



2022 **OUT** *of* **REACH**

THE HIGH COST OF HOUSING

NATIONAL LOW INCOME HOUSING COALITION



NATIONAL LOW INCOME HOUSING COALITION

Founded in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of *Out of Reach* are available from NLIHC.

Additional local data can be found online at www.nlihc.org/oor

The Print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

Data for other states, metropolitan areas, counties, and zip codes can be found at <http://nlihc.org/oor>

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TABLE OF CONTENTS

| | |
|---|----|
| PREFACE | A |
| INTRODUCTION | 1 |
| HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS | 4 |
| RENTAL COSTS ARE SPIKING | 6 |
| NOT ENOUGH MONEY LEFT TO MEET OTHER BASIC NEEDS | 8 |
| DISPROPORTIONATE HARM TO BLACK, LATINO, AND WOMEN WORKERS | 9 |
| THE FEDERAL POLICIES NEEDED TO END THE HOUSING CRISIS | 11 |
| BUILDING TENANT POWER..... | 13 |
| TENANT STORIES..... | 14 |
| THE NUMBERS IN THIS REPORT | 16 |
| DEFINITIONS | 16 |
| REFERENCES | 17 |

MAP AND TABLES

| | |
|---|----|
| HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT IN 2022..... | 20 |
| MOST EXPENSIVE JURISDICTIONS | 21 |
| STATES RANKED BY TWO-BEDROOM HOUSING WAGE | 22 |
| STATE SUMMARY | 23 |

USER'S GUIDE

| | |
|-----------------------------------|----|
| HOW TO USE THE NUMBERS | 26 |
| WHERE THE NUMBERS COME FROM | 27 |

STATE PAGES

| | |
|----------------------------|--------|
| ALABAMA | AL-31 |
| ALASKA | AK-36 |
| ARIZONA..... | AZ-39 |
| ARKANSAS..... | AR-42 |
| CALIFORNIA | CA-47 |
| COLORADO..... | CO-52 |
| CONNECTICUT..... | CT-57 |
| DELAWARE | DE-61 |
| DISTRICT OF COLUMBIA | DC-63 |
| FLORIDA..... | FL-65 |
| GEORGIA | GA-71 |
| HAWAII..... | HI-80 |
| IDAHO..... | ID-82 |
| ILLINOIS | IL-86 |
| INDIANA | IN-93 |
| IOWA..... | IA-99 |
| KANSAS..... | KS-105 |
| KENTUCKY..... | KY-111 |
| LOUISIANA..... | LA-118 |

| | |
|---------------------|--------|
| MAINE..... | ME-123 |
| MARYLAND..... | MD-127 |
| MASSACHUSETTS..... | MA-130 |
| MICHIGAN..... | MI-137 |
| MINNESOTA..... | MN-143 |
| MISSISSIPPI..... | MS-149 |
| MISSOURI..... | MO-154 |
| MONTANA..... | MT-161 |
| NEBRASKA..... | NE-165 |
| NEVADA..... | NV-171 |
| NEW HAMPSHIRE..... | NH-173 |
| NEW JERSEY..... | NJ-177 |
| NEW MEXICO..... | NM-180 |
| NEW YORK..... | NY-183 |
| NORTH CAROLINA..... | NC-188 |
| NORTH DAKOTA..... | ND-195 |
| OHIO..... | OH-199 |
| OKLAHOMA..... | OK-205 |
| OREGON..... | OR-210 |
| PENNSYLVANIA..... | PA-213 |
| PUERTO RICO..... | PR-218 |
| RHODE ISLAND..... | RI-223 |
| SOUTH CAROLINA..... | SC-226 |

| | |
|--------------------|--------|
| SOUTH DAKOTA..... | SD-230 |
| TENNESSEE..... | TN-234 |
| TEXAS..... | TX-240 |
| UTAH..... | UT-253 |
| VERMONT..... | VT-256 |
| VIRGINIA..... | VA-259 |
| WASHINGTON..... | WA-267 |
| WEST VIRGINIA..... | WV-271 |
| WISCONSIN..... | WI-276 |
| WYOMING..... | WY-281 |

APPENDICES

| | |
|---|----|
| LOCAL MINIMUM WAGES..... | ii |
| DATA NOTES, METHODOLOGIES, AND SOURCES..... | iv |

PREFACE

OUT OF REACH FOR TOO LONG – WHY WE MUST CONTINUE TO FIGHT FOR EQUITY IN HOUSING

BY CHAIRWOMAN MAXINE WATERS

\$30.85.



That is the hourly wage a person needs to earn in my district in Los Angeles just to be able to afford a one-bedroom apartment. That is more than *four times higher* than the federal minimum wage. But even while California and other states across the country have raised their minimum wages – in California, the minimum wage is now \$15 an hour – the cost of housing continues to far outpace income growth.

This is the story across America – a country that has continuously failed to invest in the foundation of its families. For over 30 years, the National Low Income Housing Coalition (NLIHC) has been telling this story in *Out of Reach*, a report that shows the consistent upward trends in rent. The task of solving America's affordable housing crisis might seem overwhelming, especially to those closest to the problem, but the solution is simple: we must invest in housing America.

That is why I am fighting so hard for significant new funding for fair and affordable housing. With the support of NLIHC's advocacy, I was able to secure over \$150 billion in the "Build Back Better Act" – which passed in the House of Representatives last November – to strengthen our neighborhoods and equitably expand our country's housing supply, especially for the low-income families and people of color who are hardest hit by this crisis. We are still fighting to make these investments law as Build Back Better remains stalled in the Senate.

In my state of California alone, there is a shortage of more than 960,000 rental homes that are affordable and available to the state's lowest-income families. Nationwide, there is a shortage of 7 million of such rental homes. Meanwhile, on any given night in America, more than 580,000 people are without homes, including over 161,000 Californians, many of whom are people of color.

Behind these numbers are real people, who despite working multiple jobs are struggling to make ends meet. Housing is at the heart of a more just and prosperous nation – a nation where families and children of all backgrounds can dream about their futures, where seniors can age with dignity, and where people with disabilities can live independently. That is why *Out of Reach* is so important: it sheds light on the reality that so many families in this country face.

As I continue the fight for fair and affordable housing in Congress, I thank NLIHC for its ongoing commitment to providing the research and advocacy needed to uplift the housing needs of families left behind for too long.

Sincerely,

Maxine Waters

Chairwoman Maxine Waters

INTRODUCTION

Over the past two years, the COVID-19 pandemic and accompanying financial hardships have underlined and exacerbated the housing unaffordability faced by the nation's lowest-income renters. Housing advocates and impacted people achieved unprecedented policy measures, including \$46 billion in emergency rental assistance (ERA) and a national eviction moratorium, that significantly reduced unnecessary suffering during the pandemic. But these temporary measures were not intended to solve persistent problems of housing affordability. As state and local ERA programs begin to run out of funding and the last eviction moratoriums expire, the persistent shortage of affordable housing for the lowest-income people is worsening. Eviction rates in some cities are increasing to or surpassing their pre-pandemic levels (Eviction Lab, 2022). At the same time, renters nationwide are facing exorbitant rent increases, with the median rent of a two-bedroom apartment increasing nearly 18% between the first quarter of 2021 and the first quarter of 2022 (Apartment List, 2022). As the public health dangers and economic hardship associated with COVID-19 gradually recede, low-income renters will continue to face housing precarity and instability until permanent solutions to widespread housing unaffordability are enacted.

For over 30 years, the National Low Income Housing Coalition's (NLIHC) *Out of Reach* report

has called attention to the gulf between actual wages and what people need to earn to afford their rents. Every year, the report shows that affordable rental homes are out of reach for millions of low-wage workers and other families with low-incomes. This year's report documents the extent to which recent increases in rental housing costs have made it even more difficult for low-income renters to afford homes. The report also incorporates accounts of tenant experiences that speak to the myriad challenges faced by low-wage renters and renters on fixed incomes, particularly when their rents increase.

The report's "Housing Wage" is an estimate of the hourly wage full-time workers must earn to afford a rental home at the U.S. Department of Housing and Urban Development's (HUD) fair market rent without spending more than 30% of their incomes. Fair market rents are estimates of what a person moving today can expect to pay for a modestly priced rental home. **Map A** provides state housing wages. **The 2022 national Housing Wage is \$25.82 per hour for a modest two-bedroom rental home and \$21.25 per hour for a modest one-bedroom rental home.**

The federal minimum wage of \$7.25 per hour falls well-short of both the two-bedroom and one-bedroom national Housing Wages. The two-bedroom Housing Wage is over 3.5 times greater than the federal minimum wage of \$7.25.

Because the federal minimum wage does not rise automatically with inflation, it is worth considerably less today than in recent decades. If the minimum wage increased at the rate of productivity growth, it would have been more than \$22 per hour in 2021 (Cooper, Mokhiber, Zipperer, 2021).

Thirty states, the District of Columbia, Puerto Rico, and over 50 counties and municipalities now have minimum wages higher than the federal minimum wage, but even taking into account higher state and county minimum wages, the average minimum-wage worker must work 96 hours per week (nearly two and a half full-time jobs) to afford a two-bedroom rental home, or 79 hours per week (two full-time jobs) to afford a one-bedroom rental home at the fair market rent. People who work 96 hours per week and need eight hours per day of sleep have around two hours per day left over for everything else – commuting, cooking, cleaning, self-care, caring for children and family, and serving their community.

Working such long hours is impossible for a single parent. Working fewer hours, however, means a household may have to give up other necessities, like childcare, transportation, or healthcare. Tenants interviewed for this report noted that they avoided car maintenance, pulled their children out of daycare, and stopped paying for car insurance because their full-time jobs were inadequate to make ends meet. One tenant

OUT OF REACH 2022

was working three jobs at one point but later had to quit one of them to have time to sleep.

The struggle to afford rental housing is widespread. The average monthly fair market rents for a one-bedroom or two-bedroom rental home are \$1,105 and \$1,342, respectively. However, as this report shows, these rents are much higher than what many renters can afford (**Figure 1**). Eleven of the country's largest occupations, accounting for more than one-third of all workers, pay median wages that are less than the one-bedroom Housing Wage.

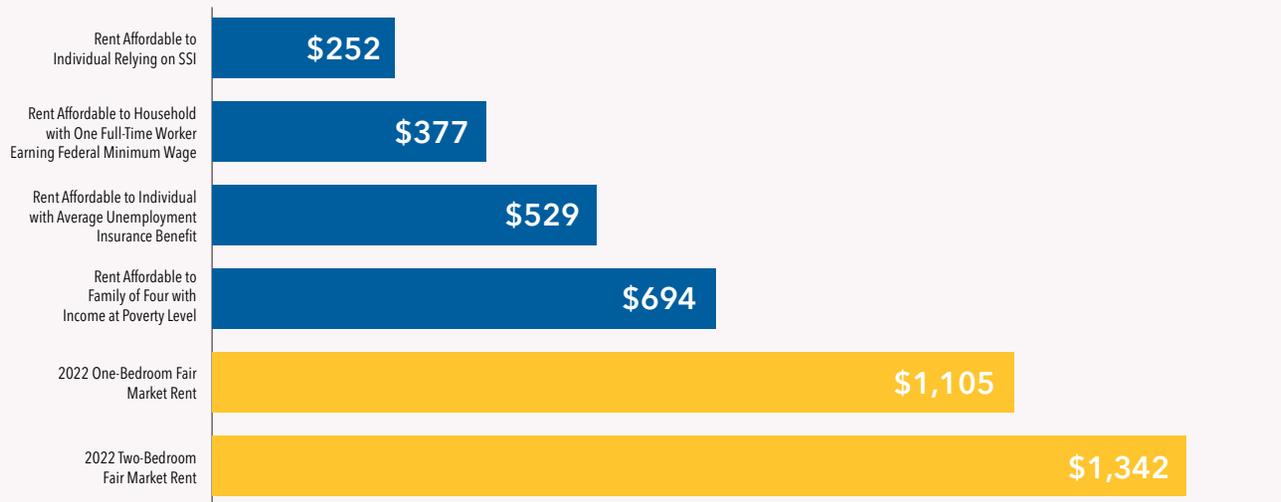
In most areas of the U.S., a family of four with a poverty-level household income can afford a monthly rent of no more than \$694, assuming the household can manage to spend as much as 30% of its income on housing. Many extremely low-income families can afford far less. Individuals

with disabilities relying on federal Supplemental Security Income (SSI) can afford a monthly rent of only \$252. A household receiving the average unemployment insurance benefit can afford a rent of no more than \$529 per month. Since unemployment insurance is determined by an individual's past wages, workers who had been making the minimum wage before losing their jobs receive even less. Payments also vary widely by state, with the average renter who receives unemployment insurance in Mississippi and Louisiana only able to afford a monthly rent of \$278 and \$281, respectively.

Even among those fortunate enough to have found relatively affordable homes, low-wage workers are often one missed paycheck or one unexpected expense away from not being able to pay their rent. Stable, affordable housing is a prerequisite for basic well-being, and no person

should live in danger of losing their home. At current funding levels, federal housing assistance is available to only one in four income-eligible households (Fischer & Sard, 2017). Addressing the country's long-term housing affordability crisis requires bridging the gap between rents and incomes by expanding Housing Choice Vouchers to all households who need them. To be effective, universal rental assistance must be paired with a commitment to constructing and preserving more affordable homes, funding an emergency housing stabilization fund to aid renters in sudden crisis, and strengthening renter protections.

FIGURE 1: RENTS ARE OUT OF REACH

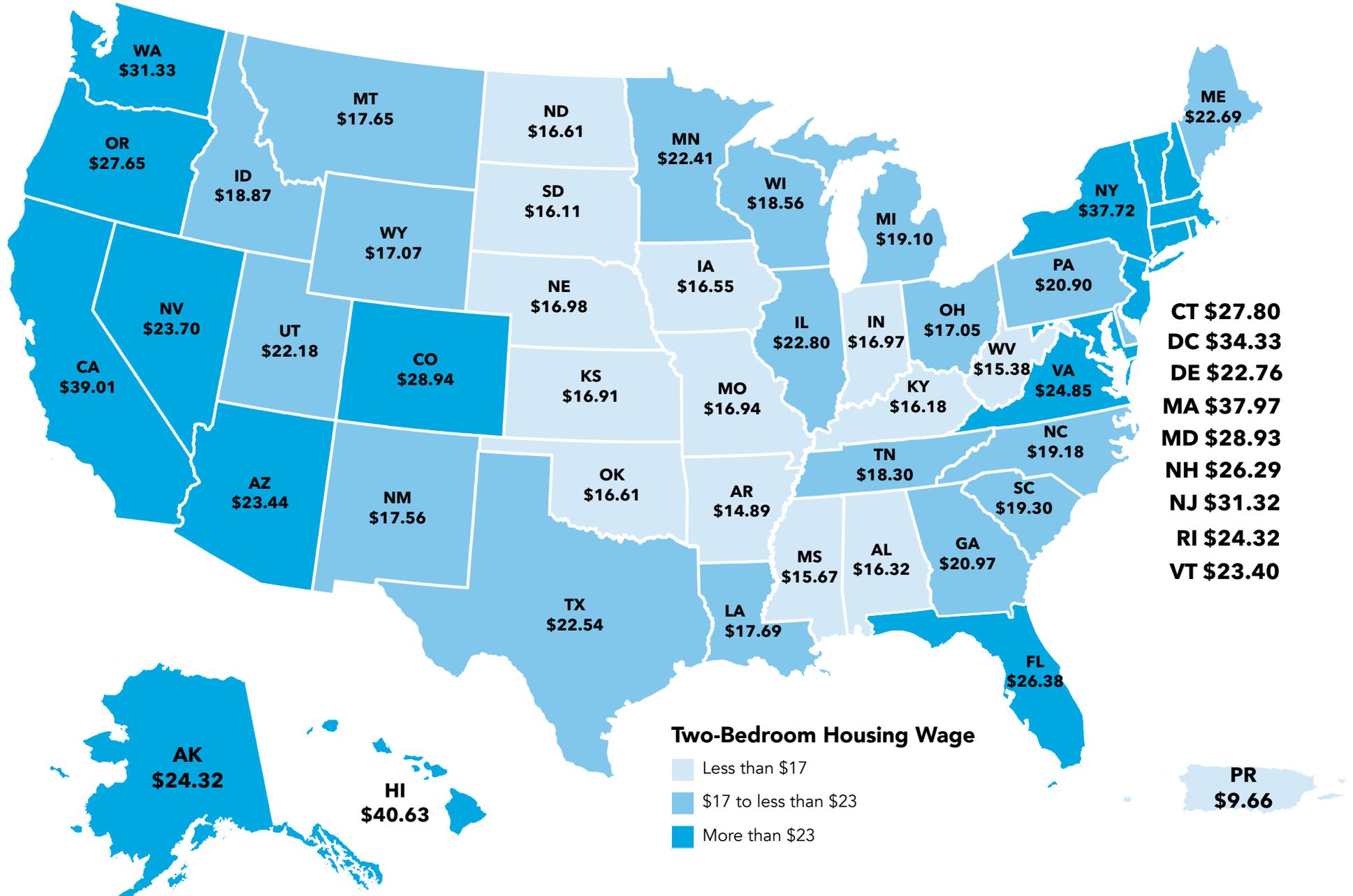


Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income and benefits data from BLS QCEW, 2020 adjusted to 2022 dollars; U.S. Department of Labor, Employment and Training Administration, March 2022; and Social Security Administration, 2022 maximum federal SSI benefit for individual.



THE 2022 NATIONAL HOUSING WAGE IS \$25.82 PER HOUR FOR A MODEST TWO-BEDROOM RENTAL HOME AND \$21.25 PER HOUR FOR A MODEST ONE-BEDROOM RENTAL HOME.

MAP A. 2022 TWO-BEDROOM RENTAL HOUSING WAGES



This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.

HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS

As rents continue to climb, many renters' wages remain insufficient to afford decent rental housing. For the first time ever, the median asking rent in the 50 most populous metros is more than \$2,000 (Redfin, 2022) and at the same time, the federal minimum wage's value has reached its lowest point since 1956 (Cooper et al., 2022). In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week. In only 9% of all U.S. counties (274 counties out of more than 3,000 nationwide, not including Puerto Rico) can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. Fifty-four local jurisdictions have minimum wages higher than the federal or state minimum wage, but all these local minimum wages fall short of the local one-bedroom and two-bedroom Housing Wage (Appendix A).

The income distribution in **Figure 2**, which includes all wage and salary

workers, shows that modest rental housing is out of reach for nearly every worker in the bottom half of the wage distribution. More than 40% of wage earners cannot afford a modest one-bedroom rental home at the fair market rent working one full-time job. Nearly 60% of wage earners cannot afford a modest two-bedroom rental home working one full-time job.

Eleven of the 25 largest occupations in the U.S. pay a lower median hourly wage than the wage a full-time worker needs to earn to afford a modest one- or two-bedroom apartment at the national average fair market rent (**Figure 3**). The workers in these occupations account for over 35% of the total U.S. workforce, excluding farmworkers. Workers in all occupations where the median wage is less than the one- and two-bedroom housing wage account for 46% of the total U.S. workforce, excluding farm workers. Over 24 million people work in the five lowest-paying occupations – retail sales, food and beverage services, food preparation, home health aide and personal care services, and building cleaning.

FIGURE 2. HOURLY WAGES BY PERCENTILE VS. ONE- AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. Hourly wages by percentile drawn from Economic Policy Institute State of Working America Data Library 2021, adjusted to 2022 dollars.

FIGURE 3. ELEVEN OF THE TWENTY-FIVE LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Source: Occupational wages from May 2021 Occupational Employment Statistics, BLS, adjusted to 2022 dollars. Housing wages based on HUD fair market rents.

OUT OF REACH 2022

Workers in these occupations earn median wages that fall more than \$6 short of what a full-time worker needs for a one-bedroom apartment.

Despite the myth of low-wage labor requiring “low skills,” many low-wage jobs are difficult and dangerous to perform. Direct care jobs, including home health aide and nursing assistant jobs, are considered some of the most dangerous due to the frequent exposure to sickness, demanding hours, heavy lifting of both machinery and patients, and other high-stress conditions (Dill and Duffy, 2022). Servers, drivers, personal care aides, and building maintenance staff develop specialized skills to meet the demands of their jobs and provide essential services to their communities (Lowrey, 2021).

Low-wage workers are not the only renters who struggle to afford their housing. Low-income families in a variety of circumstances struggle to afford rent. Nearly three-quarters of the nation’s 4.4 million senior renters with incomes less than 50% of the area median income (AMI) are housing cost-burdened, spending more than 30% of their income on rent. Over 2 million householders are very low-income, have a disability, and are not in the labor force, with 81% of these households paying more than 30% of their income toward rent. Of the country’s approximately 850,000 very low-income householders who are single-adult caregivers or students, 93% are cost-burdened (U.S. Census Bureau, 2022).

THE GULF BETWEEN RENTERS’ INCOMES AND HOUSING COSTS

SYLVIA

Sylvia (see *Tenant Stories*) lives in New York State with her 18-year-old son. Earning \$13.20 per hour as a bus monitor, she was paying more than 50% of her income toward her \$1,200 rent through the middle of 2021. When her monthly rent increased from \$1,200 to \$1,400, she could no longer afford it, so she left her apartment. After living with a friend for several months, she and her son are now staying at an emergency shelter.

NYLEA

Nylea, a 27-year-old home health aide and medical assistant in Georgia, works two full-time jobs that pay between \$12 and \$13 an hour. When she moved into her apartment, the rent was \$850. She was not housing cost-burdened, but only because she worked two full-time jobs. Over the past two years, her property management company has increased her rent by more than 29%, so she now pays \$1,100 for rent alone. She also pays for water, sewer, and a monthly \$30 service convenience fee for rent payments made online. At one point, Nylea worked three jobs to make ends meet. Unable to get any sleep, she had to cut down to two.

PAMELA

Pamela from Newark, New Jersey, works part-time as a bus driver while taking care of her sister, who has a disability. Her household’s combined income is \$1,725 per month, which includes Pamela’s earned income, her sister’s SSI payments, and help from her daughter. Prior to her rent increasing, Pamela spent nearly 70% of her household’s

income on her monthly rent of \$1,200. Pamela’s rent has since increased to \$1,400, or 80% of her household’s total income. For now, she can still make ends meet but will have to spend less money on other things, like entertaining her three grandchildren. “I’m not trying to live like the Jones’s,” she said. “I just want to live comfortably.”

AFFORDABILITY CHALLENGES FOR TENANTS WITH FIXED INCOMES

NICOLE

Nicole (see *Tenant Stories*) is a single mother who lives with her 24-year-old daughter and 3-year-old granddaughter in New Orleans, Louisiana. Nicole began receiving disability insurance after suffering from chronic asthma following Hurricane Katrina. She receives \$1,289 per month in federal assistance, as well as a Housing Choice Voucher. Between 2020 and 2022, her apartment’s total rent increased from approximately \$1,500 to nearly \$1,900, and Nicole’s contribution increased from \$586 to \$1,011. Since she is now spending nearly 80% of her income on rent, she is looking for a new place to live. She fears that any unexpected expense could lead to homelessness.

DAMON

Damon from Columbus, Ohio, has received Workman’s Compensation for three years after suffering from a workplace injury. His landlords recently increased his rent from \$450 to \$820. He also has to pay an additional \$150 for having a month-to-month lease. He is now paying nearly 80% of his income on rent.

RENTAL COSTS ARE SPIKING

The data in this report illuminate the disparity between low wages and fair market rents. Yet dramatic increases in rent prices over the last year have likely exacerbated the problem, making the process of finding and maintaining affordable housing even more difficult for low-income tenants. Between the first quarter of 2021 and the first quarter of 2022, median rents for two-bedroom apartments in metropolitan counties increased 15%, or \$179 (Figure 4) (Apartment List, 2022a). This increase is more than four and a half times greater than the increases of the previous four years, when median rents increased between \$25 and \$39 annually.

Significant rental price increases in the past year have impacted housing markets nationwide. In 294 out of the 345 metropolitan counties tracked by Apartment List, rental prices for a two-bedroom apartment increased over \$100 between the first quarter of 2021 and the first quarter of 2022. Only two of the 345 metropolitan counties experienced a decrease in rental prices between 2021 and 2022. In each of the preceding four years, the number of metropolitan counties experiencing a decrease in rental prices ranged from 31 to 76.

Several counties experienced drastic rent increases after several years of relatively stable rental prices. Many of the most dramatic increases occurred in Sun Belt metros (Apartment List, 2022b). Rents in Miami-Dade County, Florida (where Miami is located), Orange

County, Florida (Orlando), Maricopa County, Arizona (Phoenix), and Clark County, Nevada (Las Vegas) jumped \$441 (29%), \$466 (22%), \$331 (27%), and \$288 (25%), respectively, between the first quarters of 2021 and 2022.

In some local markets, prices fell steeply following the onset of the pandemic. In the New York City boroughs of Manhattan (New York County), Queens (Queens County), and Brooklyn (Kings County), for example, rents for two-bedroom apartments fell \$386, \$293, and \$246, respectively, between 2020 and 2021. Even so, price increases from 2021 to 2022 more than made up for these rent decreases. Between 2021 and 2022, rent in Manhattan rose by \$554, rent in Queens rose by \$402, and rent in Brooklyn rose by \$390.

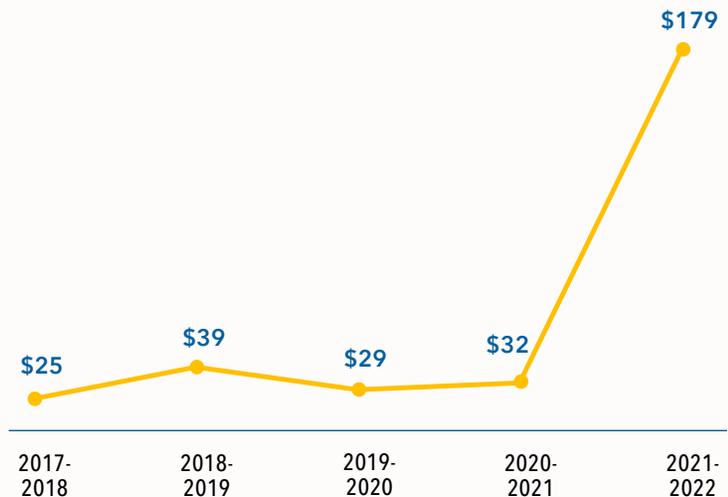
Recent rent increases have been driven by many factors, including greater demand for rental housing, increased investor purchases, and high inflation. Between the start of the pandemic and the middle of 2021, 870,000 renters entered the rental market (Airgood-Obrycki, 2022). Many households entering the market were higher-income renters who may have been priced out of the increasingly competitive home-buying market. The increase in demand also led to record-low vacancy rates, which fell from 6.6% in 2020 to 5.8% by the third quarter of 2021 (Airgood-Obrycki, 2022).

At the same time, real estate investors have been purchasing low-cost homes at an

unprecedented rate, likely leading to further increases in rental prices. In each of the last three quarters of 2021, more than 80,000 homes were purchased by investors – the greatest number of quarterly investor purchases since data collection began in 2000 (Redfin, 2022). Increases in investor-owned property are associated with rising rental prices, particularly in the most affordable segment of the housing market (Garriga, Gete, & Tsouderou, 2020). Investor purchases have historically been made primarily in low-cost, nonwhite neighborhoods, and this trend continued during the pandemic (Raymond, Zha, Knight-Scott, & Cabrera, 2022).

Ownership of apartment buildings is becoming more consolidated in the hands of corporate landlords, with the number of apartment units owned by the largest 50 companies increasing from nearly 2 million in 2017 to 2.5 million in 2022 (National Multifamily Housing Council, 2022).

FIGURE 4. ANNUAL CHANGE IN FIRST QUARTER MEDIAN RENTAL PRICES



Source: Apartment List County Rent Estimates. Calculations are based on data for 345 metropolitan counties.

OUT OF REACH 2022

These 2.5 million units represent approximately one-tenth of the country's multi-family apartment stock (Vogell, 2022). In addition to raising rents, large landlords are more likely to be serial eviction filers, filing for evictions repeatedly when households fall behind on their rents (Immergluck, Ernsthausen, Earl, & Powell, 2020). Serial eviction filings can drastically increase housing costs for renters beyond their monthly rent payments, as the filings often result in late fees and court fines (Leung, Hepburn, & Desmond, 2021).

Greater demand, lower vacancy rates, and increased investor purchases have occurred alongside record-high inflation, with the Consumer Price Index reaching an annual rate of 8.6% in May 2022 – the highest rate since 1981 (Bureau of Labor Statistics, 2022). While evidence suggests that low-income workers' wages have generally kept up with inflation (Gould & Kandra, 2022), this has not been the case for everyone, and many low-income renters are struggling to afford the increases in rent prices. Further, while low-wage workers have had more leveraging power in the pandemic's tight labor market, this power may diminish as workers return to the labor force (Gould & Kandra, 2022).

TENANTS' EXPERIENCES WITH NEW PROPERTY OWNERSHIP

ART

Art, who lives in Golden, Colorado, owns a manufactured home and pays rent for his lot. After a California-based company purchased the land, his monthly lot rent increased from \$550 to \$795. The property management company has made it clear that it plans to raise the lot's rent to approximately \$1,100 per month.

SAMARRAH

Samarrah (see *Tenant Stories*) signed a lease in 2022 for a unit in an apartment complex recently purchased by a large multifamily property owner based in Georgia and Florida. Samarrah agreed to a rental price of \$970, but it took nearly three months for an apartment to become available. When a unit finally became available, the management company increased the price to \$1,075. She only stayed in the apartment for one month because mold made the unit unlivable for her and her son.

DAMON

Damon lived in his apartment for 16 years and had only experienced minor rent increases until a new company bought the complex. His unit's monthly rent increased from \$450 to \$820 in a single year. According to its website, the new owner, Vision and Beyond, targets multifamily homes and "off-market" properties in growing metros to "strategically purchase [properties] below their real market value."

EXPERIENCING STAGNANT WAGES WHILE PRICES SOAR

SYLVIA

Sylvia, who works full-time as a bus monitor, has experienced the effects of increased rents and static wages first-hand. She has spent months looking for a new apartment, but landlords tell her that they are unlikely to rent to someone earning less than three to four times the rent. Working 32 hours per week at her current hourly wage of \$13.20, she can only afford a rent of less than \$550. Regarding inflation, she notes that "everything is going up, except for my paycheck."



GREATER DEMAND, LOWER VACANCY RATES, AND INCREASED INVESTOR PURCHASES HAVE OCCURRED ALONGSIDE RECORD-HIGH INFLATION, WITH THE CONSUMER PRICE INDEX REACHING AN ANNUAL RATE OF 8.6% IN MAY 2022 – THE HIGHEST RATE SINCE 1981.

GIVING UP EXPENSES TO MAKE ENDS MEET

JASON

Jason, who lives with his fiancé in Denver, Colorado, resides in an apartment complex where the standard rent for a two-bedroom, one-bathroom apartment is increasing from \$1,735 to \$2,000 per month. Jason works full-time as a mental health services provider at an emergency shelter, and his fiancé works as a nanny. Even with two incomes, they are unlikely to be able to afford the extra \$265 per month. Jason has type 1 diabetes, so a large portion of his budget is spent on insulin. Because most of his household's income goes toward necessities like rent and utilities, medical bills, and food, Jason has had to put off repairing his truck because he cannot afford the cost, causing severe damage to his main source of transportation.

SAMARRAH

After Samarra had to leave her apartment because of mold, she was left with little savings due to moving costs and storage fees. Following her move, a bad car accident set her even further back financially. To afford basic needs, she had to reevaluate her budget and take her son out of daycare. She also had to give up her car insurance. She explained that, due to the costs incurred by her rent increase, moving expenses, and car accident, "I felt like everything I built my life for ... was all just crumbling underneath me."

NOT ENOUGH MONEY LEFT TO MEET OTHER BASIC NEEDS

Many low-wage workers and other low-income renters pay a large portion of their income toward rent because they lack more affordable alternatives. Traditionally, households are considered housing cost-burdened if they spend more than 30% of their income on housing costs, which includes rent and utilities. They are considered severely cost-burdened if they spend more than 50% of their income on housing costs. Eighty-six percent of extremely low-income renters are cost-burdened, and 72% of extremely low-income renters are severely cost-burdened (NLIHC, 2022).

Another measure of housing affordability – the residual-income approach – evaluates whether households have enough income to afford basic needs after paying their rent. Some extremely low-income families and families with children may not be able to afford paying even 30% of their income toward housing because doing so would leave them with too little left to cover other necessary costs. If a household earns \$60,000 annually – or \$5,000 per month – and pays \$1,400 per month on rent, for example, it will have \$3,600 left to pay for all other basic needs and expenses. According to the Family Budget Calculator, however, it costs a one-adult, one-child household in Philadelphia, Pennsylvania, \$4,102 to afford all its necessities other than housing, such as childcare, transportation, and healthcare (Economic Policy Institute, 2022). This hypothetical household is not traditionally cost-burdened because less than 30% of its income goes toward rent. However,

the household still does not earn enough to afford all other necessities and experiences a monthly shortfall of \$502. This shortfall may cause the household to cut back on other important expenses, like food and medical services.

Recent research finds that while an estimated 14.8 million households are housing cost-burdened according to the traditional measure, 19.2 million households experience residual-income cost burden (Airgood-Obrycki et al., 2022). One hundred percent of households with annual incomes less than \$30,000 are cost-burdened using the residual-income approach, and 81% of households with incomes between \$30,000 and \$44,999 annually are cost-burdened using this approach (Airgood-Obrycki et al., 2022). These households do not have adequate income to cover non-housing basic needs after paying for their housing. As inflation continues to increase for necessities such as housing, food, and gasoline, renters face difficult choices about where to cut back on their spending.

DISPROPORTIONATE HARM TO BLACK, LATINO, AND WOMEN WORKERS



BLACK, LATINO, AND NATIVE AMERICAN WORKERS ARE MORE LIKELY THAN WHITE WORKERS TO BE EMPLOYED IN SECTORS WITH LOWER MEDIAN WAGES, LIKE SERVICE OR PRODUCTION. EVEN WITHIN THE SAME OCCUPATIONS, THE MEDIAN EARNINGS FOR WHITE WORKERS ARE OFTEN HIGHER THAN THE MEDIAN EARNINGS FOR BLACK AND LATINO WORKERS.

Rental housing is even further out of reach for renters of color, who earn disproportionately less than white renters. Income inequality is the product of historical and ongoing systemic racism that has involved discrimination, economic exploitation, and unequal employment and housing opportunities. **Figure 5** compares the hourly wage distributions of white, Black, and Latino workers. For example, the 10th percentile wage bars show the hourly wages for the lowest-paid 10% of white, Black, and Latino workers. White workers at the bottom of the white income distribution earn over one dollar more per hour than Black and Latino workers at the bottom of their respective income distributions. Among Black workers, a Black person at the 20th percentile of wages earns \$2.30 less per hour than a white worker at the same percentile. A Latino worker at the 20th percentile of wages earns \$2.05 less than a white worker at the same percentile.

This disparity holds across all income levels. The median Black worker and Latino worker earn 23% and 25% less than the median white worker, respectively. Annually, this means that the median Black full-time worker and median Latino full-time worker earn \$12,022 and \$12,646 less than the median white worker. Native American households also face significant discrimination and economic exploitation, and as a result they have lower rates of employment than white households (Austin, 2013) and generally lower incomes. The median income for Native American households is less than \$46,000 annually, compared to nearly \$69,000 for white households (U.S. Census Bureau, 2022a).

Black, Latino, and Native American workers are more likely than white workers to be employed in sectors with lower median wages, like service or production, while white workers are more likely to be employed in higher-paying management and professional positions (Bureau of Labor Statistics, 2020a; Allard & Brundage, Jr., 2019). Even within the same occupations, however, the median earnings for white workers are often higher than the median earnings for Black and Latino workers. The median hourly rate for a white worker in a management occupation working full-time, for example, is \$38.18, while the hourly earnings for a Black and Latino worker in the same occupation group are \$29.38 and \$28.83, respectively (Wilson, Miller, & Kassa, 2021). These disparities are a product of structural barriers within the workplace, including discrimination in hiring and promotion.

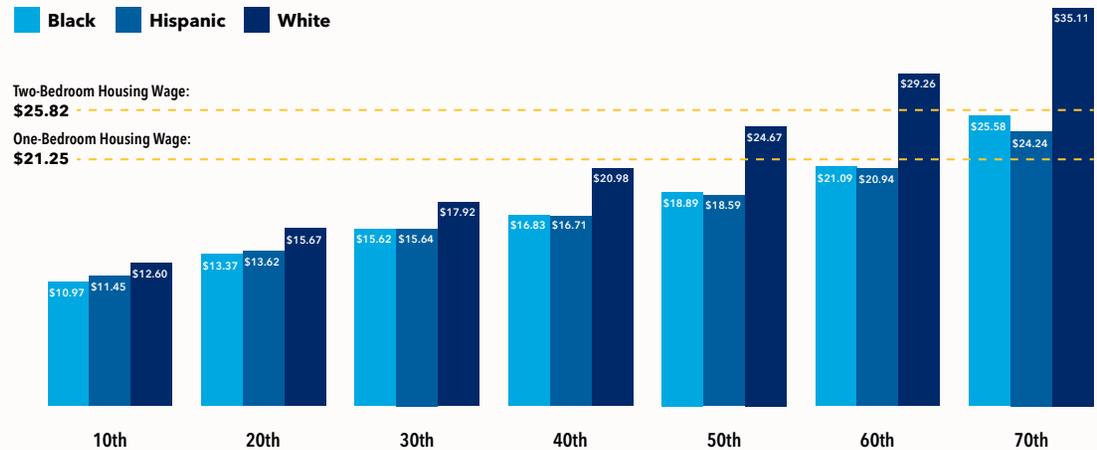
OUT OF REACH 2022

As a result of such disparities, Black and Latino workers face larger gaps between their wages and the cost of housing than white workers. Nationally, a median-wage, full-time white worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but a median-wage, full-time Black or Latino worker does not (Figure 5). At the 60th percentile, a full-time white worker can afford a two-bedroom rental home at fair market rent. Meanwhile, a full-time Black or Latino worker at the 60th percentile-wage for their race or ethnicity cannot afford even a one-bedroom rental.

The unaffordability of the rental market disproportionately harms Black and Latino households because they are more likely at all income levels to be renters. Thirty percent of white households are renters, compared with 58% of Black households and 46% of Latino households (U.S. Census Bureau, 2022a). Historical and ongoing discrimination has restricted opportunities for homeownership for many people of color, particularly Black households, and a large racial wealth gap makes it more difficult for people of color to become homeowners. In 2019, the median family wealth for Black and Latino households was just 13% and 19% of white households' median family wealth, respectively (Bhutta, Chang, Dettling & Hsu, 2020).

Renters with multiple marginalized identities – such as Black and Latina women – experience even higher pay disparities and more difficulty affording housing (Figure 6). Black women earning the median wage for their race and gender make \$18.31 per hour, \$1.19 less than the median Black male worker and \$8.64 less than the median

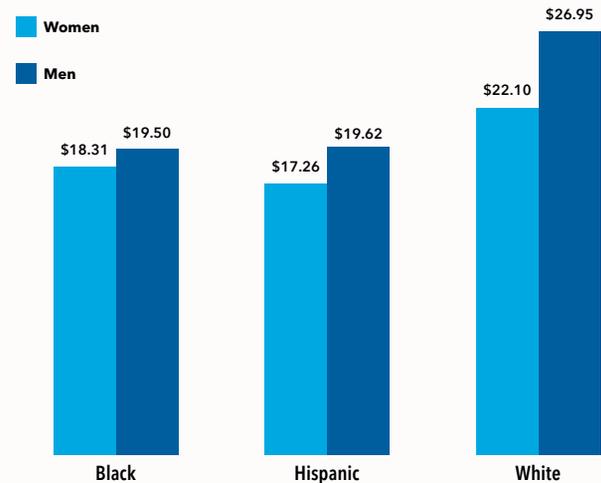
FIGURE 5. HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES, BY RACE & ETHNICITY



Source: Housing wages based on HUD Fair Market Rents. Hourly wages by percentile are drawn from Economic Policy Institute State of Working America Data Library 2021, adjusted to 2022 dollars.

white male worker. Latina women earning the median wage earn \$17.26 hourly, \$2.26 less than the median Latino man and \$9.69 less than the median white man. While a white man making the median wage can afford a two-bedroom apartment, Black and Latina women must surpass the 70th percentile of wages for their demographic before they make enough to afford a two-bedroom apartment. Native American women also experience these pay disparities, with annual median earnings of just \$36,000, or \$17.31 per hour (Institute for Women's Policy Research, 2021).

FIGURE 6. MEDIAN HOURLY WAGES BY RACE, ETHNICITY, AND GENDER



Source: Housing wages based on HUD Fair Market Rents. Hourly wages by percentile are drawn from Economic Policy Institute State of Working America Data Library 2021, adjusted to 2022 dollars.

THE FEDERAL POLICIES NEEDED TO END THE HOUSING CRISIS



AS THE COUNTRY FACES RECORD RENT INCREASES AND RISING EVICTIONS, IT IS MORE IMPORTANT THAN EVER TO MAKE MEANINGFUL AND LONG-LASTING STRUCTURAL CHANGES TO ENSURE PEOPLE WITH THE LOWEST INCOMES HAVE STABLE, AFFORDABLE HOMES.

Federal policies and resources are critical to ensuring renters can remain stably housed. The COVID-19 crisis highlighted a phenomenon that has long been true: many households are only one missed paycheck or unexpected expense away from not being able to afford their housing. A stronger housing safety net is required to prevent evictions and homelessness and to reduce housing instability among the lowest-income renters. Addressing the roots of the housing affordability problem requires a sustained commitment to investing in new affordable housing and preserving affordable rental homes that already exist, bridging the gap between incomes and rent through universal rental assistance, providing emergency assistance to stabilize renters when they experience financial shocks, and establishing strong renter protections.

First, Congress must invest in solutions to preserve and expand the supply of affordable housing. Congress should expand the national Housing Trust Fund, which builds, rehabilitates, and preserves housing for households with the lowest incomes. Congress should also invest directly in the preservation of public housing, which could help free up Low Income Housing Tax Credits

that are currently being used to finance public housing conversion under the Rental Assistance Demonstration program (Schwartz & McClure, 2021). The “Housing Is Infrastructure Act” (H.R.4497), for example, would invest \$45 billion in the national Housing Trust Fund and provide \$75 billion to fully address the capital repair needs of public housing. The “American Housing and Economic Mobility Act” (S.1368 and H.R.2768) would invest \$45 billion annually in the national Housing Trust Fund and would support the creation and preservation of affordable housing in tribal and Native Hawaiian communities as well as rural areas.

Second, Congress must increase resources for rental assistance through Housing Choice Vouchers. The “Ending Homelessness Act of 2021” (H.R.4496), for example, proposes to establish a universal voucher program that would enable all eligible households to receive rental assistance. Similarly, the “Affordable HOME Act” (S.2234 and H.R.5385) would provide funding to support an additional 1 million housing vouchers in addition to providing \$45 billion for the national Housing Trust Fund and \$70 billion for the preservation of public housing, among other measures. Expanding and preserving the supply of

OUT OF REACH 2022

affordable housing and expanding access to rental assistance must be done simultaneously to ensure renters receiving assistance can identify rental housing that meets both their needs and the requirements of the Housing Choice Voucher program.

Third, permanent solutions are needed to combat the evictions and homelessness that can occur when low-income renters experience income loss or unexpected financial shocks. The Treasury Emergency Rental Assistance (ERA) program, which provided \$46.6 billion in emergency rental assistance for households experiencing financial distress during the pandemic, illuminated the widespread need for such a program. The ERA program has made over 5 million payments primarily to extremely low-income renters, with 65% of households served earning less than 30% of AMI. The "Eviction Crisis Act" (S.2182) and "Stable Families Act" (H.R.8327) would help establish a more permanent version of this program by creating a national housing stabilization fund for renters facing temporary financial setbacks. Providing temporary assistance for households would help prevent the many negative consequences associated with evictions and homelessness, including mental stress, loss of possessions, instability for children, and increased difficulty finding a new apartment (Eviction Lab, n.d.).

Fourth, robust renter protections are needed to ensure the safety and just treatment of renter households, including measures that protect tenants from evictions and their deleterious effects. To protect tenants from evictions, the "Legal Assistance to Prevent Evictions Act" (S.3305 and

H.R.5884) would establish a grant program to provide legal assistance to renters facing eviction. Similarly, the "Housing Emergencies Lifeline Program (HELP) Act" (H.R.6696) would provide \$10 billion to support legal counsel for tenants at risk of eviction and would prohibit the reporting of evictions and rent and utility debt on consumer reports.

Renter protections are also needed to ensure decent, safe, and accessible living conditions for renters. Three of the renters interviewed for this report experienced mold and mildew in their apartments during the past year. Others cited problems such as security doors that would not lock, broken buzzer systems that led to difficulties for people with mobility challenges, unresolved electrical and plumbing issues, and pests. Several pieces of legislation would help improve the health of homes. The "Lead-Safe Housing for Kids Act" (S.1860 and H.R.8713) would protect children living in federally assisted housing from lead poisoning, and the "Public Housing Fire Safety Act" (S.265 and H.R.2638) would create a program to retrofit older apartments with sprinkler systems, for example.

These actions are particularly necessary for supporting low-income renters, households with people with disabilities, households with seniors, and families with children. As the country faces record rent increases and rising evictions, it is more important than ever to make meaningful and long-lasting structural changes to ensure low-wage workers and the most marginalized people have stable, affordable homes.

THE EFFECTS OF HOUSING INSTABILITY ON TENANTS' WELL-BEING

SAMARRAH

Samarrah, who spent much of her savings on an apartment that turned out to be unlivable, says "I've been struggling mentally and financially after this setback just to get back on my feet. It has been very hard for me."

SUSAN

Susan lived at a hotel for five months after a rent increase forced her out of her apartment. "I think [housing instability] causes mental anguish," she says. "Because you're wondering, oh my god, if I didn't have certain [things], I would be homeless." After finding and moving back into a rental unit of her own, she explained, "it took me a minute...to get my mind right because I was still distraught."

NICOLE

Nicole is looking for a new apartment after her rent nearly doubled. "I'm a nervous wreck," she says. "I'm afraid. I'm scared. And all I can do is just say a prayer every day that we wake up and are still living inside."

”

“I’M AFRAID. I’M SCARED.
AND ALL I CAN DO IS JUST
SAY A PRAYER EVERY DAY
THAT WE WAKE UP AND
ARE STILL LIVING INSIDE.”

BUILDING TENANT POWER

As tenants with limited incomes around the country face significant rent increases, unsafe and unhealthy living conditions, and predatory rental practices such as exorbitant fees, they are mobilizing to demand safe, decent, and affordable housing.

Art from Colorado worked with his neighbors to create the Golden Hills Cooperative, a group of residents in his manufactured housing community who together are trying to purchase the community's land themselves. While the effort has been unsuccessful so far, the process has helped neighbors get to know each other better and support one another amid recent rent increases.

Susan from Georgia has been vocal at her local community commissioner meetings about rising rent prices and lack of available units for voucher holders, but she knows that she is unlikely to affect change on her own. When people she knows experience housing issues, she tells them to "start writing about it, talk about it, because if you don't, nothing is going to happen."

Damon from Ohio started a tenants' union in his apartment complex to combat rising rental prices. He went door-to-door to collect signatures from tenants and submitted a petition to the new landlord to lower rents. He plans to continue his efforts to build tenant power and improve the affordability and safety of the building. "Everybody should be able to pay rent...There should always be apartments available for anybody of all incomes. If you work at the grocery store, you should be able to pay your rent if you work full-time. If you work at McDonalds or work fast food, you should be able to pay your rent if you're working full-time."

TENANT STORIES

Throughout this report, tenant stories have highlighted how record-high rental prices are affecting low-income tenants. The full stories presented here are meant to provide a more detailed picture of how insufficient incomes combined with rising rental costs have far-reaching impacts on renters and their families.

SAMARRAH'S STORY

Toward the end of 2021, Samarrah began looking for an apartment outside of Atlanta, Georgia, for herself and her three-year-old son. The search for a home turned into a months-long process since most apartments require potential tenants to have incomes of at least three times the rent. While looking for an apartment, Samarrah worked full-time at the airport as a customer service greeter, earning \$17 an hour. At this wage, an apartment affordable for Samarrah and her son would need to be below \$880 per month. Once she finally found an apartment complex and was approved, she had to wait another three months before a unit became available. Though the property management company initially gave her a price of \$970 per month for the apartment, the rate had increased to \$1,075 by the time the apartment was ready for move-in. Samarrah was also responsible for paying for water and renter's insurance, as required by the lease. Samarrah was exhausted from the apartment search and had spent a significant amount of money on application fees, so she accepted the price

increase and moved in. Once she did, however, she found that the apartment was covered in mold and was unlivable. She knew it wasn't a safe place to live, especially for her young son, so she vacated the unit after one month. Her moving costs – including her U-Haul and storage fees – left her with very little money, and she is now living with family friends.

Shortly after she moved out of her apartment, Samarrah was in a terrible car accident that also cost her financially. Reflecting on these multiple hardships, she said that she "felt like everything I built my life for... was just crumbling underneath me." These financial setbacks caused Samarrah to take her son out of daycare and stop paying for her car insurance. For now, she is focused on finding a new job so she can save enough money to start the apartment search process over again. She is also attending college full-time for medical assisting. She hopes to finish school by this summer, but she is unsure whether she will be able to do so without a car. "I've been struggling mentally and financially after the setback just to get back on my feet. It has been very hard."

SYLVIA'S STORY

After her rent increased from \$1,200 to \$1,400, Sylvia and her 18-year-old son vacated the apartment where they had been living in New York State. Sylvia knew she could not pay the rent with her current earnings of \$13.20 an hour, which she made working full-time as a bus monitor. (She has not received a wage increase during her five years at the job.) Sylvia was already paying over 50% of her income on rent even before her rent went up, and after the increase, she knew the price was unsustainable. After staying with a friend for several months, Sylvia and her son are now staying at their local emergency shelter. She has contacted many apartment owners but is ineligible for most of the units because she cannot show that she earns three to four times the rent. Even if she found another apartment with a rent of \$1,200 or less, she would need to be earning \$7.50 more per hour than what she is currently making to be eligible. Sylvia has been a good tenant who always pays on time and has a good credit score, but she is still unable to find an apartment. "All I want is for someone to give me a chance."

Sylvia finds it difficult to save money because staying in a shelter involves costs as well. She

pays \$500 per month for storage and must spend heavily on gas, as she transports her son to and from an out-of-state school each day. Because she is either working or picking her son up from school during the shelter's mealtimes, she has to buy food as carry-out, which is more expensive than cooking in her own home. As inflation worsens and prices for necessities increase, she notes that "everything is going up, except for my paycheck."

NICOLE'S STORY

Nicole, a single mother living with her daughter and three-year-old granddaughter in Louisiana, became sick with chronic asthma after Hurricane Katrina. She receives \$1,289 per month in federal assistance because of her disability. Her household has no other income because her daughter is a full-time student in nursing school. Nicole receives a Housing Choice Voucher, but her landlord has continued to increase her rent with the housing authority's approval. Between 2020 and 2022, her household's contribution toward rent increased from \$586 to \$1,011, as the overall rent (household contribution plus the voucher subsidy) increased from approximately \$1,500 to nearly \$1,900. This cost does not include additional fees, such as a

\$100 monthly fee for lawn maintenance and the alarm system and additional maintenance fees. Because Nicole is paying 78% of her income on rent alone, she finds it difficult to keep up with the added costs tacked on to her lease.

Recently, Nicole's landlord threatened to file for eviction because Nicole did not have her carpets commercially cleaned – a condition of the lease – even though she had rented a machine to clean the rugs herself. Nicole is now facing eviction because she doesn't have any money left to hire a carpet cleaner. Regarding the impact of her rent increase on her budget and spending, she said, "Oh, there's no money to spend...I don't have any money. If I didn't have food stamps, we wouldn't eat, because there's no money to even make groceries." She spends much of her time worrying that if something breaks and she has to pay for the repair, she will end up without a place to live. "I'm a nervous wreck. I'm afraid. I'm scared. And all I can do is say a prayer every day that we wake up and we're still living inside."

THE NUMBERS IN THIS REPORT

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to view an interactive page on which you can explore data for specific metropolitan areas and counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in the San Francisco metropolitan area, for example, is \$61.50 – far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is \$12.48 in areas of Arkansas. Even so, many jurisdictions with lower-than-average Housing Wages still suffer from a shortage of affordable rental homes. Jurisdictions with low Housing Wages tend to have lower-than-average household incomes, meaning a low Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD Fair Market Rents (FMRs), which are estimates of what a family moving today can expect to pay for a modest rental home, not what all renters are currently paying. The FMR is the basis of the rent-payment standard for Housing Choice Vouchers and other HUD programs. The FMR is usually set at the 40th percentile of rents for typical homes occupied by recent movers in an area. FMRs are often applied uniformly within each

FMR area, which is either a metropolitan area or nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county.

HUD publishes Small Area FMRs based on U.S. Postal Service ZIP codes to better reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each ZIP code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found online at www.nlihc.org/oor.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. Over time, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed FMR estimates using American Community Survey (ACS) data to determine base rents, and this methodology can introduce more year-to-year variability. From time to time, an area’s FMRs are based on local rent surveys rather than the ACS. For these reasons, not all differences between statistics in previous editions of *Out of Reach* and this year’s report reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance in interpreting changes in the data over time.

DEFINITIONS

Affordability in this report is consistent with the federal standard that no more than 30% of a household’s gross income should be spent on rent and utilities. Households paying over 30% of their income are considered housing cost-burdened. Households paying over 50% of their income are considered severely housing cost-burdened.

Area median income (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

Extremely low income (ELI) refers to household income that is less than either the poverty level or 30% of AMI (whichever is greater).

Very low income (VLI) refers to household income that is less than 50% of AMI.

Housing Wage is the estimated full-time hourly wage that workers must earn to afford a decent rental home at HUD’s Fair Market Rent while spending no more than 30% of their income on housing costs.

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 35 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units of recent movers. FMRs are determined by HUD on an annual basis and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Renter wage is the estimated mean hourly wage among renters, based on 2020 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2022.

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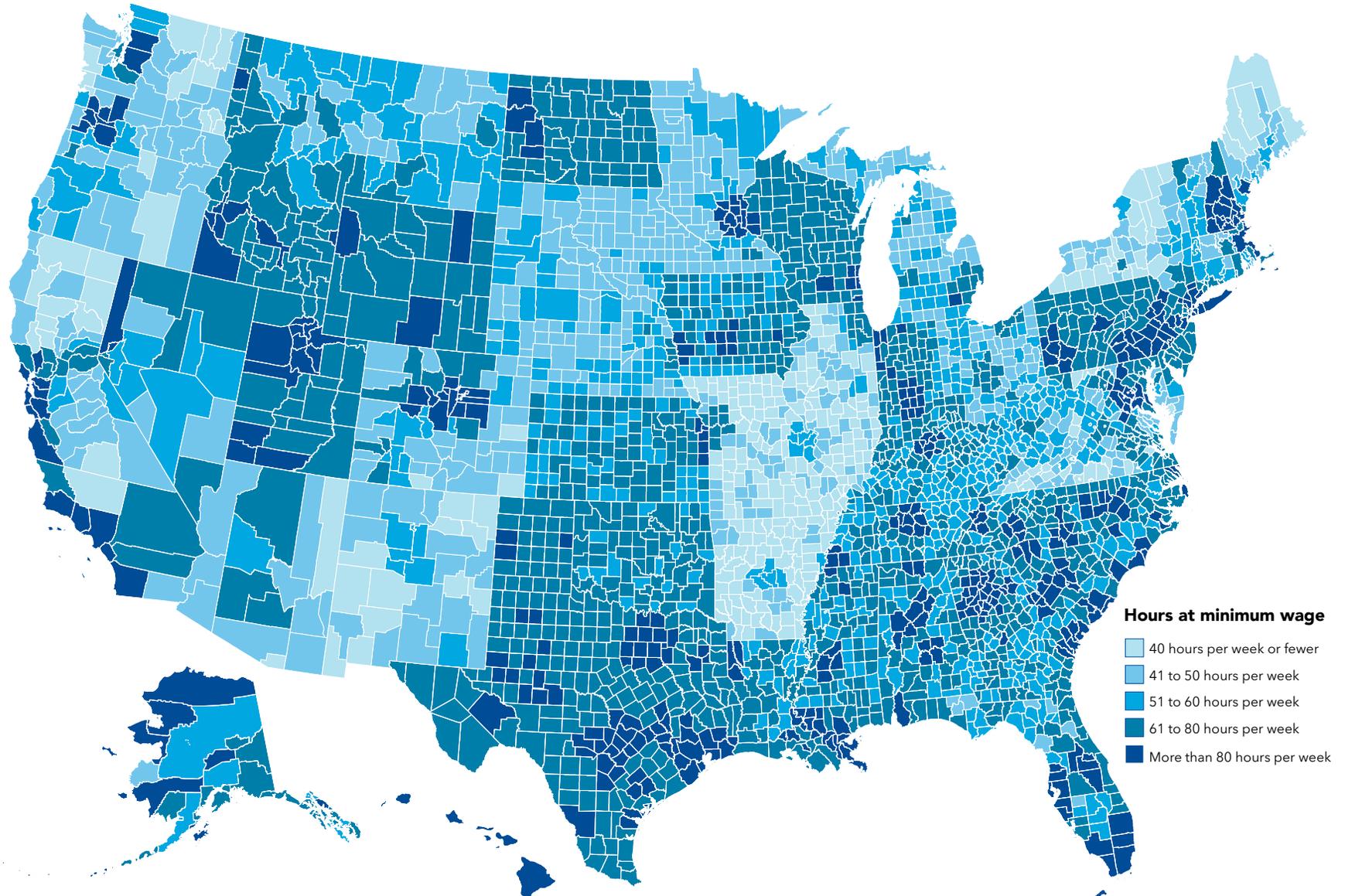
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MAP AND TABLES



HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT IN 2022

*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for sub-county jurisdictions with minimum wages higher than the prevailing county, state, or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level.



MOST EXPENSIVE JURISDICTIONS

| Metropolitan Areas | Metropolitan Counties ¹ | Housing Wage for Two-Bedroom FMR ² |
|---|---|---|
| San Francisco, CA HMFA ³ | Marin County, San Francisco County, San Mateo County, CA | \$61.50 |
| Santa Cruz-Watsonville, CA MSA ⁴ | Santa Cruz County, CA | \$60.35 |
| San Jose-Sunnyvale-Santa Clara, CA HMFA | Santa Clara County, CA | \$55.15 |
| Santa Maria-Santa Barbara, CA MSA | Santa Barbara County, CA | \$48.38 |
| Boston-Cambridge-Quincy, MA-NH HMFA | | \$46.13 |
| New York, NY HMFA | New York County, Kings County, Queens County, Bronx County, Richmond County, Rockland County, Putnam County, NY | \$45.00 |
| Santa Ana-Anaheim-Irvine, CA HMFA | Orange County, CA | \$44.69 |
| Oakland-Fremont, CA HMFA | Alameda County, Contra Costa County, CA | \$43.73 |
| Honolulu, HI MSA | Honolulu County, HI | \$43.08 |
| San Diego-Carlsbad, CA MSA | San Diego County, CA | \$42.92 |

| State Nonmetropolitan Areas (Combined) | Housing Wage for Two-Bedroom FMR | Nonmetropolitan Counties (or County-Equivalents) | Housing Wage for Two-Bedroom FMR |
|--|----------------------------------|--|----------------------------------|
| Massachusetts | \$43.83 | Nantucket County, MA | \$45.92 |
| Hawaii | \$31.87 | Dukes County, MA | \$42.56 |
| Alaska | \$25.41 | Kauai County, HI | \$38.40 |
| Connecticut | \$24.62 | Eagle County, CO | \$37.38 |
| Colorado | \$23.67 | Pitkin County, CO | \$35.60 |
| New Hampshire | \$21.99 | Summit County, CO | \$34.56 |
| California | \$20.95 | Monroe County, FL | \$33.83 |
| Nevada | \$20.32 | Kalawao County, HI | \$32.96 |
| Vermont | \$19.93 | Bethel Census Area, AK | \$32.65 |
| Washington | \$19.64 | San Miguel County, CO | \$32.17 |

1 Excludes metropolitan counties in New England as FMR areas are not defined by county boundaries in New England.

2 FMR = Fair Market Rent.

3 HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

4 MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

STATE SUMMARY

| State | FY22 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|---------------|---|---------------|---|---|--------------------------|---|------------|---------------------------------------|---------------------------------|-------------------------------------|--|---|--|
| | Hourly wage needed to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage ³ needed to afford 2 BR FMR | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2016 - 2020) | % of total households (2016 - 2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama | \$16.32 | \$849 | \$33,944 | 2.3 | \$74,631 | \$1,866 | \$22,389 | \$560 | 581,999 | 31% | \$15.78 | \$821 | 1.0 |
| Alaska | \$24.32 | \$1,264 | \$50,578 | 2.4 | \$104,204 | \$2,605 | \$31,261 | \$782 | 89,797 | 35% | \$23.14 | \$1,203 | 1.1 |
| Arizona | \$23.44 | \$1,219 | \$48,747 | 1.8 | \$83,183 | \$2,080 | \$24,955 | \$624 | 916,254 | 35% | \$21.28 | \$1,106 | 1.1 |
| Arkansas | \$14.89 | \$774 | \$30,965 | 1.4 | \$68,576 | \$1,714 | \$20,573 | \$514 | 400,067 | 34% | \$16.56 | \$861 | 0.9 |
| California | \$39.01 | \$2,028 | \$81,133 | 2.6 | \$106,182 | \$2,655 | \$31,855 | \$796 | 5,861,796 | 45% | \$30.39 | \$1,580 | 1.3 |
| Colorado | \$28.94 | \$1,505 | \$60,186 | 2.3 | \$106,926 | \$2,673 | \$32,078 | \$802 | 722,078 | 34% | \$23.55 | \$1,225 | 1.2 |
| Connecticut | \$27.80 | \$1,446 | \$57,820 | 2.0 | \$115,496 | \$2,887 | \$34,649 | \$866 | 470,029 | 34% | \$21.30 | \$1,108 | 1.3 |
| Delaware | \$22.76 | \$1,183 | \$47,333 | 2.2 | \$96,855 | \$2,421 | \$29,056 | \$726 | 106,038 | 29% | \$20.67 | \$1,075 | 1.1 |
| Florida | \$26.38 | \$1,372 | \$54,870 | 2.6 | \$79,994 | \$2,000 | \$23,998 | \$600 | 2,680,435 | 34% | \$20.55 | \$1,069 | 1.3 |
| Georgia | \$20.97 | \$1,090 | \$43,618 | 2.9 | \$83,892 | \$2,097 | \$25,168 | \$629 | 1,377,105 | 36% | \$20.48 | \$1,065 | 1.0 |
| Hawaii | \$40.63 | \$2,113 | \$84,510 | 4.0 | \$108,224 | \$2,706 | \$32,467 | \$812 | 185,895 | 40% | \$20.59 | \$1,071 | 2.0 |
| Idaho | \$18.87 | \$981 | \$39,258 | 2.6 | \$79,273 | \$1,982 | \$23,782 | \$595 | 189,871 | 29% | \$16.10 | \$837 | 1.2 |
| Illinois | \$22.80 | \$1,186 | \$47,434 | 1.9 | \$99,762 | \$2,494 | \$29,929 | \$748 | 1,646,283 | 34% | \$21.36 | \$1,111 | 1.1 |
| Indiana | \$16.97 | \$882 | \$35,299 | 2.3 | \$82,791 | \$2,070 | \$24,837 | \$621 | 794,477 | 31% | \$16.61 | \$864 | 1.0 |
| Iowa | \$16.55 | \$860 | \$34,415 | 2.3 | \$88,049 | \$2,201 | \$26,415 | \$660 | 366,974 | 29% | \$16.00 | \$832 | 1.0 |
| Kansas | \$16.91 | \$879 | \$35,176 | 2.3 | \$84,871 | \$2,122 | \$25,461 | \$637 | 385,676 | 34% | \$17.01 | \$884 | 1.0 |
| Kentucky | \$16.18 | \$841 | \$33,645 | 2.2 | \$74,364 | \$1,859 | \$22,309 | \$558 | 567,032 | 32% | \$16.51 | \$858 | 1.0 |
| Louisiana | \$17.69 | \$920 | \$36,786 | 2.4 | \$73,725 | \$1,843 | \$22,117 | \$553 | 584,328 | 33% | \$16.28 | \$847 | 1.1 |
| Maine | \$22.69 | \$1,180 | \$47,194 | 1.8 | \$86,950 | \$2,174 | \$26,085 | \$652 | 154,531 | 27% | \$15.68 | \$815 | 1.4 |
| Maryland | \$28.93 | \$1,505 | \$60,183 | 2.3 | \$122,819 | \$3,070 | \$36,846 | \$921 | 734,699 | 33% | \$21.52 | \$1,119 | 1.3 |
| Massachusetts | \$37.97 | \$1,975 | \$78,984 | 2.7 | \$124,300 | \$3,107 | \$37,290 | \$932 | 979,813 | 37% | \$27.52 | \$1,431 | 1.4 |
| Michigan | \$19.10 | \$993 | \$39,731 | 1.9 | \$84,868 | \$2,122 | \$25,461 | \$637 | 1,124,923 | 28% | \$18.17 | \$945 | 1.1 |
| Minnesota | \$22.41 | \$1,165 | \$46,616 | 2.2 | \$105,544 | \$2,639 | \$31,663 | \$792 | 619,377 | 28% | \$19.29 | \$1,003 | 1.2 |
| Mississippi | \$15.67 | \$815 | \$32,603 | 2.2 | \$63,459 | \$1,586 | \$19,038 | \$476 | 348,677 | 31% | \$13.57 | \$706 | 1.2 |
| Missouri | \$16.94 | \$881 | \$35,228 | 1.5 | \$84,048 | \$2,101 | \$25,214 | \$630 | 802,838 | 33% | \$17.83 | \$927 | 1.0 |
| Montana | \$17.65 | \$918 | \$36,718 | 1.9 | \$80,806 | \$2,020 | \$24,242 | \$606 | 137,320 | 31% | \$15.69 | \$816 | 1.1 |
| Nebraska | \$16.98 | \$883 | \$35,319 | 1.9 | \$87,395 | \$2,185 | \$26,219 | \$655 | 259,372 | 34% | \$16.52 | \$859 | 1.0 |

1 BR = Bedroom.

2 FMR = Fiscal Year 2022 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 2022 Area Median Income

5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE SUMMARY

| State | FY22 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTER HOUSEHOLDS | | | | |
|----------------------|---|---------------|---|---|--------------------------|---|------------|---------------------------------------|---------------------------------|-------------------------------------|--|---|--|
| | Hourly wage needed to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage ³ needed to afford 2 BR FMR | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2016 - 2020) | % of total households (2016 - 2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nevada | \$23.70 | \$1,232 | \$49,294 | 2.3 | \$84,072 | \$2,102 | \$25,222 | \$631 | 485,147 | 43% | \$20.66 | \$1,074 | 1.1 |
| New Hampshire | \$26.29 | \$1,367 | \$54,674 | 3.6 | \$106,787 | \$2,670 | \$32,036 | \$801 | 155,277 | 29% | \$19.52 | \$1,015 | 1.3 |
| New Jersey | \$31.32 | \$1,628 | \$65,137 | 2.4 | \$116,367 | \$2,909 | \$34,910 | \$873 | 1,177,627 | 36% | \$23.29 | \$1,211 | 1.3 |
| New Mexico | \$17.56 | \$913 | \$36,528 | 1.5 | \$69,624 | \$1,741 | \$20,887 | \$522 | 253,673 | 32% | \$16.61 | \$864 | 1.1 |
| New York | \$37.72 | \$1,962 | \$78,465 | 2.9 | \$102,117 | \$2,553 | \$30,635 | \$766 | 3,402,708 | 46% | \$32.01 | \$1,665 | 1.2 |
| North Carolina | \$19.18 | \$997 | \$39,897 | 2.6 | \$81,260 | \$2,031 | \$24,378 | \$609 | 1,381,743 | 34% | \$19.00 | \$988 | 1.0 |
| North Dakota | \$16.61 | \$864 | \$34,553 | 2.3 | \$97,100 | \$2,428 | \$29,130 | \$728 | 120,202 | 37% | \$19.17 | \$997 | 0.9 |
| Ohio | \$17.05 | \$887 | \$35,468 | 1.8 | \$84,230 | \$2,106 | \$25,269 | \$632 | 1,589,054 | 34% | \$17.33 | \$901 | 1.0 |
| Oklahoma | \$16.61 | \$863 | \$34,539 | 2.3 | \$75,980 | \$1,899 | \$22,794 | \$570 | 507,014 | 34% | \$16.94 | \$881 | 1.0 |
| Oregon | \$27.65 | \$1,438 | \$57,515 | 2.0 | \$93,147 | \$2,329 | \$27,944 | \$699 | 611,573 | 37% | \$20.61 | \$1,072 | 1.3 |
| Pennsylvania | \$20.90 | \$1,087 | \$43,463 | 2.9 | \$92,217 | \$2,305 | \$27,665 | \$692 | 1,584,332 | 31% | \$19.25 | \$1,001 | 1.1 |
| Rhode Island | \$24.32 | \$1,264 | \$50,579 | 2.0 | \$99,058 | \$2,476 | \$29,718 | \$743 | 159,280 | 38% | \$17.10 | \$889 | 1.4 |
| South Carolina | \$19.30 | \$1,004 | \$40,147 | 2.7 | \$78,751 | \$1,969 | \$23,625 | \$591 | 586,090 | 30% | \$15.98 | \$831 | 1.2 |
| South Dakota | \$16.11 | \$838 | \$33,500 | 1.6 | \$84,335 | \$2,108 | \$25,300 | \$633 | 111,383 | 32% | \$15.67 | \$815 | 1.0 |
| Tennessee | \$18.30 | \$952 | \$38,060 | 2.5 | \$78,121 | \$1,953 | \$23,436 | \$586 | 882,921 | 33% | \$18.86 | \$981 | 1.0 |
| Texas | \$22.54 | \$1,172 | \$46,889 | 3.1 | \$86,464 | \$2,162 | \$25,939 | \$648 | 3,737,262 | 38% | \$22.73 | \$1,182 | 1.0 |
| Utah | \$22.18 | \$1,153 | \$46,136 | 3.1 | \$96,221 | \$2,406 | \$28,866 | \$722 | 295,682 | 29% | \$18.44 | \$959 | 1.2 |
| Vermont | \$23.40 | \$1,217 | \$48,664 | 1.9 | \$92,141 | \$2,304 | \$27,642 | \$691 | 75,478 | 29% | \$16.47 | \$856 | 1.4 |
| Virginia | \$24.85 | \$1,292 | \$51,690 | 2.3 | \$105,430 | \$2,636 | \$31,629 | \$791 | 1,060,350 | 33% | \$22.12 | \$1,150 | 1.1 |
| Washington | \$31.33 | \$1,629 | \$65,161 | 2.2 | \$108,911 | \$2,723 | \$32,673 | \$817 | 1,067,763 | 37% | \$27.55 | \$1,433 | 1.1 |
| West Virginia | \$15.38 | \$800 | \$31,983 | 1.8 | \$69,225 | \$1,731 | \$20,768 | \$519 | 193,449 | 26% | \$13.92 | \$724 | 1.1 |
| Wisconsin | \$18.56 | \$965 | \$38,600 | 2.6 | \$91,904 | \$2,298 | \$27,571 | \$689 | 781,435 | 33% | \$17.04 | \$886 | 1.1 |
| Wyoming | \$17.07 | \$888 | \$35,504 | 2.4 | \$89,972 | \$2,249 | \$26,991 | \$675 | 67,701 | 29% | \$16.62 | \$864 | 1.0 |
| OTHER | | | | | | | | | | | | | |
| District of Columbia | \$33.94 | \$1,765 | \$70,600 | 2.2 | \$129,000 | \$3,225 | \$38,700 | \$968 | 166,019 | 58% | \$30.13 | \$1,567 | 1.1 |
| Puerto Rico | \$9.72 | \$506 | \$20,225 | 1.3 | \$26,086 | \$652 | \$7,826 | \$186 | 380,029 | 32% | \$7.53 | \$391 | 1.3 |

1 BR = Bedroom.

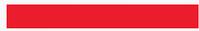
2 FMR = Fiscal Year 2022 Fair Market Rent.

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 2022 Area Median Income

5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

USER'S GUIDE



HOW TO USE THE NUMBERS

A renter household needs to earn at least \$25.82 per hour in order to afford a two-bedroom home at FMR.

For a family earning 100% of AMI, monthly rent of \$2,302 or less is affordable.

Renter households represented 36% of all households (2016-2020).

The estimated mean (average) renter wage in the United States is \$21.99 per hour (2022).

The annual median family income (AMI) in the United States is \$92,091 (2022).

There were 43,928,837 renter households in the United States (2016-2020).

| FY22 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | | |
|----------------------|---|---------|---|---|-------------------------|---|------------|---------------------------------------|-------------------|-----------------------|-----------------------------------|-------------------------------------|--|
| | Hourly wage necessary to afford 2 BR 1 FMR ² | 2BR 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 | % of total households | Estimated hourly mean renter wage | Rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| UNITED STATES | \$25.82 | \$1,342 | \$53,699 | 2.4 | \$92,091 | \$2,302 | \$27,627 | \$691 | 43,928,837 | 36% | \$21.99 | \$1,144 | 1.2 |

The FMR for a two-bedroom rental home in the United States is \$1,342 (2022).

In the United States, a family at 30% of AMI earns \$27,627 annually.

If a full-time worker earns the mean renter wage, monthly rent of \$1,144 or less is affordable.

A renter household needs an annual income of \$53,699 in order to afford a two-bedroom rental home at FMR.

For a family earning 30% of AMI, monthly rent of \$691 or less is affordable.

A renter household needs 1.2 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental home at FMR.

On average, a renter household needs 2.4 full-time jobs paying the minimum wage in order to afford a two-bedroom rental home at FMR.

1: BR = Bedroom.

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Family Income.

5: Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$53,699) by 52 (weeks per year) and then by 40 (hours per work week) ($\$53,699 / 52 = \$1,033$; $\$1,033 / 40 = \25.82).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($\$92,091 \times .3 = \$27,627$). Divide by 12 to obtain monthly amount ($\$27,627 / 12 = \$2,302$).

HUD FY22 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.

Divide number of renter households by total number of households (ACS 2016-2020) ($43,928,837 / 123,530,716 = .36$). Then multiply by 100 ($.36 \times 100 = 36\%$).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2020, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2022. See Appendix B.

ACS (2016-2020).

| | FY22 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|---|---------------|---|---|--------------------------|---|------------|---------------------------------------|-------------------|-----------------------|-----------------------------------|-------------------------------------|--|
| | Hourly wage necessary to afford 2 BR 1 FMR ² | 2BR 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 | % of total households | Estimated hourly mean renter wage | Rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| UNITED STATES | \$25.82 | \$1,342 | \$53,699 | 2.4 | \$92,091 | \$2,302 | \$27,627 | \$691 | 43,928,837 | 36% | \$21.99 | \$1,144 | 1.2 |

Developed by HUD annually (2022). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost ($\$1,342.47 \times 12 = \$16,110$). Then divide by .3 to determine the total income needed to afford \$16,110 per year in rent ($\$16,110 / .3 = \$53,699$).

National average of jobs needed across all counties, weighted by number of renter households. To find jobs needed in a particular state, metro, or county, divide annual income needed to afford the FMR by 52 (weeks per year). Then divide by the prevailing minimum wage. Then divide by 40 (hours per work week).

Multiply Annual AMI by .3 ($\$92,091 \times .3 = \$27,627$).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($\$27,627 \times .3 = \$8,288$). Divide by 12 to obtain monthly amount ($\$8,288 / 12 = \691).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) ($\$21.9904 \times 40 \times 52 = \$45,740$). Multiply by .3 to determine maximum amount that can be spent on rent ($\$45,740 \times .3 = \$13,722$). Divide by 12 to obtain monthly amount ($\$13,722 / 12 = \$1,144$).

Divide income needed to afford the FMR by 52 (weeks per year) ($\$53,699 / 52 = \$1,033$). Then divide by \$21.99 (the United States' mean renter wage) ($\$1,033 / \$21.99 = 47$ hours). Finally, divide by 40 (hours per work week) ($47 / 40 = 1.2$ full-time jobs).

