

ALABAMA

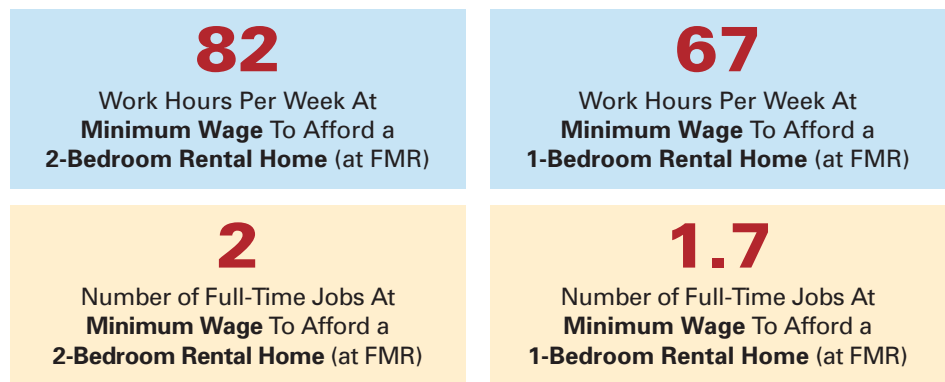
#44*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$768**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,561** monthly or **\$30,735** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

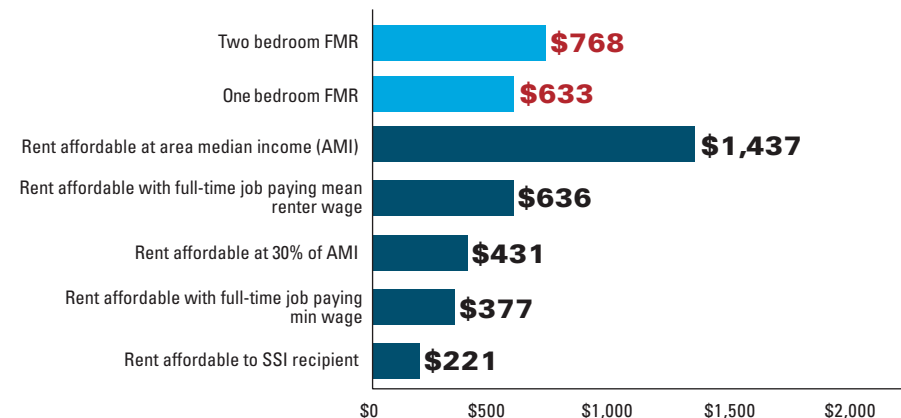
\$14.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.23
2-Bedroom Housing Wage	\$14.78
Number of Renter Households	579,180
Percent Renters	31%



MOST EXPENSIVE AREAS	HOUSING WAGE
Daphne-Fairhope-Foley MSA	\$18.79
Mobile MSA	\$17.15
Birmingham-Hoover HMFA	\$16.65
Montgomery MSA	\$15.81
Auburn-Opelika MSA	\$15.35



