## **Texas**

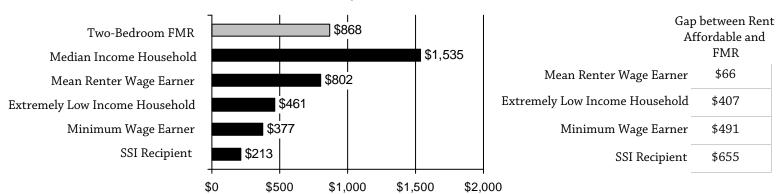
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$868. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,894 monthly or \$34,724 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.69** 

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 92 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 Texas, the estimated mean (average) wage for a renter is \$15.43. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 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 FY	13 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$16.69	\$868	\$34,724	2.3	ı	\$61,408	\$1,535	\$18,422	\$461	3,081,340	36%	\$15.43	\$802	1.1
Combined Nonmetro Areas	\$13.29	\$691	\$27,649	1.8		\$51,640	\$1,291	\$15,492	\$387	291,822	27%	\$11.62	\$604	1.1
Metropolitan Areas														
Abilene MSA	\$15.65	\$814	\$32,560	2.2	ı	\$54,900	\$1,373	\$16,470	\$412	20,803	34%	\$11.15	\$580	1.4
Amarillo MSA	\$14.56	\$757	\$30,280	2.0	i	\$62,700	\$1,568	\$18,810	\$470	31,650	35%	\$12.91	\$671	1.1
Aransas County HMFA	\$14.19	\$738	\$29,520	2.0	i	\$54,300	\$1,358	\$16,290	\$407	2,355	23%	\$7.82	\$407	1.8
Atascosa County HMFA	\$13.56	\$705	\$28,200	1.9	i	\$51,500	\$1,288	\$15,450	\$386	3,523	24%	\$12.97	\$674	1.0
Austin County HMFA	\$13.35	\$694	\$27,760	1.8	i	\$66,800	\$1,670	\$20,040	\$501	2,459	23%	\$13.87	\$721	1.0
Austin-Round Rock MSA *	\$20.19	\$1,050	\$42,000	2.8	i	\$73,200	\$1,830	\$21,960	\$549	262,564	41%	\$16.28	\$846	1.2
Beaumont-Port Arthur MSA	\$15.33	\$797	\$31,880	2.1	i	\$53,100	\$1,328	\$15,930	\$398	43,996	31%	\$14.97	\$779	1.0
Brazoria County HMFA	\$16.21	\$843	\$33,720	2.2	İ	\$78,700	\$1,968	\$23,610	\$590	25,629	25%	\$13.91	\$724	1.2
Brownsville-Harlingen MSA	\$12.56	\$653	\$26,120	1.7	İ	\$37,300	\$933	\$11,190	\$280	36,427	32%	\$7.68	\$399	1.6
Calhoun County HMFA	\$13.06	\$679	\$27,160	1.8	ĺ	\$55,000	\$1,375	\$16,500	\$413	2,127	27%	\$19.01	\$989	0.7
College Station-Bryan MSA	\$16.10	\$837	\$33,480	2.2	ĺ	\$54,900	\$1,373	\$16,470	\$412	39,493	49%	\$9.58	\$498	1.7
Corpus Christi HMFA	\$16.29	\$847	\$33,880	2.2	1	\$52,700	\$1,318	\$15,810	\$395	55,715	39%	\$12.48	\$649	1.3
Dallas HMFA	\$17.06	\$887	\$35,480	2.4		\$67,500	\$1,688	\$20,250	\$506	578,282	39%	\$18.16	\$944	0.9
El Paso MSA	\$13.58	\$706	\$28,240	1.9		\$42,000	\$1,050	\$12,600	\$315	90,106	36%	\$9.47	\$492	1.4
Fort Worth-Arlington HMFA $^{st}$	\$17.77	\$924	\$36,960	2.5		\$65,600	\$1,640	\$19,680	\$492	259,453	35%	\$14.23	\$740	1.2
Houston-Baytown-Sugar Land HM	IFA * \$18.17	\$945	\$37,800	2.5		\$66,200	\$1,655	\$19,860	\$497	711,604	38%	\$19.00	\$988	1.0
Kendall County HMFA	\$17.54	\$912	\$36,480	2.4		\$85,900	\$2,148	\$25,770	\$644	3,116	25%	\$9.66	\$502	1.8
Killeen-Temple-Fort Hood HMFA	\$15.23	\$792	\$31,680	2.1		\$59,900	\$1,498	\$17,970	\$449	51,766	42%	\$12.74	\$662	1.2
Lampasas County HMFA	\$12.35	\$642	\$25,680	1.7		\$57,900	\$1,448	\$17,370	\$434	1,708	24%	\$8.66	\$451	1.4
Laredo MSA	\$14.15	\$736	\$29,440	2.0	ļ	\$40,300	\$1,008	\$12,090	\$302	23,782	36%	\$8.36	\$435	1.7
Longview HMFA	\$15.15	\$788	\$31,520	2.1	ļ	\$54,200	\$1,355	\$16,260	\$407	19,841	33%	\$14.53	\$755	1.0
Lubbock MSA	\$14.19	\$738	\$29,520	2.0	ļ	\$56,700	\$1,418	\$17,010	\$425	42,290	40%	\$9.64	\$501	1.5
McAllen-Edinburg-Mission MSA	\$12.54	\$652	\$26,080	1.7	ļ	\$38,500	\$963	\$11,550	\$289	62,690	30%	\$7.77	\$404	1.6
Medina County HMFA	\$13.31	\$692	\$27,680	1.8	ļ	\$60,400	\$1,510	\$18,120	\$453	3,608	24%	\$7.94	\$413	1.7
Midland MSA	\$18.02	\$937	\$37,480	2.5	ļ	\$65,100	\$1,628	\$19,530	\$488	14,779	30%	\$17.21	\$895	1.0
Odessa MSA	\$18.90	\$983	\$39,320	2.6	ļ	\$52,300	\$1,308	\$15,690	\$392	16,013	33%	\$16.29	\$847	1.2
Rusk County HMFA	\$13.10	\$681	\$27,240	1.8		\$58,300	\$1,458	\$17,490	\$437	3,935	22%	\$14.60	\$759	0.9