1: BR = Bedroom.

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Family Income.

5: Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE PAGES



ALABAMA

#46*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$849**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,829** monthly or **\$33,944** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.78 |
| 2-Bedroom Housing Wage | \$16.32 |
| Number of Renter Households | 581,999 |
| Percent Renters | 31% |

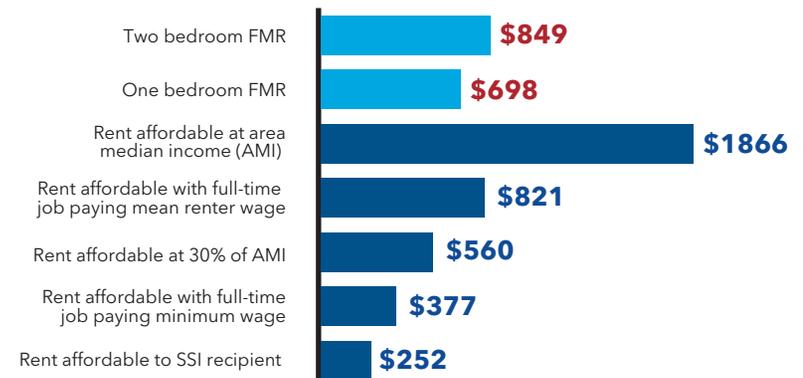
90
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

74
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Daphne-Fairhope-Foley MSA | \$19.56 |
| Birmingham-Hoover HMFA | \$18.13 |
| Tuscaloosa HMFA | \$17.83 |
| Auburn-Opelika MSA | \$17.77 |
| Montgomery MSA | \$17.58 |



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.

OUT OF REACH 2022

| Alabama | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama | \$16.32 | \$849 | \$33,944 | 2.3 | \$74,631 | \$1,866 | \$22,389 | \$560 | 581,999 | 31% | \$15.78 | \$821 | 1.0 |
| Combined Nonmetro Areas | \$13.99 | \$728 | \$29,102 | 1.9 | \$61,074 | \$1,527 | \$18,322 | \$458 | 128,127 | 28% | \$12.88 | \$670 | 1.1 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Anniston-Oxford-Jacksonville MSA | \$14.31 | \$744 | \$29,760 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 13,202 | 30% | \$13.33 | \$693 | 1.1 |
| Auburn-Opelika MSA | \$17.77 | \$924 | \$36,960 | 2.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 22,248 | 37% | \$10.61 | \$551 | 1.7 |
| Birmingham-Hoover HMFA | \$18.13 | \$943 | \$37,720 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 126,116 | 31% | \$19.20 | \$999 | 0.9 |
| Chilton County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 4,262 | 25% | \$12.34 | \$642 | 1.1 |
| Columbus HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 9,370 | 40% | \$13.92 | \$724 | 1.1 |
| Daphne-Fairhope-Foley MSA | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$85,500 | \$2,138 | \$25,650 | \$641 | 19,331 | 23% | \$14.34 | \$746 | 1.4 |
| Decatur MSA | \$13.85 | \$720 | \$28,800 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 15,601 | 26% | \$15.11 | \$786 | 0.9 |
| Dothan HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 16,172 | 32% | \$14.75 | \$767 | 0.9 |
| Florence-Muscle Shoals MSA | \$14.44 | \$751 | \$30,040 | 2.0 | \$68,200 | \$1,705 | \$20,460 | \$512 | 18,492 | 31% | \$12.23 | \$636 | 1.2 |
| Gadsden MSA | \$13.65 | \$710 | \$28,400 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 10,480 | 27% | \$12.76 | \$664 | 1.1 |
| Greene County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 999 | 31% | \$12.02 | \$625 | 1.1 |
| Henry County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$67,500 | \$1,688 | \$20,250 | \$506 | 1,085 | 17% | \$11.13 | \$579 | 1.2 |
| Huntsville MSA | \$17.25 | \$897 | \$35,880 | 2.4 | \$92,700 | \$2,318 | \$27,810 | \$695 | 56,567 | 31% | \$18.30 | \$952 | 0.9 |
| Mobile HMFA | \$16.56 | \$861 | \$34,440 | 2.3 | \$68,000 | \$1,700 | \$20,400 | \$510 | 56,602 | 36% | \$15.94 | \$829 | 1.0 |
| Montgomery MSA | \$17.58 | \$914 | \$36,560 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 51,838 | 36% | \$15.49 | \$805 | 1.1 |
| Pickens County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,861 | 24% | \$9.45 | \$492 | 1.4 |
| Tuscaloosa HMFA | \$17.83 | \$927 | \$37,080 | 2.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 29,031 | 36% | \$14.13 | \$735 | 1.3 |
| Washington County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$58,800 | \$1,470 | \$17,640 | \$441 | 615 | 11% | \$19.80 | \$1,030 | 0.7 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Alabama | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| <u>Counties</u> | | | | | | | | | | | | | | | |
| Autauga County | \$17.58 | \$914 | \$36,560 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 5,471 | 25% | \$16.93 | \$881 | 1.0 | | |
| Baldwin County | \$19.56 | \$1,017 | \$40,680 | 2.7 | \$85,500 | \$2,138 | \$25,650 | \$641 | 19,331 | 23% | \$14.34 | \$746 | 1.4 | | |
| Barbour County | \$13.56 | \$705 | \$28,200 | 1.9 | \$46,400 | \$1,160 | \$13,920 | \$348 | 3,547 | 38% | \$10.47 | \$545 | 1.3 | | |
| Bibb County | \$18.13 | \$943 | \$37,720 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 1,831 | 25% | \$8.90 | \$463 | 2.0 | | |
| Blount County | \$18.13 | \$943 | \$37,720 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 5,073 | 24% | \$10.75 | \$559 | 1.7 | | |
| Bullock County | \$15.06 | \$783 | \$31,320 | 2.1 | \$48,200 | \$1,205 | \$14,460 | \$362 | 898 | 26% | \$9.34 | \$486 | 1.6 | | |
| Butler County | \$13.56 | \$705 | \$28,200 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,777 | 27% | \$11.03 | \$574 | 1.2 | | |
| Calhoun County | \$14.31 | \$744 | \$29,760 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 13,202 | 30% | \$13.33 | \$693 | 1.1 | | |
| Chambers County | \$16.56 | \$861 | \$34,440 | 2.3 | \$59,500 | \$1,488 | \$17,850 | \$446 | 4,449 | 33% | \$16.49 | \$858 | 1.0 | | |
| Cherokee County | \$13.56 | \$705 | \$28,200 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 2,359 | 22% | \$13.27 | \$690 | 1.0 | | |
| Chilton County | \$13.56 | \$705 | \$28,200 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 4,262 | 25% | \$12.34 | \$642 | 1.1 | | |
| Choctaw County | \$13.56 | \$705 | \$28,200 | 1.9 | \$52,000 | \$1,300 | \$15,600 | \$390 | 980 | 18% | \$18.50 | \$962 | 0.7 | | |
| Clarke County | \$13.56 | \$705 | \$28,200 | 1.9 | \$58,900 | \$1,473 | \$17,670 | \$442 | 2,562 | 27% | \$13.56 | \$705 | 1.0 | | |
| Clay County | \$13.56 | \$705 | \$28,200 | 1.9 | \$55,600 | \$1,390 | \$16,680 | \$417 | 1,206 | 23% | \$12.95 | \$673 | 1.0 | | |
| Cleburne County | \$13.56 | \$705 | \$28,200 | 1.9 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,320 | 23% | \$13.85 | \$720 | 1.0 | | |
| Coffee County | \$13.98 | \$727 | \$29,080 | 1.9 | \$75,100 | \$1,878 | \$22,530 | \$563 | 6,424 | 32% | \$12.81 | \$666 | 1.1 | | |
| Colbert County | \$14.44 | \$751 | \$30,040 | 2.0 | \$68,200 | \$1,705 | \$20,460 | \$512 | 6,188 | 28% | \$13.65 | \$710 | 1.1 | | |
| Conecuh County | \$13.56 | \$705 | \$28,200 | 1.9 | \$53,300 | \$1,333 | \$15,990 | \$400 | 1,159 | 25% | \$17.50 | \$910 | 0.8 | | |
| Coosa County | \$14.08 | \$732 | \$29,280 | 1.9 | \$54,100 | \$1,353 | \$16,230 | \$406 | 760 | 19% | \$13.70 | \$712 | 1.0 | | |
| Covington County | \$13.56 | \$705 | \$28,200 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 3,858 | 26% | \$10.97 | \$570 | 1.2 | | |
| Crenshaw County | \$13.56 | \$705 | \$28,200 | 1.9 | \$64,200 | \$1,605 | \$19,260 | \$482 | 1,169 | 23% | \$12.94 | \$673 | 1.0 | | |
| Cullman County | \$14.37 | \$747 | \$29,880 | 2.0 | \$67,700 | \$1,693 | \$20,310 | \$508 | 7,999 | 25% | \$14.47 | \$752 | 1.0 | | |
| Dale County | \$13.56 | \$705 | \$28,200 | 1.9 | \$63,800 | \$1,595 | \$19,140 | \$479 | 8,025 | 41% | \$19.91 | \$1,035 | 0.7 | | |
| Dallas County | \$14.19 | \$738 | \$29,520 | 2.0 | \$50,400 | \$1,260 | \$15,120 | \$378 | 6,678 | 43% | \$13.22 | \$687 | 1.1 | | |
| DeKalb County | \$13.56 | \$705 | \$28,200 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 7,090 | 27% | \$12.56 | \$653 | 1.1 | | |

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OUT OF REACH 2022

| Alabama | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Elmore County | \$17.58 | \$914 | \$36,560 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 7,394 | 25% | \$9.98 | \$519 | 1.8 | | |
| Escambia County | \$13.56 | \$705 | \$28,200 | 1.9 | \$54,400 | \$1,360 | \$16,320 | \$408 | 4,338 | 34% | \$15.02 | \$781 | 0.9 | | |
| Etowah County | \$13.65 | \$710 | \$28,400 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 10,480 | 27% | \$12.76 | \$664 | 1.1 | | |
| Fayette County | \$13.56 | \$705 | \$28,200 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,686 | 25% | \$11.42 | \$594 | 1.2 | | |
| Franklin County | \$13.56 | \$705 | \$28,200 | 1.9 | \$56,900 | \$1,423 | \$17,070 | \$427 | 3,189 | 29% | \$14.15 | \$736 | 1.0 | | |
| Geneva County | \$13.56 | \$705 | \$28,200 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 2,617 | 25% | \$10.12 | \$526 | 1.3 | | |
| Greene County | \$13.56 | \$705 | \$28,200 | 1.9 | \$41,700 | \$1,043 | \$12,510 | \$313 | 999 | 31% | \$12.02 | \$625 | 1.1 | | |
| Hale County | \$17.83 | \$927 | \$37,080 | 2.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 1,336 | 24% | \$13.54 | \$704 | 1.3 | | |
| Henry County | \$13.56 | \$705 | \$28,200 | 1.9 | \$67,500 | \$1,688 | \$20,250 | \$506 | 1,085 | 17% | \$11.13 | \$579 | 1.2 | | |
| Houston County | \$13.56 | \$705 | \$28,200 | 1.9 | \$69,300 | \$1,733 | \$20,790 | \$520 | 13,555 | 34% | \$15.18 | \$790 | 0.9 | | |
| Jackson County | \$13.56 | \$705 | \$28,200 | 1.9 | \$58,700 | \$1,468 | \$17,610 | \$440 | 4,636 | 23% | \$12.56 | \$653 | 1.1 | | |
| Jefferson County | \$18.13 | \$943 | \$37,720 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 96,952 | 37% | \$19.67 | \$1,023 | 0.9 | | |
| Lamar County | \$13.56 | \$705 | \$28,200 | 1.9 | \$58,600 | \$1,465 | \$17,580 | \$440 | 1,531 | 27% | \$8.97 | \$466 | 1.5 | | |
| Lauderdale County | \$14.44 | \$751 | \$30,040 | 2.0 | \$68,200 | \$1,705 | \$20,460 | \$512 | 12,304 | 32% | \$11.09 | \$577 | 1.3 | | |
| Lawrence County | \$13.85 | \$720 | \$28,800 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 2,709 | 22% | \$12.43 | \$646 | 1.1 | | |
| Lee County | \$17.77 | \$924 | \$36,960 | 2.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 22,248 | 37% | \$10.61 | \$551 | 1.7 | | |
| Limestone County | \$17.25 | \$897 | \$35,880 | 2.4 | \$92,700 | \$2,318 | \$27,810 | \$695 | 7,597 | 23% | \$13.31 | \$692 | 1.3 | | |
| Lowndes County | \$17.58 | \$914 | \$36,560 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 1,050 | 25% | \$19.03 | \$989 | 0.9 | | |
| Macon County | \$13.96 | \$726 | \$29,040 | 1.9 | \$54,200 | \$1,355 | \$16,260 | \$407 | 2,675 | 35% | \$11.78 | \$612 | 1.2 | | |
| Madison County | \$17.25 | \$897 | \$35,880 | 2.4 | \$92,700 | \$2,318 | \$27,810 | \$695 | 48,970 | 32% | \$18.85 | \$980 | 0.9 | | |
| Marengo County | \$13.56 | \$705 | \$28,200 | 1.9 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,267 | 30% | \$14.91 | \$775 | 0.9 | | |
| Marion County | \$13.56 | \$705 | \$28,200 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 2,844 | 24% | \$9.27 | \$482 | 1.5 | | |
| Marshall County | \$13.75 | \$715 | \$28,600 | 1.9 | \$65,500 | \$1,638 | \$19,650 | \$491 | 9,517 | 27% | \$11.33 | \$589 | 1.2 | | |
| Mobile County | \$16.56 | \$861 | \$34,440 | 2.3 | \$68,000 | \$1,700 | \$20,400 | \$510 | 56,602 | 36% | \$15.94 | \$829 | 1.0 | | |
| Monroe County | \$13.56 | \$705 | \$28,200 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 2,587 | 32% | \$13.95 | \$725 | 1.0 | | |
| Montgomery County | \$17.58 | \$914 | \$36,560 | 2.4 | \$75,500 | \$1,888 | \$22,650 | \$566 | 37,923 | 42% | \$16.20 | \$843 | 1.1 | | |

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OUT OF REACH 2022

| Alabama | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Morgan County | \$13.85 | \$720 | \$28,800 | 1.9 | \$70,600 | \$1,765 | \$21,180 | \$530 | 12,892 | 28% | \$15.34 | \$798 | 0.9 | | |
| Perry County | \$13.81 | \$718 | \$28,720 | 1.9 | \$37,600 | \$940 | \$11,280 | \$282 | 682 | 22% | \$13.78 | \$716 | 1.0 | | |
| Pickens County | \$13.56 | \$705 | \$28,200 | 1.9 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,861 | 24% | \$9.45 | \$492 | 1.4 | | |
| Pike County | \$16.21 | \$843 | \$33,720 | 2.2 | \$63,400 | \$1,585 | \$19,020 | \$476 | 4,269 | 36% | \$11.52 | \$599 | 1.4 | | |
| Randolph County | \$13.56 | \$705 | \$28,200 | 1.9 | \$60,600 | \$1,515 | \$18,180 | \$455 | 1,799 | 21% | \$10.38 | \$540 | 1.3 | | |
| Russell County | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 9,370 | 40% | \$13.92 | \$724 | 1.1 | | |
| St. Clair County | \$18.13 | \$943 | \$37,720 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 6,410 | 20% | \$14.48 | \$753 | 1.3 | | |
| Shelby County | \$18.13 | \$943 | \$37,720 | 2.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 15,850 | 20% | \$19.65 | \$1,022 | 0.9 | | |
| Sumter County | \$16.31 | \$848 | \$33,920 | 2.2 | \$48,800 | \$1,220 | \$14,640 | \$366 | 1,988 | 37% | \$11.98 | \$623 | 1.4 | | |
| Talladega County | \$14.10 | \$733 | \$29,320 | 1.9 | \$72,600 | \$1,815 | \$21,780 | \$545 | 9,049 | 29% | \$13.05 | \$679 | 1.1 | | |
| Tallapoosa County | \$13.79 | \$717 | \$28,680 | 1.9 | \$62,700 | \$1,568 | \$18,810 | \$470 | 4,111 | 25% | \$9.85 | \$512 | 1.4 | | |
| Tuscaloosa County | \$17.83 | \$927 | \$37,080 | 2.5 | \$77,600 | \$1,940 | \$23,280 | \$582 | 27,695 | 37% | \$14.14 | \$735 | 1.3 | | |
| Walker County | \$13.56 | \$705 | \$28,200 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 5,616 | 22% | \$11.04 | \$574 | 1.2 | | |
| Washington County | \$13.56 | \$705 | \$28,200 | 1.9 | \$58,800 | \$1,470 | \$17,640 | \$441 | 615 | 11% | \$19.80 | \$1,030 | 0.7 | | |
| Wilcox County | \$14.67 | \$763 | \$30,520 | 2.0 | \$47,200 | \$1,180 | \$14,160 | \$354 | 1,191 | 30% | \$17.29 | \$899 | 0.8 | | |
| Winston County | \$13.56 | \$705 | \$28,200 | 1.9 | \$53,200 | \$1,330 | \$15,960 | \$399 | 1,892 | 20% | \$12.16 | \$632 | 1.1 | | |

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ALASKA

#16*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,264**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,215** monthly or **\$50,578** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.34 |
| Average Renter Wage | \$23.14 |
| 2-Bedroom Housing Wage | \$24.32 |
| Number of Renter Households | 89,797 |
| Percent Renters | 35% |

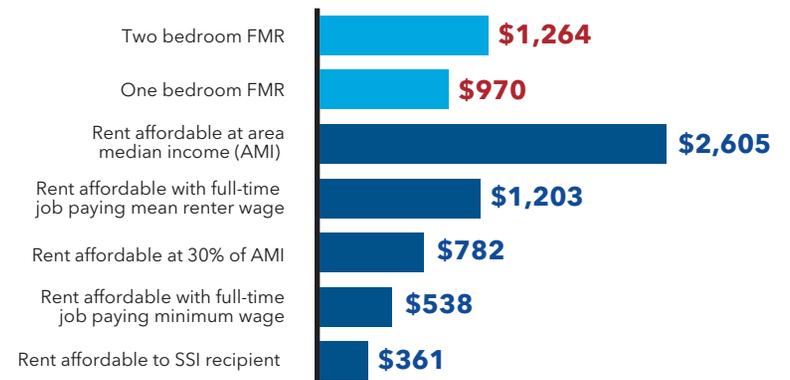
94
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------|----------------|
| Bethel Census Area | \$32.65 |
| Aleutians West Census Area | \$31.75 |
| North Slope Borough | \$30.98 |
| Kodiak Island Borough | \$30.15 |
| Northwest Arctic Borough | \$29.38 |



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.

OUT OF REACH 2022

| Alaska | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Alaska | \$24.32 | \$1,264 | \$50,578 | 2.4 | \$104,204 | \$2,605 | \$31,261 | \$782 | 89,797 | 35% | \$23.14 | \$1,203 | 1.1 | | |
| Combined Nonmetro Areas | \$25.41 | \$1,321 | \$52,852 | 2.5 | \$94,689 | \$2,367 | \$28,407 | \$710 | 27,086 | 34% | \$27.53 | \$1,431 | 0.9 | | |
| Metropolitan Areas | | | | | | | | | | | | | | | |
| Anchorage HMFA | \$24.00 | \$1,248 | \$49,920 | 2.3 | \$116,300 | \$2,908 | \$34,890 | \$872 | 40,408 | 38% | \$22.57 | \$1,174 | 1.1 | | |
| Fairbanks MSA | \$25.38 | \$1,320 | \$52,800 | 2.5 | \$97,800 | \$2,445 | \$29,340 | \$734 | 14,884 | 41% | \$21.46 | \$1,116 | 1.2 | | |
| Matanuska-Susitna Borough HMFA | \$19.90 | \$1,035 | \$41,400 | 1.9 | \$94,800 | \$2,370 | \$28,440 | \$711 | 7,419 | 23% | \$13.62 | \$708 | 1.5 | | |
| Counties | | | | | | | | | | | | | | | |
| Aleutians East Borough | \$22.40 | \$1,165 | \$46,600 | 2.2 | \$86,400 | \$2,160 | \$25,920 | \$648 | 381 | 39% | \$27.95 | \$1,453 | 0.8 | | |
| Aleutians West Census Area | \$31.75 | \$1,651 | \$66,040 | 3.1 | \$106,200 | \$2,655 | \$31,860 | \$797 | 944 | 72% | \$35.19 | \$1,830 | 0.9 | | |
| Anchorage Municipality | \$24.00 | \$1,248 | \$49,920 | 2.3 | \$116,300 | \$2,908 | \$34,890 | \$872 | 40,408 | 38% | \$22.57 | \$1,174 | 1.1 | | |
| Bethel Census Area | \$32.65 | \$1,698 | \$67,920 | 3.2 | \$60,000 | \$1,500 | \$18,000 | \$450 | 1,989 | 44% | \$27.61 | \$1,436 | 1.2 | | |
| Bristol Bay Borough | \$18.94 | \$985 | \$39,400 | 1.8 | \$109,200 | \$2,730 | \$32,760 | \$819 | 138 | 49% | \$32.08 | \$1,668 | 0.6 | | |
| Denali Borough | \$28.10 | \$1,461 | \$58,440 | 2.7 | \$117,600 | \$2,940 | \$35,280 | \$882 | 124 | 17% | \$20.10 | \$1,045 | 1.4 | | |
| Dillingham Census Area | \$23.73 | \$1,234 | \$49,360 | 2.3 | \$62,000 | \$1,550 | \$18,600 | \$465 | 566 | 40% | \$24.66 | \$1,282 | 1.0 | | |
| Fairbanks North Star Borough | \$25.38 | \$1,320 | \$52,800 | 2.5 | \$97,800 | \$2,445 | \$29,340 | \$734 | 14,884 | 41% | \$21.46 | \$1,116 | 1.2 | | |
| Haines Borough | \$20.25 | \$1,053 | \$42,120 | 2.0 | \$88,000 | \$2,200 | \$26,400 | \$660 | 362 | 39% | \$18.82 | \$979 | 1.1 | | |
| Hoonah-Angoon Census Area | \$21.73 | \$1,130 | \$45,200 | 2.1 | \$75,000 | \$1,875 | \$22,500 | \$563 | 202 | 27% | \$16.35 | \$850 | 1.3 | | |
| Juneau City and Borough | \$27.73 | \$1,442 | \$57,680 | 2.7 | \$120,900 | \$3,023 | \$36,270 | \$907 | 4,559 | 35% | \$19.82 | \$1,031 | 1.4 | | |
| Kenai Peninsula Borough | \$20.62 | \$1,072 | \$42,880 | 2.0 | \$98,400 | \$2,460 | \$29,520 | \$738 | 5,372 | 25% | \$19.49 | \$1,014 | 1.1 | | |
| Ketchikan Gateway Borough | \$25.65 | \$1,334 | \$53,360 | 2.5 | \$100,800 | \$2,520 | \$30,240 | \$756 | 1,914 | 36% | \$16.22 | \$843 | 1.6 | | |
| Kodiak Island Borough | \$30.15 | \$1,568 | \$62,720 | 2.9 | \$108,400 | \$2,710 | \$32,520 | \$813 | 2,129 | 50% | \$20.34 | \$1,057 | 1.5 | | |
| Kusilvak Census Area | \$16.69 | \$868 | \$34,720 | 1.6 | \$40,400 | \$1,010 | \$12,120 | \$303 | 495 | 28% | \$17.01 | \$885 | 1.0 | | |
| Lake and Peninsula Borough | \$15.87 | \$825 | \$33,000 | 1.5 | \$53,200 | \$1,330 | \$15,960 | \$399 | 130 | 36% | \$29.74 | \$1,546 | 0.5 | | |
| Matanuska-Susitna Borough | \$19.90 | \$1,035 | \$41,400 | 1.9 | \$94,800 | \$2,370 | \$28,440 | \$711 | 7,419 | 23% | \$13.62 | \$708 | 1.5 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

Alaska

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Nome Census Area | \$28.87 | \$1,501 | \$60,040 | 2.8 | \$66,200 | \$1,655 | \$19,860 | \$497 | 1,061 | 38% | \$34.49 | \$1,793 | 0.8 |
| North Slope Borough | \$30.98 | \$1,611 | \$64,440 | 3.0 | \$92,700 | \$2,318 | \$27,810 | \$695 | 1,059 | 53% | \$58.26 | \$3,030 | 0.5 |
| Northwest Arctic Borough | \$29.38 | \$1,528 | \$61,120 | 2.8 | \$65,200 | \$1,630 | \$19,560 | \$489 | 774 | 43% | \$49.72 | \$2,586 | 0.6 |
| Petersburg Borough | \$22.98 | \$1,195 | \$47,800 | 2.2 | \$92,400 | \$2,310 | \$27,720 | \$693 | 354 | 29% | \$9.71 | \$505 | 2.4 |
| Prince of Wales-Hyder Census Area | \$19.54 | \$1,016 | \$40,640 | 1.9 | \$71,900 | \$1,798 | \$21,570 | \$539 | 622 | 26% | \$16.30 | \$848 | 1.2 |
| Sitka City and Borough | \$23.63 | \$1,229 | \$49,160 | 2.3 | \$102,200 | \$2,555 | \$30,660 | \$767 | 1,401 | 39% | \$16.55 | \$861 | 1.4 |
| Skagway Municipality | \$25.25 | \$1,313 | \$52,520 | 2.4 | \$92,500 | \$2,313 | \$27,750 | \$694 | 148 | 36% | \$16.54 | \$860 | 1.5 |
| Southeast Fairbanks Census Area | \$23.62 | \$1,228 | \$49,120 | 2.3 | \$94,500 | \$2,363 | \$28,350 | \$709 | 618 | 27% | \$26.56 | \$1,381 | 0.9 |
| Valdez-Cordova Census Area † | \$22.12 | \$1,150 | \$46,000 | 2.1 | \$110,200 | \$2,755 | \$33,060 | \$827 | 876 | 26% | | | |
| Wrangell City and Borough Yakutat City and Borough | \$18.15 | \$944 | \$37,760 | 1.8 | \$77,400 | \$1,935 | \$23,220 | \$581 | 284 | 29% | \$14.65 | \$762 | 1.2 |
| Yukon-Koyukuk Census Area | \$23.04 | \$1,198 | \$47,920 | 2.2 | \$89,000 | \$2,225 | \$26,700 | \$668 | 107 | 48% | \$27.86 | \$1,449 | 0.8 |
| | \$16.44 | \$855 | \$34,200 | 1.6 | \$57,300 | \$1,433 | \$17,190 | \$430 | 477 | 26% | \$25.25 | \$1,313 | 0.7 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

ARIZONA

#18*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,219**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,062** monthly or **\$48,747** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.44
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.80 |
| Average Renter Wage | \$21.28 |
| 2-Bedroom Housing Wage | \$23.44 |
| Number of Renter Households | 916,254 |
| Percent Renters | 35% |

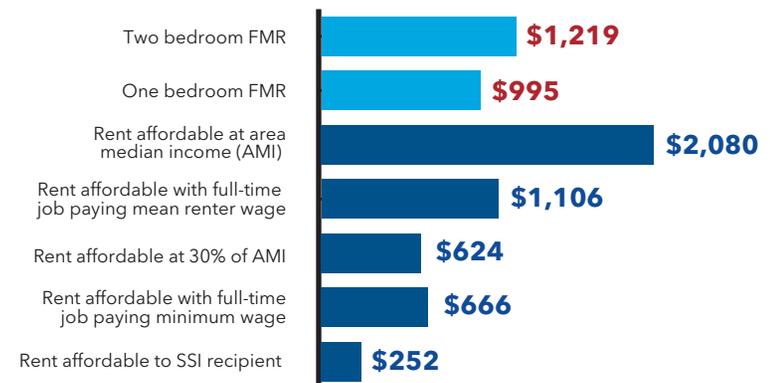
73
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

60
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|----------------|
| Flagstaff MSA | \$28.35 |
| Phoenix-Mesa-Scottsdale MSA | \$25.21 |
| Prescott MSA | \$21.21 |
| La Paz County | \$20.44 |
| Gila County | \$19.87 |



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.

OUT OF REACH 2022

| Arizona | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Arizona | \$23.44 | \$1,219 | \$48,747 | 1.8 | \$83,183 | \$2,080 | \$24,955 | \$624 | 916,254 | 35% | \$21.28 | \$1,106 | 1.1 |
| Combined Nonmetro Areas | \$18.04 | \$938 | \$37,523 | 1.4 | \$53,180 | \$1,330 | \$15,954 | \$399 | 33,807 | 28% | \$19.06 | \$991 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Flagstaff MSA | \$28.35 | \$1,474 | \$58,960 | 2.2 | \$85,200 | \$2,130 | \$25,560 | \$639 | 19,227 | 39% | \$16.93 | \$881 | 1.7 |
| Lake Havasu City-Kingman MSA | \$18.63 | \$969 | \$38,760 | 1.5 | \$63,100 | \$1,578 | \$18,930 | \$473 | 26,732 | 30% | \$17.03 | \$886 | 1.1 |
| Phoenix-Mesa-Scottsdale MSA | \$25.21 | \$1,311 | \$52,440 | 2.0 | \$88,800 | \$2,220 | \$26,640 | \$666 | 621,809 | 36% | \$22.44 | \$1,167 | 1.1 |
| Prescott MSA | \$21.21 | \$1,103 | \$44,120 | 1.7 | \$76,200 | \$1,905 | \$22,860 | \$572 | 27,739 | 27% | \$16.04 | \$834 | 1.3 |
| Sierra Vista-Douglas MSA | \$17.44 | \$907 | \$36,280 | 1.4 | \$64,500 | \$1,613 | \$19,350 | \$484 | 15,736 | 31% | \$17.90 | \$931 | 1.0 |
| Tucson MSA | \$19.25 | \$1,001 | \$40,040 | 1.5 | \$81,100 | \$2,028 | \$24,330 | \$608 | 147,800 | 36% | \$17.78 | \$924 | 1.1 |
| Yuma MSA | \$18.62 | \$968 | \$38,720 | 1.5 | \$57,200 | \$1,430 | \$17,160 | \$429 | 23,404 | 31% | \$16.29 | \$847 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Apache County | \$16.42 | \$854 | \$34,160 | 1.3 | \$45,800 | \$1,145 | \$13,740 | \$344 | 4,371 | 20% | \$24.67 | \$1,283 | 0.7 |
| Cochise County | \$17.44 | \$907 | \$36,280 | 1.4 | \$64,500 | \$1,613 | \$19,350 | \$484 | 15,736 | 31% | \$17.90 | \$931 | 1.0 |
| Coconino County | \$28.35 | \$1,474 | \$58,960 | 2.2 | \$85,200 | \$2,130 | \$25,560 | \$639 | 19,227 | 39% | \$16.93 | \$881 | 1.7 |
| Gila County | \$19.87 | \$1,033 | \$41,320 | 1.6 | \$57,200 | \$1,430 | \$17,160 | \$429 | 5,589 | 25% | \$18.19 | \$946 | 1.1 |
| Graham County | \$18.40 | \$957 | \$38,280 | 1.4 | \$66,100 | \$1,653 | \$19,830 | \$496 | 3,235 | 29% | \$17.30 | \$900 | 1.1 |
| Greenlee County | \$16.48 | \$857 | \$34,280 | 1.3 | \$71,700 | \$1,793 | \$21,510 | \$538 | 1,613 | 49% | \$39.40 | \$2,049 | 0.4 |
| La Paz County | \$20.44 | \$1,063 | \$42,520 | 1.6 | \$49,400 | \$1,235 | \$14,820 | \$371 | 2,799 | 28% | \$15.79 | \$821 | 1.3 |
| Maricopa County | \$25.21 | \$1,311 | \$52,440 | 2.0 | \$88,800 | \$2,220 | \$26,640 | \$666 | 588,297 | 37% | \$22.59 | \$1,175 | 1.1 |
| Mohave County | \$18.63 | \$969 | \$38,760 | 1.5 | \$63,100 | \$1,578 | \$18,930 | \$473 | 26,732 | 30% | \$17.03 | \$886 | 1.1 |
| Navajo County | \$18.10 | \$941 | \$37,640 | 1.4 | \$50,900 | \$1,273 | \$15,270 | \$382 | 11,034 | 30% | \$15.99 | \$832 | 1.1 |
| Pima County | \$19.25 | \$1,001 | \$40,040 | 1.5 | \$81,100 | \$2,028 | \$24,330 | \$608 | 147,800 | 36% | \$17.78 | \$924 | 1.1 |
| Pinal County | \$25.21 | \$1,311 | \$52,440 | 2.0 | \$88,800 | \$2,220 | \$26,640 | \$666 | 33,512 | 23% | \$16.18 | \$842 | 1.6 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Arizona | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Santa Cruz County | \$16.27 | \$846 | \$33,840 | 1.3 | \$52,000 | \$1,300 | \$15,600 | \$390 | 5,166 | 32% | \$14.13 | \$735 | 1.2 |
| Yavapai County | \$21.21 | \$1,103 | \$44,120 | 1.7 | \$76,200 | \$1,905 | \$22,860 | \$572 | 27,739 | 27% | \$16.04 | \$834 | 1.3 |
| Yuma County | \$18.62 | \$968 | \$38,720 | 1.5 | \$57,200 | \$1,430 | \$17,160 | \$429 | 23,404 | 31% | \$16.29 | \$847 | 1.1 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ARKANSAS

#51*

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$774**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,580** monthly or **\$30,965** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.89
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$11.00 |
| Average Renter Wage | \$16.56 |
| 2-Bedroom Housing Wage | \$14.89 |
| Number of Renter Households | 400,067 |
| Percent Renters | 34% |

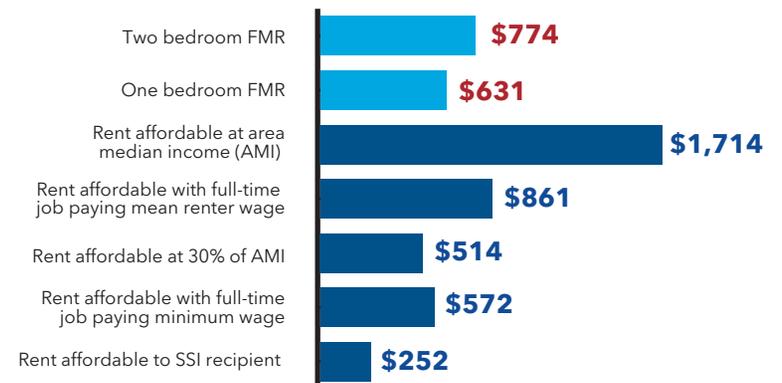
54
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

44
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|----------------|
| Crittenden County | \$17.54 |
| Fayetteville-Springdale-Rogers MSA | \$16.63 |
| Texarkana HMFA | \$16.12 |
| Little Rock-North Little Rock-Conway HMFA | \$16.02 |
| Jonesboro HMFA | \$16.00 |



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.

OUT OF REACH 2022

| Arkansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Arkansas | \$14.89 | \$774 | \$30,965 | 1.4 | \$68,576 | \$1,714 | \$20,573 | \$514 | 400,067 | 34% | \$16.56 | \$861 | 0.9 |
| Combined Nonmetro Areas | \$12.78 | \$665 | \$26,587 | 1.2 | \$57,423 | \$1,436 | \$17,227 | \$431 | 128,268 | 29% | \$13.59 | \$707 | 0.9 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Fayetteville-Springdale-Rogers MSA | \$16.63 | \$865 | \$34,600 | 1.5 | \$83,700 | \$2,093 | \$25,110 | \$628 | 76,587 | 39% | \$22.38 | \$1,164 | 0.7 |
| Fort Smith HMFA | \$14.23 | \$740 | \$29,600 | 1.3 | \$62,600 | \$1,565 | \$18,780 | \$470 | 27,020 | 36% | \$15.35 | \$798 | 0.9 |
| Franklin County HMFA | \$12.48 | \$649 | \$25,960 | 1.1 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,829 | 27% | \$9.98 | \$519 | 1.3 |
| Grant County HMFA | \$14.21 | \$739 | \$29,560 | 1.3 | \$72,300 | \$1,808 | \$21,690 | \$542 | 1,672 | 24% | \$10.08 | \$524 | 1.4 |
| Hot Springs MSA | \$15.52 | \$807 | \$32,280 | 1.4 | \$60,500 | \$1,513 | \$18,150 | \$454 | 13,438 | 33% | \$14.00 | \$728 | 1.1 |
| Jonesboro HMFA | \$16.00 | \$832 | \$33,280 | 1.5 | \$71,100 | \$1,778 | \$21,330 | \$533 | 18,148 | 43% | \$14.60 | \$759 | 1.1 |
| Little River County HMFA | \$12.48 | \$649 | \$25,960 | 1.1 | \$66,500 | \$1,663 | \$19,950 | \$499 | 1,168 | 22% | \$17.50 | \$910 | 0.7 |
| Little Rock-North Little Rock-Conway HMFA | \$16.02 | \$833 | \$33,320 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 102,963 | 36% | \$16.84 | \$876 | 1.0 |
| Memphis HMFA | \$17.54 | \$912 | \$36,480 | 1.6 | \$77,300 | \$1,933 | \$23,190 | \$580 | 8,215 | 43% | \$13.27 | \$690 | 1.3 |
| Pine Bluff MSA | \$14.62 | \$760 | \$30,400 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 11,637 | 35% | \$14.95 | \$778 | 1.0 |
| Poinsett County HMFA | \$12.48 | \$649 | \$25,960 | 1.1 | \$55,100 | \$1,378 | \$16,530 | \$413 | 3,561 | 37% | \$15.00 | \$780 | 0.8 |
| Texarkana HMFA | \$16.12 | \$838 | \$33,520 | 1.5 | \$71,300 | \$1,783 | \$21,390 | \$535 | 5,561 | 34% | \$12.58 | \$654 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Arkansas County | \$13.35 | \$694 | \$27,760 | 1.2 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,531 | 34% | \$11.21 | \$583 | 1.2 |
| Ashley County | \$12.48 | \$649 | \$25,960 | 1.1 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,758 | 23% | \$11.67 | \$607 | 1.1 |
| Baxter County | \$13.63 | \$709 | \$28,360 | 1.2 | \$56,300 | \$1,408 | \$16,890 | \$422 | 4,381 | 23% | \$15.12 | \$786 | 0.9 |
| Benton County | \$16.63 | \$865 | \$34,600 | 1.5 | \$83,700 | \$2,093 | \$25,110 | \$628 | 33,959 | 34% | \$26.49 | \$1,378 | 0.6 |
| Boone County | \$12.48 | \$649 | \$25,960 | 1.1 | \$58,900 | \$1,473 | \$17,670 | \$442 | 4,208 | 28% | \$13.95 | \$725 | 0.9 |
| Bradley County | \$12.48 | \$649 | \$25,960 | 1.1 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,562 | 37% | \$15.73 | \$818 | 0.8 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Arkansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Calhoun County | \$14.25 | \$741 | \$29,640 | 1.3 | \$66,200 | \$1,655 | \$19,860 | \$497 | 289 | 16% | \$24.67 | \$1,283 | 0.6 | | |
| Carroll County | \$12.83 | \$667 | \$26,680 | 1.2 | \$64,100 | \$1,603 | \$19,230 | \$481 | 2,759 | 25% | \$11.29 | \$587 | 1.1 | | |
| Chicot County | \$12.48 | \$649 | \$25,960 | 1.1 | \$47,200 | \$1,180 | \$14,160 | \$354 | 1,350 | 33% | \$12.19 | \$634 | 1.0 | | |
| Clark County | \$12.48 | \$649 | \$25,960 | 1.1 | \$65,300 | \$1,633 | \$19,590 | \$490 | 3,416 | 41% | \$12.31 | \$640 | 1.0 | | |
| Clay County | \$12.48 | \$649 | \$25,960 | 1.1 | \$56,300 | \$1,408 | \$16,890 | \$422 | 2,113 | 33% | \$14.42 | \$750 | 0.9 | | |
| Cleburne County | \$13.58 | \$706 | \$28,240 | 1.2 | \$61,200 | \$1,530 | \$18,360 | \$459 | 2,378 | 22% | \$13.31 | \$692 | 1.0 | | |
| Cleveland County | \$14.62 | \$760 | \$30,400 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 700 | 22% | \$11.31 | \$588 | 1.3 | | |
| Columbia County | \$12.48 | \$649 | \$25,960 | 1.1 | \$53,400 | \$1,335 | \$16,020 | \$401 | 2,636 | 31% | \$15.83 | \$823 | 0.8 | | |
| Conway County | \$12.48 | \$649 | \$25,960 | 1.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 2,525 | 30% | \$10.69 | \$556 | 1.2 | | |
| Craighead County | \$16.00 | \$832 | \$33,280 | 1.5 | \$71,100 | \$1,778 | \$21,330 | \$533 | 18,148 | 43% | \$14.60 | \$759 | 1.1 | | |
| Crawford County | \$14.23 | \$740 | \$29,600 | 1.3 | \$62,600 | \$1,565 | \$18,780 | \$470 | 5,860 | 24% | \$12.18 | \$633 | 1.2 | | |
| Crittenden County | \$17.54 | \$912 | \$36,480 | 1.6 | \$77,300 | \$1,933 | \$23,190 | \$580 | 8,215 | 43% | \$13.27 | \$690 | 1.3 | | |
| Cross County | \$13.46 | \$700 | \$28,000 | 1.2 | \$67,800 | \$1,695 | \$20,340 | \$509 | 2,205 | 34% | \$12.56 | \$653 | 1.1 | | |
| Dallas County | \$12.48 | \$649 | \$25,960 | 1.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 880 | 29% | \$13.38 | \$696 | 0.9 | | |
| Desha County | \$12.48 | \$649 | \$25,960 | 1.1 | \$46,100 | \$1,153 | \$13,830 | \$346 | 1,922 | 38% | \$14.74 | \$766 | 0.8 | | |
| Drew County | \$12.83 | \$667 | \$26,680 | 1.2 | \$70,600 | \$1,765 | \$21,180 | \$530 | 2,367 | 33% | \$12.24 | \$636 | 1.0 | | |
| Faulkner County | \$16.02 | \$833 | \$33,320 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 16,976 | 38% | \$13.43 | \$698 | 1.2 | | |
| Franklin County | \$12.48 | \$649 | \$25,960 | 1.1 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,829 | 27% | \$9.98 | \$519 | 1.3 | | |
| Fulton County | \$12.48 | \$649 | \$25,960 | 1.1 | \$51,300 | \$1,283 | \$15,390 | \$385 | 875 | 17% | \$11.21 | \$583 | 1.1 | | |
| Garland County | \$15.52 | \$807 | \$32,280 | 1.4 | \$60,500 | \$1,513 | \$18,150 | \$454 | 13,438 | 33% | \$14.00 | \$728 | 1.1 | | |
| Grant County | \$14.21 | \$739 | \$29,560 | 1.3 | \$72,300 | \$1,808 | \$21,690 | \$542 | 1,672 | 24% | \$10.08 | \$524 | 1.4 | | |
| Greene County | \$13.31 | \$692 | \$27,680 | 1.2 | \$63,000 | \$1,575 | \$18,900 | \$473 | 5,816 | 33% | \$13.55 | \$705 | 1.0 | | |
| Hempstead County | \$13.40 | \$697 | \$27,880 | 1.2 | \$59,400 | \$1,485 | \$17,820 | \$446 | 2,552 | 32% | \$13.41 | \$697 | 1.0 | | |
| Hot Spring County | \$12.92 | \$672 | \$26,880 | 1.2 | \$60,200 | \$1,505 | \$18,060 | \$452 | 2,569 | 21% | \$13.38 | \$696 | 1.0 | | |
| Howard County | \$12.48 | \$649 | \$25,960 | 1.1 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,718 | 33% | \$12.17 | \$633 | 1.0 | | |
| Independence County | \$12.48 | \$649 | \$25,960 | 1.1 | \$60,600 | \$1,515 | \$18,180 | \$455 | 3,908 | 27% | \$14.18 | \$737 | 0.9 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Arkansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Izard County | \$12.48 | \$649 | \$25,960 | 1.1 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,075 | 22% | \$13.22 | \$687 | 0.9 |
| Jackson County | \$12.48 | \$649 | \$25,960 | 1.1 | \$49,200 | \$1,230 | \$14,760 | \$369 | 1,870 | 30% | \$11.60 | \$603 | 1.1 |
| Jefferson County | \$14.62 | \$760 | \$30,400 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 10,140 | 38% | \$15.65 | \$814 | 0.9 |
| Johnson County | \$12.79 | \$665 | \$26,600 | 1.2 | \$51,100 | \$1,278 | \$15,330 | \$383 | 2,694 | 28% | \$11.33 | \$589 | 1.1 |
| Lafayette County | \$12.48 | \$649 | \$25,960 | 1.1 | \$48,600 | \$1,215 | \$14,580 | \$365 | 633 | 22% | \$9.47 | \$492 | 1.3 |
| Lawrence County | \$12.48 | \$649 | \$25,960 | 1.1 | \$56,600 | \$1,415 | \$16,980 | \$425 | 2,050 | 31% | \$13.74 | \$715 | 0.9 |
| Lee County | \$12.48 | \$649 | \$25,960 | 1.1 | \$56,000 | \$1,400 | \$16,800 | \$420 | 1,344 | 42% | \$10.77 | \$560 | 1.2 |
| Lincoln County | \$14.62 | \$760 | \$30,400 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 797 | 22% | \$7.85 | \$408 | 1.9 |
| Little River County | \$12.48 | \$649 | \$25,960 | 1.1 | \$66,500 | \$1,663 | \$19,950 | \$499 | 1,168 | 22% | \$17.50 | \$910 | 0.7 |
| Logan County | \$12.48 | \$649 | \$25,960 | 1.1 | \$54,800 | \$1,370 | \$16,440 | \$411 | 2,076 | 25% | \$13.16 | \$685 | 0.9 |
| Lonoke County | \$16.02 | \$833 | \$33,320 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 7,868 | 29% | \$12.37 | \$643 | 1.3 |
| Madison County | \$16.63 | \$865 | \$34,600 | 1.5 | \$83,700 | \$2,093 | \$25,110 | \$628 | 1,190 | 20% | \$12.66 | \$658 | 1.3 |
| Marion County | \$12.52 | \$651 | \$26,040 | 1.1 | \$51,700 | \$1,293 | \$15,510 | \$388 | 1,418 | 20% | \$9.49 | \$493 | 1.3 |
| Miller County | \$16.12 | \$838 | \$33,520 | 1.5 | \$71,300 | \$1,783 | \$21,390 | \$535 | 5,561 | 34% | \$12.58 | \$654 | 1.3 |
| Mississippi County | \$12.48 | \$649 | \$25,960 | 1.1 | \$54,500 | \$1,363 | \$16,350 | \$409 | 7,042 | 42% | \$17.94 | \$933 | 0.7 |
| Monroe County | \$12.48 | \$649 | \$25,960 | 1.1 | \$56,300 | \$1,408 | \$16,890 | \$422 | 1,237 | 38% | \$9.77 | \$508 | 1.3 |
| Montgomery County | \$12.48 | \$649 | \$25,960 | 1.1 | \$52,600 | \$1,315 | \$15,780 | \$395 | 584 | 16% | \$9.28 | \$483 | 1.3 |
| Nevada County | \$13.92 | \$724 | \$28,960 | 1.3 | \$50,400 | \$1,260 | \$15,120 | \$378 | 973 | 31% | \$12.14 | \$632 | 1.1 |
| Newton County | \$12.48 | \$649 | \$25,960 | 1.1 | \$57,400 | \$1,435 | \$17,220 | \$431 | 485 | 16% | \$10.33 | \$537 | 1.2 |
| Ouachita County | \$12.48 | \$649 | \$25,960 | 1.1 | \$53,800 | \$1,345 | \$16,140 | \$404 | 2,758 | 29% | \$12.54 | \$652 | 1.0 |
| Perry County | \$16.02 | \$833 | \$33,320 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 750 | 20% | \$12.98 | \$675 | 1.2 |
| Phillips County | \$12.48 | \$649 | \$25,960 | 1.1 | \$43,100 | \$1,078 | \$12,930 | \$323 | 4,077 | 54% | \$11.09 | \$577 | 1.1 |
| Pike County | \$12.48 | \$649 | \$25,960 | 1.1 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,077 | 26% | \$11.26 | \$585 | 1.1 |
| Poinsett County | \$12.48 | \$649 | \$25,960 | 1.1 | \$55,100 | \$1,378 | \$16,530 | \$413 | 3,561 | 37% | \$15.00 | \$780 | 0.8 |
| Polk County | \$12.77 | \$664 | \$26,560 | 1.2 | \$49,300 | \$1,233 | \$14,790 | \$370 | 1,964 | 24% | \$12.57 | \$654 | 1.0 |
| Pope County | \$13.27 | \$690 | \$27,600 | 1.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 6,309 | 28% | \$14.18 | \$737 | 0.9 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Arkansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Prairie County | \$12.65 | \$658 | \$26,320 | 1.2 | \$62,300 | \$1,558 | \$18,690 | \$467 | 942 | 25% | \$14.68 | \$763 | 0.9 |
| Pulaski County | \$16.02 | \$833 | \$33,320 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 67,770 | 42% | \$18.20 | \$946 | 0.9 |
| Randolph County | \$12.48 | \$649 | \$25,960 | 1.1 | \$49,600 | \$1,240 | \$14,880 | \$372 | 1,869 | 26% | \$12.52 | \$651 | 1.0 |
| St. Francis County | \$12.48 | \$649 | \$25,960 | 1.1 | \$47,900 | \$1,198 | \$14,370 | \$359 | 4,208 | 45% | \$13.68 | \$711 | 0.9 |
| Saline County | \$16.02 | \$833 | \$33,320 | 1.5 | \$78,700 | \$1,968 | \$23,610 | \$590 | 9,599 | 21% | \$12.52 | \$651 | 1.3 |
| Scott County | \$12.48 | \$649 | \$25,960 | 1.1 | \$52,100 | \$1,303 | \$15,630 | \$391 | 1,101 | 27% | \$10.64 | \$553 | 1.2 |
| Searcy County | \$12.48 | \$649 | \$25,960 | 1.1 | \$48,100 | \$1,203 | \$14,430 | \$361 | 812 | 25% | \$8.01 | \$416 | 1.6 |
| Sebastian County | \$14.23 | \$740 | \$29,600 | 1.3 | \$62,600 | \$1,565 | \$18,780 | \$470 | 21,160 | 41% | \$16.35 | \$850 | 0.9 |
| Sevier County | \$12.48 | \$649 | \$25,960 | 1.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,882 | 33% | \$11.83 | \$615 | 1.1 |
| Sharp County | \$12.48 | \$649 | \$25,960 | 1.1 | \$49,100 | \$1,228 | \$14,730 | \$368 | 1,558 | 21% | \$10.96 | \$570 | 1.1 |
| Stone County | \$12.48 | \$649 | \$25,960 | 1.1 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,259 | 26% | \$7.93 | \$413 | 1.6 |
| Union County | \$13.08 | \$680 | \$27,200 | 1.2 | \$62,400 | \$1,560 | \$18,720 | \$468 | 4,058 | 26% | \$20.47 | \$1,064 | 0.6 |
| Van Buren County | \$13.08 | \$680 | \$27,200 | 1.2 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,631 | 23% | \$10.58 | \$550 | 1.2 |
| Washington County | \$16.63 | \$865 | \$34,600 | 1.5 | \$83,700 | \$2,093 | \$25,110 | \$628 | 41,438 | 47% | \$17.47 | \$909 | 1.0 |
| White County | \$12.98 | \$675 | \$27,000 | 1.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 9,350 | 32% | \$13.06 | \$679 | 1.0 |
| Woodruff County | \$12.48 | \$649 | \$25,960 | 1.1 | \$59,000 | \$1,475 | \$17,700 | \$443 | 967 | 32% | \$9.67 | \$503 | 1.3 |
| Yell County | \$12.48 | \$649 | \$25,960 | 1.1 | \$56,500 | \$1,413 | \$16,950 | \$424 | 2,247 | 29% | \$11.11 | \$577 | 1.1 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CALIFORNIA

#2*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,028**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,761** monthly or **\$81,133** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$39.01
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$15.00 |
| Average Renter Wage | \$30.39 |
| 2-Bedroom Housing Wage | \$39.01 |
| Number of Renter Households | 5,861,796 |
| Percent Renters | 45% |

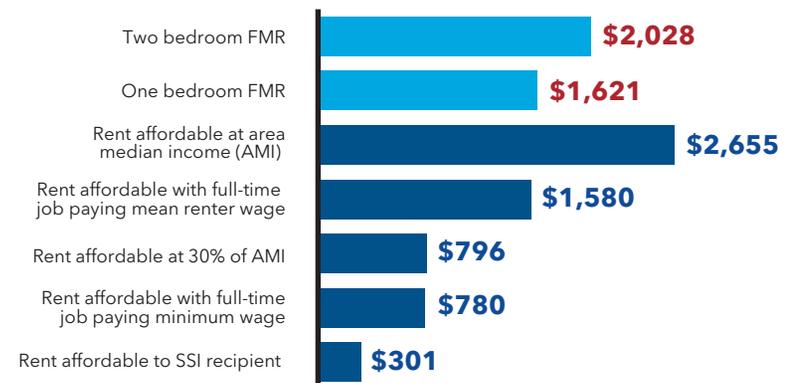
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

83
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 |
|-------------------------------------|----------------|
| San Francisco HMFA | \$61.50 |
| Santa Cruz-Watsonville MSA | \$60.35 |
| San Jose-Sunnyvale-Santa Clara HMFA | \$55.15 |
| Santa Maria-Santa Barbara MSA | \$48.38 |
| Santa Ana-Anaheim-Irvine HMFA | \$44.69 |



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.

OUT OF REACH 2022

California

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| California | \$39.01 | \$2,028 | \$81,133 | 2.6 | \$106,182 | \$2,655 | \$31,855 | \$796 | 5,861,796 | 45% | \$30.39 | \$1,580 | 1.3 |
| Combined Nonmetro Areas | \$20.95 | \$1,089 | \$43,579 | 1.4 | \$78,584 | \$1,965 | \$23,575 | \$589 | 108,372 | 33% | \$15.33 | \$797 | 1.4 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Bakersfield MSA | \$19.48 | \$1,013 | \$40,520 | 1.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 112,443 | 41% | \$16.71 | \$869 | 1.2 |
| Chico MSA | \$22.63 | \$1,177 | \$47,080 | 1.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 33,992 | 41% | \$16.11 | \$837 | 1.4 |
| El Centro MSA | \$20.48 | \$1,065 | \$42,600 | 1.4 | \$63,900 | \$1,598 | \$19,170 | \$479 | 19,179 | 42% | \$12.24 | \$637 | 1.7 |
| Fresno MSA | \$21.87 | \$1,137 | \$45,480 | 1.5 | \$72,900 | \$1,823 | \$21,870 | \$547 | 143,677 | 46% | \$15.53 | \$807 | 1.4 |
| Hanford-Corcoran MSA | \$22.35 | \$1,162 | \$46,480 | 1.5 | \$68,000 | \$1,700 | \$20,400 | \$510 | 20,236 | 46% | \$17.33 | \$901 | 1.3 |
| Los Angeles-Long Beach-Glendale HMFA | \$39.31 | \$2,044 | \$81,760 | 2.6 | \$91,100 | \$2,278 | \$27,330 | \$683 | 1,798,032 | 54% | \$27.41 | \$1,425 | 1.4 |
| Madera MSA | \$23.04 | \$1,198 | \$47,920 | 1.5 | \$75,500 | \$1,888 | \$22,650 | \$566 | 15,209 | 34% | \$15.94 | \$829 | 1.4 |
| Merced MSA | \$21.54 | \$1,120 | \$44,800 | 1.4 | \$73,100 | \$1,828 | \$21,930 | \$548 | 38,826 | 48% | \$17.19 | \$894 | 1.3 |
| Modesto MSA | \$24.04 | \$1,250 | \$50,000 | 1.6 | \$79,300 | \$1,983 | \$23,790 | \$595 | 72,151 | 41% | \$19.81 | \$1,030 | 1.2 |
| Napa MSA | \$41.62 | \$2,164 | \$86,560 | 2.8 | \$119,400 | \$2,985 | \$35,820 | \$896 | 17,060 | 35% | \$22.20 | \$1,154 | 1.9 |
| Oakland-Fremont HMFA | \$43.73 | \$2,274 | \$90,960 | 2.9 | \$142,800 | \$3,570 | \$42,840 | \$1,071 | 397,954 | 41% | \$30.98 | \$1,611 | 1.4 |
| Oxnard-Thousand Oaks-Ventura MSA | \$42.65 | \$2,218 | \$88,720 | 2.8 | \$115,400 | \$2,885 | \$34,620 | \$866 | 99,602 | 37% | \$22.26 | \$1,158 | 1.9 |
| Redding MSA | \$24.13 | \$1,255 | \$50,200 | 1.6 | \$89,800 | \$2,245 | \$26,940 | \$674 | 24,607 | 35% | \$17.69 | \$920 | 1.4 |
| Riverside-San Bernardino-Ontario MSA | \$29.02 | \$1,509 | \$60,360 | 1.9 | \$87,400 | \$2,185 | \$26,220 | \$656 | 494,470 | 36% | \$17.68 | \$919 | 1.6 |
| Sacramento--Roseville--Arden-Arcade HMFA | \$29.67 | \$1,543 | \$61,720 | 2.0 | \$102,200 | \$2,555 | \$30,660 | \$767 | 289,990 | 38% | \$21.55 | \$1,121 | 1.4 |
| Salinas MSA | \$37.83 | \$1,967 | \$78,680 | 2.5 | \$90,100 | \$2,253 | \$27,030 | \$676 | 61,657 | 48% | \$18.25 | \$949 | 2.1 |
| San Benito County HMFA | \$31.71 | \$1,649 | \$65,960 | 2.1 | \$105,100 | \$2,628 | \$31,530 | \$788 | 6,376 | 35% | \$16.53 | \$860 | 1.9 |
| San Diego-Carlsbad MSA | \$42.92 | \$2,232 | \$89,280 | 2.9 | \$106,900 | \$2,673 | \$32,070 | \$802 | 521,353 | 46% | \$26.69 | \$1,388 | 1.6 |
| San Francisco HMFA | \$61.50 | \$3,198 | \$127,920 | 4.1 | \$166,000 | \$4,150 | \$49,800 | \$1,245 | 368,291 | 50% | \$65.68 | \$3,415 | 0.9 |

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4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

California

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| San Jose-Sunnyvale-Santa Clara HMFA | \$55.15 | \$2,868 | \$114,720 | 3.7 | \$168,500 | \$4,213 | \$50,550 | \$1,264 | 277,086 | 44% | \$68.20 | \$3,546 | 0.8 |
| San Luis Obispo-Paso Robles-Arroyo Grande MSA | \$36.35 | \$1,890 | \$75,600 | 2.4 | \$109,200 | \$2,730 | \$32,760 | \$819 | 39,609 | 37% | \$19.21 | \$999 | 1.9 |
| Santa Ana-Anaheim-Irvine HMFA | \$44.69 | \$2,324 | \$92,960 | 3.0 | \$119,100 | \$2,978 | \$35,730 | \$893 | 444,773 | 43% | \$26.80 | \$1,394 | 1.7 |
| Santa Cruz-Watsonville MSA | \$60.35 | \$3,138 | \$125,520 | 4.0 | \$119,300 | \$2,983 | \$35,790 | \$895 | 38,181 | 40% | \$19.78 | \$1,029 | 3.1 |
| Santa Maria-Santa Barbara MSA | \$48.38 | \$2,516 | \$100,640 | 3.2 | \$100,100 | \$2,503 | \$30,030 | \$751 | 70,805 | 48% | \$21.58 | \$1,122 | 2.2 |
| Santa Rosa MSA | \$39.19 | \$2,038 | \$81,520 | 2.6 | \$112,800 | \$2,820 | \$33,840 | \$846 | 73,113 | 39% | \$23.59 | \$1,227 | 1.7 |
| Stockton-Lodi MSA | \$25.10 | \$1,305 | \$52,200 | 1.7 | \$85,000 | \$2,125 | \$25,500 | \$638 | 97,711 | 42% | \$18.72 | \$974 | 1.3 |
| Vallejo-Fairfield MSA | \$32.25 | \$1,677 | \$67,080 | 2.2 | \$108,700 | \$2,718 | \$32,610 | \$815 | 57,352 | 38% | \$24.68 | \$1,283 | 1.3 |
| Visalia-Porterville MSA | \$19.33 | \$1,005 | \$40,200 | 1.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 59,691 | 43% | \$15.49 | \$805 | 1.2 |
| Yolo HMFA | \$32.38 | \$1,684 | \$67,360 | 2.2 | \$106,600 | \$2,665 | \$31,980 | \$800 | 36,334 | 49% | \$18.67 | \$971 | 1.7 |
| Yuba City MSA | \$22.56 | \$1,173 | \$46,920 | 1.5 | \$75,900 | \$1,898 | \$22,770 | \$569 | 23,664 | 40% | \$17.22 | \$896 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Alameda County | \$43.73 | \$2,274 | \$90,960 | 2.9 | \$142,800 | \$3,570 | \$42,840 | \$1,071 | 265,893 | 46% | \$32.59 | \$1,695 | 1.3 |
| Alpine County | \$20.63 | \$1,073 | \$42,920 | 1.4 | \$94,500 | \$2,363 | \$28,350 | \$709 | 76 | 19% | \$13.19 | \$686 | 1.6 |
| Amador County | \$22.08 | \$1,148 | \$45,920 | 1.5 | \$86,600 | \$2,165 | \$25,980 | \$650 | 3,448 | 23% | \$13.41 | \$698 | 1.6 |
| Butte County | \$22.63 | \$1,177 | \$47,080 | 1.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 33,992 | 41% | \$16.11 | \$837 | 1.4 |
| Calaveras County | \$21.04 | \$1,094 | \$43,760 | 1.4 | \$90,000 | \$2,250 | \$27,000 | \$675 | 3,466 | 20% | \$14.68 | \$764 | 1.4 |
| Colusa County | \$18.15 | \$944 | \$37,760 | 1.2 | \$74,400 | \$1,860 | \$22,320 | \$558 | 2,678 | 37% | \$17.75 | \$923 | 1.0 |
| Contra Costa County | \$43.73 | \$2,274 | \$90,960 | 2.9 | \$142,800 | \$3,570 | \$42,840 | \$1,071 | 132,061 | 33% | \$27.57 | \$1,433 | 1.6 |
| Del Norte County | \$18.85 | \$980 | \$39,200 | 1.3 | \$63,600 | \$1,590 | \$19,080 | \$477 | 3,099 | 32% | \$11.13 | \$579 | 1.7 |
| El Dorado County | \$29.67 | \$1,543 | \$61,720 | 2.0 | \$102,200 | \$2,555 | \$30,660 | \$767 | 17,885 | 24% | \$17.21 | \$895 | 1.7 |
| Fresno County | \$21.87 | \$1,137 | \$45,480 | 1.5 | \$72,900 | \$1,823 | \$21,870 | \$547 | 143,677 | 46% | \$15.53 | \$807 | 1.4 |
| Glenn County | \$18.15 | \$944 | \$37,760 | 1.2 | \$64,400 | \$1,610 | \$19,320 | \$483 | 4,246 | 42% | \$16.51 | \$858 | 1.1 |
| Humboldt County | \$21.38 | \$1,112 | \$44,480 | 1.4 | \$79,700 | \$1,993 | \$23,910 | \$598 | 23,359 | 43% | \$14.52 | \$755 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

California

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-----------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Imperial County | \$20.48 | \$1,065 | \$42,600 | 1.4 | \$63,900 | \$1,598 | \$19,170 | \$479 | 19,179 | 42% | \$12.24 | \$637 | 1.7 |
| Inyo County | \$20.71 | \$1,077 | \$43,080 | 1.4 | \$82,700 | \$2,068 | \$24,810 | \$620 | 2,784 | 35% | \$18.11 | \$942 | 1.1 |
| Kern County | \$19.48 | \$1,013 | \$40,520 | 1.3 | \$67,900 | \$1,698 | \$20,370 | \$509 | 112,443 | 41% | \$16.71 | \$869 | 1.2 |
| Kings County | \$22.35 | \$1,162 | \$46,480 | 1.5 | \$68,000 | \$1,700 | \$20,400 | \$510 | 20,236 | 46% | \$17.33 | \$901 | 1.3 |
| Lake County | \$19.63 | \$1,021 | \$40,840 | 1.3 | \$69,200 | \$1,730 | \$20,760 | \$519 | 8,232 | 32% | \$15.76 | \$820 | 1.2 |
| Lassen County | \$18.02 | \$937 | \$37,480 | 1.2 | \$73,700 | \$1,843 | \$22,110 | \$553 | 2,881 | 31% | \$14.75 | \$767 | 1.2 |
| Los Angeles County | \$39.31 | \$2,044 | \$81,760 | 2.5 | \$91,100 | \$2,278 | \$27,330 | \$683 | 1,798,032 | 54% | \$27.41 | \$1,425 | 1.4 |
| Madera County | \$23.04 | \$1,198 | \$47,920 | 1.5 | \$75,500 | \$1,888 | \$22,650 | \$566 | 15,209 | 34% | \$15.94 | \$829 | 1.4 |
| Marin County | \$61.50 | \$3,198 | \$127,920 | 4.1 | \$166,000 | \$4,150 | \$49,800 | \$1,245 | 38,181 | 36% | \$28.42 | \$1,478 | 2.2 |
| Mariposa County | \$20.44 | \$1,063 | \$42,520 | 1.4 | \$67,000 | \$1,675 | \$20,100 | \$503 | 2,326 | 30% | \$11.10 | \$577 | 1.8 |
| Mendocino County | \$23.94 | \$1,245 | \$49,800 | 1.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 13,553 | 40% | \$16.99 | \$883 | 1.4 |
| Merced County | \$21.54 | \$1,120 | \$44,800 | 1.4 | \$73,100 | \$1,828 | \$21,930 | \$548 | 38,826 | 48% | \$17.19 | \$894 | 1.3 |
| Modoc County | \$15.40 | \$801 | \$32,040 | 1.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 842 | 23% | \$12.36 | \$643 | 1.2 |
| Mono County | \$25.37 | \$1,319 | \$52,760 | 1.7 | \$79,800 | \$1,995 | \$23,940 | \$599 | 1,661 | 32% | \$17.34 | \$902 | 1.5 |
| Monterey County | \$37.83 | \$1,967 | \$78,680 | 2.5 | \$90,100 | \$2,253 | \$27,030 | \$676 | 61,657 | 48% | \$18.25 | \$949 | 2.1 |
| Napa County | \$41.62 | \$2,164 | \$86,560 | 2.8 | \$119,400 | \$2,985 | \$35,820 | \$896 | 17,060 | 35% | \$22.20 | \$1,154 | 1.9 |
| Nevada County | \$25.13 | \$1,307 | \$52,280 | 1.7 | \$98,400 | \$2,460 | \$29,520 | \$738 | 10,312 | 25% | \$15.72 | \$818 | 1.6 |
| Orange County | \$44.69 | \$2,324 | \$92,960 | 3.0 | \$119,100 | \$2,978 | \$35,730 | \$893 | 444,773 | 43% | \$26.80 | \$1,394 | 1.7 |
| Placer County | \$29.67 | \$1,543 | \$61,720 | 2.0 | \$102,200 | \$2,555 | \$30,660 | \$767 | 38,820 | 27% | \$21.09 | \$1,097 | 1.4 |
| Plumas County | \$17.60 | \$915 | \$36,600 | 1.2 | \$82,400 | \$2,060 | \$24,720 | \$618 | 2,255 | 27% | \$15.28 | \$795 | 1.2 |
| Riverside County | \$29.02 | \$1,509 | \$60,360 | 1.9 | \$87,400 | \$2,185 | \$26,220 | \$656 | 239,154 | 32% | \$16.83 | \$875 | 1.7 |
| Sacramento County | \$29.67 | \$1,543 | \$61,720 | 2.0 | \$102,200 | \$2,555 | \$30,660 | \$767 | 233,285 | 43% | \$22.08 | \$1,148 | 1.3 |
| San Benito County | \$31.71 | \$1,649 | \$65,960 | 2.1 | \$105,100 | \$2,628 | \$31,530 | \$788 | 6,376 | 35% | \$16.53 | \$860 | 1.9 |
| San Bernardino County | \$29.02 | \$1,509 | \$60,360 | 1.9 | \$87,400 | \$2,185 | \$26,220 | \$656 | 255,316 | 40% | \$18.49 | \$961 | 1.6 |
| San Diego County | \$42.92 | \$2,232 | \$89,280 | 2.9 | \$106,900 | \$2,673 | \$32,070 | \$802 | 521,353 | 46% | \$26.69 | \$1,388 | 1.6 |
| San Francisco County | \$61.50 | \$3,198 | \$127,920 | 3.6 | \$166,000 | \$4,150 | \$49,800 | \$1,245 | 224,462 | 62% | \$71.79 | \$3,733 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

California

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| San Joaquin County | \$25.10 | \$1,305 | \$52,200 | 1.7 | \$85,000 | \$2,125 | \$25,500 | \$638 | 97,711 | 42% | \$18.72 | \$974 | 1.3 |
| San Luis Obispo County | \$36.35 | \$1,890 | \$75,600 | 2.4 | \$109,200 | \$2,730 | \$32,760 | \$819 | 39,609 | 37% | \$19.21 | \$999 | 1.9 |
| San Mateo County | \$61.50 | \$3,198 | \$127,920 | 4.1 | \$166,000 | \$4,150 | \$49,800 | \$1,245 | 105,648 | 40% | \$65.07 | \$3,383 | 0.9 |
| Santa Barbara County | \$48.38 | \$2,516 | \$100,640 | 3.2 | \$100,100 | \$2,503 | \$30,030 | \$751 | 70,805 | 48% | \$21.58 | \$1,122 | 2.2 |
| Santa Clara County | \$55.15 | \$2,868 | \$114,720 | 3.7 | \$168,500 | \$4,213 | \$50,550 | \$1,264 | 277,086 | 44% | \$68.20 | \$3,546 | 0.8 |
| Santa Cruz County | \$60.35 | \$3,138 | \$125,520 | 4.0 | \$119,300 | \$2,983 | \$35,790 | \$895 | 38,181 | 40% | \$19.78 | \$1,029 | 3.1 |
| Shasta County | \$24.13 | \$1,255 | \$50,200 | 1.6 | \$89,800 | \$2,245 | \$26,940 | \$674 | 24,607 | 35% | \$17.69 | \$920 | 1.4 |
| Sierra County | \$21.42 | \$1,114 | \$44,560 | 1.4 | \$90,000 | \$2,250 | \$27,000 | \$675 | 333 | 27% | \$12.38 | \$644 | 1.7 |
| Siskiyou County | \$17.73 | \$922 | \$36,880 | 1.2 | \$62,700 | \$1,568 | \$18,810 | \$470 | 6,536 | 34% | \$15.25 | \$793 | 1.2 |
| Solano County | \$32.25 | \$1,677 | \$67,080 | 2.2 | \$108,700 | \$2,718 | \$32,610 | \$815 | 57,352 | 38% | \$24.68 | \$1,283 | 1.3 |
| Sonoma County | \$39.19 | \$2,038 | \$81,520 | 2.6 | \$112,800 | \$2,820 | \$33,840 | \$846 | 73,113 | 39% | \$23.59 | \$1,227 | 1.7 |
| Stanislaus County | \$24.04 | \$1,250 | \$50,000 | 1.6 | \$79,300 | \$1,983 | \$23,790 | \$595 | 72,151 | 41% | \$19.81 | \$1,030 | 1.2 |
| Sutter County | \$22.56 | \$1,173 | \$46,920 | 1.5 | \$75,900 | \$1,898 | \$22,770 | \$569 | 13,319 | 41% | \$16.65 | \$866 | 1.4 |
| Tehama County | \$18.27 | \$950 | \$38,000 | 1.2 | \$79,400 | \$1,985 | \$23,820 | \$596 | 8,379 | 34% | \$15.82 | \$822 | 1.2 |
| Trinity County | \$16.87 | \$877 | \$35,080 | 1.1 | \$55,700 | \$1,393 | \$16,710 | \$418 | 1,855 | 31% | \$11.95 | \$621 | 1.4 |
| Tulare County | \$19.33 | \$1,005 | \$40,200 | 1.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 59,691 | 43% | \$15.49 | \$805 | 1.2 |
| Tuolumne County | \$21.77 | \$1,132 | \$45,280 | 1.5 | \$84,300 | \$2,108 | \$25,290 | \$632 | 6,051 | 26% | \$13.87 | \$721 | 1.6 |
| Ventura County | \$42.65 | \$2,218 | \$88,720 | 2.8 | \$115,400 | \$2,885 | \$34,620 | \$866 | 99,602 | 37% | \$22.26 | \$1,158 | 1.9 |
| Yolo County | \$32.38 | \$1,684 | \$67,360 | 2.2 | \$106,600 | \$2,665 | \$31,980 | \$800 | 36,334 | 49% | \$18.67 | \$971 | 1.7 |
| Yuba County | \$22.56 | \$1,173 | \$46,920 | 1.5 | \$75,900 | \$1,898 | \$22,770 | \$569 | 10,345 | 39% | \$18.57 | \$966 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

COLORADO

#8*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,505**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,016** monthly or **\$60,186** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.94
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.56 |
| Average Renter Wage | \$23.55 |
| 2-Bedroom Housing Wage | \$28.94 |
| Number of Renter Households | 722,078 |
| Percent Renters | 34% |

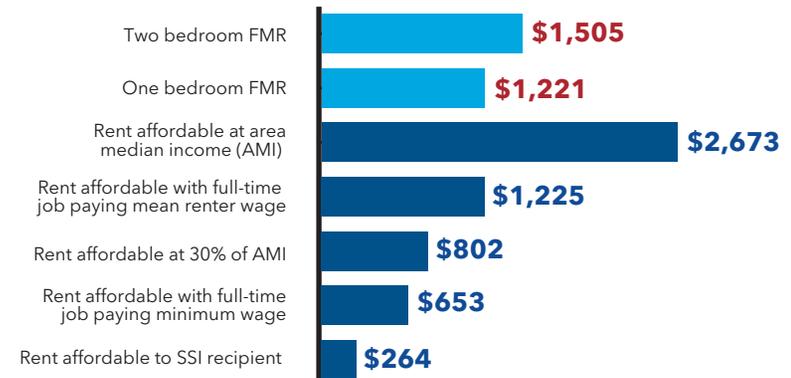
92
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Eagle County | \$37.38 |
| Pitkin County | \$35.60 |
| Summit County | \$34.56 |
| Boulder MSA | \$33.62 |
| San Miguel County | \$32.17 |



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.

