

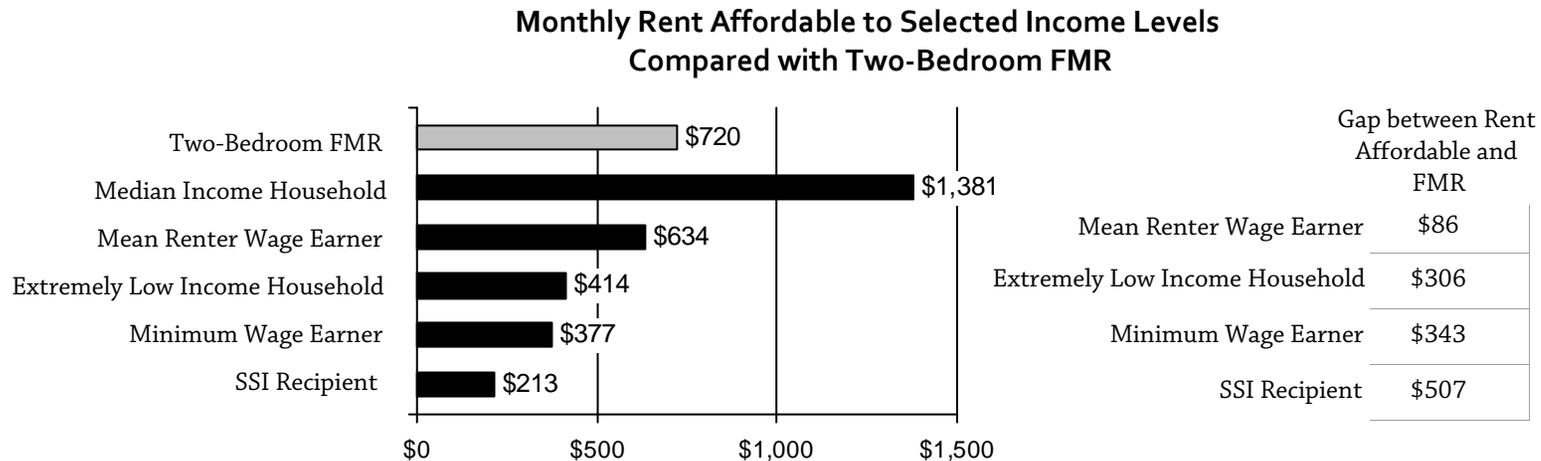
Tennessee

In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$720. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,399 monthly or \$28,787 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.84

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 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 Tennessee, the estimated mean (average) wage for a renter is \$12.20. 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.



Tennessee	FY13 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	\$13.84	\$720	\$28,787	1.9	\$55,228	\$1,381	\$16,569	\$414	760,935	31%	\$12.20	\$634	1.1
Combined Nonmetro Areas	\$11.43	\$594	\$23,768	1.6	\$48,062	\$1,202	\$14,419	\$360	175,784	27%	\$9.60	\$499	1.2
<u>Metropolitan Areas</u>													
Chattanooga MSA	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	49,833	33%	\$11.09	\$577	1.3
Clarksville HMFA	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	22,223	36%	\$10.63	\$553	1.3
Cleveland MSA	\$14.06	\$731	\$29,240	1.9	\$47,600	\$1,190	\$14,280	\$357	13,368	31%	\$11.27	\$586	1.2
Hickman County HMFA	\$11.00	\$572	\$22,880	1.5	\$52,900	\$1,323	\$15,870	\$397	1,735	19%	\$7.79	\$405	1.4
Jackson MSA	\$14.54	\$756	\$30,240	2.0	\$50,900	\$1,273	\$15,270	\$382	13,588	32%	\$9.32	\$485	1.6
Johnson City MSA	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	25,554	31%	\$9.42	\$490	1.3
Kingsport-Bristol-Bristol MSA	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	22,181	25%	\$11.78	\$613	1.0
Knoxville MSA	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	87,197	30%	\$11.52	\$599	1.2
Macon County HMFA	\$10.96	\$570	\$22,800	1.5	\$42,100	\$1,053	\$12,630	\$316	2,076	25%	\$9.21	\$479	1.2
Memphis HMFA	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	141,512	38%	\$13.77	\$716	1.1
Morristown MSA	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	13,592	26%	\$10.60	\$551	1.1
Nashville-Davidson--Murfreesboro--Franklin MSA	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	189,733	33%	\$14.21	\$739	1.1
Smith County HMFA	\$10.96	\$570	\$22,800	1.5	\$53,800	\$1,345	\$16,140	\$404	1,627	23%	\$7.27	\$378	1.5
Stewart County HMFA	\$11.81	\$614	\$24,560	1.6	\$50,500	\$1,263	\$15,150	\$379	932	18%	\$6.62	\$344	1.8
<u>Counties</u>													
Anderson County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	8,934	29%	\$14.23	\$740	1.0
Bedford County	\$11.79	\$613	\$24,520	1.6	\$49,300	\$1,233	\$14,790	\$370	4,665	29%	\$9.87	\$513	1.2
Benton County	\$10.96	\$570	\$22,800	1.5	\$43,400	\$1,085	\$13,020	\$326	1,372	20%	\$8.09	\$420	1.4
Bledsoe County	\$10.96	\$570	\$22,800	1.5	\$38,300	\$958	\$11,490	\$287	957	21%	\$6.63	\$345	1.7
Blount County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	12,191	25%	\$12.22	\$636	1.2
Bradley County	\$14.06	\$731	\$29,240	1.9	\$47,600	\$1,190	\$14,280	\$357	12,192	33%	\$11.49	\$598	1.2
Campbell County	\$10.96	\$570	\$22,800	1.5	\$39,300	\$983	\$11,790	\$295	4,448	28%	\$7.87	\$409	1.4
Cannon County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	1,274	24%	\$9.22	\$479	1.7
Carroll County	\$10.96	\$570	\$22,800	1.5	\$49,100	\$1,228	\$14,730	\$368	2,409	22%	\$8.98	\$467	1.2
Carter County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	6,555	27%	\$8.36	\$434	1.5
Cheatham County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	2,723	19%	\$9.33	\$485	1.7

