

Texas

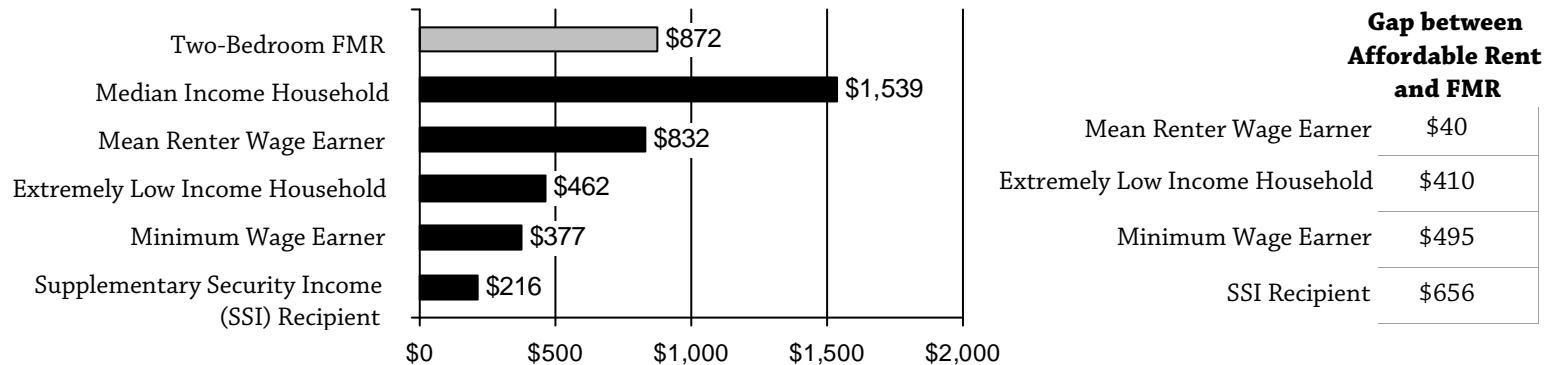
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$872. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,906 monthly or \$34,876 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.77

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 93 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is \$15.99. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



| Texas | FY14 HOUSING WAGE | | | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | RENTER HOUSEHOLDS | | | | |
|-----------------------------------|--|----------|---|--|-------------------------|---|--------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|--|
| | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| Texas | \$16.77 | \$872 | \$34,876 | 2.3 | \$61,566 | \$1,539 | \$18,470 | \$462 | 3,173,591 | 36% | \$15.99 | \$832 | 1.0 | |
| Combined Nonmetro Areas | \$13.07 | \$680 | \$27,183 | 1.8 | \$51,924 | \$1,298 | \$15,577 | \$389 | 296,815 | 27% | \$12.25 | \$637 | 1.1 | |
| Metropolitan Areas | | | | | | | | | | | | | | |
| Abilene MSA | \$15.19 | \$790 | \$31,600 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 21,009 | 35% | \$11.37 | \$591 | 1.3 | |
| Amarillo MSA | \$14.15 | \$736 | \$29,440 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 32,317 | 35% | \$12.98 | \$675 | 1.1 | |
| Aransas County HMFA | \$13.50 | \$702 | \$28,080 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 2,313 | 24% | \$9.07 | \$472 | 1.5 | |
| Atascosa County HMFA | \$13.25 | \$689 | \$27,560 | 1.8 | \$52,600 | \$1,315 | \$15,780 | \$395 | 3,538 | 24% | \$12.94 | \$673 | 1.0 | |
| Austin County HMFA | \$13.46 | \$700 | \$28,000 | 1.9 | \$67,500 | \$1,688 | \$20,250 | \$506 | 2,518 | 24% | \$15.52 | \$807 | 0.9 | |
| Austin-Round Rock MSA * | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$75,400 | \$1,885 | \$22,620 | \$566 | 270,149 | 42% | \$16.76 | \$871 | 1.2 | |
| Beaumont-Port Arthur MSA | \$15.50 | \$806 | \$32,240 | 2.1 | \$53,900 | \$1,348 | \$16,170 | \$404 | 44,407 | 31% | \$15.05 | \$782 | 1.0 | |
| Brazoria County HMFA | \$15.92 | \$828 | \$33,120 | 2.2 | \$75,800 | \$1,895 | \$22,740 | \$569 | 26,981 | 25% | \$14.42 | \$750 | 1.1 | |
| Brownsville-Harlingen MSA | \$13.00 | \$676 | \$27,040 | 1.8 | \$36,000 | \$900 | \$10,800 | \$270 | 37,829 | 32% | \$8.10 | \$421 | 1.6 | |
| Calhoun County HMFA | \$13.65 | \$710 | \$28,400 | 1.9 | \$55,500 | \$1,388 | \$16,650 | \$416 | 2,234 | 29% | \$19.69 | \$1,024 | 0.7 | |
| College Station-Bryan MSA | \$16.69 | \$868 | \$34,720 | 2.3 | \$57,500 | \$1,438 | \$17,250 | \$431 | 39,897 | 49% | \$9.95 | \$518 | 1.7 | |
| Corpus Christi HMFA | \$16.13 | \$839 | \$33,560 | 2.2 | \$52,600 | \$1,315 | \$15,780 | \$395 | 56,910 | 39% | \$13.67 | \$711 | 1.2 | |
| Dallas HMFA | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 598,162 | 40% | \$18.75 | \$975 | 0.9 | |
| El Paso MSA | \$14.37 | \$747 | \$29,880 | 2.0 | \$44,800 | \$1,120 | \$13,440 | \$336 | 94,262 | 37% | \$9.82 | \$511 | 1.5 | |
| Fort Worth-Arlington HMFA * | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 267,157 | 36% | \$14.33 | \$745 | 1.3 | |
| Houston-Baytown-Sugar Land HMFA * | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 734,674 | 38% | \$19.80 | \$1,030 | 0.9 | |
| Kendall County HMFA | \$16.23 | \$844 | \$33,760 | 2.2 | \$86,900 | \$2,173 | \$26,070 | \$652 | 3,101 | 24% | \$10.61 | \$552 | 1.5 | |
| Killeen-Temple-Fort Hood HMFA | \$14.12 | \$734 | \$29,360 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 53,088 | 43% | \$12.81 | \$666 | 1.1 | |
| Lampasas County HMFA | \$12.25 | \$637 | \$25,480 | 1.7 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,702 | 24% | \$8.45 | \$440 | 1.4 | |
| Laredo MSA | \$14.94 | \$777 | \$31,080 | 2.1 | \$39,000 | \$975 | \$11,700 | \$293 | 24,335 | 36% | \$8.85 | \$460 | 1.7 | |
| Longview HMFA | \$15.35 | \$798 | \$31,920 | 2.1 | \$55,300 | \$1,383 | \$16,590 | \$415 | 19,695 | 33% | \$14.55 | \$757 | 1.1 | |
| Lubbock MSA | \$14.88 | \$774 | \$30,960 | 2.1 | \$58,900 | \$1,473 | \$17,670 | \$442 | 43,310 | 40% | \$10.04 | \$522 | 1.5 | |
| McAllen-Edinburg-Mission MSA | \$12.60 | \$655 | \$26,200 | 1.7 | \$35,000 | \$875 | \$10,500 | \$263 | 66,425 | 31% | \$7.90 | \$411 | 1.6 | |
| Medina County HMFA | \$13.33 | \$693 | \$27,720 | 1.8 | \$62,200 | \$1,555 | \$18,660 | \$467 | 3,539 | 23% | \$7.90 | \$411 | 1.7 | |
| Midland MSA | \$17.98 | \$935 | \$37,400 | 2.5 | \$70,200 | \$1,755 | \$21,060 | \$527 | 15,458 | 31% | \$19.35 | \$1,006 | 0.9 | |
| Odessa MSA | \$19.08 | \$992 | \$39,680 | 2.6 | \$60,300 | \$1,508 | \$18,090 | \$452 | 16,555 | 34% | \$17.87 | \$929 | 1.1 | |
| Rusk County HMFA | \$13.12 | \$682 | \$27,280 | 1.8 | \$58,700 | \$1,468 | \$17,610 | \$440 | 4,240 | 23% | \$15.51 | \$806 | 0.8 | |