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Alabama	\$14.78	\$768	\$30,735	2.0	\$57,485	\$1,437	\$17,246	\$431	579,180	31%	\$12.23	\$636	1.2
Combined Nonmetro Areas	\$12.50	\$650	\$25,997	1.7	\$46,403	\$1,160	\$13,921	\$348	130,209	29%	\$10.42	\$542	1.2
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$12.12	\$630	\$25,200	1.7	\$53,000	\$1,325	\$15,900	\$398	13,975	31%	\$8.87	\$461	1.4
Auburn-Opelika MSA	\$15.35	\$798	\$31,920	2.1	\$59,200	\$1,480	\$17,760	\$444	23,418	41%	\$8.39	\$436	1.8
Birmingham-Hoover HMFA	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	124,471	31%	\$14.88	\$774	1.1
Chilton County HMFA	\$11.94	\$621	\$24,840	1.6	\$52,700	\$1,318	\$15,810	\$395	3,827	24%	\$11.59	\$603	1.0
Columbus MSA	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	9,170	41%	\$13.70	\$712	1.1
Daphne-Fairhope-Foley MSA	\$18.79	\$977	\$39,080	2.6	\$61,500	\$1,538	\$18,450	\$461	21,107	28%	\$10.79	\$561	1.7
Decatur MSA	\$12.31	\$640	\$25,600	1.7	\$57,700	\$1,443	\$17,310	\$433	16,217	27%	\$11.99	\$623	1.0
Dothan HMFA	\$12.62	\$656	\$26,240	1.7	\$50,700	\$1,268	\$15,210	\$380	16,549	33%	\$11.80	\$614	1.1
Florence-Muscle Shoals MSA	\$12.94	\$673	\$26,920	1.8	\$53,500	\$1,338	\$16,050	\$401	18,226	30%	\$10.27	\$534	1.3
Gadsden MSA	\$13.77	\$716	\$28,640	1.9	\$54,700	\$1,368	\$16,410	\$410	11,427	29%	\$9.98	\$519	1.4
Henry County HMFA	\$11.94	\$621	\$24,840	1.6	\$58,300	\$1,458	\$17,490	\$437	1,496	22%	\$11.57	\$602	1.0
Huntsville MSA	\$14.35	\$746	\$29,840	2.0	\$78,200	\$1,955	\$23,460	\$587	52,091	31%	\$13.37	\$695	1.1
Mobile MSA	\$17.15	\$892	\$35,680	2.4	\$55,100	\$1,378	\$16,530	\$413	51,580	33%	\$12.21	\$635	1.4
Montgomery MSA	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	50,171	35%	\$12.07	\$628	1.3
Pickens County HMFA	\$11.94	\$621	\$24,840	1.6	\$42,100	\$1,053	\$12,630	\$316	2,158	28%	\$7.60	\$395	1.6
Tuscaloosa HMFA	\$15.04	\$782	\$31,280	2.1	\$61,100	\$1,528	\$18,330	\$458	26,429	35%	\$10.80	\$562	1.4
Walker County HMFA	\$12.33	\$641	\$25,640	1.7	\$46,800	\$1,170	\$14,040	\$351	6,659	26%	\$9.86	\$513	1.3
<u>Counties</u>													
Autauga County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	5,319	26%	\$10.83	\$563	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Baldwin County	\$18.79	\$977	\$39,080	2.6	\$61,500	\$1,538	\$18,450	\$461	21,107	28%	\$10.79	\$561	1.7
Barbour County	\$12.90	\$671	\$26,840	1.8	\$46,100	\$1,153	\$13,830	\$346	3,358	36%	\$8.98	\$467	1.4
Bibb County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	1,749	25%	\$14.26	\$741	1.2
Blount County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	4,393	21%	\$8.49	\$442	2.0
Bullock County	\$11.94	\$621	\$24,840	1.6	\$46,100	\$1,153	\$13,830	\$346	1,074	29%	\$10.31	\$536	1.2
Butler County	\$11.94	\$621	\$24,840	1.6	\$40,900	\$1,023	\$12,270	\$307	2,412	30%	\$9.42	\$490	1.3
Calhoun County	\$12.12	\$630	\$25,200	1.7	\$53,000	\$1,325	\$15,900	\$398	13,975	31%	\$8.87	\$461	1.4
Chambers County	\$14.44	\$751	\$30,040	2.0	\$44,700	\$1,118	\$13,410	\$335	4,469	32%	\$11.07	\$576	1.3
Cherokee County	\$11.94	\$621	\$24,840	1.6	\$46,800	\$1,170	\$14,040	\$351	2,517	22%	\$11.16	\$580	1.1
Chilton County	\$11.94	\$621	\$24,840	1.6	\$52,700	\$1,318	\$15,810	\$395	3,827	24%	\$11.59	\$603	1.0
Choctaw County	\$13.17	\$685	\$27,400	1.8	\$52,500	\$1,313	\$15,750	\$394	1,028	18%	\$10.62	\$552	1.2
Clarke County	\$11.94	\$621	\$24,840	1.6	\$48,100	\$1,203	\$14,430	\$361	3,250	34%	\$9.61	\$500	1.2
Clay County	\$11.94	\$621	\$24,840	1.6	\$44,100	\$1,103	\$13,230	\$331	1,390	26%	\$10.04	\$522	1.2
Cleburne County	\$12.73	\$662	\$26,480	1.8	\$48,400	\$1,210	\$14,520	\$363	1,306	23%	\$14.66	\$763	0.9
Coffee County	\$12.71	\$661	\$26,440	1.8	\$61,500	\$1,538	\$18,450	\$461	6,200	32%	\$9.13	\$475	1.4
Colbert County	\$12.94	\$673	\$26,920	1.8	\$53,500	\$1,338	\$16,050	\$401	6,371	29%	\$12.94	\$673	1.0
Conecuh County	\$11.94	\$621	\$24,840	1.6	\$34,900	\$873	\$10,470	\$262	1,176	23%	\$7.96	\$414	1.5
Coosa County	\$13.13	\$683	\$27,320	1.8	\$45,100	\$1,128	\$13,530	\$338	920	21%	\$13.29	\$691	1.0
Covington County	\$11.94	\$621	\$24,840	1.6	\$46,600	\$1,165	\$13,980	\$350	3,778	25%	\$10.90	\$567	1.1
Crenshaw County	\$11.94	\$621	\$24,840	1.6	\$51,000	\$1,275	\$15,300	\$383	1,596	30%	\$12.01	\$624	1.0
Cullman County	\$12.54	\$652	\$26,080	1.7	\$48,000	\$1,200	\$14,400	\$360	7,739	25%	\$10.40	\$541	1.2
Dale County	\$12.21	\$635	\$25,400	1.7	\$57,800	\$1,445	\$17,340	\$434	7,226	38%	\$15.17	\$789	0.8
Dallas County	\$11.94	\$621	\$24,840	1.6	\$38,900	\$973	\$11,670	\$292	6,755	41%	\$10.09	\$525	1.2
DeKalb County	\$15.33	\$797	\$31,880	2.1	\$48,700	\$1,218	\$14,610	\$365	6,691	27%	\$10.80	\$562	1.4
Elmore County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	7,198	25%	\$9.40	\$489	1.7
Escambia County	\$11.94	\$621	\$24,840	1.6	\$38,000	\$950	\$11,400	\$285	3,885	28%	\$11.76	\$611	1.0

