

Virginia

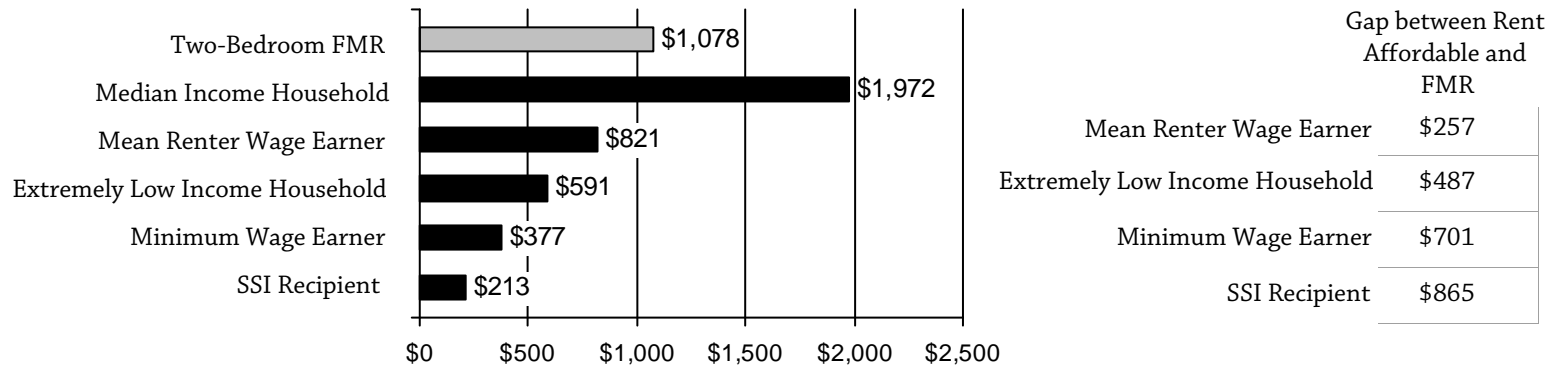
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,078. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,592 monthly or \$43,108 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.72

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 114 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 Virginia, the estimated mean (average) wage for a renter is \$15.79. 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**