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR				
Chester County	\$14.54	\$756	\$30,240	2.0	\$50,900	\$1,273	\$15,270	\$382	1,520	25%	\$8.73	\$454	1.7				
Claiborne County	\$10.96	\$570	\$22,800	1.5	\$43,500	\$1,088	\$13,050	\$326	2,937	23%	\$7.57	\$394	1.4				
Clay County	\$10.96	\$570	\$22,800	1.5	\$45,500	\$1,138	\$13,650	\$341	868	24%	\$7.32	\$381	1.5				
Cocke County	\$10.96	\$570	\$22,800	1.5	\$39,600	\$990	\$11,880	\$297	4,283	29%	\$8.97	\$467	1.2				
Coffee County	\$12.10	\$629	\$25,160	1.7	\$53,500	\$1,338	\$16,050	\$401	6,303	30%	\$11.14	\$580	1.1				
Crockett County	\$10.96	\$570	\$22,800	1.5	\$48,100	\$1,203	\$14,430	\$361	1,658	30%	\$12.45	\$648	0.9				
Cumberland County	\$11.31	\$588	\$23,520	1.6	\$45,600	\$1,140	\$13,680	\$342	4,822	21%	\$8.69	\$452	1.3				
Davidson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	109,898	43%	\$15.95	\$829	1.0				
Decatur County	\$10.96	\$570	\$22,800	1.5	\$44,600	\$1,115	\$13,380	\$335	1,164	23%	\$10.36	\$539	1.1				
DeKalb County	\$10.96	\$570	\$22,800	1.5	\$47,400	\$1,185	\$14,220	\$356	1,840	26%	\$8.54	\$444	1.3				
Dickson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	5,028	27%	\$10.07	\$523	1.6				
Dyer County	\$11.81	\$614	\$24,560	1.6	\$47,000	\$1,175	\$14,100	\$353	5,389	35%	\$9.83	\$511	1.2				
Fayette County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	2,402	17%	\$8.77	\$456	1.7				
Fentress County	\$10.96	\$570	\$22,800	1.5	\$40,100	\$1,003	\$12,030	\$301	1,622	22%	\$8.18	\$425	1.3				
Franklin County	\$11.46	\$596	\$23,840	1.6	\$52,700	\$1,318	\$15,810	\$395	3,653	23%	\$9.31	\$484	1.2				
Gibson County	\$10.96	\$570	\$22,800	1.5	\$50,800	\$1,270	\$15,240	\$381	5,621	29%	\$8.66	\$450	1.3				
Giles County	\$11.29	\$587	\$23,480	1.6	\$48,500	\$1,213	\$14,550	\$364	2,863	25%	\$6.60	\$343	1.7				
Grainger County	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	1,534	17%	\$8.80	\$458	1.3				
Greene County	\$10.96	\$570	\$22,800	1.5	\$49,500	\$1,238	\$14,850	\$371	7,347	26%	\$10.62	\$552	1.0				
Grundy County	\$10.96	\$570	\$22,800	1.5	\$35,200	\$880	\$10,560	\$264	1,056	20%	\$7.52	\$391	1.5				
Hamblen County	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	7,275	30%	\$11.14	\$579	1.1				
Hamilton County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	45,927	34%	\$11.16	\$580	1.3				
Hancock County	\$10.96	\$570	\$22,800	1.5	\$33,500	\$838	\$10,050	\$251	861	29%	\$6.30	\$328	1.7				
Hardeman County	\$10.96	\$570	\$22,800	1.5	\$45,800	\$1,145	\$13,740	\$344	2,397	27%	\$9.57	\$498	1.1				
Hardin County	\$11.33	\$589	\$23,560	1.6	\$40,200	\$1,005	\$12,060	\$302	2,369	22%	\$9.86	\$513	1.1				
Hawkins County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	5,380	23%	\$10.62	\$552	1.1				
Haywood County	\$12.15	\$632	\$25,280	1.7	\$42,900	\$1,073	\$12,870	\$322	2,651	37%	\$11.14	\$579	1.1				
Henderson County	\$11.92	\$620	\$24,800	1.6	\$48,400	\$1,210	\$14,520	\$363	2,270	21%	\$10.93	\$569	1.1				
Henry County	\$11.13	\$579	\$23,160	1.5	\$51,200	\$1,280	\$15,360	\$384	3,166	24%	\$8.79	\$457	1.3				
Hickman County	\$11.00	\$572	\$22,880	1.5	\$52,900	\$1,323	\$15,870	\$397	1,735	19%	\$7.79	\$405	1.4				
Houston County	\$10.96	\$570	\$22,800	1.5	\$44,700	\$1,118	\$13,410	\$335	978	28%	\$8.78	\$457	1.2				