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|---------------------|-------------------|--|----------|---|--|-------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|
| | | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage |
| San Angelo MSA | \$14.04 | \$730 | \$29,200 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 14,825 | 35% | \$11.30 | \$587 | 1.2 |
| San Antonio HMFA | \$16.48 | \$857 | \$34,280 | 2.3 | \$58,800 | \$1,470 | \$17,640 | \$441 | 257,522 | 36% | \$12.78 | \$664 | 1.3 |
| Sherman-Denison MSA | \$15.50 | \$806 | \$32,240 | 2.1 | \$58,700 | \$1,468 | \$17,610 | \$440 | 14,459 | 31% | \$12.53 | \$652 | 1.2 |
| Texarkana MSA | \$13.54 | \$704 | \$28,160 | 1.9 | \$53,300 | \$1,333 | \$15,990 | \$400 | 11,344 | 33% | \$9.68 | \$503 | 1.4 |
| Tyler MSA | \$16.83 | \$875 | \$35,000 | 2.3 | \$54,600 | \$1,365 | \$16,380 | \$410 | 25,390 | 33% | \$13.07 | \$679 | 1.3 |
| Victoria HMFA | \$14.06 | \$731 | \$29,240 | 1.9 | \$54,200 | \$1,355 | \$16,260 | \$407 | 11,447 | 33% | \$12.04 | \$626 | 1.2 |
| Waco MSA | \$14.52 | \$755 | \$30,200 | 2.0 | \$51,700 | \$1,293 | \$15,510 | \$388 | 33,461 | 40% | \$11.92 | \$620 | 1.2 |
| Wichita Falls MSA | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 18,442 | 33% | \$11.65 | \$606 | 1.2 |
| Wise County HMFA | \$15.29 | \$795 | \$31,800 | 2.1 | \$70,400 | \$1,760 | \$21,120 | \$528 | 4,081 | 20% | \$16.07 | \$835 | 1.0 |
| Counties | | | | | | | | | | | | | |
| Anderson County | \$12.88 | \$670 | \$26,800 | 1.8 | \$54,200 | \$1,355 | \$16,260 | \$407 | 4,412 | 27% | \$14.60 | \$759 | 0.9 |
| Andrews County | \$12.25 | \$637 | \$25,480 | 1.7 | \$63,300 | \$1,583 | \$18,990 | \$475 | 1,002 | 19% | \$19.20 | \$999 | 0.6 |
| Angelina County | \$13.71 | \$713 | \$28,520 | 1.9 | \$45,900 | \$1,148 | \$13,770 | \$344 | 9,886 | 32% | \$12.93 | \$672 | 1.1 |
| Aransas County | \$13.50 | \$702 | \$28,080 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 2,313 | 24% | \$9.07 | \$472 | 1.5 |
| Archer County | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 650 | 20% | \$9.35 | \$486 | 1.5 |
| Armstrong County | \$14.15 | \$736 | \$29,440 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 154 | 23% | \$14.98 | \$779 | 0.9 |
| Atascosa County | \$13.25 | \$689 | \$27,560 | 1.8 | \$52,600 | \$1,315 | \$15,780 | \$395 | 3,538 | 24% | \$12.94 | \$673 | 1.0 |
| Austin County | \$13.46 | \$700 | \$28,000 | 1.9 | \$67,500 | \$1,688 | \$20,250 | \$506 | 2,518 | 24% | \$15.52 | \$807 | 0.9 |
| Bailey County | \$12.58 | \$654 | \$26,160 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 773 | 33% | \$10.68 | \$556 | 1.2 |
| Bandera County | \$16.48 | \$857 | \$34,280 | 2.3 | \$58,800 | \$1,470 | \$17,640 | \$441 | 1,838 | 22% | \$7.62 | \$396 | 2.2 |
| Bastrop County * | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$75,400 | \$1,885 | \$22,620 | \$566 | 5,441 | 21% | \$8.28 | \$430 | 2.5 |
| Baylor County | \$12.25 | \$637 | \$25,480 | 1.7 | \$55,400 | \$1,385 | \$16,620 | \$416 | 451 | 26% | \$8.79 | \$457 | 1.4 |
| Bee County | \$12.71 | \$661 | \$26,440 | 1.8 | \$46,000 | \$1,150 | \$13,800 | \$345 | 3,062 | 35% | \$15.60 | \$811 | 0.8 |
| Bell County | \$14.12 | \$734 | \$29,360 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 44,579 | 43% | \$12.86 | \$669 | 1.1 |
| Bexar County | \$16.48 | \$857 | \$34,280 | 2.3 | \$58,800 | \$1,470 | \$17,640 | \$441 | 233,489 | 39% | \$13.07 | \$680 | 1.3 |
| Blanco County | \$15.48 | \$805 | \$32,200 | 2.1 | \$67,000 | \$1,675 | \$20,100 | \$503 | 830 | 20% | \$13.35 | \$694 | 1.2 |
| Borden County | \$12.56 | \$653 | \$26,120 | 1.7 | \$66,800 | \$1,670 | \$20,040 | \$501 | 86 | 36% | \$11.74 | \$611 | 1.1 |
| Bosque County | \$12.25 | \$637 | \$25,480 | 1.7 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,580 | 23% | \$10.39 | \$540 | 1.2 |
| Bowie County | \$13.54 | \$704 | \$28,160 | 1.9 | \$53,300 | \$1,333 | \$15,990 | \$400 | 11,344 | 33% | \$9.68 | \$503 | 1.4 |
| Brazoria County | \$15.92 | \$828 | \$33,120 | 2.2 | \$75,800 | \$1,895 | \$22,740 | \$569 | 26,981 | 25% | \$14.42 | \$750 | 1.1 |