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE	ı	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 (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
San Angelo MSA	\$13.79	\$717	\$28,680	1.9	\$55,300	\$1,383	\$16,590	\$415	13,776	33%	\$10.93	\$568	1.3
San Antonio HMFA	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	250,365	36%	\$12.66	\$658	1.3
Sherman-Denison MSA	\$15.56	\$809	\$32,360	2.1	\$61,700	\$1,543	\$18,510	\$463	14,212	31%	\$12.88	\$670	1.2
Texarkana MSA	\$13.69	\$712	\$28,480	1.9	\$57,300	\$1,433	\$17,190	\$430	10,895	33%	\$9.45	\$491	1.4
Tyler MSA	\$15.17	\$789	\$31,560	2.1	\$64,200	\$1,605	\$19,260	\$482	24,266	31%	\$12.24	\$636	1.2
Victoria HMFA	\$13.87	\$721	\$28,840	1.9	\$56,400	\$1,410	\$16,920	\$423	11,082	32%	\$11.47	\$596	1.2
Waco MSA	\$14.58	\$758	\$30,320	2.0	\$50,000	\$1,250	\$15,000	\$375	33,565	40%	\$11.36	\$590	1.3
Wichita Falls MSA	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	17,924	32%	\$11.55	\$601	1.1
Wise County HMFA	\$15.44	\$803	\$32,120	2.1	\$67,700	\$1,693	\$20,310	\$508	3,719	19%	\$15.30	\$796	1.0
<u>Counties</u>													
Anderson County	\$13.33	\$693	\$27,720	1.8	\$55,500	\$1,388	\$16,650	\$416	4,545	28%	\$14.22	\$740	0.9
Andrews County	\$12.65	\$658	\$26,320	1.7	\$59,400	\$1,485	\$17,820	\$446	968	19%	\$16.27	\$846	0.8
Angelina County	\$15.67	\$815	\$32,600	2.2	\$48,600	\$1,215	\$14,580	\$365	9,762	31%	\$12.47	\$649	1.3
Aransas County	\$14.19	\$738	\$29,520	2.0	\$54,300	\$1,358	\$16,290	\$407	2,355	23%	\$7.82	\$407	1.8
Archer County	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	600	18%	\$7.31	\$380	1.8
Armstrong County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	136	20%	\$13.44	\$699	1.1
Atascosa County	\$13.56	\$705	\$28,200	1.9	\$51,500	\$1,288	\$15,450	\$386	3,523	24%	\$12.97	\$674	1.0
Austin County	\$13.35	\$694	\$27,760	1.8	\$66,800	\$1,670	\$20,040	\$501	2,459	23%	\$13.87	\$721	1.0
Bailey County	\$12.17	\$633	\$25,320	1.7	\$53,900	\$1,348	\$16,170	\$404	676	28%	\$10.35	\$538	1.2
Bandera County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	1,738	21%	\$7.54	\$392	2.2
Bastrop County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	5,481	21%	\$8.32	\$433	2.4
Baylor County	\$12.12	\$630	\$25,200	1.7	\$52,600	\$1,315	\$15,780	\$395	373	22%	\$8.31	\$432	1.5
Bee County	\$12.35	\$642	\$25,680	1.7	\$49,000	\$1,225	\$14,700	\$368	2,894	34%	\$13.60	\$707	0.9
Bell County	\$15.23	\$792	\$31,680	2.1	\$59,900	\$1,498	\$17,970	\$449	43,490	42%	\$12.68	\$660	1.2
Bexar County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	226,887	38%	\$13.03	\$677	1.3
Blanco County	\$16.50	\$858	\$34,320	2.3	\$68,400	\$1,710	\$20,520	\$513	784	20%	\$13.27	\$690	1.2
Borden County†	\$12.79	\$665	\$26,600	1.8	\$64,300	\$1,608	\$19,290	\$482	109	41%			
Bosque County	\$12.04	\$626	\$25,040	1.7	\$53,700	\$1,343	\$16,110	\$403	1,549	23%	\$9.23	\$480	1.3
Bowie County	\$13.69	\$712	\$28,480	1.9	\$57,300	\$1,433	\$17,190	\$430	10,895	33%	\$9.45	\$491	1.4
Brazoria County	\$16.21	\$843	\$33,720	2.2	\$78,700	\$1,968	\$23,610	\$590	25,629	25%	\$13.91	\$724	1.2
Brazos County	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	36,324	54%	\$9.36	\$487	1.7

