

FLORIDA

STATE RANKING #16*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,118**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,726** monthly or **\$44,716** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.50
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.10
2-Bedroom Housing Wage	\$21.50
Number of Renter Households	2,605,942
Percent Renters	35%

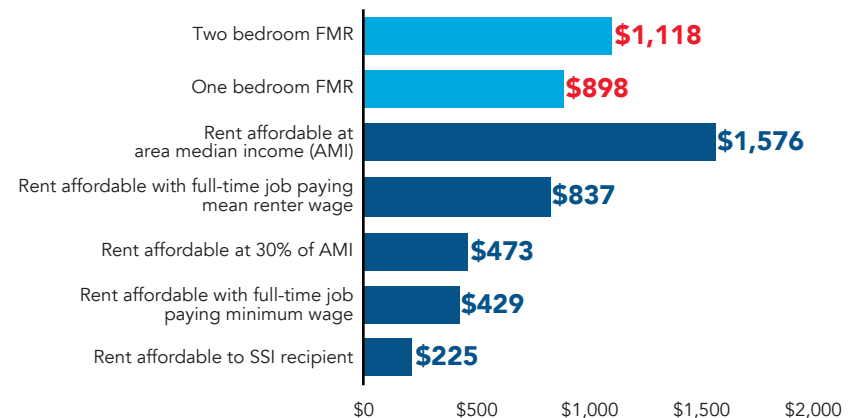
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

84
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$29.12
West Palm Beach-Boca Raton HMFA	\$27.35
Fort Lauderdale HMFA	\$26.67
Miami-Miami Beach-Kendall HMFA	\$25.98
Naples-Immokalee-Marco Island MSA	\$23.46



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FLORIDA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$21.50	\$1,118	\$44,716	2.6	\$63,043	\$1,576	\$18,913	\$473	2,605,942	35%	\$16.10	\$837	1.3
Combined Nonmetro Areas	\$16.39	\$852	\$34,090	2.0	\$52,685	\$1,317	\$15,805	\$395	69,364	29%	\$11.80	\$614	1.4
Metropolitan Areas													
Baker County HMFA	\$14.25	\$741	\$29,640	1.7	\$62,200	\$1,555	\$18,660	\$467	1,713	21%	\$8.61	\$448	1.7
Cape Coral-Fort Myers MSA	\$18.38	\$956	\$38,240	2.2	\$63,700	\$1,593	\$19,110	\$478	80,113	31%	\$14.38	\$748	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$19.29	\$1,003	\$40,120	2.3	\$65,700	\$1,643	\$19,710	\$493	27,950	37%	\$13.83	\$719	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$18.37	\$955	\$38,200	2.2	\$55,100	\$1,378	\$16,530	\$413	62,375	30%	\$12.56	\$653	1.5
Fort Lauderdale HMFA	\$26.67	\$1,387	\$55,480	3.2	\$65,700	\$1,643	\$19,710	\$493	250,634	37%	\$18.16	\$944	1.5
Gainesville MSA	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	45,681	45%	\$11.31	\$588	1.5
Gulf County HMFA	\$17.12	\$890	\$35,600	2.1	\$52,600	\$1,315	\$15,780	\$395	1,358	25%	\$12.58	\$654	1.4
Homosassa Springs MSA	\$15.35	\$798	\$31,920	1.9	\$52,400	\$1,310	\$15,720	\$393	11,144	18%	\$11.33	\$589	1.4
Jacksonville HMFA	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	186,981	36%	\$16.29	\$847	1.1
Lakelandnter Haven MSA	\$16.52	\$859	\$34,360	2.0	\$53,600	\$1,340	\$16,080	\$402	71,369	32%	\$14.74	\$766	1.1
Miami-Miami Beach-Kendall HMFA	\$25.98	\$1,351	\$54,040	3.1	\$52,300	\$1,308	\$15,690	\$392	404,450	47%	\$17.64	\$917	1.5
Naples-Immokalee-Marco Island MSA	\$23.46	\$1,220	\$48,800	2.8	\$75,000	\$1,875	\$22,500	\$563	37,288	28%	\$15.46	\$804	1.5
North Port-Sarasota-Bradenton MSA	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	87,971	28%	\$15.35	\$798	1.4
Ocala MSA	\$15.67	\$815	\$32,600	1.9	\$53,400	\$1,335	\$16,020	\$401	33,299	25%	\$13.49	\$702	1.2
Orlando-Kissimmee-Sanford MSA	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	324,980	40%	\$16.08	\$836	1.3
Palm Bay-Melbourne-Titusville MSA	\$19.58	\$1,018	\$40,720	2.4	\$64,800	\$1,620	\$19,440	\$486	63,537	28%	\$15.72	\$818	1.2
Palm Coast HMFA	\$18.60	\$967	\$38,680	2.3	\$58,900	\$1,473	\$17,670	\$442	8,817	23%	\$12.48	\$649	1.5
Panama City-Lynn Haven-Panama City Beach HMFA	\$19.13	\$995	\$39,800	2.3	\$64,700	\$1,618	\$19,410	\$485	25,997	38%	\$13.34	\$694	1.4
Pensacola-Ferry Pass-Brent MSA	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	62,104	35%	\$14.48	\$753	1.1