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

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| Texas | FY14 HOUSING WAGE | | | | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | RENTER HOUSEHOLDS | | | | |
|----------------------|--|----------|---|--|-------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|--|--|
| | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Brazos County | \$16.69 | \$868 | \$34,720 | 2.3 | \$57,500 | \$1,438 | \$17,250 | \$431 | 36,965 | 54% | \$9.85 | \$512 | 1.7 | | |
| Brewster County | \$14.29 | \$743 | \$29,720 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,590 | 39% | \$10.71 | \$557 | 1.3 | | |
| Briscoe County | \$12.25 | \$637 | \$25,480 | 1.7 | \$41,900 | \$1,048 | \$12,570 | \$314 | 93 | 14% | \$5.89 | \$306 | 2.1 | | |
| Brooks County | \$12.25 | \$637 | \$25,480 | 1.7 | \$25,800 | \$645 | \$7,740 | \$194 | 830 | 34% | \$10.06 | \$523 | 1.2 | | |
| Brown County | \$12.87 | \$669 | \$26,760 | 1.8 | \$51,200 | \$1,280 | \$15,360 | \$384 | 3,671 | 28% | \$7.94 | \$413 | 1.6 | | |
| Burleson County | \$16.69 | \$868 | \$34,720 | 2.3 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,273 | 20% | \$12.49 | \$650 | 1.3 | | |
| Burnet County | \$13.12 | \$682 | \$27,280 | 1.8 | \$59,400 | \$1,485 | \$17,820 | \$446 | 4,370 | 26% | \$10.86 | \$565 | 1.2 | | |
| Caldwell County* | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$75,400 | \$1,885 | \$22,620 | \$566 | 3,919 | 34% | \$10.64 | \$553 | 1.9 | | |
| Calhoun County | \$13.65 | \$710 | \$28,400 | 1.9 | \$55,500 | \$1,388 | \$16,650 | \$416 | 2,234 | 29% | \$19.69 | \$1,024 | 0.7 | | |
| Callahan County | \$15.19 | \$790 | \$31,600 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 908 | 18% | \$11.22 | \$583 | 1.4 | | |
| Cameron County | \$13.00 | \$676 | \$27,040 | 1.8 | \$36,000 | \$900 | \$10,800 | \$270 | 37,829 | 32% | \$8.10 | \$421 | 1.6 | | |
| Camp County | \$12.25 | \$637 | \$25,480 | 1.7 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,340 | 31% | \$11.67 | \$607 | 1.0 | | |
| Carson County | \$14.15 | \$736 | \$29,440 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 240 | 10% | \$30.36 | \$1,579 | 0.5 | | |
| Cass County | \$12.25 | \$637 | \$25,480 | 1.7 | \$48,200 | \$1,205 | \$14,460 | \$362 | 3,457 | 29% | \$8.50 | \$442 | 1.4 | | |
| Castro County | \$12.25 | \$637 | \$25,480 | 1.7 | \$42,600 | \$1,065 | \$12,780 | \$320 | 828 | 32% | \$14.63 | \$761 | 0.8 | | |
| Chambers County* | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,801 | 15% | \$15.18 | \$790 | 1.2 | | |
| Cherokee County | \$12.25 | \$637 | \$25,480 | 1.7 | \$48,100 | \$1,203 | \$14,430 | \$361 | 4,762 | 28% | \$8.53 | \$443 | 1.4 | | |
| Childress County | \$12.77 | \$664 | \$26,560 | 1.8 | \$57,200 | \$1,430 | \$17,160 | \$429 | 558 | 23% | \$6.69 | \$348 | 1.9 | | |
| Clay County | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 592 | 14% | \$8.79 | \$457 | 1.6 | | |
| Cochran County | \$12.25 | \$637 | \$25,480 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 216 | 20% | \$15.83 | \$823 | 0.8 | | |
| Coke County | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,100 | \$1,403 | \$16,830 | \$421 | 390 | 28% | \$10.16 | \$528 | 1.2 | | |
| Coleman County | \$12.25 | \$637 | \$25,480 | 1.7 | \$37,700 | \$943 | \$11,310 | \$283 | 1,112 | 32% | \$8.30 | \$432 | 1.5 | | |
| Collin County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 86,339 | 31% | \$16.25 | \$845 | 1.1 | | |
| Collingsworth County | \$12.25 | \$637 | \$25,480 | 1.7 | \$46,500 | \$1,163 | \$13,950 | \$349 | 268 | 22% | \$14.38 | \$748 | 0.9 | | |
| Colorado County | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,832 | 23% | \$13.21 | \$687 | 0.9 | | |
| Comal County | \$16.48 | \$857 | \$34,280 | 2.3 | \$58,800 | \$1,470 | \$17,640 | \$441 | 9,894 | 24% | \$10.11 | \$526 | 1.6 | | |
| Comanche County | \$12.25 | \$637 | \$25,480 | 1.7 | \$50,800 | \$1,270 | \$15,240 | \$381 | 1,201 | 23% | \$9.50 | \$494 | 1.3 | | |
| Concho County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$59,000 | \$1,475 | \$17,700 | \$443 | 182 | 20% | \$7.43 | \$387 | 2.6 | | |
| Cooke County | \$15.63 | \$813 | \$32,520 | 2.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 4,366 | 30% | \$14.94 | \$777 | 1.0 | | |
| Coryell County | \$14.12 | \$734 | \$29,360 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 8,509 | 42% | \$12.41 | \$645 | 1.1 | | |
| Cottle County | \$12.25 | \$637 | \$25,480 | 1.7 | \$44,000 | \$1,100 | \$13,200 | \$330 | 149 | 21% | \$12.73 | \$662 | 1.0 | | |