| Virginia | 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 | | | |
| Virginia | \$20.72 | \$1,078 | \$43,108 | 2.9 | \$78,866 | \$1,972 | \$23,660 | \$591 | 944,180 | 32% | \$15.79 | \$821 | 1.3 | | | |
| Combined Nonmetro Areas | \$13.34 | \$694 | \$27,753 | 1.8 | \$54,045 | \$1,351 | \$16,213 | \$405 | 115,089 | 26% | \$9.89 | \$514 | 1.3 | | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | | |
| Blacksburg-Christiansburg-Radford HMFA | \$14.71 | \$765 | \$30,600 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 18,449 | 46% | \$9.14 | \$476 | 1.6 | | | |
| Charlottesville MSA | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 27,076 | 35% | \$12.72 | \$661 | 1.7 | | | |
| Danville MSA | \$12.04 | \$626 | \$25,040 | 1.7 | \$45,300 | \$1,133 | \$13,590 | \$340 | 13,877 | 31% | \$9.54 | \$496 | 1.3 | | | |
| Franklin County HMFA | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,400 | \$1,410 | \$16,920 | \$423 | 4,886 | 21% | \$9.20 | \$478 | 1.3 | | | |
| Giles County HMFA | \$12.04 | \$626 | \$25,040 | 1.7 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,560 | 22% | \$10.64 | \$553 | 1.1 | | | |
| Harrisonburg MSA | \$14.25 | \$741 | \$29,640 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 16,526 | 37% | \$11.88 | \$618 | 1.2 | | | |
| Kingsport-Bristol-Bristol MSA | \$12.04 | \$626 | \$25,040 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 11,019 | 27% | \$10.89 | \$566 | 1.1 | | | |
| Louisa County HMFA | \$13.87 | \$721 | \$28,840 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 2,914 | 22% | \$13.59 | \$707 | 1.0 | | | |
| Lynchburg MSA | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 27,820 | 28% | \$11.04 | \$574 | 1.3 | | | |
| Pulaski County HMFA | \$12.12 | \$630 | \$25,200 | 1.7 | \$52,000 | \$1,300 | \$15,600 | \$390 | 4,086 | 27% | \$10.35 | \$538 | 1.2 | | | |
| Richmond HMFA * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 145,358 | 31% | \$14.74 | \$766 | 1.3 | | | |
| Roanoke HMFA | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 32,253 | 31% | \$12.61 | \$656 | 1.2 | | | |
| Virginia Beach-Norfolk-Newport News MSA * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 218,898 | 36% | \$12.93 | \$673 | 1.7 | | | |
| Warren County HMFA | \$17.04 | \$886 | \$35,440 | 2.4 | \$76,900 | \$1,923 | \$23,070 | \$577 | 3,649 | 26% | \$9.47 | \$492 | 1.8 | | | |
| Washington-Arlington-Alexandria HMFA | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 289,480 | 32% | \$21.28 | \$1,107 | 1.3 | | | |
| Winchester MSA | \$16.13 | \$839 | \$33,560 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 11,240 | 29% | \$13.77 | \$716 | 1.2 | | | |
| <u>Counties</u> | | | | | | | | | | | | | | | | |
| Accomack County | \$14.21 | \$739 | \$29,560 | 2.0 | \$52,900 | \$1,323 | \$15,870 | \$397 | 3,558 | 26% | \$10.39 | \$540 | 1.4 | | | |
| Albemarle County | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 12,667 | 34% | \$12.96 | \$674 | 1.6 | | | |
| Alexandria city | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 35,349 | 55% | \$22.42 | \$1,166 | 1.2 | | | |
| Alleghany County | \$12.04 | \$626 | \$25,040 | 1.7 | \$54,800 | \$1,370 | \$16,440 | \$411 | 1,306 | 19% | \$8.46 | \$440 | 1.4 | | | |
| Amelia County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 952 | 19% | \$10.69 | \$556 | 1.8 | | | |
| Amherst County | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 3,059 | 24% | \$10.86 | \$565 | 1.3 | | | |
| Appomattox County | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 1,440 | 25% | \$5.79 | \$301 | 2.4 | | | |
| Arlington County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 49,340 | 53% | \$29.37 | \$1,527 | 0.9 | | | |
| Augusta County | \$12.87 | \$669 | \$26,760 | 1.8 | \$62,700 | \$1,568 | \$18,810 | \$470 | 5,207 | 19% | \$11.86 | \$617 | 1.1 | | | |

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

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.