OUT OF REACH 2022

| Colorado | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| Colorado | \$28.94 | \$1,505 | \$60,186 | 2.3 | \$106,926 | \$2,673 | \$32,078 | \$802 | 722,078 | 34% | \$23.55 | \$1,225 | 1.2 | |
| Combined Nonmetro Areas | \$23.67 | \$1,231 | \$49,228 | 1.9 | \$79,989 | \$2,000 | \$23,997 | \$600 | 83,497 | 30% | \$17.25 | \$897 | 1.4 | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | |
| Boulder MSA | \$33.62 | \$1,748 | \$69,920 | 2.7 | \$125,400 | \$3,135 | \$37,620 | \$941 | 46,304 | 36% | \$24.81 | \$1,290 | 1.4 | |
| Colorado Springs HMFA | \$25.04 | \$1,302 | \$52,080 | 2.0 | \$96,100 | \$2,403 | \$28,830 | \$721 | 91,372 | 35% | \$19.29 | \$1,003 | 1.3 | |
| Denver-Aurora-Lakewood MSA | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 386,465 | 35% | \$26.90 | \$1,399 | 1.2 | |
| Fort Collins MSA | \$27.33 | \$1,421 | \$56,840 | 2.2 | \$111,300 | \$2,783 | \$33,390 | \$835 | 45,226 | 34% | \$18.49 | \$961 | 1.5 | |
| Grand Junction MSA | \$19.73 | \$1,026 | \$41,040 | 1.6 | \$83,500 | \$2,088 | \$25,050 | \$626 | 18,480 | 31% | \$16.14 | \$839 | 1.2 | |
| Greeley MSA | \$24.46 | \$1,272 | \$50,880 | 1.9 | \$102,500 | \$2,563 | \$30,750 | \$769 | 25,997 | 25% | \$18.07 | \$940 | 1.4 | |
| Pueblo MSA | \$20.23 | \$1,052 | \$42,080 | 1.6 | \$68,600 | \$1,715 | \$20,580 | \$515 | 22,766 | 35% | \$14.79 | \$769 | 1.4 | |
| Teller County HMFA | \$23.63 | \$1,229 | \$49,160 | 1.9 | \$88,400 | \$2,210 | \$26,520 | \$663 | 1,971 | 19% | \$14.15 | \$736 | 1.7 | |
| <u>Counties</u> | | | | | | | | | | | | | | |
| Adams County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 55,225 | 33% | \$20.27 | \$1,054 | 1.6 | |
| Alamosa County | \$18.62 | \$968 | \$38,720 | 1.5 | \$53,400 | \$1,335 | \$16,020 | \$401 | 2,809 | 45% | \$16.60 | \$863 | 1.1 | |
| Arapahoe County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 86,525 | 36% | \$27.06 | \$1,407 | 1.2 | |
| Archuleta County | \$22.79 | \$1,185 | \$47,400 | 1.8 | \$69,000 | \$1,725 | \$20,700 | \$518 | 1,484 | 26% | \$15.05 | \$782 | 1.5 | |
| Baca County | \$14.56 | \$757 | \$30,280 | 1.2 | \$53,600 | \$1,340 | \$16,080 | \$402 | 496 | 29% | \$13.95 | \$725 | 1.0 | |
| Bent County | \$16.87 | \$877 | \$35,080 | 1.3 | \$45,100 | \$1,128 | \$13,530 | \$338 | 746 | 40% | \$14.94 | \$777 | 1.1 | |
| Boulder County | \$33.62 | \$1,748 | \$69,920 | 2.7 | \$125,400 | \$3,135 | \$37,620 | \$941 | 46,304 | 36% | \$24.81 | \$1,290 | 1.4 | |
| Broomfield County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 9,158 | 34% | \$36.34 | \$1,890 | 0.9 | |
| Chaffee County | \$20.65 | \$1,074 | \$42,960 | 1.6 | \$79,800 | \$1,995 | \$23,940 | \$599 | 2,496 | 29% | \$16.40 | \$853 | 1.3 | |
| Cheyenne County | \$14.56 | \$757 | \$30,280 | 1.2 | \$90,200 | \$2,255 | \$27,060 | \$677 | 206 | 26% | \$18.68 | \$971 | 0.8 | |
| Clear Creek County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 946 | 22% | \$16.47 | \$856 | 1.9 | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Colorado | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Conejos County | \$15.60 | \$811 | \$32,440 | 1.2 | \$52,000 | \$1,300 | \$15,600 | \$390 | 644 | 20% | \$12.85 | \$668 | 1.2 | | |
| Costilla County | \$17.46 | \$908 | \$36,320 | 1.4 | \$44,400 | \$1,110 | \$13,320 | \$333 | 428 | 26% | \$11.91 | \$619 | 1.5 | | |
| Crowley County | \$18.23 | \$948 | \$37,920 | 1.5 | \$60,500 | \$1,513 | \$18,150 | \$454 | 379 | 27% | \$12.75 | \$663 | 1.4 | | |
| Custer County | \$19.04 | \$990 | \$39,600 | 1.5 | \$70,500 | \$1,763 | \$21,150 | \$529 | 272 | 12% | \$8.21 | \$427 | 2.3 | | |
| Delta County | \$20.88 | \$1,086 | \$43,440 | 1.7 | \$68,300 | \$1,708 | \$20,490 | \$512 | 3,292 | 27% | \$10.56 | \$549 | 2.0 | | |
| Denver County | \$31.90 | \$1,659 | \$66,360 | 2.0 | \$117,800 | \$2,945 | \$35,340 | \$884 | 142,584 | 50% | \$32.37 | \$1,683 | 1.0 | | |
| Dolores County | \$17.58 | \$914 | \$36,560 | 1.4 | \$58,600 | \$1,465 | \$17,580 | \$440 | 193 | 21% | \$22.44 | \$1,167 | 0.8 | | |
| Douglas County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 25,320 | 21% | \$24.02 | \$1,249 | 1.3 | | |
| Eagle County | \$37.38 | \$1,944 | \$77,760 | 3.0 | \$104,700 | \$2,618 | \$31,410 | \$785 | 5,651 | 30% | \$18.71 | \$973 | 2.0 | | |
| Elbert County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 768 | 9% | \$12.61 | \$656 | 2.5 | | |
| El Paso County | \$25.04 | \$1,302 | \$52,080 | 2.0 | \$96,100 | \$2,403 | \$28,830 | \$721 | 91,372 | 35% | \$19.29 | \$1,003 | 1.3 | | |
| Fremont County | \$19.60 | \$1,019 | \$40,760 | 1.6 | \$68,100 | \$1,703 | \$20,430 | \$511 | 4,238 | 24% | \$10.71 | \$557 | 1.8 | | |
| Garfield County | \$26.67 | \$1,387 | \$55,480 | 2.1 | \$94,200 | \$2,355 | \$28,260 | \$707 | 7,010 | 32% | \$21.18 | \$1,101 | 1.3 | | |
| Gilpin County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 410 | 14% | \$18.28 | \$950 | 1.7 | | |
| Grand County | \$24.60 | \$1,279 | \$51,160 | 2.0 | \$95,000 | \$2,375 | \$28,500 | \$713 | 1,903 | 30% | \$13.77 | \$716 | 1.8 | | |
| Gunnison County | \$23.04 | \$1,198 | \$47,920 | 1.8 | \$98,100 | \$2,453 | \$29,430 | \$736 | 2,358 | 35% | \$15.55 | \$809 | 1.5 | | |
| Hinsdale County † | \$17.92 | \$932 | \$37,280 | 1.4 | \$71,400 | \$1,785 | \$21,420 | \$536 | 79 | 21% | | | | | |
| Huerfano County | \$18.83 | \$979 | \$39,160 | 1.5 | \$56,800 | \$1,420 | \$17,040 | \$426 | 829 | 27% | \$10.21 | \$531 | 1.8 | | |
| Jackson County | \$16.96 | \$882 | \$35,280 | 1.4 | \$63,600 | \$1,590 | \$19,080 | \$477 | 178 | 28% | \$19.34 | \$1,006 | 0.9 | | |
| Jefferson County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 64,899 | 28% | \$21.44 | \$1,115 | 1.5 | | |
| Kiowa County | \$16.48 | \$857 | \$34,280 | 1.3 | \$57,700 | \$1,443 | \$17,310 | \$433 | 157 | 26% | \$23.87 | \$1,241 | 0.7 | | |
| Kit Carson County | \$19.21 | \$999 | \$39,960 | 1.5 | \$66,900 | \$1,673 | \$20,070 | \$502 | 981 | 32% | \$14.84 | \$772 | 1.3 | | |
| Lake County | \$18.42 | \$958 | \$38,320 | 1.5 | \$70,400 | \$1,760 | \$21,120 | \$528 | 739 | 23% | \$17.78 | \$924 | 1.0 | | |
| La Plata County | \$27.17 | \$1,413 | \$56,520 | 2.2 | \$101,300 | \$2,533 | \$30,390 | \$760 | 6,188 | 29% | \$16.83 | \$875 | 1.6 | | |
| Larimer County | \$27.33 | \$1,421 | \$56,840 | 2.2 | \$111,300 | \$2,783 | \$33,390 | \$835 | 45,226 | 34% | \$18.49 | \$961 | 1.5 | | |
| Las Animas County | \$18.90 | \$983 | \$39,320 | 1.5 | \$61,400 | \$1,535 | \$18,420 | \$461 | 2,126 | 31% | \$13.59 | \$707 | 1.4 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Colorado | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Lincoln County | \$19.02 | \$989 | \$39,560 | 1.5 | \$77,900 | \$1,948 | \$23,370 | \$584 | 418 | 28% | \$13.46 | \$700 | 1.4 | | |
| Logan County | \$18.71 | \$973 | \$38,920 | 1.5 | \$73,900 | \$1,848 | \$22,170 | \$554 | 2,783 | 34% | \$14.94 | \$777 | 1.3 | | |
| Mesa County | \$19.73 | \$1,026 | \$41,040 | 1.6 | \$83,500 | \$2,088 | \$25,050 | \$626 | 18,480 | 31% | \$16.14 | \$839 | 1.2 | | |
| Mineral County | \$21.81 | \$1,134 | \$45,360 | 1.7 | \$72,400 | \$1,810 | \$21,720 | \$543 | 106 | 27% | \$15.31 | \$796 | 1.4 | | |
| Moffat County | \$19.54 | \$1,016 | \$40,640 | 1.6 | \$79,700 | \$1,993 | \$23,910 | \$598 | 1,884 | 36% | \$17.35 | \$902 | 1.1 | | |
| Montezuma County | \$20.54 | \$1,068 | \$42,720 | 1.6 | \$64,300 | \$1,608 | \$19,290 | \$482 | 3,097 | 29% | \$13.35 | \$694 | 1.5 | | |
| Montrose County | \$19.65 | \$1,022 | \$40,880 | 1.6 | \$70,000 | \$1,750 | \$21,000 | \$525 | 4,569 | 26% | \$14.43 | \$750 | 1.4 | | |
| Morgan County | \$19.94 | \$1,037 | \$41,480 | 1.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 4,027 | 37% | \$18.93 | \$984 | 1.1 | | |
| Otero County | \$17.90 | \$931 | \$37,240 | 1.4 | \$59,200 | \$1,480 | \$17,760 | \$444 | 2,571 | 33% | \$13.27 | \$690 | 1.3 | | |
| Ouray County | \$29.77 | \$1,548 | \$61,920 | 2.4 | \$87,900 | \$2,198 | \$26,370 | \$659 | 640 | 28% | \$19.58 | \$1,018 | 1.5 | | |
| Park County | \$31.90 | \$1,659 | \$66,360 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 630 | 9% | \$10.14 | \$527 | 3.1 | | |
| Phillips County | \$18.71 | \$973 | \$38,920 | 1.5 | \$68,900 | \$1,723 | \$20,670 | \$517 | 482 | 28% | \$16.03 | \$834 | 1.2 | | |
| Pitkin County | \$35.60 | \$1,851 | \$74,040 | 2.8 | \$108,000 | \$2,700 | \$32,400 | \$810 | 2,422 | 33% | \$23.78 | \$1,236 | 1.5 | | |
| Prowers County | \$17.42 | \$906 | \$36,240 | 1.4 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,808 | 37% | \$11.42 | \$594 | 1.5 | | |
| Pueblo County | \$20.23 | \$1,052 | \$42,080 | 1.6 | \$68,600 | \$1,715 | \$20,580 | \$515 | 22,766 | 35% | \$14.79 | \$769 | 1.4 | | |
| Rio Blanco County | \$19.13 | \$995 | \$39,800 | 1.5 | \$84,300 | \$2,108 | \$25,290 | \$632 | 647 | 26% | \$22.85 | \$1,188 | 0.8 | | |
| Rio Grande County | \$16.65 | \$866 | \$34,640 | 1.3 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,477 | 31% | \$11.04 | \$574 | 1.5 | | |
| Routt County | \$30.81 | \$1,602 | \$64,080 | 2.5 | \$105,600 | \$2,640 | \$31,680 | \$792 | 2,567 | 25% | \$19.42 | \$1,010 | 1.6 | | |
| Saguache County | \$17.23 | \$896 | \$35,840 | 1.4 | \$57,200 | \$1,430 | \$17,160 | \$429 | 763 | 27% | \$13.30 | \$691 | 1.3 | | |
| San Juan County | \$21.81 | \$1,134 | \$45,360 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 132 | 44% | \$11.11 | \$578 | 2.0 | | |
| San Miguel County | \$32.17 | \$1,673 | \$66,920 | 2.6 | \$104,800 | \$2,620 | \$31,440 | \$786 | 1,443 | 40% | \$20.54 | \$1,068 | 1.6 | | |
| Sedgwick County | \$14.56 | \$757 | \$30,280 | 1.2 | \$69,500 | \$1,738 | \$20,850 | \$521 | 309 | 32% | \$10.83 | \$563 | 1.3 | | |
| Summit County | \$34.56 | \$1,797 | \$71,880 | 2.8 | \$99,800 | \$2,495 | \$29,940 | \$749 | 3,623 | 31% | \$20.66 | \$1,074 | 1.7 | | |
| Teller County | \$23.63 | \$1,229 | \$49,160 | 1.9 | \$88,400 | \$2,210 | \$26,520 | \$663 | 1,971 | 19% | \$14.15 | \$736 | 1.7 | | |
| Washington County | \$18.31 | \$952 | \$38,080 | 1.5 | \$70,200 | \$1,755 | \$21,060 | \$527 | 628 | 30% | \$18.04 | \$938 | 1.0 | | |
| Weld County | \$24.46 | \$1,272 | \$50,880 | 1.9 | \$102,500 | \$2,563 | \$30,750 | \$769 | 25,997 | 25% | \$18.07 | \$940 | 1.4 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Colorado | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Yuma County | \$19.44 | \$1,011 | \$40,440 | 1.5 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,219 | 30% | \$16.70 | \$869 | 1.2 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CONNECTICUT

#10*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,446**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,818** monthly or **\$57,820** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.80
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$14.00 |
| Average Renter Wage | \$21.30 |
| 2-Bedroom Housing Wage | \$27.80 |
| Number of Renter Households | 470,029 |
| Percent Renters | 34% |

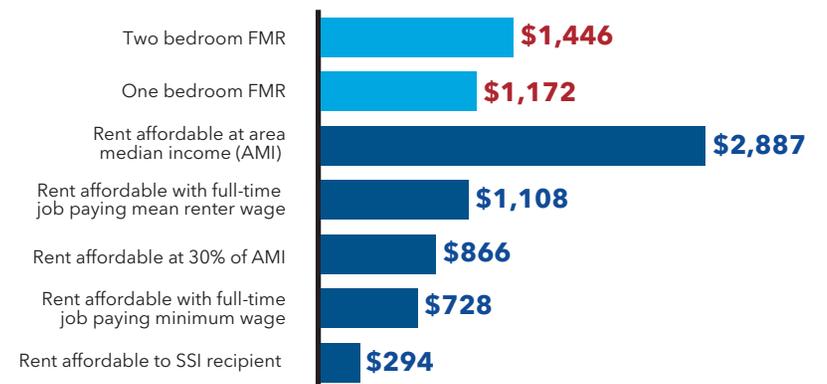
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

64
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------|----------------|
| Stamford-Norwalk HMFA | \$42.88 |
| Danbury HMFA | \$34.81 |
| Milford-Ansonia-Seymour HMFA | \$28.00 |
| New Haven-Meriden HMFA | \$27.83 |
| Southern Middlesex County | \$27.71 |



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.

TOWNS WITHIN CONNECTICUT FMR AREAS

BRIDGEPORT, CT HMFA

FAIRFIELD COUNTY

Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town

COLCHESTER-LEBANON, CT HMFA

NEW LONDON COUNTY

Colchester town, Lebanon town

DANBURY, CT HMFA

FAIRFIELD COUNTY

Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town

HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA

HARTFORD COUNTY

Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, South Windsor town, Southington town, Suffield town, West Hartford town, Wethersfield town, Windsor Locks town, Windsor town

MIDDLESEX COUNTY

Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town

TOLLAND COUNTY

Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

MILFORD-ANSONIA-SEYMOUR, CT HMFA

NEW HAVEN COUNTY

Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

NEW HAVEN-MERIDEN, CT HMFA

NEW HAVEN COUNTY

Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town, North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town

NORWICH-NEW LONDON, CT HMFA

NEW LONDON COUNTY

Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

SOUTHERN MIDDLESEX COUNTY, CT HMFA

MIDDLESEX COUNTY

Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

STAMFORD-NORWALK, CT HMFA

FAIRFIELD COUNTY

Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

WATERBURY, CT HMFA

NEW HAVEN COUNTY

Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

OUT OF REACH 2022

Connecticut

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Connecticut | \$27.80 | \$1,446 | \$57,820 | 2.0 | \$115,496 | \$2,887 | \$34,649 | \$866 | 470,029 | 34% | \$21.30 | \$1,108 | 1.3 |
| Combined Nonmetro Areas | \$24.62 | \$1,280 | \$51,200 | 1.8 | \$112,600 | \$2,815 | \$33,780 | \$845 | 17,900 | 24% | \$13.69 | \$712 | 1.8 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bridgeport HMFA | \$26.37 | \$1,371 | \$54,840 | 1.9 | \$103,900 | \$2,598 | \$31,170 | \$779 | 43,646 | 33% | \$28.25 | \$1,469 | 0.9 |
| Colchester-Lebanon HMFA | \$25.35 | \$1,318 | \$52,720 | 1.8 | \$128,500 | \$3,213 | \$38,550 | \$964 | 1,562 | 17% | \$20.02 | \$1,041 | 1.3 |
| Danbury HMFA | \$34.81 | \$1,810 | \$72,400 | 2.5 | \$134,700 | \$3,368 | \$40,410 | \$1,010 | 19,466 | 27% | \$28.25 | \$1,469 | 1.2 |
| Hartford-West Hartford-East Hartford HMFA | \$25.04 | \$1,302 | \$52,080 | 1.8 | \$112,700 | \$2,818 | \$33,810 | \$845 | 156,825 | 34% | \$19.76 | \$1,027 | 1.3 |
| Milford-Ansonia-Seymour HMFA | \$28.00 | \$1,456 | \$58,240 | 2.0 | \$113,600 | \$2,840 | \$34,080 | \$852 | 13,527 | 27% | \$18.54 | \$964 | 1.5 |
| New Haven-Meriden HMFA | \$27.83 | \$1,447 | \$57,880 | 2.0 | \$99,700 | \$2,493 | \$29,910 | \$748 | 82,684 | 40% | \$18.54 | \$964 | 1.5 |
| Norwich-New London HMFA | \$24.12 | \$1,254 | \$50,160 | 1.7 | \$102,700 | \$2,568 | \$30,810 | \$770 | 34,489 | 34% | \$20.02 | \$1,041 | 1.2 |
| Southern Middlesex County HMFA | \$27.71 | \$1,441 | \$57,640 | 2.0 | \$124,900 | \$3,123 | \$37,470 | \$937 | 3,800 | 19% | \$17.11 | \$890 | 1.6 |
| Stamford-Norwalk HMFA | \$42.88 | \$2,230 | \$89,200 | 3.1 | \$180,900 | \$4,523 | \$54,270 | \$1,357 | 51,835 | 37% | \$28.25 | \$1,469 | 1.5 |
| Waterbury HMFA | \$22.88 | \$1,190 | \$47,600 | 1.6 | \$87,400 | \$2,185 | \$26,220 | \$656 | 29,744 | 40% | \$18.54 | \$964 | 1.2 |
| Windham County HMFA | \$21.35 | \$1,110 | \$44,400 | 1.5 | \$89,800 | \$2,245 | \$26,940 | \$674 | 14,551 | 32% | \$13.36 | \$695 | 1.6 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Litchfield County | \$24.62 | \$1,280 | \$51,200 | 1.8 | \$112,600 | \$2,815 | \$33,780 | \$845 | 17,900 | 24% | \$13.69 | \$712 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

DELAWARE

#21*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,183**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,944** monthly or **\$47,333** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.76
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.50 |
| Average Renter Wage | \$20.67 |
| 2-Bedroom Housing Wage | \$22.76 |
| Number of Renter Households | 106,038 |
| Percent Renters | 29% |

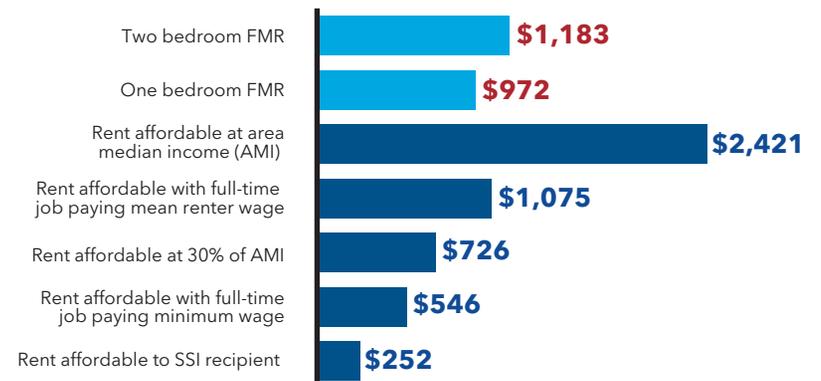
87
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------------|----------------|
| Philadelphia-Camden-Wilmington MSA | \$24.96 |
| Dover MSA | \$19.27 |
| Sussex County | \$18.54 |
| | |
| | |



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.

OUT OF REACH 2022

| Delaware | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Delaware | \$22.76 | \$1,183 | \$47,333 | 2.2 | \$96,855 | \$2,421 | \$29,056 | \$726 | 106,038 | 29% | \$20.67 | \$1,075 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Dover MSA † | \$19.27 | \$1,002 | \$40,080 | 1.8 | \$77,200 | \$1,930 | \$23,160 | \$579 | 20,973 | 31% | | | |
| Philadelphia-Camden-Wilmington MSA | \$24.96 | \$1,298 | \$51,920 | 2.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 67,243 | 32% | \$22.71 | \$1,181 | 1.1 |
| Sussex County HMFA | \$18.54 | \$964 | \$38,560 | 1.8 | \$91,900 | \$2,298 | \$27,570 | \$689 | 17,822 | 19% | \$13.66 | \$710 | 1.4 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Kent County † | \$19.27 | \$1,002 | \$40,080 | 1.8 | \$77,200 | \$1,930 | \$23,160 | \$579 | 20,973 | 31% | | | |
| New Castle County | \$24.96 | \$1,298 | \$51,920 | 2.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 67,243 | 32% | \$22.71 | \$1,181 | 1.1 |
| Sussex County | \$18.54 | \$964 | \$38,560 | 1.8 | \$91,900 | \$2,298 | \$27,570 | \$689 | 17,822 | 19% | \$13.66 | \$710 | 1.4 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

DISTRICT OF COLUMBIA

#5*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,785**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,950** monthly or **\$71,400** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$34.33
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$16.10 |
| Average Renter Wage | \$36.68 |
| 2-Bedroom Housing Wage | \$34.33 |
| Number of Renter Households | 165,659 |
| Percent Renters | 57% |

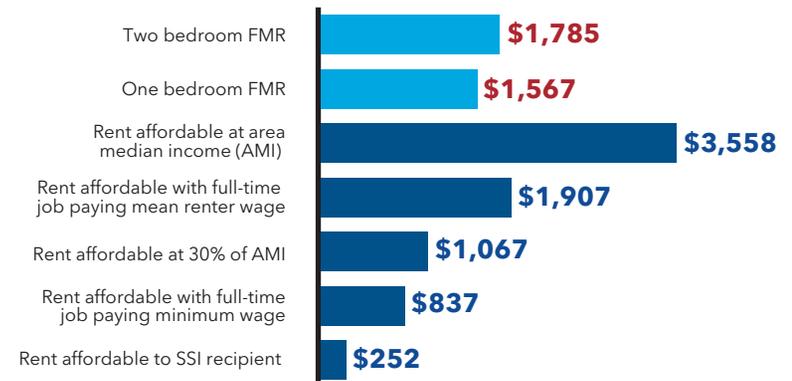
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

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

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|--------------|
| | |
| | |
| | |
| | |
| | |
| | |



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.

OUT OF REACH 2022

District of Columbia

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| District of Columbia | \$34.33 | \$1,785 | \$71,400 | 2.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 165,659 | 57% | \$36.68 | \$1,907 | 0.9 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Washington-Arlington-Alexandria HMFA | \$34.33 | \$1,785 | \$71,400 | 2.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 165,659 | 57% | \$36.68 | \$1,907 | 0.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| District of Columbia | \$34.33 | \$1,785 | \$71,400 | 2.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 165,659 | 57% | \$36.68 | \$1,907 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 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

#12*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,372**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,572** monthly or **\$54,870** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.38
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$10.00 |
| Average Renter Wage | \$20.55 |
| 2-Bedroom Housing Wage | \$26.38 |
| Number of Renter Households | 2,680,435 |
| Percent Renters | 34% |

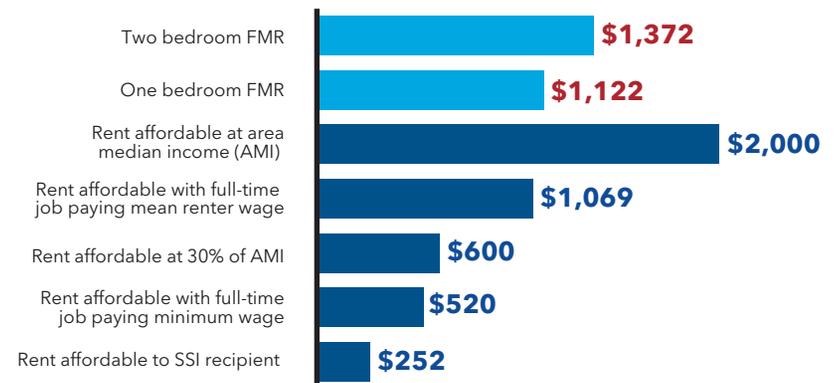
106
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

86
 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)

2.2
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------------|----------------|
| Monroe County | \$33.83 |
| Miami-Miami Beach-Kendall HMFA | \$32.15 |
| Naples-Immokalee-Marco Island MSA | \$30.44 |
| West Palm Beach-Boca Raton HMFA | \$30.35 |
| Fort Lauderdale HMFA | \$29.92 |



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.

OUT OF REACH 2022

| Florida | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Florida | \$26.38 | \$1,372 | \$54,870 | 2.6 | \$79,994 | \$2,000 | \$23,998 | \$600 | 2,680,435 | 34% | \$20.55 | \$1,069 | 1.3 |
| Combined Nonmetro Areas | \$18.73 | \$974 | \$38,956 | 1.9 | \$62,351 | \$1,559 | \$18,705 | \$468 | 70,647 | 29% | \$15.15 | \$788 | 1.2 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Baker County HMFA | \$15.62 | \$812 | \$32,480 | 1.6 | \$81,200 | \$2,030 | \$24,360 | \$609 | 2,072 | 23% | \$12.82 | \$667 | 1.2 |
| Cape Coral-Fort Myers MSA | \$23.67 | \$1,231 | \$49,240 | 2.4 | \$83,200 | \$2,080 | \$24,960 | \$624 | 79,011 | 27% | \$18.89 | \$982 | 1.3 |
| Crestview-Fort Walton Beach-Destin HMFA | \$22.54 | \$1,172 | \$46,880 | 2.3 | \$90,600 | \$2,265 | \$27,180 | \$680 | 26,962 | 34% | \$17.36 | \$903 | 1.3 |
| Deltona-Daytona Beach-Ormond Beach HMFA | \$21.83 | \$1,135 | \$45,400 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 63,418 | 29% | \$16.02 | \$833 | 1.4 |
| Fort Lauderdale HMFA | \$29.92 | \$1,556 | \$62,240 | 3.0 | \$82,100 | \$2,053 | \$24,630 | \$616 | 262,309 | 37% | \$23.24 | \$1,209 | 1.3 |
| Gainesville HMFA | \$19.96 | \$1,038 | \$41,520 | 2.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 47,455 | 44% | \$15.58 | \$810 | 1.3 |
| Homosassa Springs MSA | \$18.13 | \$943 | \$37,720 | 1.8 | \$68,600 | \$1,715 | \$20,580 | \$515 | 10,667 | 17% | \$14.73 | \$766 | 1.2 |
| Jacksonville HMFA | \$22.85 | \$1,188 | \$47,520 | 2.3 | \$86,500 | \$2,163 | \$25,950 | \$649 | 198,851 | 35% | \$20.92 | \$1,088 | 1.1 |
| Lakeland-Winter Haven MSA | \$20.31 | \$1,056 | \$42,240 | 2.0 | \$67,500 | \$1,688 | \$20,250 | \$506 | 73,584 | 31% | \$18.81 | \$978 | 1.1 |
| Levy County HMFA | \$14.56 | \$757 | \$30,280 | 1.5 | \$51,900 | \$1,298 | \$15,570 | \$389 | 3,489 | 21% | \$11.65 | \$606 | 1.2 |
| Miami-Miami Beach-Kendall HMFA | \$32.15 | \$1,672 | \$66,880 | 3.2 | \$68,300 | \$1,708 | \$20,490 | \$512 | 436,367 | 48% | \$22.99 | \$1,196 | 1.4 |
| Naples-Immokalee-Marco Island MSA | \$30.44 | \$1,583 | \$63,320 | 3.0 | \$98,600 | \$2,465 | \$29,580 | \$740 | 37,894 | 26% | \$18.89 | \$982 | 1.6 |
| North Port-Sarasota-Bradenton MSA | \$26.63 | \$1,385 | \$55,400 | 2.7 | \$90,400 | \$2,260 | \$27,120 | \$678 | 84,449 | 25% | \$19.28 | \$1,002 | 1.4 |
| Ocala MSA | \$19.13 | \$995 | \$39,800 | 1.9 | \$65,200 | \$1,630 | \$19,560 | \$489 | 36,694 | 25% | \$16.56 | \$861 | 1.2 |
| Orlando-Kissimmee-Sanford MSA | \$27.35 | \$1,422 | \$56,880 | 2.7 | \$80,100 | \$2,003 | \$24,030 | \$601 | 339,923 | 38% | \$20.72 | \$1,077 | 1.3 |
| Palm Bay-Melbourne-Titusville MSA | \$23.00 | \$1,196 | \$47,840 | 2.3 | \$82,300 | \$2,058 | \$24,690 | \$617 | 57,536 | 24% | \$20.66 | \$1,075 | 1.1 |
| Palm Coast HMFA | \$22.94 | \$1,193 | \$47,720 | 2.3 | \$74,600 | \$1,865 | \$22,380 | \$560 | 10,359 | 24% | \$14.45 | \$751 | 1.6 |
| Panama City MSA | \$22.50 | \$1,170 | \$46,800 | 2.3 | \$78,100 | \$1,953 | \$23,430 | \$586 | 24,062 | 33% | \$17.41 | \$905 | 1.3 |
| Pensacola-Ferry Pass-Brent MSA | \$19.46 | \$1,012 | \$40,480 | 1.9 | \$79,500 | \$1,988 | \$23,850 | \$596 | 60,424 | 32% | \$17.25 | \$897 | 1.1 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Florida | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Port St. Lucie MSA | \$24.52 | \$1,275 | \$51,000 | 2.5 | \$84,500 | \$2,113 | \$25,350 | \$634 | 42,863 | 23% | \$17.04 | \$886 | 1.4 |
| Punta Gorda MSA | \$21.96 | \$1,142 | \$45,680 | 2.2 | \$76,000 | \$1,900 | \$22,800 | \$570 | 14,679 | 18% | \$14.43 | \$751 | 1.5 |
| Sebastian-Vero Beach MSA | \$21.83 | \$1,135 | \$45,400 | 2.2 | \$79,900 | \$1,998 | \$23,970 | \$599 | 12,192 | 20% | \$14.82 | \$771 | 1.5 |
| Sebring MSA | \$17.94 | \$933 | \$37,320 | 1.8 | \$63,500 | \$1,588 | \$19,050 | \$476 | 9,838 | 23% | \$13.88 | \$722 | 1.3 |
| Tallahassee HMFA | \$21.62 | \$1,124 | \$44,960 | 2.2 | \$81,200 | \$2,030 | \$24,360 | \$609 | 61,320 | 44% | \$14.97 | \$778 | 1.4 |
| Tampa-St. Petersburg-Clearwater MSA | \$25.90 | \$1,347 | \$53,880 | 2.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 423,683 | 34% | \$21.43 | \$1,115 | 1.2 |
| The Villages MSA | \$19.13 | \$995 | \$39,800 | 1.9 | \$83,300 | \$2,083 | \$24,990 | \$625 | 6,722 | 11% | \$11.31 | \$588 | 1.7 |
| Wakulla County HMFA | \$19.71 | \$1,025 | \$41,000 | 2.0 | \$78,800 | \$1,970 | \$23,640 | \$591 | 1,779 | 16% | \$15.67 | \$815 | 1.3 |
| Walton County HMFA | \$19.38 | \$1,008 | \$40,320 | 1.9 | \$85,300 | \$2,133 | \$25,590 | \$640 | 6,861 | 24% | \$14.16 | \$736 | 1.4 |
| West Palm Beach-Boca Raton HMFA | \$30.35 | \$1,578 | \$63,120 | 3.0 | \$90,300 | \$2,258 | \$27,090 | \$677 | 174,325 | 31% | \$23.39 | \$1,216 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Alachua County | \$19.96 | \$1,038 | \$41,520 | 2.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 46,283 | 45% | \$15.68 | \$815 | 1.3 |
| Baker County | \$15.62 | \$812 | \$32,480 | 1.6 | \$81,200 | \$2,030 | \$24,360 | \$609 | 2,072 | 23% | \$12.82 | \$667 | 1.2 |
| Bay County | \$22.50 | \$1,170 | \$46,800 | 2.3 | \$78,100 | \$1,953 | \$23,430 | \$586 | 24,062 | 33% | \$17.41 | \$905 | 1.3 |
| Bradford County | \$14.58 | \$758 | \$30,320 | 1.5 | \$60,600 | \$1,515 | \$18,180 | \$455 | 3,171 | 34% | \$17.64 | \$917 | 0.8 |
| Brevard County | \$23.00 | \$1,196 | \$47,840 | 2.3 | \$82,300 | \$2,058 | \$24,690 | \$617 | 57,536 | 24% | \$20.66 | \$1,075 | 1.1 |
| Broward County | \$29.92 | \$1,556 | \$62,240 | 3.0 | \$82,100 | \$2,053 | \$24,630 | \$616 | 262,309 | 37% | \$23.24 | \$1,209 | 1.3 |
| Calhoun County | \$14.56 | \$757 | \$30,280 | 1.5 | \$63,600 | \$1,590 | \$19,080 | \$477 | 982 | 22% | \$11.48 | \$597 | 1.3 |
| Charlotte County | \$21.96 | \$1,142 | \$45,680 | 2.2 | \$76,000 | \$1,900 | \$22,800 | \$570 | 14,679 | 18% | \$14.43 | \$751 | 1.5 |
| Citrus County | \$18.13 | \$943 | \$37,720 | 1.8 | \$68,600 | \$1,715 | \$20,580 | \$515 | 10,667 | 17% | \$14.73 | \$766 | 1.2 |
| Clay County | \$22.85 | \$1,188 | \$47,520 | 2.3 | \$86,500 | \$2,163 | \$25,950 | \$649 | 17,344 | 23% | \$15.37 | \$799 | 1.5 |
| Collier County | \$30.44 | \$1,583 | \$63,320 | 3.0 | \$98,600 | \$2,465 | \$29,580 | \$740 | 37,894 | 26% | \$18.89 | \$982 | 1.6 |
| Columbia County | \$16.79 | \$873 | \$34,920 | 1.7 | \$65,500 | \$1,638 | \$19,650 | \$491 | 6,904 | 27% | \$15.54 | \$808 | 1.1 |
| DeSoto County | \$14.56 | \$757 | \$30,280 | 1.5 | \$46,600 | \$1,165 | \$13,980 | \$350 | 3,866 | 31% | \$14.03 | \$729 | 1.0 |

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OUT OF REACH 2022

Florida

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Dixie County | \$14.56 | \$757 | \$30,280 | 1.5 | \$50,400 | \$1,260 | \$15,120 | \$378 | 1,082 | 17% | \$11.14 | \$579 | 1.3 |
| Duval County | \$22.85 | \$1,188 | \$47,520 | 2.3 | \$86,500 | \$2,163 | \$25,950 | \$649 | 158,541 | 43% | \$22.63 | \$1,177 | 1.0 |
| Escambia County | \$19.46 | \$1,012 | \$40,480 | 1.9 | \$79,500 | \$1,988 | \$23,850 | \$596 | 45,397 | 37% | \$18.29 | \$951 | 1.1 |
| Flagler County | \$22.94 | \$1,193 | \$47,720 | 2.3 | \$74,600 | \$1,865 | \$22,380 | \$560 | 10,359 | 24% | \$14.45 | \$751 | 1.6 |
| Franklin County | \$14.56 | \$757 | \$30,280 | 1.5 | \$61,800 | \$1,545 | \$18,540 | \$464 | 1,134 | 24% | \$10.80 | \$561 | 1.3 |
| Gadsden County | \$21.62 | \$1,124 | \$44,960 | 2.2 | \$81,200 | \$2,030 | \$24,360 | \$609 | 4,664 | 27% | \$11.64 | \$605 | 1.9 |
| Gilchrist County | \$19.96 | \$1,038 | \$41,520 | 2.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 1,172 | 17% | \$11.95 | \$621 | 1.7 |
| Glades County | \$15.79 | \$821 | \$32,840 | 1.6 | \$54,200 | \$1,355 | \$16,260 | \$407 | 965 | 20% | \$22.48 | \$1,169 | 0.7 |
| Gulf County | \$19.73 | \$1,026 | \$41,040 | 2.0 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,437 | 24% | \$15.99 | \$831 | 1.2 |
| Hamilton County | \$14.56 | \$757 | \$30,280 | 1.5 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,217 | 28% | \$19.52 | \$1,015 | 0.7 |
| Hardee County | \$15.06 | \$783 | \$31,320 | 1.5 | \$54,900 | \$1,373 | \$16,470 | \$412 | 2,637 | 33% | \$12.84 | \$668 | 1.2 |
| Hendry County | \$14.56 | \$757 | \$30,280 | 1.5 | \$50,100 | \$1,253 | \$15,030 | \$376 | 3,820 | 30% | \$16.60 | \$863 | 0.9 |
| Hernando County | \$25.90 | \$1,347 | \$53,880 | 2.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 15,902 | 21% | \$14.47 | \$752 | 1.8 |
| Highlands County | \$17.94 | \$933 | \$37,320 | 1.8 | \$63,500 | \$1,588 | \$19,050 | \$476 | 9,838 | 23% | \$13.88 | \$722 | 1.3 |
| Hillsborough County | \$25.90 | \$1,347 | \$53,880 | 2.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 219,877 | 41% | \$22.53 | \$1,172 | 1.1 |
| Holmes County | \$14.56 | \$757 | \$30,280 | 1.5 | \$56,800 | \$1,420 | \$17,040 | \$426 | 1,716 | 24% | \$12.26 | \$637 | 1.2 |
| Indian River County | \$21.83 | \$1,135 | \$45,400 | 2.2 | \$79,900 | \$1,998 | \$23,970 | \$599 | 12,192 | 20% | \$14.82 | \$771 | 1.5 |
| Jackson County | \$14.56 | \$757 | \$30,280 | 1.5 | \$58,000 | \$1,450 | \$17,400 | \$435 | 4,980 | 28% | \$10.65 | \$554 | 1.4 |
| Jefferson County | \$21.62 | \$1,124 | \$44,960 | 2.2 | \$81,200 | \$2,030 | \$24,360 | \$609 | 1,409 | 25% | \$10.84 | \$564 | 2.0 |
| Lafayette County | \$15.77 | \$820 | \$32,800 | 1.6 | \$64,900 | \$1,623 | \$19,470 | \$487 | 513 | 22% | \$7.55 | \$392 | 2.1 |
| Lake County | \$27.35 | \$1,422 | \$56,880 | 2.7 | \$80,100 | \$2,003 | \$24,030 | \$601 | 34,177 | 25% | \$15.73 | \$818 | 1.7 |
| Lee County | \$23.67 | \$1,231 | \$49,240 | 2.4 | \$83,200 | \$2,080 | \$24,960 | \$624 | 79,011 | 27% | \$18.89 | \$982 | 1.3 |
| Leon County | \$21.62 | \$1,124 | \$44,960 | 2.2 | \$81,200 | \$2,030 | \$24,360 | \$609 | 55,247 | 47% | \$15.45 | \$803 | 1.4 |
| Levy County | \$14.56 | \$757 | \$30,280 | 1.5 | \$51,900 | \$1,298 | \$15,570 | \$389 | 3,489 | 21% | \$11.65 | \$606 | 1.2 |
| Liberty County | \$14.56 | \$757 | \$30,280 | 1.5 | \$46,700 | \$1,168 | \$14,010 | \$350 | 536 | 21% | \$17.91 | \$931 | 0.8 |
| Madison County | \$14.56 | \$757 | \$30,280 | 1.5 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,894 | 27% | \$12.06 | \$627 | 1.2 |

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Florida

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Manatee County | \$26.63 | \$1,385 | \$55,400 | 2.7 | \$90,400 | \$2,260 | \$27,120 | \$678 | 39,356 | 26% | \$17.39 | \$905 | 1.5 |
| Marion County | \$19.13 | \$995 | \$39,800 | 1.9 | \$65,200 | \$1,630 | \$19,560 | \$489 | 36,694 | 25% | \$16.56 | \$861 | 1.2 |
| Martin County | \$24.52 | \$1,275 | \$51,000 | 2.5 | \$84,500 | \$2,113 | \$25,350 | \$634 | 13,381 | 21% | \$16.12 | \$838 | 1.5 |
| Miami-Dade County | \$32.15 | \$1,672 | \$66,880 | 3.2 | \$68,300 | \$1,708 | \$20,490 | \$512 | 436,367 | 48% | \$22.99 | \$1,196 | 1.4 |
| Monroe County | \$33.83 | \$1,759 | \$70,360 | 3.4 | \$100,500 | \$2,513 | \$30,150 | \$754 | 13,406 | 41% | \$18.19 | \$946 | 1.9 |
| Nassau County | \$22.85 | \$1,188 | \$47,520 | 2.3 | \$86,500 | \$2,163 | \$25,950 | \$649 | 6,031 | 18% | \$12.99 | \$675 | 1.8 |
| Okaloosa County | \$22.54 | \$1,172 | \$46,880 | 2.3 | \$90,600 | \$2,265 | \$27,180 | \$680 | 26,962 | 34% | \$17.36 | \$903 | 1.3 |
| Okeechobee County | \$16.79 | \$873 | \$34,920 | 1.7 | \$53,900 | \$1,348 | \$16,170 | \$404 | 3,680 | 25% | \$13.09 | \$680 | 1.3 |
| Orange County | \$27.35 | \$1,422 | \$56,880 | 2.7 | \$80,100 | \$2,003 | \$24,030 | \$601 | 205,834 | 44% | \$21.90 | \$1,139 | 1.2 |
| Osceola County | \$27.35 | \$1,422 | \$56,880 | 2.7 | \$80,100 | \$2,003 | \$24,030 | \$601 | 39,029 | 36% | \$16.37 | \$851 | 1.7 |
| Palm Beach County | \$30.35 | \$1,578 | \$63,120 | 3.0 | \$90,300 | \$2,258 | \$27,090 | \$677 | 174,325 | 31% | \$23.39 | \$1,216 | 1.3 |
| Pasco County | \$25.90 | \$1,347 | \$53,880 | 2.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 56,077 | 27% | \$17.45 | \$907 | 1.5 |
| Pinellas County | \$25.90 | \$1,347 | \$53,880 | 2.6 | \$82,100 | \$2,053 | \$24,630 | \$616 | 131,827 | 32% | \$21.45 | \$1,115 | 1.2 |
| Polk County | \$20.31 | \$1,056 | \$42,240 | 2.0 | \$67,500 | \$1,688 | \$20,250 | \$506 | 73,584 | 31% | \$18.81 | \$978 | 1.1 |
| Putnam County | \$14.81 | \$770 | \$30,800 | 1.5 | \$54,700 | \$1,368 | \$16,410 | \$410 | 8,536 | 29% | \$15.87 | \$825 | 0.9 |
| St. Johns County | \$22.85 | \$1,188 | \$47,520 | 2.3 | \$86,500 | \$2,163 | \$25,950 | \$649 | 16,935 | 19% | \$15.26 | \$794 | 1.5 |
| St. Lucie County | \$24.52 | \$1,275 | \$51,000 | 2.5 | \$84,500 | \$2,113 | \$25,350 | \$634 | 29,482 | 25% | \$17.90 | \$931 | 1.4 |
| Santa Rosa County | \$19.46 | \$1,012 | \$40,480 | 1.9 | \$79,500 | \$1,988 | \$23,850 | \$596 | 15,027 | 23% | \$13.52 | \$703 | 1.4 |
| Sarasota County | \$26.63 | \$1,385 | \$55,400 | 2.7 | \$90,400 | \$2,260 | \$27,120 | \$678 | 45,093 | 24% | \$20.69 | \$1,076 | 1.3 |
| Seminole County | \$27.35 | \$1,422 | \$56,880 | 2.7 | \$80,100 | \$2,003 | \$24,030 | \$601 | 60,883 | 34% | \$20.52 | \$1,067 | 1.3 |
| Sumter County | \$19.13 | \$995 | \$39,800 | 1.9 | \$83,300 | \$2,083 | \$24,990 | \$625 | 6,722 | 11% | \$11.31 | \$588 | 1.7 |
| Suwannee County | \$14.56 | \$757 | \$30,280 | 1.5 | \$59,100 | \$1,478 | \$17,730 | \$443 | 3,508 | 23% | \$12.77 | \$664 | 1.1 |
| Taylor County | \$14.56 | \$757 | \$30,280 | 1.5 | \$55,800 | \$1,395 | \$16,740 | \$419 | 1,574 | 22% | \$15.42 | \$802 | 0.9 |
| Union County | \$14.56 | \$757 | \$30,280 | 1.5 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,182 | 29% | \$13.15 | \$684 | 1.1 |
| Volusia County | \$21.83 | \$1,135 | \$45,400 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 63,418 | 29% | \$16.02 | \$833 | 1.4 |
| Wakulla County | \$19.71 | \$1,025 | \$41,000 | 2.0 | \$78,800 | \$1,970 | \$23,640 | \$591 | 1,779 | 16% | \$15.67 | \$815 | 1.3 |

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

OUT OF REACH 2022

Florida

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Walton County | \$19.38 | \$1,008 | \$40,320 | 1.9 | \$85,300 | \$2,133 | \$25,590 | \$640 | 6,861 | 24% | \$14.16 | \$736 | 1.4 |
| Washington County | \$14.56 | \$757 | \$30,280 | 1.5 | \$52,300 | \$1,308 | \$15,690 | \$392 | 1,907 | 21% | \$12.36 | \$643 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

GEORGIA

#26*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,090**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,635** monthly or **\$43,618** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$20.48 |
| 2-Bedroom Housing Wage | \$20.97 |
| Number of Renter Households | 1,377,105 |
| Percent Renters | 36% |

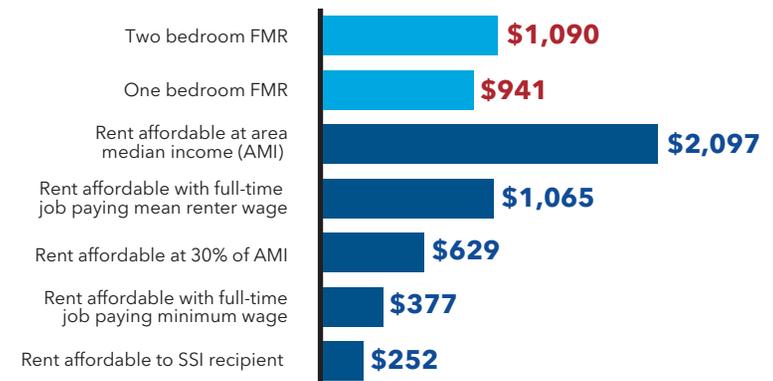
116
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

100
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------------|----------------|
| Atlanta-Sandy Springs-Roswell HMFA | \$24.79 |
| Savannah MSA | \$20.52 |
| Gainesville MSA | \$19.77 |
| Hinesville HMFA | \$19.54 |
| Warner Robins HMFA | \$18.73 |



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.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| Georgia | \$20.97 | \$1,090 | \$43,618 | 2.9 | \$83,892 | \$2,097 | \$25,168 | \$629 | 1,377,105 | 36% | \$20.48 | \$1,065 | 1.0 | |
| Combined Nonmetro Areas | \$14.24 | \$740 | \$29,610 | 2.0 | \$60,453 | \$1,511 | \$18,136 | \$453 | 217,835 | 33% | \$13.33 | \$693 | 1.1 | |
| Metropolitan Areas | | | | | | | | | | | | | | |
| Albany MSA | \$15.58 | \$810 | \$32,400 | 2.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 24,890 | 44% | \$15.53 | \$808 | 1.0 | |
| Athens-Clarke County MSA | \$17.29 | \$899 | \$35,960 | 2.4 | \$82,300 | \$2,058 | \$24,690 | \$617 | 36,375 | 45% | \$15.59 | \$811 | 1.1 | |
| Atlanta-Sandy Springs-Roswell HMFA | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 757,816 | 36% | \$23.49 | \$1,221 | 1.1 | |
| Augusta-Richmond County HMFA | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 49,765 | 36% | \$18.02 | \$937 | 1.0 | |
| Brunswick MSA | \$17.19 | \$894 | \$35,760 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 14,536 | 31% | \$13.96 | \$726 | 1.2 | |
| Butts County HMFA | \$18.06 | \$939 | \$37,560 | 2.5 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,392 | 29% | \$15.62 | \$812 | 1.2 | |
| Chattanooga MSA | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 15,328 | 27% | \$13.72 | \$713 | 1.2 | |
| Columbus HMFA | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 41,599 | 45% | \$18.74 | \$974 | 0.8 | |
| Dalton HMFA | \$15.50 | \$806 | \$32,240 | 2.1 | \$67,200 | \$1,680 | \$20,160 | \$504 | 12,424 | 34% | \$17.62 | \$916 | 0.9 | |
| Gainesville MSA | \$19.77 | \$1,028 | \$41,120 | 2.7 | \$87,700 | \$2,193 | \$26,310 | \$658 | 20,356 | 31% | \$18.54 | \$964 | 1.1 | |
| Haralson County HMFA | \$15.40 | \$801 | \$32,040 | 2.1 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,580 | 31% | \$17.21 | \$895 | 0.9 | |
| Hinesville HMFA | \$19.54 | \$1,016 | \$40,640 | 2.7 | \$57,300 | \$1,433 | \$17,190 | \$430 | 12,994 | 54% | \$17.67 | \$919 | 1.1 | |
| Lamar County HMFA | \$15.35 | \$798 | \$31,920 | 2.1 | \$72,000 | \$1,800 | \$21,600 | \$540 | 1,879 | 28% | \$11.78 | \$612 | 1.3 | |
| Lincoln County HMFA | \$13.54 | \$704 | \$28,160 | 1.9 | \$65,200 | \$1,630 | \$19,560 | \$489 | 903 | 28% | \$8.55 | \$445 | 1.6 | |
| Long County HMFA | \$14.42 | \$750 | \$30,000 | 2.0 | \$65,100 | \$1,628 | \$19,530 | \$488 | 2,238 | 37% | \$9.06 | \$471 | 1.6 | |
| Macon-Bibb County HMFA | \$16.27 | \$846 | \$33,840 | 2.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 31,672 | 41% | \$15.78 | \$821 | 1.0 | |
| Meriwether County HMFA | \$16.35 | \$850 | \$34,000 | 2.3 | \$53,100 | \$1,328 | \$15,930 | \$398 | 2,800 | 34% | \$12.99 | \$675 | 1.3 | |
| Monroe County HMFA | \$14.69 | \$764 | \$30,560 | 2.0 | \$88,500 | \$2,213 | \$26,550 | \$664 | 1,844 | 18% | \$9.86 | \$513 | 1.5 | |
| Morgan County HMFA | \$17.87 | \$929 | \$37,160 | 2.5 | \$85,600 | \$2,140 | \$25,680 | \$642 | 1,827 | 26% | \$17.65 | \$918 | 1.0 | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Murray County HMFA | \$14.87 | \$773 | \$30,920 | 2.1 | \$61,400 | \$1,535 | \$18,420 | \$461 | 4,302 | 30% | \$13.80 | \$717 | 1.1 |
| Peach County HMFA | \$14.79 | \$769 | \$30,760 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 3,759 | 37% | \$11.42 | \$594 | 1.3 |
| Rome MSA | \$16.62 | \$864 | \$34,560 | 2.3 | \$70,700 | \$1,768 | \$21,210 | \$530 | 13,576 | 38% | \$14.65 | \$762 | 1.1 |
| Savannah MSA | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$83,400 | \$2,085 | \$25,020 | \$626 | 57,720 | 40% | \$18.21 | \$947 | 1.1 |
| Stewart County HMFA | \$13.54 | \$704 | \$28,160 | 1.9 | \$45,300 | \$1,133 | \$13,590 | \$340 | 545 | 30% | \$23.89 | \$1,242 | 0.6 |
| Talbot County HMFA | \$13.54 | \$704 | \$28,160 | 1.9 | \$53,900 | \$1,348 | \$16,170 | \$404 | 622 | 22% | \$14.13 | \$735 | 1.0 |
| Valdosta MSA | \$16.02 | \$833 | \$33,320 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 24,081 | 44% | \$12.26 | \$637 | 1.3 |
| Warner Robins HMFA | \$18.73 | \$974 | \$38,960 | 2.6 | \$83,900 | \$2,098 | \$25,170 | \$629 | 19,447 | 34% | \$12.91 | \$671 | 1.5 |
| Counties | | | | | | | | | | | | | |
| Appling County | \$13.54 | \$704 | \$28,160 | 1.9 | \$55,700 | \$1,393 | \$16,710 | \$418 | 1,674 | 25% | \$16.49 | \$857 | 0.8 |
| Atkinson County | \$13.54 | \$704 | \$28,160 | 1.9 | \$51,100 | \$1,278 | \$15,330 | \$383 | 844 | 29% | \$15.04 | \$782 | 0.9 |
| Bacon County | \$13.54 | \$704 | \$28,160 | 1.9 | \$50,900 | \$1,273 | \$15,270 | \$382 | 951 | 25% | \$11.90 | \$619 | 1.1 |
| Baker County | \$13.54 | \$704 | \$28,160 | 1.9 | \$59,600 | \$1,490 | \$17,880 | \$447 | 458 | 32% | \$10.92 | \$568 | 1.2 |
| Baldwin County | \$14.06 | \$731 | \$29,240 | 1.9 | \$69,900 | \$1,748 | \$20,970 | \$524 | 6,778 | 41% | \$9.36 | \$487 | 1.5 |
| Banks County | \$14.65 | \$762 | \$30,480 | 2.0 | \$61,800 | \$1,545 | \$18,540 | \$464 | 1,797 | 26% | \$11.43 | \$594 | 1.3 |
| Barrow County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 6,353 | 23% | \$14.38 | \$748 | 1.7 |
| Bartow County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 12,201 | 32% | \$15.92 | \$828 | 1.6 |
| Ben Hill County | \$13.54 | \$704 | \$28,160 | 1.9 | \$44,500 | \$1,113 | \$13,350 | \$334 | 2,806 | 42% | \$14.97 | \$779 | 0.9 |
| Berrien County | \$13.54 | \$704 | \$28,160 | 1.9 | \$55,800 | \$1,395 | \$16,740 | \$419 | 2,529 | 34% | \$14.62 | \$760 | 0.9 |
| Bibb County | \$16.27 | \$846 | \$33,840 | 2.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 28,063 | 48% | \$16.02 | \$833 | 1.0 |
| Bleckley County | \$13.54 | \$704 | \$28,160 | 1.9 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,157 | 27% | \$8.57 | \$445 | 1.6 |
| Brantley County | \$17.19 | \$894 | \$35,760 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 1,437 | 21% | \$13.77 | \$716 | 1.2 |
| Brooks County | \$16.02 | \$833 | \$33,320 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,922 | 30% | \$11.38 | \$592 | 1.4 |
| Bryan County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$83,400 | \$2,085 | \$25,020 | \$626 | 3,942 | 29% | \$12.69 | \$660 | 1.6 |

† Wage data not available (See Appendix B).

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- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Bulloch County | \$14.85 | \$772 | \$30,880 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 12,774 | 46% | \$12.45 | \$648 | 1.2 | | |
| Burke County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 2,143 | 27% | \$37.10 | \$1,929 | 0.5 | | |
| Butts County | \$18.06 | \$939 | \$37,560 | 2.5 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,392 | 29% | \$15.62 | \$812 | 1.2 | | |
| Calhoun County | \$13.54 | \$704 | \$28,160 | 1.9 | \$44,500 | \$1,113 | \$13,350 | \$334 | 552 | 32% | \$12.34 | \$642 | 1.1 | | |
| Camden County | \$16.83 | \$875 | \$35,000 | 2.3 | \$69,700 | \$1,743 | \$20,910 | \$523 | 7,519 | 38% | \$14.26 | \$742 | 1.2 | | |
| Candler County | \$13.54 | \$704 | \$28,160 | 1.9 | \$44,500 | \$1,113 | \$13,350 | \$334 | 1,713 | 42% | \$8.58 | \$446 | 1.6 | | |
| Carroll County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 13,153 | 31% | \$15.15 | \$788 | 1.6 | | |
| Catoosa County | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 6,430 | 26% | \$12.58 | \$654 | 1.3 | | |
| Charlton County | \$13.54 | \$704 | \$28,160 | 1.9 | \$54,600 | \$1,365 | \$16,380 | \$410 | 1,101 | 29% | \$10.09 | \$524 | 1.3 | | |
| Chatham County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$83,400 | \$2,085 | \$25,020 | \$626 | 48,830 | 44% | \$18.57 | \$966 | 1.1 | | |
| Chattahoochee County | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 1,931 | 76% | \$26.88 | \$1,398 | 0.6 | | |
| Chattooga County | \$13.54 | \$704 | \$28,160 | 1.9 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,844 | 31% | \$10.58 | \$550 | 1.3 | | |
| Cherokee County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 21,361 | 24% | \$14.62 | \$760 | 1.7 | | |
| Clarke County | \$17.29 | \$899 | \$35,960 | 2.4 | \$82,300 | \$2,058 | \$24,690 | \$617 | 29,896 | 59% | \$16.92 | \$880 | 1.0 | | |
| Clay County | \$13.54 | \$704 | \$28,160 | 1.9 | \$33,800 | \$845 | \$10,140 | \$254 | 314 | 24% | \$7.56 | \$393 | 1.8 | | |
| Clayton County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 48,159 | 50% | \$27.38 | \$1,424 | 0.9 | | |
| Clinch County | \$13.54 | \$704 | \$28,160 | 1.9 | \$48,600 | \$1,215 | \$14,580 | \$365 | 507 | 21% | \$10.88 | \$566 | 1.2 | | |
| Cobb County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 96,981 | 34% | \$23.29 | \$1,211 | 1.1 | | |
| Coffee County | \$13.54 | \$704 | \$28,160 | 1.9 | \$52,600 | \$1,315 | \$15,780 | \$395 | 5,188 | 35% | \$13.30 | \$692 | 1.0 | | |
| Colquitt County | \$13.54 | \$704 | \$28,160 | 1.9 | \$49,000 | \$1,225 | \$14,700 | \$368 | 5,981 | 38% | \$13.44 | \$699 | 1.0 | | |
| Columbia County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 9,888 | 21% | \$14.87 | \$773 | 1.2 | | |
| Cook County | \$13.54 | \$704 | \$28,160 | 1.9 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,134 | 34% | \$11.67 | \$607 | 1.2 | | |
| Coweta County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 13,229 | 25% | \$12.89 | \$670 | 1.9 | | |
| Crawford County | \$16.27 | \$846 | \$33,840 | 2.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,033 | 23% | \$17.52 | \$911 | 0.9 | | |
| Crisp County | \$13.54 | \$704 | \$28,160 | 1.9 | \$47,800 | \$1,195 | \$14,340 | \$359 | 3,661 | 43% | \$10.68 | \$556 | 1.3 | | |
| Dade County | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,785 | 29% | \$18.03 | \$938 | 0.9 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Dawson County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 1,764 | 19% | \$10.38 | \$540 | 2.4 | | |
| Decatur County | \$13.54 | \$704 | \$28,160 | 1.9 | \$55,600 | \$1,390 | \$16,680 | \$417 | 3,752 | 39% | \$16.44 | \$855 | 0.8 | | |
| DeKalb County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 125,697 | 44% | \$22.93 | \$1,192 | 1.1 | | |
| Dodge County | \$13.54 | \$704 | \$28,160 | 1.9 | \$54,700 | \$1,368 | \$16,410 | \$410 | 2,271 | 30% | \$9.89 | \$514 | 1.4 | | |
| Dooly County | \$13.54 | \$704 | \$28,160 | 1.9 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,449 | 29% | \$13.34 | \$694 | 1.0 | | |
| Dougherty County | \$15.58 | \$810 | \$32,400 | 2.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 18,524 | 54% | \$15.85 | \$824 | 1.0 | | |
| Douglas County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 17,184 | 35% | \$15.23 | \$792 | 1.6 | | |
| Early County | \$13.54 | \$704 | \$28,160 | 1.9 | \$46,900 | \$1,173 | \$14,070 | \$352 | 1,365 | 33% | \$17.13 | \$891 | 0.8 | | |
| Echols County | \$16.02 | \$833 | \$33,320 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 430 | 29% | \$10.95 | \$570 | 1.5 | | |
| Effingham County | \$20.52 | \$1,067 | \$42,680 | 2.8 | \$83,400 | \$2,085 | \$25,020 | \$626 | 4,948 | 23% | \$16.69 | \$868 | 1.2 | | |
| Elbert County | \$13.62 | \$708 | \$28,320 | 1.9 | \$50,200 | \$1,255 | \$15,060 | \$377 | 2,184 | 28% | \$12.66 | \$659 | 1.1 | | |
| Emanuel County | \$13.54 | \$704 | \$28,160 | 1.9 | \$49,600 | \$1,240 | \$14,880 | \$372 | 3,399 | 41% | \$14.29 | \$743 | 0.9 | | |
| Evans County | \$13.54 | \$704 | \$28,160 | 1.9 | \$56,800 | \$1,420 | \$17,040 | \$426 | 1,609 | 40% | \$13.54 | \$704 | 1.0 | | |
| Fannin County | \$14.21 | \$739 | \$29,560 | 2.0 | \$67,200 | \$1,680 | \$20,160 | \$504 | 2,485 | 22% | \$11.83 | \$615 | 1.2 | | |
| Fayette County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 7,562 | 19% | \$17.57 | \$914 | 1.4 | | |
| Floyd County | \$16.62 | \$864 | \$34,560 | 2.3 | \$70,700 | \$1,768 | \$21,210 | \$530 | 13,576 | 38% | \$14.65 | \$762 | 1.1 | | |
| Forsyth County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 12,699 | 16% | \$14.27 | \$742 | 1.7 | | |
| Franklin County | \$13.54 | \$704 | \$28,160 | 1.9 | \$59,900 | \$1,498 | \$17,970 | \$449 | 2,523 | 30% | \$11.56 | \$601 | 1.2 | | |
| Fulton County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 201,476 | 47% | \$29.91 | \$1,555 | 0.8 | | |
| Gilmer County | \$15.15 | \$788 | \$31,520 | 2.1 | \$69,000 | \$1,725 | \$20,700 | \$518 | 3,308 | 27% | \$10.14 | \$527 | 1.5 | | |
| Glascoc County | \$13.54 | \$704 | \$28,160 | 1.9 | \$76,200 | \$1,905 | \$22,860 | \$572 | 298 | 27% | \$11.41 | \$593 | 1.2 | | |
| Glynn County | \$17.19 | \$894 | \$35,760 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 11,963 | 35% | \$14.12 | \$734 | 1.2 | | |
| Gordon County | \$13.54 | \$704 | \$28,160 | 1.9 | \$57,500 | \$1,438 | \$17,250 | \$431 | 6,813 | 33% | \$16.44 | \$855 | 0.8 | | |
| Grady County | \$13.90 | \$723 | \$28,920 | 1.9 | \$59,000 | \$1,475 | \$17,700 | \$443 | 3,114 | 34% | \$12.15 | \$632 | 1.1 | | |
| Greene County | \$14.27 | \$742 | \$29,680 | 2.0 | \$77,000 | \$1,925 | \$23,100 | \$578 | 1,709 | 23% | \$12.40 | \$645 | 1.2 | | |
| Gwinnett County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 100,496 | 34% | \$20.90 | \$1,087 | 1.2 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Habersham County | \$14.25 | \$741 | \$29,640 | 2.0 | \$68,100 | \$1,703 | \$20,430 | \$511 | 3,087 | 20% | \$13.34 | \$694 | 1.1 | | |
| Hall County | \$19.77 | \$1,028 | \$41,120 | 2.7 | \$87,700 | \$2,193 | \$26,310 | \$658 | 20,356 | 31% | \$18.54 | \$964 | 1.1 | | |
| Hancock County | \$13.54 | \$704 | \$28,160 | 1.9 | \$50,400 | \$1,260 | \$15,120 | \$378 | 818 | 27% | \$11.74 | \$611 | 1.2 | | |
| Haralson County | \$15.40 | \$801 | \$32,040 | 2.1 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,580 | 31% | \$17.21 | \$895 | 0.9 | | |
| Harris County | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 1,336 | 11% | \$11.87 | \$617 | 1.3 | | |
| Hart County | \$14.83 | \$771 | \$30,840 | 2.0 | \$62,400 | \$1,560 | \$18,720 | \$468 | 2,734 | 27% | \$12.91 | \$671 | 1.1 | | |
| Heard County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 1,490 | 32% | \$16.43 | \$854 | 1.5 | | |
| Henry County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 22,793 | 29% | \$15.44 | \$803 | 1.6 | | |
| Houston County | \$18.73 | \$974 | \$38,960 | 2.6 | \$83,900 | \$2,098 | \$25,170 | \$629 | 19,447 | 34% | \$12.91 | \$671 | 1.5 | | |
| Irwin County | \$13.54 | \$704 | \$28,160 | 1.9 | \$62,300 | \$1,558 | \$18,690 | \$467 | 1,066 | 31% | \$10.88 | \$566 | 1.2 | | |
| Jackson County | \$15.77 | \$820 | \$32,800 | 2.2 | \$90,300 | \$2,258 | \$27,090 | \$677 | 5,097 | 21% | \$12.48 | \$649 | 1.3 | | |
| Jasper County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 1,065 | 20% | \$12.78 | \$665 | 1.9 | | |
| Jeff Davis County | \$13.54 | \$704 | \$28,160 | 1.9 | \$47,900 | \$1,198 | \$14,370 | \$359 | 1,776 | 35% | \$15.20 | \$790 | 0.9 | | |
| Jefferson County | \$13.54 | \$704 | \$28,160 | 1.9 | \$48,700 | \$1,218 | \$14,610 | \$365 | 2,018 | 36% | \$13.46 | \$700 | 1.0 | | |
| Jenkins County | \$13.54 | \$704 | \$28,160 | 1.9 | \$44,100 | \$1,103 | \$13,230 | \$331 | 835 | 25% | \$13.48 | \$701 | 1.0 | | |
| Johnson County | \$13.54 | \$704 | \$28,160 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 1,013 | 29% | \$8.61 | \$448 | 1.6 | | |
| Jones County | \$16.27 | \$846 | \$33,840 | 2.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 2,150 | 20% | \$9.18 | \$478 | 1.8 | | |
| Lamar County | \$15.35 | \$798 | \$31,920 | 2.1 | \$72,000 | \$1,800 | \$21,600 | \$540 | 1,879 | 28% | \$11.78 | \$612 | 1.3 | | |
| Lanier County | \$16.02 | \$833 | \$33,320 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,428 | 37% | \$13.91 | \$724 | 1.2 | | |
| Laurens County | \$13.54 | \$704 | \$28,160 | 1.9 | \$50,800 | \$1,270 | \$15,240 | \$381 | 6,350 | 37% | \$14.10 | \$733 | 1.0 | | |
| Lee County | \$15.58 | \$810 | \$32,400 | 2.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 2,459 | 23% | \$14.61 | \$759 | 1.1 | | |
| Liberty County | \$19.54 | \$1,016 | \$40,640 | 2.7 | \$57,300 | \$1,433 | \$17,190 | \$430 | 12,994 | 54% | \$17.67 | \$919 | 1.1 | | |
| Lincoln County | \$13.54 | \$704 | \$28,160 | 1.9 | \$65,200 | \$1,630 | \$19,560 | \$489 | 903 | 28% | \$8.55 | \$445 | 1.6 | | |
| Long County | \$14.42 | \$750 | \$30,000 | 2.0 | \$65,100 | \$1,628 | \$19,530 | \$488 | 2,238 | 37% | \$9.06 | \$471 | 1.6 | | |
| Lowndes County | \$16.02 | \$833 | \$33,320 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 20,301 | 47% | \$12.30 | \$640 | 1.3 | | |
| Lumpkin County | \$17.27 | \$898 | \$35,920 | 2.4 | \$72,100 | \$1,803 | \$21,630 | \$541 | 3,254 | 27% | \$11.26 | \$585 | 1.5 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| McDuffie County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 2,635 | 32% | \$13.00 | \$676 | 1.3 | | |
| McIntosh County | \$17.19 | \$894 | \$35,760 | 2.4 | \$75,000 | \$1,875 | \$22,500 | \$563 | 1,136 | 18% | \$9.92 | \$516 | 1.7 | | |
| Macon County | \$13.54 | \$704 | \$28,160 | 1.9 | \$48,600 | \$1,215 | \$14,580 | \$365 | 1,793 | 39% | \$16.91 | \$880 | 0.8 | | |
| Madison County | \$17.29 | \$899 | \$35,960 | 2.4 | \$82,300 | \$2,058 | \$24,690 | \$617 | 2,833 | 27% | \$11.58 | \$602 | 1.5 | | |
| Marion County | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 826 | 24% | \$6.65 | \$346 | 2.4 | | |
| Meriwether County | \$16.35 | \$850 | \$34,000 | 2.3 | \$53,100 | \$1,328 | \$15,930 | \$398 | 2,800 | 34% | \$12.99 | \$675 | 1.3 | | |
| Miller County | \$13.54 | \$704 | \$28,160 | 1.9 | \$63,900 | \$1,598 | \$19,170 | \$479 | 783 | 33% | \$9.34 | \$486 | 1.4 | | |
| Mitchell County | \$13.54 | \$704 | \$28,160 | 1.9 | \$45,600 | \$1,140 | \$13,680 | \$342 | 2,980 | 37% | \$13.67 | \$711 | 1.0 | | |
| Monroe County | \$14.69 | \$764 | \$30,560 | 2.0 | \$88,500 | \$2,213 | \$26,550 | \$664 | 1,844 | 18% | \$9.86 | \$513 | 1.5 | | |
| Montgomery County | \$13.54 | \$704 | \$28,160 | 1.9 | \$56,600 | \$1,415 | \$16,980 | \$425 | 757 | 25% | \$8.51 | \$443 | 1.6 | | |
| Morgan County | \$17.87 | \$929 | \$37,160 | 2.5 | \$85,600 | \$2,140 | \$25,680 | \$642 | 1,827 | 26% | \$17.65 | \$918 | 1.0 | | |
| Murray County | \$14.87 | \$773 | \$30,920 | 2.1 | \$61,400 | \$1,535 | \$18,420 | \$461 | 4,302 | 30% | \$13.80 | \$717 | 1.1 | | |
| Muscogee County | \$15.90 | \$827 | \$33,080 | 2.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 37,506 | 51% | \$19.02 | \$989 | 0.8 | | |
| Newton County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 10,830 | 29% | \$13.68 | \$711 | 1.8 | | |
| Oconee County | \$17.29 | \$899 | \$35,960 | 2.4 | \$82,300 | \$2,058 | \$24,690 | \$617 | 2,399 | 17% | \$11.60 | \$603 | 1.5 | | |
| Oglethorpe County | \$17.29 | \$899 | \$35,960 | 2.4 | \$82,300 | \$2,058 | \$24,690 | \$617 | 1,247 | 23% | \$9.98 | \$519 | 1.7 | | |
| Paulding County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 12,318 | 22% | \$15.30 | \$795 | 1.6 | | |
| Peach County | \$14.79 | \$769 | \$30,760 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 3,759 | 37% | \$11.42 | \$594 | 1.3 | | |
| Pickens County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 2,607 | 21% | \$13.51 | \$703 | 1.8 | | |
| Pierce County | \$13.79 | \$717 | \$28,680 | 1.9 | \$56,500 | \$1,413 | \$16,950 | \$424 | 1,725 | 24% | \$14.22 | \$740 | 1.0 | | |
| Pike County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 940 | 15% | \$11.22 | \$583 | 2.2 | | |
| Polk County | \$14.12 | \$734 | \$29,360 | 1.9 | \$62,900 | \$1,573 | \$18,870 | \$472 | 5,422 | 35% | \$13.14 | \$684 | 1.1 | | |
| Pulaski County | \$13.54 | \$704 | \$28,160 | 1.9 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,361 | 36% | \$15.44 | \$803 | 0.9 | | |
| Putnam County | \$15.92 | \$828 | \$33,120 | 2.2 | \$69,800 | \$1,745 | \$20,940 | \$524 | 2,373 | 25% | \$11.96 | \$622 | 1.3 | | |
| Quitman County | \$13.54 | \$704 | \$28,160 | 1.9 | \$43,300 | \$1,083 | \$12,990 | \$325 | 206 | 22% | \$19.67 | \$1,023 | 0.7 | | |
| Rabun County | \$14.31 | \$744 | \$29,760 | 2.0 | \$58,800 | \$1,470 | \$17,640 | \$441 | 1,836 | 26% | \$9.99 | \$519 | 1.4 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Randolph County | \$13.54 | \$704 | \$28,160 | 1.9 | \$39,700 | \$993 | \$11,910 | \$298 | 1,353 | 50% | \$13.90 | \$723 | 1.0 | | |
| Richmond County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 35,099 | 48% | \$16.49 | \$857 | 1.1 | | |
| Rockdale County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 10,529 | 33% | \$19.80 | \$1,029 | 1.3 | | |
| Schley County | \$13.54 | \$704 | \$28,160 | 1.9 | \$56,000 | \$1,400 | \$16,800 | \$420 | 426 | 23% | \$11.29 | \$587 | 1.2 | | |
| Screven County | \$13.54 | \$704 | \$28,160 | 1.9 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,459 | 30% | \$12.94 | \$673 | 1.0 | | |
| Seminole County | \$14.81 | \$770 | \$30,800 | 2.0 | \$49,300 | \$1,233 | \$14,790 | \$370 | 1,145 | 34% | \$15.91 | \$827 | 0.9 | | |
| Spalding County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 9,255 | 36% | \$13.37 | \$695 | 1.9 | | |
| Stephens County | \$13.63 | \$709 | \$28,360 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 2,703 | 27% | \$12.44 | \$647 | 1.1 | | |
| Stewart County | \$13.54 | \$704 | \$28,160 | 1.9 | \$45,300 | \$1,133 | \$13,590 | \$340 | 545 | 30% | \$23.89 | \$1,242 | 0.6 | | |
| Sumter County | \$14.38 | \$748 | \$29,920 | 2.0 | \$56,500 | \$1,413 | \$16,950 | \$424 | 4,831 | 42% | \$15.49 | \$805 | 0.9 | | |
| Talbot County | \$13.54 | \$704 | \$28,160 | 1.9 | \$53,900 | \$1,348 | \$16,170 | \$404 | 622 | 22% | \$14.13 | \$735 | 1.0 | | |
| Taliaferro County † | \$13.54 | \$704 | \$28,160 | 1.9 | \$51,400 | \$1,285 | \$15,420 | \$386 | 156 | 24% | | | | | |
| Tattnall County | \$13.54 | \$704 | \$28,160 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 2,738 | 33% | \$15.11 | \$786 | 0.9 | | |
| Taylor County | \$13.54 | \$704 | \$28,160 | 1.9 | \$49,200 | \$1,230 | \$14,760 | \$369 | 1,442 | 40% | \$12.10 | \$629 | 1.1 | | |
| Telfair County | \$13.54 | \$704 | \$28,160 | 1.9 | \$39,300 | \$983 | \$11,790 | \$295 | 1,332 | 30% | \$8.57 | \$446 | 1.6 | | |
| Terrell County | \$15.58 | \$810 | \$32,400 | 2.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,477 | 44% | \$15.52 | \$807 | 1.0 | | |
| Thomas County | \$16.13 | \$839 | \$33,560 | 2.2 | \$62,200 | \$1,555 | \$18,660 | \$467 | 6,696 | 38% | \$16.57 | \$862 | 1.0 | | |
| Tift County | \$13.54 | \$704 | \$28,160 | 1.9 | \$59,500 | \$1,488 | \$17,850 | \$446 | 5,702 | 38% | \$12.65 | \$658 | 1.1 | | |
| Toombs County | \$13.54 | \$704 | \$28,160 | 1.9 | \$60,400 | \$1,510 | \$18,120 | \$453 | 3,657 | 37% | \$13.83 | \$719 | 1.0 | | |
| Towns County | \$14.25 | \$741 | \$29,640 | 2.0 | \$59,600 | \$1,490 | \$17,880 | \$447 | 979 | 20% | \$12.59 | \$655 | 1.1 | | |
| Treutlen County | \$13.54 | \$704 | \$28,160 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 894 | 37% | \$15.80 | \$821 | 0.9 | | |
| Troup County | \$16.00 | \$832 | \$33,280 | 2.2 | \$69,900 | \$1,748 | \$20,970 | \$524 | 10,004 | 40% | \$14.71 | \$765 | 1.1 | | |
| Turner County | \$13.54 | \$704 | \$28,160 | 1.9 | \$53,400 | \$1,335 | \$16,020 | \$401 | 1,141 | 36% | \$16.07 | \$836 | 0.8 | | |
| Twiggs County | \$16.27 | \$846 | \$33,840 | 2.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 426 | 14% | \$16.54 | \$860 | 1.0 | | |
| Union County | \$13.54 | \$704 | \$28,160 | 1.9 | \$68,000 | \$1,700 | \$20,400 | \$510 | 2,215 | 22% | \$9.73 | \$506 | 1.4 | | |
| Upson County | \$13.54 | \$704 | \$28,160 | 1.9 | \$59,400 | \$1,485 | \$17,820 | \$446 | 3,620 | 35% | \$11.22 | \$584 | 1.2 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Georgia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Walker County | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 7,113 | 27% | \$13.78 | \$716 | 1.2 |
| Walton County | \$24.79 | \$1,289 | \$51,560 | 3.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 7,674 | 24% | \$14.73 | \$766 | 1.7 |
| Ware County | \$13.96 | \$726 | \$29,040 | 1.9 | \$54,500 | \$1,363 | \$16,350 | \$409 | 4,964 | 36% | \$12.89 | \$670 | 1.1 |
| Warren County | \$13.54 | \$704 | \$28,160 | 1.9 | \$49,700 | \$1,243 | \$14,910 | \$373 | 759 | 34% | \$11.10 | \$577 | 1.2 |
| Washington County | \$13.54 | \$704 | \$28,160 | 1.9 | \$53,700 | \$1,343 | \$16,110 | \$403 | 2,572 | 33% | \$16.61 | \$864 | 0.8 |
| Wayne County | \$13.54 | \$704 | \$28,160 | 1.9 | \$60,600 | \$1,515 | \$18,180 | \$455 | 3,893 | 37% | \$17.19 | \$894 | 0.8 |
| Webster County | \$13.54 | \$704 | \$28,160 | 1.9 | \$52,400 | \$1,310 | \$15,720 | \$393 | 143 | 13% | \$11.51 | \$598 | 1.2 |
| Wheeler County | \$13.54 | \$704 | \$28,160 | 1.9 | \$55,700 | \$1,393 | \$16,710 | \$418 | 543 | 31% | \$10.22 | \$531 | 1.3 |
| White County | \$15.06 | \$783 | \$31,320 | 2.1 | \$68,500 | \$1,713 | \$20,550 | \$514 | 2,794 | 24% | \$11.92 | \$620 | 1.3 |
| Whitfield County | \$15.50 | \$806 | \$32,240 | 2.1 | \$67,200 | \$1,680 | \$20,160 | \$504 | 12,424 | 34% | \$17.62 | \$916 | 0.9 |
| Wilcox County | \$13.54 | \$704 | \$28,160 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 596 | 23% | \$10.80 | \$562 | 1.3 |
| Wilkes County | \$13.94 | \$725 | \$29,000 | 1.9 | \$63,300 | \$1,583 | \$18,990 | \$475 | 1,480 | 36% | \$13.09 | \$681 | 1.1 |
| Wilkinson County | \$13.54 | \$704 | \$28,160 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 753 | 23% | \$14.12 | \$734 | 1.0 |
| Worth County | \$15.58 | \$810 | \$32,400 | 2.1 | \$57,500 | \$1,438 | \$17,250 | \$431 | 2,430 | 30% | \$12.22 | \$635 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

HAWAII

#1*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,113**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,042** monthly or **\$84,510** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$40.63
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.10 |
| Average Renter Wage | \$20.59 |
| 2-Bedroom Housing Wage | \$40.63 |
| Number of Renter Households | 185,895 |
| Percent Renters | 40% |

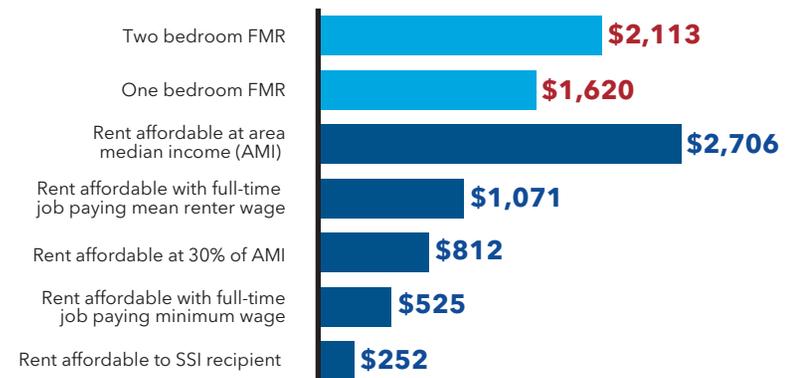
161
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

123
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

4.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|--------------------|
| Urban Honolulu MSA | \$43.08 |
| Kauai County | \$38.40 |
| Kahului-Wailuku-Lahaina MSA | \$37.63 |
| Kalawao County † | \$32.96 |
| Hawaii County | 29.44230769 |



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.