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE		HOUSING	COSTS	ARE	A MEDIA	N INCOMI	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brewster County	\$14.67	\$763	\$30,520	2.0	\$60,300	\$1,508	\$18,090	\$452	1,633	40%	\$10.22	\$532	1.4
Briscoe County	\$12.04	\$626	\$25,040	1.7	\$44,600	\$1,115	\$13,380	\$335	129	20%	\$5.71	\$297	2.1
Brooks County	\$12.04	\$626	\$25,040	1.7	\$27,300	\$683	\$8,190	\$205	964	36%	\$11.66	\$606	1.0
Brown County	\$13.44	\$699	\$27,960	1.9	\$51,000	\$1,275	\$15,300	\$383	3,745	28%	\$8.58	\$446	1.6
Burleson County	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	1,246	19%	\$11.98	\$623	1.3
Burnet County	\$12.92	\$672	\$26,880	1.8	\$61,700	\$1,543	\$18,510	\$463	4,386	27%	\$10.34	\$538	1.2
Caldwell County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	3,848	34%	\$10.87	\$565	1.9
Calhoun County	\$13.06	\$679	\$27,160	1.8	\$55,000	\$1,375	\$16,500	\$413	2,127	27%	\$19.01	\$989	0.7
Callahan County	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	835	16%	\$10.35	\$538	1.5
Cameron County	\$12.56	\$653	\$26,120	1.7	\$37,300	\$933	\$11,190	\$280	36,427	32%	\$7.68	\$399	1.6
Camp County	\$12.04	\$626	\$25,040	1.7	\$44,700	\$1,118	\$13,410	\$335	1,446	32%	\$12.25	\$637	1.0
Carson County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	281	12%	\$31.67	\$1,647	0.5
Cass County	\$12.04	\$626	\$25,040	1.7	\$47,100	\$1,178	\$14,130	\$353	3,622	30%	\$9.38	\$488	1.3
Castro County	\$12.15	\$632	\$25,280	1.7	\$40,800	\$1,020	\$12,240	\$306	647	25%	\$12.64	\$657	1.0
Chambers County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	1,548	13%	\$14.81	\$770	1.2
Cherokee County	\$12.04	\$626	\$25,040	1.7	\$48,300	\$1,208	\$14,490	\$362	4,588	27%	\$7.99	\$415	1.5
Childress County	\$13.54	\$704	\$28,160	1.9	\$52,800	\$1,320	\$15,840	\$396	536	26%	\$6.97	\$363	1.9
Clay County	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	636	15%	\$9.69	\$504	1.4
Cochran County	\$12.04	\$626	\$25,040	1.7	\$45,300	\$1,133	\$13,590	\$340	231	21%	\$17.09	\$889	0.7
Coke County	\$12.04	\$626	\$25,040	1.7	\$56,000	\$1,400	\$16,800	\$420	392	28%	\$9.00	\$468	1.3
Coleman County	\$12.04	\$626	\$25,040	1.7	\$35,800	\$895	\$10,740	\$269	1,170	33%	\$8.14	\$423	1.5
Collin County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	82,099	30%	\$15.23	\$792	1.1
Collingsworth County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	317	26%	\$12.69	\$660	0.9
Colorado County	\$12.87	\$669	\$26,760	1.8	\$55,800	\$1,395	\$16,740	\$419	1,704	21%	\$12.88	\$670	1.0
Comal County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	9,776	24%	\$9.50	\$494	1.8
Comanche County	\$12.04	\$626	\$25,040	1.7	\$48,200	\$1,205	\$14,460	\$362	1,128	22%	\$9.11	\$474	1.3
Concho County	\$19.92	\$1,036	\$41,440	2.7	\$57,500	\$1,438	\$17,250	\$431	187	19%	\$6.78	\$353	2.9
Cooke County	\$15.40	\$801	\$32,040	2.1	\$61,300	\$1,533	\$18,390	\$460	4,442	31%	\$13.40	\$697	1.1
Coryell County	\$15.23	\$792	\$31,680	2.1	\$59,900	\$1,498	\$17,970	\$449	8,276	41%	\$13.19	\$686	1.2
Cottle County	\$12.79	\$665	\$26,600	1.8	\$41,300	\$1,033	\$12,390	\$310	114	18%	\$11.22	\$583	1.1
Crane County	\$17.04	\$886	\$35,440	2.4	\$61,100	\$1,528	\$18,330	\$458	323	22%	\$15.68	\$816	1.1

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE	ı	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 (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
Crockett County	\$12.37	\$643	\$25,720	1.7	\$54,500	\$1,363	\$16,350	\$409	575	44%	\$16.81	\$874	0.7
Crosby County	\$14.19	\$738	\$29,520	2.0	\$56,700	\$1,418	\$17,010	\$425	634	30%	\$13.44	\$699	1.1
Culberson County	\$12.04	\$626	\$25,040	1.7	\$43,800	\$1,095	\$13,140	\$329	245	29%	\$12.64	\$657	1.0
Dallam County	\$13.17	\$685	\$27,400	1.8	\$54,300	\$1,358	\$16,290	\$407	783	36%	\$13.81	\$718	1.0
Dallas County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	385,266	46%	\$20.07	\$1,044	0.8
Dawson County	\$12.04	\$626	\$25,040	1.7	\$50,500	\$1,263	\$15,150	\$379	1,127	26%	\$11.10	\$577	1.1
Deaf Smith County	\$12.54	\$652	\$26,080	1.7	\$51,800	\$1,295	\$15,540	\$389	2,167	35%	\$13.68	\$711	0.9
Delta County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	374	18%	\$5.52	\$287	3.1
Denton County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	78,101	34%	\$11.30	\$587	1.5
DeWitt County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,681	24%	\$10.55	\$549	1.1
Dickens County	\$12.52	\$651	\$26,040	1.7	\$50,500	\$1,263	\$15,150	\$379	159	19%	\$12.68	\$659	1.0
Dimmit County	\$12.04	\$626	\$25,040	1.7	\$32,500	\$813	\$9,750	\$244	1,016	29%	\$15.18	\$789	0.8
Donley County	\$12.48	\$649	\$25,960	1.7	\$63,000	\$1,575	\$18,900	\$473	395	30%	\$6.09	\$317	2.0
Duval County	\$12.54	\$652	\$26,080	1.7	\$39,800	\$995	\$11,940	\$299	1,078	27%	\$14.01	\$728	0.9
Eastland County	\$12.04	\$626	\$25,040	1.7	\$45,200	\$1,130	\$13,560	\$339	1,826	26%	\$13.05	\$679	0.9
Ector County	\$18.90	\$983	\$39,320	2.6	\$52,300	\$1,308	\$15,690	\$392	16,013	33%	\$16.29	\$847	1.2
Edwards County	\$12.85	\$668	\$26,720	1.8	\$46,900	\$1,173	\$14,070	\$352	139	17%	\$10.92	\$568	1.2
El Paso County	\$13.58	\$706	\$28,240	1.9	\$42,000	\$1,050	\$12,600	\$315	90,106	36%	\$9.47	\$492	1.4
Ellis County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	11,736	24%	\$10.10	\$525	1.7
Erath County	\$13.56	\$705	\$28,200	1.9	\$53,900	\$1,348	\$16,170	\$404	5,629	40%	\$8.37	\$435	1.6
Falls County	\$12.04	\$626	\$25,040	1.7	\$45,600	\$1,140	\$13,680	\$342	1,684	30%	\$11.79	\$613	1.0
Fannin County	\$12.94	\$673	\$26,920	1.8	\$58,500	\$1,463	\$17,550	\$439	3,082	26%	\$8.90	\$463	1.5
Fayette County	\$14.02	\$729	\$29,160	1.9	\$59,700	\$1,493	\$17,910	\$448	2,408	23%	\$11.01	\$573	1.3
Fisher County	\$12.04	\$626	\$25,040	1.7	\$55,200	\$1,380	\$16,560	\$414	423	25%	\$10.07	\$524	1.2
Floyd County	\$12.04	\$626	\$25,040	1.7	\$45,500	\$1,138	\$13,650	\$341	789	31%	\$9.37	\$487	1.3
Foard County	\$12.04	\$626	\$25,040	1.7	\$42,600	\$1,065	\$12,780	\$320	194	35%	\$6.57	\$342	1.8
Fort Bend County*	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	35,513	20%	\$13.52	\$703	1.3
Franklin County	\$12.04	\$626	\$25,040	1.7	\$59,300	\$1,483	\$17,790	\$445	728	19%	\$11.27	\$586	1.1
Freestone County	\$14.87	\$773	\$30,920	2.1	\$60,300	\$1,508	\$18,090	\$452	1,586	23%	\$10.63	\$553	1.4
Frio County	\$12.04	\$626	\$25,040	1.7	\$44,800	\$1,120	\$13,440	\$336	1,618	34%	\$15.81	\$822	0.8
Gaines County	\$12.04	\$626	\$25,040	1.7	\$57,000	\$1,425	\$17,100	\$428	1,379	26%	\$11.67	\$607	1.0