| Virginia | 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 |
| Bath County | \$12.21 | \$635 | \$25,400 | 1.7 | \$54,200 | \$1,355 | \$16,260 | \$407 | 293 | 15% | \$12.92 | \$672 | 0.9 |
| Bedford city | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 1,041 | 38% | \$11.00 | \$572 | 1.3 |
| Bedford County | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 4,275 | 16% | \$8.35 | \$434 | 1.7 |
| Bland County | \$12.04 | \$626 | \$25,040 | 1.7 | \$48,400 | \$1,210 | \$14,520 | \$363 | 429 | 16% | \$11.90 | \$619 | 1.0 |
| Botetourt County | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,559 | 12% | \$10.55 | \$549 | 1.4 |
| Bristol city | \$12.04 | \$626 | \$25,040 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 3,104 | 39% | \$9.07 | \$472 | 1.3 |
| Brunswick County | \$12.54 | \$652 | \$26,080 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 1,812 | 30% | \$8.55 | \$444 | 1.5 |
| Buchanan County | \$12.04 | \$626 | \$25,040 | 1.7 | \$39,100 | \$978 | \$11,730 | \$293 | 1,943 | 21% | \$12.86 | \$669 | 0.9 |
| Buckingham County | \$12.04 | \$626 | \$25,040 | 1.7 | \$46,300 | \$1,158 | \$13,890 | \$347 | 1,524 | 27% | \$13.26 | \$690 | 0.9 |
| Buena Vista city | \$13.04 | \$678 | \$27,120 | 1.8 | \$55,300 | \$1,383 | \$16,590 | \$415 | 969 | 36% | \$7.98 | \$415 | 1.6 |
| Campbell County | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 5,288 | 24% | \$10.48 | \$545 | 1.3 |
| Caroline County* | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,812 | 17% | \$10.38 | \$540 | 1.8 |
| Carroll County | \$12.04 | \$626 | \$25,040 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 2,819 | 22% | \$7.81 | \$406 | 1.5 |
| Charles City County* | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 408 | 15% | \$14.56 | \$757 | 1.3 |
| Charlotte County | \$12.04 | \$626 | \$25,040 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,021 | 23% | \$6.81 | \$354 | 1.8 |
| Charlottesville city | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 10,208 | 59% | \$13.53 | \$704 | 1.6 |
| Chesapeake city* | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 20,238 | 26% | \$10.35 | \$538 | 2.1 |
| Chesterfield County* | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 24,754 | 22% | \$12.46 | \$648 | 1.5 |
| Clarke County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 1,295 | 23% | \$11.75 | \$611 | 2.3 |
| Colonial Heights city* | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,477 | 35% | \$10.19 | \$530 | 1.8 |
| Covington city | \$12.04 | \$626 | \$25,040 | 1.7 | \$54,800 | \$1,370 | \$16,440 | \$411 | 756 | 30% | \$18.25 | \$949 | 0.7 |
| Craig County | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 220 | 11% | \$12.50 | \$650 | 1.2 |
| Culpeper County | \$18.23 | \$948 | \$37,920 | 2.5 | \$80,200 | \$2,005 | \$24,060 | \$602 | 4,274 | 27% | \$10.61 | \$552 | 1.7 |
| Cumberland County* | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 953 | 24% | \$8.27 | \$430 | 2.3 |
| Danville city | \$12.04 | \$626 | \$25,040 | 1.7 | \$45,300 | \$1,133 | \$13,590 | \$340 | 8,512 | 45% | \$9.71 | \$505 | 1.2 |
| Dickenson County | \$12.04 | \$626 | \$25,040 | 1.7 | \$36,200 | \$905 | \$10,860 | \$272 | 1,348 | 22% | \$12.47 | \$648 | 1.0 |
| Dinwiddie County* | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,156 | 22% | \$15.71 | \$817 | 1.2 |
| Emporia city | \$12.08 | \$628 | \$25,120 | 1.7 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,309 | 52% | \$8.89 | \$462 | 1.4 |
| Essex County | \$15.35 | \$798 | \$31,920 | 2.1 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,041 | 24% | \$8.66 | \$450 | 1.8 |
| Fairfax city | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 2,590 | 31% | \$17.27 | \$898 | 1.6 |
| Fairfax County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 111,787 | 29% | \$24.18 | \$1,258 | 1.1 |