OUT OF REACH 2022

| Hawaii | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Hawaii | \$40.63 | \$2,113 | \$84,510 | 4.0 | \$108,224 | \$2,706 | \$32,467 | \$812 | 185,895 | 40% | \$20.59 | \$1,071 | 2.0 |
| Combined Nonmetro Areas | \$31.87 | \$1,657 | \$66,299 | 3.2 | \$95,513 | \$2,388 | \$28,654 | \$716 | 30,485 | 32% | \$17.56 | \$913 | 1.8 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Kahului-Wailuku-Lahaina MSA | \$37.63 | \$1,957 | \$78,280 | 3.7 | \$101,100 | \$2,528 | \$30,330 | \$758 | 20,842 | 37% | \$17.79 | \$925 | 2.1 |
| Urban Honolulu MSA | \$43.08 | \$2,240 | \$89,600 | 4.3 | \$113,300 | \$2,833 | \$33,990 | \$850 | 134,568 | 42% | \$21.74 | \$1,130 | 2.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Hawaii County | \$29.44 | \$1,531 | \$61,240 | 2.9 | \$91,600 | \$2,290 | \$27,480 | \$687 | 22,026 | 31% | \$17.55 | \$913 | 1.7 |
| Honolulu County | \$43.08 | \$2,240 | \$89,600 | 4.3 | \$113,300 | \$2,833 | \$33,990 | \$850 | 134,568 | 42% | \$21.74 | \$1,130 | 2.0 |
| Kalawao County † | \$32.96 | \$1,714 | \$68,560 | 3.3 | \$137,200 | \$3,430 | \$41,160 | \$1,029 | 306 | 100% | | | |
| Kauai County | \$38.40 | \$1,997 | \$79,880 | 3.8 | \$107,000 | \$2,675 | \$32,100 | \$803 | 8,153 | 35% | \$17.59 | \$915 | 2.2 |
| Maui County | \$37.63 | \$1,957 | \$78,280 | 3.7 | \$101,100 | \$2,528 | \$30,330 | \$758 | 20,842 | 37% | \$17.79 | \$925 | 2.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

IDAHO

#31*

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$981**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,272** monthly or **\$39,258** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.87
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.10 |
| 2-Bedroom Housing Wage | \$18.87 |
| Number of Renter Households | 189,871 |
| Percent Renters | 29% |

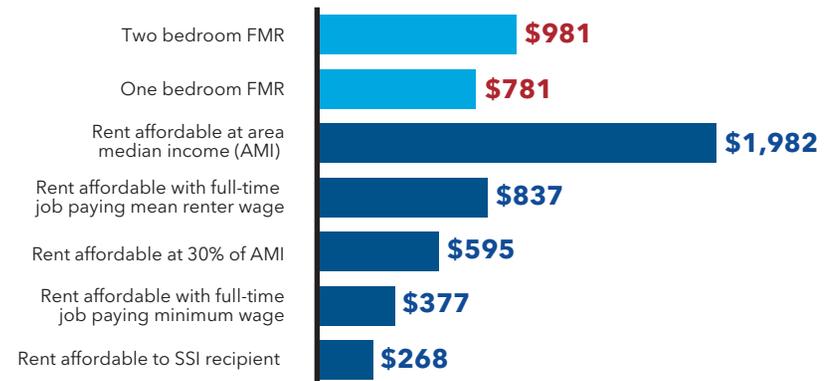
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

83
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 |
|----------------------|----------------|
| Boise City HMFA | \$21.50 |
| Blaine County | \$21.46 |
| Coeur d’Alene MSA | \$20.13 |
| Teton County | \$19.04 |
| Gem County | \$18.67 |



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.

OUT OF REACH 2022

| Idaho | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Idaho | \$18.87 | \$981 | \$39,258 | 2.6 | \$79,273 | \$1,982 | \$23,782 | \$595 | 189,871 | 29% | \$16.10 | \$837 | 1.2 |
| Combined Nonmetro Areas | \$16.22 | \$843 | \$33,739 | 2.2 | \$67,806 | \$1,695 | \$20,342 | \$509 | 50,666 | 30% | \$13.61 | \$708 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boise City HMFA | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$87,500 | \$2,188 | \$26,250 | \$656 | 76,473 | 29% | \$18.13 | \$943 | 1.2 |
| Butte County HMFA | \$15.85 | \$824 | \$32,960 | 2.2 | \$58,700 | \$1,468 | \$17,610 | \$440 | 204 | 21% | \$41.20 | \$2,142 | 0.4 |
| Coeur d'Alene MSA | \$20.13 | \$1,047 | \$41,880 | 2.8 | \$82,200 | \$2,055 | \$24,660 | \$617 | 18,517 | 29% | \$15.46 | \$804 | 1.3 |
| Gem County HMFA | \$18.67 | \$971 | \$38,840 | 2.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,673 | 25% | \$10.14 | \$527 | 1.8 |
| Idaho Falls HMFA | \$16.63 | \$865 | \$34,600 | 2.3 | \$82,900 | \$2,073 | \$24,870 | \$622 | 14,041 | 28% | \$13.71 | \$713 | 1.2 |
| Jerome County HMFA | \$17.77 | \$924 | \$36,960 | 2.5 | \$67,600 | \$1,690 | \$20,280 | \$507 | 2,555 | 32% | \$15.64 | \$813 | 1.1 |
| Lewiston MSA | \$17.79 | \$925 | \$37,000 | 2.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 4,471 | 27% | \$11.28 | \$587 | 1.6 |
| Logan MSA | \$16.87 | \$877 | \$35,080 | 2.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 719 | 16% | \$7.51 | \$390 | 2.2 |
| Pocatello HMFA | \$15.85 | \$824 | \$32,960 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 9,988 | 32% | \$11.56 | \$601 | 1.4 |
| Power County HMFA | \$16.40 | \$853 | \$34,120 | 2.3 | \$66,600 | \$1,665 | \$19,980 | \$500 | 913 | 34% | \$16.65 | \$866 | 1.0 |
| Twin Falls County HMFA | \$17.25 | \$897 | \$35,880 | 2.4 | \$74,700 | \$1,868 | \$22,410 | \$560 | 9,651 | 30% | \$13.71 | \$713 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Ada County | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$87,500 | \$2,188 | \$26,250 | \$656 | 53,570 | 30% | \$19.32 | \$1,005 | 1.1 |
| Adams County | \$15.31 | \$796 | \$31,840 | 2.1 | \$63,400 | \$1,585 | \$19,020 | \$476 | 305 | 18% | \$14.39 | \$748 | 1.1 |
| Bannock County | \$15.85 | \$824 | \$32,960 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 9,988 | 32% | \$11.56 | \$601 | 1.4 |
| Bear Lake County | \$14.56 | \$757 | \$30,280 | 2.0 | \$74,500 | \$1,863 | \$22,350 | \$559 | 528 | 22% | \$6.71 | \$349 | 2.2 |
| Benewah County | \$17.17 | \$893 | \$35,720 | 2.4 | \$58,600 | \$1,465 | \$17,580 | \$440 | 937 | 26% | \$14.74 | \$767 | 1.2 |
| Bingham County | \$15.04 | \$782 | \$31,280 | 2.1 | \$71,900 | \$1,798 | \$21,570 | \$539 | 3,396 | 22% | \$12.13 | \$631 | 1.2 |
| Blaine County | \$21.46 | \$1,116 | \$44,640 | 3.0 | \$79,300 | \$1,983 | \$23,790 | \$595 | 2,279 | 27% | \$18.10 | \$941 | 1.2 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Idaho | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Boise County | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$87,500 | \$2,188 | \$26,250 | \$656 | 580 | 17% | \$8.57 | \$445 | 2.5 |
| Bonner County | \$16.71 | \$869 | \$34,760 | 2.3 | \$72,600 | \$1,815 | \$21,780 | \$545 | 4,292 | 24% | \$14.14 | \$735 | 1.2 |
| Bonneville County | \$16.63 | \$865 | \$34,600 | 2.3 | \$82,900 | \$2,073 | \$24,870 | \$622 | 12,378 | 30% | \$13.52 | \$703 | 1.2 |
| Boundary County | \$15.02 | \$781 | \$31,240 | 2.1 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,091 | 24% | \$13.80 | \$718 | 1.1 |
| Butte County | \$15.85 | \$824 | \$32,960 | 2.2 | \$58,700 | \$1,468 | \$17,610 | \$440 | 204 | 21% | \$41.20 | \$2,142 | 0.4 |
| Camas County | \$16.00 | \$832 | \$33,280 | 2.2 | \$63,200 | \$1,580 | \$18,960 | \$474 | 96 | 25% | \$28.41 | \$1,478 | 0.6 |
| Canyon County | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$87,500 | \$2,188 | \$26,250 | \$656 | 21,079 | 28% | \$14.44 | \$751 | 1.5 |
| Caribou County | \$14.56 | \$757 | \$30,280 | 2.0 | \$72,700 | \$1,818 | \$21,810 | \$545 | 562 | 22% | \$16.62 | \$864 | 0.9 |
| Cassia County | \$14.98 | \$779 | \$31,160 | 2.1 | \$65,100 | \$1,628 | \$19,530 | \$488 | 2,418 | 31% | \$15.63 | \$813 | 1.0 |
| Clark County | \$16.00 | \$832 | \$33,280 | 2.2 | \$61,200 | \$1,530 | \$18,360 | \$459 | 151 | 45% | \$19.25 | \$1,001 | 0.8 |
| Clearwater County | \$16.10 | \$837 | \$33,480 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 853 | 24% | \$16.27 | \$846 | 1.0 |
| Custer County | \$15.58 | \$810 | \$32,400 | 2.1 | \$59,100 | \$1,478 | \$17,730 | \$443 | 383 | 20% | \$8.11 | \$422 | 1.9 |
| Elmore County | \$16.83 | \$875 | \$35,000 | 2.3 | \$60,400 | \$1,510 | \$18,120 | \$453 | 4,250 | 39% | \$16.35 | \$850 | 1.0 |
| Franklin County | \$16.87 | \$877 | \$35,080 | 2.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 719 | 16% | \$7.51 | \$390 | 2.2 |
| Fremont County | \$14.88 | \$774 | \$30,960 | 2.1 | \$69,600 | \$1,740 | \$20,880 | \$522 | 837 | 19% | \$11.42 | \$594 | 1.3 |
| Gem County | \$18.67 | \$971 | \$38,840 | 2.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 1,673 | 25% | \$10.14 | \$527 | 1.8 |
| Gooding County | \$16.04 | \$834 | \$33,360 | 2.2 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,703 | 30% | \$13.30 | \$692 | 1.2 |
| Idaho County | \$16.54 | \$860 | \$34,400 | 2.3 | \$57,400 | \$1,435 | \$17,220 | \$431 | 1,454 | 23% | \$14.22 | \$740 | 1.2 |
| Jefferson County | \$16.63 | \$865 | \$34,600 | 2.3 | \$82,900 | \$2,073 | \$24,870 | \$622 | 1,663 | 19% | \$15.32 | \$797 | 1.1 |
| Jerome County | \$17.77 | \$924 | \$36,960 | 2.5 | \$67,600 | \$1,690 | \$20,280 | \$507 | 2,555 | 32% | \$15.64 | \$813 | 1.1 |
| Kootenai County | \$20.13 | \$1,047 | \$41,880 | 2.8 | \$82,200 | \$2,055 | \$24,660 | \$617 | 18,517 | 29% | \$15.46 | \$804 | 1.3 |
| Latah County | \$16.04 | \$834 | \$33,360 | 2.2 | \$78,900 | \$1,973 | \$23,670 | \$592 | 7,017 | 45% | \$10.85 | \$564 | 1.5 |
| Lemhi County | \$15.88 | \$826 | \$33,040 | 2.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 786 | 21% | \$9.85 | \$512 | 1.6 |
| Lewis County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 419 | 25% | \$11.54 | \$600 | 1.3 |
| Lincoln County | \$15.87 | \$825 | \$33,000 | 2.2 | \$60,000 | \$1,500 | \$18,000 | \$450 | 554 | 31% | \$13.52 | \$703 | 1.2 |
| Madison County | \$16.00 | \$832 | \$33,280 | 2.2 | \$47,200 | \$1,180 | \$14,160 | \$354 | 6,914 | 58% | \$9.78 | \$508 | 1.6 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Idaho | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Minidoka County | \$14.58 | \$758 | \$30,320 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,164 | 29% | \$13.42 | \$698 | 1.1 |
| Nez Perce County | \$17.79 | \$925 | \$37,000 | 2.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 4,471 | 27% | \$11.28 | \$587 | 1.6 |
| Oneida County | \$17.63 | \$917 | \$36,680 | 2.4 | \$67,600 | \$1,690 | \$20,280 | \$507 | 309 | 18% | \$8.73 | \$454 | 2.0 |
| Owyhee County | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$87,500 | \$2,188 | \$26,250 | \$656 | 1,244 | 28% | \$12.74 | \$662 | 1.7 |
| Payette County | \$16.56 | \$861 | \$34,440 | 2.3 | \$69,100 | \$1,728 | \$20,730 | \$518 | 2,663 | 29% | \$15.12 | \$786 | 1.1 |
| Power County | \$16.40 | \$853 | \$34,120 | 2.3 | \$66,600 | \$1,665 | \$19,980 | \$500 | 913 | 34% | \$16.65 | \$866 | 1.0 |
| Shoshone County | \$15.31 | \$796 | \$31,840 | 2.1 | \$57,400 | \$1,435 | \$17,220 | \$431 | 1,527 | 28% | \$15.61 | \$812 | 1.0 |
| Teton County | \$19.04 | \$990 | \$39,600 | 2.6 | \$100,000 | \$2,500 | \$30,000 | \$750 | 940 | 22% | \$15.28 | \$794 | 1.2 |
| Twin Falls County | \$17.25 | \$897 | \$35,880 | 2.4 | \$74,700 | \$1,868 | \$22,410 | \$560 | 9,651 | 30% | \$13.71 | \$713 | 1.3 |
| Valley County | \$16.10 | \$837 | \$33,480 | 2.2 | \$85,600 | \$2,140 | \$25,680 | \$642 | 672 | 17% | \$13.18 | \$686 | 1.2 |
| Washington County | \$15.62 | \$812 | \$32,480 | 2.2 | \$54,200 | \$1,355 | \$16,260 | \$407 | 1,166 | 27% | \$10.11 | \$526 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

ILLINOIS

#20*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,186**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,953** monthly or **\$47,434** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.80
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$12.00 |
| Average Renter Wage | \$21.36 |
| 2-Bedroom Housing Wage | \$22.80 |
| Number of Renter Households | 1,646,283 |
| Percent Renters | 34% |

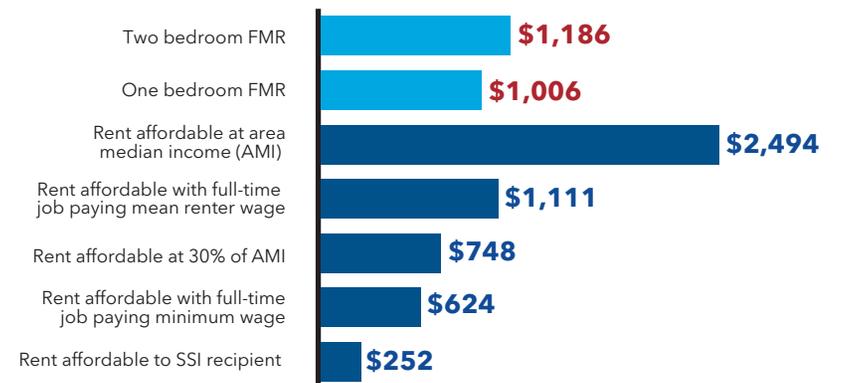
76
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

64
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|--------------------------------|----------------|
| Chicago-Joliet-Naperville HMFA | \$25.77 |
| Kendall County | \$25.06 |
| Grundy County | \$23.17 |
| DeKalb County | \$20.08 |
| Kankakee MSA | \$18.81 |



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.

OUT OF REACH 2022

| Illinois | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Illinois | \$22.80 | \$1,186 | \$47,434 | 1.9 | \$99,762 | \$2,494 | \$29,929 | \$748 | 1,646,283 | 34% | \$21.36 | \$1,111 | 1.1 |
| Combined Nonmetro Areas | \$14.74 | \$766 | \$30,656 | 1.2 | \$74,421 | \$1,861 | \$22,326 | \$558 | 155,752 | 26% | \$13.13 | \$683 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bloomington MSA | \$16.73 | \$870 | \$34,800 | 1.4 | \$108,500 | \$2,713 | \$32,550 | \$814 | 23,220 | 35% | \$15.70 | \$816 | 1.1 |
| Bond County HMFA | \$14.13 | \$735 | \$29,400 | 1.2 | \$84,800 | \$2,120 | \$25,440 | \$636 | 1,697 | 27% | \$12.03 | \$626 | 1.2 |
| Cape Girardeau MSA | \$15.52 | \$807 | \$32,280 | 1.3 | \$78,400 | \$1,960 | \$23,520 | \$588 | 567 | 25% | \$15.61 | \$812 | 1.0 |
| Champaign-Urbana MSA | \$18.79 | \$977 | \$39,080 | 1.6 | \$91,300 | \$2,283 | \$27,390 | \$685 | 40,165 | 45% | \$14.01 | \$728 | 1.3 |
| Chicago-Joliet-Naperville HMFA | \$25.77 | \$1,340 | \$53,600 | 2.1 | \$107,800 | \$2,695 | \$32,340 | \$809 | 1,122,326 | 36% | \$24.08 | \$1,252 | 1.1 |
| Danville MSA | \$15.42 | \$802 | \$32,080 | 1.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 9,049 | 29% | \$14.47 | \$752 | 1.1 |
| Davenport-Moline-Rock Island MSA | \$15.48 | \$805 | \$32,200 | 1.3 | \$87,200 | \$2,180 | \$26,160 | \$654 | 25,052 | 29% | \$18.05 | \$939 | 0.9 |
| Decatur MSA | \$15.27 | \$794 | \$31,760 | 1.3 | \$84,100 | \$2,103 | \$25,230 | \$631 | 13,545 | 31% | \$15.97 | \$831 | 1.0 |
| DeKalb County HMFA | \$20.08 | \$1,044 | \$41,760 | 1.7 | \$96,800 | \$2,420 | \$29,040 | \$726 | 16,241 | 42% | \$13.54 | \$704 | 1.5 |
| Fulton County HMFA | \$14.42 | \$750 | \$30,000 | 1.2 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,979 | 21% | \$10.32 | \$537 | 1.4 |
| Grundy County HMFA | \$23.17 | \$1,205 | \$48,200 | 1.9 | \$97,600 | \$2,440 | \$29,280 | \$732 | 5,452 | 27% | \$22.36 | \$1,163 | 1.0 |
| Jackson County HMFA | \$15.29 | \$795 | \$31,800 | 1.3 | \$66,100 | \$1,653 | \$19,830 | \$496 | 12,006 | 50% | \$13.19 | \$686 | 1.2 |
| Johnson County HMFA | \$15.02 | \$781 | \$31,240 | 1.3 | \$70,500 | \$1,763 | \$21,150 | \$529 | 696 | 17% | \$7.40 | \$385 | 2.0 |
| Kankakee MSA | \$18.81 | \$978 | \$39,120 | 1.6 | \$85,200 | \$2,130 | \$25,560 | \$639 | 13,275 | 33% | \$14.05 | \$731 | 1.3 |
| Kendall County HMFA | \$25.06 | \$1,303 | \$52,120 | 2.1 | \$135,200 | \$3,380 | \$40,560 | \$1,014 | 6,835 | 17% | \$13.85 | \$720 | 1.8 |
| Macoupin County HMFA | \$14.13 | \$735 | \$29,400 | 1.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 4,591 | 25% | \$10.94 | \$569 | 1.3 |
| Peoria HMFA | \$15.67 | \$815 | \$32,600 | 1.3 | \$89,900 | \$2,248 | \$26,970 | \$674 | 42,681 | 29% | \$16.87 | \$877 | 0.9 |
| Rockford MSA | \$16.08 | \$836 | \$33,440 | 1.3 | \$80,500 | \$2,013 | \$24,150 | \$604 | 43,191 | 32% | \$15.32 | \$797 | 1.0 |
| Springfield MSA | \$16.21 | \$843 | \$33,720 | 1.4 | \$95,400 | \$2,385 | \$28,620 | \$716 | 26,345 | 30% | \$14.54 | \$756 | 1.1 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Illinois | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| St. Louis HMFA | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 72,393 | 29% | \$12.41 | \$645 | 1.5 | |
| Williamson County HMFA | \$16.08 | \$836 | \$33,440 | 1.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 8,225 | 29% | \$12.97 | \$675 | 1.2 | |
| Counties | | | | | | | | | | | | | | |
| Adams County | \$16.19 | \$842 | \$33,680 | 1.3 | \$82,200 | \$2,055 | \$24,660 | \$617 | 7,725 | 28% | \$13.45 | \$699 | 1.2 | |
| Alexander County | \$15.52 | \$807 | \$32,280 | 1.3 | \$78,400 | \$1,960 | \$23,520 | \$588 | 567 | 25% | \$15.61 | \$812 | 1.0 | |
| Bond County | \$14.13 | \$735 | \$29,400 | 1.2 | \$84,800 | \$2,120 | \$25,440 | \$636 | 1,697 | 27% | \$12.03 | \$626 | 1.2 | |
| Boone County | \$16.08 | \$836 | \$33,440 | 1.3 | \$80,500 | \$2,013 | \$24,150 | \$604 | 3,300 | 18% | \$14.49 | \$754 | 1.1 | |
| Brown County | \$14.13 | \$735 | \$29,400 | 1.2 | \$88,900 | \$2,223 | \$26,670 | \$667 | 489 | 23% | \$12.20 | \$634 | 1.2 | |
| Bureau County | \$14.77 | \$768 | \$30,720 | 1.2 | \$78,500 | \$1,963 | \$23,550 | \$589 | 3,408 | 25% | \$14.21 | \$739 | 1.0 | |
| Calhoun County | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 188 | 11% | \$5.91 | \$307 | 3.1 | |
| Carroll County | \$14.13 | \$735 | \$29,400 | 1.2 | \$76,000 | \$1,900 | \$22,800 | \$570 | 1,576 | 24% | \$13.01 | \$677 | 1.1 | |
| Cass County | \$14.13 | \$735 | \$29,400 | 1.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 1,248 | 25% | \$13.03 | \$678 | 1.1 | |
| Champaign County | \$18.79 | \$977 | \$39,080 | 1.6 | \$91,300 | \$2,283 | \$27,390 | \$685 | 38,971 | 47% | \$14.10 | \$733 | 1.3 | |
| Christian County | \$14.75 | \$767 | \$30,680 | 1.2 | \$72,100 | \$1,803 | \$21,630 | \$541 | 3,648 | 26% | \$13.33 | \$693 | 1.1 | |
| Clark County | \$14.79 | \$769 | \$30,760 | 1.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 1,483 | 22% | \$12.26 | \$638 | 1.2 | |
| Clay County | \$14.13 | \$735 | \$29,400 | 1.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,443 | 26% | \$13.07 | \$679 | 1.1 | |
| Clinton County | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 2,975 | 20% | \$12.02 | \$625 | 1.5 | |
| Coles County | \$15.25 | \$793 | \$31,720 | 1.3 | \$68,000 | \$1,700 | \$20,400 | \$510 | 8,376 | 40% | \$12.90 | \$671 | 1.2 | |
| Cook County | \$25.77 | \$1,340 | \$53,600 | 2.0 | \$107,800 | \$2,695 | \$32,340 | \$809 | 851,536 | 43% | \$26.29 | \$1,367 | 1.0 | |
| Crawford County | \$14.13 | \$735 | \$29,400 | 1.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,790 | 23% | \$14.93 | \$776 | 0.9 | |
| Cumberland County | \$14.13 | \$735 | \$29,400 | 1.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 797 | 19% | \$11.10 | \$577 | 1.3 | |
| DeKalb County | \$20.08 | \$1,044 | \$41,760 | 1.7 | \$96,800 | \$2,420 | \$29,040 | \$726 | 16,241 | 42% | \$13.54 | \$704 | 1.5 | |
| De Witt County | \$14.13 | \$735 | \$29,400 | 1.2 | \$77,100 | \$1,928 | \$23,130 | \$578 | 1,603 | 24% | \$18.28 | \$950 | 0.8 | |
| Douglas County | \$14.35 | \$746 | \$29,840 | 1.2 | \$76,700 | \$1,918 | \$23,010 | \$575 | 1,833 | 24% | \$13.10 | \$681 | 1.1 | |
| DuPage County | \$25.77 | \$1,340 | \$53,600 | 2.1 | \$107,800 | \$2,695 | \$32,340 | \$809 | 93,013 | 27% | \$23.49 | \$1,222 | 1.1 | |

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OUT OF REACH 2022

| Illinois | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Edgar County | \$14.13 | \$735 | \$29,400 | 1.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 2,013 | 26% | \$14.48 | \$753 | 1.0 | | |
| Edwards County | \$14.13 | \$735 | \$29,400 | 1.2 | \$78,800 | \$1,970 | \$23,640 | \$591 | 544 | 20% | \$12.83 | \$667 | 1.1 | | |
| Effingham County | \$14.13 | \$735 | \$29,400 | 1.2 | \$81,400 | \$2,035 | \$24,420 | \$611 | 3,233 | 23% | \$13.69 | \$712 | 1.0 | | |
| Fayette County | \$14.13 | \$735 | \$29,400 | 1.2 | \$64,300 | \$1,608 | \$19,290 | \$482 | 1,478 | 19% | \$9.79 | \$509 | 1.4 | | |
| Ford County | \$15.04 | \$782 | \$31,280 | 1.3 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,503 | 26% | \$16.68 | \$867 | 0.9 | | |
| Franklin County | \$14.13 | \$735 | \$29,400 | 1.2 | \$60,600 | \$1,515 | \$18,180 | \$455 | 4,052 | 25% | \$10.46 | \$544 | 1.4 | | |
| Fulton County | \$14.42 | \$750 | \$30,000 | 1.2 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,979 | 21% | \$10.32 | \$537 | 1.4 | | |
| Gallatin County | \$14.13 | \$735 | \$29,400 | 1.2 | \$61,900 | \$1,548 | \$18,570 | \$464 | 522 | 23% | \$12.48 | \$649 | 1.1 | | |
| Greene County | \$14.13 | \$735 | \$29,400 | 1.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,119 | 22% | \$10.91 | \$567 | 1.3 | | |
| Grundy County | \$23.17 | \$1,205 | \$48,200 | 1.9 | \$97,600 | \$2,440 | \$29,280 | \$732 | 5,452 | 27% | \$22.36 | \$1,163 | 1.0 | | |
| Hamilton County | \$14.13 | \$735 | \$29,400 | 1.2 | \$69,400 | \$1,735 | \$20,820 | \$521 | 750 | 22% | \$11.75 | \$611 | 1.2 | | |
| Hancock County | \$14.13 | \$735 | \$29,400 | 1.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 1,390 | 18% | \$13.35 | \$694 | 1.1 | | |
| Hardin County | \$14.13 | \$735 | \$29,400 | 1.2 | \$75,300 | \$1,883 | \$22,590 | \$565 | 321 | 21% | \$8.30 | \$431 | 1.7 | | |
| Henderson County | \$14.13 | \$735 | \$29,400 | 1.2 | \$67,100 | \$1,678 | \$20,130 | \$503 | 511 | 17% | \$10.26 | \$533 | 1.4 | | |
| Henry County | \$15.48 | \$805 | \$32,200 | 1.3 | \$87,200 | \$2,180 | \$26,160 | \$654 | 4,235 | 21% | \$12.19 | \$634 | 1.3 | | |
| Iroquois County | \$14.25 | \$741 | \$29,640 | 1.2 | \$74,700 | \$1,868 | \$22,410 | \$560 | 2,804 | 24% | \$12.10 | \$629 | 1.2 | | |
| Jackson County | \$15.29 | \$795 | \$31,800 | 1.3 | \$66,100 | \$1,653 | \$19,830 | \$496 | 12,006 | 50% | \$13.19 | \$686 | 1.2 | | |
| Jasper County | \$14.13 | \$735 | \$29,400 | 1.2 | \$75,100 | \$1,878 | \$22,530 | \$563 | 635 | 17% | \$16.01 | \$833 | 0.9 | | |
| Jefferson County | \$15.56 | \$809 | \$32,360 | 1.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 4,169 | 28% | \$13.93 | \$724 | 1.1 | | |
| Jersey County | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 1,463 | 18% | \$8.67 | \$451 | 2.1 | | |
| Jo Daviess County | \$14.13 | \$735 | \$29,400 | 1.2 | \$83,300 | \$2,083 | \$24,990 | \$625 | 2,351 | 23% | \$11.98 | \$623 | 1.2 | | |
| Johnson County | \$15.02 | \$781 | \$31,240 | 1.3 | \$70,500 | \$1,763 | \$21,150 | \$529 | 696 | 17% | \$7.40 | \$385 | 2.0 | | |
| Kane County | \$25.77 | \$1,340 | \$53,600 | 2.1 | \$107,800 | \$2,695 | \$32,340 | \$809 | 46,222 | 25% | \$15.40 | \$801 | 1.7 | | |
| Kankakee County | \$18.81 | \$978 | \$39,120 | 1.6 | \$85,200 | \$2,130 | \$25,560 | \$639 | 13,275 | 33% | \$14.05 | \$731 | 1.3 | | |
| Kendall County | \$25.06 | \$1,303 | \$52,120 | 2.1 | \$135,200 | \$3,380 | \$40,560 | \$1,014 | 6,835 | 17% | \$13.85 | \$720 | 1.8 | | |
| Knox County | \$14.13 | \$735 | \$29,400 | 1.2 | \$70,400 | \$1,760 | \$21,120 | \$528 | 6,844 | 34% | \$9.86 | \$513 | 1.4 | | |

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OUT OF REACH 2022

| Illinois | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Lake County | \$25.77 | \$1,340 | \$53,600 | 2.1 | \$107,800 | \$2,695 | \$32,340 | \$809 | 65,792 | 26% | \$24.32 | \$1,264 | 1.1 | | |
| La Salle County | \$16.35 | \$850 | \$34,000 | 1.4 | \$83,500 | \$2,088 | \$25,050 | \$626 | 12,484 | 28% | \$15.13 | \$787 | 1.1 | | |
| Lawrence County | \$14.13 | \$735 | \$29,400 | 1.2 | \$67,100 | \$1,678 | \$20,130 | \$503 | 1,760 | 29% | \$15.91 | \$827 | 0.9 | | |
| Lee County | \$14.13 | \$735 | \$29,400 | 1.2 | \$84,100 | \$2,103 | \$25,230 | \$631 | 4,149 | 30% | \$13.25 | \$689 | 1.1 | | |
| Livingston County | \$15.23 | \$792 | \$31,680 | 1.3 | \$79,000 | \$1,975 | \$23,700 | \$593 | 4,033 | 28% | \$14.39 | \$748 | 1.1 | | |
| Logan County | \$14.37 | \$747 | \$29,880 | 1.2 | \$82,800 | \$2,070 | \$24,840 | \$621 | 3,143 | 29% | \$14.18 | \$737 | 1.0 | | |
| McDonough County | \$14.13 | \$735 | \$29,400 | 1.2 | \$78,300 | \$1,958 | \$23,490 | \$587 | 4,250 | 37% | \$9.01 | \$469 | 1.6 | | |
| McHenry County | \$25.77 | \$1,340 | \$53,600 | 2.1 | \$107,800 | \$2,695 | \$32,340 | \$809 | 22,490 | 20% | \$13.81 | \$718 | 1.9 | | |
| McLean County | \$16.73 | \$870 | \$34,800 | 1.4 | \$108,500 | \$2,713 | \$32,550 | \$814 | 23,220 | 35% | \$15.70 | \$816 | 1.1 | | |
| Macon County | \$15.27 | \$794 | \$31,760 | 1.3 | \$84,100 | \$2,103 | \$25,230 | \$631 | 13,545 | 31% | \$15.97 | \$831 | 1.0 | | |
| Macoupin County | \$14.13 | \$735 | \$29,400 | 1.2 | \$74,900 | \$1,873 | \$22,470 | \$562 | 4,591 | 25% | \$10.94 | \$569 | 1.3 | | |
| Madison County | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 30,005 | 28% | \$11.98 | \$623 | 1.5 | | |
| Marion County | \$14.13 | \$735 | \$29,400 | 1.2 | \$67,400 | \$1,685 | \$20,220 | \$506 | 4,104 | 25% | \$11.55 | \$601 | 1.2 | | |
| Marshall County | \$15.67 | \$815 | \$32,600 | 1.3 | \$89,900 | \$2,248 | \$26,970 | \$674 | 955 | 19% | \$12.51 | \$650 | 1.3 | | |
| Mason County | \$14.13 | \$735 | \$29,400 | 1.2 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,330 | 22% | \$12.24 | \$636 | 1.2 | | |
| Massac County | \$14.88 | \$774 | \$30,960 | 1.2 | \$67,800 | \$1,695 | \$20,340 | \$509 | 1,289 | 23% | \$10.29 | \$535 | 1.4 | | |
| Menard County | \$16.21 | \$843 | \$33,720 | 1.4 | \$95,400 | \$2,385 | \$28,620 | \$716 | 1,113 | 21% | \$9.55 | \$497 | 1.7 | | |
| Mercer County | \$15.48 | \$805 | \$32,200 | 1.3 | \$87,200 | \$2,180 | \$26,160 | \$654 | 1,379 | 21% | \$10.69 | \$556 | 1.4 | | |
| Monroe County | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 2,050 | 15% | \$8.99 | \$468 | 2.0 | | |
| Montgomery County | \$14.13 | \$735 | \$29,400 | 1.2 | \$74,300 | \$1,858 | \$22,290 | \$557 | 2,744 | 24% | \$8.27 | \$430 | 1.7 | | |
| Morgan County | \$14.83 | \$771 | \$30,840 | 1.2 | \$70,000 | \$1,750 | \$21,000 | \$525 | 4,138 | 31% | \$12.12 | \$630 | 1.2 | | |
| Moultrie County | \$14.13 | \$735 | \$29,400 | 1.2 | \$79,600 | \$1,990 | \$23,880 | \$597 | 1,439 | 24% | \$15.25 | \$793 | 0.9 | | |
| Ogle County | \$15.85 | \$824 | \$32,960 | 1.3 | \$83,300 | \$2,083 | \$24,990 | \$625 | 5,897 | 28% | \$17.40 | \$905 | 0.9 | | |
| Peoria County | \$15.67 | \$815 | \$32,600 | 1.3 | \$89,900 | \$2,248 | \$26,970 | \$674 | 25,664 | 35% | \$18.67 | \$971 | 0.8 | | |
| Perry County | \$14.13 | \$735 | \$29,400 | 1.2 | \$71,800 | \$1,795 | \$21,540 | \$539 | 2,233 | 26% | \$9.90 | \$515 | 1.4 | | |
| Piatt County | \$18.79 | \$977 | \$39,080 | 1.6 | \$91,300 | \$2,283 | \$27,390 | \$685 | 1,194 | 18% | \$11.72 | \$609 | 1.6 | | |

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OUT OF REACH 2022

| Illinois | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Pike County | \$14.13 | \$735 | \$29,400 | 1.2 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,290 | 21% | \$10.42 | \$542 | 1.4 | | |
| Pope County | \$14.13 | \$735 | \$29,400 | 1.2 | \$71,400 | \$1,785 | \$21,420 | \$536 | 332 | 21% | \$4.68 | \$243 | 3.0 | | |
| Pulaski County | \$14.13 | \$735 | \$29,400 | 1.2 | \$52,900 | \$1,323 | \$15,870 | \$397 | 521 | 25% | \$10.22 | \$532 | 1.4 | | |
| Putnam County | \$14.56 | \$757 | \$30,280 | 1.2 | \$86,100 | \$2,153 | \$25,830 | \$646 | 459 | 19% | \$15.98 | \$831 | 0.9 | | |
| Randolph County | \$14.23 | \$740 | \$29,600 | 1.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 3,199 | 27% | \$13.87 | \$721 | 1.0 | | |
| Richland County | \$14.13 | \$735 | \$29,400 | 1.2 | \$72,900 | \$1,823 | \$21,870 | \$547 | 1,751 | 27% | \$11.67 | \$607 | 1.2 | | |
| Rock Island County | \$15.48 | \$805 | \$32,200 | 1.3 | \$87,200 | \$2,180 | \$26,160 | \$654 | 19,438 | 32% | \$19.34 | \$1,006 | 0.8 | | |
| St. Clair County | \$18.21 | \$947 | \$37,880 | 1.5 | \$97,200 | \$2,430 | \$29,160 | \$729 | 35,712 | 34% | \$13.56 | \$705 | 1.3 | | |
| Saline County | \$14.13 | \$735 | \$29,400 | 1.2 | \$60,600 | \$1,515 | \$18,180 | \$455 | 2,611 | 26% | \$10.81 | \$562 | 1.3 | | |
| Sangamon County | \$16.21 | \$843 | \$33,720 | 1.4 | \$95,400 | \$2,385 | \$28,620 | \$716 | 25,232 | 30% | \$14.61 | \$760 | 1.1 | | |
| Schuyler County | \$14.13 | \$735 | \$29,400 | 1.2 | \$72,100 | \$1,803 | \$21,630 | \$541 | 631 | 23% | \$18.09 | \$941 | 0.8 | | |
| Scott County | \$14.13 | \$735 | \$29,400 | 1.2 | \$77,800 | \$1,945 | \$23,340 | \$584 | 345 | 17% | \$14.31 | \$744 | 1.0 | | |
| Shelby County | \$14.13 | \$735 | \$29,400 | 1.2 | \$72,800 | \$1,820 | \$21,840 | \$546 | 1,808 | 20% | \$12.31 | \$640 | 1.1 | | |
| Stark County | \$15.67 | \$815 | \$32,600 | 1.3 | \$89,900 | \$2,248 | \$26,970 | \$674 | 455 | 20% | \$14.40 | \$749 | 1.1 | | |
| Stephenson County | \$14.13 | \$735 | \$29,400 | 1.2 | \$69,300 | \$1,733 | \$20,790 | \$520 | 5,949 | 30% | \$13.63 | \$709 | 1.0 | | |
| Tazewell County | \$15.67 | \$815 | \$32,600 | 1.3 | \$89,900 | \$2,248 | \$26,970 | \$674 | 12,762 | 24% | \$13.74 | \$715 | 1.1 | | |
| Union County | \$14.13 | \$735 | \$29,400 | 1.2 | \$67,800 | \$1,695 | \$20,340 | \$509 | 1,499 | 22% | \$9.31 | \$484 | 1.5 | | |
| Vermilion County | \$15.42 | \$802 | \$32,080 | 1.3 | \$62,500 | \$1,563 | \$18,750 | \$469 | 9,049 | 29% | \$14.47 | \$752 | 1.1 | | |
| Wabash County | \$14.75 | \$767 | \$30,680 | 1.2 | \$78,700 | \$1,968 | \$23,610 | \$590 | 933 | 20% | \$10.72 | \$557 | 1.4 | | |
| Warren County | \$14.13 | \$735 | \$29,400 | 1.2 | \$68,600 | \$1,715 | \$20,580 | \$515 | 1,669 | 25% | \$14.91 | \$776 | 0.9 | | |
| Washington County | \$15.38 | \$800 | \$32,000 | 1.3 | \$87,400 | \$2,185 | \$26,220 | \$656 | 1,273 | 21% | \$18.22 | \$948 | 0.8 | | |
| Wayne County | \$14.13 | \$735 | \$29,400 | 1.2 | \$68,300 | \$1,708 | \$20,490 | \$512 | 1,655 | 23% | \$10.17 | \$529 | 1.4 | | |
| White County | \$14.13 | \$735 | \$29,400 | 1.2 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,215 | 20% | \$9.48 | \$493 | 1.5 | | |
| Whiteside County | \$15.15 | \$788 | \$31,520 | 1.3 | \$75,800 | \$1,895 | \$22,740 | \$569 | 5,961 | 26% | \$11.78 | \$613 | 1.3 | | |
| Will County | \$25.77 | \$1,340 | \$53,600 | 2.1 | \$107,800 | \$2,695 | \$32,340 | \$809 | 43,273 | 19% | \$13.55 | \$704 | 1.9 | | |
| Williamson County | \$16.08 | \$836 | \$33,440 | 1.3 | \$79,400 | \$1,985 | \$23,820 | \$596 | 8,225 | 29% | \$12.97 | \$675 | 1.2 | | |

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OUT OF REACH 2022

| Illinois | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Winnebago County | \$16.08 | \$836 | \$33,440 | 1.3 | \$80,500 | \$2,013 | \$24,150 | \$604 | 39,891 | 34% | \$15.44 | \$803 | 1.0 |
| Woodford County | \$15.67 | \$815 | \$32,600 | 1.3 | \$89,900 | \$2,248 | \$26,970 | \$674 | 2,845 | 19% | \$13.29 | \$691 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

INDIANA

#40*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$882**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,942** monthly or **\$35,299** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.61 |
| 2-Bedroom Housing Wage | \$16.97 |
| Number of Renter Households | 794,477 |
| Percent Renters | 31% |

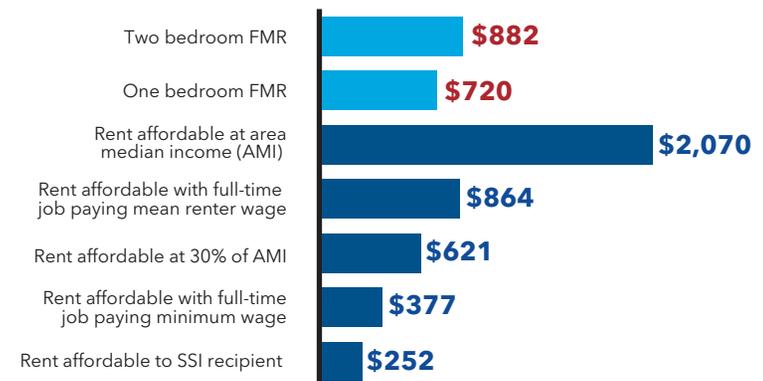
94
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

76
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-------------------------------|----------------|
| Lafayette-West Lafayette HMFA | \$18.87 |
| South Bend-Mishawaka HMFA | \$18.87 |
| Bloomington HMFA | \$18.67 |
| Cincinnati HMFA | \$18.62 |
| Louisville HMFA | \$18.46 |



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.

OUT OF REACH 2022

| Indiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Indiana | \$16.97 | \$882 | \$35,299 | 2.3 | \$82,791 | \$2,070 | \$24,837 | \$621 | 794,477 | 31% | \$16.61 | \$864 | 1.0 | | |
| Combined Nonmetro Areas | \$14.53 | \$756 | \$30,224 | 2.0 | \$72,498 | \$1,812 | \$21,749 | \$544 | 146,652 | 25% | \$14.15 | \$736 | 1.0 | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | |
| Anderson HMFA | \$15.31 | \$796 | \$31,840 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 15,858 | 31% | \$12.88 | \$670 | 1.2 | | |
| Bloomington HMFA | \$18.67 | \$971 | \$38,840 | 2.6 | \$91,400 | \$2,285 | \$27,420 | \$686 | 25,253 | 45% | \$13.18 | \$685 | 1.4 | | |
| Carroll County HMFA | \$15.42 | \$802 | \$32,080 | 2.1 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,686 | 21% | \$14.84 | \$772 | 1.0 | | |
| Cincinnati HMFA | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 4,218 | 19% | \$7.67 | \$399 | 2.4 | | |
| Columbus MSA | \$18.33 | \$953 | \$38,120 | 2.5 | \$95,000 | \$2,375 | \$28,500 | \$713 | 9,243 | 29% | \$21.60 | \$1,123 | 0.8 | | |
| Elkhart-Goshen MSA | \$16.63 | \$865 | \$34,600 | 2.3 | \$83,600 | \$2,090 | \$25,080 | \$627 | 21,398 | 30% | \$16.89 | \$878 | 1.0 | | |
| Evansville MSA | \$16.92 | \$880 | \$35,200 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 33,345 | 30% | \$15.88 | \$826 | 1.1 | | |
| Fort Wayne MSA | \$15.81 | \$822 | \$32,880 | 2.2 | \$79,100 | \$1,978 | \$23,730 | \$593 | 48,672 | 30% | \$15.85 | \$824 | 1.0 | | |
| Franklin County HMFA | \$15.62 | \$812 | \$32,480 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 1,643 | 19% | \$10.73 | \$558 | 1.5 | | |
| Gary HMFA | \$18.44 | \$959 | \$38,360 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 73,927 | 28% | \$14.56 | \$757 | 1.3 | | |
| Indianapolis-Carmel HMFA | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 251,716 | 35% | \$20.32 | \$1,056 | 0.9 | | |
| Jasper County HMFA | \$17.48 | \$909 | \$36,360 | 2.4 | \$82,200 | \$2,055 | \$24,660 | \$617 | 2,823 | 22% | \$13.40 | \$697 | 1.3 | | |
| Kokomo MSA | \$14.19 | \$738 | \$29,520 | 2.0 | \$72,500 | \$1,813 | \$21,750 | \$544 | 9,652 | 28% | \$15.45 | \$803 | 0.9 | | |
| Lafayette-West Lafayette HMFA | \$18.87 | \$981 | \$39,240 | 2.6 | \$79,100 | \$1,978 | \$23,730 | \$593 | 33,011 | 44% | \$14.78 | \$768 | 1.3 | | |
| Louisville HMFA | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 22,305 | 25% | \$13.70 | \$712 | 1.3 | | |
| Michigan City-La Porte MSA | \$15.27 | \$794 | \$31,760 | 2.1 | \$79,000 | \$1,975 | \$23,700 | \$593 | 11,428 | 27% | \$12.78 | \$664 | 1.2 | | |
| Muncie MSA | \$14.54 | \$756 | \$30,240 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 16,574 | 36% | \$11.88 | \$618 | 1.2 | | |
| Owen County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,400 | \$1,735 | \$20,820 | \$521 | 1,977 | 22% | \$13.30 | \$692 | 1.1 | | |
| Parke County HMFA | \$14.75 | \$767 | \$30,680 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 1,254 | 21% | \$10.25 | \$533 | 1.4 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Indiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Putnam County HMFA | \$14.79 | \$769 | \$30,760 | 2.0 | \$81,700 | \$2,043 | \$24,510 | \$613 | 3,543 | 26% | \$15.36 | \$799 | 1.0 | | |
| South Bend-Mishawaka HMFA | \$18.87 | \$981 | \$39,240 | 2.6 | \$78,000 | \$1,950 | \$23,400 | \$585 | 33,493 | 32% | \$15.86 | \$825 | 1.2 | | |
| Sullivan County HMFA | \$14.83 | \$771 | \$30,840 | 2.0 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,897 | 24% | \$12.03 | \$626 | 1.2 | | |
| Terre Haute HMFA | \$15.04 | \$782 | \$31,280 | 2.1 | \$69,500 | \$1,738 | \$20,850 | \$521 | 19,494 | 33% | \$12.76 | \$663 | 1.2 | | |
| Union County HMFA | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,300 | \$1,683 | \$20,190 | \$505 | 674 | 24% | \$15.44 | \$803 | 1.0 | | |
| Warren County HMFA | \$15.12 | \$786 | \$31,440 | 2.1 | \$79,500 | \$1,988 | \$23,850 | \$596 | 620 | 18% | \$11.33 | \$589 | 1.3 | | |
| Washington County HMFA | \$14.50 | \$754 | \$30,160 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 2,121 | 20% | \$10.53 | \$548 | 1.4 | | |
| Counties | | | | | | | | | | | | | | | |
| Adams County | \$14.19 | \$738 | \$29,520 | 2.0 | \$72,900 | \$1,823 | \$21,870 | \$547 | 2,773 | 22% | \$12.70 | \$660 | 1.1 | | |
| Allen County | \$15.81 | \$822 | \$32,880 | 2.2 | \$79,100 | \$1,978 | \$23,730 | \$593 | 46,108 | 31% | \$15.96 | \$830 | 1.0 | | |
| Bartholomew County | \$18.33 | \$953 | \$38,120 | 2.5 | \$95,000 | \$2,375 | \$28,500 | \$713 | 9,243 | 29% | \$21.60 | \$1,123 | 0.8 | | |
| Benton County | \$18.87 | \$981 | \$39,240 | 2.6 | \$79,100 | \$1,978 | \$23,730 | \$593 | 889 | 26% | \$14.85 | \$772 | 1.3 | | |
| Blackford County | \$14.19 | \$738 | \$29,520 | 2.0 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,429 | 28% | \$11.03 | \$574 | 1.3 | | |
| Boone County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 5,529 | 21% | \$13.40 | \$697 | 1.3 | | |
| Brown County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 933 | 15% | \$6.99 | \$363 | 2.6 | | |
| Carroll County | \$15.42 | \$802 | \$32,080 | 2.1 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,686 | 21% | \$14.84 | \$772 | 1.0 | | |
| Cass County | \$14.19 | \$738 | \$29,520 | 2.0 | \$70,900 | \$1,773 | \$21,270 | \$532 | 3,972 | 27% | \$13.58 | \$706 | 1.0 | | |
| Clark County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 12,341 | 27% | \$15.17 | \$789 | 1.2 | | |
| Clay County | \$15.04 | \$782 | \$31,280 | 2.1 | \$69,500 | \$1,738 | \$20,850 | \$521 | 2,264 | 22% | \$11.57 | \$602 | 1.3 | | |
| Clinton County | \$15.00 | \$780 | \$31,200 | 2.1 | \$72,100 | \$1,803 | \$21,630 | \$541 | 3,633 | 30% | \$14.31 | \$744 | 1.0 | | |
| Crawford County | \$14.19 | \$738 | \$29,520 | 2.0 | \$63,300 | \$1,583 | \$18,990 | \$475 | 733 | 18% | \$9.72 | \$506 | 1.5 | | |
| Daviess County | \$14.65 | \$762 | \$30,480 | 2.0 | \$73,400 | \$1,835 | \$22,020 | \$551 | 3,369 | 30% | \$10.74 | \$559 | 1.4 | | |
| Dearborn County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 3,595 | 19% | \$7.63 | \$397 | 2.4 | | |
| Decatur County | \$16.48 | \$857 | \$34,280 | 2.3 | \$73,800 | \$1,845 | \$22,140 | \$554 | 3,030 | 30% | \$16.49 | \$858 | 1.0 | | |

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OUT OF REACH 2022

| Indiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| DeKalb County | \$14.21 | \$739 | \$29,560 | 2.0 | \$76,300 | \$1,908 | \$22,890 | \$572 | 3,516 | 21% | \$16.26 | \$845 | 0.9 | | |
| Delaware County | \$14.54 | \$756 | \$30,240 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 16,574 | 36% | \$11.88 | \$618 | 1.2 | | |
| Dubois County | \$14.19 | \$738 | \$29,520 | 2.0 | \$82,800 | \$2,070 | \$24,840 | \$621 | 3,567 | 21% | \$11.83 | \$615 | 1.2 | | |
| Elkhart County | \$16.63 | \$865 | \$34,600 | 2.3 | \$83,600 | \$2,090 | \$25,080 | \$627 | 21,398 | 30% | \$16.89 | \$878 | 1.0 | | |
| Fayette County | \$14.19 | \$738 | \$29,520 | 2.0 | \$60,300 | \$1,508 | \$18,090 | \$452 | 3,000 | 31% | \$12.66 | \$658 | 1.1 | | |
| Floyd County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 7,512 | 26% | \$11.76 | \$612 | 1.6 | | |
| Fountain County | \$14.19 | \$738 | \$29,520 | 2.0 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,804 | 26% | \$12.74 | \$663 | 1.1 | | |
| Franklin County | \$15.62 | \$812 | \$32,480 | 2.2 | \$79,200 | \$1,980 | \$23,760 | \$594 | 1,643 | 19% | \$10.73 | \$558 | 1.5 | | |
| Fulton County | \$14.19 | \$738 | \$29,520 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 1,862 | 24% | \$13.61 | \$708 | 1.0 | | |
| Gibson County | \$14.19 | \$738 | \$29,520 | 2.0 | \$79,300 | \$1,983 | \$23,790 | \$595 | 3,328 | 25% | \$18.18 | \$945 | 0.8 | | |
| Grant County | \$14.19 | \$738 | \$29,520 | 2.0 | \$72,800 | \$1,820 | \$21,840 | \$546 | 8,183 | 30% | \$14.20 | \$738 | 1.0 | | |
| Greene County | \$14.19 | \$738 | \$29,520 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 2,801 | 22% | \$9.86 | \$513 | 1.4 | | |
| Hamilton County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 28,675 | 23% | \$19.10 | \$993 | 0.9 | | |
| Hancock County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 5,896 | 20% | \$16.27 | \$846 | 1.1 | | |
| Harrison County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 2,452 | 17% | \$11.21 | \$583 | 1.6 | | |
| Hendricks County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 13,020 | 22% | \$13.48 | \$701 | 1.3 | | |
| Henry County | \$14.19 | \$738 | \$29,520 | 2.0 | \$67,200 | \$1,680 | \$20,160 | \$504 | 4,701 | 26% | \$12.47 | \$648 | 1.1 | | |
| Howard County | \$14.19 | \$738 | \$29,520 | 2.0 | \$72,500 | \$1,813 | \$21,750 | \$544 | 9,652 | 28% | \$15.45 | \$803 | 0.9 | | |
| Huntington County | \$14.19 | \$738 | \$29,520 | 2.0 | \$73,400 | \$1,835 | \$22,020 | \$551 | 3,629 | 25% | \$12.47 | \$648 | 1.1 | | |
| Jackson County | \$15.67 | \$815 | \$32,600 | 2.2 | \$69,000 | \$1,725 | \$20,700 | \$518 | 4,922 | 29% | \$16.84 | \$876 | 0.9 | | |
| Jasper County | \$17.48 | \$909 | \$36,360 | 2.4 | \$82,200 | \$2,055 | \$24,660 | \$617 | 2,823 | 22% | \$13.40 | \$697 | 1.3 | | |
| Jay County | \$14.19 | \$738 | \$29,520 | 2.0 | \$66,800 | \$1,670 | \$20,040 | \$501 | 2,055 | 25% | \$17.51 | \$911 | 0.8 | | |
| Jefferson County | \$14.46 | \$752 | \$30,080 | 2.0 | \$68,700 | \$1,718 | \$20,610 | \$515 | 3,944 | 31% | \$14.96 | \$778 | 1.0 | | |
| Jennings County | \$14.38 | \$748 | \$29,920 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,419 | 22% | \$14.29 | \$743 | 1.0 | | |
| Johnson County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 15,741 | 27% | \$14.29 | \$743 | 1.3 | | |
| Knox County | \$14.50 | \$754 | \$30,160 | 2.0 | \$70,800 | \$1,770 | \$21,240 | \$531 | 5,637 | 37% | \$13.90 | \$723 | 1.0 | | |

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OUT OF REACH 2022

| Indiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Kosciusko County | \$15.21 | \$791 | \$31,640 | 2.1 | \$80,100 | \$2,003 | \$24,030 | \$601 | 7,958 | 25% | \$18.38 | \$956 | 0.8 | | |
| LaGrange County | \$14.19 | \$738 | \$29,520 | 2.0 | \$80,300 | \$2,008 | \$24,090 | \$602 | 1,951 | 16% | \$14.98 | \$779 | 0.9 | | |
| Lake County | \$18.44 | \$959 | \$38,360 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 56,474 | 30% | \$15.01 | \$781 | 1.2 | | |
| LaPorte County | \$15.27 | \$794 | \$31,760 | 2.1 | \$79,000 | \$1,975 | \$23,700 | \$593 | 11,428 | 27% | \$12.78 | \$664 | 1.2 | | |
| Lawrence County | \$14.83 | \$771 | \$30,840 | 2.0 | \$72,900 | \$1,823 | \$21,870 | \$547 | 3,858 | 20% | \$12.33 | \$641 | 1.2 | | |
| Madison County | \$15.31 | \$796 | \$31,840 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 15,858 | 31% | \$12.88 | \$670 | 1.2 | | |
| Marion County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 171,625 | 45% | \$23.09 | \$1,201 | 0.8 | | |
| Marshall County | \$14.19 | \$738 | \$29,520 | 2.0 | \$71,200 | \$1,780 | \$21,360 | \$534 | 4,369 | 25% | \$12.75 | \$663 | 1.1 | | |
| Martin County | \$14.19 | \$738 | \$29,520 | 2.0 | \$73,700 | \$1,843 | \$22,110 | \$553 | 869 | 21% | \$14.30 | \$744 | 1.0 | | |
| Miami County | \$14.19 | \$738 | \$29,520 | 2.0 | \$67,800 | \$1,695 | \$20,340 | \$509 | 3,742 | 28% | \$12.43 | \$647 | 1.1 | | |
| Monroe County | \$18.67 | \$971 | \$38,840 | 2.6 | \$91,400 | \$2,285 | \$27,420 | \$686 | 25,253 | 45% | \$13.18 | \$685 | 1.4 | | |
| Montgomery County | \$14.33 | \$745 | \$29,800 | 2.0 | \$74,500 | \$1,863 | \$22,350 | \$559 | 3,986 | 26% | \$13.60 | \$707 | 1.1 | | |
| Morgan County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 5,495 | 21% | \$13.27 | \$690 | 1.4 | | |
| Newton County | \$18.44 | \$959 | \$38,360 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 1,088 | 19% | \$15.71 | \$817 | 1.2 | | |
| Noble County | \$14.85 | \$772 | \$30,880 | 2.0 | \$74,200 | \$1,855 | \$22,260 | \$557 | 4,281 | 24% | \$14.07 | \$732 | 1.1 | | |
| Ohio County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 623 | 24% | \$8.33 | \$433 | 2.2 | | |
| Orange County | \$14.19 | \$738 | \$29,520 | 2.0 | \$64,800 | \$1,620 | \$19,440 | \$486 | 1,977 | 25% | \$10.81 | \$562 | 1.3 | | |
| Owen County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,400 | \$1,735 | \$20,820 | \$521 | 1,977 | 22% | \$13.30 | \$692 | 1.1 | | |
| Parke County | \$14.75 | \$767 | \$30,680 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 1,254 | 21% | \$10.25 | \$533 | 1.4 | | |
| Perry County | \$14.19 | \$738 | \$29,520 | 2.0 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,936 | 25% | \$11.56 | \$601 | 1.2 | | |
| Pike County | \$14.19 | \$738 | \$29,520 | 2.0 | \$70,200 | \$1,755 | \$21,060 | \$527 | 834 | 16% | \$17.69 | \$920 | 0.8 | | |
| Porter County | \$18.44 | \$959 | \$38,360 | 2.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 16,365 | 25% | \$13.11 | \$682 | 1.4 | | |
| Posey County | \$16.92 | \$880 | \$35,200 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 2,018 | 19% | \$18.24 | \$949 | 0.9 | | |
| Pulaski County | \$14.19 | \$738 | \$29,520 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,334 | 26% | \$15.22 | \$791 | 0.9 | | |
| Putnam County | \$14.79 | \$769 | \$30,760 | 2.0 | \$81,700 | \$2,043 | \$24,510 | \$613 | 3,543 | 26% | \$15.36 | \$799 | 1.0 | | |
| Randolph County | \$14.19 | \$738 | \$29,520 | 2.0 | \$66,500 | \$1,663 | \$19,950 | \$499 | 2,223 | 21% | \$12.69 | \$660 | 1.1 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Indiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Ripley County | \$14.25 | \$741 | \$29,640 | 2.0 | \$78,900 | \$1,973 | \$23,670 | \$592 | 2,697 | 24% | \$13.22 | \$688 | 1.1 | | |
| Rush County | \$14.29 | \$743 | \$29,720 | 2.0 | \$71,700 | \$1,793 | \$21,510 | \$538 | 2,089 | 31% | \$14.58 | \$758 | 1.0 | | |
| St. Joseph County | \$18.87 | \$981 | \$39,240 | 2.6 | \$78,000 | \$1,950 | \$23,400 | \$585 | 33,493 | 32% | \$15.86 | \$825 | 1.2 | | |
| Scott County | \$15.79 | \$821 | \$32,840 | 2.2 | \$66,800 | \$1,670 | \$20,040 | \$501 | 3,023 | 33% | \$12.24 | \$636 | 1.3 | | |
| Shelby County | \$18.06 | \$939 | \$37,560 | 2.5 | \$94,100 | \$2,353 | \$28,230 | \$706 | 4,802 | 27% | \$15.22 | \$792 | 1.2 | | |
| Spencer County | \$14.19 | \$738 | \$29,520 | 2.0 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,696 | 20% | \$12.12 | \$630 | 1.2 | | |
| Starke County | \$14.19 | \$738 | \$29,520 | 2.0 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,532 | 18% | \$12.56 | \$653 | 1.1 | | |
| Steuben County | \$15.85 | \$824 | \$32,960 | 2.2 | \$78,800 | \$1,970 | \$23,640 | \$591 | 3,072 | 21% | \$14.07 | \$732 | 1.1 | | |
| Sullivan County | \$14.83 | \$771 | \$30,840 | 2.0 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,897 | 24% | \$12.03 | \$626 | 1.2 | | |
| Switzerland County | \$14.19 | \$738 | \$29,520 | 2.0 | \$68,200 | \$1,705 | \$20,460 | \$512 | 982 | 22% | \$9.27 | \$482 | 1.5 | | |
| Tippecanoe County | \$18.87 | \$981 | \$39,240 | 2.6 | \$79,100 | \$1,978 | \$23,730 | \$593 | 32,122 | 45% | \$14.78 | \$768 | 1.3 | | |
| Tipton County | \$15.83 | \$823 | \$32,920 | 2.2 | \$84,200 | \$2,105 | \$25,260 | \$632 | 1,158 | 18% | \$17.41 | \$905 | 0.9 | | |
| Union County | \$15.15 | \$788 | \$31,520 | 2.1 | \$67,300 | \$1,683 | \$20,190 | \$505 | 674 | 24% | \$15.44 | \$803 | 1.0 | | |
| Vanderburgh County | \$16.92 | \$880 | \$35,200 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 26,766 | 35% | \$15.96 | \$830 | 1.1 | | |
| Vermillion County | \$15.04 | \$782 | \$31,280 | 2.1 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,618 | 25% | \$15.91 | \$827 | 0.9 | | |
| Vigo County | \$15.04 | \$782 | \$31,280 | 2.1 | \$69,500 | \$1,738 | \$20,850 | \$521 | 15,612 | 37% | \$12.65 | \$658 | 1.2 | | |
| Wabash County | \$14.40 | \$749 | \$29,960 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 3,052 | 24% | \$12.14 | \$631 | 1.2 | | |
| Warren County | \$15.12 | \$786 | \$31,440 | 2.1 | \$79,500 | \$1,988 | \$23,850 | \$596 | 620 | 18% | \$11.33 | \$589 | 1.3 | | |
| Warrick County | \$16.92 | \$880 | \$35,200 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 4,561 | 19% | \$14.13 | \$735 | 1.2 | | |
| Washington County | \$14.50 | \$754 | \$30,160 | 2.0 | \$67,900 | \$1,698 | \$20,370 | \$509 | 2,121 | 20% | \$10.53 | \$548 | 1.4 | | |
| Wayne County | \$14.19 | \$738 | \$29,520 | 2.0 | \$64,500 | \$1,613 | \$19,350 | \$484 | 9,115 | 33% | \$14.29 | \$743 | 1.0 | | |
| Wells County | \$14.21 | \$739 | \$29,560 | 2.0 | \$79,800 | \$1,995 | \$23,940 | \$599 | 2,509 | 23% | \$11.78 | \$613 | 1.2 | | |
| White County | \$14.60 | \$759 | \$30,360 | 2.0 | \$72,700 | \$1,818 | \$21,810 | \$545 | 2,102 | 21% | \$11.78 | \$612 | 1.2 | | |
| Whitley County | \$15.81 | \$822 | \$32,880 | 2.2 | \$79,100 | \$1,978 | \$23,730 | \$593 | 2,564 | 19% | \$14.13 | \$735 | 1.1 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

IOWA

#45*

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$860**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,868** monthly or **\$34,415** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.55
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.00 |
| 2-Bedroom Housing Wage | \$16.55 |
| Number of Renter Households | 366,974 |
| Percent Renters | 29% |

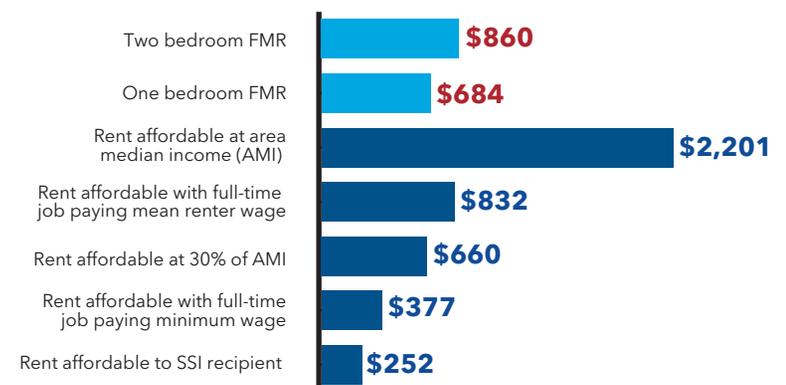
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------|----------------|
| Iowa City HMFA | \$20.44 |
| Omaha-Council Bluffs HMFA | \$18.73 |
| Muscatine County | \$18.17 |
| Ames HMFA | \$18.13 |
| Des Moines-West Des Moines HMFA | \$17.98 |



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.