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| Crane County | \$14.35 | \$746 | \$29,840 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 288 | 19% | \$18.30 | \$952 | 0.8 |
| Crockett County | \$12.25 | \$637 | \$25,480 | 1.7 | \$53,800 | \$1,345 | \$16,140 | \$404 | 440 | 35% | \$17.47 | \$909 | 0.7 |
| Crosby County | \$14.88 | \$774 | \$30,960 | 2.1 | \$58,900 | \$1,473 | \$17,670 | \$442 | 706 | 32% | \$10.55 | \$548 | 1.4 |
| Culberson County | \$12.25 | \$637 | \$25,480 | 1.7 | \$43,500 | \$1,088 | \$13,050 | \$326 | 285 | 33% | \$12.28 | \$639 | 1.0 |
| Dallam County | \$12.25 | \$637 | \$25,480 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 885 | 38% | \$14.78 | \$769 | 0.8 |
| Dallas County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 396,881 | 47% | \$20.64 | \$1,073 | 0.9 |
| Dawson County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 1,157 | 26% | \$9.46 | \$492 | 1.3 |
| Deaf Smith County | \$12.27 | \$638 | \$25,520 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,219 | 35% | \$14.13 | \$735 | 0.9 |
| Delta County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 363 | 19% | \$4.04 | \$210 | 4.3 |
| Denton County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 81,152 | 34% | \$11.93 | \$620 | 1.5 |
| DeWitt County | \$12.25 | \$637 | \$25,480 | 1.7 | \$55,900 | \$1,398 | \$16,770 | \$419 | 1,525 | 22% | \$10.08 | \$524 | 1.2 |
| Dickens County | \$12.25 | \$637 | \$25,480 | 1.7 | \$51,900 | \$1,298 | \$15,570 | \$389 | 159 | 18% | \$12.84 | \$668 | 1.0 |
| Dimmit County | \$12.25 | \$637 | \$25,480 | 1.7 | \$35,000 | \$875 | \$10,500 | \$263 | 1,018 | 30% | \$12.51 | \$651 | 1.0 |
| Donley County | \$12.25 | \$637 | \$25,480 | 1.7 | \$64,000 | \$1,600 | \$19,200 | \$480 | 393 | 29% | \$8.05 | \$418 | 1.5 |
| Duval County | \$13.62 | \$708 | \$28,320 | 1.9 | \$38,700 | \$968 | \$11,610 | \$290 | 983 | 26% | \$16.11 | \$838 | 0.8 |
| Eastland County | \$12.25 | \$637 | \$25,480 | 1.7 | \$46,800 | \$1,170 | \$14,040 | \$351 | 2,055 | 29% | \$14.94 | \$777 | 0.8 |
| Ector County | \$19.08 | \$992 | \$39,680 | 2.6 | \$60,300 | \$1,508 | \$18,090 | \$452 | 16,555 | 34% | \$17.87 | \$929 | 1.1 |
| Edwards County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,100 | \$1,178 | \$14,130 | \$353 | 99 | 12% | \$10.81 | \$562 | 1.1 |
| El Paso County | \$14.37 | \$747 | \$29,880 | 2.0 | \$44,800 | \$1,120 | \$13,440 | \$336 | 94,262 | 37% | \$9.82 | \$511 | 1.5 |
| Ellis County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 12,674 | 25% | \$10.85 | \$564 | 1.6 |
| Erath County | \$13.35 | \$694 | \$27,760 | 1.8 | \$54,800 | \$1,370 | \$16,440 | \$411 | 5,723 | 40% | \$8.47 | \$440 | 1.6 |
| Falls County | \$12.52 | \$651 | \$26,040 | 1.7 | \$44,300 | \$1,108 | \$13,290 | \$332 | 1,739 | 30% | \$10.98 | \$571 | 1.1 |
| Fannin County | \$12.54 | \$652 | \$26,080 | 1.7 | \$56,000 | \$1,400 | \$16,800 | \$420 | 2,976 | 25% | \$8.47 | \$441 | 1.5 |
| Fayette County | \$12.69 | \$660 | \$26,400 | 1.8 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,501 | 24% | \$10.15 | \$528 | 1.3 |
| Fisher County | \$12.25 | \$637 | \$25,480 | 1.7 | \$55,600 | \$1,390 | \$16,680 | \$417 | 358 | 24% | \$11.62 | \$604 | 1.1 |
| Floyd County | \$12.25 | \$637 | \$25,480 | 1.7 | \$45,900 | \$1,148 | \$13,770 | \$344 | 806 | 31% | \$10.74 | \$559 | 1.1 |
| Foard County | \$12.25 | \$637 | \$25,480 | 1.7 | \$42,400 | \$1,060 | \$12,720 | \$318 | 170 | 32% | \$6.25 | \$325 | 2.0 |
| Fort Bend County* | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 38,039 | 21% | \$14.19 | \$738 | 1.3 |
| Franklin County | \$12.25 | \$637 | \$25,480 | 1.7 | \$61,100 | \$1,528 | \$18,330 | \$458 | 812 | 19% | \$9.28 | \$483 | 1.3 |
| Freestone County | \$15.10 | \$785 | \$31,400 | 2.1 | \$58,300 | \$1,458 | \$17,490 | \$437 | 1,614 | 23% | \$12.35 | \$642 | 1.2 |
| Frio County | \$12.25 | \$637 | \$25,480 | 1.7 | \$42,700 | \$1,068 | \$12,810 | \$320 | 1,629 | 34% | \$18.77 | \$976 | 0.7 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|-------------------|-------------------|--|----------|---|--|-------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|
| | | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage |
| Gaines County | \$12.29 | \$639 | \$25,560 | 1.7 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,172 | 22% | \$13.53 | \$703 | 0.9 |
| Galveston County* | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 34,116 | 31% | \$11.27 | \$586 | 1.6 |
| Garza County | \$12.25 | \$637 | \$25,480 | 1.7 | \$53,600 | \$1,340 | \$16,080 | \$402 | 422 | 25% | \$11.20 | \$583 | 1.1 |
| Gillespie County | \$16.83 | \$875 | \$35,000 | 2.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,689 | 25% | \$9.63 | \$501 | 1.7 |
| Glasscock County | \$12.56 | \$653 | \$26,120 | 1.7 | \$96,400 | \$2,410 | \$28,920 | \$723 | 132 | 31% | \$14.19 | \$738 | 0.9 |
| Goliad County | \$14.06 | \$731 | \$29,240 | 1.9 | \$54,200 | \$1,355 | \$16,260 | \$407 | 654 | 21% | \$7.86 | \$409 | 1.8 |
| Gonzales County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 2,114 | 31% | \$11.05 | \$575 | 1.1 |
| Gray County | \$12.25 | \$637 | \$25,480 | 1.7 | \$55,500 | \$1,388 | \$16,650 | \$416 | 2,115 | 25% | \$15.88 | \$826 | 0.8 |
| Grayson County | \$15.50 | \$806 | \$32,240 | 2.1 | \$58,700 | \$1,468 | \$17,610 | \$440 | 14,459 | 31% | \$12.53 | \$652 | 1.2 |
| Gregg County | \$15.35 | \$798 | \$31,920 | 2.1 | \$55,300 | \$1,383 | \$16,590 | \$415 | 16,534 | 37% | \$14.79 | \$769 | 1.0 |
| Grimes County | \$12.25 | \$637 | \$25,480 | 1.7 | \$53,800 | \$1,345 | \$16,140 | \$404 | 2,085 | 24% | \$17.22 | \$895 | 0.7 |
| Guadalupe County | \$16.48 | \$857 | \$34,280 | 2.3 | \$58,800 | \$1,470 | \$17,640 | \$441 | 10,007 | 22% | \$10.79 | \$561 | 1.5 |
| Hale County | \$12.25 | \$637 | \$25,480 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 4,214 | 36% | \$10.77 | \$560 | 1.1 |
| Hall County | \$12.25 | \$637 | \$25,480 | 1.7 | \$38,700 | \$968 | \$11,610 | \$290 | 438 | 34% | \$7.51 | \$391 | 1.6 |
| Hamilton County | \$12.25 | \$637 | \$25,480 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 693 | 22% | \$11.53 | \$600 | 1.1 |
| Hansford County | \$12.25 | \$637 | \$25,480 | 1.7 | \$61,500 | \$1,538 | \$18,450 | \$461 | 392 | 20% | \$21.41 | \$1,113 | 0.6 |
| Hardeman County | \$12.40 | \$645 | \$25,800 | 1.7 | \$42,800 | \$1,070 | \$12,840 | \$321 | 515 | 30% | \$6.45 | \$335 | 1.9 |
| Hardin County | \$15.50 | \$806 | \$32,240 | 2.1 | \$53,900 | \$1,348 | \$16,170 | \$404 | 4,433 | 22% | \$13.04 | \$678 | 1.2 |
| Harris County* | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 607,243 | 43% | \$20.93 | \$1,088 | 0.9 |
| Harrison County | \$12.25 | \$637 | \$25,480 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 6,221 | 27% | \$14.23 | \$740 | 0.9 |
| Hartley County | \$12.25 | \$637 | \$25,480 | 1.7 | \$81,100 | \$2,028 | \$24,330 | \$608 | 540 | 31% | \$10.12 | \$526 | 1.2 |
| Haskell County | \$12.25 | \$637 | \$25,480 | 1.7 | \$51,500 | \$1,288 | \$15,450 | \$386 | 676 | 27% | \$8.46 | \$440 | 1.4 |
| Hays County* | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$75,400 | \$1,885 | \$22,620 | \$566 | 17,778 | 33% | \$6.95 | \$361 | 3.0 |
| Hemphill County | \$13.48 | \$701 | \$28,040 | 1.9 | \$79,300 | \$1,983 | \$23,790 | \$595 | 351 | 25% | \$19.12 | \$994 | 0.7 |
| Henderson County | \$13.19 | \$686 | \$27,440 | 1.8 | \$50,500 | \$1,263 | \$15,150 | \$379 | 7,211 | 24% | \$9.32 | \$484 | 1.4 |
| Hidalgo County | \$12.60 | \$655 | \$26,200 | 1.7 | \$35,000 | \$875 | \$10,500 | \$263 | 66,425 | 31% | \$7.90 | \$411 | 1.6 |
| Hill County | \$13.46 | \$700 | \$28,000 | 1.9 | \$53,900 | \$1,348 | \$16,170 | \$404 | 3,717 | 28% | \$9.67 | \$503 | 1.4 |
| Hockley County | \$13.67 | \$711 | \$28,440 | 1.9 | \$57,700 | \$1,443 | \$17,310 | \$433 | 2,239 | 28% | \$15.37 | \$799 | 0.9 |
| Hood County | \$16.42 | \$854 | \$34,160 | 2.3 | \$65,300 | \$1,633 | \$19,590 | \$490 | 4,571 | 22% | \$12.96 | \$674 | 1.3 |
| Hopkins County | \$13.56 | \$705 | \$28,200 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 3,711 | 28% | \$11.06 | \$575 | 1.2 |
| Houston County | \$12.60 | \$655 | \$26,200 | 1.7 | \$48,400 | \$1,210 | \$14,520 | \$363 | 2,224 | 28% | \$13.82 | \$718 | 0.9 |