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

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| Virginia | 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 |
| Falls Church city | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 1,841 | 38% | \$16.15 | \$840 | 1.7 |
| Fauquier County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 4,905 | 21% | \$10.62 | \$552 | 2.6 |
| Floyd County | \$12.04 | \$626 | \$25,040 | 1.7 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,391 | 23% | \$11.24 | \$585 | 1.1 |
| Fluvanna County | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,206 | 13% | \$8.94 | \$465 | 2.4 |
| Franklin city | \$14.94 | \$777 | \$31,080 | 2.1 | \$55,800 | \$1,395 | \$16,740 | \$419 | 1,997 | 58% | \$10.09 | \$525 | 1.5 |
| Franklin County | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,400 | \$1,410 | \$16,920 | \$423 | 4,886 | 21% | \$9.20 | \$478 | 1.3 |
| Frederick County | \$16.13 | \$839 | \$33,560 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 6,147 | 21% | \$12.22 | \$635 | 1.3 |
| Fredericksburg city | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 5,722 | 61% | \$13.71 | \$713 | 2.0 |
| Galax city | \$12.04 | \$626 | \$25,040 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 1,298 | 37% | \$9.38 | \$488 | 1.3 |
| Giles County | \$12.04 | \$626 | \$25,040 | 1.7 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,560 | 22% | \$10.64 | \$553 | 1.1 |
| Gloucester County * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 2,212 | 16% | \$8.03 | \$418 | 2.7 |
| Goochland County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 565 | 7% | \$21.93 | \$1,140 | 0.9 |
| Grayson County | \$12.04 | \$626 | \$25,040 | 1.7 | \$42,700 | \$1,068 | \$12,810 | \$320 | 1,348 | 20% | \$7.83 | \$407 | 1.5 |
| Greene County | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,363 | 20% | \$8.88 | \$462 | 2.4 |
| Greensville County | \$12.08 | \$628 | \$25,120 | 1.7 | \$47,400 | \$1,185 | \$14,220 | \$356 | 904 | 28% | \$10.72 | \$557 | 1.1 |
| Halifax County | \$12.04 | \$626 | \$25,040 | 1.7 | \$47,300 | \$1,183 | \$14,190 | \$355 | 3,461 | 24% | \$8.83 | \$459 | 1.4 |
| Hampton city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 20,502 | 39% | \$12.33 | \$641 | 1.8 |
| Hanover County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 5,894 | 16% | \$10.00 | \$520 | 1.9 |
| Harrisonburg city | \$14.25 | \$741 | \$29,640 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 9,512 | 63% | \$11.38 | \$592 | 1.3 |
| Henrico County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 41,481 | 34% | \$15.56 | \$809 | 1.2 |
| Henry County | \$12.04 | \$626 | \$25,040 | 1.7 | \$40,900 | \$1,023 | \$12,270 | \$307 | 5,830 | 25% | \$10.19 | \$530 | 1.2 |
| Highland County | \$12.04 | \$626 | \$25,040 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 220 | 20% | \$5.74 | \$299 | 2.1 |
| Hopewell city * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 4,418 | 50% | \$19.53 | \$1,015 | 1.0 |
| Isle of Wight County * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 2,540 | 19% | \$7.79 | \$405 | 2.8 |
| James City County * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 6,356 | 24% | \$10.18 | \$530 | 2.1 |
| King and Queen County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 566 | 20% | \$15.67 | \$815 | 1.2 |
| King George County | \$18.98 | \$987 | \$39,480 | 2.6 | \$92,600 | \$2,315 | \$27,780 | \$695 | 2,067 | 25% | \$15.09 | \$785 | 1.3 |
| King William County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,004 | 17% | \$11.51 | \$599 | 1.6 |
| Lancaster County | \$16.52 | \$859 | \$34,360 | 2.3 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,272 | 23% | \$11.60 | \$603 | 1.4 |
| Lee County | \$12.04 | \$626 | \$25,040 | 1.7 | \$43,800 | \$1,095 | \$13,140 | \$329 | 2,501 | 25% | \$7.49 | \$389 | 1.6 |
| Lexington city | \$13.04 | \$678 | \$27,120 | 1.8 | \$55,300 | \$1,383 | \$16,590 | \$415 | 847 | 49% | \$9.83 | \$511 | 1.3 |