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

Tennessee	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Humphreys County	\$10.96	\$570	\$22,800	1.5	\$52,100	\$1,303	\$15,630	\$391	1,855	24%	\$12.29	\$639	0.9
Jackson County	\$10.96	\$570	\$22,800	1.5	\$42,600	\$1,065	\$12,780	\$320	1,171	25%	\$9.96	\$518	1.1
Jefferson County	\$11.75	\$611	\$24,440	1.6	\$47,200	\$1,180	\$14,160	\$354	4,783	25%	\$9.48	\$493	1.2
Johnson County	\$11.02	\$573	\$22,920	1.5	\$36,900	\$923	\$11,070	\$277	1,647	23%	\$11.55	\$601	1.0
Knox County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	60,022	33%	\$11.02	\$573	1.3
Lake County	\$10.96	\$570	\$22,800	1.5	\$38,800	\$970	\$11,640	\$291	951	40%	\$6.62	\$344	1.7
Lauderdale County	\$10.96	\$570	\$22,800	1.5	\$39,900	\$998	\$11,970	\$299	3,271	34%	\$11.39	\$592	1.0
Lawrence County	\$10.96	\$570	\$22,800	1.5	\$46,100	\$1,153	\$13,830	\$346	3,791	24%	\$8.17	\$425	1.3
Lewis County	\$10.96	\$570	\$22,800	1.5	\$50,500	\$1,263	\$15,150	\$379	1,097	24%	\$6.50	\$338	1.7
Lincoln County	\$10.96	\$570	\$22,800	1.5	\$56,400	\$1,410	\$16,920	\$423	3,274	25%	\$8.51	\$443	1.3
Loudon County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	4,557	23%	\$9.84	\$512	1.4
Macon County	\$10.96	\$570	\$22,800	1.5	\$42,100	\$1,053	\$12,630	\$316	2,076	25%	\$9.21	\$479	1.2
Madison County	\$14.54	\$756	\$30,240	2.0	\$50,900	\$1,273	\$15,270	\$382	12,068	33%	\$9.36	\$487	1.6
Marion County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	2,721	24%	\$9.70	\$504	1.4
Marshall County	\$12.87	\$669	\$26,760	1.8	\$52,300	\$1,308	\$15,690	\$392	2,907	25%	\$8.25	\$429	1.6
Maury County	\$12.25	\$637	\$25,480	1.7	\$56,200	\$1,405	\$16,860	\$422	8,785	28%	\$11.17	\$581	1.1
McMinn County	\$11.52	\$599	\$23,960	1.6	\$50,700	\$1,268	\$15,210	\$380	5,081	24%	\$9.88	\$514	1.2
McNairy County	\$10.96	\$570	\$22,800	1.5	\$43,800	\$1,095	\$13,140	\$329	2,410	24%	\$7.46	\$388	1.5
Meigs County	\$10.96	\$570	\$22,800	1.5	\$42,300	\$1,058	\$12,690	\$317	990	21%	\$9.08	\$472	1.2
Monroe County	\$10.96	\$570	\$22,800	1.5	\$47,800	\$1,195	\$14,340	\$359	4,781	27%	\$10.50	\$546	1.0
Montgomery County	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	22,223	36%	\$10.63	\$553	1.3
Moore County	\$10.96	\$570	\$22,800	1.5	\$61,500	\$1,538	\$18,450	\$461	444	18%	\$14.96	\$778	0.7
Morgan County	\$11.37	\$591	\$23,640	1.6	\$48,800	\$1,220	\$14,640	\$366	1,435	18%	\$14.31	\$744	0.8
Obion County	\$10.96	\$570	\$22,800	1.5	\$50,800	\$1,270	\$15,240	\$381	3,769	30%	\$12.37	\$643	0.9
Overton County	\$10.96	\$570	\$22,800	1.5	\$44,600	\$1,115	\$13,380	\$335	1,786	20%	\$9.72	\$506	1.1
Perry County	\$10.96	\$570	\$22,800	1.5	\$40,000	\$1,000	\$12,000	\$300	902	28%	\$8.46	\$440	1.3
Pickett County	\$10.96	\$570	\$22,800	1.5	\$43,900	\$1,098	\$13,170	\$329	544	24%	\$6.94	\$361	1.6
Polk County	\$14.06	\$731	\$29,240	1.9	\$47,600	\$1,190	\$14,280	\$357	1,176	18%	\$7.22	\$375	1.9
Putnam County	\$11.48	\$597	\$23,880	1.6	\$54,100	\$1,353	\$16,230	\$406	9,912	36%	\$8.50	\$442	1.4
Rhea County	\$10.96	\$570	\$22,800	1.5	\$45,400	\$1,135	\$13,620	\$341	3,351	28%	\$7.84	\$408	1.4
Roane County	\$11.75	\$611	\$24,440	1.6	\$55,200	\$1,380	\$16,560	\$414	5,348	24%	\$15.12	\$786	0.8