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

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|-------------------|--|---------------|---|--|--------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Howard County | \$12.58 | \$654 | \$26,160 | 1.7 | \$57,800 | \$1,445 | \$17,340 | \$434 | 3,658 | 33% | \$13.59 | \$707 | 0.9 |
| Hudspeth County | \$12.25 | \$637 | \$25,480 | 1.7 | \$27,800 | \$695 | \$8,340 | \$209 | 190 | 17% | \$9.70 | \$504 | 1.3 |
| Hunt County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 8,719 | 28% | \$11.55 | \$601 | 1.5 |
| Hutchinson County | \$13.65 | \$710 | \$28,400 | 1.9 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,744 | 21% | \$16.93 | \$881 | 0.8 |
| Irion County | \$14.04 | \$730 | \$29,200 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 118 | 20% | \$21.01 | \$1,093 | 0.7 |
| Jack County | \$12.81 | \$666 | \$26,640 | 1.8 | \$64,100 | \$1,603 | \$19,230 | \$481 | 767 | 25% | \$19.30 | \$1,004 | 0.7 |
| Jackson County | \$14.46 | \$752 | \$30,080 | 2.0 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,274 | 25% | \$15.36 | \$799 | 0.9 |
| Jasper County | \$13.98 | \$727 | \$29,080 | 1.9 | \$49,700 | \$1,243 | \$14,910 | \$373 | 2,985 | 22% | \$8.79 | \$457 | 1.6 |
| Jeff Davis County | \$12.25 | \$637 | \$25,480 | 1.7 | \$55,800 | \$1,395 | \$16,740 | \$419 | 187 | 21% | \$10.08 | \$524 | 1.2 |
| Jefferson County | \$15.50 | \$806 | \$32,240 | 2.1 | \$53,900 | \$1,348 | \$16,170 | \$404 | 32,900 | 35% | \$15.43 | \$802 | 1.0 |
| Jim Hogg County | \$12.25 | \$637 | \$25,480 | 1.7 | \$40,200 | \$1,005 | \$12,060 | \$302 | 502 | 28% | \$10.79 | \$561 | 1.1 |
| Jim Wells County | \$14.62 | \$760 | \$30,400 | 2.0 | \$45,300 | \$1,133 | \$13,590 | \$340 | 3,664 | 27% | \$13.98 | \$727 | 1.0 |
| Johnson County* | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 12,959 | 25% | \$12.40 | \$645 | 1.5 |
| Jones County | \$15.19 | \$790 | \$31,600 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,292 | 23% | \$12.21 | \$635 | 1.2 |
| Karnes County | \$12.25 | \$637 | \$25,480 | 1.7 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,374 | 31% | \$10.31 | \$536 | 1.2 |
| Kaufman County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 7,531 | 22% | \$9.31 | \$484 | 1.9 |
| Kendall County | \$16.23 | \$844 | \$33,760 | 2.2 | \$86,900 | \$2,173 | \$26,070 | \$652 | 3,101 | 24% | \$10.61 | \$552 | 1.5 |
| Kenedy County | \$14.37 | \$747 | \$29,880 | 2.0 | \$60,400 | \$1,510 | \$18,120 | \$453 | 103 | 61% | \$32.45 | \$1,687 | 0.4 |
| Kent County | \$14.56 | \$757 | \$30,280 | 2.0 | \$56,300 | \$1,408 | \$16,890 | \$422 | 121 | 31% | \$15.52 | \$807 | 0.9 |
| Kerr County | \$15.15 | \$788 | \$31,520 | 2.1 | \$58,400 | \$1,460 | \$17,520 | \$438 | 5,875 | 29% | \$12.88 | \$670 | 1.2 |
| Kimble County | \$12.96 | \$674 | \$26,960 | 1.8 | \$51,400 | \$1,285 | \$15,420 | \$386 | 532 | 27% | \$17.65 | \$918 | 0.7 |
| King County † | \$12.56 | \$653 | \$26,120 | 1.7 | \$86,700 | \$2,168 | \$26,010 | \$650 | 42 | 41% | | | |
| Kinney County | \$12.25 | \$637 | \$25,480 | 1.7 | \$36,400 | \$910 | \$10,920 | \$273 | 218 | 18% | \$7.02 | \$365 | 1.7 |
| Kleberg County | \$13.54 | \$704 | \$28,160 | 1.9 | \$50,500 | \$1,263 | \$15,150 | \$379 | 4,603 | 42% | \$9.41 | \$489 | 1.4 |
| Knox County | \$12.25 | \$637 | \$25,480 | 1.7 | \$46,400 | \$1,160 | \$13,920 | \$348 | 553 | 35% | \$13.41 | \$697 | 0.9 |
| La Salle County | \$12.25 | \$637 | \$25,480 | 1.7 | \$35,700 | \$893 | \$10,710 | \$268 | 599 | 32% | \$22.30 | \$1,159 | 0.5 |
| Lamar County | \$12.25 | \$637 | \$25,480 | 1.7 | \$52,500 | \$1,313 | \$15,750 | \$394 | 6,415 | 33% | \$11.91 | \$620 | 1.0 |
| Lamb County | \$12.25 | \$637 | \$25,480 | 1.7 | \$44,000 | \$1,100 | \$13,200 | \$330 | 1,330 | 27% | \$11.92 | \$620 | 1.0 |
| Lampasas County | \$12.25 | \$637 | \$25,480 | 1.7 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,702 | 24% | \$8.45 | \$440 | 1.4 |
| Lavaca County | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,600 | \$1,415 | \$16,980 | \$425 | 1,569 | 20% | \$11.83 | \$615 | 1.0 |
| Lee County | \$12.25 | \$637 | \$25,480 | 1.7 | \$62,000 | \$1,550 | \$18,600 | \$465 | 1,486 | 25% | \$15.42 | \$802 | 0.8 |