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| | 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 |
| Loudoun County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 20,774 | 21% | \$16.09 | \$837 | 1.7 |
| Louisa County | \$13.87 | \$721 | \$28,840 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 2,914 | 22% | \$13.59 | \$707 | 1.0 |
| Lunenburg County | \$12.67 | \$659 | \$26,360 | 1.7 | \$44,600 | \$1,115 | \$13,380 | \$335 | 1,204 | 27% | \$8.17 | \$425 | 1.6 |
| Lynchburg city | \$13.96 | \$726 | \$29,040 | 1.9 | \$57,900 | \$1,448 | \$17,370 | \$434 | 12,717 | 45% | \$12.22 | \$636 | 1.1 |
| Madison County | \$13.75 | \$715 | \$28,600 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 1,075 | 21% | \$12.07 | \$628 | 1.1 |
| Manassas city | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 3,989 | 34% | \$16.85 | \$876 | 1.6 |
| Manassas Park city | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 1,371 | 32% | \$16.52 | \$859 | 1.6 |
| Martinsville city | \$12.04 | \$626 | \$25,040 | 1.7 | \$40,900 | \$1,023 | \$12,270 | \$307 | 2,514 | 42% | \$7.41 | \$386 | 1.6 |
| Mathews County * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 642 | 17% | \$5.64 | \$293 | 3.9 |
| Mecklenburg County | \$12.04 | \$626 | \$25,040 | 1.7 | \$49,100 | \$1,228 | \$14,730 | \$368 | 3,201 | 26% | \$9.26 | \$482 | 1.3 |
| Middlesex County | \$12.23 | \$636 | \$25,440 | 1.7 | \$67,800 | \$1,695 | \$20,340 | \$509 | 800 | 18% | \$8.77 | \$456 | 1.4 |
| Montgomery County | \$14.71 | \$765 | \$30,600 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 15,549 | 45% | \$8.90 | \$463 | 1.7 |
| Nelson County | \$21.13 | \$1,099 | \$43,960 | 2.9 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,632 | 25% | \$10.24 | \$532 | 2.1 |
| New Kent County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 599 | 9% | \$8.66 | \$450 | 2.2 |
| Newport News city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 33,698 | 48% | \$15.60 | \$811 | 1.4 |
| Norfolk city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 45,607 | 54% | \$15.87 | \$825 | 1.4 |
| Northampton County | \$14.12 | \$734 | \$29,360 | 1.9 | \$51,000 | \$1,275 | \$15,300 | \$383 | 1,588 | 31% | \$8.40 | \$437 | 1.7 |
| Northumberland County | \$14.42 | \$750 | \$30,000 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 943 | 17% | \$9.48 | \$493 | 1.5 |
| Norton city | \$12.04 | \$626 | \$25,040 | 1.7 | \$45,100 | \$1,128 | \$13,530 | \$338 | 791 | 45% | \$9.69 | \$504 | 1.2 |
| Nottoway County | \$13.90 | \$723 | \$28,920 | 1.9 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,800 | 32% | \$11.43 | \$594 | 1.2 |
| Orange County | \$17.65 | \$918 | \$36,720 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 2,992 | 24% | \$11.35 | \$590 | 1.6 |
| Page County | \$13.44 | \$699 | \$27,960 | 1.9 | \$54,800 | \$1,370 | \$16,440 | \$411 | 2,355 | 25% | \$7.69 | \$400 | 1.7 |
| Patrick County | \$12.04 | \$626 | \$25,040 | 1.7 | \$43,700 | \$1,093 | \$13,110 | \$328 | 1,453 | 20% | \$7.15 | \$372 | 1.7 |
| Petersburg city * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 6,347 | 52% | \$13.55 | \$705 | 1.4 |
| Pittsylvania County | \$12.04 | \$626 | \$25,040 | 1.7 | \$45,300 | \$1,133 | \$13,590 | \$340 | 5,365 | 20% | \$9.12 | \$474 | 1.3 |
| Poquoson city *† | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 740 | 16% | | | |
| Portsmouth city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 14,392 | 39% | \$12.02 | \$625 | 1.8 |
| Powhatan County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,062 | 11% | \$10.06 | \$523 | 1.9 |
| Prince Edward County | \$14.13 | \$735 | \$29,400 | 1.9 | \$53,000 | \$1,325 | \$15,900 | \$398 | 2,517 | 34% | \$8.86 | \$461 | 1.6 |
| Prince George County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,584 | 24% | \$13.02 | \$677 | 1.4 |
| Prince William County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 32,834 | 26% | \$11.35 | \$590 | 2.4 |

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

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.