OUT OF REACH 2022

| Iowa | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Iowa | \$16.55 | \$860 | \$34,415 | 2.3 | \$88,049 | \$2,201 | \$26,415 | \$660 | 366,974 | 29% | \$16.00 | \$832 | 1.0 | | |
| Combined Nonmetro Areas | \$14.92 | \$776 | \$31,031 | 2.1 | \$78,099 | \$1,952 | \$23,430 | \$586 | 131,498 | 26% | \$14.37 | \$747 | 1.0 | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | |
| Ames HMFA | \$18.13 | \$943 | \$37,720 | 2.5 | \$111,100 | \$2,778 | \$33,330 | \$833 | 17,294 | 46% | \$14.89 | \$774 | 1.2 | | |
| Benton County HMFA | \$14.21 | \$739 | \$29,560 | 2.0 | \$90,000 | \$2,250 | \$27,000 | \$675 | 1,873 | 18% | \$11.77 | \$612 | 1.2 | | |
| Boone County HMFA | \$15.58 | \$810 | \$32,400 | 2.1 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,357 | 22% | \$13.14 | \$683 | 1.2 | | |
| Bremer County HMFA | \$15.40 | \$801 | \$32,040 | 2.1 | \$95,600 | \$2,390 | \$28,680 | \$717 | 1,634 | 17% | \$12.01 | \$625 | 1.3 | | |
| Cedar Rapids HMFA | \$15.65 | \$814 | \$32,560 | 2.2 | \$89,400 | \$2,235 | \$26,820 | \$671 | 23,461 | 26% | \$16.95 | \$881 | 0.9 | | |
| Davenport-Moline-Rock Island MSA | \$15.48 | \$805 | \$32,200 | 2.1 | \$87,200 | \$2,180 | \$26,160 | \$654 | 20,148 | 30% | \$14.13 | \$735 | 1.1 | | |
| Des Moines-West Des Moines HMFA | \$17.98 | \$935 | \$37,400 | 2.5 | \$98,500 | \$2,463 | \$29,550 | \$739 | 78,804 | 31% | \$20.13 | \$1,047 | 0.9 | | |
| Dubuque MSA | \$16.04 | \$834 | \$33,360 | 2.2 | \$87,500 | \$2,188 | \$26,250 | \$656 | 10,273 | 27% | \$14.08 | \$732 | 1.1 | | |
| Iowa City HMFA | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$109,000 | \$2,725 | \$32,700 | \$818 | 25,018 | 41% | \$12.14 | \$631 | 1.7 | | |
| Jasper County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,500 | \$1,963 | \$23,550 | \$589 | 3,694 | 25% | \$13.48 | \$701 | 1.1 | | |
| Jones County HMFA | \$14.21 | \$739 | \$29,560 | 2.0 | \$83,400 | \$2,085 | \$25,020 | \$626 | 1,753 | 21% | \$12.43 | \$647 | 1.1 | | |
| Omaha-Council Bluffs HMFA | \$18.73 | \$974 | \$38,960 | 2.6 | \$95,100 | \$2,378 | \$28,530 | \$713 | 14,247 | 29% | \$13.69 | \$712 | 1.4 | | |
| Sioux City MSA | \$16.73 | \$870 | \$34,800 | 2.3 | \$86,100 | \$2,153 | \$25,830 | \$646 | 12,885 | 33% | \$14.70 | \$765 | 1.1 | | |
| Washington County HMFA | \$16.29 | \$847 | \$33,880 | 2.2 | \$84,000 | \$2,100 | \$25,200 | \$630 | 2,776 | 31% | \$12.91 | \$671 | 1.3 | | |
| Waterloo-Cedar Falls HMFA | \$17.10 | \$889 | \$35,560 | 2.4 | \$89,800 | \$2,245 | \$26,940 | \$674 | 19,259 | 33% | \$16.84 | \$876 | 1.0 | | |
| <u>Counties</u> | | | | | | | | | | | | | | | |
| Adair County | \$14.21 | \$739 | \$29,560 | 2.0 | \$81,600 | \$2,040 | \$24,480 | \$612 | 967 | 30% | \$12.98 | \$675 | 1.1 | | |
| Adams County | \$16.06 | \$835 | \$33,400 | 2.2 | \$74,500 | \$1,863 | \$22,350 | \$559 | 312 | 19% | \$16.25 | \$845 | 1.0 | | |
| Allamakee County | \$14.21 | \$739 | \$29,560 | 2.0 | \$76,500 | \$1,913 | \$22,950 | \$574 | 1,183 | 20% | \$13.81 | \$718 | 1.0 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Iowa | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Appanoose County | \$14.21 | \$739 | \$29,560 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,434 | 28% | \$11.95 | \$621 | 1.2 | | |
| Audubon County | \$14.21 | \$739 | \$29,560 | 2.0 | \$68,900 | \$1,723 | \$20,670 | \$517 | 672 | 25% | \$13.52 | \$703 | 1.1 | | |
| Benton County | \$14.21 | \$739 | \$29,560 | 2.0 | \$90,000 | \$2,250 | \$27,000 | \$675 | 1,873 | 18% | \$11.77 | \$612 | 1.2 | | |
| Black Hawk County | \$17.10 | \$889 | \$35,560 | 2.4 | \$89,800 | \$2,245 | \$26,940 | \$674 | 18,331 | 34% | \$16.72 | \$869 | 1.0 | | |
| Boone County | \$15.58 | \$810 | \$32,400 | 2.1 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,357 | 22% | \$13.14 | \$683 | 1.2 | | |
| Bremer County | \$15.40 | \$801 | \$32,040 | 2.1 | \$95,600 | \$2,390 | \$28,680 | \$717 | 1,634 | 17% | \$12.01 | \$625 | 1.3 | | |
| Buchanan County | \$15.35 | \$798 | \$31,920 | 2.1 | \$86,400 | \$2,160 | \$25,920 | \$648 | 1,605 | 20% | \$10.38 | \$540 | 1.5 | | |
| Buena Vista County | \$14.52 | \$755 | \$30,200 | 2.0 | \$77,500 | \$1,938 | \$23,250 | \$581 | 2,691 | 35% | \$18.42 | \$958 | 0.8 | | |
| Butler County | \$14.21 | \$739 | \$29,560 | 2.0 | \$78,500 | \$1,963 | \$23,550 | \$589 | 1,397 | 23% | \$12.36 | \$643 | 1.2 | | |
| Calhoun County | \$14.21 | \$739 | \$29,560 | 2.0 | \$75,700 | \$1,893 | \$22,710 | \$568 | 874 | 21% | \$11.25 | \$585 | 1.3 | | |
| Carroll County | \$14.21 | \$739 | \$29,560 | 2.0 | \$88,900 | \$2,223 | \$26,670 | \$667 | 2,061 | 24% | \$11.87 | \$617 | 1.2 | | |
| Cass County | \$14.21 | \$739 | \$29,560 | 2.0 | \$73,800 | \$1,845 | \$22,140 | \$554 | 1,612 | 27% | \$10.83 | \$563 | 1.3 | | |
| Cedar County | \$15.75 | \$819 | \$32,760 | 2.2 | \$93,300 | \$2,333 | \$27,990 | \$700 | 1,464 | 20% | \$12.46 | \$648 | 1.3 | | |
| Cerro Gordo County | \$15.79 | \$821 | \$32,840 | 2.2 | \$80,300 | \$2,008 | \$24,090 | \$602 | 5,918 | 30% | \$15.65 | \$814 | 1.0 | | |
| Cherokee County | \$14.21 | \$739 | \$29,560 | 2.0 | \$81,200 | \$2,030 | \$24,360 | \$609 | 1,391 | 26% | \$11.29 | \$587 | 1.3 | | |
| Chickasaw County | \$14.21 | \$739 | \$29,560 | 2.0 | \$86,500 | \$2,163 | \$25,950 | \$649 | 916 | 18% | \$13.45 | \$699 | 1.1 | | |
| Clarke County | \$16.33 | \$849 | \$33,960 | 2.3 | \$70,700 | \$1,768 | \$21,210 | \$530 | 1,214 | 31% | \$10.55 | \$549 | 1.5 | | |
| Clay County | \$14.77 | \$768 | \$30,720 | 2.0 | \$75,200 | \$1,880 | \$22,560 | \$564 | 2,398 | 32% | \$13.10 | \$681 | 1.1 | | |
| Clayton County | \$14.37 | \$747 | \$29,880 | 2.0 | \$75,500 | \$1,888 | \$22,650 | \$566 | 2,013 | 27% | \$16.24 | \$844 | 0.9 | | |
| Clinton County | \$15.33 | \$797 | \$31,880 | 2.1 | \$75,800 | \$1,895 | \$22,740 | \$569 | 5,036 | 26% | \$12.51 | \$651 | 1.2 | | |
| Crawford County | \$14.21 | \$739 | \$29,560 | 2.0 | \$79,300 | \$1,983 | \$23,790 | \$595 | 1,955 | 31% | \$15.74 | \$818 | 0.9 | | |
| Dallas County | \$17.98 | \$935 | \$37,400 | 2.5 | \$98,500 | \$2,463 | \$29,550 | \$739 | 9,833 | 28% | \$20.97 | \$1,090 | 0.9 | | |
| Davis County | \$14.21 | \$739 | \$29,560 | 2.0 | \$89,200 | \$2,230 | \$26,760 | \$669 | 489 | 15% | \$11.38 | \$592 | 1.2 | | |
| Decatur County | \$14.21 | \$739 | \$29,560 | 2.0 | \$62,500 | \$1,563 | \$18,750 | \$469 | 1,147 | 35% | \$11.88 | \$618 | 1.2 | | |
| Delaware County | \$14.21 | \$739 | \$29,560 | 2.0 | \$84,500 | \$2,113 | \$25,350 | \$634 | 1,180 | 17% | \$12.32 | \$641 | 1.2 | | |
| Des Moines County | \$16.81 | \$874 | \$34,960 | 2.3 | \$74,400 | \$1,860 | \$22,320 | \$558 | 5,111 | 30% | \$11.60 | \$603 | 1.4 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Iowa | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Dickinson County | \$16.79 | \$873 | \$34,920 | 2.3 | \$87,700 | \$2,193 | \$26,310 | \$658 | 1,877 | 22% | \$11.25 | \$585 | 1.5 | | |
| Dubuque County | \$16.04 | \$834 | \$33,360 | 2.2 | \$87,500 | \$2,188 | \$26,250 | \$656 | 10,273 | 27% | \$14.08 | \$732 | 1.1 | | |
| Emmet County | \$14.21 | \$739 | \$29,560 | 2.0 | \$78,500 | \$1,963 | \$23,550 | \$589 | 851 | 21% | \$13.61 | \$708 | 1.0 | | |
| Fayette County | \$14.21 | \$739 | \$29,560 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 2,121 | 26% | \$11.95 | \$622 | 1.2 | | |
| Floyd County | \$14.21 | \$739 | \$29,560 | 2.0 | \$77,300 | \$1,933 | \$23,190 | \$580 | 1,848 | 27% | \$13.09 | \$680 | 1.1 | | |
| Franklin County | \$14.21 | \$739 | \$29,560 | 2.0 | \$71,400 | \$1,785 | \$21,420 | \$536 | 1,239 | 30% | \$18.57 | \$966 | 0.8 | | |
| Fremont County | \$14.21 | \$739 | \$29,560 | 2.0 | \$77,900 | \$1,948 | \$23,370 | \$584 | 688 | 23% | \$16.98 | \$883 | 0.8 | | |
| Greene County | \$14.21 | \$739 | \$29,560 | 2.0 | \$77,500 | \$1,938 | \$23,250 | \$581 | 1,095 | 27% | \$14.72 | \$765 | 1.0 | | |
| Grundy County | \$17.10 | \$889 | \$35,560 | 2.4 | \$89,800 | \$2,245 | \$26,940 | \$674 | 928 | 18% | \$19.12 | \$994 | 0.9 | | |
| Guthrie County | \$17.98 | \$935 | \$37,400 | 2.5 | \$98,500 | \$2,463 | \$29,550 | \$739 | 839 | 19% | \$12.90 | \$671 | 1.4 | | |
| Hamilton County | \$15.54 | \$808 | \$32,320 | 2.1 | \$83,600 | \$2,090 | \$25,080 | \$627 | 1,553 | 25% | \$16.03 | \$834 | 1.0 | | |
| Hancock County | \$14.21 | \$739 | \$29,560 | 2.0 | \$80,200 | \$2,005 | \$24,060 | \$602 | 981 | 20% | \$14.43 | \$751 | 1.0 | | |
| Hardin County | \$14.21 | \$739 | \$29,560 | 2.0 | \$77,900 | \$1,948 | \$23,370 | \$584 | 1,863 | 26% | \$14.26 | \$742 | 1.0 | | |
| Harrison County | \$18.73 | \$974 | \$38,960 | 2.6 | \$95,100 | \$2,378 | \$28,530 | \$713 | 1,599 | 26% | \$13.29 | \$691 | 1.4 | | |
| Henry County | \$14.96 | \$778 | \$31,120 | 2.1 | \$74,800 | \$1,870 | \$22,440 | \$561 | 2,055 | 27% | \$14.02 | \$729 | 1.1 | | |
| Howard County | \$14.21 | \$739 | \$29,560 | 2.0 | \$76,500 | \$1,913 | \$22,950 | \$574 | 856 | 23% | \$14.15 | \$736 | 1.0 | | |
| Humboldt County | \$14.21 | \$739 | \$29,560 | 2.0 | \$79,300 | \$1,983 | \$23,790 | \$595 | 1,055 | 25% | \$13.16 | \$684 | 1.1 | | |
| Ida County | \$14.21 | \$739 | \$29,560 | 2.0 | \$83,600 | \$2,090 | \$25,080 | \$627 | 724 | 24% | \$15.29 | \$795 | 0.9 | | |
| Iowa County | \$14.21 | \$739 | \$29,560 | 2.0 | \$81,100 | \$2,028 | \$24,330 | \$608 | 1,304 | 20% | \$13.65 | \$710 | 1.0 | | |
| Jackson County | \$14.21 | \$739 | \$29,560 | 2.0 | \$83,700 | \$2,093 | \$25,110 | \$628 | 1,564 | 19% | \$10.53 | \$547 | 1.4 | | |
| Jasper County | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,500 | \$1,963 | \$23,550 | \$589 | 3,694 | 25% | \$13.48 | \$701 | 1.1 | | |
| Jefferson County | \$14.98 | \$779 | \$31,160 | 2.1 | \$66,600 | \$1,665 | \$19,980 | \$500 | 2,084 | 30% | \$13.85 | \$720 | 1.1 | | |
| Johnson County | \$20.44 | \$1,063 | \$42,520 | 2.8 | \$109,000 | \$2,725 | \$32,700 | \$818 | 25,018 | 41% | \$12.14 | \$631 | 1.7 | | |
| Jones County | \$14.21 | \$739 | \$29,560 | 2.0 | \$83,400 | \$2,085 | \$25,020 | \$626 | 1,753 | 21% | \$12.43 | \$647 | 1.1 | | |
| Keokuk County | \$14.21 | \$739 | \$29,560 | 2.0 | \$76,500 | \$1,913 | \$22,950 | \$574 | 941 | 22% | \$10.87 | \$565 | 1.3 | | |
| Kossuth County | \$14.21 | \$739 | \$29,560 | 2.0 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,686 | 26% | \$16.37 | \$851 | 0.9 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Iowa | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Lee County | \$14.44 | \$751 | \$30,040 | 2.0 | \$70,700 | \$1,768 | \$21,210 | \$530 | 3,726 | 26% | \$13.60 | \$707 | 1.1 | | |
| Linn County | \$15.65 | \$814 | \$32,560 | 2.2 | \$89,400 | \$2,235 | \$26,820 | \$671 | 23,461 | 26% | \$16.95 | \$881 | 0.9 | | |
| Louisa County | \$14.21 | \$739 | \$29,560 | 2.0 | \$79,600 | \$1,990 | \$23,880 | \$597 | 1,022 | 24% | \$18.58 | \$966 | 0.8 | | |
| Lucas County | \$16.88 | \$878 | \$35,120 | 2.3 | \$77,100 | \$1,928 | \$23,130 | \$578 | 875 | 24% | \$12.72 | \$661 | 1.3 | | |
| Lyon County | \$14.21 | \$739 | \$29,560 | 2.0 | \$83,600 | \$2,090 | \$25,080 | \$627 | 671 | 15% | \$17.04 | \$886 | 0.8 | | |
| Madison County | \$17.98 | \$935 | \$37,400 | 2.5 | \$98,500 | \$2,463 | \$29,550 | \$739 | 1,365 | 21% | \$11.68 | \$607 | 1.5 | | |
| Mahaska County | \$14.37 | \$747 | \$29,880 | 2.0 | \$76,200 | \$1,905 | \$22,860 | \$572 | 2,860 | 32% | \$13.50 | \$702 | 1.1 | | |
| Marion County | \$16.06 | \$835 | \$33,400 | 2.2 | \$84,100 | \$2,103 | \$25,230 | \$631 | 3,556 | 26% | \$20.89 | \$1,087 | 0.8 | | |
| Marshall County | \$15.58 | \$810 | \$32,400 | 2.1 | \$76,900 | \$1,923 | \$23,070 | \$577 | 4,326 | 28% | \$15.11 | \$786 | 1.0 | | |
| Mills County | \$18.73 | \$974 | \$38,960 | 2.6 | \$95,100 | \$2,378 | \$28,530 | \$713 | 1,142 | 21% | \$11.91 | \$619 | 1.6 | | |
| Mitchell County | \$14.21 | \$739 | \$29,560 | 2.0 | \$77,200 | \$1,930 | \$23,160 | \$579 | 888 | 20% | \$16.48 | \$857 | 0.9 | | |
| Monona County | \$14.21 | \$739 | \$29,560 | 2.0 | \$73,800 | \$1,845 | \$22,140 | \$554 | 1,047 | 26% | \$13.13 | \$683 | 1.1 | | |
| Monroe County | \$14.87 | \$773 | \$30,920 | 2.1 | \$81,000 | \$2,025 | \$24,300 | \$608 | 700 | 22% | \$12.41 | \$646 | 1.2 | | |
| Montgomery County | \$14.21 | \$739 | \$29,560 | 2.0 | \$68,300 | \$1,708 | \$20,490 | \$512 | 1,242 | 28% | \$14.29 | \$743 | 1.0 | | |
| Muscatine County | \$18.17 | \$945 | \$37,800 | 2.5 | \$79,500 | \$1,988 | \$23,850 | \$596 | 4,239 | 26% | \$19.07 | \$992 | 1.0 | | |
| O'Brien County | \$14.21 | \$739 | \$29,560 | 2.0 | \$80,400 | \$2,010 | \$24,120 | \$603 | 1,520 | 25% | \$11.57 | \$602 | 1.2 | | |
| Osceola County | \$14.21 | \$739 | \$29,560 | 2.0 | \$77,100 | \$1,928 | \$23,130 | \$578 | 612 | 23% | \$15.98 | \$831 | 0.9 | | |
| Page County | \$14.21 | \$739 | \$29,560 | 2.0 | \$72,100 | \$1,803 | \$21,630 | \$541 | 1,907 | 30% | \$12.83 | \$667 | 1.1 | | |
| Palo Alto County | \$14.21 | \$739 | \$29,560 | 2.0 | \$79,000 | \$1,975 | \$23,700 | \$593 | 904 | 24% | \$12.70 | \$660 | 1.1 | | |
| Plymouth County | \$14.21 | \$739 | \$29,560 | 2.0 | \$89,800 | \$2,245 | \$26,940 | \$674 | 2,399 | 23% | \$16.92 | \$880 | 0.8 | | |
| Pocahontas County | \$14.21 | \$739 | \$29,560 | 2.0 | \$80,600 | \$2,015 | \$24,180 | \$605 | 741 | 24% | \$16.50 | \$858 | 0.9 | | |
| Polk County | \$17.98 | \$935 | \$37,400 | 2.5 | \$98,500 | \$2,463 | \$29,550 | \$739 | 62,973 | 33% | \$20.52 | \$1,067 | 0.9 | | |
| Pottawattamie County | \$18.73 | \$974 | \$38,960 | 2.6 | \$95,100 | \$2,378 | \$28,530 | \$713 | 11,506 | 31% | \$13.84 | \$719 | 1.4 | | |
| Poweshiek County | \$15.35 | \$798 | \$31,920 | 2.1 | \$82,800 | \$2,070 | \$24,840 | \$621 | 2,637 | 34% | \$19.13 | \$995 | 0.8 | | |
| Ringgold County † | \$14.21 | \$739 | \$29,560 | 2.0 | \$72,400 | \$1,810 | \$21,720 | \$543 | 463 | 25% | | | | | |
| Sac County | \$14.21 | \$739 | \$29,560 | 2.0 | \$78,800 | \$1,970 | \$23,640 | \$591 | 902 | 21% | \$17.26 | \$898 | 0.8 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Iowa | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Scott County | \$15.48 | \$805 | \$32,200 | 2.1 | \$87,200 | \$2,180 | \$26,160 | \$654 | 20,148 | 30% | \$14.13 | \$735 | 1.1 | | |
| Shelby County | \$14.21 | \$739 | \$29,560 | 2.0 | \$84,400 | \$2,110 | \$25,320 | \$633 | 1,272 | 25% | \$12.67 | \$659 | 1.1 | | |
| Sioux County | \$14.33 | \$745 | \$29,800 | 2.0 | \$90,100 | \$2,253 | \$27,030 | \$676 | 2,379 | 19% | \$10.96 | \$570 | 1.3 | | |
| Story County | \$18.13 | \$943 | \$37,720 | 2.5 | \$111,100 | \$2,778 | \$33,330 | \$833 | 17,294 | 46% | \$14.89 | \$774 | 1.2 | | |
| Tama County | \$14.77 | \$768 | \$30,720 | 2.0 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,611 | 24% | \$15.47 | \$804 | 1.0 | | |
| Taylor County | \$14.21 | \$739 | \$29,560 | 2.0 | \$73,900 | \$1,848 | \$22,170 | \$554 | 475 | 19% | \$14.62 | \$760 | 1.0 | | |
| Union County | \$14.21 | \$739 | \$29,560 | 2.0 | \$80,000 | \$2,000 | \$24,000 | \$600 | 1,440 | 28% | \$11.45 | \$596 | 1.2 | | |
| Van Buren County | \$14.21 | \$739 | \$29,560 | 2.0 | \$67,500 | \$1,688 | \$20,250 | \$506 | 570 | 19% | \$11.16 | \$580 | 1.3 | | |
| Wapello County | \$15.83 | \$823 | \$32,920 | 2.2 | \$65,300 | \$1,633 | \$19,590 | \$490 | 4,652 | 32% | \$15.05 | \$783 | 1.1 | | |
| Warren County | \$17.98 | \$935 | \$37,400 | 2.5 | \$98,500 | \$2,463 | \$29,550 | \$739 | 3,794 | 20% | \$9.93 | \$517 | 1.8 | | |
| Washington County | \$16.29 | \$847 | \$33,880 | 2.2 | \$84,000 | \$2,100 | \$25,200 | \$630 | 2,776 | 31% | \$12.91 | \$671 | 1.3 | | |
| Wayne County | \$14.21 | \$739 | \$29,560 | 2.0 | \$67,100 | \$1,678 | \$20,130 | \$503 | 511 | 20% | \$16.21 | \$843 | 0.9 | | |
| Webster County | \$14.21 | \$739 | \$29,560 | 2.0 | \$70,600 | \$1,765 | \$21,180 | \$530 | 4,943 | 32% | \$15.52 | \$807 | 0.9 | | |
| Winnebago County | \$14.21 | \$739 | \$29,560 | 2.0 | \$75,900 | \$1,898 | \$22,770 | \$569 | 1,008 | 22% | \$15.37 | \$799 | 0.9 | | |
| Winneshiek County | \$14.21 | \$739 | \$29,560 | 2.0 | \$90,900 | \$2,273 | \$27,270 | \$682 | 1,821 | 22% | \$12.06 | \$627 | 1.2 | | |
| Woodbury County | \$16.73 | \$870 | \$34,800 | 2.3 | \$86,100 | \$2,153 | \$25,830 | \$646 | 12,885 | 33% | \$14.70 | \$765 | 1.1 | | |
| Worth County | \$14.21 | \$739 | \$29,560 | 2.0 | \$82,100 | \$2,053 | \$24,630 | \$616 | 654 | 20% | \$14.16 | \$736 | 1.0 | | |
| Wright County | \$14.21 | \$739 | \$29,560 | 2.0 | \$70,700 | \$1,768 | \$21,210 | \$530 | 1,500 | 27% | \$15.68 | \$815 | 0.9 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

KANSAS

#42*

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$879**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,931** monthly or **\$35,176** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$17.01 |
| 2-Bedroom Housing Wage | \$16.91 |
| Number of Renter Households | 385,676 |
| Percent Renters | 34% |

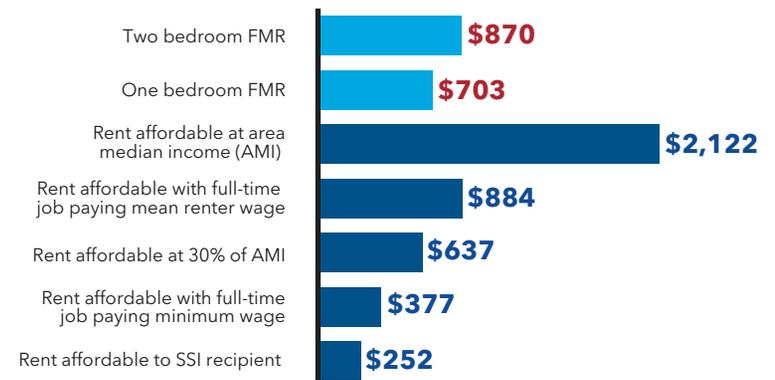
93
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------|----------------|
| Kansas City HMFA | \$19.81 |
| Lawrence MSA | \$18.02 |
| Manhattan HMFA | \$17.44 |
| Geary County | \$16.98 |
| Finney County, Seward County | \$16.29 |



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.

OUT OF REACH 2022

| Kansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kansas | \$16.91 | \$879 | \$35,176 | 2.3 | \$84,871 | \$2,122 | \$25,461 | \$637 | 385,676 | 34% | \$17.01 | \$884 | 1.0 |
| Combined Nonmetro Areas | \$14.77 | \$768 | \$30,723 | 2.0 | \$71,614 | \$1,790 | \$21,484 | \$537 | 109,379 | 30% | \$14.68 | \$763 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Geary County HMFA | \$16.98 | \$883 | \$35,320 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 7,504 | 58% | \$16.47 | \$857 | 1.0 |
| Kansas City HMFA | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$97,700 | \$2,443 | \$29,310 | \$733 | 109,940 | 32% | \$19.89 | \$1,034 | 1.0 |
| Lawrence MSA | \$18.02 | \$937 | \$37,480 | 2.5 | \$99,100 | \$2,478 | \$29,730 | \$743 | 23,639 | 49% | \$13.26 | \$690 | 1.4 |
| Manhattan HMFA | \$17.44 | \$907 | \$36,280 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 17,263 | 48% | \$14.34 | \$746 | 1.2 |
| St. Joseph MSA | \$15.85 | \$824 | \$32,960 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 700 | 23% | \$14.02 | \$729 | 1.1 |
| Sumner County HMFA | \$14.40 | \$749 | \$29,960 | 2.0 | \$77,100 | \$1,928 | \$23,130 | \$578 | 2,732 | 29% | \$12.15 | \$632 | 1.2 |
| Topeka MSA | \$16.23 | \$844 | \$33,760 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 29,153 | 31% | \$15.89 | \$826 | 1.0 |
| Wichita HMFA | \$15.83 | \$823 | \$32,920 | 2.2 | \$86,200 | \$2,155 | \$25,860 | \$647 | 85,366 | 36% | \$16.25 | \$845 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Allen County | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 1,516 | 30% | \$11.97 | \$622 | 1.2 |
| Anderson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$68,200 | \$1,705 | \$20,460 | \$512 | 870 | 28% | \$17.27 | \$898 | 0.8 |
| Atchison County | \$14.27 | \$742 | \$29,680 | 2.0 | \$68,900 | \$1,723 | \$20,670 | \$517 | 1,728 | 29% | \$15.21 | \$791 | 0.9 |
| Barber County | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 499 | 26% | \$13.75 | \$715 | 1.0 |
| Barton County | \$14.27 | \$742 | \$29,680 | 2.0 | \$75,100 | \$1,878 | \$22,530 | \$563 | 3,468 | 33% | \$14.38 | \$748 | 1.0 |
| Bourbon County | \$14.27 | \$742 | \$29,680 | 2.0 | \$58,300 | \$1,458 | \$17,490 | \$437 | 1,590 | 27% | \$12.26 | \$637 | 1.2 |
| Brown County | \$14.27 | \$742 | \$29,680 | 2.0 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,094 | 29% | \$15.16 | \$789 | 0.9 |
| Butler County | \$15.83 | \$823 | \$32,920 | 2.2 | \$86,200 | \$2,155 | \$25,860 | \$647 | 6,230 | 25% | \$11.84 | \$616 | 1.3 |
| Chase County | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,200 | \$1,580 | \$18,960 | \$474 | 234 | 22% | \$12.33 | \$641 | 1.2 |
| Chautauqua County | \$14.27 | \$742 | \$29,680 | 2.0 | \$60,000 | \$1,500 | \$18,000 | \$450 | 342 | 24% | \$10.35 | \$538 | 1.4 |
| Cherokee County | \$14.27 | \$742 | \$29,680 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 2,288 | 29% | \$15.97 | \$830 | 0.9 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

Kansas

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Cheyenne County | \$14.27 | \$742 | \$29,680 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 260 | 21% | \$13.42 | \$698 | 1.1 |
| Clark County | \$15.92 | \$828 | \$33,120 | 2.2 | \$71,500 | \$1,788 | \$21,450 | \$536 | 204 | 23% | \$23.21 | \$1,207 | 0.7 |
| Clay County | \$14.27 | \$742 | \$29,680 | 2.0 | \$75,600 | \$1,890 | \$22,680 | \$567 | 1,046 | 28% | \$10.93 | \$568 | 1.3 |
| Cloud County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,100 | \$1,603 | \$19,230 | \$481 | 1,004 | 28% | \$13.28 | \$691 | 1.1 |
| Coffey County | \$14.27 | \$742 | \$29,680 | 2.0 | \$84,800 | \$2,120 | \$25,440 | \$636 | 866 | 24% | \$23.82 | \$1,238 | 0.6 |
| Comanche County | \$14.27 | \$742 | \$29,680 | 2.0 | \$83,000 | \$2,075 | \$24,900 | \$623 | 249 | 30% | \$10.85 | \$564 | 1.3 |
| Cowley County | \$14.40 | \$749 | \$29,960 | 2.0 | \$68,600 | \$1,715 | \$20,580 | \$515 | 4,365 | 32% | \$15.83 | \$823 | 0.9 |
| Crawford County | \$14.56 | \$757 | \$30,280 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 6,263 | 40% | \$12.36 | \$643 | 1.2 |
| Decatur County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,200 | \$1,755 | \$21,060 | \$527 | 362 | 26% | \$15.24 | \$792 | 0.9 |
| Dickinson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,500 | \$1,763 | \$21,150 | \$529 | 2,119 | 27% | \$9.12 | \$474 | 1.6 |
| Doniphan County | \$15.85 | \$824 | \$32,960 | 2.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 700 | 23% | \$14.02 | \$729 | 1.1 |
| Douglas County | \$18.02 | \$937 | \$37,480 | 2.5 | \$99,100 | \$2,478 | \$29,730 | \$743 | 23,639 | 49% | \$13.26 | \$690 | 1.4 |
| Edwards County | \$14.27 | \$742 | \$29,680 | 2.0 | \$71,500 | \$1,788 | \$21,450 | \$536 | 280 | 22% | \$14.96 | \$778 | 1.0 |
| Elk County | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,900 | \$1,598 | \$19,170 | \$479 | 214 | 19% | \$8.67 | \$451 | 1.6 |
| Ellis County | \$14.77 | \$768 | \$30,720 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 4,348 | 37% | \$11.65 | \$606 | 1.3 |
| Ellsworth County | \$14.27 | \$742 | \$29,680 | 2.0 | \$81,200 | \$2,030 | \$24,360 | \$609 | 492 | 21% | \$13.45 | \$699 | 1.1 |
| Finney County | \$16.29 | \$847 | \$33,880 | 2.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 4,437 | 36% | \$18.91 | \$983 | 0.9 |
| Ford County | \$15.81 | \$822 | \$32,880 | 2.2 | \$65,400 | \$1,635 | \$19,620 | \$491 | 4,144 | 37% | \$21.15 | \$1,100 | 0.7 |
| Franklin County | \$16.12 | \$838 | \$33,520 | 2.2 | \$75,900 | \$1,898 | \$22,770 | \$569 | 2,736 | 27% | \$15.15 | \$788 | 1.1 |
| Geary County | \$16.98 | \$883 | \$35,320 | 2.3 | \$64,900 | \$1,623 | \$19,470 | \$487 | 7,504 | 58% | \$16.47 | \$857 | 1.0 |
| Gove County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,600 | \$1,765 | \$21,180 | \$530 | 336 | 27% | \$16.62 | \$864 | 0.9 |
| Graham County | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,100 | \$1,578 | \$18,930 | \$473 | 285 | 23% | \$9.96 | \$518 | 1.4 |
| Grant County | \$14.27 | \$742 | \$29,680 | 2.0 | \$82,900 | \$2,073 | \$24,870 | \$622 | 810 | 32% | \$13.37 | \$695 | 1.1 |
| Gray County | \$14.27 | \$742 | \$29,680 | 2.0 | \$80,800 | \$2,020 | \$24,240 | \$606 | 410 | 19% | \$15.43 | \$803 | 0.9 |
| Greeley County | \$14.27 | \$742 | \$29,680 | 2.0 | \$68,300 | \$1,708 | \$20,490 | \$512 | 178 | 36% | \$16.11 | \$837 | 0.9 |
| Greenwood County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 626 | 23% | \$14.26 | \$742 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

| Kansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Hamilton County | \$14.27 | \$742 | \$29,680 | 2.0 | \$58,100 | \$1,453 | \$17,430 | \$436 | 185 | 23% | \$22.07 | \$1,148 | 0.6 | | |
| Harper County | \$14.27 | \$742 | \$29,680 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 675 | 29% | \$18.37 | \$955 | 0.8 | | |
| Harvey County | \$15.83 | \$823 | \$32,920 | 2.2 | \$86,200 | \$2,155 | \$25,860 | \$647 | 4,029 | 30% | \$12.39 | \$644 | 1.3 | | |
| Haskell County | \$14.27 | \$742 | \$29,680 | 2.0 | \$66,500 | \$1,663 | \$19,950 | \$499 | 308 | 22% | \$18.04 | \$938 | 0.8 | | |
| Hodgeman County | \$14.27 | \$742 | \$29,680 | 2.0 | \$88,400 | \$2,210 | \$26,520 | \$663 | 168 | 21% | \$20.43 | \$1,062 | 0.7 | | |
| Jackson County | \$16.23 | \$844 | \$33,760 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,383 | 25% | \$10.18 | \$529 | 1.6 | | |
| Jefferson County | \$16.23 | \$844 | \$33,760 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,105 | 15% | \$14.80 | \$769 | 1.1 | | |
| Jewell County | \$14.27 | \$742 | \$29,680 | 2.0 | \$59,000 | \$1,475 | \$17,700 | \$443 | 239 | 17% | \$9.19 | \$478 | 1.6 | | |
| Johnson County | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$97,700 | \$2,443 | \$29,310 | \$733 | 72,491 | 31% | \$20.19 | \$1,050 | 1.0 | | |
| Kearny County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,000 | \$1,600 | \$19,200 | \$480 | 364 | 29% | \$23.60 | \$1,227 | 0.6 | | |
| Kingman County | \$14.27 | \$742 | \$29,680 | 2.0 | \$83,400 | \$2,085 | \$25,020 | \$626 | 833 | 26% | \$21.73 | \$1,130 | 0.7 | | |
| Kiowa County | \$14.27 | \$742 | \$29,680 | 2.0 | \$72,800 | \$1,820 | \$21,840 | \$546 | 297 | 30% | \$11.11 | \$578 | 1.3 | | |
| Labette County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,300 | \$1,608 | \$19,290 | \$482 | 2,398 | 29% | \$11.57 | \$602 | 1.2 | | |
| Lane County | \$14.27 | \$742 | \$29,680 | 2.0 | \$78,000 | \$1,950 | \$23,400 | \$585 | 205 | 28% | \$21.85 | \$1,136 | 0.7 | | |
| Leavenworth County | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$97,700 | \$2,443 | \$29,310 | \$733 | 9,082 | 33% | \$13.21 | \$687 | 1.5 | | |
| Lincoln County | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,700 | \$1,743 | \$20,910 | \$523 | 281 | 22% | \$16.92 | \$880 | 0.8 | | |
| Linn County | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$97,700 | \$2,443 | \$29,310 | \$733 | 932 | 21% | \$20.04 | \$1,042 | 1.0 | | |
| Logan County | \$15.60 | \$811 | \$32,440 | 2.2 | \$68,800 | \$1,720 | \$20,640 | \$516 | 389 | 34% | \$12.20 | \$634 | 1.3 | | |
| Lyon County | \$14.33 | \$745 | \$29,800 | 2.0 | \$72,700 | \$1,818 | \$21,810 | \$545 | 5,732 | 42% | \$11.88 | \$618 | 1.2 | | |
| McPherson County | \$14.63 | \$761 | \$30,440 | 2.0 | \$79,700 | \$1,993 | \$23,910 | \$598 | 3,828 | 31% | \$16.50 | \$858 | 0.9 | | |
| Marion County | \$14.27 | \$742 | \$29,680 | 2.0 | \$74,600 | \$1,865 | \$22,380 | \$560 | 988 | 20% | \$11.17 | \$581 | 1.3 | | |
| Marshall County | \$14.27 | \$742 | \$29,680 | 2.0 | \$74,100 | \$1,853 | \$22,230 | \$556 | 888 | 22% | \$13.83 | \$719 | 1.0 | | |
| Meade County | \$14.27 | \$742 | \$29,680 | 2.0 | \$79,600 | \$1,990 | \$23,880 | \$597 | 577 | 34% | \$21.17 | \$1,101 | 0.7 | | |
| Miami County | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$97,700 | \$2,443 | \$29,310 | \$733 | 2,604 | 20% | \$11.31 | \$588 | 1.8 | | |
| Mitchell County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 791 | 31% | \$16.64 | \$865 | 0.9 | | |
| Montgomery County | \$14.27 | \$742 | \$29,680 | 2.0 | \$62,300 | \$1,558 | \$18,690 | \$467 | 4,196 | 30% | \$11.69 | \$608 | 1.2 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Morris County | \$14.71 | \$765 | \$30,600 | 2.0 | \$79,300 | \$1,983 | \$23,790 | \$595 | 534 | 23% | \$12.35 | \$642 | 1.2 | | |
| Morton County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,000 | \$1,600 | \$19,200 | \$480 | 372 | 36% | \$15.97 | \$831 | 0.9 | | |
| Nemaha County | \$14.27 | \$742 | \$29,680 | 2.0 | \$89,700 | \$2,243 | \$26,910 | \$673 | 1,092 | 27% | \$10.64 | \$554 | 1.3 | | |
| Neosho County | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,500 | \$1,638 | \$19,650 | \$491 | 1,711 | 26% | \$11.75 | \$611 | 1.2 | | |
| Ness County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,600 | \$1,765 | \$21,180 | \$530 | 186 | 15% | \$18.33 | \$953 | 0.8 | | |
| Norton County | \$14.33 | \$745 | \$29,800 | 2.0 | \$74,600 | \$1,865 | \$22,380 | \$560 | 435 | 23% | \$15.88 | \$826 | 0.9 | | |
| Osage County | \$16.23 | \$844 | \$33,760 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 1,604 | 24% | \$9.21 | \$479 | 1.8 | | |
| Osborne County | \$14.27 | \$742 | \$29,680 | 2.0 | \$78,100 | \$1,953 | \$23,430 | \$586 | 381 | 23% | \$11.84 | \$616 | 1.2 | | |
| Ottawa County | \$14.81 | \$770 | \$30,800 | 2.0 | \$79,100 | \$1,978 | \$23,730 | \$593 | 515 | 21% | \$10.47 | \$544 | 1.4 | | |
| Pawnee County | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,600 | \$1,740 | \$20,880 | \$522 | 932 | 38% | \$12.43 | \$646 | 1.1 | | |
| Phillips County | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,900 | \$1,748 | \$20,970 | \$524 | 694 | 29% | \$15.18 | \$789 | 0.9 | | |
| Pottawatomie County | \$17.44 | \$907 | \$36,280 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 2,094 | 24% | \$14.08 | \$732 | 1.2 | | |
| Pratt County | \$14.27 | \$742 | \$29,680 | 2.0 | \$73,300 | \$1,833 | \$21,990 | \$550 | 1,219 | 33% | \$14.15 | \$736 | 1.0 | | |
| Rawlins County | \$14.27 | \$742 | \$29,680 | 2.0 | \$79,400 | \$1,985 | \$23,820 | \$596 | 329 | 28% | \$12.62 | \$656 | 1.1 | | |
| Reno County | \$15.15 | \$788 | \$31,520 | 2.1 | \$69,800 | \$1,745 | \$20,940 | \$524 | 7,505 | 30% | \$13.72 | \$714 | 1.1 | | |
| Republic County | \$14.27 | \$742 | \$29,680 | 2.0 | \$73,400 | \$1,835 | \$22,020 | \$551 | 613 | 28% | \$11.92 | \$620 | 1.2 | | |
| Rice County | \$14.27 | \$742 | \$29,680 | 2.0 | \$73,500 | \$1,838 | \$22,050 | \$551 | 1,052 | 27% | \$12.93 | \$672 | 1.1 | | |
| Riley County | \$17.44 | \$907 | \$36,280 | 2.4 | \$85,100 | \$2,128 | \$25,530 | \$638 | 15,169 | 56% | \$14.45 | \$752 | 1.2 | | |
| Rooks County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,100 | \$1,753 | \$21,030 | \$526 | 577 | 27% | \$15.71 | \$817 | 0.9 | | |
| Rush County | \$14.27 | \$742 | \$29,680 | 2.0 | \$74,300 | \$1,858 | \$22,290 | \$557 | 390 | 27% | \$11.22 | \$583 | 1.3 | | |
| Russell County | \$14.27 | \$742 | \$29,680 | 2.0 | \$64,100 | \$1,603 | \$19,230 | \$481 | 652 | 22% | \$12.72 | \$662 | 1.1 | | |
| Saline County | \$15.98 | \$831 | \$33,240 | 2.2 | \$80,100 | \$2,003 | \$24,030 | \$601 | 7,715 | 35% | \$13.29 | \$691 | 1.2 | | |
| Scott County | \$14.27 | \$742 | \$29,680 | 2.0 | \$87,400 | \$2,185 | \$26,220 | \$656 | 809 | 39% | \$15.53 | \$808 | 0.9 | | |
| Sedgwick County | \$15.83 | \$823 | \$32,920 | 2.2 | \$86,200 | \$2,155 | \$25,860 | \$647 | 75,107 | 38% | \$16.74 | \$870 | 0.9 | | |
| Seward County | \$16.29 | \$847 | \$33,880 | 2.2 | \$56,300 | \$1,408 | \$16,890 | \$422 | 2,703 | 38% | \$22.09 | \$1,149 | 0.7 | | |
| Shawnee County | \$16.23 | \$844 | \$33,760 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 24,599 | 34% | \$16.28 | \$847 | 1.0 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kansas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sheridan County | \$14.27 | \$742 | \$29,680 | 2.0 | \$84,900 | \$2,123 | \$25,470 | \$637 | 219 | 20% | \$16.66 | \$866 | 0.9 |
| Sherman County | \$15.92 | \$828 | \$33,120 | 2.2 | \$63,900 | \$1,598 | \$19,170 | \$479 | 879 | 34% | \$16.34 | \$849 | 1.0 |
| Smith County | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 375 | 23% | \$15.21 | \$791 | 0.9 |
| Stafford County | \$14.27 | \$742 | \$29,680 | 2.0 | \$72,000 | \$1,800 | \$21,600 | \$540 | 368 | 21% | \$11.99 | \$623 | 1.2 |
| Stanton County | \$14.27 | \$742 | \$29,680 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 197 | 23% | \$12.15 | \$632 | 1.2 |
| Stevens County | \$14.33 | \$745 | \$29,800 | 2.0 | \$69,800 | \$1,745 | \$20,940 | \$524 | 562 | 32% | \$16.92 | \$880 | 0.8 |
| Sumner County | \$14.40 | \$749 | \$29,960 | 2.0 | \$77,100 | \$1,928 | \$23,130 | \$578 | 2,732 | 29% | \$12.15 | \$632 | 1.2 |
| Thomas County | \$14.27 | \$742 | \$29,680 | 2.0 | \$79,800 | \$1,995 | \$23,940 | \$599 | 888 | 27% | \$10.03 | \$522 | 1.4 |
| Trego County | \$14.27 | \$742 | \$29,680 | 2.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 308 | 23% | \$9.92 | \$516 | 1.4 |
| Wabaunsee County | \$16.23 | \$844 | \$33,760 | 2.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 462 | 17% | \$12.50 | \$650 | 1.3 |
| Wallace County | \$14.27 | \$742 | \$29,680 | 2.0 | \$88,000 | \$2,200 | \$26,400 | \$660 | 209 | 32% | \$15.29 | \$795 | 0.9 |
| Washington County | \$14.27 | \$742 | \$29,680 | 2.0 | \$70,600 | \$1,765 | \$21,180 | \$530 | 544 | 23% | \$14.63 | \$761 | 1.0 |
| Wichita County | \$14.27 | \$742 | \$29,680 | 2.0 | \$72,800 | \$1,820 | \$21,840 | \$546 | 238 | 25% | \$15.22 | \$791 | 0.9 |
| Wilson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$65,600 | \$1,640 | \$19,680 | \$492 | 957 | 26% | \$13.26 | \$690 | 1.1 |
| Woodson County | \$14.27 | \$742 | \$29,680 | 2.0 | \$60,500 | \$1,513 | \$18,150 | \$454 | 214 | 15% | \$10.65 | \$554 | 1.3 |
| Wyandotte County | \$19.81 | \$1,030 | \$41,200 | 2.7 | \$97,700 | \$2,443 | \$29,310 | \$733 | 24,831 | 41% | \$20.43 | \$1,063 | 1.0 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

KENTUCKY

#47*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$841**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,804** monthly or **\$33,645** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.51 |
| 2-Bedroom Housing Wage | \$16.18 |
| Number of Renter Households | 567,032 |
| Percent Renters | 32% |

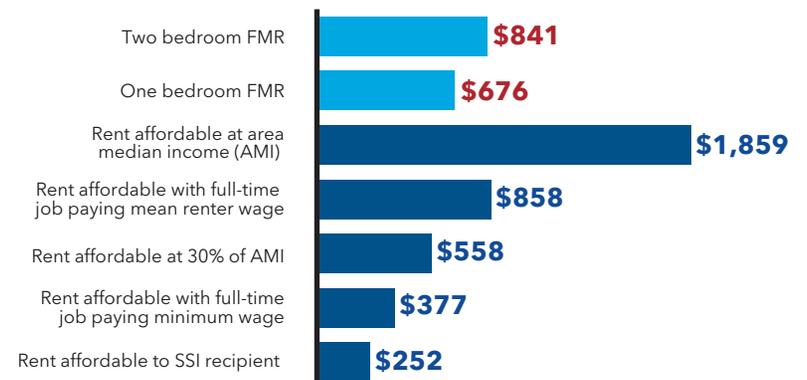
89
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------|----------------|
| Cincinnati HMFA | \$18.62 |
| Louisville HMFA | \$18.46 |
| Lexington-Fayette MSA | \$17.54 |
| Clarksville HMFA | \$17.50 |
| Shelby County | \$17.00 |



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.

OUT OF REACH 2022

| Kentucky | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Kentucky | \$16.18 | \$841 | \$33,645 | 2.2 | \$74,364 | \$1,859 | \$22,309 | \$558 | 567,032 | 32% | \$16.51 | \$858 | 1.0 | | |
| Combined Nonmetro Areas | \$13.58 | \$706 | \$28,244 | 1.9 | \$59,679 | \$1,492 | \$17,904 | \$448 | 204,367 | 29% | \$13.44 | \$699 | 1.0 | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | |
| Allen County HMFA | \$13.81 | \$718 | \$28,720 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,918 | 25% | \$12.91 | \$671 | 1.1 | | |
| Bowling Green HMFA | \$16.25 | \$845 | \$33,800 | 2.2 | \$75,100 | \$1,878 | \$22,530 | \$563 | 21,911 | 40% | \$14.81 | \$770 | 1.1 | | |
| Butler County HMFA | \$12.96 | \$674 | \$26,960 | 1.8 | \$60,300 | \$1,508 | \$18,090 | \$452 | 1,341 | 28% | \$12.02 | \$625 | 1.1 | | |
| Carter County HMFA | \$12.96 | \$674 | \$26,960 | 1.8 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,047 | 21% | \$8.00 | \$416 | 1.6 | | |
| Cincinnati HMFA | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 46,411 | 29% | \$16.39 | \$852 | 1.1 | | |
| Clarksville HMFA | \$17.50 | \$910 | \$36,400 | 2.4 | \$70,500 | \$1,763 | \$21,150 | \$529 | 15,100 | 47% | \$17.67 | \$919 | 1.0 | | |
| Elizabethtown HMFA | \$16.06 | \$835 | \$33,400 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 17,774 | 37% | \$16.21 | \$843 | 1.0 | | |
| Evansville MSA | \$16.92 | \$880 | \$35,200 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 6,837 | 36% | \$14.07 | \$732 | 1.2 | | |
| Grant County HMFA | \$15.94 | \$829 | \$33,160 | 2.2 | \$64,100 | \$1,603 | \$19,230 | \$481 | 2,763 | 30% | \$14.36 | \$747 | 1.1 | | |
| Huntington-Ashland HMFA | \$15.21 | \$791 | \$31,640 | 2.1 | \$65,400 | \$1,635 | \$19,620 | \$491 | 9,036 | 28% | \$15.38 | \$800 | 1.0 | | |
| Lexington-Fayette MSA | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 82,079 | 40% | \$17.06 | \$887 | 1.0 | | |
| Louisville HMFA | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 132,936 | 35% | \$19.94 | \$1,037 | 0.9 | | |
| Meade County HMFA | \$15.12 | \$786 | \$31,440 | 2.1 | \$80,400 | \$2,010 | \$24,120 | \$603 | 2,725 | 25% | \$16.24 | \$844 | 0.9 | | |
| Owensboro MSA | \$16.21 | \$843 | \$33,720 | 2.2 | \$75,600 | \$1,890 | \$22,680 | \$567 | 14,890 | 31% | \$16.50 | \$858 | 1.0 | | |
| Shelby County HMFA | \$17.00 | \$884 | \$35,360 | 2.3 | \$87,600 | \$2,190 | \$26,280 | \$657 | 4,897 | 29% | \$14.08 | \$732 | 1.2 | | |
| <u>Counties</u> | | | | | | | | | | | | | | | |
| Adair County | \$12.96 | \$674 | \$26,960 | 1.8 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,587 | 23% | \$9.29 | \$483 | 1.4 | | |
| Allen County | \$13.81 | \$718 | \$28,720 | 1.9 | \$61,700 | \$1,543 | \$18,510 | \$463 | 1,918 | 25% | \$12.91 | \$671 | 1.1 | | |
| Anderson County | \$14.40 | \$749 | \$29,960 | 2.0 | \$75,200 | \$1,880 | \$22,560 | \$564 | 2,147 | 25% | \$11.44 | \$595 | 1.3 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kentucky | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Ballard County | \$13.29 | \$691 | \$27,640 | 1.8 | \$63,300 | \$1,583 | \$18,990 | \$475 | 649 | 21% | \$23.28 | \$1,211 | 0.6 | | |
| Barren County | \$13.46 | \$700 | \$28,000 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 5,989 | 34% | \$13.28 | \$690 | 1.0 | | |
| Bath County | \$12.96 | \$674 | \$26,960 | 1.8 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,389 | 28% | \$10.94 | \$569 | 1.2 | | |
| Bell County | \$12.96 | \$674 | \$26,960 | 1.8 | \$36,000 | \$900 | \$10,800 | \$270 | 3,876 | 37% | \$11.55 | \$601 | 1.1 | | |
| Boone County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 11,437 | 24% | \$15.30 | \$795 | 1.2 | | |
| Bourbon County | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 2,961 | 37% | \$16.38 | \$852 | 1.1 | | |
| Boyd County | \$15.21 | \$791 | \$31,640 | 2.1 | \$65,400 | \$1,635 | \$19,620 | \$491 | 5,894 | 32% | \$16.04 | \$834 | 0.9 | | |
| Boyle County | \$14.52 | \$755 | \$30,200 | 2.0 | \$69,900 | \$1,748 | \$20,970 | \$524 | 3,443 | 31% | \$12.89 | \$670 | 1.1 | | |
| Bracken County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 771 | 24% | \$14.35 | \$746 | 1.3 | | |
| Breathitt County | \$12.96 | \$674 | \$26,960 | 1.8 | \$41,800 | \$1,045 | \$12,540 | \$314 | 1,492 | 28% | \$8.25 | \$429 | 1.6 | | |
| Breckinridge County | \$12.96 | \$674 | \$26,960 | 1.8 | \$70,000 | \$1,750 | \$21,000 | \$525 | 1,406 | 18% | \$11.10 | \$577 | 1.2 | | |
| Bullitt County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 5,568 | 19% | \$14.26 | \$742 | 1.3 | | |
| Butler County | \$12.96 | \$674 | \$26,960 | 1.8 | \$60,300 | \$1,508 | \$18,090 | \$452 | 1,341 | 28% | \$12.02 | \$625 | 1.1 | | |
| Caldwell County | \$12.96 | \$674 | \$26,960 | 1.8 | \$68,900 | \$1,723 | \$20,670 | \$517 | 1,339 | 26% | \$10.18 | \$530 | 1.3 | | |
| Calloway County | \$15.98 | \$831 | \$33,240 | 2.2 | \$65,000 | \$1,625 | \$19,500 | \$488 | 5,762 | 37% | \$11.71 | \$609 | 1.4 | | |
| Campbell County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 10,993 | 30% | \$12.39 | \$644 | 1.5 | | |
| Carlisle County | \$12.96 | \$674 | \$26,960 | 1.8 | \$68,400 | \$1,710 | \$20,520 | \$513 | 352 | 18% | \$10.64 | \$553 | 1.2 | | |
| Carroll County | \$12.96 | \$674 | \$26,960 | 1.8 | \$58,800 | \$1,470 | \$17,640 | \$441 | 1,427 | 34% | \$24.64 | \$1,281 | 0.5 | | |
| Carter County | \$12.96 | \$674 | \$26,960 | 1.8 | \$51,400 | \$1,285 | \$15,420 | \$386 | 2,047 | 21% | \$8.00 | \$416 | 1.6 | | |
| Casey County | \$12.96 | \$674 | \$26,960 | 1.8 | \$47,200 | \$1,180 | \$14,160 | \$354 | 1,416 | 23% | \$12.73 | \$662 | 1.0 | | |
| Christian County | \$17.50 | \$910 | \$36,400 | 2.4 | \$70,500 | \$1,763 | \$21,150 | \$529 | 13,857 | 53% | \$18.44 | \$959 | 0.9 | | |
| Clark County | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 4,519 | 31% | \$14.42 | \$750 | 1.2 | | |
| Clay County | \$12.96 | \$674 | \$26,960 | 1.8 | \$39,500 | \$988 | \$11,850 | \$296 | 2,310 | 31% | \$11.79 | \$613 | 1.1 | | |
| Clinton County | \$12.96 | \$674 | \$26,960 | 1.8 | \$45,100 | \$1,128 | \$13,530 | \$338 | 1,212 | 30% | \$13.33 | \$693 | 1.0 | | |
| Crittenden County | \$12.96 | \$674 | \$26,960 | 1.8 | \$65,900 | \$1,648 | \$19,770 | \$494 | 621 | 17% | \$15.08 | \$784 | 0.9 | | |
| Cumberland County | \$12.96 | \$674 | \$26,960 | 1.8 | \$52,000 | \$1,300 | \$15,600 | \$390 | 732 | 28% | \$10.99 | \$572 | 1.2 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kentucky | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Daviess County | \$16.21 | \$843 | \$33,720 | 2.2 | \$75,600 | \$1,890 | \$22,680 | \$567 | 13,437 | 33% | \$15.52 | \$807 | 1.0 | | |
| Edmonson County | \$16.25 | \$845 | \$33,800 | 2.2 | \$75,100 | \$1,878 | \$22,530 | \$563 | 785 | 16% | \$14.68 | \$763 | 1.1 | | |
| Elliot County † | \$12.96 | \$674 | \$26,960 | 1.8 | \$42,300 | \$1,058 | \$12,690 | \$317 | 540 | 22% | | | | | |
| Estill County | \$12.96 | \$674 | \$26,960 | 1.8 | \$46,200 | \$1,155 | \$13,860 | \$347 | 1,714 | 30% | \$11.80 | \$614 | 1.1 | | |
| Fayette County | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 59,379 | 45% | \$17.23 | \$896 | 1.0 | | |
| Fleming County | \$12.96 | \$674 | \$26,960 | 1.8 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,597 | 27% | \$14.60 | \$759 | 0.9 | | |
| Floyd County | \$12.96 | \$674 | \$26,960 | 1.8 | \$46,700 | \$1,168 | \$14,010 | \$350 | 4,203 | 29% | \$12.01 | \$624 | 1.1 | | |
| Franklin County | \$15.25 | \$793 | \$31,720 | 2.1 | \$79,200 | \$1,980 | \$23,760 | \$594 | 8,008 | 38% | \$17.61 | \$916 | 0.9 | | |
| Fulton County | \$12.96 | \$674 | \$26,960 | 1.8 | \$48,100 | \$1,203 | \$14,430 | \$361 | 870 | 34% | \$10.78 | \$560 | 1.2 | | |
| Gallatin County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 828 | 27% | \$18.12 | \$942 | 1.0 | | |
| Garrard County | \$13.69 | \$712 | \$28,480 | 1.9 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,016 | 15% | \$9.76 | \$507 | 1.4 | | |
| Grant County | \$15.94 | \$829 | \$33,160 | 2.2 | \$64,100 | \$1,603 | \$19,230 | \$481 | 2,763 | 30% | \$14.36 | \$747 | 1.1 | | |
| Graves County | \$13.04 | \$678 | \$27,120 | 1.8 | \$67,100 | \$1,678 | \$20,130 | \$503 | 3,712 | 26% | \$12.58 | \$654 | 1.0 | | |
| Grayson County | \$12.96 | \$674 | \$26,960 | 1.8 | \$51,000 | \$1,275 | \$15,300 | \$383 | 2,570 | 26% | \$14.34 | \$746 | 0.9 | | |
| Green County | \$12.96 | \$674 | \$26,960 | 1.8 | \$54,700 | \$1,368 | \$16,410 | \$410 | 1,236 | 28% | \$11.54 | \$600 | 1.1 | | |
| Greenup County | \$15.21 | \$791 | \$31,640 | 2.1 | \$65,400 | \$1,635 | \$19,620 | \$491 | 3,142 | 22% | \$12.88 | \$670 | 1.2 | | |
| Hancock County | \$16.21 | \$843 | \$33,720 | 2.2 | \$75,600 | \$1,890 | \$22,680 | \$567 | 639 | 19% | \$29.80 | \$1,550 | 0.5 | | |
| Hardin County | \$16.06 | \$835 | \$33,400 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 16,398 | 39% | \$16.44 | \$855 | 1.0 | | |
| Harlan County | \$12.96 | \$674 | \$26,960 | 1.8 | \$39,100 | \$978 | \$11,730 | \$293 | 3,285 | 31% | \$10.46 | \$544 | 1.2 | | |
| Harrison County | \$12.96 | \$674 | \$26,960 | 1.8 | \$70,900 | \$1,773 | \$21,270 | \$532 | 2,213 | 30% | \$16.41 | \$853 | 0.8 | | |
| Hart County | \$12.96 | \$674 | \$26,960 | 1.8 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,878 | 26% | \$13.10 | \$681 | 1.0 | | |
| Henderson County | \$16.92 | \$880 | \$35,200 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 6,837 | 36% | \$14.07 | \$732 | 1.2 | | |
| Henry County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 1,807 | 29% | \$14.40 | \$749 | 1.3 | | |
| Hickman County | \$12.96 | \$674 | \$26,960 | 1.8 | \$68,300 | \$1,708 | \$20,490 | \$512 | 341 | 20% | \$12.55 | \$653 | 1.0 | | |
| Hopkins County | \$13.50 | \$702 | \$28,080 | 1.9 | \$65,100 | \$1,628 | \$19,530 | \$488 | 5,940 | 32% | \$17.66 | \$918 | 0.8 | | |
| Jackson County | \$12.96 | \$674 | \$26,960 | 1.8 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,219 | 23% | \$12.66 | \$658 | 1.0 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kentucky | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Jefferson County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 121,773 | 38% | \$20.58 | \$1,070 | 0.9 |
| Jessamine County | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 6,184 | 33% | \$14.95 | \$777 | 1.2 |
| Johnson County | \$12.96 | \$674 | \$26,960 | 1.8 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,484 | 29% | \$9.81 | \$510 | 1.3 |
| Kenton County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 20,851 | 32% | \$19.84 | \$1,032 | 0.9 |
| Knott County | \$12.96 | \$674 | \$26,960 | 1.8 | \$44,500 | \$1,113 | \$13,350 | \$334 | 1,696 | 27% | \$13.28 | \$691 | 1.0 |
| Knox County | \$12.96 | \$674 | \$26,960 | 1.8 | \$41,700 | \$1,043 | \$12,510 | \$313 | 4,033 | 33% | \$8.71 | \$453 | 1.5 |
| Larue County | \$16.06 | \$835 | \$33,400 | 2.2 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,376 | 24% | \$12.17 | \$633 | 1.3 |
| Laurel County | \$13.10 | \$681 | \$27,240 | 1.8 | \$56,000 | \$1,400 | \$16,800 | \$420 | 6,689 | 30% | \$10.34 | \$537 | 1.3 |
| Lawrence County | \$12.96 | \$674 | \$26,960 | 1.8 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,377 | 25% | \$10.08 | \$524 | 1.3 |
| Lee County | \$12.96 | \$674 | \$26,960 | 1.8 | \$38,500 | \$963 | \$11,550 | \$289 | 903 | 31% | \$12.38 | \$644 | 1.0 |
| Leslie County † | \$12.96 | \$674 | \$26,960 | 1.8 | \$44,500 | \$1,113 | \$13,350 | \$334 | 612 | 15% | | | |
| Letcher County | \$12.96 | \$674 | \$26,960 | 1.8 | \$41,000 | \$1,025 | \$12,300 | \$308 | 2,503 | 26% | \$11.99 | \$624 | 1.1 |
| Lewis County | \$12.96 | \$674 | \$26,960 | 1.8 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,214 | 23% | \$10.05 | \$523 | 1.3 |
| Lincoln County | \$12.96 | \$674 | \$26,960 | 1.8 | \$57,100 | \$1,428 | \$17,130 | \$428 | 2,104 | 22% | \$13.99 | \$728 | 0.9 |
| Livingston County | \$13.73 | \$714 | \$28,560 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 585 | 15% | \$10.94 | \$569 | 1.3 |
| Logan County | \$13.27 | \$690 | \$27,600 | 1.8 | \$63,600 | \$1,590 | \$19,080 | \$477 | 3,036 | 29% | \$15.74 | \$818 | 0.8 |
| Lyon County | \$13.56 | \$705 | \$28,200 | 1.9 | \$70,300 | \$1,758 | \$21,090 | \$527 | 534 | 16% | \$9.34 | \$485 | 1.5 |
| McCracken County | \$15.52 | \$807 | \$32,280 | 2.1 | \$71,800 | \$1,795 | \$21,540 | \$539 | 9,857 | 35% | \$14.57 | \$758 | 1.1 |
| McCreary County | \$12.96 | \$674 | \$26,960 | 1.8 | \$38,500 | \$963 | \$11,550 | \$289 | 2,008 | 32% | \$10.08 | \$524 | 1.3 |
| McLean County | \$16.21 | \$843 | \$33,720 | 2.2 | \$75,600 | \$1,890 | \$22,680 | \$567 | 814 | 22% | \$10.27 | \$534 | 1.6 |
| Madison County | \$14.08 | \$732 | \$29,280 | 1.9 | \$76,100 | \$1,903 | \$22,830 | \$571 | 13,358 | 39% | \$13.71 | \$713 | 1.0 |
| Magoffin County | \$12.96 | \$674 | \$26,960 | 1.8 | \$39,800 | \$995 | \$11,940 | \$299 | 1,283 | 26% | \$10.14 | \$527 | 1.3 |
| Marion County | \$13.54 | \$704 | \$28,160 | 1.9 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,987 | 27% | \$13.45 | \$700 | 1.0 |
| Marshall County | \$14.87 | \$773 | \$30,920 | 2.1 | \$82,600 | \$2,065 | \$24,780 | \$620 | 2,193 | 17% | \$14.32 | \$745 | 1.0 |
| Martin County | \$13.10 | \$681 | \$27,240 | 1.8 | \$52,500 | \$1,313 | \$15,750 | \$394 | 924 | 23% | \$9.06 | \$471 | 1.4 |
| Mason County | \$14.08 | \$732 | \$29,280 | 1.9 | \$69,900 | \$1,748 | \$20,970 | \$524 | 2,013 | 31% | \$14.35 | \$746 | 1.0 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kentucky | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Meade County | \$15.12 | \$786 | \$31,440 | 2.1 | \$80,400 | \$2,010 | \$24,120 | \$603 | 2,725 | 25% | \$16.24 | \$844 | 0.9 | | |
| Menifee County | \$12.96 | \$674 | \$26,960 | 1.8 | \$56,100 | \$1,403 | \$16,830 | \$421 | 606 | 25% | \$17.81 | \$926 | 0.7 | | |
| Mercer County | \$12.96 | \$674 | \$26,960 | 1.8 | \$75,100 | \$1,878 | \$22,530 | \$563 | 2,324 | 27% | \$15.84 | \$824 | 0.8 | | |
| Metcalfe County | \$12.96 | \$674 | \$26,960 | 1.8 | \$48,900 | \$1,223 | \$14,670 | \$367 | 909 | 22% | \$13.08 | \$680 | 1.0 | | |
| Monroe County | \$12.96 | \$674 | \$26,960 | 1.8 | \$58,600 | \$1,465 | \$17,580 | \$440 | 1,366 | 30% | \$9.76 | \$508 | 1.3 | | |
| Montgomery County | \$13.54 | \$704 | \$28,160 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 3,458 | 32% | \$13.81 | \$718 | 1.0 | | |
| Morgan County | \$12.96 | \$674 | \$26,960 | 1.8 | \$52,600 | \$1,315 | \$15,780 | \$395 | 1,119 | 23% | \$9.65 | \$502 | 1.3 | | |
| Muhlenberg County | \$12.96 | \$674 | \$26,960 | 1.8 | \$61,900 | \$1,548 | \$18,570 | \$464 | 2,179 | 19% | \$12.88 | \$670 | 1.0 | | |
| Nelson County | \$13.92 | \$724 | \$28,960 | 1.9 | \$80,400 | \$2,010 | \$24,120 | \$603 | 3,948 | 22% | \$14.79 | \$769 | 0.9 | | |
| Nicholas County | \$12.96 | \$674 | \$26,960 | 1.8 | \$54,300 | \$1,358 | \$16,290 | \$407 | 821 | 30% | \$6.64 | \$345 | 2.0 | | |
| Ohio County | \$12.96 | \$674 | \$26,960 | 1.8 | \$57,000 | \$1,425 | \$17,100 | \$428 | 2,049 | 22% | \$14.68 | \$763 | 0.9 | | |
| Oldham County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 2,883 | 14% | \$12.05 | \$627 | 1.5 | | |
| Owen County | \$12.96 | \$674 | \$26,960 | 1.8 | \$70,800 | \$1,770 | \$21,240 | \$531 | 815 | 19% | \$17.49 | \$909 | 0.7 | | |
| Owsley County | \$12.96 | \$674 | \$26,960 | 1.8 | \$44,700 | \$1,118 | \$13,410 | \$335 | 604 | 36% | \$12.05 | \$627 | 1.1 | | |
| Pendleton County | \$18.62 | \$968 | \$38,720 | 2.6 | \$99,100 | \$2,478 | \$29,730 | \$743 | 1,531 | 29% | \$9.82 | \$511 | 1.9 | | |
| Perry County | \$12.96 | \$674 | \$26,960 | 1.8 | \$49,400 | \$1,235 | \$14,820 | \$371 | 2,551 | 23% | \$14.60 | \$759 | 0.9 | | |
| Pike County | \$13.40 | \$697 | \$27,880 | 1.8 | \$49,200 | \$1,230 | \$14,760 | \$369 | 7,058 | 28% | \$12.59 | \$655 | 1.1 | | |
| Powell County | \$13.73 | \$714 | \$28,560 | 1.9 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,406 | 30% | \$6.72 | \$349 | 2.0 | | |
| Pulaski County | \$13.56 | \$705 | \$28,200 | 1.9 | \$59,300 | \$1,483 | \$17,790 | \$445 | 7,557 | 30% | \$12.00 | \$624 | 1.1 | | |
| Robertson County | \$12.96 | \$674 | \$26,960 | 1.8 | \$62,500 | \$1,563 | \$18,750 | \$469 | 235 | 27% | \$11.23 | \$584 | 1.2 | | |
| Rockcastle County | \$12.96 | \$674 | \$26,960 | 1.8 | \$56,900 | \$1,423 | \$17,070 | \$427 | 1,550 | 23% | \$9.41 | \$489 | 1.4 | | |
| Rowan County | \$13.54 | \$704 | \$28,160 | 1.9 | \$59,400 | \$1,485 | \$17,820 | \$446 | 3,462 | 40% | \$11.50 | \$598 | 1.2 | | |
| Russell County | \$12.96 | \$674 | \$26,960 | 1.8 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,777 | 25% | \$11.87 | \$617 | 1.1 | | |
| Scott County | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 5,860 | 28% | \$19.67 | \$1,023 | 0.9 | | |
| Shelby County | \$17.00 | \$884 | \$35,360 | 2.3 | \$87,600 | \$2,190 | \$26,280 | \$657 | 4,897 | 29% | \$14.08 | \$732 | 1.2 | | |
| Simpson County | \$15.04 | \$782 | \$31,280 | 2.1 | \$65,300 | \$1,633 | \$19,590 | \$490 | 2,582 | 36% | \$15.15 | \$788 | 1.0 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Kentucky | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Spencer County | \$18.46 | \$960 | \$38,400 | 2.5 | \$84,700 | \$2,118 | \$25,410 | \$635 | 905 | 13% | \$9.05 | \$470 | 2.0 |
| Taylor County | \$12.96 | \$674 | \$26,960 | 1.8 | \$63,000 | \$1,575 | \$18,900 | \$473 | 3,520 | 36% | \$10.97 | \$571 | 1.2 |
| Todd County | \$12.96 | \$674 | \$26,960 | 1.8 | \$62,800 | \$1,570 | \$18,840 | \$471 | 1,531 | 33% | \$12.37 | \$643 | 1.0 |
| Trigg County | \$17.50 | \$910 | \$36,400 | 2.4 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,243 | 21% | \$9.33 | \$485 | 1.9 |
| Trimble County | \$15.90 | \$827 | \$33,080 | 2.2 | \$67,600 | \$1,690 | \$20,280 | \$507 | 757 | 22% | \$21.76 | \$1,132 | 0.7 |
| Union County | \$12.96 | \$674 | \$26,960 | 1.8 | \$61,500 | \$1,538 | \$18,450 | \$461 | 1,493 | 29% | \$19.10 | \$993 | 0.7 |
| Warren County | \$16.25 | \$845 | \$33,800 | 2.2 | \$75,100 | \$1,878 | \$22,530 | \$563 | 21,126 | 42% | \$14.81 | \$770 | 1.1 |
| Washington County | \$13.00 | \$676 | \$27,040 | 1.8 | \$71,900 | \$1,798 | \$21,570 | \$539 | 1,164 | 25% | \$15.95 | \$829 | 0.8 |
| Wayne County | \$12.96 | \$674 | \$26,960 | 1.8 | \$54,300 | \$1,358 | \$16,290 | \$407 | 2,165 | 26% | \$14.30 | \$744 | 0.9 |
| Webster County | \$12.96 | \$674 | \$26,960 | 1.8 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,360 | 27% | \$22.75 | \$1,183 | 0.6 |
| Whitley County | \$12.96 | \$674 | \$26,960 | 1.8 | \$55,100 | \$1,378 | \$16,530 | \$413 | 4,005 | 32% | \$15.28 | \$794 | 0.8 |
| Wolfe County | \$12.96 | \$674 | \$26,960 | 1.8 | \$39,600 | \$990 | \$11,880 | \$297 | 1,112 | 37% | \$8.25 | \$429 | 1.6 |
| Woodford County | \$17.54 | \$912 | \$36,480 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 3,176 | 31% | \$13.88 | \$722 | 1.3 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

LOUISIANA

#34*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$920**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,065** monthly or **\$36,786** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.69
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.28 |
| 2-Bedroom Housing Wage | \$17.69 |
| Number of Renter Households | 584,328 |
| Percent Renters | 33% |

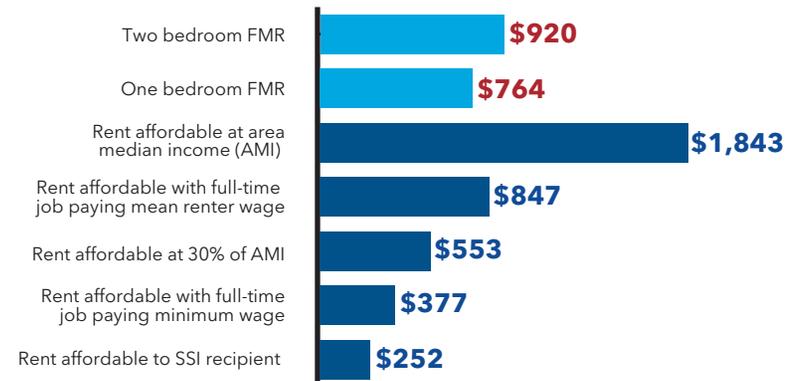
98
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

81
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|----------------|
| New Orleans-Metairie HMFA | \$20.94 |
| Vernon Parish | \$17.85 |
| Baton Rouge HMFA | \$17.63 |
| Hammond MSA | \$17.56 |
| Shreveport-Bossier City MSA | \$17.25 |



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.