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 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 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FLORIDA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Port St. Lucie MSA	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	46,050	27%	\$13.22	\$688	1.5
Punta Gorda MSA	\$17.02	\$885	\$35,400	2.1	\$58,300	\$1,458	\$17,490	\$437	16,046	22%	\$12.26	\$638	1.4
Sebastian-Vero Beach MSA	\$17.15	\$892	\$35,680	2.1	\$64,600	\$1,615	\$19,380	\$485	14,694	25%	\$13.08	\$680	1.3
Sebring MSA	\$15.19	\$790	\$31,600	1.8	\$43,800	\$1,095	\$13,140	\$329	9,883	24%	\$10.56	\$549	1.4
Tallahassee HMFA	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	59,166	44%	\$12.04	\$626	1.5
Tampa-St. Petersburg-Clearwater MSA	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	419,514	36%	\$17.01	\$885	1.2
The Villages MSA	\$14.56	\$757	\$30,280	1.8	\$68,200	\$1,705	\$20,460	\$512	4,841	10%	\$10.74	\$559	1.4
Wakulla County HMFA	\$17.10	\$889	\$35,560	2.1	\$62,300	\$1,558	\$18,690	\$467	2,616	24%	\$10.68	\$556	1.6
Walton County HMFA	\$16.42	\$854	\$34,160	2.0	\$60,400	\$1,510	\$18,120	\$453	6,994	29%	\$13.00	\$676	1.3
West Palm Beach-Boca Raton HMFA *	\$27.35	\$1,422	\$56,880	3.3	\$74,300	\$1,858	\$22,290	\$557	169,013	31%	\$18.03	\$938	1.5
Counties													
Alachua County	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	44,579	46%	\$11.36	\$591	1.5
Baker County	\$14.25	\$741	\$29,640	1.7	\$62,200	\$1,555	\$18,660	\$467	1,713	21%	\$8.61	\$448	1.7
Bay County	\$19.13	\$995	\$39,800	2.3	\$64,700	\$1,618	\$19,410	\$485	25,997	38%	\$13.34	\$694	1.4
Bradford County	\$13.19	\$686	\$27,440	1.6	\$59,400	\$1,485	\$17,820	\$446	2,367	27%	\$10.74	\$559	1.2
Brevard County	\$19.58	\$1,018	\$40,720	2.4	\$64,800	\$1,620	\$19,440	\$486	63,537	28%	\$15.72	\$818	1.2
Broward County	\$26.67	\$1,387	\$55,480	3.2	\$65,700	\$1,643	\$19,710	\$493	250,634	37%	\$18.16	\$944	1.5
Calhoun County	\$13.19	\$686	\$27,440	1.6	\$46,000	\$1,150	\$13,800	\$345	790	17%	\$9.75	\$507	1.4
Charlotte County	\$17.02	\$885	\$35,400	2.1	\$58,300	\$1,458	\$17,490	\$437	16,046	22%	\$12.26	\$638	1.4
Citrus County	\$15.35	\$798	\$31,920	1.9	\$52,400	\$1,310	\$15,720	\$393	11,144	18%	\$11.33	\$589	1.4
Clay County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	17,798	25%	\$12.28	\$638	1.5
Collier County	\$23.46	\$1,220	\$48,800	2.8	\$75,000	\$1,875	\$22,500	\$563	37,288	28%	\$15.46	\$804	1.5
Columbia County	\$15.08	\$784	\$31,360	1.8	\$64,100	\$1,603	\$19,230	\$481	6,645	28%	\$11.93	\$620	1.3
DeSoto County	\$13.90	\$723	\$28,920	1.7	\$42,300	\$1,058	\$12,690	\$317	3,586	31%	\$11.37	\$591	1.2