| Virginia | 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 |
| Pulaski County | \$12.12 | \$630 | \$25,200 | 1.7 | \$52,000 | \$1,300 | \$15,600 | \$390 | 4,086 | 27% | \$10.35 | \$538 | 1.2 |
| Radford city | \$14.71 | \$765 | \$30,600 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 2,900 | 51% | \$10.87 | \$565 | 1.4 |
| Rappahannock County | \$18.19 | \$946 | \$37,840 | 2.5 | \$80,700 | \$2,018 | \$24,210 | \$605 | 824 | 25% | \$15.80 | \$822 | 1.2 |
| Richmond city * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 46,041 | 55% | \$17.66 | \$918 | 1.1 |
| Richmond County | \$13.71 | \$713 | \$28,520 | 1.9 | \$64,000 | \$1,600 | \$19,200 | \$480 | 612 | 21% | \$9.62 | \$500 | 1.4 |
| Roanoke city | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 18,680 | 44% | \$12.91 | \$671 | 1.1 |
| Roanoke County | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 8,709 | 23% | \$10.95 | \$569 | 1.3 |
| Rockbridge County | \$13.04 | \$678 | \$27,120 | 1.8 | \$55,300 | \$1,383 | \$16,590 | \$415 | 2,458 | 26% | \$8.18 | \$425 | 1.6 |
| Rockingham County | \$14.25 | \$741 | \$29,640 | 2.0 | \$59,400 | \$1,485 | \$17,820 | \$446 | 7,014 | 24% | \$12.40 | \$645 | 1.1 |
| Russell County | \$12.04 | \$626 | \$25,040 | 1.7 | \$45,300 | \$1,133 | \$13,590 | \$340 | 2,636 | 23% | \$7.13 | \$371 | 1.7 |
| Salem city | \$14.69 | \$764 | \$30,560 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 3,085 | 31% | \$15.28 | \$794 | 1.0 |
| Scott County | \$12.04 | \$626 | \$25,040 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 2,130 | 22% | \$7.79 | \$405 | 1.5 |
| Shenandoah County | \$14.63 | \$761 | \$30,440 | 2.0 | \$65,200 | \$1,630 | \$19,560 | \$489 | 5,090 | 30% | \$9.49 | \$493 | 1.5 |
| Smyth County | \$12.04 | \$626 | \$25,040 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 3,626 | 29% | \$9.92 | \$516 | 1.2 |
| Southampton County | \$14.94 | \$777 | \$31,080 | 2.1 | \$55,800 | \$1,395 | \$16,740 | \$419 | 1,734 | 26% | \$8.68 | \$451 | 1.7 |
| Spotsylvania County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 9,078 | 22% | \$10.79 | \$561 | 2.5 |
| Stafford County | \$27.15 | \$1,412 | \$56,480 | 3.7 | \$107,300 | \$2,683 | \$32,190 | \$805 | 8,605 | 21% | \$11.43 | \$594 | 2.4 |
| Staunton city | \$12.87 | \$669 | \$26,760 | 1.8 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,143 | 39% | \$7.67 | \$399 | 1.7 |
| Suffolk city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 7,536 | 25% | \$9.27 | \$482 | 2.4 |
| Surry County * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 659 | 26% | \$24.88 | \$1,294 | 0.9 |
| Sussex County * | \$18.83 | \$979 | \$39,160 | 2.6 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,285 | 36% | \$10.80 | \$562 | 1.7 |
| Tazewell County | \$12.04 | \$626 | \$25,040 | 1.7 | \$46,200 | \$1,155 | \$13,860 | \$347 | 4,914 | 27% | \$8.82 | \$458 | 1.4 |
| Virginia Beach city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 55,876 | 34% | \$13.00 | \$676 | 1.7 |
| Warren County | \$17.04 | \$886 | \$35,440 | 2.4 | \$76,900 | \$1,923 | \$23,070 | \$577 | 3,649 | 26% | \$9.47 | \$492 | 1.8 |
| Washington County | \$12.04 | \$626 | \$25,040 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 5,785 | 25% | \$12.64 | \$657 | 1.0 |
| Waynesboro city | \$12.87 | \$669 | \$26,760 | 1.8 | \$62,700 | \$1,568 | \$18,810 | \$470 | 3,621 | 41% | \$7.87 | \$409 | 1.6 |
| Westmoreland County | \$17.23 | \$896 | \$35,840 | 2.4 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,768 | 25% | \$9.64 | \$501 | 1.8 |
| Williamsburg city * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 2,376 | 56% | \$11.46 | \$596 | 1.9 |
| Winchester city | \$16.13 | \$839 | \$33,560 | 2.2 | \$65,700 | \$1,643 | \$19,710 | \$493 | 5,093 | 50% | \$15.14 | \$787 | 1.1 |
| Wise County | \$12.04 | \$626 | \$25,040 | 1.7 | \$45,100 | \$1,128 | \$13,530 | \$338 | 4,638 | 30% | \$12.02 | \$625 | 1.0 |
| Wythe County | \$12.04 | \$626 | \$25,040 | 1.7 | \$50,100 | \$1,253 | \$15,030 | \$376 | 3,047 | 26% | \$9.58 | \$498 | 1.3 |

* 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.

| Virginia | 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 |
| York County * | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 5,524 | 23% | \$9.28 | \$483 | 2.4 |

* 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.