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE	ı	HOUSING	COSTS	ARE	A MEDIA	N INCOMI	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 (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
Galveston County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	33,654	31%	\$11.17	\$581	1.6
Garza County	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	519	32%	\$8.84	\$460	1.4
Gillespie County	\$17.21	\$895	\$35,800	2.4	\$66,700	\$1,668	\$20,010	\$500	2,636	25%	\$9.23	\$480	1.9
Glasscock County	\$12.79	\$665	\$26,600	1.8	\$72,500	\$1,813	\$21,750	\$544	87	21%	\$12.63	\$657	1.0
Goliad County	\$13.87	\$721	\$28,840	1.9	\$56,400	\$1,410	\$16,920	\$423	571	19%	\$7.05	\$367	2.0
Gonzales County	\$12.04	\$626	\$25,040	1.7	\$48,200	\$1,205	\$14,460	\$362	2,232	32%	\$10.95	\$569	1.1
Gray County	\$12.23	\$636	\$25,440	1.7	\$52,600	\$1,315	\$15,780	\$395	1,925	24%	\$16.24	\$845	0.8
Grayson County	\$15.56	\$809	\$32,360	2.1	\$61,700	\$1,543	\$18,510	\$463	14,212	31%	\$12.88	\$670	1.2
Gregg County	\$15.15	\$788	\$31,520	2.1	\$54,200	\$1,355	\$16,260	\$407	16,679	37%	\$14.87	\$773	1.0
Grimes County	\$12.29	\$639	\$25,560	1.7	\$53,700	\$1,343	\$16,110	\$403	2,104	25%	\$16.42	\$854	0.7
Guadalupe County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	9,653	22%	\$9.75	\$507	1.7
Hale County	\$12.04	\$626	\$25,040	1.7	\$46,900	\$1,173	\$14,070	\$352	4,265	36%	\$10.94	\$569	1.1
Hall County	\$12.04	\$626	\$25,040	1.7	\$38,700	\$968	\$11,610	\$290	439	31%	\$10.57	\$549	1.1
Hamilton County	\$12.04	\$626	\$25,040	1.7	\$53,500	\$1,338	\$16,050	\$401	568	19%	\$12.06	\$627	1.0
Hansford County	\$12.13	\$631	\$25,240	1.7	\$60,400	\$1,510	\$18,120	\$453	410	22%	\$18.63	\$969	0.7
Hardeman County	\$15.17	\$789	\$31,560	2.1	\$40,400	\$1,010	\$12,120	\$303	383	23%	\$5.91	\$307	2.6
Hardin County	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	4,302	21%	\$13.41	\$697	1.1
Harris County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	589,684	42%	\$20.06	\$1,043	0.9
Harrison County	\$13.27	\$690	\$27,600	1.8	\$63,600	\$1,590	\$19,080	\$477	6,138	26%	\$13.82	\$719	1.0
Hartley County	\$12.04	\$626	\$25,040	1.7	\$75,800	\$1,895	\$22,740	\$569	460	27%	\$8.08	\$420	1.5
Haskell County	\$12.04	\$626	\$25,040	1.7	\$44,400	\$1,110	\$13,320	\$333	675	27%	\$8.24	\$429	1.5
Hays County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	17,243	33%	\$6.74	\$350	3.0
Hemphill County	\$14.02	\$729	\$29,160	1.9	\$81,000	\$2,025	\$24,300	\$608	388	25%	\$17.89	\$931	0.8
Henderson County	\$15.48	\$805	\$32,200	2.1	\$48,000	\$1,200	\$14,400	\$360	6,929	23%	\$9.67	\$503	1.6
Hidalgo County	\$12.54	\$652	\$26,080	1.7	\$38,500	\$963	\$11,550	\$289	62,690	30%	\$7.77	\$404	1.6
Hill County	\$13.58	\$706	\$28,240	1.9	\$53,900	\$1,348	\$16,170	\$404	3,291	25%	\$8.90	\$463	1.5
Hockley County	\$14.08	\$732	\$29,280	1.9	\$56,800	\$1,420	\$17,040	\$426	2,197	27%	\$14.44	\$751	1.0
Hood County	\$16.83	\$875	\$35,000	2.3	\$70,000	\$1,750	\$21,000	\$525	4,752	23%	\$11.44	\$595	1.5
Hopkins County	\$13.54	\$704	\$28,160	1.9	\$56,400	\$1,410	\$16,920	\$423	3,622	27%	\$11.50	\$598	1.2
Houston County	\$12.15	\$632	\$25,280	1.7	\$46,500	\$1,163	\$13,950	\$349	2,220	28%	\$12.93	\$673	0.9
Howard County	\$12.98	\$675	\$27,000	1.8	\$56,600	\$1,415	\$16,980	\$425	3,555	32%	\$11.87	\$617	1.1