OUT OF REACH 2022

| Louisiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Louisiana | \$17.69 | \$920 | \$36,786 | 2.4 | \$73,725 | \$1,843 | \$22,117 | \$553 | 584,328 | 33% | \$16.28 | \$847 | 1.1 |
| Combined Nonmetro Areas | \$14.41 | \$749 | \$29,963 | 2.0 | \$55,089 | \$1,377 | \$16,527 | \$413 | 92,666 | 34% | \$13.20 | \$686 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Acadia Parish HMFA | \$13.38 | \$696 | \$27,840 | 1.8 | \$63,000 | \$1,575 | \$18,900 | \$473 | 6,974 | 31% | \$9.20 | \$478 | 1.5 |
| Alexandria MSA | \$15.73 | \$818 | \$32,720 | 2.2 | \$63,800 | \$1,595 | \$19,140 | \$479 | 19,249 | 34% | \$12.87 | \$669 | 1.2 |
| Assumption Parish HMFA | \$14.19 | \$738 | \$29,520 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 2,006 | 22% | \$15.95 | \$829 | 0.9 |
| Baton Rouge HMFA | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 89,491 | 31% | \$17.24 | \$896 | 1.0 |
| Hammond MSA | \$17.56 | \$913 | \$36,520 | 2.4 | \$69,700 | \$1,743 | \$20,910 | \$523 | 14,415 | 30% | \$10.84 | \$564 | 1.6 |
| Houma-Thibodaux MSA | \$17.12 | \$890 | \$35,600 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 20,122 | 26% | \$16.24 | \$844 | 1.1 |
| Iberia Parish HMFA | \$15.92 | \$828 | \$33,120 | 2.2 | \$60,000 | \$1,500 | \$18,000 | \$450 | 8,611 | 32% | \$15.78 | \$820 | 1.0 |
| Iberville Parish HMFA | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,792 | 25% | \$30.23 | \$1,572 | 0.5 |
| Lafayette HMFA | \$17.12 | \$890 | \$35,600 | 2.4 | \$84,400 | \$2,110 | \$25,320 | \$633 | 34,873 | 31% | \$14.49 | \$754 | 1.2 |
| Lake Charles MSA | \$17.00 | \$884 | \$35,360 | 2.3 | \$75,000 | \$1,875 | \$22,500 | \$563 | 25,049 | 31% | \$18.63 | \$969 | 0.9 |
| Monroe HMFA | \$15.67 | \$815 | \$32,600 | 2.2 | \$58,500 | \$1,463 | \$17,550 | \$439 | 24,427 | 37% | \$12.08 | \$628 | 1.3 |
| Morehouse Parish HMFA | \$13.38 | \$696 | \$27,840 | 1.8 | \$47,300 | \$1,183 | \$14,190 | \$355 | 3,223 | 33% | \$10.06 | \$523 | 1.3 |
| New Orleans-Metairie HMFA | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 175,117 | 37% | \$18.71 | \$973 | 1.1 |
| Shreveport-Bossier City MSA | \$17.25 | \$897 | \$35,880 | 2.4 | \$65,500 | \$1,638 | \$19,650 | \$491 | 58,106 | 37% | \$14.52 | \$755 | 1.2 |
| St. James Parish HMFA | \$15.71 | \$817 | \$32,680 | 2.2 | \$72,700 | \$1,818 | \$21,810 | \$545 | 1,524 | 19% | \$16.61 | \$864 | 0.9 |
| Vermilion Parish HMFA | \$14.04 | \$730 | \$29,200 | 1.9 | \$70,500 | \$1,763 | \$21,150 | \$529 | 5,683 | 26% | \$11.07 | \$576 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Acadia Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$63,000 | \$1,575 | \$18,900 | \$473 | 6,974 | 31% | \$9.20 | \$478 | 1.5 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Louisiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Allen Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,978 | 24% | \$13.38 | \$696 | 1.0 | | |
| Ascension Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 7,725 | 18% | \$17.06 | \$887 | 1.0 | | |
| Assumption Parish | \$14.19 | \$738 | \$29,520 | 2.0 | \$66,700 | \$1,668 | \$20,010 | \$500 | 2,006 | 22% | \$15.95 | \$829 | 0.9 | | |
| Avoyelles Parish | \$13.63 | \$709 | \$28,360 | 1.9 | \$54,900 | \$1,373 | \$16,470 | \$412 | 4,614 | 30% | \$10.41 | \$541 | 1.3 | | |
| Beauregard Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$72,500 | \$1,813 | \$21,750 | \$544 | 2,839 | 21% | \$15.90 | \$827 | 0.8 | | |
| Bienville Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$49,300 | \$1,233 | \$14,790 | \$370 | 1,734 | 30% | \$13.56 | \$705 | 1.0 | | |
| Bossier Parish | \$17.25 | \$897 | \$35,880 | 2.4 | \$65,500 | \$1,638 | \$19,650 | \$491 | 18,014 | 36% | \$14.07 | \$732 | 1.2 | | |
| Caddo Parish | \$17.25 | \$897 | \$35,880 | 2.4 | \$65,500 | \$1,638 | \$19,650 | \$491 | 37,032 | 39% | \$14.66 | \$762 | 1.2 | | |
| Calcasieu Parish | \$17.00 | \$884 | \$35,360 | 2.3 | \$75,000 | \$1,875 | \$22,500 | \$563 | 24,714 | 32% | \$17.70 | \$920 | 1.0 | | |
| Caldwell Parish | \$15.62 | \$812 | \$32,480 | 2.2 | \$54,000 | \$1,350 | \$16,200 | \$405 | 1,114 | 29% | \$12.16 | \$633 | 1.3 | | |
| Cameron Parish | \$17.00 | \$884 | \$35,360 | 2.3 | \$75,000 | \$1,875 | \$22,500 | \$563 | 335 | 12% | \$29.48 | \$1,533 | 0.6 | | |
| Catahoula Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$66,300 | \$1,658 | \$19,890 | \$497 | 691 | 20% | \$7.39 | \$384 | 1.8 | | |
| Claiborne Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$39,400 | \$985 | \$11,820 | \$296 | 1,847 | 32% | \$11.94 | \$621 | 1.1 | | |
| Concordia Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,799 | 27% | \$12.04 | \$626 | 1.1 | | |
| De Soto Parish | \$17.25 | \$897 | \$35,880 | 2.4 | \$65,500 | \$1,638 | \$19,650 | \$491 | 3,060 | 28% | \$15.08 | \$784 | 1.1 | | |
| East Baton Rouge Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 65,633 | 40% | \$17.88 | \$930 | 1.0 | | |
| East Carroll Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$35,300 | \$883 | \$10,590 | \$265 | 729 | 43% | \$10.87 | \$565 | 1.2 | | |
| East Feliciana Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 1,395 | 20% | \$12.39 | \$644 | 1.4 | | |
| Evangeline Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$47,400 | \$1,185 | \$14,220 | \$356 | 4,713 | 38% | \$12.34 | \$642 | 1.1 | | |
| Franklin Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$47,500 | \$1,188 | \$14,250 | \$356 | 2,078 | 28% | \$7.78 | \$404 | 1.7 | | |
| Grant Parish | \$15.73 | \$818 | \$32,720 | 2.2 | \$63,800 | \$1,595 | \$19,140 | \$479 | 1,679 | 24% | \$9.49 | \$493 | 1.7 | | |
| Iberia Parish | \$15.92 | \$828 | \$33,120 | 2.2 | \$60,000 | \$1,500 | \$18,000 | \$450 | 8,611 | 32% | \$15.78 | \$820 | 1.0 | | |
| Iberville Parish | \$14.27 | \$742 | \$29,680 | 2.0 | \$63,600 | \$1,590 | \$19,080 | \$477 | 2,792 | 25% | \$30.23 | \$1,572 | 0.5 | | |
| Jackson Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,793 | 31% | \$16.51 | \$858 | 0.8 | | |
| Jefferson Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 63,509 | 37% | \$18.80 | \$978 | 1.1 | | |
| Jefferson Davis Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$67,000 | \$1,675 | \$20,100 | \$503 | 2,829 | 24% | \$10.73 | \$558 | 1.2 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Louisiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Lafayette Parish | \$17.12 | \$890 | \$35,600 | 2.4 | \$84,400 | \$2,110 | \$25,320 | \$633 | 30,696 | 33% | \$14.64 | \$761 | 1.2 | | |
| Lafourche Parish | \$17.12 | \$890 | \$35,600 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 8,744 | 24% | \$14.54 | \$756 | 1.2 | | |
| La Salle Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$57,300 | \$1,433 | \$17,190 | \$430 | 793 | 16% | \$10.09 | \$525 | 1.3 | | |
| Lincoln Parish | \$15.00 | \$780 | \$31,200 | 2.1 | \$61,000 | \$1,525 | \$18,300 | \$458 | 8,671 | 49% | \$12.24 | \$636 | 1.2 | | |
| Livingston Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 8,179 | 17% | \$13.23 | \$688 | 1.3 | | |
| Madison Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$40,300 | \$1,008 | \$12,090 | \$302 | 1,642 | 44% | \$9.60 | \$499 | 1.4 | | |
| Morehouse Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$47,300 | \$1,183 | \$14,190 | \$355 | 3,223 | 33% | \$10.06 | \$523 | 1.3 | | |
| Natchitoches Parish | \$15.60 | \$811 | \$32,440 | 2.2 | \$54,000 | \$1,350 | \$16,200 | \$405 | 7,168 | 50% | \$12.01 | \$624 | 1.3 | | |
| Orleans Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 77,760 | 50% | \$19.25 | \$1,001 | 1.1 | | |
| Ouachita Parish | \$15.67 | \$815 | \$32,600 | 2.2 | \$58,500 | \$1,463 | \$17,550 | \$439 | 22,796 | 40% | \$12.39 | \$644 | 1.3 | | |
| Plaquemines Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 2,325 | 27% | \$33.60 | \$1,747 | 0.6 | | |
| Pointe Coupee Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 2,167 | 24% | \$11.27 | \$586 | 1.6 | | |
| Rapides Parish | \$15.73 | \$818 | \$32,720 | 2.2 | \$63,800 | \$1,595 | \$19,140 | \$479 | 17,570 | 36% | \$13.01 | \$676 | 1.2 | | |
| Red River Parish | \$13.40 | \$697 | \$27,880 | 1.8 | \$52,800 | \$1,320 | \$15,840 | \$396 | 929 | 28% | \$10.92 | \$568 | 1.2 | | |
| Richland Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$49,600 | \$1,240 | \$14,880 | \$372 | 2,595 | 34% | \$9.73 | \$506 | 1.4 | | |
| Sabine Parish | \$14.35 | \$746 | \$29,840 | 2.0 | \$58,000 | \$1,450 | \$17,400 | \$435 | 2,813 | 30% | \$10.72 | \$558 | 1.3 | | |
| St. Bernard Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 4,337 | 29% | \$18.70 | \$973 | 1.1 | | |
| St. Charles Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 3,769 | 20% | \$21.65 | \$1,126 | 1.0 | | |
| St. Helena Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 864 | 22% | \$17.69 | \$920 | 1.0 | | |
| St. James Parish | \$15.71 | \$817 | \$32,680 | 2.2 | \$72,700 | \$1,818 | \$21,810 | \$545 | 1,524 | 19% | \$16.61 | \$864 | 0.9 | | |
| St. John the Baptist Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 3,022 | 20% | \$21.75 | \$1,131 | 1.0 | | |
| St. Landry Parish | \$13.58 | \$706 | \$28,240 | 1.9 | \$51,400 | \$1,285 | \$15,420 | \$386 | 9,417 | 31% | \$11.65 | \$606 | 1.2 | | |
| St. Martin Parish | \$17.12 | \$890 | \$35,600 | 2.4 | \$84,400 | \$2,110 | \$25,320 | \$633 | 4,177 | 21% | \$12.73 | \$662 | 1.3 | | |
| St. Mary Parish | \$15.92 | \$828 | \$33,120 | 2.2 | \$56,500 | \$1,413 | \$16,950 | \$424 | 7,723 | 39% | \$21.26 | \$1,105 | 0.7 | | |
| St. Tammany Parish | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$81,900 | \$2,048 | \$24,570 | \$614 | 20,395 | 21% | \$14.27 | \$742 | 1.5 | | |
| Tangipahoa Parish | \$17.56 | \$913 | \$36,520 | 2.4 | \$69,700 | \$1,743 | \$20,910 | \$523 | 14,415 | 30% | \$10.84 | \$564 | 1.6 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Louisiana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tensas Parish † | \$13.38 | \$696 | \$27,840 | 1.8 | \$37,800 | \$945 | \$11,340 | \$284 | 538 | 30% | | | |
| Terrebonne Parish | \$17.12 | \$890 | \$35,600 | 2.4 | \$69,400 | \$1,735 | \$20,820 | \$521 | 11,378 | 28% | \$17.37 | \$903 | 1.0 |
| Union Parish | \$15.67 | \$815 | \$32,600 | 2.2 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,631 | 19% | \$7.82 | \$406 | 2.0 |
| Vermilion Parish | \$14.04 | \$730 | \$29,200 | 1.9 | \$70,500 | \$1,763 | \$21,150 | \$529 | 5,683 | 26% | \$11.07 | \$576 | 1.3 |
| Vernon Parish | \$17.85 | \$928 | \$37,120 | 2.5 | \$66,000 | \$1,650 | \$19,800 | \$495 | 8,281 | 47% | \$17.51 | \$911 | 1.0 |
| Washington Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$52,100 | \$1,303 | \$15,630 | \$391 | 5,137 | 29% | \$10.54 | \$548 | 1.3 |
| Webster Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$42,800 | \$1,070 | \$12,840 | \$321 | 5,495 | 34% | \$14.37 | \$747 | 0.9 |
| West Baton Rouge Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 2,378 | 25% | \$18.17 | \$945 | 1.0 |
| West Carroll Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$55,600 | \$1,390 | \$16,680 | \$417 | 931 | 23% | \$9.37 | \$487 | 1.4 |
| West Feliciana Parish | \$17.63 | \$917 | \$36,680 | 2.4 | \$88,900 | \$2,223 | \$26,670 | \$667 | 1,150 | 27% | \$14.58 | \$758 | 1.2 |
| Winn Parish | \$13.38 | \$696 | \$27,840 | 1.8 | \$54,600 | \$1,365 | \$16,380 | \$410 | 1,775 | 33% | \$13.78 | \$717 | 1.0 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MAINE

#22*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,180**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,933** monthly or **\$47,194** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.69
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.75 |
| Average Renter Wage | \$15.68 |
| 2-Bedroom Housing Wage | \$22.69 |
| Number of Renter Households | 154,531 |
| Percent Renters | 27% |

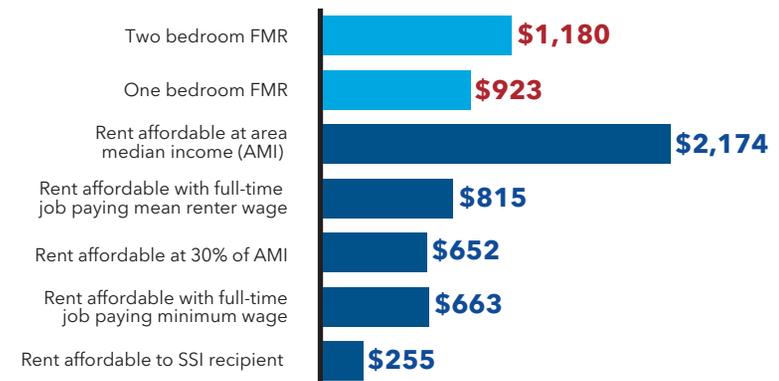
71
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

56
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------|----------------|
| Portland HMFA | \$33.10 |
| York-Kittery-South Berwick HMFA | \$28.56 |
| Cumberland County (part) HMFA | \$24.63 |
| York County (part) HMFA | \$23.38 |
| Sagadahoc County | \$21.54 |



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.

TOWNS WITHIN MAINE FMR AREAS

BANGOR, ME HMFA

PENOBSCOT COUNTY

Bangor city, Brewer city, Eddington town, Glenburn town, Hampden town, Hermon town, Holden town, Kenduskeag town, Milford town, Old Town city, Orono town, Orrington town, Penobscot Indian Island Reservation, Veazie town

CUMBERLAND COUNTY, ME (PART) HMFA

CUMBERLAND COUNTY

Baldwin town, Bridgton town, Brunswick town, Harpswell town, Harrison town, Naples town, New Gloucester town, Pownal town, Sebago town

LEWISTON-AUBURN, ME MSA

ANDROSCOGGIN COUNTY

Auburn city, Durham town, Greene town, Leeds town, Lewiston city, Lisbon town, Livermore Falls town, Livermore town, Mechanic Falls town, Minot town, Poland town, Sabattus town, Turner town, Wales town

PENOBSCOT COUNTY, ME (PART) HMFA

PENOBSCOT COUNTY

Alton town, Argyle UT, Bradford town, Bradley town, Burlington town, Carmel town, Carroll plantation, Charleston town, Chester town, Clifton town, Corinna town, Corinth town, Dexter town, Dixmont town, Drew plantation, East Central Penobscot UT, East Millinocket town, Edinburg town, Enfield town, Etna town, Exeter town, Garland town, Greenbush town, Howland town, Hudson town, Kingman UT, Lagrange town, Lakeville town, Lee town, Levant town, Lincoln town, Lowell town, Mattawamkeag town, Maxfield town, Medway town, Millinocket town, Mount Chase town, Newburgh town, Newport town, North Penobscot UT, Passadumkeag town, Patten town, Plymouth town, Prentiss UT, Seboeis plantation, Springfield town, Stacyville town, Stetson town, Twombly UT, Webster plantation, Whitney UT, Winn town, Woodville town

PORTLAND, ME HMFA

CUMBERLAND COUNTY

Cape Elizabeth town, Casco town, Cumberland town, Falmouth town, Freeport town, Frye Island town, Gorham town, Gray town, Long Island town, North Yarmouth town, Portland city, Raymond town, Scarborough town, South Portland city, Standish town, Westbrook city, Windham town, Yarmouth town

YORK COUNTY

Buxton town, Hollis town, Limington town, Old Orchard Beach town

SAGADAHOC COUNTY, ME HMFA

SAGADAHOC COUNTY

Arrowsic town, Bath city, Bowdoin town, Bowdoinham town, Georgetown town, Perkins UT, Phippsburg town, Richmond town, Topsham town, West Bath town, Woolwich town

YORK COUNTY, ME (PART) HMFA

YORK COUNTY

Acton town, Alfred town, Arundel town, Biddeford city, Cornish town, Dayton town, Kennebunk town, Kennebunkport town, Lebanon town, Limerick town, Lyman town, Newfield town, North Berwick town, Ogunquit town, Parsonsfield town, Saco city, Sanford city, Shapleigh town, Waterboro town, Wells town

YORK-KITTERY-SOUTH BERWICK, ME HMFA

YORK COUNTY

Berwick town, Eliot town, Kittery town, South Berwick town, York town

OUT OF REACH 2022

| Maine | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Maine | \$22.69 | \$1,180 | \$47,194 | 1.8 | \$86,950 | \$2,174 | \$26,085 | \$652 | 154,531 | 27% | \$15.68 | \$815 | 1.4 |
| Combined Nonmetro Areas | \$17.21 | \$895 | \$35,796 | 1.3 | \$73,364 | \$1,834 | \$22,009 | \$550 | 56,373 | 24% | \$12.69 | \$660 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bangor HMFA | \$21.21 | \$1,103 | \$44,120 | 1.7 | \$88,800 | \$2,220 | \$26,640 | \$666 | 14,202 | 37% | \$15.18 | \$789 | 1.4 |
| Cumberland County (part) HMFA | \$24.63 | \$1,281 | \$51,240 | 1.9 | \$89,900 | \$2,248 | \$26,970 | \$674 | 4,420 | 22% | \$19.29 | \$1,003 | 1.3 |
| Lewiston-Auburn MSA | \$19.21 | \$999 | \$39,960 | 1.5 | \$83,600 | \$2,090 | \$25,080 | \$627 | 16,110 | 35% | \$14.56 | \$757 | 1.3 |
| Penobscot County (part) HMFA | \$18.23 | \$948 | \$37,920 | 1.4 | \$64,800 | \$1,620 | \$19,440 | \$486 | 4,673 | 19% | \$15.18 | \$789 | 1.2 |
| Portland HMFA | \$33.10 | \$1,721 | \$68,840 | 2.6 | \$112,700 | \$2,818 | \$33,810 | \$845 | 35,324 | 31% | \$19.07 | \$992 | 1.7 |
| Sagadahoc County HMFA | \$21.54 | \$1,120 | \$44,800 | 1.7 | \$87,400 | \$2,185 | \$26,220 | \$656 | 3,940 | 25% | \$15.73 | \$818 | 1.4 |
| York County (part) HMFA | \$23.38 | \$1,216 | \$48,640 | 1.8 | \$91,700 | \$2,293 | \$27,510 | \$688 | 15,322 | 27% | \$15.21 | \$791 | 1.5 |
| York-Kittery-South Berwick HMFA | \$28.56 | \$1,485 | \$59,400 | 2.2 | \$115,000 | \$2,875 | \$34,500 | \$863 | 4,167 | 22% | \$15.21 | \$791 | 1.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aroostook County | \$15.02 | \$781 | \$31,240 | 1.2 | \$63,900 | \$1,598 | \$19,170 | \$479 | 7,928 | 27% | \$11.07 | \$576 | 1.4 |
| Franklin County | \$15.88 | \$826 | \$33,040 | 1.2 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,794 | 22% | \$12.44 | \$647 | 1.3 |
| Hancock County | \$18.44 | \$959 | \$38,360 | 1.4 | \$80,800 | \$2,020 | \$24,240 | \$606 | 5,611 | 23% | \$13.27 | \$690 | 1.4 |
| Kennebec County | \$17.08 | \$888 | \$35,520 | 1.3 | \$85,500 | \$2,138 | \$25,650 | \$641 | 15,362 | 29% | \$12.67 | \$659 | 1.3 |
| Knox County | \$19.33 | \$1,005 | \$40,200 | 1.5 | \$79,400 | \$1,985 | \$23,820 | \$596 | 3,738 | 21% | \$13.83 | \$719 | 1.4 |
| Lincoln County | \$20.42 | \$1,062 | \$42,480 | 1.6 | \$80,700 | \$2,018 | \$24,210 | \$605 | 3,346 | 21% | \$12.11 | \$630 | 1.7 |
| Oxford County | \$17.12 | \$890 | \$35,600 | 1.3 | \$67,400 | \$1,685 | \$20,220 | \$506 | 4,352 | 19% | \$11.71 | \$609 | 1.5 |
| Piscataquis County | \$14.75 | \$767 | \$30,680 | 1.2 | \$58,200 | \$1,455 | \$17,460 | \$437 | 1,651 | 23% | \$11.99 | \$624 | 1.2 |
| Somerset County | \$16.35 | \$850 | \$34,000 | 1.3 | \$61,300 | \$1,533 | \$18,390 | \$460 | 5,081 | 23% | \$15.19 | \$790 | 1.1 |
| Waldo County | \$20.02 | \$1,041 | \$41,640 | 1.6 | \$72,100 | \$1,803 | \$21,630 | \$541 | 3,415 | 20% | \$13.77 | \$716 | 1.5 |
| Washington County | \$16.17 | \$841 | \$33,640 | 1.3 | \$59,000 | \$1,475 | \$17,700 | \$443 | 3,095 | 22% | \$11.01 | \$573 | 1.5 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MARYLAND

#9*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,505**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,015** monthly or **\$60,183** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.50 |
| Average Renter Wage | \$21.52 |
| 2-Bedroom Housing Wage | \$28.93 |
| Number of Renter Households | 734,699 |
| Percent Renters | 33% |

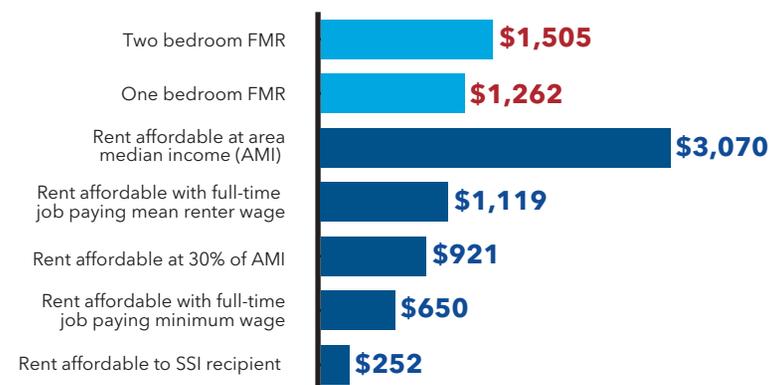
93
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|--------------------------------------|----------------|
| Washington-Arlington-Alexandria HMFA | \$34.33 |
| Baltimore-Columbia-Towson MSA | \$26.83 |
| California-Lexington Park MSA | \$26.38 |
| Cecil County | \$24.96 |
| Talbot County | \$21.94 |



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.

OUT OF REACH 2022

Maryland

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Maryland | \$28.93 | \$1,505 | \$60,183 | 2.3 | \$122,819 | \$3,070 | \$36,846 | \$921 | 734,699 | 33% | \$21.52 | \$1,119 | 1.3 |
| Combined Nonmetro Areas | \$18.70 | \$972 | \$38,888 | 1.5 | \$84,911 | \$2,123 | \$25,473 | \$637 | 17,911 | 28% | \$13.02 | \$677 | 1.4 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Baltimore-Columbia-Towson MSA | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 354,918 | 33% | \$22.43 | \$1,167 | 1.2 |
| California-Lexington Park MSA | \$26.38 | \$1,372 | \$54,880 | 2.1 | \$114,300 | \$2,858 | \$34,290 | \$857 | 12,260 | 30% | \$22.16 | \$1,152 | 1.2 |
| Cumberland MSA | \$14.56 | \$757 | \$30,280 | 1.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 8,469 | 31% | \$10.83 | \$563 | 1.3 |
| Hagerstown HMFA | \$18.69 | \$972 | \$38,880 | 1.5 | \$84,600 | \$2,115 | \$25,380 | \$635 | 18,827 | 33% | \$13.78 | \$717 | 1.4 |
| Philadelphia-Camden-Wilmington MSA | \$24.96 | \$1,298 | \$51,920 | 2.0 | \$105,400 | \$2,635 | \$31,620 | \$791 | 9,491 | 25% | \$14.85 | \$772 | 1.7 |
| Salisbury HMFA | \$19.94 | \$1,037 | \$41,480 | 1.6 | \$81,500 | \$2,038 | \$24,450 | \$611 | 15,739 | 41% | \$15.79 | \$821 | 1.3 |
| Somerset County HMFA | \$15.23 | \$792 | \$31,680 | 1.2 | \$58,100 | \$1,453 | \$17,430 | \$436 | 2,902 | 34% | \$14.15 | \$736 | 1.1 |
| Washington-Arlington-Alexandria HMFA | \$34.33 | \$1,785 | \$71,400 | 2.7 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 288,676 | 33% | \$22.47 | \$1,168 | 1.5 |
| Worcester County HMFA | \$17.92 | \$932 | \$37,280 | 1.4 | \$89,100 | \$2,228 | \$26,730 | \$668 | 5,506 | 24% | \$11.01 | \$573 | 1.6 |
| Counties | | | | | | | | | | | | | |
| Allegany County | \$14.56 | \$757 | \$30,280 | 1.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 8,469 | 31% | \$10.83 | \$563 | 1.3 |
| Anne Arundel County | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 54,702 | 26% | \$22.86 | \$1,189 | 1.2 |
| Baltimore County | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 106,971 | 34% | \$20.92 | \$1,088 | 1.3 |
| Calvert County | \$34.33 | \$1,785 | \$71,400 | 2.7 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 4,969 | 15% | \$14.36 | \$746 | 2.4 |
| Caroline County | \$18.42 | \$958 | \$38,320 | 1.5 | \$77,700 | \$1,943 | \$23,310 | \$583 | 3,521 | 29% | \$15.57 | \$810 | 1.2 |
| Carroll County | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 10,976 | 18% | \$11.55 | \$600 | 2.3 |
| Cecil County | \$24.96 | \$1,298 | \$51,920 | 2.0 | \$105,400 | \$2,635 | \$31,620 | \$791 | 9,491 | 25% | \$14.85 | \$772 | 1.7 |
| Charles County | \$34.33 | \$1,785 | \$71,400 | 2.7 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 13,231 | 23% | \$14.94 | \$777 | 2.3 |
| Dorchester County | \$17.19 | \$894 | \$35,760 | 1.4 | \$76,600 | \$1,915 | \$22,980 | \$575 | 4,365 | 32% | \$12.15 | \$632 | 1.4 |
| Frederick County | \$34.33 | \$1,785 | \$71,400 | 2.7 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 22,743 | 24% | \$16.30 | \$848 | 2.1 |

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Maryland

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Garrett County | \$14.56 | \$757 | \$30,280 | 1.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 2,638 | 21% | \$10.07 | \$524 | 1.4 |
| Harford County | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 19,977 | 21% | \$14.84 | \$772 | 1.8 |
| Howard County | \$26.83 | \$1,395 | \$55,800 | 1.9 | \$116,100 | \$2,903 | \$34,830 | \$871 | 31,771 | 27% | \$24.86 | \$1,293 | 1.1 |
| Kent County | \$19.77 | \$1,028 | \$41,120 | 1.6 | \$94,000 | \$2,350 | \$28,200 | \$705 | 2,546 | 31% | \$13.13 | \$683 | 1.5 |
| Montgomery County | \$34.33 | \$1,785 | \$71,400 | 2.2 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 128,212 | 34% | \$26.27 | \$1,366 | 1.3 |
| Prince George's County | \$34.33 | \$1,785 | \$71,400 | 2.7 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 119,521 | 38% | \$20.21 | \$1,051 | 1.7 |
| Queen Anne's County | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 3,769 | 20% | \$11.70 | \$609 | 2.3 |
| St. Mary's County | \$26.38 | \$1,372 | \$54,880 | 2.1 | \$114,300 | \$2,858 | \$34,290 | \$857 | 12,260 | 30% | \$22.16 | \$1,152 | 1.2 |
| Somerset County | \$15.23 | \$792 | \$31,680 | 1.2 | \$58,100 | \$1,453 | \$17,430 | \$436 | 2,902 | 34% | \$14.15 | \$736 | 1.1 |
| Talbot County | \$21.94 | \$1,141 | \$45,640 | 1.8 | \$101,100 | \$2,528 | \$30,330 | \$758 | 4,841 | 29% | \$14.18 | \$737 | 1.5 |
| Washington County | \$18.69 | \$972 | \$38,880 | 1.5 | \$84,600 | \$2,115 | \$25,380 | \$635 | 18,827 | 33% | \$13.78 | \$717 | 1.4 |
| Wicomico County | \$19.94 | \$1,037 | \$41,480 | 1.6 | \$81,500 | \$2,038 | \$24,450 | \$611 | 15,739 | 41% | \$15.79 | \$821 | 1.3 |
| Worcester County | \$17.92 | \$932 | \$37,280 | 1.4 | \$89,100 | \$2,228 | \$26,730 | \$668 | 5,506 | 24% | \$11.01 | \$573 | 1.6 |
| Baltimore city | \$26.83 | \$1,395 | \$55,800 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 126,752 | 52% | \$26.91 | \$1,400 | 1.0 |

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

MASSACHUSETTS

#3*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,975**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,582** monthly or **\$78,984** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$37.97
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$14.25 |
| Average Renter Wage | \$27.52 |
| 2-Bedroom Housing Wage | \$37.97 |
| Number of Renter Households | 979,813 |
| Percent Renters | 37% |

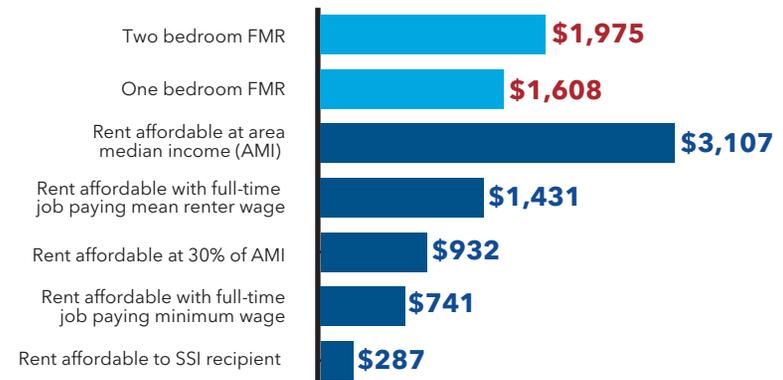
107
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------|----------------|
| Boston-Cambridge-Quincy HMFA | \$46.13 |
| Nantucket County | \$45.92 |
| Dukes County | \$42.56 |
| Barnstable Town MSA | \$36.13 |
| Easton-Raynham HMFA | \$35.83 |



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.

TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA

BARNSTABLE COUNTY

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

BERKSHIRE COUNTY, MA (PART) HMFA

BERKSHIRE COUNTY

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ESSEX COUNTY

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

MIDDLESEX COUNTY

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham city, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

NORFOLK COUNTY

Bellingham town, Braintree Town city, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin Town city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth Town city, Wrentham town

PLYMOUTH COUNTY

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

OUT OF REACH 2022

SUFFOLK COUNTY

Boston city, Chelsea city, Revere city, Winthrop Town city

BROCKTON, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

FRANKLIN COUNTY, MA HMFA

FRANKLIN COUNTY

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield Town city, Hawley town, Heath town, Leverett town, Leyden town, Monroe town, Montague town, New Salem town, Northfield town, Orange town, Rowe town, Shelburne town, Shutesbury town, Sunderland town, Warwick town, Wendell town, Whately town

LAWRENCE, MA-NH HMFA

ESSEX COUNTY

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

LOWELL, MA HMFA

MIDDLESEX COUNTY

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

SPRINGFIELD, MA HMFA

HAMPDEN COUNTY

Agawam Town city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer Town city, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield Town city, Westfield city, Wilbraham town

HAMPSHIRE COUNTY

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton Town city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

WORCESTER, MA HMFA

WORCESTER COUNTY

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge Town city, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

OUT OF REACH 2022

Massachusetts

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Massachusetts | \$37.97 | \$1,975 | \$78,984 | 2.7 | \$124,300 | \$3,107 | \$37,290 | \$932 | 979,813 | 37% | \$27.52 | \$1,431 | 1.4 |
| Combined Nonmetro Areas | \$43.83 | \$2,279 | \$91,156 | 3.1 | \$117,446 | \$2,936 | \$35,234 | \$881 | 3,043 | 29% | \$22.54 | \$1,172 | 1.9 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Barnstable Town MSA | \$36.13 | \$1,879 | \$75,160 | 2.5 | \$115,600 | \$2,890 | \$34,680 | \$867 | 19,540 | 20% | \$16.38 | \$852 | 2.2 |
| Berkshire County (part) HMFA | \$25.71 | \$1,337 | \$53,480 | 1.8 | \$92,100 | \$2,303 | \$27,630 | \$691 | 4,823 | 25% | \$15.42 | \$802 | 1.7 |
| Boston-Cambridge-Quincy HMFA | \$46.13 | \$2,399 | \$95,960 | 3.2 | \$140,200 | \$3,505 | \$42,060 | \$1,052 | 562,931 | 41% | \$33.33 | \$1,733 | 1.4 |
| Brockton HMFA | \$33.13 | \$1,723 | \$68,920 | 2.3 | \$111,400 | \$2,785 | \$33,420 | \$836 | 25,636 | 29% | \$14.34 | \$745 | 2.3 |
| Eastern Worcester County HMFA | \$26.87 | \$1,397 | \$55,880 | 1.9 | \$135,000 | \$3,375 | \$40,500 | \$1,013 | 6,582 | 19% | \$17.17 | \$893 | 1.6 |
| Easton-Raynham HMFA | \$35.83 | \$1,863 | \$74,520 | 2.5 | \$143,400 | \$3,585 | \$43,020 | \$1,076 | 3,197 | 22% | \$15.62 | \$812 | 2.3 |
| Fitchburg-Leominster HMFA | \$22.04 | \$1,146 | \$45,840 | 1.5 | \$90,800 | \$2,270 | \$27,240 | \$681 | 20,580 | 36% | \$17.17 | \$893 | 1.3 |
| Franklin County HMFA | \$22.31 | \$1,160 | \$46,400 | 1.6 | \$92,200 | \$2,305 | \$27,660 | \$692 | 5,810 | 26% | \$13.70 | \$712 | 1.6 |
| Lawrence HMFA | \$30.10 | \$1,565 | \$62,600 | 2.1 | \$114,000 | \$2,850 | \$34,200 | \$855 | 41,143 | 39% | \$18.00 | \$936 | 1.7 |
| Lowell HMFA | \$34.10 | \$1,773 | \$70,920 | 2.4 | \$126,500 | \$3,163 | \$37,950 | \$949 | 35,768 | 31% | \$34.72 | \$1,805 | 1.0 |
| New Bedford HMFA | \$21.42 | \$1,114 | \$44,560 | 1.5 | \$89,300 | \$2,233 | \$26,790 | \$670 | 28,749 | 44% | \$15.62 | \$812 | 1.4 |
| Pittsfield HMFA | \$24.56 | \$1,277 | \$51,080 | 1.7 | \$87,300 | \$2,183 | \$26,190 | \$655 | 11,604 | 33% | \$15.42 | \$802 | 1.6 |
| Providence-Fall River HMFA | \$23.73 | \$1,234 | \$49,360 | 1.7 | \$97,600 | \$2,440 | \$29,280 | \$732 | 34,557 | 40% | \$15.62 | \$812 | 1.5 |
| Springfield HMFA | \$21.04 | \$1,094 | \$43,760 | 1.5 | \$91,200 | \$2,280 | \$27,360 | \$684 | 83,440 | 36% | \$14.88 | \$774 | 1.4 |
| Taunton-Mansfield-Norton HMFA | \$27.56 | \$1,433 | \$57,320 | 1.9 | \$117,700 | \$2,943 | \$35,310 | \$883 | 11,834 | 28% | \$15.62 | \$812 | 1.8 |
| Western Worcester County HMFA | \$20.17 | \$1,049 | \$41,960 | 1.4 | \$94,600 | \$2,365 | \$28,380 | \$710 | 2,612 | 23% | \$17.17 | \$893 | 1.2 |
| Worcester HMFA | \$28.67 | \$1,491 | \$59,640 | 2.0 | \$114,400 | \$2,860 | \$34,320 | \$858 | 77,964 | 37% | \$17.17 | \$893 | 1.7 |
| Counties | | | | | | | | | | | | | |
| Dukes County | \$42.56 | \$2,213 | \$88,520 | 3.0 | \$107,400 | \$2,685 | \$32,220 | \$806 | 1,897 | 28% | \$21.42 | \$1,114 | 2.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Massachusetts

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Nantucket County | \$45.92 | \$2,388 | \$95,520 | 3.2 | \$136,100 | \$3,403 | \$40,830 | \$1,021 | 1,146 | 31% | \$23.75 | \$1,235 | 1.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

MICHIGAN

#30*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$993**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,311** monthly or **\$39,731** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.10
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$9.87 |
| Average Renter Wage | \$18.17 |
| 2-Bedroom Housing Wage | \$19.10 |
| Number of Renter Households | 1,124,923 |
| Percent Renters | 28% |

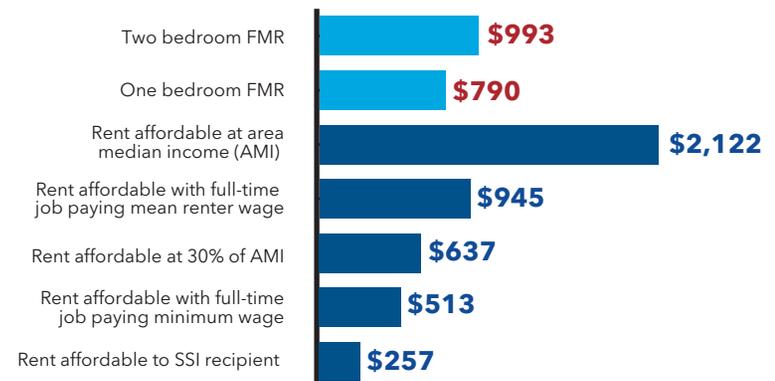
77
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

62
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------|----------------|
| Ann Arbor MSA | \$24.27 |
| Livingston County | \$21.63 |
| Detroit-Warren-Livonia HMFA | \$20.85 |
| Grand Rapids-Wyoming HMFA | \$20.02 |
| Grand Traverse County | \$19.40 |



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.

OUT OF REACH 2022

| Michigan | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Michigan | \$19.10 | \$993 | \$39,731 | 1.9 | \$84,868 | \$2,122 | \$25,461 | \$637 | 1,124,923 | 28% | \$18.17 | \$945 | 1.1 |
| Combined Nonmetro Areas | \$15.52 | \$807 | \$32,277 | 1.6 | \$70,021 | \$1,751 | \$21,006 | \$525 | 154,784 | 21% | \$13.12 | \$682 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Ann Arbor MSA | \$24.27 | \$1,262 | \$50,480 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 55,102 | 39% | \$19.26 | \$1,002 | 1.3 |
| Battle Creek MSA | \$16.17 | \$841 | \$33,640 | 1.6 | \$73,400 | \$1,835 | \$22,020 | \$551 | 16,488 | 30% | \$17.67 | \$919 | 0.9 |
| Bay City MSA | \$15.12 | \$786 | \$31,440 | 1.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 10,679 | 24% | \$15.38 | \$800 | 1.0 |
| Cass County HMFA | \$16.25 | \$845 | \$33,800 | 1.6 | \$74,800 | \$1,870 | \$22,440 | \$561 | 3,974 | 19% | \$12.73 | \$662 | 1.3 |
| Detroit-Warren-Livonia HMFA | \$20.85 | \$1,084 | \$43,360 | 2.1 | \$89,800 | \$2,245 | \$26,940 | \$674 | 516,438 | 31% | \$21.18 | \$1,101 | 1.0 |
| Flint MSA | \$15.79 | \$821 | \$32,840 | 1.6 | \$71,600 | \$1,790 | \$21,480 | \$537 | 51,197 | 30% | \$15.61 | \$812 | 1.0 |
| Grand Rapids-Wyoming HMFA | \$20.02 | \$1,041 | \$41,640 | 2.0 | \$89,700 | \$2,243 | \$26,910 | \$673 | 72,573 | 30% | \$16.87 | \$877 | 1.2 |
| Holland-Grand Haven HMFA | \$18.67 | \$971 | \$38,840 | 1.9 | \$94,100 | \$2,353 | \$28,230 | \$706 | 22,617 | 22% | \$15.52 | \$807 | 1.2 |
| Ionia County HMFA | \$17.00 | \$884 | \$35,360 | 1.7 | \$73,100 | \$1,828 | \$21,930 | \$548 | 5,452 | 24% | \$11.86 | \$616 | 1.4 |
| Jackson MSA | \$16.65 | \$866 | \$34,640 | 1.7 | \$84,300 | \$2,108 | \$25,290 | \$632 | 15,985 | 26% | \$15.98 | \$831 | 1.0 |
| Kalamazoo-Portage MSA | \$16.90 | \$879 | \$35,160 | 1.7 | \$86,600 | \$2,165 | \$25,980 | \$650 | 37,023 | 36% | \$17.88 | \$930 | 0.9 |
| Lansing-East Lansing HMFA | \$18.00 | \$936 | \$37,440 | 1.8 | \$89,500 | \$2,238 | \$26,850 | \$671 | 64,541 | 34% | \$16.49 | \$858 | 1.1 |
| Livingston County HMFA | \$21.63 | \$1,125 | \$45,000 | 2.2 | \$113,800 | \$2,845 | \$34,140 | \$854 | 10,866 | 15% | \$14.24 | \$741 | 1.5 |
| Midland MSA | \$16.73 | \$870 | \$34,800 | 1.7 | \$94,200 | \$2,355 | \$28,260 | \$707 | 7,787 | 23% | \$20.15 | \$1,048 | 0.8 |
| Monroe MSA | \$18.10 | \$941 | \$37,640 | 1.8 | \$85,800 | \$2,145 | \$25,740 | \$644 | 11,790 | 19% | \$14.31 | \$744 | 1.3 |
| Montcalm County HMFA | \$15.04 | \$782 | \$31,280 | 1.5 | \$63,500 | \$1,588 | \$19,050 | \$476 | 4,895 | 20% | \$12.67 | \$659 | 1.2 |
| Muskegon MSA | \$16.44 | \$855 | \$34,200 | 1.7 | \$70,600 | \$1,765 | \$21,180 | \$530 | 15,702 | 24% | \$12.79 | \$665 | 1.3 |
| Niles-Benton Harbor MSA | \$16.25 | \$845 | \$33,800 | 1.6 | \$73,700 | \$1,843 | \$22,110 | \$553 | 18,155 | 29% | \$15.21 | \$791 | 1.1 |
| Saginaw MSA | \$16.02 | \$833 | \$33,320 | 1.6 | \$68,100 | \$1,703 | \$20,430 | \$511 | 22,471 | 28% | \$15.19 | \$790 | 1.1 |

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 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Michigan | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Shiawassee County HMFA | \$14.81 | \$770 | \$30,800 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 6,404 | 23% | \$12.72 | \$661 | 1.2 | | |
| Counties | | | | | | | | | | | | | | | |
| Alcona County | \$14.56 | \$757 | \$30,280 | 1.5 | \$57,100 | \$1,428 | \$17,130 | \$428 | 605 | 12% | \$12.13 | \$631 | 1.2 | | |
| Alger County | \$14.56 | \$757 | \$30,280 | 1.5 | \$65,200 | \$1,630 | \$19,560 | \$489 | 635 | 20% | \$12.53 | \$651 | 1.2 | | |
| Allegan County | \$17.12 | \$890 | \$35,600 | 1.7 | \$83,600 | \$2,090 | \$25,080 | \$627 | 6,836 | 16% | \$14.52 | \$755 | 1.2 | | |
| Alpena County | \$14.56 | \$757 | \$30,280 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 2,754 | 22% | \$10.04 | \$522 | 1.5 | | |
| Antrim County | \$14.56 | \$757 | \$30,280 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,256 | 12% | \$10.88 | \$566 | 1.3 | | |
| Arenac County | \$14.56 | \$757 | \$30,280 | 1.5 | \$59,100 | \$1,478 | \$17,730 | \$443 | 998 | 15% | \$11.30 | \$588 | 1.3 | | |
| Baraga County | \$14.56 | \$757 | \$30,280 | 1.5 | \$63,500 | \$1,588 | \$19,050 | \$476 | 682 | 21% | \$10.78 | \$561 | 1.4 | | |
| Barry County | \$15.96 | \$830 | \$33,200 | 1.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 3,902 | 16% | \$14.89 | \$774 | 1.1 | | |
| Bay County | \$15.12 | \$786 | \$31,440 | 1.5 | \$74,800 | \$1,870 | \$22,440 | \$561 | 10,679 | 24% | \$15.38 | \$800 | 1.0 | | |
| Benzie County | \$16.87 | \$877 | \$35,080 | 1.7 | \$79,100 | \$1,978 | \$23,730 | \$593 | 630 | 9% | \$9.13 | \$475 | 1.8 | | |
| Berrien County | \$16.25 | \$845 | \$33,800 | 1.6 | \$73,700 | \$1,843 | \$22,110 | \$553 | 18,155 | 29% | \$15.21 | \$791 | 1.1 | | |
| Branch County | \$15.31 | \$796 | \$31,840 | 1.6 | \$68,300 | \$1,708 | \$20,490 | \$512 | 4,041 | 24% | \$15.62 | \$812 | 1.0 | | |
| Calhoun County | \$16.17 | \$841 | \$33,640 | 1.6 | \$73,400 | \$1,835 | \$22,020 | \$551 | 16,488 | 30% | \$17.67 | \$919 | 0.9 | | |
| Cass County | \$16.25 | \$845 | \$33,800 | 1.6 | \$74,800 | \$1,870 | \$22,440 | \$561 | 3,974 | 19% | \$12.73 | \$662 | 1.3 | | |
| Charlevoix County | \$15.87 | \$825 | \$33,000 | 1.6 | \$78,800 | \$1,970 | \$23,640 | \$591 | 2,146 | 18% | \$13.58 | \$706 | 1.2 | | |
| Cheboygan County | \$14.92 | \$776 | \$31,040 | 1.5 | \$63,800 | \$1,595 | \$19,140 | \$479 | 1,794 | 16% | \$12.01 | \$625 | 1.2 | | |
| Chippewa County | \$15.38 | \$800 | \$32,000 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 4,317 | 30% | \$10.69 | \$556 | 1.4 | | |
| Clare County | \$14.56 | \$757 | \$30,280 | 1.5 | \$54,100 | \$1,353 | \$16,230 | \$406 | 2,012 | 16% | \$10.75 | \$559 | 1.4 | | |
| Clinton County | \$18.00 | \$936 | \$37,440 | 1.8 | \$89,500 | \$2,238 | \$26,850 | \$671 | 5,392 | 18% | \$11.82 | \$615 | 1.5 | | |
| Crawford County | \$15.46 | \$804 | \$32,160 | 1.6 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,139 | 19% | \$12.04 | \$626 | 1.3 | | |
| Delta County | \$14.56 | \$757 | \$30,280 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 3,616 | 22% | \$10.81 | \$562 | 1.3 | | |
| Dickinson County | \$14.81 | \$770 | \$30,800 | 1.5 | \$74,300 | \$1,858 | \$22,290 | \$557 | 2,366 | 21% | \$14.99 | \$779 | 1.0 | | |
| Eaton County | \$18.00 | \$936 | \$37,440 | 1.8 | \$89,500 | \$2,238 | \$26,850 | \$671 | 12,350 | 27% | \$17.05 | \$887 | 1.1 | | |

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

OUT OF REACH 2022

| Michigan | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Emmet County | \$17.23 | \$896 | \$35,840 | 1.7 | \$78,600 | \$1,965 | \$23,580 | \$590 | 3,657 | 26% | \$14.89 | \$774 | 1.2 | | |
| Genesee County | \$15.79 | \$821 | \$32,840 | 1.6 | \$71,600 | \$1,790 | \$21,480 | \$537 | 51,197 | 30% | \$15.61 | \$812 | 1.0 | | |
| Gladwin County | \$14.56 | \$757 | \$30,280 | 1.5 | \$60,400 | \$1,510 | \$18,120 | \$453 | 1,519 | 14% | \$10.39 | \$540 | 1.4 | | |
| Gogebic County | \$14.56 | \$757 | \$30,280 | 1.5 | \$61,900 | \$1,548 | \$18,570 | \$464 | 1,548 | 22% | \$11.60 | \$603 | 1.3 | | |
| Grand Traverse County | \$19.40 | \$1,009 | \$40,360 | 2.0 | \$88,500 | \$2,213 | \$26,550 | \$664 | 8,919 | 24% | \$14.13 | \$735 | 1.4 | | |
| Gratiot County | \$14.56 | \$757 | \$30,280 | 1.5 | \$65,400 | \$1,635 | \$19,620 | \$491 | 3,634 | 24% | \$13.66 | \$710 | 1.1 | | |
| Hillsdale County | \$15.60 | \$811 | \$32,440 | 1.6 | \$66,900 | \$1,673 | \$20,070 | \$502 | 4,104 | 23% | \$14.38 | \$748 | 1.1 | | |
| Houghton County | \$14.56 | \$757 | \$30,280 | 1.5 | \$70,500 | \$1,763 | \$21,150 | \$529 | 4,596 | 33% | \$9.12 | \$474 | 1.6 | | |
| Huron County | \$14.56 | \$757 | \$30,280 | 1.5 | \$67,700 | \$1,693 | \$20,310 | \$508 | 2,708 | 19% | \$14.39 | \$748 | 1.0 | | |
| Ingham County | \$18.00 | \$936 | \$37,440 | 1.8 | \$89,500 | \$2,238 | \$26,850 | \$671 | 46,799 | 41% | \$16.96 | \$882 | 1.1 | | |
| Ionia County | \$17.00 | \$884 | \$35,360 | 1.7 | \$73,100 | \$1,828 | \$21,930 | \$548 | 5,452 | 24% | \$11.86 | \$616 | 1.4 | | |
| Iosco County | \$14.56 | \$757 | \$30,280 | 1.5 | \$56,300 | \$1,408 | \$16,890 | \$422 | 2,263 | 19% | \$20.10 | \$1,045 | 0.7 | | |
| Iron County | \$14.56 | \$757 | \$30,280 | 1.5 | \$63,800 | \$1,595 | \$19,140 | \$479 | 894 | 17% | \$12.66 | \$659 | 1.1 | | |
| Isabella County | \$15.58 | \$810 | \$32,400 | 1.6 | \$69,800 | \$1,745 | \$20,940 | \$524 | 9,305 | 37% | \$11.30 | \$588 | 1.4 | | |
| Jackson County | \$16.65 | \$866 | \$34,640 | 1.7 | \$84,300 | \$2,108 | \$25,290 | \$632 | 15,985 | 26% | \$15.98 | \$831 | 1.0 | | |
| Kalamazoo County | \$16.90 | \$879 | \$35,160 | 1.7 | \$86,600 | \$2,165 | \$25,980 | \$650 | 37,023 | 36% | \$17.88 | \$930 | 0.9 | | |
| Kalkaska County | \$14.56 | \$757 | \$30,280 | 1.5 | \$60,100 | \$1,503 | \$18,030 | \$451 | 1,077 | 15% | \$15.25 | \$793 | 1.0 | | |
| Kent County | \$20.02 | \$1,041 | \$41,640 | 2.0 | \$89,700 | \$2,243 | \$26,910 | \$673 | 72,573 | 30% | \$16.87 | \$877 | 1.2 | | |
| Keweenaw County | \$14.56 | \$757 | \$30,280 | 1.5 | \$71,000 | \$1,775 | \$21,300 | \$533 | 123 | 11% | \$8.74 | \$455 | 1.7 | | |
| Lake County | \$14.56 | \$757 | \$30,280 | 1.5 | \$55,200 | \$1,380 | \$16,560 | \$414 | 824 | 17% | \$10.32 | \$537 | 1.4 | | |
| Lapeer County | \$20.85 | \$1,084 | \$43,360 | 2.1 | \$89,800 | \$2,245 | \$26,940 | \$674 | 5,061 | 15% | \$10.06 | \$523 | 2.1 | | |
| Leelanau County | \$17.94 | \$933 | \$37,320 | 1.8 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,023 | 11% | \$11.48 | \$597 | 1.6 | | |
| Lenawee County | \$15.67 | \$815 | \$32,600 | 1.6 | \$70,500 | \$1,763 | \$21,150 | \$529 | 8,577 | 22% | \$14.52 | \$755 | 1.1 | | |
| Livingston County | \$21.63 | \$1,125 | \$45,000 | 2.2 | \$113,800 | \$2,845 | \$34,140 | \$854 | 10,866 | 15% | \$14.24 | \$741 | 1.5 | | |
| Luce County | \$14.60 | \$759 | \$30,360 | 1.5 | \$69,100 | \$1,728 | \$20,730 | \$518 | 444 | 20% | \$9.39 | \$489 | 1.6 | | |
| Mackinac County | \$14.56 | \$757 | \$30,280 | 1.5 | \$64,800 | \$1,620 | \$19,440 | \$486 | 1,420 | 27% | \$12.31 | \$640 | 1.2 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Michigan | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Macomb County | \$20.85 | \$1,084 | \$43,360 | 2.1 | \$89,800 | \$2,245 | \$26,940 | \$674 | 90,367 | 26% | \$18.97 | \$987 | 1.1 | | |
| Manistee County | \$16.27 | \$846 | \$33,840 | 1.6 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,492 | 15% | \$10.96 | \$570 | 1.5 | | |
| Marquette County | \$16.06 | \$835 | \$33,400 | 1.6 | \$78,400 | \$1,960 | \$23,520 | \$588 | 7,742 | 28% | \$12.18 | \$633 | 1.3 | | |
| Mason County | \$14.88 | \$774 | \$30,960 | 1.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 2,957 | 24% | \$12.73 | \$662 | 1.2 | | |
| Mecosta County | \$14.73 | \$766 | \$30,640 | 1.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 4,155 | 26% | \$12.04 | \$626 | 1.2 | | |
| Menominee County | \$14.56 | \$757 | \$30,280 | 1.5 | \$64,500 | \$1,613 | \$19,350 | \$484 | 2,249 | 22% | \$11.43 | \$594 | 1.3 | | |
| Midland County | \$16.73 | \$870 | \$34,800 | 1.7 | \$94,200 | \$2,355 | \$28,260 | \$707 | 7,787 | 23% | \$20.15 | \$1,048 | 0.8 | | |
| Missaukee County | \$15.88 | \$826 | \$33,040 | 1.6 | \$61,000 | \$1,525 | \$18,300 | \$458 | 1,254 | 20% | \$13.72 | \$714 | 1.2 | | |
| Monroe County | \$18.10 | \$941 | \$37,640 | 1.8 | \$85,800 | \$2,145 | \$25,740 | \$644 | 11,790 | 19% | \$14.31 | \$744 | 1.3 | | |
| Montcalm County | \$15.04 | \$782 | \$31,280 | 1.5 | \$63,500 | \$1,588 | \$19,050 | \$476 | 4,895 | 20% | \$12.67 | \$659 | 1.2 | | |
| Montmorency County | \$14.56 | \$757 | \$30,280 | 1.5 | \$55,900 | \$1,398 | \$16,770 | \$419 | 642 | 14% | \$12.65 | \$658 | 1.2 | | |
| Muskegon County | \$16.44 | \$855 | \$34,200 | 1.7 | \$70,600 | \$1,765 | \$21,180 | \$530 | 15,702 | 24% | \$12.79 | \$665 | 1.3 | | |
| Newaygo County | \$15.56 | \$809 | \$32,360 | 1.6 | \$65,600 | \$1,640 | \$19,680 | \$492 | 3,020 | 16% | \$12.66 | \$658 | 1.2 | | |
| Oakland County | \$20.85 | \$1,084 | \$43,360 | 2.1 | \$89,800 | \$2,245 | \$26,940 | \$674 | 146,564 | 29% | \$21.83 | \$1,135 | 1.0 | | |
| Oceana County | \$14.56 | \$757 | \$30,280 | 1.5 | \$63,000 | \$1,575 | \$18,900 | \$473 | 1,689 | 17% | \$10.97 | \$571 | 1.3 | | |
| Ogemaw County | \$14.56 | \$757 | \$30,280 | 1.5 | \$55,400 | \$1,385 | \$16,620 | \$416 | 1,719 | 18% | \$10.73 | \$558 | 1.4 | | |
| Ontonagon County | \$14.56 | \$757 | \$30,280 | 1.5 | \$60,100 | \$1,503 | \$18,030 | \$451 | 334 | 12% | \$9.11 | \$474 | 1.6 | | |
| Osceola County | \$14.56 | \$757 | \$30,280 | 1.5 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,651 | 18% | \$14.34 | \$745 | 1.0 | | |
| Oscoda County | \$14.56 | \$757 | \$30,280 | 1.5 | \$55,000 | \$1,375 | \$16,500 | \$413 | 528 | 14% | \$11.45 | \$595 | 1.3 | | |
| Otsego County | \$16.92 | \$880 | \$35,200 | 1.7 | \$70,100 | \$1,753 | \$21,030 | \$526 | 2,249 | 23% | \$11.13 | \$579 | 1.5 | | |
| Ottawa County | \$18.67 | \$971 | \$38,840 | 1.9 | \$94,100 | \$2,353 | \$28,230 | \$706 | 22,617 | 22% | \$15.52 | \$807 | 1.2 | | |
| Presque Isle County | \$14.56 | \$757 | \$30,280 | 1.5 | \$64,800 | \$1,620 | \$19,440 | \$486 | 667 | 11% | \$9.16 | \$476 | 1.6 | | |
| Roscommon County | \$14.56 | \$757 | \$30,280 | 1.5 | \$56,400 | \$1,410 | \$16,920 | \$423 | 2,255 | 20% | \$11.09 | \$577 | 1.3 | | |
| Saginaw County | \$16.02 | \$833 | \$33,320 | 1.6 | \$68,100 | \$1,703 | \$20,430 | \$511 | 22,471 | 28% | \$15.19 | \$790 | 1.1 | | |
| St. Clair County | \$20.85 | \$1,084 | \$43,360 | 2.1 | \$89,800 | \$2,245 | \$26,940 | \$674 | 13,823 | 21% | \$14.41 | \$749 | 1.4 | | |
| St. Joseph County | \$14.62 | \$760 | \$30,400 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 6,294 | 26% | \$14.14 | \$735 | 1.0 | | |

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 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Michigan | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Sanilac County | \$14.56 | \$757 | \$30,280 | 1.5 | \$63,600 | \$1,590 | \$19,080 | \$477 | 3,867 | 22% | \$13.78 | \$717 | 1.1 |
| Schoolcraft County | \$14.56 | \$757 | \$30,280 | 1.5 | \$65,400 | \$1,635 | \$19,620 | \$491 | 597 | 16% | \$7.18 | \$373 | 2.0 |
| Shiawassee County | \$14.81 | \$770 | \$30,800 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 6,404 | 23% | \$12.72 | \$661 | 1.2 |
| Tuscola County | \$14.56 | \$757 | \$30,280 | 1.5 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,535 | 16% | \$13.79 | \$717 | 1.1 |
| Van Buren County | \$15.25 | \$793 | \$31,720 | 1.5 | \$80,500 | \$2,013 | \$24,150 | \$604 | 6,694 | 22% | \$13.85 | \$720 | 1.1 |
| Washtenaw County | \$24.27 | \$1,262 | \$50,480 | 2.5 | \$117,800 | \$2,945 | \$35,340 | \$884 | 55,102 | 39% | \$19.26 | \$1,002 | 1.3 |
| Wayne County | \$20.85 | \$1,084 | \$43,360 | 2.1 | \$89,800 | \$2,245 | \$26,940 | \$674 | 260,623 | 38% | \$22.18 | \$1,153 | 0.9 |
| Wexford County | \$15.21 | \$791 | \$31,640 | 1.5 | \$62,100 | \$1,553 | \$18,630 | \$466 | 2,830 | 21% | \$13.10 | \$681 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

MINNESOTA

#24*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,165**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,885** monthly or **\$46,616** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.41
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.33 |
| Average Renter Wage | \$19.29 |
| 2-Bedroom Housing Wage | \$22.41 |
| Number of Renter Households | 619,377 |
| Percent Renters | 28% |

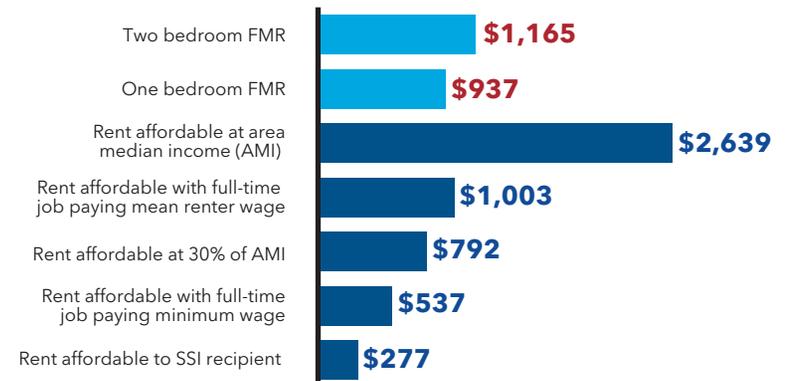
87
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

70
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------------|----------------|
| Minneapolis-St. Paul-Bloomington HMFA | \$25.56 |
| Rochester HMFA | \$21.04 |
| Mankato-North Mankato MSA | \$19.08 |
| Rice County | \$18.96 |
| Le Sueur County | \$18.54 |



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.

OUT OF REACH 2022

Minnesota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Minnesota | \$22.41 | \$1,165 | \$46,616 | 2.2 | \$105,544 | \$2,639 | \$31,663 | \$792 | 619,377 | 28% | \$19.29 | \$1,003 | 1.2 |
| Combined Nonmetro Areas | \$15.76 | \$820 | \$32,787 | 1.5 | \$81,088 | \$2,027 | \$24,326 | \$608 | 118,906 | 23% | \$13.13 | \$683 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Duluth HMFA | \$18.00 | \$936 | \$37,440 | 1.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 27,603 | 28% | \$13.22 | \$687 | 1.4 |
| Fargo MSA | \$16.52 | \$859 | \$34,360 | 1.6 | \$100,500 | \$2,513 | \$30,150 | \$754 | 8,253 | 33% | \$10.69 | \$556 | 1.5 |
| Fillmore County HMFA | \$15.63 | \$813 | \$32,520 | 1.5 | \$86,800 | \$2,170 | \$26,040 | \$651 | 1,622 | 19% | \$10.39 | \$540 | 1.5 |
| Grand Forks MSA | \$16.42 | \$854 | \$34,160 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 3,598 | 29% | \$9.90 | \$515 | 1.7 |
| La Crosse-Onalaska MSA | \$17.88 | \$930 | \$37,200 | 1.7 | \$90,800 | \$2,270 | \$27,240 | \$681 | 1,534 | 19% | \$11.73 | \$610 | 1.5 |
| Lake County HMFA | \$15.88 | \$826 | \$33,040 | 1.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 812 | 16% | \$16.85 | \$876 | 0.9 |
| Le Sueur County HMFA | \$18.54 | \$964 | \$38,560 | 1.8 | \$97,600 | \$2,440 | \$29,280 | \$732 | 2,180 | 19% | \$12.86 | \$669 | 1.4 |
| Mankato-North Mankato MSA | \$19.08 | \$992 | \$39,680 | 1.8 | \$94,900 | \$2,373 | \$28,470 | \$712 | 13,621 | 35% | \$14.41 | \$749 | 1.3 |
| Mille Lacs County HMFA | \$18.50 | \$962 | \$38,480 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,548 | 24% | \$9.33 | \$485 | 2.0 |
| Minneapolis-St. Paul-Bloomington HMFA | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 393,968 | 30% | \$21.87 | \$1,137 | 1.2 |
| Rochester HMFA | \$21.04 | \$1,094 | \$43,760 | 2.0 | \$112,900 | \$2,823 | \$33,870 | \$847 | 18,800 | 26% | \$19.30 | \$1,004 | 1.1 |
| St. Cloud MSA | \$17.04 | \$886 | \$35,440 | 1.6 | \$88,500 | \$2,213 | \$26,550 | \$664 | 24,055 | 32% | \$15.22 | \$791 | 1.1 |
| Wabasha County HMFA | \$14.56 | \$757 | \$30,280 | 1.4 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,877 | 21% | \$12.27 | \$638 | 1.2 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Aitkin County | \$15.25 | \$793 | \$31,720 | 1.5 | \$67,500 | \$1,688 | \$20,250 | \$506 | 1,207 | 16% | \$11.67 | \$607 | 1.3 |
| Anoka County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 24,753 | 19% | \$17.79 | \$925 | 1.4 |
| Becker County | \$15.58 | \$810 | \$32,400 | 1.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 2,955 | 21% | \$11.28 | \$587 | 1.4 |
| Beltrami County | \$17.50 | \$910 | \$36,400 | 1.7 | \$69,600 | \$1,740 | \$20,880 | \$522 | 5,754 | 32% | \$13.50 | \$702 | 1.3 |
| Benton County | \$17.04 | \$886 | \$35,440 | 1.6 | \$88,500 | \$2,213 | \$26,550 | \$664 | 5,641 | 34% | \$15.76 | \$819 | 1.1 |

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Minnesota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Big Stone County | \$14.56 | \$757 | \$30,280 | 1.4 | \$78,400 | \$1,960 | \$23,520 | \$588 | 673 | 29% | \$12.01 | \$625 | 1.2 |
| Blue Earth County | \$19.08 | \$992 | \$39,680 | 1.8 | \$94,900 | \$2,373 | \$28,470 | \$712 | 10,220 | 39% | \$15.23 | \$792 | 1.3 |
| Brown County | \$14.56 | \$757 | \$30,280 | 1.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 2,494 | 23% | \$14.83 | \$771 | 1.0 |
| Carlton County | \$18.00 | \$936 | \$37,440 | 1.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 2,788 | 20% | \$12.78 | \$665 | 1.4 |
| Carver County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 6,697 | 18% | \$15.70 | \$816 | 1.6 |
| Cass County | \$15.25 | \$793 | \$31,720 | 1.5 | \$69,100 | \$1,728 | \$20,730 | \$518 | 2,608 | 20% | \$11.81 | \$614 | 1.3 |
| Chippewa County | \$14.56 | \$757 | \$30,280 | 1.4 | \$80,000 | \$2,000 | \$24,000 | \$600 | 1,653 | 32% | \$12.17 | \$633 | 1.2 |
| Chisago County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 2,764 | 14% | \$11.95 | \$621 | 2.1 |
| Clay County | \$16.52 | \$859 | \$34,360 | 1.6 | \$100,500 | \$2,513 | \$30,150 | \$754 | 8,253 | 33% | \$10.69 | \$556 | 1.5 |
| Clearwater County | \$14.56 | \$757 | \$30,280 | 1.4 | \$72,300 | \$1,808 | \$21,690 | \$542 | 665 | 19% | \$10.30 | \$536 | 1.4 |
| Cook County | \$14.56 | \$757 | \$30,280 | 1.4 | \$75,300 | \$1,883 | \$22,590 | \$565 | 596 | 23% | \$10.65 | \$554 | 1.4 |
| Cottonwood County | \$14.56 | \$757 | \$30,280 | 1.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 1,185 | 24% | \$14.16 | \$736 | 1.0 |
| Crow Wing County | \$17.02 | \$885 | \$35,400 | 1.6 | \$81,600 | \$2,040 | \$24,480 | \$612 | 6,511 | 24% | \$13.10 | \$681 | 1.3 |
| Dakota County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 40,713 | 25% | \$18.12 | \$942 | 1.4 |
| Dodge County | \$21.04 | \$1,094 | \$43,760 | 2.0 | \$112,900 | \$2,823 | \$33,870 | \$847 | 1,140 | 15% | \$15.10 | \$785 | 1.4 |
| Douglas County | \$15.58 | \$810 | \$32,400 | 1.5 | \$88,700 | \$2,218 | \$26,610 | \$665 | 4,380 | 26% | \$13.10 | \$681 | 1.2 |
| Faribault County | \$14.56 | \$757 | \$30,280 | 1.4 | \$77,600 | \$1,940 | \$23,280 | \$582 | 1,397 | 23% | \$14.47 | \$752 | 1.0 |
| Fillmore County | \$15.63 | \$813 | \$32,520 | 1.5 | \$86,800 | \$2,170 | \$26,040 | \$651 | 1,622 | 19% | \$10.39 | \$540 | 1.5 |
| Freeborn County | \$15.27 | \$794 | \$31,760 | 1.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 2,963 | 23% | \$13.70 | \$712 | 1.1 |
| Goodhue County | \$16.37 | \$851 | \$34,040 | 1.6 | \$96,800 | \$2,420 | \$29,040 | \$726 | 4,911 | 25% | \$13.97 | \$727 | 1.2 |
| Grant County | \$14.56 | \$757 | \$30,280 | 1.4 | \$73,800 | \$1,845 | \$22,140 | \$554 | 536 | 21% | \$10.77 | \$560 | 1.4 |
| Hennepin County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 192,578 | 37% | \$25.51 | \$1,327 | 1.0 |
| Houston County | \$17.88 | \$930 | \$37,200 | 1.7 | \$90,800 | \$2,270 | \$27,240 | \$681 | 1,534 | 19% | \$11.73 | \$610 | 1.5 |
| Hubbard County | \$15.33 | \$797 | \$31,880 | 1.5 | \$75,700 | \$1,893 | \$22,710 | \$568 | 1,565 | 18% | \$10.81 | \$562 | 1.4 |
| Isanti County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 2,354 | 16% | \$11.60 | \$603 | 2.2 |
| Itasca County | \$17.02 | \$885 | \$35,400 | 1.6 | \$76,500 | \$1,913 | \$22,950 | \$574 | 3,439 | 18% | \$9.09 | \$473 | 1.9 |

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

OUT OF REACH 2022

Minnesota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Jackson County | \$14.56 | \$757 | \$30,280 | 1.4 | \$80,900 | \$2,023 | \$24,270 | \$607 | 784 | 18% | \$14.55 | \$757 | 1.0 |
| Kanabec County | \$17.71 | \$921 | \$36,840 | 1.7 | \$77,000 | \$1,925 | \$23,100 | \$578 | 1,110 | 17% | \$12.94 | \$673 | 1.4 |
| Kandiyohi County | \$15.71 | \$817 | \$32,680 | 1.5 | \$81,000 | \$2,025 | \$24,300 | \$608 | 4,411 | 26% | \$11.62 | \$604 | 1.4 |
| Kittson County | \$14.56 | \$757 | \$30,280 | 1.4 | \$83,100 | \$2,078 | \$24,930 | \$623 | 380 | 21% | \$12.50 | \$650 | 1.2 |
| Koochiching County | \$14.56 | \$757 | \$30,280 | 1.4 | \$71,800 | \$1,795 | \$21,540 | \$539 | 1,231 | 21% | \$11.65 | \$606 | 1.2 |
| Lac qui Parle County | \$14.56 | \$757 | \$30,280 | 1.4 | \$76,000 | \$1,900 | \$22,800 | \$570 | 532 | 17% | \$12.22 | \$635 | 1.2 |
| Lake County | \$15.88 | \$826 | \$33,040 | 1.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 812 | 16% | \$16.85 | \$876 | 0.9 |
| Lake of the Woods County | \$15.88 | \$826 | \$33,040 | 1.5 | \$71,800 | \$1,795 | \$21,540 | \$539 | 214 | 14% | \$13.06 | \$679 | 1.2 |
| Le Sueur County | \$18.54 | \$964 | \$38,560 | 1.8 | \$97,600 | \$2,440 | \$29,280 | \$732 | 2,180 | 19% | \$12.86 | \$669 | 1.4 |
| Lincoln County | \$14.56 | \$757 | \$30,280 | 1.4 | \$78,700 | \$1,968 | \$23,610 | \$590 | 523 | 21% | \$11.38 | \$592 | 1.3 |
| Lyon County | \$14.56 | \$757 | \$30,280 | 1.4 | \$83,200 | \$2,080 | \$24,960 | \$624 | 3,158 | 31% | \$13.50 | \$702 | 1.1 |
| McLeod County | \$15.79 | \$821 | \$32,840 | 1.5 | \$88,800 | \$2,220 | \$26,640 | \$666 | 3,486 | 24% | \$17.29 | \$899 | 0.9 |
| Mahnomen County | \$14.56 | \$757 | \$30,280 | 1.4 | \$59,700 | \$1,493 | \$17,910 | \$448 | 611 | 31% | \$15.25 | \$793 | 1.0 |
| Marshall County | \$14.56 | \$757 | \$30,280 | 1.4 | \$84,700 | \$2,118 | \$25,410 | \$635 | 661 | 17% | \$14.03 | \$730 | 1.0 |
| Martin County | \$14.87 | \$773 | \$30,920 | 1.4 | \$76,600 | \$1,915 | \$22,980 | \$575 | 2,340 | 27% | \$15.61 | \$812 | 1.0 |
| Meeker County | \$15.65 | \$814 | \$32,560 | 1.5 | \$87,100 | \$2,178 | \$26,130 | \$653 | 1,773 | 19% | \$12.47 | \$648 | 1.3 |
| Mille Lacs County | \$18.50 | \$962 | \$38,480 | 1.8 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,548 | 24% | \$9.33 | \$485 | 2.0 |
| Morrison County | \$14.71 | \$765 | \$30,600 | 1.4 | \$78,500 | \$1,963 | \$23,550 | \$589 | 2,824 | 21% | \$11.26 | \$586 | 1.3 |
| Mower County | \$16.25 | \$845 | \$33,800 | 1.6 | \$78,600 | \$1,965 | \$23,580 | \$590 | 4,368 | 28% | \$15.07 | \$783 | 1.1 |
| Murray County | \$14.56 | \$757 | \$30,280 | 1.4 | \$85,500 | \$2,138 | \$25,650 | \$641 | 703 | 19% | \$12.86 | \$669 | 1.1 |
| Nicollet County | \$19.08 | \$992 | \$39,680 | 1.8 | \$94,900 | \$2,373 | \$28,470 | \$712 | 3,401 | 27% | \$12.09 | \$629 | 1.6 |
| Nobles County | \$15.73 | \$818 | \$32,720 | 1.5 | \$74,100 | \$1,853 | \$22,230 | \$556 | 2,184 | 28% | \$17.81 | \$926 | 0.9 |
| Norman County | \$14.56 | \$757 | \$30,280 | 1.4 | \$78,200 | \$1,955 | \$23,460 | \$587 | 539 | 19% | \$10.83 | \$563 | 1.3 |
| Olmsted County | \$21.04 | \$1,094 | \$43,760 | 2.0 | \$112,900 | \$2,823 | \$33,870 | \$847 | 17,660 | 28% | \$19.51 | \$1,015 | 1.1 |
| Otter Tail County | \$15.02 | \$781 | \$31,240 | 1.5 | \$81,600 | \$2,040 | \$24,480 | \$612 | 5,009 | 20% | \$12.05 | \$627 | 1.2 |
| Pennington County | \$15.71 | \$817 | \$32,680 | 1.5 | \$83,300 | \$2,083 | \$24,990 | \$625 | 1,526 | 26% | \$16.72 | \$870 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Minnesota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Pine County | \$16.87 | \$877 | \$35,080 | 1.6 | \$73,700 | \$1,843 | \$22,110 | \$553 | 2,027 | 18% | \$7.97 | \$414 | 2.1 |
| Pipestone County | \$14.56 | \$757 | \$30,280 | 1.4 | \$77,100 | \$1,928 | \$23,130 | \$578 | 911 | 23% | \$14.45 | \$751 | 1.0 |
| Polk County | \$16.42 | \$854 | \$34,160 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 3,598 | 29% | \$9.90 | \$515 | 1.7 |
| Pope County | \$15.71 | \$817 | \$32,680 | 1.5 | \$87,800 | \$2,195 | \$26,340 | \$659 | 993 | 20% | \$12.67 | \$659 | 1.2 |
| Ramsey County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 84,222 | 40% | \$22.02 | \$1,145 | 1.2 |
| Red Lake County | \$14.56 | \$757 | \$30,280 | 1.4 | \$85,400 | \$2,135 | \$25,620 | \$641 | 305 | 18% | \$9.33 | \$485 | 1.6 |
| Redwood County | \$14.56 | \$757 | \$30,280 | 1.4 | \$76,700 | \$1,918 | \$23,010 | \$575 | 1,399 | 22% | \$13.59 | \$706 | 1.1 |
| Renville County | \$14.56 | \$757 | \$30,280 | 1.4 | \$78,800 | \$1,970 | \$23,640 | \$591 | 1,369 | 23% | \$11.15 | \$580 | 1.3 |
| Rice County | \$18.96 | \$986 | \$39,440 | 1.8 | \$100,600 | \$2,515 | \$30,180 | \$755 | 5,936 | 26% | \$12.56 | \$653 | 1.5 |
| Rock County | \$15.31 | \$796 | \$31,840 | 1.5 | \$77,700 | \$1,943 | \$23,310 | \$583 | 1,011 | 25% | \$13.38 | \$696 | 1.1 |
| Roseau County | \$15.40 | \$801 | \$32,040 | 1.5 | \$84,000 | \$2,100 | \$25,200 | \$630 | 1,235 | 21% | \$14.64 | \$761 | 1.1 |
| St. Louis County | \$18.00 | \$936 | \$37,440 | 1.7 | \$89,000 | \$2,225 | \$26,700 | \$668 | 24,815 | 29% | \$13.26 | \$690 | 1.4 |
| Scott County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 8,276 | 16% | \$12.96 | \$674 | 2.0 |
| Sherburne County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 5,610 | 17% | \$12.88 | \$670 | 2.0 |
| Sibley County | \$15.08 | \$784 | \$31,360 | 1.5 | \$85,000 | \$2,125 | \$25,500 | \$638 | 1,279 | 21% | \$14.46 | \$752 | 1.0 |
| Stearns County | \$17.04 | \$886 | \$35,440 | 1.6 | \$88,500 | \$2,213 | \$26,550 | \$664 | 18,414 | 31% | \$15.10 | \$785 | 1.1 |
| Steele County | \$16.56 | \$861 | \$34,440 | 1.6 | \$90,700 | \$2,268 | \$27,210 | \$680 | 3,443 | 23% | \$13.76 | \$715 | 1.2 |
| Stevens County | \$14.56 | \$757 | \$30,280 | 1.4 | \$96,800 | \$2,420 | \$29,040 | \$726 | 1,130 | 31% | \$12.77 | \$664 | 1.1 |
| Swift County | \$14.56 | \$757 | \$30,280 | 1.4 | \$72,300 | \$1,808 | \$21,690 | \$542 | 1,226 | 29% | \$11.07 | \$575 | 1.3 |
| Todd County | \$14.56 | \$757 | \$30,280 | 1.4 | \$72,800 | \$1,820 | \$21,840 | \$546 | 1,575 | 16% | \$13.75 | \$715 | 1.1 |
| Traverse County | \$14.56 | \$757 | \$30,280 | 1.4 | \$76,400 | \$1,910 | \$22,920 | \$573 | 352 | 22% | \$13.32 | \$693 | 1.1 |
| Wabasha County | \$14.56 | \$757 | \$30,280 | 1.4 | \$89,400 | \$2,235 | \$26,820 | \$671 | 1,877 | 21% | \$12.27 | \$638 | 1.2 |
| Wadena County | \$14.56 | \$757 | \$30,280 | 1.4 | \$64,100 | \$1,603 | \$19,230 | \$481 | 1,525 | 27% | \$17.18 | \$894 | 0.8 |
| Waseca County | \$14.56 | \$757 | \$30,280 | 1.4 | \$79,100 | \$1,978 | \$23,730 | \$593 | 1,565 | 21% | \$11.98 | \$623 | 1.2 |
| Washington County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 17,628 | 18% | \$14.54 | \$756 | 1.8 |
| Watonwan County | \$14.56 | \$757 | \$30,280 | 1.4 | \$77,000 | \$1,925 | \$23,100 | \$578 | 1,004 | 23% | \$11.06 | \$575 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Minnesota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Wilkin County | \$14.56 | \$757 | \$30,280 | 1.4 | \$83,200 | \$2,080 | \$24,960 | \$624 | 540 | 19% | \$14.95 | \$777 | 1.0 |
| Winona County | \$16.02 | \$833 | \$33,320 | 1.6 | \$87,500 | \$2,188 | \$26,250 | \$656 | 5,454 | 28% | \$11.93 | \$621 | 1.3 |
| Wright County | \$25.56 | \$1,329 | \$53,160 | 2.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 8,373 | 17% | \$13.61 | \$707 | 1.9 |
| Yellow Medicine County | \$14.56 | \$757 | \$30,280 | 1.4 | \$79,600 | \$1,990 | \$23,880 | \$597 | 768 | 19% | \$11.94 | \$621 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

MISSISSIPPI

#49*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$815**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,717** monthly or **\$32,603** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.67
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$13.57 |
| 2-Bedroom Housing Wage | \$15.67 |
| Number of Renter Households | 348,677 |
| Percent Renters | 31% |

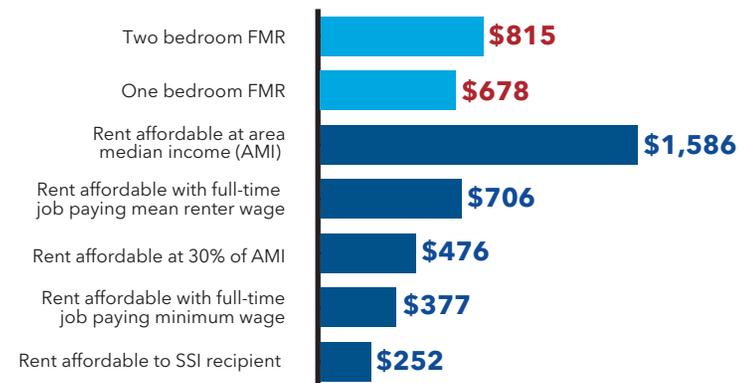
86
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Lafayette County | \$19.73 |
| Jackson HMFA | \$18.21 |
| Memphis HMFA | \$17.54 |
| Hattiesburg HMFA | \$16.69 |
| Gulfport-Biloxi HMFA | \$16.60 |



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.