* 50th percentile FMR (See Appendix B).

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dixie County	\$13.19	\$686	\$27,440	1.6	\$46,700	\$1,168	\$14,010	\$350	1,409	23%	\$13.50	\$702	1.0
Duval County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	142,765	42%	\$17.41	\$905	1.0
Escambia County	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	46,096	40%	\$15.12	\$786	1.1
Flagler County	\$18.60	\$967	\$38,680	2.3	\$58,900	\$1,473	\$17,670	\$442	8,817	23%	\$12.48	\$649	1.5
Franklin County	\$15.08	\$784	\$31,360	1.8	\$51,200	\$1,280	\$15,360	\$384	1,161	27%	\$11.04	\$574	1.4
Gadsden County	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	4,873	29%	\$9.54	\$496	1.9
Gilchrist County	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	1,102	18%	\$9.35	\$486	1.8
Glades County	\$15.08	\$784	\$31,360	1.8	\$41,900	\$1,048	\$12,570	\$314	1,015	25%	\$14.35	\$746	1.1
Gulf County	\$17.12	\$890	\$35,600	2.1	\$52,600	\$1,315	\$15,780	\$395	1,358	25%	\$12.58	\$654	1.4
Hamilton County	\$13.19	\$686	\$27,440	1.6	\$43,300	\$1,083	\$12,990	\$325	1,291	27%	\$10.59	\$551	1.2
Hardee County	\$13.19	\$686	\$27,440	1.6	\$43,700	\$1,093	\$13,110	\$328	2,381	32%	\$11.88	\$618	1.1
Hendry County	\$15.83	\$823	\$32,920	1.9	\$46,200	\$1,155	\$13,860	\$347	3,811	32%	\$11.76	\$612	1.3
Hernando County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	15,612	22%	\$12.03	\$625	1.7
Highlands County	\$15.19	\$790	\$31,600	1.8	\$43,800	\$1,095	\$13,140	\$329	9,883	24%	\$10.56	\$549	1.4
Hillsborough County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	208,827	42%	\$17.82	\$926	1.1
Holmes County	\$13.19	\$686	\$27,440	1.6	\$44,800	\$1,120	\$13,440	\$336	1,376	20%	\$5.68	\$296	2.3
Indian River County	\$17.15	\$892	\$35,680	2.1	\$64,600	\$1,615	\$19,380	\$485	14,694	25%	\$13.08	\$680	1.3
Jackson County	\$13.19	\$686	\$27,440	1.6	\$47,700	\$1,193	\$14,310	\$358	4,879	29%	\$9.69	\$504	1.4
Jefferson County	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	1,196	21%	\$8.43	\$438	2.2
Lafayette County	\$13.19	\$686	\$27,440	1.6	\$52,200	\$1,305	\$15,660	\$392	413	18%	\$9.13	\$475	1.4
Lake County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	31,754	26%	\$12.64	\$657	1.7
Lee County	\$18.38	\$956	\$38,240	2.2	\$63,700	\$1,593	\$19,110	\$478	80,113	31%	\$14.38	\$748	1.3
Leon County	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	53,097	48%	\$12.32	\$641	1.5
Levy County	\$13.19	\$686	\$27,440	1.6	\$47,000	\$1,175	\$14,100	\$353	3,820	25%	\$9.28	\$482	1.4
Liberty County	\$13.19	\$686	\$27,440	1.6	\$55,400	\$1,385	\$16,620	\$416	575	24%	\$14.97	\$778	0.9
Madison County	\$13.19	\$686	\$27,440	1.6	\$43,700	\$1,093	\$13,110	\$328	1,432	21%	\$9.85	\$512	1.3