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Tennessee

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Robertson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	5,535	23%	\$9.06	\$471	1.7
Rutherford County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	29,172	31%	\$12.41	\$646	1.3
Scott County	\$10.96	\$570	\$22,800	1.5	\$42,500	\$1,063	\$12,750	\$319	2,029	24%	\$7.02	\$365	1.6
Sequatchie County	\$13.98	\$727	\$29,080	1.9	\$58,000	\$1,450	\$17,400	\$435	1,185	22%	\$8.85	\$460	1.6
Sevier County	\$13.04	\$678	\$27,120	1.8	\$51,600	\$1,290	\$15,480	\$387	11,736	32%	\$8.59	\$447	1.5
Shelby County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	133,399	39%	\$13.97	\$727	1.1
Smith County	\$10.96	\$570	\$22,800	1.5	\$53,800	\$1,345	\$16,140	\$404	1,627	23%	\$7.27	\$378	1.5
Stewart County	\$11.81	\$614	\$24,560	1.6	\$50,500	\$1,263	\$15,150	\$379	932	18%	\$6.62	\$344	1.8
Sullivan County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	16,801	25%	\$11.96	\$622	1.0
Sumner County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	16,108	27%	\$10.87	\$565	1.4
Tipton County	\$14.77	\$768	\$30,720	2.0	\$58,000	\$1,450	\$17,400	\$435	5,711	26%	\$6.87	\$357	2.2
Trousdale County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	577	21%	\$8.47	\$440	1.9
Unicoi County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	2,018	27%	\$12.32	\$640	1.0
Union County	\$14.25	\$741	\$29,640	2.0	\$60,700	\$1,518	\$18,210	\$455	1,493	20%	\$9.59	\$499	1.5
Van Buren County	\$10.96	\$570	\$22,800	1.5	\$34,400	\$860	\$10,320	\$258	303	15%	\$6.77	\$352	1.6
Warren County	\$10.96	\$570	\$22,800	1.5	\$46,100	\$1,153	\$13,830	\$346	4,173	27%	\$8.55	\$445	1.3
Washington County	\$12.58	\$654	\$26,160	1.7	\$48,800	\$1,220	\$14,640	\$366	16,981	34%	\$9.36	\$487	1.3
Wayne County	\$10.96	\$570	\$22,800	1.5	\$47,900	\$1,198	\$14,370	\$359	923	16%	\$6.29	\$327	1.7
Weakley County	\$10.96	\$570	\$22,800	1.5	\$46,900	\$1,173	\$14,070	\$352	4,832	35%	\$7.87	\$409	1.4
White County	\$11.37	\$591	\$23,640	1.6	\$42,900	\$1,073	\$12,870	\$322	2,317	24%	\$9.02	\$469	1.3
Williamson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	11,387	18%	\$13.55	\$705	1.2
Wilson County	\$15.75	\$819	\$32,760	2.2	\$62,300	\$1,558	\$18,690	\$467	8,031	19%	\$9.64	\$501	1.6

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