OUT OF REACH 2022

Mississippi

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Mississippi | \$15.67 | \$815 | \$32,603 | 2.2 | \$63,459 | \$1,586 | \$19,038 | \$476 | 348,677 | 31% | \$13.57 | \$706 | 1.2 |
| Combined Nonmetro Areas | \$14.41 | \$749 | \$29,975 | 2.0 | \$56,768 | \$1,419 | \$17,030 | \$426 | 176,172 | 30% | \$12.68 | \$659 | 1.1 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Covington County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,745 | 25% | \$11.18 | \$581 | 1.2 |
| Gulfport-Biloxi HMFA | \$16.60 | \$863 | \$34,520 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 38,236 | 38% | \$13.82 | \$719 | 1.2 |
| Hattiesburg HMFA | \$16.69 | \$868 | \$34,720 | 2.3 | \$62,800 | \$1,570 | \$18,840 | \$471 | 19,982 | 36% | \$12.39 | \$644 | 1.3 |
| Holmes County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$33,300 | \$833 | \$9,990 | \$250 | 2,608 | 41% | \$14.64 | \$761 | 0.9 |
| Jackson HMFA | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 63,226 | 32% | \$15.03 | \$781 | 1.2 |
| Marshall County HMFA | \$13.63 | \$709 | \$28,360 | 1.9 | \$55,700 | \$1,393 | \$16,710 | \$418 | 3,427 | 26% | \$16.48 | \$857 | 0.8 |
| Memphis HMFA | \$17.54 | \$912 | \$36,480 | 2.4 | \$77,300 | \$1,933 | \$23,190 | \$580 | 16,256 | 25% | \$13.57 | \$706 | 1.3 |
| Pascagoula HMFA | \$16.27 | \$846 | \$33,840 | 2.2 | \$78,100 | \$1,953 | \$23,430 | \$586 | 15,292 | 28% | \$17.07 | \$888 | 1.0 |
| Simpson County HMFA | \$14.13 | \$735 | \$29,400 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,920 | 20% | \$9.24 | \$481 | 1.5 |
| Stone County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,479 | 23% | \$11.26 | \$586 | 1.2 |
| Tate County HMFA | \$13.56 | \$705 | \$28,200 | 1.9 | \$67,900 | \$1,698 | \$20,370 | \$509 | 2,424 | 23% | \$9.49 | \$494 | 1.4 |
| Tunica County HMFA | \$15.92 | \$828 | \$33,120 | 2.2 | \$46,200 | \$1,155 | \$13,860 | \$347 | 2,419 | 61% | \$17.32 | \$901 | 0.9 |
| Yazoo County HMFA | \$13.94 | \$725 | \$29,000 | 1.9 | \$50,200 | \$1,255 | \$15,060 | \$377 | 3,491 | 41% | \$15.18 | \$789 | 0.9 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$13.56 | \$705 | \$28,200 | 1.9 | \$43,900 | \$1,098 | \$13,170 | \$329 | 4,222 | 38% | \$11.89 | \$618 | 1.1 |
| Alcorn County | \$13.56 | \$705 | \$28,200 | 1.9 | \$59,200 | \$1,480 | \$17,760 | \$444 | 4,850 | 33% | \$13.23 | \$688 | 1.0 |
| Amite County | \$13.67 | \$711 | \$28,440 | 1.9 | \$51,300 | \$1,283 | \$15,390 | \$385 | 953 | 18% | \$11.04 | \$574 | 1.2 |
| Attala County | \$13.56 | \$705 | \$28,200 | 1.9 | \$51,100 | \$1,278 | \$15,330 | \$383 | 1,836 | 27% | \$8.13 | \$423 | 1.7 |
| Benton County | \$13.56 | \$705 | \$28,200 | 1.9 | \$51,800 | \$1,295 | \$15,540 | \$389 | 608 | 19% | \$14.33 | \$745 | 0.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Mississippi

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Bolivar County | \$13.56 | \$705 | \$28,200 | 1.9 | \$44,400 | \$1,110 | \$13,320 | \$333 | 5,330 | 44% | \$12.53 | \$652 | 1.1 |
| Calhoun County | \$13.56 | \$705 | \$28,200 | 1.9 | \$50,600 | \$1,265 | \$15,180 | \$380 | 1,541 | 27% | \$14.73 | \$766 | 0.9 |
| Carroll County | \$13.56 | \$705 | \$28,200 | 1.9 | \$72,700 | \$1,818 | \$21,810 | \$545 | 642 | 16% | \$6.46 | \$336 | 2.1 |
| Chickasaw County | \$13.56 | \$705 | \$28,200 | 1.9 | \$51,600 | \$1,290 | \$15,480 | \$387 | 1,909 | 29% | \$13.68 | \$711 | 1.0 |
| Choctaw County | \$14.83 | \$771 | \$30,840 | 2.0 | \$58,700 | \$1,468 | \$17,610 | \$440 | 638 | 19% | \$17.41 | \$905 | 0.9 |
| Claiborne County | \$13.69 | \$712 | \$28,480 | 1.9 | \$32,300 | \$808 | \$9,690 | \$242 | 870 | 30% | \$21.57 | \$1,122 | 0.6 |
| Clarke County | \$13.56 | \$705 | \$28,200 | 1.9 | \$64,700 | \$1,618 | \$19,410 | \$485 | 931 | 15% | \$11.73 | \$610 | 1.2 |
| Clay County | \$13.56 | \$705 | \$28,200 | 1.9 | \$47,300 | \$1,183 | \$14,190 | \$355 | 2,313 | 30% | \$14.79 | \$769 | 0.9 |
| Coahoma County | \$13.56 | \$705 | \$28,200 | 1.9 | \$40,700 | \$1,018 | \$12,210 | \$305 | 3,854 | 45% | \$12.10 | \$629 | 1.1 |
| Copiah County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 2,014 | 21% | \$11.11 | \$577 | 1.6 |
| Covington County | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,700 | \$1,218 | \$14,610 | \$365 | 1,745 | 25% | \$11.18 | \$581 | 1.2 |
| DeSoto County | \$17.54 | \$912 | \$36,480 | 2.4 | \$77,300 | \$1,933 | \$23,190 | \$580 | 16,256 | 25% | \$13.57 | \$706 | 1.3 |
| Forrest County | \$16.69 | \$868 | \$34,720 | 2.3 | \$62,800 | \$1,570 | \$18,840 | \$471 | 11,831 | 42% | \$12.90 | \$671 | 1.3 |
| Franklin County | \$13.56 | \$705 | \$28,200 | 1.9 | \$56,400 | \$1,410 | \$16,920 | \$423 | 776 | 26% | \$16.37 | \$851 | 0.8 |
| George County | \$14.04 | \$730 | \$29,200 | 1.9 | \$63,000 | \$1,575 | \$18,900 | \$473 | 1,444 | 18% | \$10.09 | \$525 | 1.4 |
| Greene County | \$13.63 | \$709 | \$28,360 | 1.9 | \$66,600 | \$1,665 | \$19,980 | \$500 | 533 | 14% | \$10.53 | \$548 | 1.3 |
| Grenada County | \$13.73 | \$714 | \$28,560 | 1.9 | \$55,200 | \$1,380 | \$16,560 | \$414 | 2,732 | 32% | \$12.93 | \$672 | 1.1 |
| Hancock County | \$16.60 | \$863 | \$34,520 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 4,333 | 20% | \$12.57 | \$654 | 1.3 |
| Harrison County | \$16.60 | \$863 | \$34,520 | 2.3 | \$67,500 | \$1,688 | \$20,250 | \$506 | 33,903 | 42% | \$14.02 | \$729 | 1.2 |
| Hinds County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 37,429 | 42% | \$15.96 | \$830 | 1.1 |
| Holmes County | \$13.56 | \$705 | \$28,200 | 1.9 | \$33,300 | \$833 | \$9,990 | \$250 | 2,608 | 41% | \$14.64 | \$761 | 0.9 |
| Humphreys County | \$13.56 | \$705 | \$28,200 | 1.9 | \$38,600 | \$965 | \$11,580 | \$290 | 1,141 | 36% | \$10.85 | \$564 | 1.2 |
| Issaquena County † | \$14.37 | \$747 | \$29,880 | 2.0 | \$43,100 | \$1,078 | \$12,930 | \$323 | 235 | 51% | | | |
| Itawamba County | \$13.56 | \$705 | \$28,200 | 1.9 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,833 | 22% | \$15.91 | \$827 | 0.9 |
| Jackson County | \$16.27 | \$846 | \$33,840 | 2.2 | \$78,100 | \$1,953 | \$23,430 | \$586 | 15,292 | 28% | \$17.07 | \$888 | 1.0 |
| Jasper County | \$13.56 | \$705 | \$28,200 | 1.9 | \$52,200 | \$1,305 | \$15,660 | \$392 | 1,084 | 16% | \$11.72 | \$609 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Mississippi

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Jefferson County | \$13.56 | \$705 | \$28,200 | 1.9 | \$29,100 | \$728 | \$8,730 | \$218 | 729 | 29% | \$11.90 | \$619 | 1.1 |
| Jefferson Davis County | \$13.56 | \$705 | \$28,200 | 1.9 | \$53,000 | \$1,325 | \$15,900 | \$398 | 907 | 20% | \$10.56 | \$549 | 1.3 |
| Jones County | \$14.54 | \$756 | \$30,240 | 2.0 | \$57,000 | \$1,425 | \$17,100 | \$428 | 6,611 | 27% | \$12.32 | \$640 | 1.2 |
| Kemper County | \$13.56 | \$705 | \$28,200 | 1.9 | \$41,500 | \$1,038 | \$12,450 | \$311 | 946 | 25% | \$10.95 | \$570 | 1.2 |
| Lafayette County | \$19.73 | \$1,026 | \$41,040 | 2.7 | \$79,600 | \$1,990 | \$23,880 | \$597 | 7,293 | 39% | \$11.14 | \$579 | 1.8 |
| Lamar County | \$16.69 | \$868 | \$34,720 | 2.3 | \$62,800 | \$1,570 | \$18,840 | \$471 | 7,274 | 32% | \$11.08 | \$576 | 1.5 |
| Lauderdale County | \$15.37 | \$799 | \$31,960 | 2.1 | \$55,800 | \$1,395 | \$16,740 | \$419 | 10,641 | 36% | \$11.62 | \$604 | 1.3 |
| Lawrence County | \$15.31 | \$796 | \$31,840 | 2.1 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,305 | 26% | \$20.07 | \$1,043 | 0.8 |
| Leake County | \$13.56 | \$705 | \$28,200 | 1.9 | \$55,000 | \$1,375 | \$16,500 | \$413 | 2,272 | 28% | \$12.84 | \$668 | 1.1 |
| Lee County | \$15.56 | \$809 | \$32,360 | 2.1 | \$65,000 | \$1,625 | \$19,500 | \$488 | 9,550 | 30% | \$12.62 | \$656 | 1.2 |
| Leflore County | \$13.56 | \$705 | \$28,200 | 1.9 | \$40,700 | \$1,018 | \$12,210 | \$305 | 4,504 | 45% | \$10.22 | \$531 | 1.3 |
| Lincoln County | \$14.33 | \$745 | \$29,800 | 2.0 | \$64,500 | \$1,613 | \$19,350 | \$484 | 3,162 | 24% | \$13.57 | \$706 | 1.1 |
| Lowndes County | \$14.35 | \$746 | \$29,840 | 2.0 | \$69,800 | \$1,745 | \$20,940 | \$524 | 8,499 | 38% | \$15.11 | \$786 | 0.9 |
| Madison County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 11,179 | 28% | \$12.63 | \$657 | 1.4 |
| Marion County | \$14.00 | \$728 | \$29,120 | 1.9 | \$52,100 | \$1,303 | \$15,630 | \$391 | 2,049 | 21% | \$12.42 | \$646 | 1.1 |
| Marshall County | \$13.63 | \$709 | \$28,360 | 1.9 | \$55,700 | \$1,393 | \$16,710 | \$418 | 3,427 | 26% | \$16.48 | \$857 | 0.8 |
| Monroe County | \$13.56 | \$705 | \$28,200 | 1.9 | \$62,300 | \$1,558 | \$18,690 | \$467 | 3,283 | 24% | \$12.75 | \$663 | 1.1 |
| Montgomery County | \$13.56 | \$705 | \$28,200 | 1.9 | \$52,000 | \$1,300 | \$15,600 | \$390 | 1,419 | 33% | \$9.65 | \$502 | 1.4 |
| Neshoba County | \$13.56 | \$705 | \$28,200 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 2,835 | 27% | \$13.14 | \$683 | 1.0 |
| Newton County | \$14.33 | \$745 | \$29,800 | 2.0 | \$50,700 | \$1,268 | \$15,210 | \$380 | 1,668 | 21% | \$11.21 | \$583 | 1.3 |
| Noxubee County | \$13.56 | \$705 | \$28,200 | 1.9 | \$52,100 | \$1,303 | \$15,630 | \$391 | 1,132 | 28% | \$9.99 | \$519 | 1.4 |
| Oktibbeha County | \$15.83 | \$823 | \$32,920 | 2.2 | \$73,400 | \$1,835 | \$22,020 | \$551 | 9,476 | 50% | \$7.77 | \$404 | 2.0 |
| Panola County | \$13.96 | \$726 | \$29,040 | 1.9 | \$50,700 | \$1,268 | \$15,210 | \$380 | 3,965 | 32% | \$14.36 | \$747 | 1.0 |
| Pearl River County | \$15.88 | \$826 | \$33,040 | 2.2 | \$63,600 | \$1,590 | \$19,080 | \$477 | 4,504 | 21% | \$11.79 | \$613 | 1.3 |
| Perry County | \$16.69 | \$868 | \$34,720 | 2.3 | \$62,800 | \$1,570 | \$18,840 | \$471 | 877 | 19% | \$16.55 | \$861 | 1.0 |
| Pike County | \$14.31 | \$744 | \$29,760 | 2.0 | \$48,300 | \$1,208 | \$14,490 | \$362 | 4,616 | 32% | \$10.29 | \$535 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Mississippi

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Pontotoc County | \$13.56 | \$705 | \$28,200 | 1.9 | \$59,900 | \$1,498 | \$17,970 | \$449 | 2,895 | 27% | \$13.72 | \$713 | 1.0 |
| Prentiss County | \$13.56 | \$705 | \$28,200 | 1.9 | \$55,900 | \$1,398 | \$16,770 | \$419 | 2,411 | 26% | \$8.44 | \$439 | 1.6 |
| Quitman County | \$13.56 | \$705 | \$28,200 | 1.9 | \$43,200 | \$1,080 | \$12,960 | \$324 | 1,233 | 41% | \$10.17 | \$529 | 1.3 |
| Rankin County | \$18.21 | \$947 | \$37,880 | 2.5 | \$76,000 | \$1,900 | \$22,800 | \$570 | 12,604 | 22% | \$16.11 | \$837 | 1.1 |
| Scott County | \$13.56 | \$705 | \$28,200 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 2,802 | 27% | \$13.66 | \$710 | 1.0 |
| Sharkey County | \$13.56 | \$705 | \$28,200 | 1.9 | \$48,600 | \$1,215 | \$14,580 | \$365 | 672 | 38% | \$12.04 | \$626 | 1.1 |
| Simpson County | \$14.13 | \$735 | \$29,400 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,920 | 20% | \$9.24 | \$481 | 1.5 |
| Smith County | \$13.56 | \$705 | \$28,200 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 901 | 15% | \$14.56 | \$757 | 0.9 |
| Stone County | \$13.56 | \$705 | \$28,200 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,479 | 23% | \$11.26 | \$586 | 1.2 |
| Sunflower County | \$13.88 | \$722 | \$28,880 | 1.9 | \$42,300 | \$1,058 | \$12,690 | \$317 | 3,895 | 47% | \$10.87 | \$565 | 1.3 |
| Tallahatchie County | \$13.56 | \$705 | \$28,200 | 1.9 | \$43,600 | \$1,090 | \$13,080 | \$327 | 1,568 | 36% | \$14.27 | \$742 | 1.0 |
| Tate County | \$13.56 | \$705 | \$28,200 | 1.9 | \$67,900 | \$1,698 | \$20,370 | \$509 | 2,424 | 23% | \$9.49 | \$494 | 1.4 |
| Tippah County | \$13.56 | \$705 | \$28,200 | 1.9 | \$53,800 | \$1,345 | \$16,140 | \$404 | 2,409 | 31% | \$16.41 | \$853 | 0.8 |
| Tishomingo County | \$13.56 | \$705 | \$28,200 | 1.9 | \$54,400 | \$1,360 | \$16,320 | \$408 | 2,134 | 27% | \$12.64 | \$657 | 1.1 |
| Tunica County | \$15.92 | \$828 | \$33,120 | 2.2 | \$46,200 | \$1,155 | \$13,860 | \$347 | 2,419 | 61% | \$17.32 | \$901 | 0.9 |
| Union County | \$13.56 | \$705 | \$28,200 | 1.9 | \$63,300 | \$1,583 | \$18,990 | \$475 | 2,424 | 25% | \$18.45 | \$960 | 0.7 |
| Walthall County | \$13.56 | \$705 | \$28,200 | 1.9 | \$49,300 | \$1,233 | \$14,790 | \$370 | 845 | 15% | \$13.94 | \$725 | 1.0 |
| Warren County | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,600 | \$1,565 | \$18,780 | \$470 | 6,168 | 34% | \$14.38 | \$748 | 1.0 |
| Washington County | \$13.56 | \$705 | \$28,200 | 1.9 | \$44,100 | \$1,103 | \$13,230 | \$331 | 8,123 | 45% | \$13.47 | \$700 | 1.0 |
| Wayne County | \$13.56 | \$705 | \$28,200 | 1.9 | \$60,200 | \$1,505 | \$18,060 | \$452 | 1,185 | 15% | \$14.68 | \$763 | 0.9 |
| Webster County | \$13.56 | \$705 | \$28,200 | 1.9 | \$63,100 | \$1,578 | \$18,930 | \$473 | 795 | 21% | \$5.93 | \$308 | 2.3 |
| Wilkinson County | \$13.56 | \$705 | \$28,200 | 1.9 | \$40,300 | \$1,008 | \$12,090 | \$302 | 729 | 22% | \$10.51 | \$546 | 1.3 |
| Winston County | \$13.56 | \$705 | \$28,200 | 1.9 | \$49,500 | \$1,238 | \$14,850 | \$371 | 1,814 | 26% | \$10.82 | \$563 | 1.3 |
| Yalobusha County | \$13.56 | \$705 | \$28,200 | 1.9 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,528 | 30% | \$13.22 | \$687 | 1.0 |
| Yazoo County | \$13.94 | \$725 | \$29,000 | 1.9 | \$50,200 | \$1,255 | \$15,060 | \$377 | 3,491 | 41% | \$15.18 | \$789 | 0.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

MISSOURI

#41*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$881**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,936** monthly or **\$35,228** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.94
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$11.15 |
| Average Renter Wage | \$17.83 |
| 2-Bedroom Housing Wage | \$16.94 |
| Number of Renter Households | 802,838 |
| Percent Renters | 33% |

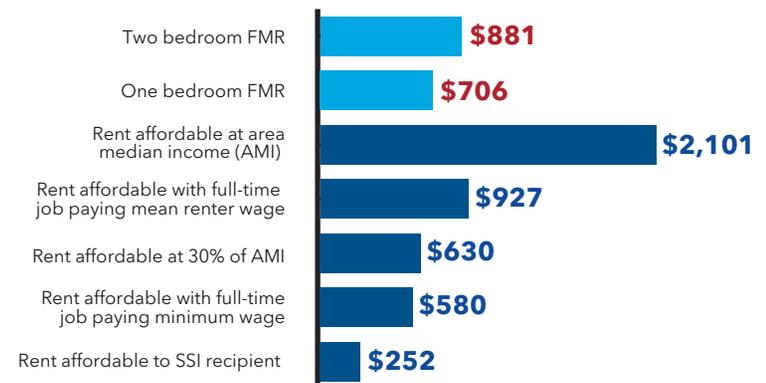
61
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

49
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Kansas City HMFA | \$19.81 |
| St. Louis HMFA | \$18.21 |
| Columbia HMFA | \$16.88 |
| Pulaski County | \$15.94 |
| St. Joseph MSA | \$15.85 |



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.

OUT OF REACH 2022

| Missouri | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Missouri | \$16.94 | \$881 | \$35,228 | 1.5 | \$84,048 | \$2,101 | \$25,214 | \$630 | 802,838 | 33% | \$17.83 | \$927 | 1.0 |
| Combined Nonmetro Areas | \$13.76 | \$716 | \$28,623 | 1.2 | \$61,686 | \$1,542 | \$18,506 | \$463 | 176,144 | 30% | \$12.31 | \$640 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bates County HMFA | \$13.52 | \$703 | \$28,120 | 1.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 1,963 | 30% | \$10.87 | \$565 | 1.2 |
| Callaway County HMFA | \$14.81 | \$770 | \$30,800 | 1.3 | \$76,600 | \$1,915 | \$22,980 | \$575 | 4,129 | 25% | \$16.37 | \$851 | 0.9 |
| Cape Girardeau MSA | \$15.52 | \$807 | \$32,280 | 1.4 | \$78,400 | \$1,960 | \$23,520 | \$588 | 11,068 | 32% | \$13.72 | \$714 | 1.1 |
| Columbia HMFA | \$16.88 | \$878 | \$35,120 | 1.5 | \$88,000 | \$2,200 | \$26,400 | \$660 | 31,631 | 44% | \$14.95 | \$777 | 1.1 |
| Cooper County HMFA | \$13.71 | \$713 | \$28,520 | 1.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,630 | 26% | \$11.83 | \$615 | 1.2 |
| Dallas County HMFA | \$13.17 | \$685 | \$27,400 | 1.2 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,576 | 25% | \$7.92 | \$412 | 1.7 |
| Howard County HMFA | \$13.25 | \$689 | \$27,560 | 1.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 706 | 20% | \$9.05 | \$471 | 1.5 |
| Jefferson City HMFA | \$13.35 | \$694 | \$27,760 | 1.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 10,813 | 30% | \$14.68 | \$763 | 0.9 |
| Joplin MSA | \$14.71 | \$765 | \$30,600 | 1.3 | \$65,000 | \$1,625 | \$19,500 | \$488 | 23,028 | 34% | \$15.02 | \$781 | 1.0 |
| Kansas City HMFA | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 181,756 | 37% | \$19.60 | \$1,019 | 1.0 |
| Moniteau County HMFA | \$13.17 | \$685 | \$27,400 | 1.2 | \$78,600 | \$1,965 | \$23,580 | \$590 | 1,279 | 23% | \$11.72 | \$609 | 1.1 |
| Polk County HMFA | \$13.19 | \$686 | \$27,440 | 1.2 | \$58,400 | \$1,460 | \$17,520 | \$438 | 3,675 | 31% | \$11.64 | \$605 | 1.1 |
| Springfield HMFA | \$14.90 | \$775 | \$31,000 | 1.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 66,985 | 39% | \$15.38 | \$800 | 1.0 |
| St. Joseph MSA | \$15.85 | \$824 | \$32,960 | 1.4 | \$73,000 | \$1,825 | \$21,900 | \$548 | 15,374 | 35% | \$15.34 | \$798 | 1.0 |
| St. Louis HMFA | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 271,081 | 31% | \$20.60 | \$1,071 | 0.9 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$13.17 | \$685 | \$27,400 | 1.2 | \$70,100 | \$1,753 | \$21,030 | \$526 | 3,489 | 38% | \$9.47 | \$493 | 1.4 |
| Andrew County | \$15.85 | \$824 | \$32,960 | 1.4 | \$73,000 | \$1,825 | \$21,900 | \$548 | 1,459 | 21% | \$13.36 | \$695 | 1.2 |
| Atchison County | \$13.17 | \$685 | \$27,400 | 1.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 787 | 31% | \$12.62 | \$656 | 1.0 |

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Missouri | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Audrain County | \$13.38 | \$696 | \$27,840 | 1.2 | \$59,600 | \$1,490 | \$17,880 | \$447 | 2,754 | 29% | \$14.38 | \$748 | 0.9 | | |
| Barry County | \$13.17 | \$685 | \$27,400 | 1.2 | \$60,000 | \$1,500 | \$18,000 | \$450 | 3,597 | 26% | \$13.55 | \$705 | 1.0 | | |
| Barton County | \$13.17 | \$685 | \$27,400 | 1.2 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,512 | 31% | \$9.81 | \$510 | 1.3 | | |
| Bates County | \$13.52 | \$703 | \$28,120 | 1.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 1,963 | 30% | \$10.87 | \$565 | 1.2 | | |
| Benton County | \$13.17 | \$685 | \$27,400 | 1.2 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,363 | 17% | \$9.15 | \$476 | 1.4 | | |
| Bollinger County | \$15.52 | \$807 | \$32,280 | 1.4 | \$78,400 | \$1,960 | \$23,520 | \$588 | 769 | 17% | \$7.96 | \$414 | 2.0 | | |
| Boone County | \$16.88 | \$878 | \$35,120 | 1.5 | \$88,000 | \$2,200 | \$26,400 | \$660 | 31,631 | 44% | \$14.95 | \$777 | 1.1 | | |
| Buchanan County | \$15.85 | \$824 | \$32,960 | 1.4 | \$73,000 | \$1,825 | \$21,900 | \$548 | 12,760 | 38% | \$15.60 | \$811 | 1.0 | | |
| Butler County | \$13.42 | \$698 | \$27,920 | 1.2 | \$52,700 | \$1,318 | \$15,810 | \$395 | 5,904 | 36% | \$11.05 | \$575 | 1.2 | | |
| Caldwell County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 886 | 24% | \$13.73 | \$714 | 1.4 | | |
| Callaway County | \$14.81 | \$770 | \$30,800 | 1.3 | \$76,600 | \$1,915 | \$22,980 | \$575 | 4,129 | 25% | \$16.37 | \$851 | 0.9 | | |
| Camden County | \$14.50 | \$754 | \$30,160 | 1.3 | \$74,700 | \$1,868 | \$22,410 | \$560 | 3,207 | 19% | \$12.19 | \$634 | 1.2 | | |
| Cape Girardeau County | \$15.52 | \$807 | \$32,280 | 1.4 | \$78,400 | \$1,960 | \$23,520 | \$588 | 10,299 | 34% | \$13.94 | \$725 | 1.1 | | |
| Carroll County | \$13.17 | \$685 | \$27,400 | 1.2 | \$66,300 | \$1,658 | \$19,890 | \$497 | 968 | 28% | \$11.46 | \$596 | 1.1 | | |
| Carter County | \$13.31 | \$692 | \$27,680 | 1.2 | \$61,700 | \$1,543 | \$18,510 | \$463 | 659 | 28% | \$9.05 | \$470 | 1.5 | | |
| Cass County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 9,921 | 25% | \$12.58 | \$654 | 1.6 | | |
| Cedar County | \$13.17 | \$685 | \$27,400 | 1.2 | \$51,700 | \$1,293 | \$15,510 | \$388 | 1,674 | 30% | \$9.81 | \$510 | 1.3 | | |
| Chariton County | \$13.17 | \$685 | \$27,400 | 1.2 | \$67,300 | \$1,683 | \$20,190 | \$505 | 619 | 23% | \$10.63 | \$553 | 1.2 | | |
| Christian County | \$14.90 | \$775 | \$31,000 | 1.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 8,215 | 25% | \$11.66 | \$606 | 1.3 | | |
| Clark County | \$13.17 | \$685 | \$27,400 | 1.2 | \$68,000 | \$1,700 | \$20,400 | \$510 | 630 | 24% | \$9.17 | \$477 | 1.4 | | |
| Clay County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 29,268 | 32% | \$17.08 | \$888 | 1.2 | | |
| Clinton County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 1,795 | 22% | \$14.35 | \$746 | 1.4 | | |
| Cole County | \$13.35 | \$694 | \$27,760 | 1.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 9,960 | 33% | \$14.97 | \$779 | 0.9 | | |
| Cooper County | \$13.71 | \$713 | \$28,520 | 1.2 | \$72,600 | \$1,815 | \$21,780 | \$545 | 1,630 | 26% | \$11.83 | \$615 | 1.2 | | |
| Crawford County | \$13.17 | \$685 | \$27,400 | 1.2 | \$59,300 | \$1,483 | \$17,790 | \$445 | 2,661 | 27% | \$11.70 | \$608 | 1.1 | | |
| Dade County | \$13.17 | \$685 | \$27,400 | 1.2 | \$50,100 | \$1,253 | \$15,030 | \$376 | 789 | 26% | \$12.90 | \$671 | 1.0 | | |

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Missouri | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Dallas County | \$13.17 | \$685 | \$27,400 | 1.2 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,576 | 25% | \$7.92 | \$412 | 1.7 | | |
| Daviess County | \$13.17 | \$685 | \$27,400 | 1.2 | \$67,500 | \$1,688 | \$20,250 | \$506 | 600 | 20% | \$8.83 | \$459 | 1.5 | | |
| DeKalb County | \$15.85 | \$824 | \$32,960 | 1.4 | \$73,000 | \$1,825 | \$21,900 | \$548 | 1,155 | 30% | \$11.73 | \$610 | 1.4 | | |
| Dent County | \$13.17 | \$685 | \$27,400 | 1.2 | \$59,500 | \$1,488 | \$17,850 | \$446 | 1,810 | 28% | \$9.31 | \$484 | 1.4 | | |
| Douglas County | \$13.17 | \$685 | \$27,400 | 1.2 | \$51,600 | \$1,290 | \$15,480 | \$387 | 925 | 17% | \$8.94 | \$465 | 1.5 | | |
| Dunklin County | \$13.17 | \$685 | \$27,400 | 1.2 | \$50,400 | \$1,260 | \$15,120 | \$378 | 4,647 | 38% | \$9.18 | \$478 | 1.4 | | |
| Franklin County | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 9,362 | 23% | \$13.68 | \$712 | 1.3 | | |
| Gasconade County | \$13.17 | \$685 | \$27,400 | 1.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 1,283 | 21% | \$9.36 | \$487 | 1.4 | | |
| Gentry County | \$13.17 | \$685 | \$27,400 | 1.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 598 | 24% | \$14.18 | \$737 | 0.9 | | |
| Greene County | \$14.90 | \$775 | \$31,000 | 1.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 55,786 | 44% | \$15.93 | \$828 | 0.9 | | |
| Grundy County | \$13.17 | \$685 | \$27,400 | 1.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,278 | 33% | \$13.56 | \$705 | 1.0 | | |
| Harrison County | \$13.17 | \$685 | \$27,400 | 1.2 | \$59,500 | \$1,488 | \$17,850 | \$446 | 1,050 | 31% | \$11.21 | \$583 | 1.2 | | |
| Henry County | \$13.92 | \$724 | \$28,960 | 1.2 | \$65,500 | \$1,638 | \$19,650 | \$491 | 2,680 | 29% | \$10.73 | \$558 | 1.3 | | |
| Hickory County | \$13.29 | \$691 | \$27,640 | 1.2 | \$53,400 | \$1,335 | \$16,020 | \$401 | 664 | 17% | \$9.57 | \$498 | 1.4 | | |
| Holt County | \$13.17 | \$685 | \$27,400 | 1.2 | \$66,200 | \$1,655 | \$19,860 | \$497 | 471 | 23% | \$15.52 | \$807 | 0.8 | | |
| Howard County | \$13.25 | \$689 | \$27,560 | 1.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 706 | 20% | \$9.05 | \$471 | 1.5 | | |
| Howell County | \$13.17 | \$685 | \$27,400 | 1.2 | \$52,400 | \$1,310 | \$15,720 | \$393 | 4,943 | 32% | \$13.39 | \$697 | 1.0 | | |
| Iron County | \$13.17 | \$685 | \$27,400 | 1.2 | \$53,900 | \$1,348 | \$16,170 | \$404 | 1,101 | 27% | \$12.55 | \$652 | 1.1 | | |
| Jackson County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 121,133 | 42% | \$21.33 | \$1,109 | 0.9 | | |
| Jasper County | \$14.71 | \$765 | \$30,600 | 1.3 | \$65,000 | \$1,625 | \$19,500 | \$488 | 16,903 | 36% | \$14.73 | \$766 | 1.0 | | |
| Jefferson County | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 17,393 | 20% | \$13.86 | \$721 | 1.3 | | |
| Johnson County | \$14.63 | \$761 | \$30,440 | 1.3 | \$77,000 | \$1,925 | \$23,100 | \$578 | 7,492 | 38% | \$11.96 | \$622 | 1.2 | | |
| Knox County | \$13.17 | \$685 | \$27,400 | 1.2 | \$59,200 | \$1,480 | \$17,760 | \$444 | 210 | 15% | \$12.65 | \$658 | 1.0 | | |
| Laclede County | \$13.17 | \$685 | \$27,400 | 1.2 | \$62,500 | \$1,563 | \$18,750 | \$469 | 4,618 | 32% | \$15.25 | \$793 | 0.9 | | |
| Lafayette County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 3,698 | 29% | \$12.06 | \$627 | 1.6 | | |
| Lawrence County | \$13.17 | \$685 | \$27,400 | 1.2 | \$59,100 | \$1,478 | \$17,730 | \$443 | 4,263 | 29% | \$16.22 | \$844 | 0.8 | | |

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Missouri | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Lewis County | \$13.17 | \$685 | \$27,400 | 1.2 | \$63,500 | \$1,588 | \$19,050 | \$476 | 846 | 24% | \$11.96 | \$622 | 1.1 | | |
| Lincoln County | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 3,898 | 20% | \$13.44 | \$699 | 1.4 | | |
| Linn County | \$13.17 | \$685 | \$27,400 | 1.2 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,207 | 24% | \$9.80 | \$510 | 1.3 | | |
| Livingston County | \$13.87 | \$721 | \$28,840 | 1.2 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,967 | 33% | \$13.64 | \$709 | 1.0 | | |
| McDonald County | \$13.17 | \$685 | \$27,400 | 1.2 | \$52,700 | \$1,318 | \$15,810 | \$395 | 2,678 | 32% | \$14.68 | \$763 | 0.9 | | |
| Macon County | \$13.17 | \$685 | \$27,400 | 1.2 | \$62,800 | \$1,570 | \$18,840 | \$471 | 1,517 | 26% | \$11.30 | \$588 | 1.2 | | |
| Madison County | \$13.17 | \$685 | \$27,400 | 1.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 1,432 | 30% | \$9.46 | \$492 | 1.4 | | |
| Maries County | \$13.17 | \$685 | \$27,400 | 1.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 1,012 | 27% | \$14.73 | \$766 | 0.9 | | |
| Marion County | \$13.54 | \$704 | \$28,160 | 1.2 | \$69,000 | \$1,725 | \$20,700 | \$518 | 4,070 | 35% | \$12.61 | \$656 | 1.1 | | |
| Mercer County | \$13.17 | \$685 | \$27,400 | 1.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 284 | 21% | \$10.43 | \$542 | 1.3 | | |
| Miller County | \$14.21 | \$739 | \$29,560 | 1.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 2,771 | 27% | \$12.62 | \$656 | 1.1 | | |
| Mississippi County | \$13.17 | \$685 | \$27,400 | 1.2 | \$44,300 | \$1,108 | \$13,290 | \$332 | 1,970 | 39% | \$10.63 | \$553 | 1.2 | | |
| Moniteau County | \$13.17 | \$685 | \$27,400 | 1.2 | \$78,600 | \$1,965 | \$23,580 | \$590 | 1,279 | 23% | \$11.72 | \$609 | 1.1 | | |
| Monroe County | \$13.17 | \$685 | \$27,400 | 1.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 929 | 25% | \$11.05 | \$575 | 1.2 | | |
| Montgomery County | \$13.23 | \$688 | \$27,520 | 1.2 | \$63,500 | \$1,588 | \$19,050 | \$476 | 1,365 | 27% | \$13.28 | \$691 | 1.0 | | |
| Morgan County | \$13.17 | \$685 | \$27,400 | 1.2 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,437 | 19% | \$9.69 | \$504 | 1.4 | | |
| New Madrid County | \$13.31 | \$692 | \$27,680 | 1.2 | \$52,100 | \$1,303 | \$15,630 | \$391 | 2,741 | 38% | \$12.04 | \$626 | 1.1 | | |
| Newton County | \$14.71 | \$765 | \$30,600 | 1.3 | \$65,000 | \$1,625 | \$19,500 | \$488 | 6,125 | 28% | \$15.83 | \$823 | 0.9 | | |
| Nodaway County | \$14.27 | \$742 | \$29,680 | 1.3 | \$69,600 | \$1,740 | \$20,880 | \$522 | 3,567 | 42% | \$11.51 | \$598 | 1.2 | | |
| Oregon County | \$13.17 | \$685 | \$27,400 | 1.2 | \$46,000 | \$1,150 | \$13,800 | \$345 | 1,161 | 27% | \$9.21 | \$479 | 1.4 | | |
| Osage County | \$13.35 | \$694 | \$27,760 | 1.2 | \$82,700 | \$2,068 | \$24,810 | \$620 | 853 | 16% | \$11.65 | \$606 | 1.1 | | |
| Ozark County | \$14.81 | \$770 | \$30,800 | 1.3 | \$45,700 | \$1,143 | \$13,710 | \$343 | 839 | 21% | \$9.44 | \$491 | 1.6 | | |
| Pemiscot County | \$13.17 | \$685 | \$27,400 | 1.2 | \$49,300 | \$1,233 | \$14,790 | \$370 | 3,095 | 47% | \$8.97 | \$466 | 1.5 | | |
| Perry County | \$13.73 | \$714 | \$28,560 | 1.2 | \$74,600 | \$1,865 | \$22,380 | \$560 | 2,002 | 26% | \$11.67 | \$607 | 1.2 | | |
| Pettis County | \$14.27 | \$742 | \$29,680 | 1.3 | \$63,100 | \$1,578 | \$18,930 | \$473 | 5,000 | 31% | \$13.53 | \$703 | 1.1 | | |
| Phelps County | \$15.21 | \$791 | \$31,640 | 1.4 | \$68,900 | \$1,723 | \$20,670 | \$517 | 7,322 | 40% | \$12.32 | \$641 | 1.2 | | |

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- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Missouri | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Pike County | \$14.13 | \$735 | \$29,400 | 1.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,900 | 29% | \$13.31 | \$692 | 1.1 | | |
| Platte County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 13,110 | 33% | \$18.24 | \$949 | 1.1 | | |
| Polk County | \$13.19 | \$686 | \$27,440 | 1.2 | \$58,400 | \$1,460 | \$17,520 | \$438 | 3,675 | 31% | \$11.64 | \$605 | 1.1 | | |
| Pulaski County | \$15.94 | \$829 | \$33,160 | 1.4 | \$71,800 | \$1,795 | \$21,540 | \$539 | 7,184 | 48% | \$14.63 | \$761 | 1.1 | | |
| Putnam County | \$13.17 | \$685 | \$27,400 | 1.2 | \$61,600 | \$1,540 | \$18,480 | \$462 | 361 | 21% | \$9.70 | \$504 | 1.4 | | |
| Ralls County | \$15.10 | \$785 | \$31,400 | 1.4 | \$76,500 | \$1,913 | \$22,950 | \$574 | 602 | 15% | \$13.99 | \$728 | 1.1 | | |
| Randolph County | \$13.17 | \$685 | \$27,400 | 1.2 | \$67,400 | \$1,685 | \$20,220 | \$506 | 2,568 | 29% | \$11.39 | \$592 | 1.2 | | |
| Ray County | \$19.81 | \$1,030 | \$41,200 | 1.8 | \$97,700 | \$2,443 | \$29,310 | \$733 | 1,945 | 22% | \$10.02 | \$521 | 2.0 | | |
| Reynolds County | \$13.17 | \$685 | \$27,400 | 1.2 | \$56,400 | \$1,410 | \$16,920 | \$423 | 464 | 18% | \$15.22 | \$792 | 0.9 | | |
| Ripley County | \$13.17 | \$685 | \$27,400 | 1.2 | \$48,200 | \$1,205 | \$14,460 | \$362 | 978 | 20% | \$6.77 | \$352 | 1.9 | | |
| St. Charles County | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 27,568 | 18% | \$15.18 | \$789 | 1.2 | | |
| St. Clair County | \$13.17 | \$685 | \$27,400 | 1.2 | \$57,400 | \$1,435 | \$17,220 | \$431 | 806 | 20% | \$11.67 | \$607 | 1.1 | | |
| Ste. Genevieve County | \$14.75 | \$767 | \$30,680 | 1.3 | \$86,300 | \$2,158 | \$25,890 | \$647 | 1,384 | 19% | \$14.25 | \$741 | 1.0 | | |
| St. Francois County | \$13.62 | \$708 | \$28,320 | 1.2 | \$58,400 | \$1,460 | \$17,520 | \$438 | 7,882 | 32% | \$12.02 | \$625 | 1.1 | | |
| St. Louis County | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 129,943 | 32% | \$21.43 | \$1,115 | 0.8 | | |
| Saline County | \$13.27 | \$690 | \$27,600 | 1.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 2,406 | 29% | \$13.07 | \$680 | 1.0 | | |
| Schuyler County | \$13.17 | \$685 | \$27,400 | 1.2 | \$57,700 | \$1,443 | \$17,310 | \$433 | 440 | 31% | \$9.08 | \$472 | 1.5 | | |
| Scotland County | \$13.17 | \$685 | \$27,400 | 1.2 | \$69,400 | \$1,735 | \$20,820 | \$521 | 360 | 21% | \$9.75 | \$507 | 1.4 | | |
| Scott County | \$14.42 | \$750 | \$30,000 | 1.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 5,185 | 34% | \$12.62 | \$656 | 1.1 | | |
| Shannon County | \$13.46 | \$700 | \$28,000 | 1.2 | \$49,600 | \$1,240 | \$14,880 | \$372 | 770 | 25% | \$10.34 | \$538 | 1.3 | | |
| Shelby County | \$13.17 | \$685 | \$27,400 | 1.2 | \$65,600 | \$1,640 | \$19,680 | \$492 | 605 | 24% | \$14.63 | \$761 | 0.9 | | |
| Stoddard County | \$13.17 | \$685 | \$27,400 | 1.2 | \$57,500 | \$1,438 | \$17,250 | \$431 | 3,461 | 30% | \$14.22 | \$740 | 0.9 | | |
| Stone County | \$13.17 | \$685 | \$27,400 | 1.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 2,118 | 17% | \$11.39 | \$592 | 1.2 | | |
| Sullivan County | \$13.42 | \$698 | \$27,920 | 1.2 | \$60,000 | \$1,500 | \$18,000 | \$450 | 583 | 26% | \$19.84 | \$1,031 | 0.7 | | |
| Taney County | \$14.98 | \$779 | \$31,160 | 1.3 | \$60,000 | \$1,500 | \$18,000 | \$450 | 7,721 | 34% | \$13.27 | \$690 | 1.1 | | |
| Texas County | \$13.17 | \$685 | \$27,400 | 1.2 | \$51,600 | \$1,290 | \$15,480 | \$387 | 2,347 | 24% | \$11.15 | \$580 | 1.2 | | |

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

OUT OF REACH 2022

| Missouri | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Vernon County | \$13.88 | \$722 | \$28,880 | 1.2 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,165 | 26% | \$12.29 | \$639 | 1.1 |
| Warren County | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 2,689 | 20% | \$12.55 | \$652 | 1.5 |
| Washington County | \$13.17 | \$685 | \$27,400 | 1.2 | \$55,500 | \$1,388 | \$16,650 | \$416 | 2,186 | 24% | \$11.13 | \$579 | 1.2 |
| Wayne County | \$13.17 | \$685 | \$27,400 | 1.2 | \$47,700 | \$1,193 | \$14,310 | \$358 | 1,370 | 25% | \$9.78 | \$509 | 1.3 |
| Webster County | \$14.90 | \$775 | \$31,000 | 1.3 | \$71,100 | \$1,778 | \$21,330 | \$533 | 2,984 | 22% | \$11.07 | \$576 | 1.3 |
| Worth County | \$13.17 | \$685 | \$27,400 | 1.2 | \$68,100 | \$1,703 | \$20,430 | \$511 | 149 | 18% | \$7.01 | \$365 | 1.9 |
| Wright County | \$13.17 | \$685 | \$27,400 | 1.2 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,691 | 24% | \$10.09 | \$525 | 1.3 |
| St. Louis city | \$18.21 | \$947 | \$37,880 | 1.6 | \$97,200 | \$2,430 | \$29,160 | \$729 | 80,228 | 56% | \$25.29 | \$1,315 | 0.7 |

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- 1: BR = Bedroom
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- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MONTANA

#35*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$918**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,060** monthly or **\$36,718** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.20 |
| Average Renter Wage | \$15.69 |
| 2-Bedroom Housing Wage | \$17.65 |
| Number of Renter Households | 137,320 |
| Percent Renters | 31% |

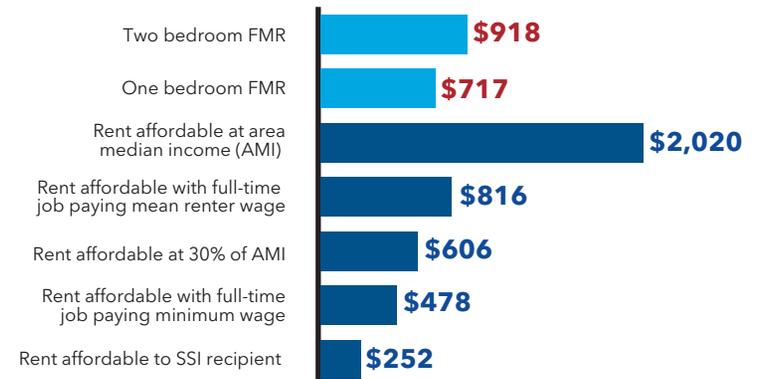
77
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

60
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------|----------------|
| Gallatin County | \$20.73 |
| Missoula MSA | \$19.62 |
| Billings HMFA | \$18.46 |
| Park County | \$18.40 |
| Lewis and Clark County | \$17.75 |



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.

OUT OF REACH 2022

| Montana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Montana | \$17.65 | \$918 | \$36,718 | 1.9 | \$80,806 | \$2,020 | \$24,242 | \$606 | 137,320 | 31% | \$15.69 | \$816 | 1.1 | | |
| Combined Nonmetro Areas | \$17.14 | \$891 | \$35,646 | 1.9 | \$80,813 | \$2,020 | \$24,244 | \$606 | 82,138 | 30% | \$15.27 | \$794 | 1.1 | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | |
| Billings HMFA | \$18.46 | \$960 | \$38,400 | 2.0 | \$84,600 | \$2,115 | \$25,380 | \$635 | 22,347 | 31% | \$16.70 | \$869 | 1.1 | | |
| Great Falls MSA | \$16.33 | \$849 | \$33,960 | 1.8 | \$72,700 | \$1,818 | \$21,810 | \$545 | 11,512 | 33% | \$15.29 | \$795 | 1.1 | | |
| Missoula MSA | \$19.62 | \$1,020 | \$40,800 | 2.1 | \$80,200 | \$2,005 | \$24,060 | \$602 | 20,587 | 41% | \$15.57 | \$810 | 1.3 | | |
| Stillwater County HMFA | \$16.42 | \$854 | \$34,160 | 1.8 | \$89,200 | \$2,230 | \$26,760 | \$669 | 736 | 19% | \$26.48 | \$1,377 | 0.6 | | |
| <u>Counties</u> | | | | | | | | | | | | | | | |
| Beaverhead County | \$14.56 | \$757 | \$30,280 | 1.6 | \$79,000 | \$1,975 | \$23,700 | \$593 | 1,517 | 36% | \$11.04 | \$574 | 1.3 | | |
| Big Horn County | \$15.27 | \$794 | \$31,760 | 1.7 | \$61,400 | \$1,535 | \$18,420 | \$461 | 1,272 | 35% | \$20.83 | \$1,083 | 0.7 | | |
| Blaine County | \$14.56 | \$757 | \$30,280 | 1.6 | \$54,300 | \$1,358 | \$16,290 | \$407 | 1,002 | 42% | \$10.47 | \$545 | 1.4 | | |
| Broadwater County | \$15.42 | \$802 | \$32,080 | 1.7 | \$82,200 | \$2,055 | \$24,660 | \$617 | 383 | 16% | \$13.65 | \$710 | 1.1 | | |
| Carbon County | \$18.46 | \$960 | \$38,400 | 2.0 | \$84,600 | \$2,115 | \$25,380 | \$635 | 1,166 | 26% | \$14.49 | \$754 | 1.3 | | |
| Carter County | \$14.56 | \$757 | \$30,280 | 1.6 | \$67,800 | \$1,695 | \$20,340 | \$509 | 207 | 32% | \$14.98 | \$779 | 1.0 | | |
| Cascade County | \$16.33 | \$849 | \$33,960 | 1.8 | \$72,700 | \$1,818 | \$21,810 | \$545 | 11,512 | 33% | \$15.29 | \$795 | 1.1 | | |
| Chouteau County | \$15.17 | \$789 | \$31,560 | 1.6 | \$59,700 | \$1,493 | \$17,910 | \$448 | 781 | 34% | \$14.15 | \$736 | 1.1 | | |
| Custer County | \$16.19 | \$842 | \$33,680 | 1.8 | \$81,400 | \$2,035 | \$24,420 | \$611 | 1,587 | 33% | \$13.63 | \$709 | 1.2 | | |
| Daniels County | \$14.56 | \$757 | \$30,280 | 1.6 | \$81,000 | \$2,025 | \$24,300 | \$608 | 185 | 22% | \$12.87 | \$669 | 1.1 | | |
| Dawson County | \$17.69 | \$920 | \$36,800 | 1.9 | \$77,900 | \$1,948 | \$23,370 | \$584 | 1,331 | 34% | \$16.46 | \$856 | 1.1 | | |
| Deer Lodge County | \$14.56 | \$757 | \$30,280 | 1.6 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,341 | 33% | \$11.93 | \$620 | 1.2 | | |
| Fallon County | \$16.62 | \$864 | \$34,560 | 1.8 | \$105,300 | \$2,633 | \$31,590 | \$790 | 356 | 28% | \$17.63 | \$917 | 0.9 | | |
| Fergus County | \$15.98 | \$831 | \$33,240 | 1.7 | \$66,100 | \$1,653 | \$19,830 | \$496 | 1,493 | 30% | \$12.26 | \$637 | 1.3 | | |
| Flathead County | \$17.69 | \$920 | \$36,800 | 1.9 | \$80,300 | \$2,008 | \$24,090 | \$602 | 10,465 | 26% | \$14.70 | \$765 | 1.2 | | |
| Gallatin County | \$20.73 | \$1,078 | \$43,120 | 2.3 | \$104,700 | \$2,618 | \$31,410 | \$785 | 17,594 | 39% | \$17.81 | \$926 | 1.2 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Montana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Garfield County | \$14.56 | \$757 | \$30,280 | 1.6 | \$69,100 | \$1,728 | \$20,730 | \$518 | 137 | 31% | \$12.33 | \$641 | 1.2 | | |
| Glacier County | \$14.56 | \$757 | \$30,280 | 1.6 | \$53,300 | \$1,333 | \$15,990 | \$400 | 1,592 | 38% | \$16.72 | \$870 | 0.9 | | |
| Golden Valley County | \$14.96 | \$778 | \$31,120 | 1.6 | \$55,200 | \$1,380 | \$16,560 | \$414 | 70 | 19% | \$23.95 | \$1,245 | 0.6 | | |
| Granite County | \$14.56 | \$757 | \$30,280 | 1.6 | \$67,400 | \$1,685 | \$20,220 | \$506 | 285 | 21% | \$9.36 | \$487 | 1.6 | | |
| Hill County | \$14.75 | \$767 | \$30,680 | 1.6 | \$68,900 | \$1,723 | \$20,670 | \$517 | 2,369 | 37% | \$12.06 | \$627 | 1.2 | | |
| Jefferson County | \$16.81 | \$874 | \$34,960 | 1.8 | \$90,600 | \$2,265 | \$27,180 | \$680 | 701 | 16% | \$13.23 | \$688 | 1.3 | | |
| Judith Basin County | \$14.56 | \$757 | \$30,280 | 1.6 | \$64,500 | \$1,613 | \$19,350 | \$484 | 212 | 23% | \$15.51 | \$807 | 0.9 | | |
| Lake County | \$15.46 | \$804 | \$32,160 | 1.7 | \$64,300 | \$1,608 | \$19,290 | \$482 | 3,279 | 28% | \$12.47 | \$648 | 1.2 | | |
| Lewis and Clark County | \$17.75 | \$923 | \$36,920 | 1.9 | \$102,400 | \$2,560 | \$30,720 | \$768 | 8,049 | 28% | \$14.59 | \$759 | 1.2 | | |
| Liberty County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,100 | \$1,778 | \$21,330 | \$533 | 428 | 46% | \$16.28 | \$847 | 0.9 | | |
| Lincoln County | \$14.56 | \$757 | \$30,280 | 1.6 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,762 | 20% | \$11.34 | \$590 | 1.3 | | |
| McCone County | \$14.56 | \$757 | \$30,280 | 1.6 | \$69,500 | \$1,738 | \$20,850 | \$521 | 142 | 17% | \$20.43 | \$1,062 | 0.7 | | |
| Madison County | \$17.37 | \$903 | \$36,120 | 1.9 | \$72,600 | \$1,815 | \$21,780 | \$545 | 854 | 23% | \$28.16 | \$1,464 | 0.6 | | |
| Meagher County | \$14.56 | \$757 | \$30,280 | 1.6 | \$56,700 | \$1,418 | \$17,010 | \$425 | 109 | 14% | \$17.10 | \$889 | 0.9 | | |
| Mineral County | \$14.56 | \$757 | \$30,280 | 1.6 | \$57,100 | \$1,428 | \$17,130 | \$428 | 430 | 22% | \$11.92 | \$620 | 1.2 | | |
| Missoula County | \$19.62 | \$1,020 | \$40,800 | 2.1 | \$80,200 | \$2,005 | \$24,060 | \$602 | 20,587 | 41% | \$15.57 | \$810 | 1.3 | | |
| Musselshell County | \$16.58 | \$862 | \$34,480 | 1.8 | \$58,200 | \$1,455 | \$17,460 | \$437 | 594 | 27% | \$17.25 | \$897 | 1.0 | | |
| Park County | \$18.40 | \$957 | \$38,280 | 2.0 | \$82,700 | \$2,068 | \$24,810 | \$620 | 2,496 | 31% | \$15.82 | \$822 | 1.2 | | |
| Petroleum County † | \$16.62 | \$864 | \$34,560 | 1.8 | \$71,100 | \$1,778 | \$21,330 | \$533 | 73 | 34% | | | | | |
| Phillips County | \$14.56 | \$757 | \$30,280 | 1.6 | \$65,900 | \$1,648 | \$19,770 | \$494 | 355 | 20% | \$16.55 | \$861 | 0.9 | | |
| Pondera County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 584 | 28% | \$16.58 | \$862 | 0.9 | | |
| Powder River County | \$14.56 | \$757 | \$30,280 | 1.6 | \$68,400 | \$1,710 | \$20,520 | \$513 | 190 | 25% | \$11.88 | \$618 | 1.2 | | |
| Powell County | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,500 | \$1,888 | \$22,650 | \$566 | 958 | 38% | \$9.72 | \$505 | 1.5 | | |
| Prairie County † | \$16.62 | \$864 | \$34,560 | 1.8 | \$70,700 | \$1,768 | \$21,210 | \$530 | 104 | 21% | | | | | |
| Ravalli County | \$15.40 | \$801 | \$32,040 | 1.7 | \$73,600 | \$1,840 | \$22,080 | \$552 | 4,023 | 23% | \$10.62 | \$552 | 1.5 | | |
| Richland County | \$17.12 | \$890 | \$35,600 | 1.9 | \$95,900 | \$2,398 | \$28,770 | \$719 | 1,386 | 31% | \$20.50 | \$1,066 | 0.8 | | |

† Wage data not available (See Appendix B).

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Montana | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Roosevelt County | \$15.04 | \$782 | \$31,280 | 1.6 | \$57,400 | \$1,435 | \$17,220 | \$431 | 1,163 | 36% | \$13.95 | \$725 | 1.1 |
| Rosebud County | \$14.56 | \$757 | \$30,280 | 1.6 | \$77,300 | \$1,933 | \$23,190 | \$580 | 1,050 | 32% | \$26.29 | \$1,367 | 0.6 |
| Sanders County | \$14.56 | \$757 | \$30,280 | 1.6 | \$55,900 | \$1,398 | \$16,770 | \$419 | 1,210 | 23% | \$8.31 | \$432 | 1.8 |
| Sheridan County | \$15.69 | \$816 | \$32,640 | 1.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 386 | 25% | \$16.66 | \$866 | 0.9 |
| Silver Bow County | \$15.94 | \$829 | \$33,160 | 1.7 | \$73,000 | \$1,825 | \$21,900 | \$548 | 4,572 | 30% | \$11.07 | \$576 | 1.4 |
| Stillwater County | \$16.42 | \$854 | \$34,160 | 1.8 | \$89,200 | \$2,230 | \$26,760 | \$669 | 736 | 19% | \$26.48 | \$1,377 | 0.6 |
| Sweet Grass County | \$15.04 | \$782 | \$31,280 | 1.6 | \$75,500 | \$1,888 | \$22,650 | \$566 | 396 | 26% | \$23.74 | \$1,235 | 0.6 |
| Teton County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,700 | \$1,793 | \$21,510 | \$538 | 698 | 28% | \$13.15 | \$684 | 1.1 |
| Toole County | \$14.56 | \$757 | \$30,280 | 1.6 | \$70,800 | \$1,770 | \$21,240 | \$531 | 695 | 38% | \$17.67 | \$919 | 0.8 |
| Treasure County | \$16.62 | \$864 | \$34,560 | 1.8 | \$56,100 | \$1,403 | \$16,830 | \$421 | 95 | 29% | \$14.68 | \$763 | 1.1 |
| Valley County | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,900 | \$1,898 | \$22,770 | \$569 | 827 | 25% | \$15.08 | \$784 | 1.0 |
| Wheatland County | \$14.56 | \$757 | \$30,280 | 1.6 | \$54,900 | \$1,373 | \$16,470 | \$412 | 251 | 28% | \$19.14 | \$995 | 0.8 |
| Wibaux County | \$16.62 | \$864 | \$34,560 | 1.8 | \$65,100 | \$1,628 | \$19,530 | \$488 | 99 | 21% | \$17.28 | \$898 | 1.0 |
| Yellowstone County | \$18.46 | \$960 | \$38,400 | 2.0 | \$84,600 | \$2,115 | \$25,380 | \$635 | 21,181 | 31% | \$16.77 | \$872 | 1.1 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEBRASKA

#39*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$883**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,943** monthly or **\$35,319** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.98
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.00 |
| Average Renter Wage | \$16.52 |
| 2-Bedroom Housing Wage | \$16.98 |
| Number of Renter Households | 259,372 |
| Percent Renters | 34% |

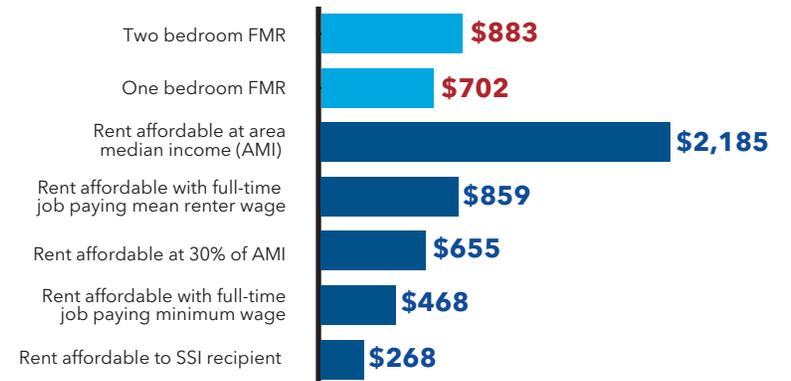
75
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

60
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Stanton County | \$18.85 |
| Omaha-Council Bluffs HMFA | \$18.73 |
| Lincoln HMFA | \$17.08 |
| Sioux City MSA | \$16.73 |
| Dodge County | \$16.19 |



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.

OUT OF REACH 2022

| Nebraska | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Nebraska | \$16.98 | \$883 | \$35,319 | 1.9 | \$87,395 | \$2,185 | \$26,219 | \$655 | 259,372 | 34% | \$16.52 | \$859 | 1.0 |
| Combined Nonmetro Areas | \$15.00 | \$780 | \$31,196 | 1.7 | \$78,083 | \$1,952 | \$23,425 | \$586 | 81,865 | 29% | \$14.03 | \$729 | 1.1 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Hall County HMFA | \$14.73 | \$766 | \$30,640 | 1.6 | \$77,200 | \$1,930 | \$23,160 | \$579 | 8,911 | 38% | \$14.98 | \$779 | 1.0 |
| Howard County HMFA | \$14.56 | \$757 | \$30,280 | 1.6 | \$82,200 | \$2,055 | \$24,660 | \$617 | 725 | 27% | \$8.75 | \$455 | 1.7 |
| Lincoln HMFA | \$17.08 | \$888 | \$35,520 | 1.9 | \$90,600 | \$2,265 | \$27,180 | \$680 | 51,729 | 41% | \$15.84 | \$824 | 1.1 |
| Merrick County HMFA | \$14.56 | \$757 | \$30,280 | 1.6 | \$78,200 | \$1,955 | \$23,460 | \$587 | 753 | 23% | \$14.93 | \$776 | 1.0 |
| Omaha-Council Bluffs HMFA | \$18.73 | \$974 | \$38,960 | 2.1 | \$95,100 | \$2,378 | \$28,530 | \$713 | 108,655 | 35% | \$18.59 | \$967 | 1.0 |
| Saunders County HMFA | \$14.77 | \$768 | \$30,720 | 1.6 | \$93,000 | \$2,325 | \$27,900 | \$698 | 1,711 | 20% | \$12.23 | \$636 | 1.2 |
| Seward County HMFA | \$14.56 | \$757 | \$30,280 | 1.6 | \$97,500 | \$2,438 | \$29,250 | \$731 | 1,947 | 29% | \$12.31 | \$640 | 1.2 |
| Sioux City MSA | \$16.73 | \$870 | \$34,800 | 1.9 | \$86,100 | \$2,153 | \$25,830 | \$646 | 3,076 | 32% | \$15.99 | \$831 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$14.69 | \$764 | \$30,560 | 1.6 | \$78,600 | \$1,965 | \$23,580 | \$590 | 4,082 | 32% | \$11.88 | \$618 | 1.2 |
| Antelope County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,100 | \$1,778 | \$21,330 | \$533 | 662 | 24% | \$15.90 | \$827 | 0.9 |
| Arthur County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,200 | \$1,880 | \$22,560 | \$564 | 57 | 30% | | | |
| Banner County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 72 | 31% | | | |
| Blaine County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$63,200 | \$1,580 | \$18,960 | \$474 | 76 | 32% | | | |
| Boone County | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,700 | \$1,893 | \$22,710 | \$568 | 516 | 23% | \$18.11 | \$942 | 0.8 |
| Box Butte County | \$14.56 | \$757 | \$30,280 | 1.6 | \$80,800 | \$2,020 | \$24,240 | \$606 | 1,324 | 29% | \$9.00 | \$468 | 1.6 |
| Boyd County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,600 | \$1,840 | \$22,080 | \$552 | 142 | 16% | \$10.18 | \$529 | 1.4 |
| Brown County | \$14.56 | \$757 | \$30,280 | 1.6 | \$68,000 | \$1,700 | \$20,400 | \$510 | 281 | 21% | \$11.53 | \$600 | 1.3 |
| Buffalo County | \$16.08 | \$836 | \$33,440 | 1.8 | \$88,700 | \$2,218 | \$26,610 | \$665 | 6,424 | 34% | \$12.52 | \$651 | 1.3 |
| Burt County | \$14.56 | \$757 | \$30,280 | 1.6 | \$78,500 | \$1,963 | \$23,550 | \$589 | 694 | 24% | \$11.93 | \$621 | 1.2 |

† Wage data not available (See Appendix B).

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Nebraska | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Butler County | \$14.81 | \$770 | \$30,800 | 1.6 | \$85,200 | \$2,130 | \$25,560 | \$639 | 758 | 22% | \$17.26 | \$898 | 0.9 | | |
| Cass County | \$18.73 | \$974 | \$38,960 | 2.1 | \$95,100 | \$2,378 | \$28,530 | \$713 | 1,861 | 18% | \$13.19 | \$686 | 1.4 | | |
| Cedar County | \$14.56 | \$757 | \$30,280 | 1.6 | \$83,800 | \$2,095 | \$25,140 | \$629 | 688 | 20% | \$13.97 | \$726 | 1.0 | | |
| Chase County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,400 | \$1,785 | \$21,420 | \$536 | 356 | 22% | \$17.04 | \$886 | 0.9 | | |
| Cherry County | \$14.96 | \$778 | \$31,120 | 1.7 | \$71,600 | \$1,790 | \$21,480 | \$537 | 994 | 40% | \$13.01 | \$677 | 1.1 | | |
| Cheyenne County | \$14.77 | \$768 | \$30,720 | 1.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 1,498 | 34% | \$14.56 | \$757 | 1.0 | | |
| Clay County | \$14.56 | \$757 | \$30,280 | 1.6 | \$79,800 | \$1,995 | \$23,940 | \$599 | 499 | 19% | \$12.92 | \$672 | 1.1 | | |
| Colfax County | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 1,047 | 28% | \$22.08 | \$1,148 | 0.7 | | |
| Cuming County | \$14.56 | \$757 | \$30,280 | 1.6 | \$81,300 | \$2,033 | \$24,390 | \$610 | 1,300 | 34% | \$15.57 | \$809 | 0.9 | | |
| Custer County | \$14.56 | \$757 | \$30,280 | 1.6 | \$66,000 | \$1,650 | \$19,800 | \$495 | 1,466 | 30% | \$16.90 | \$879 | 0.9 | | |
| Dakota County | \$16.73 | \$870 | \$34,800 | 1.9 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,473 | 34% | \$16.34 | \$850 | 1.0 | | |
| Dawes County | \$14.56 | \$757 | \$30,280 | 1.6 | \$79,800 | \$1,995 | \$23,940 | \$599 | 1,299 | 37% | \$10.87 | \$565 | 1.3 | | |
| Dawson County | \$15.00 | \$780 | \$31,200 | 1.7 | \$69,400 | \$1,735 | \$20,820 | \$521 | 3,122 | 35% | \$16.03 | \$834 | 0.9 | | |
| Deuel County | \$14.56 | \$757 | \$30,280 | 1.6 | \$63,400 | \$1,585 | \$19,020 | \$476 | 178 | 22% | \$15.16 | \$788 | 1.0 | | |
| Dixon County | \$16.73 | \$870 | \$34,800 | 1.9 | \$86,100 | \$2,153 | \$25,830 | \$646 | 603 | 25% | \$13.04 | \$678 | 1.3 | | |
| Dodge County | \$16.19 | \$842 | \$33,680 | 1.8 | \$74,200 | \$1,855 | \$22,260 | \$557 | 5,783 | 38% | \$16.32 | \$849 | 1.0 | | |
| Douglas County | \$18.73 | \$974 | \$38,960 | 2.1 | \$95,100 | \$2,378 | \$28,530 | \$713 | 84,016 | 38% | \$19.18 | \$997 | 1.0 | | |
| Dundy County | \$14.56 | \$757 | \$30,280 | 1.6 | \$62,200 | \$1,555 | \$18,660 | \$467 | 194 | 23% | \$15.31 | \$796 | 1.0 | | |
| Fillmore County | \$14.56 | \$757 | \$30,280 | 1.6 | \$90,300 | \$2,258 | \$27,090 | \$677 | 552 | 22% | \$14.36 | \$747 | 1.0 | | |
| Franklin County | \$14.56 | \$757 | \$30,280 | 1.6 | \$69,200 | \$1,730 | \$20,760 | \$519 | 242 | 18% | \$14.82 | \$770 | 1.0 | | |
| Frontier County | \$14.56 | \$757 | \$30,280 | 1.6 | \$74,600 | \$1,865 | \$22,380 | \$560 | 351 | 31% | \$11.69 | \$608 | 1.2 | | |
| Furnas County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,100 | \$1,778 | \$21,330 | \$533 | 434 | 21% | \$12.83 | \$667 | 1.1 | | |
| Gage County | \$14.56 | \$757 | \$30,280 | 1.6 | \$81,000 | \$2,025 | \$24,300 | \$608 | 2,899 | 32% | \$11.04 | \$574 | 1.3 | | |
| Garden County | \$14.56 | \$757 | \$30,280 | 1.6 | \$63,800 | \$1,595 | \$19,140 | \$479 | 218 | 23% | \$17.33 | \$901 | 0.8 | | |
| Garfield County | \$14.56 | \$757 | \$30,280 | 1.6 | \$67,700 | \$1,693 | \$20,310 | \$508 | 190 | 21% | \$11.94 | \$621 | 1.2 | | |
| Gosper County | \$14.56 | \$757 | \$30,280 | 1.6 | \$89,900 | \$2,248 | \$26,970 | \$674 | 230 | 24% | \$19.65 | \$1,022 | 0.7 | | |

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Nebraska | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Grant County | \$14.56 | \$757 | \$30,280 | 1.6 | \$65,800 | \$1,645 | \$19,740 | \$494 | 92 | 31% | \$10.30 | \$535 | 1.4 | | |
| Greeley County | \$14.56 | \$757 | \$30,280 | 1.6 | \$67,900 | \$1,698 | \$20,370 | \$509 | 207 | 20% | \$13.86 | \$721 | 1.1 | | |
| Hall County | \$14.73 | \$766 | \$30,640 | 1.6 | \$77,200 | \$1,930 | \$23,160 | \$579 | 8,911 | 38% | \$14.98 | \$779 | 1.0 | | |
| Hamilton County | \$14.56 | \$757 | \$30,280 | 1.6 | \$86,300 | \$2,158 | \$25,890 | \$647 | 750 | 21% | \$16.12 | \$838 | 0.9 | | |
| Harlan County | \$14.56 | \$757 | \$30,280 | 1.6 | \$77,900 | \$1,948 | \$23,370 | \$584 | 327 | 22% | \$11.99 | \$624 | 1.2 | | |
| Hayes County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 112 | 29% | \$16.60 | \$863 | 0.9 | | |
| Hitchcock County | \$14.56 | \$757 | \$30,280 | 1.6 | \$72,800 | \$1,820 | \$21,840 | \$546 | 279 | 23% | \$12.55 | \$653 | 1.2 | | |
| Holt County | \$14.56 | \$757 | \$30,280 | 1.6 | \$81,400 | \$2,035 | \$24,420 | \$611 | 1,246 | 28% | \$14.41 | \$749 | 1.0 | | |
| Hooker County | \$14.56 | \$757 | \$30,280 | 1.6 | \$67,400 | \$1,685 | \$20,220 | \$506 | 127 | 40% | \$11.90 | \$619 | 1.2 | | |
| Howard County | \$14.56 | \$757 | \$30,280 | 1.6 | \$82,200 | \$2,055 | \$24,660 | \$617 | 725 | 27% | \$8.75 | \$455 | 1.7 | | |
| Jefferson County | \$14.56 | \$757 | \$30,280 | 1.6 | \$65,000 | \$1,625 | \$19,500 | \$488 | 950 | 29% | \$13.90 | \$723 | 1.0 | | |
| Johnson County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,400 | \$1,835 | \$22,020 | \$551 | 555 | 30% | \$12.12 | \$630 | 1.2 | | |
| Kearney County | \$14.62 | \$760 | \$30,400 | 1.6 | \$87,000 | \$2,175 | \$26,100 | \$653 | 722 | 27% | \$14.08 | \$732 | 1.0 | | |
| Keith County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,101 | 28% | \$10.89 | \$566 | 1.3 | | |
| Keya Paha County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$63,000 | \$1,575 | \$18,900 | \$473 | 92 | 26% | | | | | |
| Kimball County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 500 | 31% | \$14.46 | \$752 | 1.0 | | |
| Knox County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 932 | 26% | \$11.70 | \$608 | 1.2 | | |
| Lancaster County | \$17.08 | \$888 | \$35,520 | 1.9 | \$90,600 | \$2,265 | \$27,180 | \$680 | 51,729 | 41% | \$15.84 | \$824 | 1.1 | | |
| Lincoln County | \$14.60 | \$759 | \$30,360 | 1.6 | \$83,300 | \$2,083 | \$24,990 | \$625 | 4,803 | 33% | \$13.02 | \$677 | 1.1 | | |
| Logan County | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,100 | \$1,878 | \$22,530 | \$563 | 73 | 23% | \$16.55 | \$860 | 0.9 | | |
| Loup County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,300 | \$1,833 | \$21,990 | \$550 | 78 | 25% | | | | | |
| McPherson County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$80,500 | \$2,013 | \$24,150 | \$604 | 42 | 21% | | | | | |
| Madison County | \$15.04 | \$782 | \$31,280 | 1.7 | \$77,300 | \$1,933 | \$23,190 | \$580 | 4,565 | 32% | \$14.59 | \$759 | 1.0 | | |
| Merrick County | \$14.56 | \$757 | \$30,280 | 1.6 | \$78,200 | \$1,955 | \$23,460 | \$587 | 753 | 23% | \$14.93 | \$776 | 1.0 | | |
| Morrill County | \$15.42 | \$802 | \$32,080 | 1.7 | \$67,600 | \$1,690 | \$20,280 | \$507 | 489 | 25% | \$15.24 | \$792 | 1.0 | | |
| Nance County | \$14.56 | \$757 | \$30,280 | 1.6 | \$69,900 | \$1,748 | \$20,970 | \$524 | 199 | 13% | \$15.40 | \$801 | 0.9 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Nebraska | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Nemaha County | \$14.56 | \$757 | \$30,280 | 1.6 | \$80,600 | \$2,015 | \$24,180 | \$605 | 795 | 27% | \$12.30 | \$640 | 1.2 | | |
| Nuckolls County | \$14.56 | \$757 | \$30,280 | 1.6 | \$67,500 | \$1,688 | \$20,250 | \$506 | 374 | 20% | \$7.53 | \$391 | 1.9 | | |
| Otoe County | \$14.56 | \$757 | \$30,280 | 1.6 | \$85,400 | \$2,135 | \$25,620 | \$641 | 1,791 | 28% | \$12.21 | \$635 | 1.2 | | |
| Pawnee County | \$14.56 | \$757 | \$30,280 | 1.6 | \$65,800 | \$1,645 | \$19,740 | \$494 | 216 | 18% | \$17.23 | \$896 | 0.8 | | |
| Perkins County | \$14.56 | \$757 | \$30,280 | 1.6 | \$90,300 | \$2,258 | \$27,090 | \$677 | 249 | 21% | \$16.05 | \$834 | 0.9 | | |
| Phelps County | \$14.56 | \$757 | \$30,280 | 1.6 | \$85,300 | \$2,133 | \$25,590 | \$640 | 1,125 | 29% | \$13.22 | \$687 | 1.1 | | |
| Pierce County | \$14.56 | \$757 | \$30,280 | 1.6 | \$86,600 | \$2,165 | \$25,980 | \$650 | 743 | 25% | \$14.66 | \$763 | 1.0 | | |
| Platte County | \$15.52 | \$807 | \$32,280 | 1.7 | \$86,700 | \$2,168 | \$26,010 | \$650 | 3,720 | 28% | \$14.96 | \$778 | 1.0 | | |
| Polk County | \$14.56 | \$757 | \$30,280 | 1.6 | \$86,200 | \$2,155 | \$25,860 | \$647 | 338 | 17% | \$11.36 | \$591 | 1.3 | | |
| Red Willow County | \$14.56 | \$757 | \$30,280 | 1.6 | \$70,400 | \$1,760 | \$21,120 | \$528 | 1,264 | 28% | \$14.34 | \$746 | 1.0 | | |
| Richardson County | \$14.56 | \$757 | \$30,280 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 929 | 25% | \$12.17 | \$633 | 1.2 | | |
| Rock County | \$14.56 | \$757 | \$30,280 | 1.6 | \$77,200 | \$1,930 | \$23,160 | \$579 | 157 | 25% | \$14.33 | \$745 | 1.0 | | |
| Saline County | \$15.25 | \$793 | \$31,720 | 1.7 | \$70,800 | \$1,770 | \$21,240 | \$531 | 1,511 | 29% | \$14.88 | \$774 | 1.0 | | |
| Sarpy County | \$18.73 | \$974 | \$38,960 | 2.1 | \$95,100 | \$2,378 | \$28,530 | \$713 | 20,903 | 31% | \$16.47 | \$857 | 1.1 | | |
| Saunders County | \$14.77 | \$768 | \$30,720 | 1.6 | \$93,000 | \$2,325 | \$27,900 | \$698 | 1,711 | 20% | \$12.23 | \$636 | 1.2 | | |
| Scotts Bluff County | \$15.13 | \$787 | \$31,480 | 1.7 | \$70,700 | \$1,768 | \$21,210 | \$530 | 4,886 | 33% | \$12.72 | \$662 | 1.2 | | |
| Seward County | \$14.56 | \$757 | \$30,280 | 1.6 | \$97,500 | \$2,438 | \$29,250 | \$731 | 1,947 | 29% | \$12.31 | \$640 | 1.2 | | |
| Sheridan County | \$14.56 | \$757 | \$30,280 | 1.6 | \$66,300 | \$1,658 | \$19,890 | \$497 | 814 | 35% | \$14.95 | \$777 | 1.0 | | |
| Sherman County | \$14.56 | \$757 | \$30,280 | 1.6 | \$78,200 | \$1,955 | \$23,460 | \$587 | 369 | 26% | \$13.39 | \$697 | 1.1 | | |
| Sioux County † | \$14.56 | \$757 | \$30,280 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 200 | 38% | | | | | |
| Stanton County | \$18.85 | \$980 | \$39,200 | 2.1 | \$88,000 | \$2,200 | \$26,400 | \$660 | 525 | 22% | \$26.68 | \$1,387 | 0.7 | | |
| Thayer County | \$14.56 | \$757 | \$30,280 | 1.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 537 | 24% | \$18.52 | \$963 | 0.8 | | |
| Thomas County | \$15.58 | \$810 | \$32,400 | 1.7 | \$85,900 | \$2,148 | \$25,770 | \$644 | 88 | 32% | \$21.71 | \$1,129 | 0.7 | | |
| Thurston County | \$14.56 | \$757 | \$30,280 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 837 | 39% | \$19.35 | \$1,006 | 0.8 | | |
| Valley County | \$14.56 | \$757 | \$30,280 | 1.6 | \$83,100 | \$2,078 | \$24,930 | \$623 | 413 | 22% | \$11.01 | \$572 | 1.3 | | |
| Washington County | \$18.73 | \$974 | \$38,960 | 2.1 | \$95,100 | \$2,378 | \$28,530 | \$713 | 1,875 | 23% | \$15.99 | \$831 | 1.2 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Nebraska | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Wayne County | \$14.94 | \$777 | \$31,080 | 1.7 | \$83,000 | \$2,075 | \$24,900 | \$623 | 1,244 | 33% | \$9.66 | \$502 | 1.5 |
| Webster County | \$14.56 | \$757 | \$30,280 | 1.6 | \$71,000 | \$1,775 | \$21,300 | \$533 | 284 | 19% | \$10.95 | \$569 | 1.3 |
| Wheeler County | \$14.56 | \$757 | \$30,280 | 1.6 | \$73,000 | \$1,825 | \$21,900 | \$548 | 86 | 24% | \$18.72 | \$974 | 0.8 |
| York County | \$15.15 | \$788 | \$31,520 | 1.7 | \$83,800 | \$2,095 | \$25,140 | \$629 | 1,501 | 26% | \$14.34 | \$746 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

NEVADA

#17*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,232**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,108** monthly or **\$49,294** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.70
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$10.50 |
| Average Renter Wage | \$20.66 |
| 2-Bedroom Housing Wage | \$23.70 |
| Number of Renter Households | 485,147 |
| Percent Renters | 43% |

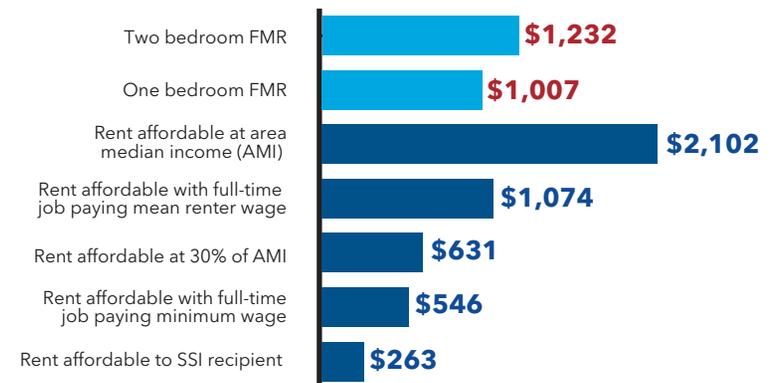
90
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

74
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------------|----------------|
| Reno MSA | \$26.81 |
| Las Vegas-Henderson-Paradise MSA | \$23.38 |
| Douglas County | \$22.85 |
| Elko County | \$22.73 |
| Carson City MSA | \$21.31 |



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.