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

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| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|---------------------|-------------------|--|----------|---|--|-------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|
| | | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage |
| Leon County | \$12.54 | \$652 | \$26,080 | 1.7 | \$54,600 | \$1,365 | \$16,380 | \$410 | 1,070 | 17% | \$11.90 | \$619 | 1.1 |
| Liberty County * | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 5,222 | 21% | \$9.96 | \$518 | 1.8 |
| Limestone County | \$14.48 | \$753 | \$30,120 | 2.0 | \$55,500 | \$1,388 | \$16,650 | \$416 | 1,932 | 24% | \$11.90 | \$619 | 1.2 |
| Lipscomb County | \$12.25 | \$637 | \$25,480 | 1.7 | \$60,800 | \$1,520 | \$18,240 | \$456 | 329 | 29% | \$18.90 | \$983 | 0.6 |
| Live Oak County | \$12.25 | \$637 | \$25,480 | 1.7 | \$54,300 | \$1,358 | \$16,290 | \$407 | 749 | 20% | \$22.47 | \$1,169 | 0.5 |
| Llano County | \$12.25 | \$637 | \$25,480 | 1.7 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,814 | 21% | \$8.15 | \$424 | 1.5 |
| Loving County † | \$12.56 | \$653 | \$26,120 | 1.7 | \$79,300 | \$1,983 | \$23,790 | \$595 | 14 | 40% | | | |
| Lubbock County | \$14.88 | \$774 | \$30,960 | 2.1 | \$58,900 | \$1,473 | \$17,670 | \$442 | 42,604 | 41% | \$10.04 | \$522 | 1.5 |
| Lynn County | \$12.25 | \$637 | \$25,480 | 1.7 | \$51,700 | \$1,293 | \$15,510 | \$388 | 577 | 27% | \$10.60 | \$551 | 1.2 |
| Madison County | \$12.25 | \$637 | \$25,480 | 1.7 | \$48,700 | \$1,218 | \$14,610 | \$365 | 837 | 23% | \$11.30 | \$588 | 1.1 |
| Marion County | \$12.25 | \$637 | \$25,480 | 1.7 | \$43,500 | \$1,088 | \$13,050 | \$326 | 1,146 | 25% | \$6.45 | \$335 | 1.9 |
| Martin County | \$12.25 | \$637 | \$25,480 | 1.7 | \$52,400 | \$1,310 | \$15,720 | \$393 | 422 | 28% | \$11.34 | \$590 | 1.1 |
| Mason County | \$12.25 | \$637 | \$25,480 | 1.7 | \$62,800 | \$1,570 | \$18,840 | \$471 | 259 | 15% | \$6.64 | \$345 | 1.8 |
| Matagorda County | \$13.79 | \$717 | \$28,680 | 1.9 | \$52,800 | \$1,320 | \$15,840 | \$396 | 3,710 | 28% | \$14.93 | \$777 | 0.9 |
| Maverick County | \$12.25 | \$637 | \$25,480 | 1.7 | \$33,900 | \$848 | \$10,170 | \$254 | 4,580 | 30% | \$6.44 | \$335 | 1.9 |
| McCulloch County | \$12.25 | \$637 | \$25,480 | 1.7 | \$50,200 | \$1,255 | \$15,060 | \$377 | 633 | 21% | \$15.00 | \$780 | 0.8 |
| McLennan County | \$14.52 | \$755 | \$30,200 | 2.0 | \$51,700 | \$1,293 | \$15,510 | \$388 | 33,461 | 40% | \$11.92 | \$620 | 1.2 |
| McMullen County | \$12.56 | \$653 | \$26,120 | 1.7 | \$50,700 | \$1,268 | \$15,210 | \$380 | 55 | 19% | \$22.98 | \$1,195 | 0.5 |
| Medina County | \$13.33 | \$693 | \$27,720 | 1.8 | \$62,200 | \$1,555 | \$18,660 | \$467 | 3,539 | 23% | \$7.90 | \$411 | 1.7 |
| Menard County | \$12.25 | \$637 | \$25,480 | 1.7 | \$57,500 | \$1,438 | \$17,250 | \$431 | 246 | 28% | \$6.15 | \$320 | 2.0 |
| Midland County | \$17.98 | \$935 | \$37,400 | 2.5 | \$70,200 | \$1,755 | \$21,060 | \$527 | 15,458 | 31% | \$19.35 | \$1,006 | 0.9 |
| Milam County | \$12.25 | \$637 | \$25,480 | 1.7 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,928 | 31% | \$14.73 | \$766 | 0.8 |
| Mills County | \$12.25 | \$637 | \$25,480 | 1.7 | \$51,000 | \$1,275 | \$15,300 | \$383 | 367 | 20% | \$10.26 | \$534 | 1.2 |
| Mitchell County | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,000 | \$1,400 | \$16,800 | \$420 | 633 | 23% | \$13.03 | \$678 | 0.9 |
| Montague County | \$12.73 | \$662 | \$26,480 | 1.8 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,975 | 25% | \$8.37 | \$435 | 1.5 |
| Montgomery County * | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 42,487 | 27% | \$14.90 | \$775 | 1.2 |
| Moore County | \$13.13 | \$683 | \$27,320 | 1.8 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,916 | 28% | \$14.09 | \$733 | 0.9 |
| Morris County | \$12.25 | \$637 | \$25,480 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,264 | 25% | \$13.22 | \$687 | 0.9 |
| Motley County | \$12.25 | \$637 | \$25,480 | 1.7 | \$41,000 | \$1,025 | \$12,300 | \$308 | 119 | 26% | \$12.14 | \$632 | 1.0 |
| Nacogdoches County | \$13.77 | \$716 | \$28,640 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 9,544 | 41% | \$9.26 | \$482 | 1.5 |
| Navarro County | \$14.08 | \$732 | \$29,280 | 1.9 | \$53,100 | \$1,328 | \$15,930 | \$398 | 5,385 | 31% | \$10.69 | \$556 | 1.3 |