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
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- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Manatee County	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	40,884	30%	\$13.57	\$706	1.5
Marion County	\$15.67	\$815	\$32,600	1.9	\$53,400	\$1,335	\$16,020	\$401	33,299	25%	\$13.49	\$702	1.2
Martin County	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	15,391	24%	\$13.48	\$701	1.5
Miami-Dade County	\$25.98	\$1,351	\$54,040	3.1	\$52,300	\$1,308	\$15,690	\$392	404,450	47%	\$17.64	\$917	1.5
Monroe County	\$29.12	\$1,514	\$60,560	3.5	\$84,400	\$2,110	\$25,320	\$633	11,759	40%	\$13.95	\$725	2.1
Nassau County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	6,976	24%	\$10.57	\$550	1.7
Okaloosa County	\$19.29	\$1,003	\$40,120	2.3	\$65,700	\$1,643	\$19,710	\$493	27,950	37%	\$13.83	\$719	1.4
Okeechobee County	\$14.35	\$746	\$29,840	1.7	\$44,000	\$1,100	\$13,200	\$330	3,746	29%	\$11.89	\$618	1.2
Orange County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	203,432	46%	\$16.87	\$877	1.2
Osceola County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	37,163	40%	\$13.45	\$699	1.6
Palm Beach County *	\$27.35	\$1,422	\$56,880	3.3	\$74,300	\$1,858	\$22,290	\$557	169,013	31%	\$18.03	\$938	1.5
Pasco County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	51,432	27%	\$13.75	\$715	1.5
Pinellas County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	143,643	35%	\$17.05	\$886	1.2
Polk County	\$16.52	\$859	\$34,360	2.0	\$53,600	\$1,340	\$16,080	\$402	71,369	32%	\$14.74	\$766	1.1
Putnam County	\$13.33	\$693	\$27,720	1.6	\$42,900	\$1,073	\$12,870	\$322	7,401	27%	\$9.81	\$510	1.4
St. Johns County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	19,442	24%	\$12.76	\$664	1.4
St. Lucie County	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	30,659	28%	\$12.97	\$674	1.5
Santa Rosa County	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	16,008	27%	\$12.12	\$630	1.3
Sarasota County	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	47,087	27%	\$16.60	\$863	1.2
Seminole County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	52,631	34%	\$15.52	\$807	1.4
Sumter County	\$14.56	\$757	\$30,280	1.8	\$68,200	\$1,705	\$20,460	\$512	4,841	10%	\$10.74	\$559	1.4
Suwannee County	\$13.19	\$686	\$27,440	1.6	\$47,900	\$1,198	\$14,370	\$359	4,656	30%	\$10.00	\$520	1.3
Taylor County	\$13.19	\$686	\$27,440	1.6	\$46,000	\$1,150	\$13,800	\$345	1,737	23%	\$16.72	\$869	0.8
Union County	\$13.19	\$686	\$27,440	1.6	\$47,200	\$1,180	\$14,160	\$354	1,275	33%	\$13.46	\$700	1.0
Volusia County	\$18.37	\$955	\$38,200	2.2	\$55,100	\$1,378	\$16,530	\$413	62,375	30%	\$12.56	\$653	1.5
Wakulla County	\$17.10	\$889	\$35,560	2.1	\$62,300	\$1,558	\$18,690	\$467	2,616	24%	\$10.68	\$556	1.6

* 50th percentile FMR (See Appendix B).

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Walton County	\$16.42	\$854	\$34,160	2.0	\$60,400	\$1,510	\$18,120	\$453	6,994	29%	\$13.00	\$676	1.3
Washington County	\$13.19	\$686	\$27,440	1.6	\$47,800	\$1,195	\$14,340	\$359	1,839	22%	\$10.91	\$567	1.2

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