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Alabama	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Etowah County	\$13.77	\$716	\$28,640	1.9	\$54,700	\$1,368	\$16,410	\$410	11,427	29%	\$9.98	\$519	1.4
Fayette County	\$11.94	\$621	\$24,840	1.6	\$45,200	\$1,130	\$13,560	\$339	1,825	26%	\$8.02	\$417	1.5
Franklin County	\$11.94	\$621	\$24,840	1.6	\$46,900	\$1,173	\$14,070	\$352	3,883	32%	\$10.18	\$529	1.2
Geneva County	\$12.62	\$656	\$26,240	1.7	\$50,700	\$1,268	\$15,210	\$380	2,711	25%	\$8.77	\$456	1.4
Greene County	\$11.94	\$621	\$24,840	1.6	\$29,800	\$745	\$8,940	\$224	926	29%	\$9.66	\$502	1.2
Hale County	\$15.04	\$782	\$31,280	2.1	\$61,100	\$1,528	\$18,330	\$458	1,461	25%	\$8.84	\$460	1.7
Henry County	\$11.94	\$621	\$24,840	1.6	\$58,300	\$1,458	\$17,490	\$437	1,496	22%	\$11.57	\$602	1.0
Houston County	\$12.62	\$656	\$26,240	1.7	\$50,700	\$1,268	\$15,210	\$380	13,838	35%	\$12.08	\$628	1.0
Jackson County	\$12.38	\$644	\$25,760	1.7	\$47,000	\$1,175	\$14,100	\$353	5,406	26%	\$9.53	\$496	1.3
Jefferson County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	96,035	37%	\$15.39	\$800	1.1
Lamar County	\$11.94	\$621	\$24,840	1.6	\$42,400	\$1,060	\$12,720	\$318	1,741	28%	\$8.75	\$455	1.4
Lauderdale County	\$12.94	\$673	\$26,920	1.8	\$53,500	\$1,338	\$16,050	\$401	11,855	31%	\$8.17	\$425	1.6
Lawrence County	\$12.31	\$640	\$25,600	1.7	\$57,700	\$1,443	\$17,310	\$433	2,692	20%	\$10.72	\$557	1.1
Lee County	\$15.35	\$798	\$31,920	2.1	\$59,200	\$1,480	\$17,760	\$444	23,418	41%	\$8.39	\$436	1.8
Limestone County	\$14.35	\$746	\$29,840	2.0	\$78,200	\$1,955	\$23,460	\$587	7,643	24%	\$10.30	\$535	1.4
Lowndes County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	1,128	26%	\$13.80	\$718	1.1
Macon County	\$11.94	\$621	\$24,840	1.6	\$42,300	\$1,058	\$12,690	\$317	2,806	35%	\$8.62	\$448	1.4
Madison County	\$14.35	\$746	\$29,840	2.0	\$78,200	\$1,955	\$23,460	\$587	44,448	32%	\$13.71	\$713	1.0
Marengo County	\$11.94	\$621	\$24,840	1.6	\$50,300	\$1,258	\$15,090	\$377	2,472	30%	\$11.15	\$580	1.1
Marion County	\$11.94	\$621	\$24,840	1.6	\$43,500	\$1,088	\$13,050	\$326	3,119	25%	\$8.83	\$459	1.4
Marshall County	\$11.94	\$621	\$24,840	1.6	\$43,000	\$1,075	\$12,900	\$323	9,656	28%	\$9.59	\$498	1.2
Mobile County	\$17.15	\$892	\$35,680	2.4	\$55,100	\$1,378	\$16,530	\$413	51,580	33%	\$12.21	\$635	1.4
Monroe County	\$11.94	\$621	\$24,840	1.6	\$41,300	\$1,033	\$12,390	\$310	2,845	34%	\$8.14	\$423	1.5
Montgomery County	\$15.81	\$822	\$32,880	2.2	\$59,700	\$1,493	\$17,910	\$448	36,526	41%	\$12.56	\$653	1.3
Morgan County	\$12.31	\$640	\$25,600	1.7	\$57,700	\$1,443	\$17,310	\$433	13,525	29%	\$12.09	\$629	1.0
Perry County	\$11.94	\$621	\$24,840	1.6	\$31,100	\$778	\$9,330	\$233	1,086	31%	\$7.39	\$384	1.6