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

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| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|----------------------|-------------------|--|----------|---|--|-------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|
| | | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage |
| Newton County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,038 | 20% | \$7.82 | \$407 | 1.6 |
| Nolan County | \$12.25 | \$637 | \$25,480 | 1.7 | \$50,200 | \$1,255 | \$15,060 | \$377 | 1,815 | 32% | \$10.20 | \$531 | 1.2 |
| Nueces County | \$16.13 | \$839 | \$33,560 | 2.2 | \$52,600 | \$1,315 | \$15,780 | \$395 | 49,675 | 41% | \$13.60 | \$707 | 1.2 |
| Ochiltree County | \$12.38 | \$644 | \$25,760 | 1.7 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,050 | 28% | \$15.98 | \$831 | 0.8 |
| Oldham County | \$13.13 | \$683 | \$27,320 | 1.8 | \$69,400 | \$1,735 | \$20,820 | \$521 | 202 | 28% | \$18.23 | \$948 | 0.7 |
| Orange County | \$15.50 | \$806 | \$32,240 | 2.1 | \$53,900 | \$1,348 | \$16,170 | \$404 | 7,074 | 23% | \$13.96 | \$726 | 1.1 |
| Palo Pinto County | \$13.83 | \$719 | \$28,760 | 1.9 | \$49,900 | \$1,248 | \$14,970 | \$374 | 3,091 | 29% | \$14.14 | \$735 | 1.0 |
| Panola County | \$12.25 | \$637 | \$25,480 | 1.7 | \$56,800 | \$1,420 | \$17,040 | \$426 | 1,830 | 21% | \$16.97 | \$882 | 0.7 |
| Parker County* | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 8,492 | 20% | \$10.38 | \$540 | 1.7 |
| Parmer County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,000 | \$1,175 | \$14,100 | \$353 | 1,014 | 31% | \$13.21 | \$687 | 0.9 |
| Pecos County | \$12.42 | \$646 | \$25,840 | 1.7 | \$50,300 | \$1,258 | \$15,090 | \$377 | 1,548 | 33% | \$18.57 | \$966 | 0.7 |
| Polk County | \$12.25 | \$637 | \$25,480 | 1.7 | \$44,300 | \$1,108 | \$13,290 | \$332 | 3,459 | 20% | \$9.82 | \$511 | 1.2 |
| Potter County | \$14.15 | \$736 | \$29,440 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 17,394 | 41% | \$13.44 | \$699 | 1.1 |
| Presidio County | \$12.25 | \$637 | \$25,480 | 1.7 | \$34,700 | \$868 | \$10,410 | \$260 | 809 | 30% | \$10.12 | \$526 | 1.2 |
| Rains County | \$12.25 | \$637 | \$25,480 | 1.7 | \$54,000 | \$1,350 | \$16,200 | \$405 | 644 | 15% | \$6.89 | \$358 | 1.8 |
| Randall County | \$14.15 | \$736 | \$29,440 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 14,529 | 31% | \$8.85 | \$460 | 1.6 |
| Reagan County | \$12.25 | \$637 | \$25,480 | 1.7 | \$61,300 | \$1,533 | \$18,390 | \$460 | 318 | 27% | \$24.25 | \$1,261 | 0.5 |
| Real County | \$12.25 | \$637 | \$25,480 | 1.7 | \$31,200 | \$780 | \$9,360 | \$234 | 256 | 21% | \$8.86 | \$461 | 1.4 |
| Red River County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,300 | \$1,183 | \$14,190 | \$355 | 1,403 | 28% | \$7.67 | \$399 | 1.6 |
| Reeves County | \$12.25 | \$637 | \$25,480 | 1.7 | \$45,700 | \$1,143 | \$13,710 | \$343 | 831 | 24% | \$9.17 | \$477 | 1.3 |
| Refugio County | \$12.50 | \$650 | \$26,000 | 1.7 | \$55,000 | \$1,375 | \$16,500 | \$413 | 635 | 23% | \$10.92 | \$568 | 1.1 |
| Roberts County | \$12.56 | \$653 | \$26,120 | 1.7 | \$85,000 | \$2,125 | \$25,500 | \$638 | 54 | 16% | \$17.16 | \$893 | 0.7 |
| Robertson County | \$16.69 | \$868 | \$34,720 | 2.3 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,659 | 28% | \$8.81 | \$458 | 1.9 |
| Rockwall County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,900 | \$1,698 | \$20,370 | \$509 | 4,503 | 17% | \$10.84 | \$563 | 1.6 |
| Runnels County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,300 | \$1,183 | \$14,190 | \$355 | 1,136 | 29% | \$10.98 | \$571 | 1.1 |
| Rusk County | \$13.12 | \$682 | \$27,280 | 1.8 | \$58,700 | \$1,468 | \$17,610 | \$440 | 4,240 | 23% | \$15.51 | \$806 | 0.8 |
| Sabine County | \$12.25 | \$637 | \$25,480 | 1.7 | \$38,500 | \$963 | \$11,550 | \$289 | 529 | 12% | \$26.24 | \$1,364 | 0.5 |
| San Augustine County | \$12.25 | \$637 | \$25,480 | 1.7 | \$43,100 | \$1,078 | \$12,930 | \$323 | 791 | 23% | \$8.13 | \$423 | 1.5 |
| San Jacinto County* | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,552 | 17% | \$7.49 | \$389 | 2.4 |
| San Patricio County | \$16.13 | \$839 | \$33,560 | 2.2 | \$52,600 | \$1,315 | \$15,780 | \$395 | 7,235 | 33% | \$14.33 | \$745 | 1.1 |
| San Saba County | \$12.25 | \$637 | \$25,480 | 1.7 | \$49,400 | \$1,235 | \$14,820 | \$371 | 417 | 20% | \$7.42 | \$386 | 1.7 |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|---------------------|--|---------------|---|--|--------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage needed to afford 2 BR FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Schleicher County | \$12.25 | \$637 | \$25,480 | 1.7 | \$60,000 | \$1,500 | \$18,000 | \$450 | 242 | 22% | \$11.19 | \$582 | 1.1 |
| Scurry County | \$12.25 | \$637 | \$25,480 | 1.7 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,829 | 30% | \$15.77 | \$820 | 0.8 |
| Shackelford County | \$12.25 | \$637 | \$25,480 | 1.7 | \$58,400 | \$1,460 | \$17,520 | \$438 | 316 | 23% | \$18.48 | \$961 | 0.7 |
| Shelby County | \$12.25 | \$637 | \$25,480 | 1.7 | \$43,500 | \$1,088 | \$13,050 | \$326 | 2,595 | 27% | \$9.31 | \$484 | 1.3 |
| Sherman County | \$12.25 | \$637 | \$25,480 | 1.7 | \$61,500 | \$1,538 | \$18,450 | \$461 | 242 | 24% | \$13.36 | \$695 | 0.9 |
| Smith County | \$16.83 | \$875 | \$35,000 | 2.3 | \$54,600 | \$1,365 | \$16,380 | \$410 | 25,390 | 33% | \$13.07 | \$679 | 1.3 |
| Somervell County | \$12.25 | \$637 | \$25,480 | 1.7 | \$63,000 | \$1,575 | \$18,900 | \$473 | 888 | 28% | \$22.17 | \$1,153 | 0.6 |
| Starr County | \$12.25 | \$637 | \$25,480 | 1.7 | \$29,900 | \$748 | \$8,970 | \$224 | 3,275 | 21% | \$6.23 | \$324 | 2.0 |
| Stephens County | \$12.73 | \$662 | \$26,480 | 1.8 | \$48,800 | \$1,220 | \$14,640 | \$366 | 884 | 25% | \$12.82 | \$666 | 1.0 |
| Sterling County | \$13.35 | \$694 | \$27,760 | 1.8 | \$53,800 | \$1,345 | \$16,140 | \$404 | 134 | 29% | \$16.86 | \$877 | 0.8 |
| Stonewall County | \$12.25 | \$637 | \$25,480 | 1.7 | \$59,300 | \$1,483 | \$17,790 | \$445 | 133 | 22% | \$17.51 | \$911 | 0.7 |
| Sutton County | \$12.25 | \$637 | \$25,480 | 1.7 | \$66,400 | \$1,660 | \$19,920 | \$498 | 404 | 30% | \$29.71 | \$1,545 | 0.4 |
| Swisher County | \$12.25 | \$637 | \$25,480 | 1.7 | \$49,200 | \$1,230 | \$14,760 | \$369 | 670 | 26% | \$7.96 | \$414 | 1.5 |
| Tarrant County * | \$18.04 | \$938 | \$37,520 | 2.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 245,706 | 38% | \$14.57 | \$758 | 1.2 |
| Taylor County | \$15.19 | \$790 | \$31,600 | 2.1 | \$52,500 | \$1,313 | \$15,750 | \$394 | 18,809 | 38% | \$11.33 | \$589 | 1.3 |
| Terrell County | \$12.25 | \$637 | \$25,480 | 1.7 | \$46,400 | \$1,160 | \$13,920 | \$348 | 127 | 29% | \$20.58 | \$1,070 | 0.6 |
| Terry County | \$12.25 | \$637 | \$25,480 | 1.7 | \$49,400 | \$1,235 | \$14,820 | \$371 | 1,177 | 29% | \$13.39 | \$696 | 0.9 |
| Throckmorton County | \$12.25 | \$637 | \$25,480 | 1.7 | \$45,800 | \$1,145 | \$13,740 | \$344 | 184 | 24% | \$14.17 | \$737 | 0.9 |
| Titus County | \$12.25 | \$637 | \$25,480 | 1.7 | \$47,800 | \$1,195 | \$14,340 | \$359 | 2,952 | 28% | \$11.01 | \$572 | 1.1 |
| Tom Green County | \$14.04 | \$730 | \$29,200 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 14,707 | 35% | \$11.17 | \$581 | 1.3 |
| Travis County * | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$75,400 | \$1,885 | \$22,620 | \$566 | 194,938 | 48% | \$17.78 | \$924 | 1.2 |
| Trinity County | \$12.25 | \$637 | \$25,480 | 1.7 | \$50,800 | \$1,270 | \$15,240 | \$381 | 764 | 16% | \$10.53 | \$547 | 1.2 |
| Tyler County | \$12.25 | \$637 | \$25,480 | 1.7 | \$43,200 | \$1,080 | \$12,960 | \$324 | 1,493 | 18% | \$9.57 | \$497 | 1.3 |
| Upshur County | \$15.35 | \$798 | \$31,920 | 2.1 | \$55,300 | \$1,383 | \$16,590 | \$415 | 3,161 | 22% | \$11.19 | \$582 | 1.4 |
| Upton County | \$12.25 | \$637 | \$25,480 | 1.7 | \$59,400 | \$1,485 | \$17,820 | \$446 | 276 | 23% | \$34.58 | \$1,798 | 0.4 |
| Uvalde County | \$12.25 | \$637 | \$25,480 | 1.7 | \$40,400 | \$1,010 | \$12,120 | \$303 | 2,442 | 28% | \$9.64 | \$501 | 1.3 |
| Val Verde County | \$12.25 | \$637 | \$25,480 | 1.7 | \$43,900 | \$1,098 | \$13,170 | \$329 | 4,716 | 32% | \$10.36 | \$538 | 1.2 |
| Van Zandt County | \$13.92 | \$724 | \$28,960 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 4,419 | 23% | \$9.53 | \$496 | 1.5 |
| Victoria County | \$14.06 | \$731 | \$29,240 | 1.9 | \$54,200 | \$1,355 | \$16,260 | \$407 | 10,793 | 34% | \$12.17 | \$633 | 1.2 |
| Walker County | \$13.73 | \$714 | \$28,560 | 1.9 | \$60,300 | \$1,508 | \$18,090 | \$452 | 8,188 | 41% | \$8.19 | \$426 | 1.7 |
| Waller County * | \$17.81 | \$926 | \$37,040 | 2.5 | \$66,600 | \$1,665 | \$19,980 | \$500 | 4,214 | 31% | \$14.53 | \$755 | 1.2 |