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE		HOUSING	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hudspeth County	\$12.04	\$626	\$25,040	1.7	\$29,900	\$748	\$8,970	\$224	186	20%	\$9.68	\$503	1.2
Hunt County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	8,715	28%	\$12.09	\$629	1.4
Hutchinson County	\$12.88	\$670	\$26,800	1.8	\$53,400	\$1,335	\$16,020	\$401	1,594	19%	\$16.07	\$836	0.8
Irion County	\$13.79	\$717	\$28,680	1.9	\$55,300	\$1,383	\$16,590	\$415	114	19%	\$20.50	\$1,066	0.7
Jack County	\$12.42	\$646	\$25,840	1.7	\$64,200	\$1,605	\$19,260	\$482	791	27%	\$17.17	\$893	0.7
Jackson County	\$13.12	\$682	\$27,280	1.8	\$62,200	\$1,555	\$18,660	\$467	1,280	25%	\$11.77	\$612	1.1
Jasper County	\$13.02	\$677	\$27,080	1.8	\$47,400	\$1,185	\$14,220	\$356	2,998	22%	\$9.36	\$487	1.4
Jeff Davis County	\$12.04	\$626	\$25,040	1.7	\$52,800	\$1,320	\$15,840	\$396	165	17%	\$9.73	\$506	1.2
Jefferson County	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	32,562	36%	\$15.37	\$799	1.0
Jim Hogg County	\$12.04	\$626	\$25,040	1.7	\$46,100	\$1,153	\$13,830	\$346	512	30%	\$9.52	\$495	1.3
Jim Wells County	\$14.33	\$745	\$29,800	2.0	\$45,200	\$1,130	\$13,560	\$339	3,547	26%	\$13.08	\$680	1.1
Johnson County *	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	12,557	25%	\$12.13	\$631	1.5
Jones County	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	1,320	22%	\$13.12	\$682	1.2
Karnes County	\$12.04	\$626	\$25,040	1.7	\$50,900	\$1,273	\$15,270	\$382	1,379	30%	\$9.77	\$508	1.2
Kaufman County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	7,513	22%	\$9.37	\$487	1.8
Kendall County	\$17.54	\$912	\$36,480	2.4	\$85,900	\$2,148	\$25,770	\$644	3,116	25%	\$9.66	\$502	1.8
Kenedy County	\$14.81	\$770	\$30,800	2.0	\$59,900	\$1,498	\$17,970	\$449	44	54%	\$30.23	\$1,572	0.5
Kent County†	\$14.83	\$771	\$30,840	2.0	\$57,400	\$1,435	\$17,220	\$431	99	24%			
Kerr County	\$15.75	\$819	\$32,760	2.2	\$55,900	\$1,398	\$16,770	\$419	5,497	27%	\$12.68	\$659	1.2
Kimble County	\$12.52	\$651	\$26,040	1.7	\$55,500	\$1,388	\$16,650	\$416	554	30%	\$16.00	\$832	0.8
King County†	\$12.79	\$665	\$26,600	1.8	\$85,600	\$2,140	\$25,680	\$642	55	55%			
Kinney County	\$12.04	\$626	\$25,040	1.7	\$32,800	\$820	\$9,840	\$246	202	17%	\$8.93	\$465	1.3
Kleberg County	\$14.46	\$752	\$30,080	2.0	\$49,700	\$1,243	\$14,910	\$373	4,774	43%	\$10.15	\$528	1.4
Knox County	\$12.04	\$626	\$25,040	1.7	\$50,300	\$1,258	\$15,090	\$377	566	35%	\$13.00	\$676	0.9
La Salle County	\$12.04	\$626	\$25,040	1.7	\$37,600	\$940	\$11,280	\$282	700	36%	\$23.19	\$1,206	0.5
Lamar County	\$12.12	\$630	\$25,200	1.7	\$52,400	\$1,310	\$15,720	\$393	6,010	32%	\$11.16	\$580	1.1
Lamb County	\$12.04	\$626	\$25,040	1.7	\$42,500	\$1,063	\$12,750	\$319	1,288	27%	\$11.74	\$610	1.0
Lampasas County	\$12.35	\$642	\$25,680	1.7	\$57,900	\$1,448	\$17,370	\$434	1,708	24%	\$8.66	\$451	1.4
Lavaca County	\$12.04	\$626	\$25,040	1.7	\$55,700	\$1,393	\$16,710	\$418	1,674	21%	\$11.19	\$582	1.1
Lee County	\$12.21	\$635	\$25,400	1.7	\$66,400	\$1,660	\$19,920	\$498	1,426	24%	\$14.83	\$771	0.8
Leon County	\$12.13	\$631	\$25,240	1.7	\$55,000	\$1,375	\$16,500	\$413	984	15%	\$12.66	\$658	1.0