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Pickens County	\$11.94	\$621	\$24,840	1.6	\$42,100	\$1,053	\$12,630	\$316	2,158	28%	\$7.60	\$395	1.6
Pike County	\$12.58	\$654	\$26,160	1.7	\$47,300	\$1,183	\$14,190	\$355	5,375	42%	\$10.05	\$523	1.3
Randolph County	\$12.73	\$662	\$26,480	1.8	\$46,400	\$1,160	\$13,920	\$348	2,562	29%	\$8.11	\$422	1.6
Russell County	\$14.94	\$777	\$31,080	2.1	\$53,400	\$1,335	\$16,020	\$401	9,170	41%	\$13.70	\$712	1.1
St. Clair County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	6,348	20%	\$9.82	\$511	1.7
Shelby County	\$16.65	\$866	\$34,640	2.3	\$63,100	\$1,578	\$18,930	\$473	15,946	21%	\$14.59	\$759	1.1
Sumter County	\$14.15	\$736	\$29,440	2.0	\$38,600	\$965	\$11,580	\$290	1,546	32%	\$11.14	\$579	1.3
Talladega County	\$12.98	\$675	\$27,000	1.8	\$47,700	\$1,193	\$14,310	\$358	9,095	29%	\$12.15	\$632	1.1
Tallapoosa County	\$11.94	\$621	\$24,840	1.6	\$48,500	\$1,213	\$14,550	\$364	4,674	29%	\$8.43	\$438	1.4
Tuscaloosa County	\$15.04	\$782	\$31,280	2.1	\$61,100	\$1,528	\$18,330	\$458	24,968	36%	\$10.86	\$565	1.4
Walker County	\$12.33	\$641	\$25,640	1.7	\$46,800	\$1,170	\$14,040	\$351	6,659	26%	\$9.86	\$513	1.3
Washington County	\$11.94	\$621	\$24,840	1.6	\$53,700	\$1,343	\$16,110	\$403	986	16%	\$18.59	\$966	0.6
Wilcox County	\$11.94	\$621	\$24,840	1.6	\$29,300	\$733	\$8,790	\$220	1,198	31%	\$12.82	\$666	0.9
Winston County	\$11.94	\$621	\$24,840	1.6	\$43,200	\$1,080	\$12,960	\$324	2,238	24%	\$9.60	\$499	1.2

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