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

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

| Texas | FY14 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|--------------------|-------------------|--|----------|---|--|-------------------------|---|-------------------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|
| | | Hourly wage needed to afford 2 BR FMR ¹ | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI ³ | Monthly rent affordable at AMI ⁴ | 30% of AMI ⁵ | Monthly rent affordable at 30% of AMI | Renter Households (2008-2012) | % of total households (2008-2012) | Estimated hourly mean renter wage (2014) | Monthly rent affordable at mean renter wage |
| Ward County | \$12.25 | \$637 | \$25,480 | 1.7 | \$51,300 | \$1,283 | \$15,390 | \$385 | 958 | 24% | \$20.94 | \$1,089 | 0.6 |
| Washington County | \$14.08 | \$732 | \$29,280 | 1.9 | \$59,900 | \$1,498 | \$17,970 | \$449 | 4,187 | 34% | \$10.55 | \$549 | 1.3 |
| Webb County | \$14.94 | \$777 | \$31,080 | 2.1 | \$39,000 | \$975 | \$11,700 | \$293 | 24,335 | 36% | \$8.85 | \$460 | 1.7 |
| Wharton County | \$13.54 | \$704 | \$28,160 | 1.9 | \$54,000 | \$1,350 | \$16,200 | \$405 | 4,513 | 31% | \$8.83 | \$459 | 1.5 |
| Wheeler County | \$12.25 | \$637 | \$25,480 | 1.7 | \$62,100 | \$1,553 | \$18,630 | \$466 | 619 | 26% | \$14.33 | \$745 | 0.9 |
| Wichita County | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 17,200 | 36% | \$11.79 | \$613 | 1.2 |
| Wilbarger County | \$12.90 | \$671 | \$26,840 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 1,698 | 33% | \$10.66 | \$554 | 1.2 |
| Willacy County | \$12.37 | \$643 | \$25,720 | 1.7 | \$28,500 | \$713 | \$8,550 | \$214 | 1,344 | 25% | \$8.95 | \$465 | 1.4 |
| Williamson County* | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$75,400 | \$1,885 | \$22,620 | \$566 | 48,073 | 32% | \$17.10 | \$889 | 1.2 |
| Wilson County | \$16.48 | \$857 | \$34,280 | 2.3 | \$58,800 | \$1,470 | \$17,640 | \$441 | 2,294 | 15% | \$7.51 | \$391 | 2.2 |
| Winkler County | \$12.25 | \$637 | \$25,480 | 1.7 | \$54,500 | \$1,363 | \$16,350 | \$409 | 492 | 18% | \$22.18 | \$1,154 | 0.6 |
| Wise County | \$15.29 | \$795 | \$31,800 | 2.1 | \$70,400 | \$1,760 | \$21,120 | \$528 | 4,081 | 20% | \$16.07 | \$835 | 1.0 |
| Wood County | \$12.75 | \$663 | \$26,520 | 1.8 | \$53,500 | \$1,338 | \$16,050 | \$401 | 3,188 | 20% | \$12.28 | \$639 | 1.0 |
| Yoakum County | \$12.56 | \$653 | \$26,120 | 1.7 | \$55,900 | \$1,398 | \$16,770 | \$419 | 524 | 20% | \$19.31 | \$1,004 | 0.7 |
| Young County | \$14.10 | \$733 | \$29,320 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 2,257 | 31% | \$11.96 | \$622 | 1.2 |
| Zapata County | \$12.25 | \$637 | \$25,480 | 1.7 | \$28,700 | \$718 | \$8,610 | \$215 | 855 | 20% | \$13.03 | \$678 | 0.9 |
| Zavala County | \$12.25 | \$637 | \$25,480 | 1.7 | \$29,500 | \$738 | \$8,850 | \$221 | 1,092 | 31% | \$6.74 | \$351 | 1.8 |

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