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE		HOUSING	COSTS	ARE	A MEDIA	N INCOMI	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 (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
Liberty County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	5,236	22%	\$10.55	\$549	1.7
Limestone County	\$13.56	\$705	\$28,200	1.9	\$54,900	\$1,373	\$16,470	\$412	1,666	21%	\$10.75	\$559	1.3
Lipscomb County	\$13.29	\$691	\$27,640	1.8	\$60,100	\$1,503	\$18,030	\$451	345	30%	\$17.21	\$895	0.8
Live Oak County	\$13.94	\$725	\$29,000	1.9	\$55,400	\$1,385	\$16,620	\$416	641	17%	\$15.77	\$820	0.9
Llano County	\$12.21	\$635	\$25,400	1.7	\$56,200	\$1,405	\$16,860	\$422	1,682	20%	\$9.06	\$471	1.3
Loving County †	\$12.79	\$665	\$26,600	1.8	\$89,600	\$2,240	\$26,880	\$672	15	56%			
Lubbock County	\$14.19	\$738	\$29,520	2.0	\$56,700	\$1,418	\$17,010	\$425	41,656	40%	\$9.60	\$499	1.5
Lynn County	\$12.04	\$626	\$25,040	1.7	\$51,300	\$1,283	\$15,390	\$385	544	25%	\$8.50	\$442	1.4
Madison County	\$12.04	\$626	\$25,040	1.7	\$49,900	\$1,248	\$14,970	\$374	813	23%	\$8.26	\$429	1.5
Marion County	\$13.00	\$676	\$27,040	1.8	\$43,200	\$1,080	\$12,960	\$324	1,057	23%	\$6.92	\$360	1.9
Martin County	\$14.17	\$737	\$29,480	2.0	\$48,700	\$1,218	\$14,610	\$365	466	30%	\$10.66	\$554	1.3
Mason County	\$12.04	\$626	\$25,040	1.7	\$58,800	\$1,470	\$17,640	\$441	284	17%	\$5.24	\$272	2.3
Matagorda County	\$13.40	\$697	\$27,880	1.8	\$51,600	\$1,290	\$15,480	\$387	3,558	26%	\$12.46	\$648	1.1
Maverick County	\$12.04	\$626	\$25,040	1.7	\$34,200	\$855	\$10,260	\$257	4,464	30%	\$6.67	\$347	1.8
McCulloch County	\$12.04	\$626	\$25,040	1.7	\$48,800	\$1,220	\$14,640	\$366	787	25%	\$12.59	\$655	1.0
McLennan County	\$14.58	\$758	\$30,320	2.0	\$50,000	\$1,250	\$15,000	\$375	33,565	40%	\$11.36	\$590	1.3
McMullen County	\$12.79	\$665	\$26,600	1.8	\$56,200	\$1,405	\$16,860	\$422	44	16%	\$15.94	\$829	0.8
Medina County	\$13.31	\$692	\$27,680	1.8	\$60,400	\$1,510	\$18,120	\$453	3,608	24%	\$7.94	\$413	1.7
Menard County	\$12.04	\$626	\$25,040	1.7	\$57,500	\$1,438	\$17,250	\$431	200	24%	\$7.87	\$409	1.5
Midland County	\$18.02	\$937	\$37,480	2.5	\$65,100	\$1,628	\$19,530	\$488	14,779	30%	\$17.21	\$895	1.0
Milam County	\$12.04	\$626	\$25,040	1.7	\$54,000	\$1,350	\$16,200	\$405	2,723	29%	\$14.00	\$728	0.9
Mills County	\$12.04	\$626	\$25,040	1.7	\$48,700	\$1,218	\$14,610	\$365	389	21%	\$9.10	\$473	1.3
Mitchell County	\$12.04	\$626	\$25,040	1.7	\$49,000	\$1,225	\$14,700	\$368	661	24%	\$14.41	\$749	0.8
Montague County	\$12.73	\$662	\$26,480	1.8	\$58,900	\$1,473	\$17,670	\$442	1,810	23%	\$9.08	\$472	1.4
Montgomery County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	40,083	26%	\$14.19	\$738	1.3
Moore County	\$12.79	\$665	\$26,600	1.8	\$53,500	\$1,338	\$16,050	\$401	1,893	28%	\$13.42	\$698	1.0
Morris County	\$12.04	\$626	\$25,040	1.7	\$52,700	\$1,318	\$15,810	\$395	1,323	26%	\$13.35	\$694	0.9
Motley County	\$12.04	\$626	\$25,040	1.7	\$44,300	\$1,108	\$13,290	\$332	88	21%	\$11.50	\$598	1.0
Nacogdoches County	\$14.83	\$771	\$30,840	2.0	\$47,600	\$1,190	\$14,280	\$357	9,429	41%	\$8.70	\$452	1.7
Navarro County	\$14.42	\$750	\$30,000	2.0	\$52,200	\$1,305	\$15,660	\$392	5,050	29%	\$10.11	\$526	1.4
Newton County	\$12.04	\$626	\$25,040	1.7	\$50,000	\$1,250	\$15,000	\$375	788	16%	\$8.91	\$463	1.4

