\$17.81	\$926	\$37,040	2.3	\$56,400	\$1,410	\$16,920	\$423	11,684	17%	\$9.47	\$493	1.9
Highlands County	\$14.75	\$767	\$30,680	1.9	\$43,700	\$1,093	\$13,110	\$328	8,107	20%	\$9.87	\$513	1.5
Hillsborough County	\$17.81	\$926	\$37,040	2.3	\$56,400	\$1,410	\$16,920	\$423	169,719	37%	\$14.71	\$765	1.2
Holmes County	\$11.56	\$601	\$24,040	1.5	\$45,100	\$1,128	\$13,530	\$338	1,334	20%	\$7.76	\$404	1.5
Indian River County	\$16.50	\$858	\$34,320	2.2	\$53,800	\$1,345	\$16,140	\$404	13,374	23%	\$10.43	\$542	1.6
Jackson County	\$11.23	\$584	\$23,360	1.5	\$49,100	\$1,228	\$14,730	\$368	3,828	23%	\$8.35	\$434	1.3
Jefferson County	\$15.71	\$817	\$32,680	2.0	\$64,300	\$1,608	\$19,290	\$482	1,191	23%	\$6.44	\$335	2.4

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

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

Florida	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
Lafayette County	\$12.83	\$667	\$26,680	1.7	\$52,200	\$1,305	\$15,660	\$392	447	19%	\$7.94	\$413	1.6
Lake County	\$18.00	\$936	\$37,440	2.3	\$58,200	\$1,455	\$17,460	\$437	25,068	21%	\$10.25	\$533	1.8
Lee County	\$17.33	\$901	\$36,040	2.3	\$57,000	\$1,425	\$17,100	\$428	61,823	25%	\$12.23	\$636	1.4
Leon County	\$15.71	\$817	\$32,680	2.0	\$64,300	\$1,608	\$19,290	\$482	48,726	45%	\$10.27	\$534	1.5
Levy County	\$12.10	\$629	\$25,160	1.6	\$43,600	\$1,090	\$13,080	\$327	3,753	24%	\$8.17	\$425	1.5
Liberty County	\$11.23	\$584	\$23,360	1.5	\$54,800	\$1,370	\$16,440	\$411	452	23%	\$16.19	\$842	0.7
Madison County	\$11.23	\$584	\$23,360	1.5	\$44,800	\$1,120	\$13,440	\$336	1,766	26%	\$7.93	\$412	1.4
Manatee County *	\$19.13	\$995	\$39,800	2.5	\$59,900	\$1,498	\$17,970	\$449	33,983	26%	\$11.78	\$612	1.6
Marion County	\$14.02	\$729	\$29,160	1.8	\$50,500	\$1,263	\$15,150	\$379	28,294	21%	\$10.70	\$556	1.3
Martin County	\$18.00	\$936	\$37,440	2.3	\$57,000	\$1,425	\$17,100	\$428	12,140	21%	\$13.06	\$679	1.4
Miami-Dade County	\$21.63	\$1,125	\$45,000	2.8	\$52,600	\$1,315	\$15,780	\$395	347,024	42%	\$14.46	\$752	1.5
Monroe County	\$27.29	\$1,419	\$56,760	3.6	\$72,400	\$1,810	\$21,720	\$543	10,581	36%	\$13.52	\$703	2.0
Nassau County	\$16.04	\$834	\$33,360	2.1	\$67,300	\$1,683	\$20,190	\$505	5,616	21%	\$11.12	\$578	1.4
Okaloosa County	\$16.23	\$844	\$33,760	2.1	\$68,400	\$1,710	\$20,520	\$513	23,670	33%	\$12.35	\$642	1.3
Okeechobee County	\$17.94	\$933	\$37,320	2.3	\$44,900	\$1,123	\$13,470	\$337	3,181	23%	\$11.90	\$619	1.5
Orange County	\$18.00	\$936	\$37,440	2.3	\$58,200	\$1,455	\$17,460	\$437	162,907	40%	\$13.99	\$728	1.3
Osceola County	\$18.00	\$936	\$37,440	2.3	\$58,200	\$1,455	\$17,460	\$437	31,009	34%	\$11.38	\$592	1.6
Palm Beach County *	\$21.88	\$1,138	\$45,520	2.9	\$64,100	\$1,603	\$19,230	\$481	138,155	26%	\$15.76	\$819	1.4
Pasco County	\$17.81	\$926	\$37,040	2.3	\$56,400	\$1,410	\$16,920	\$423	39,199	21%	\$10.73	\$558	1.7
Pinellas County	\$17.81	\$926	\$37,040	2.3	\$56,400	\$1,410	\$16,920	\$423	120,162	30%	\$14.23	\$740	1.3
Polk County	\$14.75	\$767	\$30,680	1.9	\$54,500	\$1,363	\$16,350	\$409	62,481	28%	\$12.69	\$660	1.2
Putnam County	\$12.58	\$654	\$26,160	1.6	\$45,100	\$1,128	\$13,530	\$338	6,482	22%	\$9.55	\$496	1.3
Santa Rosa County	\$14.38	\$748	\$29,920	1.9	\$59,200	\$1,480	\$17,760	\$444	12,300	22%	\$9.39	\$488	1.5
Sarasota County *	\$19.13	\$995	\$39,800	2.5	\$59,900	\$1,498	\$17,970	\$449	38,176	23%	\$13.11	\$682	1.5
Seminole County	\$18.00	\$936	\$37,440	2.3	\$58,200	\$1,455	\$17,460	\$437	43,788	29%	\$12.70	\$660	1.4
St. Johns County	\$16.04	\$834	\$33,360	2.1	\$67,300	\$1,683	\$20,190	\$505	16,090	23%	\$10.48	\$545	1.5
St. Lucie County	\$18.00	\$936	\$37,440	2.3	\$57,000	\$1,425	\$17,100	\$428	24,763	24%	\$11.91	\$619	1.5
Sumter County	\$12.33	\$641	\$25,640	1.6	\$50,500	\$1,263	\$15,150	\$379	4,126	11%	\$9.20	\$478	1.3
Suwannee County	\$12.02	\$625	\$25,000	1.6	\$46,200	\$1,155	\$13,860	\$347	3,594	24%	\$8.46	\$440	1.4
Taylor County	\$11.23	\$584	\$23,360	1.5	\$48,100	\$1,203	\$14,430	\$361	1,108	14%	\$10.42	\$542	1.1
Union County	\$11.90	\$619	\$24,760	1.6	\$53,800	\$1,345	\$16,140	\$404	1,075	31%	\$9.45	\$491	1.3

\* 50th percentile FMR (See Appendix A).

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	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	\$16.65	\$866	\$34,640	2.2	\$57,900	\$1,448	\$17,370	\$434	48,186	24%	\$9.99	\$520	1.7
Wakulla County	\$13.27	\$690	\$27,600	1.7	\$66,000	\$1,650	\$19,800	\$495	1,724	16%	\$10.02	\$521	1.3
Walton County	\$14.63	\$761	\$30,440	1.9	\$59,300	\$1,483	\$17,790	\$445	5,651	25%	\$9.19	\$478	1.6
Washington County	\$12.38	\$644	\$25,760	1.6	\$48,600	\$1,215	\$14,580	\$365	1,730	20%	\$6.74	\$350	1.8

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