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE		HOUSING	COSTS	ARE	A MEDIA	N INCOMI	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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nolan County	\$12.04	\$626	\$25,040	1.7	\$51,400	\$1,285	\$15,420	\$386	1,801	32%	\$10.18	\$529	1.2
Nueces County	\$16.29	\$847	\$33,880	2.2	\$52,700	\$1,318	\$15,810	\$395	47,936	39%	\$12.37	\$643	1.3
Ochiltree County	\$12.04	\$626	\$25,040	1.7	\$64,200	\$1,605	\$19,260	\$482	1,080	29%	\$15.10	\$785	0.8
Oldham County	\$13.17	\$685	\$27,400	1.8	\$63,200	\$1,580	\$18,960	\$474	202	29%	\$15.78	\$821	0.8
Orange County	\$15.33	\$797	\$31,880	2.1	\$53,100	\$1,328	\$15,930	\$398	7,132	23%	\$13.47	\$701	1.1
Palo Pinto County	\$14.33	\$745	\$29,800	2.0	\$51,700	\$1,293	\$15,510	\$388	3,231	30%	\$14.67	\$763	1.0
Panola County	\$12.04	\$626	\$25,040	1.7	\$56,400	\$1,410	\$16,920	\$423	1,495	17%	\$10.72	\$557	1.1
Parker County*	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	8,549	21%	\$10.06	\$523	1.8
Parmer County	\$12.04	\$626	\$25,040	1.7	\$46,600	\$1,165	\$13,980	\$350	953	28%	\$12.68	\$659	0.9
Pecos County	\$12.04	\$626	\$25,040	1.7	\$49,900	\$1,248	\$14,970	\$374	1,494	31%	\$15.38	\$800	0.8
Polk County	\$12.04	\$626	\$25,040	1.7	\$40,800	\$1,020	\$12,240	\$306	3,513	21%	\$9.47	\$493	1.3
Potter County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	17,026	41%	\$13.43	\$699	1.1
Presidio County	\$12.04	\$626	\$25,040	1.7	\$35,400	\$885	\$10,620	\$266	813	30%	\$8.42	\$438	1.4
Rains County	\$12.04	\$626	\$25,040	1.7	\$52,800	\$1,320	\$15,840	\$396	666	16%	\$7.07	\$368	1.7
Randall County	\$14.56	\$757	\$30,280	2.0	\$62,700	\$1,568	\$18,810	\$470	14,207	30%	\$8.26	\$430	1.8
Reagan County	\$12.75	\$663	\$26,520	1.8	\$58,200	\$1,455	\$17,460	\$437	323	28%	\$23.30	\$1,211	0.5
Real County	\$12.04	\$626	\$25,040	1.7	\$36,300	\$908	\$10,890	\$272	336	25%	\$8.92	\$464	1.3
Red River County	\$12.04	\$626	\$25,040	1.7	\$46,700	\$1,168	\$14,010	\$350	1,565	30%	\$6.47	\$337	1.9
Reeves County	\$12.04	\$626	\$25,040	1.7	\$39,000	\$975	\$11,700	\$293	825	23%	\$11.32	\$589	1.1
Refugio County	\$12.94	\$673	\$26,920	1.8	\$55,800	\$1,395	\$16,740	\$419	578	21%	\$12.63	\$657	1.0
Roberts County	\$12.79	\$665	\$26,600	1.8	\$65,200	\$1,630	\$19,560	\$489	73	22%	\$16.20	\$843	0.8
Robertson County	\$16.10	\$837	\$33,480	2.2	\$54,900	\$1,373	\$16,470	\$412	1,923	32%	\$11.03	\$574	1.5
Rockwall County	\$17.06	\$887	\$35,480	2.4	\$67,500	\$1,688	\$20,250	\$506	4,478	17%	\$11.12	\$578	1.5
Runnels County	\$12.04	\$626	\$25,040	1.7	\$45,000	\$1,125	\$13,500	\$338	1,081	28%	\$10.62	\$552	1.1
Rusk County	\$13.10	\$681	\$27,240	1.8	\$58,300	\$1,458	\$17,490	\$437	3,935	22%	\$14.60	\$759	0.9
Sabine County	\$12.04	\$626	\$25,040	1.7	\$41,100	\$1,028	\$12,330	\$308	547	12%	\$19.06	\$991	0.6
San Augustine County	\$12.04	\$626	\$25,040	1.7	\$40,900	\$1,023	\$12,270	\$307	845	24%	\$8.79	\$457	1.4
San Jacinto County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	1,553	17%	\$7.81	\$406	2.3
San Patricio County	\$16.29	\$847	\$33,880	2.2	\$52,700	\$1,318	\$15,810	\$395	7,779	35%	\$13.57	\$705	1.2
San Saba County	\$12.04	\$626	\$25,040	1.7	\$44,000	\$1,100	\$13,200	\$330	395	19%	\$6.87	\$357	1.8
Schleicher County	\$12.73	\$662	\$26,480	1.8	\$62,900	\$1,573	\$18,870	\$472	237	24%	\$15.39	\$800	0.8

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scurry County	\$12.04	\$626	\$25,040	1.7	\$55,700	\$1,393	\$16,710	\$418	1,741	29%	\$10.66	\$555	1.1
Shackelford County	\$12.04	\$626	\$25,040	1.7	\$59,600	\$1,490	\$17,880	\$447	328	26%	\$16.20	\$843	0.7
Shelby County	\$12.04	\$626	\$25,040	1.7	\$42,700	\$1,068	\$12,810	\$320	2,403	25%	\$8.86	\$460	1.4
Sherman County	\$12.04	\$626	\$25,040	1.7	\$62,900	\$1,573	\$18,870	\$472	233	23%	\$10.75	\$559	1.1
Smith County	\$15.17	\$789	\$31,560	2.1	\$64,200	\$1,605	\$19,260	\$482	24,266	31%	\$12.24	\$636	1.2
Somervell County	\$12.04	\$626	\$25,040	1.7	\$73,300	\$1,833	\$21,990	\$550	867	28%	\$21.50	\$1,118	0.6
Starr County	\$12.04	\$626	\$25,040	1.7	\$29,900	\$748	\$8,970	\$224	3,011	19%	\$5.66	\$294	2.1
Stephens County	\$12.69	\$660	\$26,400	1.8	\$49,000	\$1,225	\$14,700	\$368	852	24%	\$12.80	\$666	1.0
Sterling County	\$13.83	\$719	\$28,760	1.9	\$53,900	\$1,348	\$16,170	\$404	103	24%	\$17.53	\$912	0.8
Stonewall County	\$12.04	\$626	\$25,040	1.7	\$64,000	\$1,600	\$19,200	\$480	125	21%	\$15.38	\$800	0.8
Sutton County	\$12.04	\$626	\$25,040	1.7	\$68,700	\$1,718	\$20,610	\$515	338	24%	\$56.99	\$2,963	0.2
Swisher County	\$12.04	\$626	\$25,040	1.7	\$53,600	\$1,340	\$16,080	\$402	746	29%	\$9.46	\$492	1.3
Tarrant County *	\$17.77	\$924	\$36,960	2.5	\$65,600	\$1,640	\$19,680	\$492	238,347	37%	\$14.48	\$753	1.2
Taylor County	\$15.65	\$814	\$32,560	2.2	\$54,900	\$1,373	\$16,470	\$412	18,648	38%	\$11.07	\$576	1.4
Terrell County	\$12.73	\$662	\$26,480	1.8	\$43,500	\$1,088	\$13,050	\$326	112	27%	\$12.31	\$640	1.0
Terry County	\$12.04	\$626	\$25,040	1.7	\$51,300	\$1,283	\$15,390	\$385	1,131	29%	\$13.98	\$727	0.9
Throckmorton County	\$12.04	\$626	\$25,040	1.7	\$46,200	\$1,155	\$13,860	\$347	152	19%	\$11.34	\$590	1.1
Titus County	\$12.17	\$633	\$25,320	1.7	\$46,600	\$1,165	\$13,980	\$350	3,004	28%	\$10.77	\$560	1.1
Tom Green County	\$13.79	\$717	\$28,680	1.9	\$55,300	\$1,383	\$16,590	\$415	13,662	33%	\$10.81	\$562	1.3
Travis County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	190,711	48%	\$17.26	\$897	1.2
Trinity County	\$12.04	\$626	\$25,040	1.7	\$47,400	\$1,185	\$14,220	\$356	846	17%	\$10.29	\$535	1.2
Tyler County	\$12.52	\$651	\$26,040	1.7	\$43,700	\$1,093	\$13,110	\$328	1,409	17%	\$9.12	\$474	1.4
Upshur County	\$15.15	\$788	\$31,520	2.1	\$54,200	\$1,355	\$16,260	\$407	3,162	21%	\$9.72	\$505	1.6
Upton County	\$12.04	\$626	\$25,040	1.7	\$58,000	\$1,450	\$17,400	\$435	234	19%	\$30.55	\$1,589	0.4
Uvalde County	\$12.81	\$666	\$26,640	1.8	\$41,800	\$1,045	\$12,540	\$314	2,284	26%	\$9.27	\$482	1.4
Val Verde County	\$12.63	\$657	\$26,280	1.7	\$42,400	\$1,060	\$12,720	\$318	4,758	32%	\$8.54	\$444	1.5
Van Zandt County	\$14.04	\$730	\$29,200	1.9	\$54,600	\$1,365	\$16,380	\$410	4,301	22%	\$9.17	\$477	1.5
Victoria County	\$13.87	\$721	\$28,840	1.9	\$56,400	\$1,410	\$16,920	\$423	10,511	33%	\$11.61	\$604	1.2
Walker County	\$13.79	\$717	\$28,680	1.9	\$57,100	\$1,428	\$17,130	\$428	8,302	41%	\$8.19	\$426	1.7
Waller County *	\$18.17	\$945	\$37,800	2.5	\$66,200	\$1,655	\$19,860	\$497	4,333	32%	\$14.49	\$753	1.3
Ward County	\$12.04	\$626	\$25,040	1.7	\$49,500	\$1,238	\$14,850	\$371	947	25%	\$21.59	\$1,123	0.6

<sup>\* 50</sup>th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

<sup>1:</sup> 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.

Texas	FY13 HOUSING WAGE	F	HOUSING	COSTS	ARE	A MEDIA	N INCOM	E (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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	\$16.06	\$835	\$33,400	2.2	\$59,600	\$1,490	\$17,880	\$447	4,025	32%	\$10.27	\$534	1.6
Webb County	\$14.15	\$736	\$29,440	2.0	\$40,300	\$1,008	\$12,090	\$302	23,782	36%	\$8.36	\$435	1.7
Wharton County	\$13.90	\$723	\$28,920	1.9	\$53,200	\$1,330	\$15,960	\$399	4,502	31%	\$8.74	\$454	1.6
Wheeler County	\$12.04	\$626	\$25,040	1.7	\$57,900	\$1,448	\$17,370	\$434	486	23%	\$11.88	\$618	1.0
Wichita County	\$13.27	\$690	\$27,600	1.8	\$54,400	\$1,360	\$16,320	\$408	16,688	35%	\$11.74	\$610	1.1
Wilbarger County	\$13.46	\$700	\$28,000	1.9	\$48,200	\$1,205	\$14,460	\$362	1,723	34%	\$9.73	\$506	1.4
Willacy County	\$12.04	\$626	\$25,040	1.7	\$27,000	\$675	\$8,100	\$203	1,408	27%	\$13.09	\$681	0.9
Williamson County *	\$20.19	\$1,050	\$42,000	2.8	\$73,200	\$1,830	\$21,960	\$549	45,281	31%	\$16.60	\$863	1.2
Wilson County	\$16.73	\$870	\$34,800	2.3	\$61,300	\$1,533	\$18,390	\$460	2,311	15%	\$7.10	\$369	2.4
Winkler County	\$12.40	\$645	\$25,800	1.7	\$51,400	\$1,285	\$15,420	\$386	429	17%	\$20.79	\$1,081	0.6
Wise County	\$15.44	\$803	\$32,120	2.1	\$67,700	\$1,693	\$20,310	\$508	3,719	19%	\$15.30	\$796	1.0
Wood County	\$12.92	\$672	\$26,880	1.8	\$54,100	\$1,353	\$16,230	\$406	3,129	20%	\$12.23	\$636	1.1
Yoakum County	\$12.94	\$673	\$26,920	1.8	\$54,500	\$1,363	\$16,350	\$409	523	20%	\$15.98	\$831	0.8
Young County	\$13.83	\$719	\$28,760	1.9	\$53,700	\$1,343	\$16,110	\$403	2,285	31%	\$12.65	\$658	1.1
Zapata County	\$12.04	\$626	\$25,040	1.7	\$28,100	\$703	\$8,430	\$211	1,043	24%	\$12.96	\$674	0.9
Zavala County	\$12.04	\$626	\$25,040	1.7	\$26,300	\$658	\$7,890	\$197	1,074	30%	\$6.02	\$313	2.0

 $<sup>^{\</sup>star}$  50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

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

 $<sup>3: &</sup>quot;Affordable" \ rents \ represent the generally \ accepted \ standard \ of \ spending \ not \ more \ than \ 30\% \ of \ gross \ income \ on \ gross \ housing \ costs$ 

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