OUT OF REACH 2022

| Nevada | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| Nevada | \$23.70 | \$1,232 | \$49,294 | 2.3 | \$84,072 | \$2,102 | \$25,222 | \$631 | 485,147 | 43% | \$20.66 | \$1,074 | 1.1 | |
| Combined Nonmetro Areas | \$20.32 | \$1,057 | \$42,273 | 1.9 | \$81,198 | \$2,030 | \$24,359 | \$609 | 31,365 | 28% | \$21.28 | \$1,107 | 1.0 | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | |
| Carson City MSA | \$21.31 | \$1,108 | \$44,320 | 2.0 | \$79,800 | \$1,995 | \$23,940 | \$599 | 9,559 | 42% | \$21.08 | \$1,096 | 1.0 | |
| Las Vegas-Henderson-Paradise MSA | \$23.38 | \$1,216 | \$48,640 | 2.2 | \$81,700 | \$2,043 | \$24,510 | \$613 | 365,779 | 45% | \$20.45 | \$1,063 | 1.1 | |
| Reno MSA | \$26.81 | \$1,394 | \$55,760 | 2.6 | \$96,500 | \$2,413 | \$28,950 | \$724 | 78,444 | 42% | \$21.19 | \$1,102 | 1.3 | |
| <u>Counties</u> | | | | | | | | | | | | | | |
| Churchill County | \$18.33 | \$953 | \$38,120 | 1.7 | \$74,700 | \$1,868 | \$22,410 | \$560 | 3,135 | 31% | \$18.44 | \$959 | 1.0 | |
| Clark County | \$23.38 | \$1,216 | \$48,640 | 2.2 | \$81,700 | \$2,043 | \$24,510 | \$613 | 365,779 | 45% | \$20.45 | \$1,063 | 1.1 | |
| Douglas County | \$22.85 | \$1,188 | \$47,520 | 2.2 | \$86,500 | \$2,163 | \$25,950 | \$649 | 5,383 | 26% | \$19.36 | \$1,007 | 1.2 | |
| Elko County | \$22.73 | \$1,182 | \$47,280 | 2.2 | \$101,500 | \$2,538 | \$30,450 | \$761 | 5,703 | 31% | \$19.41 | \$1,009 | 1.2 | |
| Esmeralda County † | \$15.04 | \$782 | \$31,280 | 1.4 | \$58,400 | \$1,460 | \$17,520 | \$438 | 255 | 50% | | | | |
| Eureka County | \$20.25 | \$1,053 | \$42,120 | 1.9 | \$107,800 | \$2,695 | \$32,340 | \$809 | 176 | 27% | \$44.56 | \$2,317 | 0.5 | |
| Humboldt County | \$20.75 | \$1,079 | \$43,160 | 2.0 | \$92,500 | \$2,313 | \$27,750 | \$694 | 2,053 | 31% | \$20.08 | \$1,044 | 1.0 | |
| Lander County | \$20.85 | \$1,084 | \$43,360 | 2.0 | \$112,300 | \$2,808 | \$33,690 | \$842 | 561 | 24% | \$16.78 | \$873 | 1.2 | |
| Lincoln County | \$16.69 | \$868 | \$34,720 | 1.6 | \$72,500 | \$1,813 | \$21,750 | \$544 | 550 | 27% | \$11.98 | \$623 | 1.4 | |
| Lyon County | \$19.12 | \$994 | \$39,760 | 1.8 | \$75,100 | \$1,878 | \$22,530 | \$563 | 5,861 | 27% | \$19.71 | \$1,025 | 1.0 | |
| Mineral County | \$19.50 | \$1,014 | \$40,560 | 1.9 | \$57,300 | \$1,433 | \$17,190 | \$430 | 524 | 27% | \$25.62 | \$1,332 | 0.8 | |
| Nye County | \$18.88 | \$982 | \$39,280 | 1.8 | \$63,000 | \$1,575 | \$18,900 | \$473 | 5,482 | 28% | \$19.24 | \$1,000 | 1.0 | |
| Pershing County | \$16.81 | \$874 | \$34,960 | 1.6 | \$68,700 | \$1,718 | \$20,610 | \$515 | 646 | 32% | \$22.20 | \$1,154 | 0.8 | |
| Storey County | \$26.81 | \$1,394 | \$55,760 | 2.6 | \$96,500 | \$2,413 | \$28,950 | \$724 | 60 | 4% | \$27.13 | \$1,411 | 1.0 | |
| Washoe County | \$26.81 | \$1,394 | \$55,760 | 2.6 | \$96,500 | \$2,413 | \$28,950 | \$724 | 78,384 | 42% | \$20.63 | \$1,073 | 1.3 | |
| White Pine County | \$19.17 | \$997 | \$39,880 | 1.8 | \$80,300 | \$2,008 | \$24,090 | \$602 | 1,036 | 28% | \$35.23 | \$1,832 | 0.5 | |
| Carson City | \$21.31 | \$1,108 | \$44,320 | 2.0 | \$79,800 | \$1,995 | \$23,940 | \$599 | 9,559 | 42% | \$21.08 | \$1,096 | 1.0 | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW HAMPSHIRE

#13*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,367**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,556** monthly or **\$54,674** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.29
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$19.52 |
| 2-Bedroom Housing Wage | \$26.29 |
| Number of Renter Households | 155,277 |
| Percent Renters | 29% |

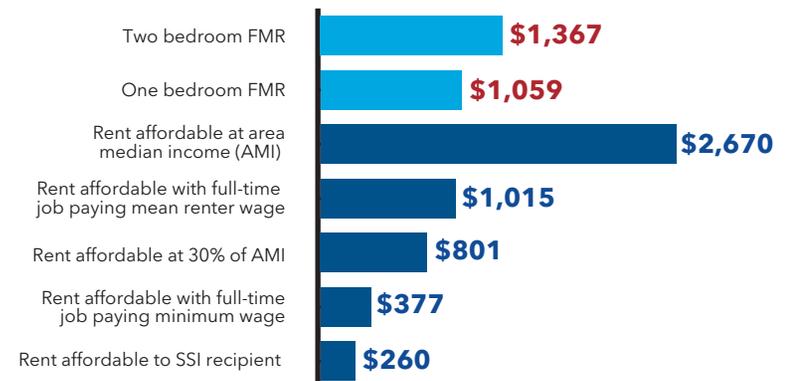
145
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

112
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.6
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.8
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------|----------------|
| Boston-Cambridge-Quincy HMFA | \$46.13 |
| Western Rockingham County | \$31.48 |
| Nashua HMFA | \$31.31 |
| Lawrence HMFA | \$30.10 |
| Manchester HMFA | \$27.17 |



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.

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

HILLSBOROUGH COUNTY, NH (PART) HMFA

HILLSBOROUGH COUNTY

Antrim town, Bennington town, Deering town, Francestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

Atkinson town, Chester town, Danville town, Derry town, Fremont town, Hampstead town, Kingston town, Newton town, Plaistow town, Raymond town, Salem town, Sandown town, Windham town

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

Amherst town, Brookline town, Greenville town, Hollis town, Hudson town, Litchfield town, Mason town, Merrimack town, Milford town, Mont Vernon town, Nashua city, New Ipswich town, Pelham town, Wilton town

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

Brentwood town, East Kingston town, Epping town, Exeter town, Greenland town, Hampton Falls town, Hampton town, Kensington town, New Castle town, Newfields town, Newington town, Newmarket town, North Hampton town, Portsmouth city, Rye town, Stratham town

STRAFFORD COUNTY

Barrington town, Dover city, Durham town, Farmington town, Lee town, Madbury town, Middleton town, Milton town, New Durham town, Rochester city, Rollinsford town, Somersworth city, Strafford town

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

Auburn town, Candia town, Deerfield town, Londonderry town, Northwood town, Nottingham town

OUT OF REACH 2022

New Hampshire

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| New Hampshire | \$26.29 | \$1,367 | \$54,674 | 3.6 | \$106,787 | \$2,670 | \$32,036 | \$801 | 155,277 | 29% | \$19.52 | \$1,015 | 1.3 |
| Combined Nonmetro Areas | \$21.99 | \$1,144 | \$45,748 | 3.0 | \$93,083 | \$2,327 | \$27,925 | \$698 | 55,759 | 27% | \$17.43 | \$907 | 1.3 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Boston-Cambridge-Quincy HMFA | \$46.13 | \$2,399 | \$95,960 | 6.4 | \$140,200 | \$3,505 | \$42,060 | \$1,052 | 1,149 | 27% | \$19.07 | \$992 | 2.4 |
| Hillsborough County (part) HMFA | \$24.87 | \$1,293 | \$51,720 | 3.4 | \$109,500 | \$2,738 | \$32,850 | \$821 | 2,630 | 20% | \$21.96 | \$1,142 | 1.1 |
| Lawrence HMFA | \$30.10 | \$1,565 | \$62,600 | 4.2 | \$114,000 | \$2,850 | \$34,200 | \$855 | 11,146 | 20% | \$19.07 | \$992 | 1.6 |
| Manchester HMFA | \$27.17 | \$1,413 | \$56,520 | 3.7 | \$101,000 | \$2,525 | \$30,300 | \$758 | 28,685 | 44% | \$21.96 | \$1,142 | 1.2 |
| Nashua HMFA | \$31.31 | \$1,628 | \$65,120 | 4.3 | \$122,400 | \$3,060 | \$36,720 | \$918 | 24,485 | 29% | \$21.96 | \$1,142 | 1.4 |
| Portsmouth-Rochester HMFA | \$26.90 | \$1,399 | \$55,960 | 3.7 | \$116,400 | \$2,910 | \$34,920 | \$873 | 29,260 | 31% | \$19.25 | \$1,001 | 1.4 |
| Western Rockingham County HMFA | \$31.48 | \$1,637 | \$65,480 | 4.3 | \$126,400 | \$3,160 | \$37,920 | \$948 | 2,163 | 12% | \$19.07 | \$992 | 1.7 |
| Counties | | | | | | | | | | | | | |
| Belknap County | \$21.69 | \$1,128 | \$45,120 | 3.0 | \$95,100 | \$2,378 | \$28,530 | \$713 | 5,988 | 23% | \$14.64 | \$761 | 1.5 |
| Carroll County | \$20.63 | \$1,073 | \$42,920 | 2.8 | \$85,300 | \$2,133 | \$25,590 | \$640 | 4,591 | 21% | \$13.16 | \$685 | 1.6 |
| Cheshire County | \$21.58 | \$1,122 | \$44,880 | 3.0 | \$89,100 | \$2,228 | \$26,730 | \$668 | 9,747 | 32% | \$17.73 | \$922 | 1.2 |
| Coos County † | \$16.58 | \$862 | \$34,480 | 2.3 | \$70,100 | \$1,753 | \$21,030 | \$526 | 3,876 | 28% | | | |
| Grafton County | \$22.35 | \$1,162 | \$46,480 | 3.1 | \$90,500 | \$2,263 | \$27,150 | \$679 | 10,585 | 30% | \$20.92 | \$1,088 | 1.1 |
| Merrimack County | \$23.79 | \$1,237 | \$49,480 | 3.3 | \$105,800 | \$2,645 | \$31,740 | \$794 | 16,262 | 27% | \$16.95 | \$882 | 1.4 |
| Sullivan County | \$22.04 | \$1,146 | \$45,840 | 3.0 | \$87,400 | \$2,185 | \$26,220 | \$656 | 4,710 | 27% | \$16.15 | \$840 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

NEW JERSEY

#7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,628**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,428** monthly or **\$65,137** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$31.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW JERSEY:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$13.00 |
| Average Renter Wage | \$23.29 |
| 2-Bedroom Housing Wage | \$31.32 |
| Number of Renter Households | 1,177,627 |
| Percent Renters | 36% |

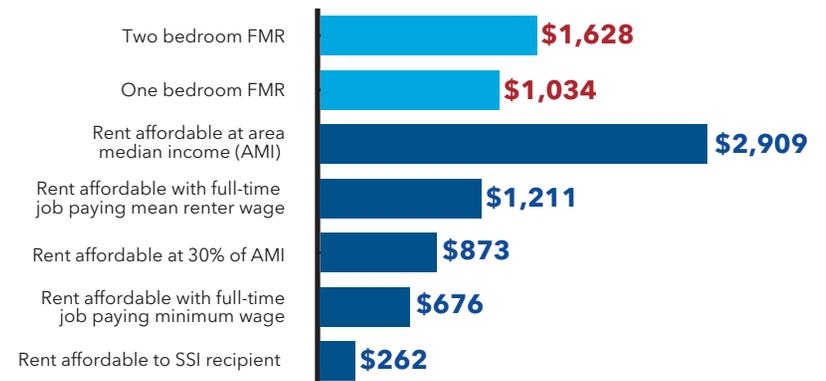
96
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

80
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------------------|----------------|
| Jersey City HMFA | \$37.92 |
| Middlesex-Somerset-Hunterdon HMFA | \$35.60 |
| Bergen-Passaic HMFA | \$33.38 |
| Trenton MSA | \$31.02 |
| Monmouth-Ocean HMFA | \$29.96 |



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.

OUT OF REACH 2022

New Jersey

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| New Jersey | \$31.32 | \$1,628 | \$65,137 | 2.4 | \$116,367 | \$2,909 | \$34,910 | \$873 | 1,177,627 | 36% | \$23.29 | \$1,211 | 1.3 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Atlantic City-Hammonton MSA | \$27.06 | \$1,407 | \$56,280 | 2.1 | \$84,200 | \$2,105 | \$25,260 | \$632 | 33,446 | 33% | \$14.02 | \$729 | 1.9 |
| Bergen-Passaic HMFA | \$33.38 | \$1,736 | \$69,440 | 2.6 | \$127,700 | \$3,193 | \$38,310 | \$958 | 200,838 | 39% | \$22.06 | \$1,147 | 1.5 |
| Jersey City HMFA | \$37.92 | \$1,972 | \$78,880 | 2.9 | \$93,800 | \$2,345 | \$28,140 | \$704 | 176,747 | 68% | \$37.23 | \$1,936 | 1.0 |
| Middlesex-Somerset-Hunterdon HMFA | \$35.60 | \$1,851 | \$74,040 | 2.7 | \$135,600 | \$3,390 | \$40,680 | \$1,017 | 141,316 | 31% | \$25.94 | \$1,349 | 1.4 |
| Monmouth-Ocean HMFA | \$29.96 | \$1,558 | \$62,320 | 2.3 | \$123,600 | \$3,090 | \$37,080 | \$927 | 106,256 | 23% | \$16.04 | \$834 | 1.9 |
| Newark HMFA | \$28.44 | \$1,479 | \$59,160 | 2.2 | \$115,000 | \$2,875 | \$34,500 | \$863 | 297,565 | 41% | \$27.48 | \$1,429 | 1.0 |
| Ocean City MSA | \$28.17 | \$1,465 | \$58,600 | 2.2 | \$100,800 | \$2,520 | \$30,240 | \$756 | 8,947 | 22% | \$10.19 | \$530 | 2.8 |
| Philadelphia-Camden-Wilmington MSA | \$24.96 | \$1,298 | \$51,920 | 1.9 | \$105,400 | \$2,635 | \$31,620 | \$791 | 135,856 | 28% | \$17.62 | \$916 | 1.4 |
| Trenton MSA | \$31.02 | \$1,613 | \$64,520 | 2.4 | \$119,200 | \$2,980 | \$35,760 | \$894 | 47,972 | 36% | \$23.81 | \$1,238 | 1.3 |
| Vineland-Bridgeton MSA | \$26.48 | \$1,377 | \$55,080 | 2.0 | \$72,300 | \$1,808 | \$21,690 | \$542 | 17,178 | 34% | \$12.98 | \$675 | 2.0 |
| Warren County HMFA | \$26.25 | \$1,365 | \$54,600 | 2.0 | \$118,300 | \$2,958 | \$35,490 | \$887 | 11,506 | 27% | \$15.67 | \$815 | 1.7 |
| Counties | | | | | | | | | | | | | |
| Atlantic County | \$27.06 | \$1,407 | \$56,280 | 2.1 | \$84,200 | \$2,105 | \$25,260 | \$632 | 33,446 | 33% | \$14.02 | \$729 | 1.9 |
| Bergen County | \$33.38 | \$1,736 | \$69,440 | 2.6 | \$127,700 | \$3,193 | \$38,310 | \$958 | 120,456 | 35% | \$23.45 | \$1,219 | 1.4 |
| Burlington County | \$24.96 | \$1,298 | \$51,920 | 1.9 | \$105,400 | \$2,635 | \$31,620 | \$791 | 41,852 | 25% | \$21.84 | \$1,136 | 1.1 |
| Camden County | \$24.96 | \$1,298 | \$51,920 | 1.9 | \$105,400 | \$2,635 | \$31,620 | \$791 | 65,663 | 34% | \$16.29 | \$847 | 1.5 |
| Cape May County | \$28.17 | \$1,465 | \$58,600 | 2.2 | \$100,800 | \$2,520 | \$30,240 | \$756 | 8,947 | 22% | \$10.19 | \$530 | 2.8 |
| Cumberland County | \$26.48 | \$1,377 | \$55,080 | 2.0 | \$72,300 | \$1,808 | \$21,690 | \$542 | 17,178 | 34% | \$12.98 | \$675 | 2.0 |
| Essex County | \$28.44 | \$1,479 | \$59,160 | 2.2 | \$115,000 | \$2,875 | \$34,500 | \$863 | 161,665 | 56% | \$25.59 | \$1,331 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

New Jersey

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Gloucester County | \$24.96 | \$1,298 | \$51,920 | 1.9 | \$105,400 | \$2,635 | \$31,620 | \$791 | 20,801 | 20% | \$12.56 | \$653 | 2.0 |
| Hudson County | \$37.92 | \$1,972 | \$78,880 | 2.9 | \$93,800 | \$2,345 | \$28,140 | \$704 | 176,747 | 68% | \$37.23 | \$1,936 | 1.0 |
| Hunterdon County | \$35.60 | \$1,851 | \$74,040 | 2.7 | \$135,600 | \$3,390 | \$40,680 | \$1,017 | 7,669 | 16% | \$18.50 | \$962 | 1.9 |
| Mercer County | \$31.02 | \$1,613 | \$64,520 | 2.4 | \$119,200 | \$2,980 | \$35,760 | \$894 | 47,972 | 36% | \$23.81 | \$1,238 | 1.3 |
| Middlesex County | \$35.60 | \$1,851 | \$74,040 | 2.7 | \$135,600 | \$3,390 | \$40,680 | \$1,017 | 104,592 | 36% | \$24.91 | \$1,295 | 1.4 |
| Monmouth County | \$29.96 | \$1,558 | \$62,320 | 2.3 | \$123,600 | \$3,090 | \$37,080 | \$927 | 61,119 | 26% | \$16.21 | \$843 | 1.8 |
| Morris County | \$28.44 | \$1,479 | \$59,160 | 2.2 | \$115,000 | \$2,875 | \$34,500 | \$863 | 48,175 | 26% | \$32.32 | \$1,681 | 0.9 |
| Ocean County | \$29.96 | \$1,558 | \$62,320 | 2.3 | \$123,600 | \$3,090 | \$37,080 | \$927 | 45,137 | 20% | \$15.77 | \$820 | 1.9 |
| Passaic County | \$33.38 | \$1,736 | \$69,440 | 2.6 | \$127,700 | \$3,193 | \$38,310 | \$958 | 80,382 | 48% | \$18.10 | \$941 | 1.8 |
| Salem County | \$24.96 | \$1,298 | \$51,920 | 1.9 | \$105,400 | \$2,635 | \$31,620 | \$791 | 7,540 | 31% | \$15.51 | \$806 | 1.6 |
| Somerset County | \$35.60 | \$1,851 | \$74,040 | 2.7 | \$135,600 | \$3,390 | \$40,680 | \$1,017 | 29,055 | 24% | \$29.89 | \$1,554 | 1.2 |
| Sussex County | \$28.44 | \$1,479 | \$59,160 | 2.2 | \$115,000 | \$2,875 | \$34,500 | \$863 | 8,878 | 16% | \$14.15 | \$736 | 2.0 |
| Union County | \$28.44 | \$1,479 | \$59,160 | 2.2 | \$115,000 | \$2,875 | \$34,500 | \$863 | 78,847 | 41% | \$25.61 | \$1,332 | 1.1 |
| Warren County | \$26.25 | \$1,365 | \$54,600 | 2.0 | \$118,300 | \$2,958 | \$35,490 | \$887 | 11,506 | 27% | \$15.67 | \$815 | 1.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

NEW MEXICO

#36*

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$913**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,044** monthly or **\$36,528** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.56
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$11.50 |
| Average Renter Wage | \$16.61 |
| 2-Bedroom Housing Wage | \$17.56 |
| Number of Renter Households | 253,673 |
| Percent Renters | 32% |

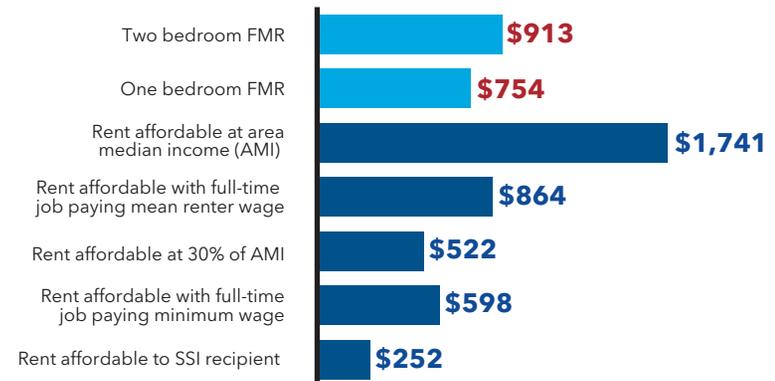
61
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

50
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Santa Fe MSA | \$21.40 |
| Los Alamos County | \$20.54 |
| Albuquerque MSA | \$19.15 |
| Lea County | \$17.88 |
| Eddy County | \$17.77 |



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.

OUT OF REACH 2022

New Mexico

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| New Mexico | \$17.56 | \$913 | \$36,528 | 1.5 | \$69,624 | \$1,741 | \$20,887 | \$522 | 253,673 | 32% | \$16.61 | \$864 | 1.1 |
| Combined Nonmetro Areas | \$15.35 | \$798 | \$31,938 | 1.3 | \$62,902 | \$1,573 | \$18,871 | \$472 | 77,962 | 31% | \$18.11 | \$942 | 0.8 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Albuquerque MSA | \$19.15 | \$996 | \$39,840 | 1.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 116,690 | 33% | \$16.49 | \$858 | 1.2 |
| Farmington MSA | \$16.35 | \$850 | \$34,000 | 1.4 | \$54,200 | \$1,355 | \$16,260 | \$407 | 12,711 | 29% | \$17.85 | \$928 | 0.9 |
| Las Cruces MSA | \$15.13 | \$787 | \$31,480 | 1.3 | \$56,800 | \$1,420 | \$17,040 | \$426 | 28,105 | 35% | \$10.93 | \$568 | 1.4 |
| Santa Fe MSA | \$21.40 | \$1,113 | \$44,520 | 1.9 | \$80,600 | \$2,015 | \$24,180 | \$605 | 18,205 | 29% | \$17.31 | \$900 | 1.2 |
| Counties | | | | | | | | | | | | | |
| Bernalillo County | \$19.15 | \$996 | \$39,840 | 1.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 99,999 | 37% | \$16.61 | \$864 | 1.2 |
| Catron County † | \$13.96 | \$726 | \$29,040 | 1.2 | \$58,600 | \$1,465 | \$17,580 | \$440 | 194 | 13% | | | |
| Chaves County | \$15.65 | \$814 | \$32,560 | 1.4 | \$55,500 | \$1,388 | \$16,650 | \$416 | 7,508 | 32% | \$14.47 | \$752 | 1.1 |
| Cibola County | \$13.96 | \$726 | \$29,040 | 1.2 | \$56,600 | \$1,415 | \$16,980 | \$425 | 2,390 | 28% | \$16.20 | \$842 | 0.9 |
| Colfax County | \$13.96 | \$726 | \$29,040 | 1.2 | \$56,900 | \$1,423 | \$17,070 | \$427 | 1,915 | 32% | \$11.13 | \$579 | 1.3 |
| Curry County | \$16.04 | \$834 | \$33,360 | 1.4 | \$56,700 | \$1,418 | \$17,010 | \$425 | 8,119 | 44% | \$16.51 | \$858 | 1.0 |
| De Baca County | \$14.46 | \$752 | \$30,080 | 1.3 | \$66,000 | \$1,650 | \$19,800 | \$495 | 210 | 38% | \$13.35 | \$694 | 1.1 |
| Dona Ana County | \$15.13 | \$787 | \$31,480 | 1.3 | \$56,800 | \$1,420 | \$17,040 | \$426 | 28,105 | 35% | \$10.93 | \$568 | 1.4 |
| Eddy County | \$17.77 | \$924 | \$36,960 | 1.5 | \$82,800 | \$2,070 | \$24,840 | \$621 | 6,460 | 30% | \$25.02 | \$1,301 | 0.7 |
| Grant County | \$13.96 | \$726 | \$29,040 | 1.2 | \$57,300 | \$1,433 | \$17,190 | \$430 | 3,866 | 34% | \$13.86 | \$721 | 1.0 |
| Guadalupe County | \$13.96 | \$726 | \$29,040 | 1.2 | \$46,800 | \$1,170 | \$14,040 | \$351 | 435 | 32% | \$10.20 | \$531 | 1.4 |
| Harding County † | \$13.96 | \$726 | \$29,040 | 1.2 | \$53,900 | \$1,348 | \$16,170 | \$404 | 75 | 43% | | | |
| Hidalgo County | \$13.96 | \$726 | \$29,040 | 1.2 | \$58,800 | \$1,470 | \$17,640 | \$441 | 525 | 30% | \$10.09 | \$525 | 1.4 |
| Lea County | \$17.88 | \$930 | \$37,200 | 1.6 | \$86,800 | \$2,170 | \$26,040 | \$651 | 7,313 | 32% | \$20.20 | \$1,051 | 0.9 |
| Lincoln County | \$14.98 | \$779 | \$31,160 | 1.3 | \$66,300 | \$1,658 | \$19,890 | \$497 | 2,072 | 24% | \$8.58 | \$446 | 1.7 |
| Los Alamos County | \$20.54 | \$1,068 | \$42,720 | 1.8 | \$167,100 | \$4,178 | \$50,130 | \$1,253 | 2,120 | 27% | \$35.19 | \$1,830 | 0.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

New Mexico

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Luna County | \$13.96 | \$726 | \$29,040 | 1.2 | \$48,100 | \$1,203 | \$14,430 | \$361 | 3,360 | 38% | \$11.12 | \$578 | 1.3 |
| McKinley County | \$13.96 | \$726 | \$29,040 | 1.2 | \$46,900 | \$1,173 | \$14,070 | \$352 | 6,794 | 32% | \$14.45 | \$751 | 1.0 |
| Mora County | \$14.46 | \$752 | \$30,080 | 1.3 | \$39,200 | \$980 | \$11,760 | \$294 | 265 | 12% | \$25.96 | \$1,350 | 0.6 |
| Otero County | \$13.96 | \$726 | \$29,040 | 1.2 | \$52,000 | \$1,300 | \$15,600 | \$390 | 7,875 | 34% | \$15.72 | \$817 | 0.9 |
| Quay County | \$13.96 | \$726 | \$29,040 | 1.2 | \$51,400 | \$1,285 | \$15,420 | \$386 | 976 | 31% | \$13.34 | \$693 | 1.0 |
| Rio Arriba County | \$13.96 | \$726 | \$29,040 | 1.2 | \$57,000 | \$1,425 | \$17,100 | \$428 | 3,034 | 23% | \$10.94 | \$569 | 1.3 |
| Roosevelt County | \$15.13 | \$787 | \$31,480 | 1.3 | \$59,800 | \$1,495 | \$17,940 | \$449 | 2,823 | 42% | \$12.69 | \$660 | 1.2 |
| Sandoval County | \$19.15 | \$996 | \$39,840 | 1.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 10,523 | 20% | \$16.17 | \$841 | 1.2 |
| San Juan County | \$16.35 | \$850 | \$34,000 | 1.4 | \$54,200 | \$1,355 | \$16,260 | \$407 | 12,711 | 29% | \$17.85 | \$928 | 0.9 |
| San Miguel County | \$13.96 | \$726 | \$29,040 | 1.2 | \$46,200 | \$1,155 | \$13,860 | \$347 | 3,589 | 30% | \$9.08 | \$472 | 1.5 |
| Santa Fe County | \$21.40 | \$1,113 | \$44,520 | 1.7 | \$80,600 | \$2,015 | \$24,180 | \$605 | 18,205 | 29% | \$17.31 | \$900 | 1.2 |
| Sierra County | \$13.96 | \$726 | \$29,040 | 1.2 | \$47,000 | \$1,175 | \$14,100 | \$353 | 1,442 | 27% | \$14.63 | \$761 | 1.0 |
| Socorro County | \$13.96 | \$726 | \$29,040 | 1.2 | \$54,900 | \$1,373 | \$16,470 | \$412 | 1,169 | 23% | \$12.05 | \$626 | 1.2 |
| Taos County | \$16.08 | \$836 | \$33,440 | 1.4 | \$55,600 | \$1,390 | \$16,680 | \$417 | 2,908 | 23% | \$10.73 | \$558 | 1.5 |
| Torrance County | \$19.15 | \$996 | \$39,840 | 1.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 1,048 | 18% | \$12.21 | \$635 | 1.6 |
| Union County | \$13.96 | \$726 | \$29,040 | 1.2 | \$50,100 | \$1,253 | \$15,030 | \$376 | 525 | 37% | \$12.21 | \$635 | 1.1 |
| Valencia County | \$19.15 | \$996 | \$39,840 | 1.7 | \$77,100 | \$1,928 | \$23,130 | \$578 | 5,120 | 19% | \$15.38 | \$800 | 1.2 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

NEW YORK

#4*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,962**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,539** monthly or **\$78,465** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$37.72
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW YORK:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$13.20 |
| Average Renter Wage | \$32.01 |
| 2-Bedroom Housing Wage | \$37.72 |
| Number of Renter Households | 3,402,708 |
| Percent Renters | 46% |

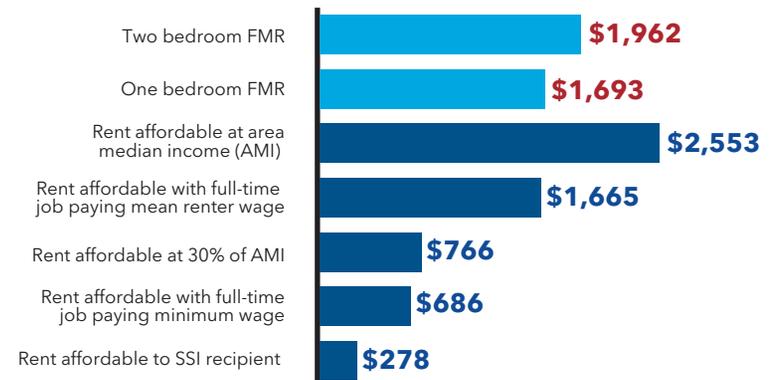
114
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

99
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|----------------|
| New York HMFA | \$45.00 |
| Nassau-Suffolk HMFA | \$39.71 |
| Westchester County Statutory Exception Area | \$36.21 |
| Poughkeepsie-Newburgh-Middletown MSA | \$27.15 |
| Ithaca MSA | \$26.25 |



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.

OUT OF REACH 2022

| New York | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| New York | \$37.72 | \$1,962 | \$78,465 | 2.9 | \$102,117 | \$2,553 | \$30,635 | \$766 | 3,402,708 | 46% | \$32.01 | \$1,665 | 1.2 |
| Combined Nonmetro Areas | \$16.08 | \$836 | \$33,454 | 1.2 | \$76,617 | \$1,915 | \$22,985 | \$575 | 153,820 | 28% | \$13.82 | \$719 | 1.2 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Albany-Schenectady-Troy MSA | \$23.21 | \$1,207 | \$48,280 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 131,172 | 36% | \$20.38 | \$1,060 | 1.1 |
| Binghamton MSA | \$16.44 | \$855 | \$34,200 | 1.2 | \$76,400 | \$1,910 | \$22,920 | \$573 | 32,320 | 32% | \$14.08 | \$732 | 1.2 |
| Buffalo-Cheektowaga-Niagara Falls MSA | \$18.52 | \$963 | \$38,520 | 1.4 | \$87,700 | \$2,193 | \$26,310 | \$658 | 163,686 | 34% | \$15.59 | \$810 | 1.2 |
| Elmira MSA | \$18.15 | \$944 | \$37,760 | 1.4 | \$77,900 | \$1,948 | \$23,370 | \$584 | 11,259 | 33% | \$13.49 | \$701 | 1.3 |
| Glens Falls MSA | \$20.48 | \$1,065 | \$42,600 | 1.6 | \$86,300 | \$2,158 | \$25,890 | \$647 | 15,078 | 28% | \$15.76 | \$819 | 1.3 |
| Ithaca MSA | \$26.25 | \$1,365 | \$54,600 | 2.0 | \$100,300 | \$2,508 | \$30,090 | \$752 | 18,792 | 46% | \$17.96 | \$934 | 1.5 |
| Kingston MSA | \$26.23 | \$1,364 | \$54,560 | 2.0 | \$96,000 | \$2,400 | \$28,800 | \$720 | 21,980 | 31% | \$13.78 | \$717 | 1.9 |
| Nassau-Suffolk HMFA | \$39.71 | \$2,065 | \$82,600 | 3.0 | \$146,400 | \$3,660 | \$43,920 | \$1,098 | 176,875 | 19% | \$18.47 | \$961 | 2.1 |
| New York HMFA | \$45.00 | \$2,340 | \$93,600 | 3.4 | \$95,354 | \$2,384 | \$28,606 | \$715 | 2,182,011 | 66% | \$46.53 | \$2,420 | 1.0 |
| Poughkeepsie-Newburgh-Middletown MSA | \$27.15 | \$1,412 | \$56,480 | 2.1 | \$115,700 | \$2,893 | \$34,710 | \$868 | 76,990 | 32% | \$15.90 | \$827 | 1.7 |
| Rochester HMFA | \$19.98 | \$1,039 | \$41,560 | 1.5 | \$91,500 | \$2,288 | \$27,450 | \$686 | 142,488 | 33% | \$16.02 | \$833 | 1.2 |
| Syracuse MSA | \$18.58 | \$966 | \$38,640 | 1.4 | \$91,100 | \$2,278 | \$27,330 | \$683 | 83,726 | 32% | \$15.70 | \$816 | 1.2 |
| Utica-Rome MSA | \$16.60 | \$863 | \$34,520 | 1.3 | \$82,400 | \$2,060 | \$24,720 | \$618 | 34,803 | 30% | \$13.51 | \$703 | 1.2 |
| Watertown-Fort Drum MSA | \$22.75 | \$1,183 | \$47,320 | 1.7 | \$72,700 | \$1,818 | \$21,810 | \$545 | 19,066 | 44% | \$16.17 | \$841 | 1.4 |
| Westchester County Statutory Exception Area | \$36.21 | \$1,883 | \$75,320 | 2.7 | \$138,600 | \$3,465 | \$41,580 | \$1,040 | 136,546 | 39% | \$24.42 | \$1,270 | 1.5 |
| Yates County HMFA | \$16.54 | \$860 | \$34,400 | 1.3 | \$82,000 | \$2,050 | \$24,600 | \$615 | 2,096 | 24% | \$12.09 | \$629 | 1.4 |
| Counties | | | | | | | | | | | | | |
| Albany County | \$23.21 | \$1,207 | \$48,280 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 56,293 | 44% | \$21.82 | \$1,134 | 1.1 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| New York | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Allegany County | \$14.56 | \$757 | \$30,280 | 1.1 | \$66,700 | \$1,668 | \$20,010 | \$500 | 3,762 | 21% | \$10.83 | \$563 | 1.3 | | |
| Bronx County | \$45.00 | \$2,340 | \$93,600 | 3.0 | \$94,500 | \$2,363 | \$28,350 | \$709 | 407,810 | 80% | \$24.82 | \$1,290 | 1.8 | | |
| Broome County | \$16.44 | \$855 | \$34,200 | 1.2 | \$76,400 | \$1,910 | \$22,920 | \$573 | 27,748 | 35% | \$13.74 | \$714 | 1.2 | | |
| Cattaraugus County | \$14.56 | \$757 | \$30,280 | 1.1 | \$69,200 | \$1,730 | \$20,760 | \$519 | 8,909 | 28% | \$11.78 | \$613 | 1.2 | | |
| Cayuga County | \$16.27 | \$846 | \$33,840 | 1.2 | \$84,000 | \$2,100 | \$25,200 | \$630 | 8,984 | 29% | \$13.46 | \$700 | 1.2 | | |
| Chautauqua County | \$14.56 | \$757 | \$30,280 | 1.1 | \$76,900 | \$1,923 | \$23,070 | \$577 | 16,830 | 31% | \$11.50 | \$598 | 1.3 | | |
| Chemung County | \$18.15 | \$944 | \$37,760 | 1.4 | \$77,900 | \$1,948 | \$23,370 | \$584 | 11,259 | 33% | \$13.49 | \$701 | 1.3 | | |
| Chenango County | \$14.75 | \$767 | \$30,680 | 1.1 | \$69,700 | \$1,743 | \$20,910 | \$523 | 5,260 | 25% | \$13.92 | \$724 | 1.1 | | |
| Clinton County | \$17.00 | \$884 | \$35,360 | 1.3 | \$86,700 | \$2,168 | \$26,010 | \$650 | 10,136 | 32% | \$13.83 | \$719 | 1.2 | | |
| Columbia County | \$19.46 | \$1,012 | \$40,480 | 1.5 | \$88,700 | \$2,218 | \$26,610 | \$665 | 6,793 | 27% | \$13.22 | \$688 | 1.5 | | |
| Cortland County | \$16.67 | \$867 | \$34,680 | 1.3 | \$78,000 | \$1,950 | \$23,400 | \$585 | 6,074 | 34% | \$13.86 | \$721 | 1.2 | | |
| Delaware County | \$14.56 | \$757 | \$30,280 | 1.1 | \$71,900 | \$1,798 | \$21,570 | \$539 | 4,634 | 24% | \$14.72 | \$765 | 1.0 | | |
| Dutchess County | \$27.15 | \$1,412 | \$56,480 | 2.1 | \$115,700 | \$2,893 | \$34,710 | \$868 | 35,015 | 32% | \$17.47 | \$908 | 1.6 | | |
| Erie County | \$18.52 | \$963 | \$38,520 | 1.4 | \$87,700 | \$2,193 | \$26,310 | \$658 | 138,213 | 35% | \$16.16 | \$840 | 1.1 | | |
| Essex County | \$16.23 | \$844 | \$33,760 | 1.2 | \$76,100 | \$1,903 | \$22,830 | \$571 | 3,819 | 24% | \$12.95 | \$673 | 1.3 | | |
| Franklin County | \$15.00 | \$780 | \$31,200 | 1.1 | \$70,700 | \$1,768 | \$21,210 | \$530 | 5,273 | 28% | \$11.90 | \$619 | 1.3 | | |
| Fulton County | \$16.58 | \$862 | \$34,480 | 1.3 | \$68,000 | \$1,700 | \$20,400 | \$510 | 6,794 | 30% | \$12.74 | \$662 | 1.3 | | |
| Genesee County | \$16.02 | \$833 | \$33,320 | 1.2 | \$86,600 | \$2,165 | \$25,980 | \$650 | 6,673 | 28% | \$13.24 | \$689 | 1.2 | | |
| Greene County | \$19.81 | \$1,030 | \$41,200 | 1.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 4,131 | 23% | \$10.89 | \$566 | 1.8 | | |
| Hamilton County | \$17.25 | \$897 | \$35,880 | 1.3 | \$79,200 | \$1,980 | \$23,760 | \$594 | 208 | 15% | \$13.61 | \$708 | 1.3 | | |
| Herkimer County | \$16.60 | \$863 | \$34,520 | 1.3 | \$82,400 | \$2,060 | \$24,720 | \$618 | 6,446 | 26% | \$12.30 | \$639 | 1.3 | | |
| Jefferson County | \$22.75 | \$1,183 | \$47,320 | 1.7 | \$72,700 | \$1,818 | \$21,810 | \$545 | 19,066 | 44% | \$16.17 | \$841 | 1.4 | | |
| Kings County | \$45.00 | \$2,340 | \$93,600 | 3.0 | \$94,500 | \$2,363 | \$28,350 | \$709 | 677,234 | 70% | \$20.62 | \$1,072 | 2.2 | | |
| Lewis County | \$16.12 | \$838 | \$33,520 | 1.2 | \$69,500 | \$1,738 | \$20,850 | \$521 | 1,991 | 19% | \$14.16 | \$736 | 1.1 | | |
| Livingston County | \$19.98 | \$1,039 | \$41,560 | 1.5 | \$91,500 | \$2,288 | \$27,450 | \$686 | 5,813 | 24% | \$11.14 | \$579 | 1.8 | | |
| Madison County | \$18.58 | \$966 | \$38,640 | 1.4 | \$91,100 | \$2,278 | \$27,330 | \$683 | 5,594 | 22% | \$12.94 | \$673 | 1.4 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| New York | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Monroe County | \$19.98 | \$1,039 | \$41,560 | 1.5 | \$91,500 | \$2,288 | \$27,450 | \$686 | 111,891 | 37% | \$16.41 | \$853 | 1.2 |
| Montgomery County | \$15.77 | \$820 | \$32,800 | 1.2 | \$67,400 | \$1,685 | \$20,220 | \$506 | 6,380 | 33% | \$13.79 | \$717 | 1.1 |
| Nassau County | \$39.71 | \$2,065 | \$82,600 | 2.6 | \$146,400 | \$3,660 | \$43,920 | \$1,098 | 84,915 | 19% | \$18.14 | \$943 | 2.2 |
| New York County | \$45.00 | \$2,340 | \$93,600 | 3.0 | \$94,500 | \$2,363 | \$28,350 | \$709 | 576,213 | 76% | \$66.48 | \$3,457 | 0.7 |
| Niagara County | \$18.52 | \$963 | \$38,520 | 1.4 | \$87,700 | \$2,193 | \$26,310 | \$658 | 25,473 | 28% | \$11.72 | \$609 | 1.6 |
| Oneida County | \$16.60 | \$863 | \$34,520 | 1.3 | \$82,400 | \$2,060 | \$24,720 | \$618 | 28,357 | 31% | \$13.71 | \$713 | 1.2 |
| Onondaga County | \$18.58 | \$966 | \$38,640 | 1.4 | \$91,100 | \$2,278 | \$27,330 | \$683 | 65,447 | 35% | \$16.04 | \$834 | 1.2 |
| Ontario County | \$19.98 | \$1,039 | \$41,560 | 1.5 | \$91,500 | \$2,288 | \$27,450 | \$686 | 12,474 | 27% | \$17.02 | \$885 | 1.2 |
| Orange County | \$27.15 | \$1,412 | \$56,480 | 2.1 | \$115,700 | \$2,893 | \$34,710 | \$868 | 41,975 | 32% | \$14.70 | \$764 | 1.8 |
| Orleans County | \$19.98 | \$1,039 | \$41,560 | 1.5 | \$91,500 | \$2,288 | \$27,450 | \$686 | 4,143 | 25% | \$14.25 | \$741 | 1.4 |
| Oswego County | \$18.58 | \$966 | \$38,640 | 1.4 | \$91,100 | \$2,278 | \$27,330 | \$683 | 12,685 | 27% | \$14.78 | \$769 | 1.3 |
| Otsego County | \$17.15 | \$892 | \$35,680 | 1.3 | \$77,100 | \$1,928 | \$23,130 | \$578 | 6,611 | 28% | \$16.69 | \$868 | 1.0 |
| Putnam County | \$45.00 | \$2,340 | \$93,600 | 3.4 | \$94,500 | \$2,363 | \$28,350 | \$709 | 6,118 | 18% | \$17.73 | \$922 | 2.5 |
| Queens County | \$45.00 | \$2,340 | \$93,600 | 3.0 | \$94,500 | \$2,363 | \$28,350 | \$709 | 429,987 | 55% | \$23.88 | \$1,242 | 1.9 |
| Rensselaer County | \$23.21 | \$1,207 | \$48,280 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 24,255 | 37% | \$20.57 | \$1,070 | 1.1 |
| Richmond County | \$45.00 | \$2,340 | \$93,600 | 3.0 | \$94,500 | \$2,363 | \$28,350 | \$709 | 52,185 | 31% | \$15.49 | \$806 | 2.9 |
| Rockland County | \$45.00 | \$2,340 | \$93,600 | 3.4 | \$122,600 | \$3,065 | \$36,780 | \$920 | 32,464 | 32% | \$14.76 | \$767 | 3.0 |
| St. Lawrence County | \$15.90 | \$827 | \$33,080 | 1.2 | \$73,000 | \$1,825 | \$21,900 | \$548 | 11,538 | 28% | \$12.50 | \$650 | 1.3 |
| Saratoga County | \$23.21 | \$1,207 | \$48,280 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 26,770 | 28% | \$19.17 | \$997 | 1.2 |
| Schenectady County | \$23.21 | \$1,207 | \$48,280 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 20,704 | 36% | \$17.95 | \$934 | 1.3 |
| Schoharie County | \$23.21 | \$1,207 | \$48,280 | 1.8 | \$106,000 | \$2,650 | \$31,800 | \$795 | 3,150 | 25% | \$13.68 | \$711 | 1.7 |
| Schuyler County | \$15.23 | \$792 | \$31,680 | 1.2 | \$78,800 | \$1,970 | \$23,640 | \$591 | 1,865 | 25% | \$15.12 | \$786 | 1.0 |
| Seneca County | \$16.37 | \$851 | \$34,040 | 1.2 | \$78,400 | \$1,960 | \$23,520 | \$588 | 3,773 | 27% | \$15.52 | \$807 | 1.1 |
| Steuben County | \$14.79 | \$769 | \$30,760 | 1.1 | \$79,800 | \$1,995 | \$23,940 | \$599 | 10,841 | 27% | \$19.23 | \$1,000 | 0.8 |
| Suffolk County | \$39.71 | \$2,065 | \$82,600 | 2.6 | \$146,400 | \$3,660 | \$43,920 | \$1,098 | 91,960 | 19% | \$18.80 | \$978 | 2.1 |
| Sullivan County | \$18.98 | \$987 | \$39,480 | 1.4 | \$75,700 | \$1,893 | \$22,710 | \$568 | 8,782 | 31% | \$15.26 | \$794 | 1.2 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| New York | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Tioga County | \$16.44 | \$855 | \$34,200 | 1.2 | \$76,400 | \$1,910 | \$22,920 | \$573 | 4,572 | 22% | \$16.22 | \$844 | 1.0 |
| Tompkins County | \$26.25 | \$1,365 | \$54,600 | 2.0 | \$100,300 | \$2,508 | \$30,090 | \$752 | 18,792 | 46% | \$17.96 | \$934 | 1.5 |
| Ulster County | \$26.23 | \$1,364 | \$54,560 | 2.0 | \$96,000 | \$2,400 | \$28,800 | \$720 | 21,980 | 31% | \$13.78 | \$717 | 1.9 |
| Warren County | \$20.48 | \$1,065 | \$42,600 | 1.6 | \$86,300 | \$2,158 | \$25,890 | \$647 | 8,518 | 29% | \$15.59 | \$811 | 1.3 |
| Washington County | \$20.48 | \$1,065 | \$42,600 | 1.6 | \$86,300 | \$2,158 | \$25,890 | \$647 | 6,560 | 27% | \$16.27 | \$846 | 1.3 |
| Wayne County | \$19.98 | \$1,039 | \$41,560 | 1.5 | \$91,500 | \$2,288 | \$27,450 | \$686 | 8,167 | 22% | \$11.84 | \$616 | 1.7 |
| Westchester County | \$36.21 | \$1,883 | \$75,320 | 2.4 | \$138,600 | \$3,465 | \$41,580 | \$1,040 | 136,546 | 39% | \$24.42 | \$1,270 | 1.5 |
| Wyoming County | \$14.56 | \$757 | \$30,280 | 1.1 | \$78,900 | \$1,973 | \$23,670 | \$592 | 3,759 | 23% | \$15.31 | \$796 | 1.0 |
| Yates County | \$16.54 | \$860 | \$34,400 | 1.3 | \$82,000 | \$2,050 | \$24,600 | \$615 | 2,096 | 24% | \$12.09 | \$629 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

NORTH CAROLINA

#29*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$997**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,325** monthly or **\$39,897** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$19.00 |
| 2-Bedroom Housing Wage | \$19.18 |
| Number of Renter Households | 1,381,743 |
| Percent Renters | 34% |

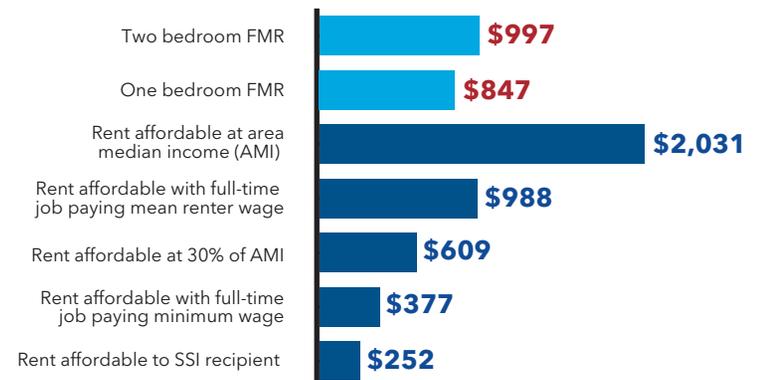
106
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

90
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)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-------------------------|----------------|
| Asheville HMFA | \$26.50 |
| Raleigh MSA | \$23.52 |
| Durham-Chapel Hill HMFA | \$23.06 |
| Currituck County | \$22.94 |
| Wilmington HMFA | \$22.38 |



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.

OUT OF REACH 2022

North Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| North Carolina | \$19.18 | \$997 | \$39,897 | 2.6 | \$81,260 | \$2,031 | \$24,378 | \$609 | 1,381,743 | 34% | \$19.00 | \$988 | 1.0 |
| Combined Nonmetro Areas | \$14.94 | \$777 | \$31,076 | 2.1 | \$63,793 | \$1,595 | \$19,138 | \$478 | 238,997 | 30% | \$13.23 | \$688 | 1.1 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Anson County HMFA | \$15.48 | \$805 | \$32,200 | 2.1 | \$56,900 | \$1,423 | \$17,070 | \$427 | 3,247 | 33% | \$12.78 | \$665 | 1.2 |
| Asheville HMFA | \$26.50 | \$1,378 | \$55,120 | 3.7 | \$80,000 | \$2,000 | \$24,000 | \$600 | 53,469 | 33% | \$15.87 | \$825 | 1.7 |
| Brunswick County HMFA | \$17.81 | \$926 | \$37,040 | 2.5 | \$86,700 | \$2,168 | \$26,010 | \$650 | 11,326 | 19% | \$12.38 | \$644 | 1.4 |
| Burlington MSA | \$17.13 | \$891 | \$35,640 | 2.4 | \$78,200 | \$1,955 | \$23,460 | \$587 | 21,917 | 33% | \$15.33 | \$797 | 1.1 |
| Camden County HMFA | \$18.88 | \$982 | \$39,280 | 2.6 | \$84,300 | \$2,108 | \$25,290 | \$632 | 902 | 23% | \$12.72 | \$661 | 1.5 |
| Charlotte-Concord-Gastonia HMFA | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 246,068 | 37% | \$25.30 | \$1,316 | 0.9 |
| Craven County HMFA | \$18.92 | \$984 | \$39,360 | 2.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 14,356 | 35% | \$15.03 | \$782 | 1.3 |
| Davidson County HMFA | \$13.92 | \$724 | \$28,960 | 1.9 | \$71,200 | \$1,780 | \$21,360 | \$534 | 18,913 | 28% | \$13.96 | \$726 | 1.0 |
| Durham-Chapel Hill HMFA | \$23.06 | \$1,199 | \$47,960 | 3.2 | \$95,500 | \$2,388 | \$28,650 | \$716 | 84,154 | 39% | \$25.84 | \$1,344 | 0.9 |
| Fayetteville HMFA | \$17.56 | \$913 | \$36,520 | 2.4 | \$61,200 | \$1,530 | \$18,360 | \$459 | 61,894 | 49% | \$15.41 | \$801 | 1.1 |
| Gates County HMFA | \$15.29 | \$795 | \$31,800 | 2.1 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,059 | 23% | \$19.90 | \$1,035 | 0.8 |
| Goldsboro MSA | \$16.33 | \$849 | \$33,960 | 2.3 | \$59,100 | \$1,478 | \$17,730 | \$443 | 17,882 | 37% | \$13.55 | \$705 | 1.2 |
| Granville County HMFA | \$16.60 | \$863 | \$34,520 | 2.3 | \$74,800 | \$1,870 | \$22,440 | \$561 | 5,383 | 25% | \$14.20 | \$739 | 1.2 |
| Greensboro-High Point HMFA | \$18.31 | \$952 | \$38,080 | 2.5 | \$73,000 | \$1,825 | \$21,900 | \$548 | 100,633 | 38% | \$17.12 | \$890 | 1.1 |
| Greenville MSA | \$17.50 | \$910 | \$36,400 | 2.4 | \$72,200 | \$1,805 | \$21,660 | \$542 | 33,469 | 47% | \$15.76 | \$819 | 1.1 |
| Harnett County HMFA | \$16.46 | \$856 | \$34,240 | 2.3 | \$74,000 | \$1,850 | \$22,200 | \$555 | 15,745 | 34% | \$13.41 | \$697 | 1.2 |
| Haywood County HMFA | \$18.02 | \$937 | \$37,480 | 2.5 | \$73,600 | \$1,840 | \$22,080 | \$552 | 7,344 | 27% | \$11.76 | \$612 | 1.5 |
| Hickory-Lenoir-Morganton MSA | \$13.92 | \$724 | \$28,960 | 1.9 | \$69,600 | \$1,740 | \$20,880 | \$522 | 38,628 | 27% | \$15.51 | \$806 | 0.9 |
| Hoke County HMFA | \$14.83 | \$771 | \$30,840 | 2.0 | \$62,900 | \$1,573 | \$18,870 | \$472 | 5,906 | 32% | \$11.53 | \$600 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

North Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Iredell County HMFA | \$17.79 | \$925 | \$37,000 | 2.5 | \$90,700 | \$2,268 | \$27,210 | \$680 | 19,245 | 28% | \$18.96 | \$986 | 0.9 |
| Jacksonville MSA | \$16.85 | \$876 | \$35,040 | 2.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 30,273 | 46% | \$14.72 | \$766 | 1.1 |
| Jones County HMFA | \$13.92 | \$724 | \$28,960 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,048 | 26% | \$9.77 | \$508 | 1.4 |
| Lincoln County HMFA | \$15.69 | \$816 | \$32,640 | 2.2 | \$89,700 | \$2,243 | \$26,910 | \$673 | 8,135 | 24% | \$12.39 | \$645 | 1.3 |
| Pamlico County HMFA | \$16.29 | \$847 | \$33,880 | 2.2 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,277 | 23% | \$9.80 | \$510 | 1.7 |
| Pender County HMFA | \$17.35 | \$902 | \$36,080 | 2.4 | \$80,500 | \$2,013 | \$24,150 | \$604 | 4,422 | 19% | \$10.70 | \$556 | 1.6 |
| Person County HMFA | \$15.00 | \$780 | \$31,200 | 2.1 | \$73,000 | \$1,825 | \$21,900 | \$548 | 3,527 | 22% | \$10.98 | \$571 | 1.4 |
| Raleigh MSA | \$23.52 | \$1,223 | \$48,920 | 3.2 | \$110,100 | \$2,753 | \$33,030 | \$826 | 173,685 | 34% | \$20.59 | \$1,071 | 1.1 |
| Rockingham County HMFA | \$14.52 | \$755 | \$30,200 | 2.0 | \$55,500 | \$1,388 | \$16,650 | \$416 | 11,740 | 30% | \$12.01 | \$624 | 1.2 |
| Rocky Mount MSA | \$15.63 | \$813 | \$32,520 | 2.2 | \$61,500 | \$1,538 | \$18,450 | \$461 | 21,149 | 36% | \$14.28 | \$743 | 1.1 |
| Rowan County HMFA | \$16.81 | \$874 | \$34,960 | 2.3 | \$69,900 | \$1,748 | \$20,970 | \$524 | 16,418 | 30% | \$15.17 | \$789 | 1.1 |
| Virginia Beach-Norfolk-Newport News HMFA | \$22.94 | \$1,193 | \$47,720 | 3.2 | \$93,500 | \$2,338 | \$28,050 | \$701 | 1,755 | 16% | \$10.89 | \$567 | 2.1 |
| Wilmington HMFA | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$90,600 | \$2,265 | \$27,180 | \$680 | 40,786 | 42% | \$17.21 | \$895 | 1.3 |
| Winston-Salem HMFA | \$15.54 | \$808 | \$32,320 | 2.1 | \$77,400 | \$1,935 | \$23,220 | \$581 | 66,991 | 33% | \$17.41 | \$906 | 0.9 |
| Counties | | | | | | | | | | | | | |
| Alamance County | \$17.13 | \$891 | \$35,640 | 2.4 | \$78,200 | \$1,955 | \$23,460 | \$587 | 21,917 | 33% | \$15.33 | \$797 | 1.1 |
| Alexander County | \$13.92 | \$724 | \$28,960 | 1.9 | \$69,600 | \$1,740 | \$20,880 | \$522 | 2,817 | 20% | \$12.95 | \$673 | 1.1 |
| Alleghany County | \$14.19 | \$738 | \$29,520 | 2.0 | \$48,800 | \$1,220 | \$14,640 | \$366 | 1,227 | 25% | \$11.75 | \$611 | 1.2 |
| Anson County | \$15.48 | \$805 | \$32,200 | 2.1 | \$56,900 | \$1,423 | \$17,070 | \$427 | 3,247 | 33% | \$12.78 | \$665 | 1.2 |
| Ashe County | \$13.92 | \$724 | \$28,960 | 1.9 | \$59,900 | \$1,498 | \$17,970 | \$449 | 2,492 | 21% | \$12.53 | \$651 | 1.1 |
| Avery County | \$16.42 | \$854 | \$34,160 | 2.3 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,464 | 22% | \$13.46 | \$700 | 1.2 |
| Beaufort County | \$13.92 | \$724 | \$28,960 | 1.9 | \$66,200 | \$1,655 | \$19,860 | \$497 | 5,619 | 28% | \$10.78 | \$560 | 1.3 |
| Bertie County | \$13.92 | \$724 | \$28,960 | 1.9 | \$56,800 | \$1,420 | \$17,040 | \$426 | 2,317 | 29% | \$10.44 | \$543 | 1.3 |

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OUT OF REACH 2022

North Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Bladen County | \$13.92 | \$724 | \$28,960 | 1.9 | \$52,300 | \$1,308 | \$15,690 | \$392 | 3,728 | 28% | \$12.24 | \$637 | 1.1 |
| Brunswick County | \$17.81 | \$926 | \$37,040 | 2.5 | \$86,700 | \$2,168 | \$26,010 | \$650 | 11,326 | 19% | \$12.38 | \$644 | 1.4 |
| Buncombe County | \$26.50 | \$1,378 | \$55,120 | 3.7 | \$80,000 | \$2,000 | \$24,000 | \$600 | 38,546 | 37% | \$16.69 | \$868 | 1.6 |
| Burke County | \$13.92 | \$724 | \$28,960 | 1.9 | \$69,600 | \$1,740 | \$20,880 | \$522 | 8,738 | 25% | \$12.92 | \$672 | 1.1 |
| Cabarrus County | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 19,683 | 27% | \$13.67 | \$711 | 1.6 |
| Caldwell County | \$13.92 | \$724 | \$28,960 | 1.9 | \$69,600 | \$1,740 | \$20,880 | \$522 | 8,741 | 27% | \$14.46 | \$752 | 1.0 |
| Camden County | \$18.88 | \$982 | \$39,280 | 2.6 | \$84,300 | \$2,108 | \$25,290 | \$632 | 902 | 23% | \$12.72 | \$661 | 1.5 |
| Carteret County | \$17.62 | \$916 | \$36,640 | 2.4 | \$85,400 | \$2,135 | \$25,620 | \$641 | 8,523 | 28% | \$12.46 | \$648 | 1.4 |
| Caswell County | \$13.92 | \$724 | \$28,960 | 1.9 | \$66,300 | \$1,658 | \$19,890 | \$497 | 2,317 | 26% | \$8.61 | \$447 | 1.6 |
| Catawba County | \$13.92 | \$724 | \$28,960 | 1.9 | \$69,600 | \$1,740 | \$20,880 | \$522 | 18,332 | 29% | \$16.80 | \$873 | 0.8 |
| Chatham County | \$23.06 | \$1,199 | \$47,960 | 3.2 | \$95,500 | \$2,388 | \$28,650 | \$716 | 6,899 | 23% | \$10.48 | \$545 | 2.2 |
| Cherokee County | \$14.75 | \$767 | \$30,680 | 2.0 | \$58,700 | \$1,468 | \$17,610 | \$440 | 2,316 | 18% | \$13.93 | \$724 | 1.1 |
| Chowan County | \$16.48 | \$857 | \$34,280 | 2.3 | \$57,900 | \$1,448 | \$17,370 | \$434 | 2,227 | 35% | \$14.57 | \$758 | 1.1 |
| Clay County | \$15.79 | \$821 | \$32,840 | 2.2 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,434 | 27% | \$16.06 | \$835 | 1.0 |
| Cleveland County | \$13.92 | \$724 | \$28,960 | 1.9 | \$59,600 | \$1,490 | \$17,880 | \$447 | 11,419 | 32% | \$12.98 | \$675 | 1.1 |
| Columbus County | \$13.92 | \$724 | \$28,960 | 1.9 | \$54,100 | \$1,353 | \$16,230 | \$406 | 6,014 | 28% | \$11.51 | \$598 | 1.2 |
| Craven County | \$18.92 | \$984 | \$39,360 | 2.6 | \$75,000 | \$1,875 | \$22,500 | \$563 | 14,356 | 35% | \$15.03 | \$782 | 1.3 |
| Cumberland County | \$17.56 | \$913 | \$36,520 | 2.4 | \$61,200 | \$1,530 | \$18,360 | \$459 | 61,894 | 49% | \$15.41 | \$801 | 1.1 |
| Currituck County | \$22.94 | \$1,193 | \$47,720 | 3.2 | \$93,500 | \$2,338 | \$28,050 | \$701 | 1,755 | 16% | \$10.89 | \$567 | 2.1 |
| Dare County | \$20.27 | \$1,054 | \$42,160 | 2.8 | \$78,900 | \$1,973 | \$23,670 | \$592 | 3,768 | 24% | \$12.13 | \$631 | 1.7 |
| Davidson County | \$13.92 | \$724 | \$28,960 | 1.9 | \$71,200 | \$1,780 | \$21,360 | \$534 | 18,913 | 28% | \$13.96 | \$726 | 1.0 |
| Davie County | \$15.54 | \$808 | \$32,320 | 2.1 | \$77,400 | \$1,935 | \$23,220 | \$581 | 2,919 | 18% | \$11.18 | \$582 | 1.4 |
| Duplin County | \$14.17 | \$737 | \$29,480 | 2.0 | \$58,500 | \$1,463 | \$17,550 | \$439 | 6,022 | 28% | \$13.06 | \$679 | 1.1 |
| Durham County | \$23.06 | \$1,199 | \$47,960 | 3.2 | \$95,500 | \$2,388 | \$28,650 | \$716 | 57,983 | 45% | \$28.42 | \$1,478 | 0.8 |
| Edgecombe County | \$15.63 | \$813 | \$32,520 | 2.2 | \$61,500 | \$1,538 | \$18,450 | \$461 | 7,936 | 38% | \$13.37 | \$695 | 1.2 |
| Forsyth County | \$15.54 | \$808 | \$32,320 | 2.1 | \$77,400 | \$1,935 | \$23,220 | \$581 | 56,144 | 38% | \$18.39 | \$956 | 0.8 |

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OUT OF REACH 2022

North Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Franklin County | \$23.52 | \$1,223 | \$48,920 | 3.2 | \$110,100 | \$2,753 | \$33,030 | \$826 | 6,891 | 27% | \$15.70 | \$817 | 1.5 |
| Gaston County | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 29,001 | 34% | \$14.56 | \$757 | 1.5 |
| Gates County | \$15.29 | \$795 | \$31,800 | 2.1 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,059 | 23% | \$19.90 | \$1,035 | 0.8 |
| Graham County | \$13.92 | \$724 | \$28,960 | 1.9 | \$55,100 | \$1,378 | \$16,530 | \$413 | 581 | 17% | \$9.54 | \$496 | 1.5 |
| Granville County | \$16.60 | \$863 | \$34,520 | 2.3 | \$74,800 | \$1,870 | \$22,440 | \$561 | 5,383 | 25% | \$14.20 | \$739 | 1.2 |
| Greene County | \$13.92 | \$724 | \$28,960 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 2,192 | 30% | \$11.13 | \$579 | 1.3 |
| Guilford County | \$18.31 | \$952 | \$38,080 | 2.5 | \$73,000 | \$1,825 | \$21,900 | \$548 | 85,275 | 41% | \$17.85 | \$928 | 1.0 |
| Halifax County | \$15.63 | \$813 | \$32,520 | 2.2 | \$49,700 | \$1,243 | \$14,910 | \$373 | 8,076 | 38% | \$9.18 | \$477 | 1.7 |
| Harnett County | \$16.46 | \$856 | \$34,240 | 2.3 | \$74,000 | \$1,850 | \$22,200 | \$555 | 15,745 | 34% | \$13.41 | \$697 | 1.2 |
| Haywood County | \$18.02 | \$937 | \$37,480 | 2.5 | \$73,600 | \$1,840 | \$22,080 | \$552 | 7,344 | 27% | \$11.76 | \$612 | 1.5 |
| Henderson County | \$26.50 | \$1,378 | \$55,120 | 3.7 | \$80,000 | \$2,000 | \$24,000 | \$600 | 12,821 | 26% | \$13.74 | \$714 | 1.9 |
| Hertford County | \$15.77 | \$820 | \$32,800 | 2.2 | \$54,100 | \$1,353 | \$16,230 | \$406 | 2,970 | 33% | \$14.25 | \$741 | 1.1 |
| Hoke County | \$14.83 | \$771 | \$30,840 | 2.0 | \$62,900 | \$1,573 | \$18,870 | \$472 | 5,906 | 32% | \$11.53 | \$600 | 1.3 |
| Hyde County | \$14.21 | \$739 | \$29,560 | 2.0 | \$54,300 | \$1,358 | \$16,290 | \$407 | 749 | 36% | \$15.71 | \$817 | 0.9 |
| Iredell County | \$17.79 | \$925 | \$37,000 | 2.5 | \$90,700 | \$2,268 | \$27,210 | \$680 | 19,245 | 28% | \$18.96 | \$986 | 0.9 |
| Jackson County | \$13.96 | \$726 | \$29,040 | 1.9 | \$69,400 | \$1,735 | \$20,820 | \$521 | 6,181 | 36% | \$14.47 | \$753 | 1.0 |
| Johnston County | \$23.52 | \$1,223 | \$48,920 | 3.2 | \$110,100 | \$2,753 | \$33,030 | \$826 | 18,520 | 26% | \$11.73 | \$610 | 2.0 |
| Jones County | \$13.92 | \$724 | \$28,960 | 1.9 | \$57,200 | \$1,430 | \$17,160 | \$429 | 1,048 | 26% | \$9.77 | \$508 | 1.4 |
| Lee County | \$15.85 | \$824 | \$32,960 | 2.2 | \$66,300 | \$1,658 | \$19,890 | \$497 | 7,855 | 35% | \$16.82 | \$875 | 0.9 |
| Lenoir County | \$14.62 | \$760 | \$30,400 | 2.0 | \$56,000 | \$1,400 | \$16,800 | \$420 | 10,135 | 43% | \$15.94 | \$829 | 0.9 |
| Lincoln County | \$15.69 | \$816 | \$32,640 | 2.2 | \$89,700 | \$2,243 | \$26,910 | \$673 | 8,135 | 24% | \$12.39 | \$645 | 1.3 |
| McDowell County | \$13.92 | \$724 | \$28,960 | 1.9 | \$60,300 | \$1,508 | \$18,090 | \$452 | 4,801 | 26% | \$13.96 | \$726 | 1.0 |
| Macon County | \$15.60 | \$811 | \$32,440 | 2.2 | \$63,600 | \$1,590 | \$19,080 | \$477 | 4,354 | 27% | \$12.10 | \$629 | 1.3 |
| Madison County | \$26.50 | \$1,378 | \$55,120 | 3.7 | \$80,000 | \$2,000 | \$24,000 | \$600 | 2,102 | 25% | \$10.05 | \$522 | 2.6 |
| Martin County | \$13.92 | \$724 | \$28,960 | 1.9 | \$52,500 | \$1,313 | \$15,750 | \$394 | 3,251 | 34% | \$12.56 | \$653 | 1.1 |
| Mecklenburg County | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 183,956 | 44% | \$28.40 | \$1,477 | 0.8 |

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OUT OF REACH 2022

North Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Mitchell County | \$13.92 | \$724 | \$28,960 | 1.9 | \$66,300 | \$1,658 | \$19,890 | \$497 | 1,304 | 20% | \$13.92 | \$724 | 1.0 |
| Montgomery County | \$13.92 | \$724 | \$28,960 | 1.9 | \$62,300 | \$1,558 | \$18,690 | \$467 | 2,744 | 27% | \$12.46 | \$648 | 1.1 |
| Moore County | \$16.31 | \$848 | \$33,920 | 2.2 | \$87,300 | \$2,183 | \$26,190 | \$655 | 9,396 | 23% | \$16.05 | \$835 | 1.0 |
| Nash County | \$15.63 | \$813 | \$32,520 | 2.2 | \$61,500 | \$1,538 | \$18,450 | \$461 | 13,213 | 35% | \$14.59 | \$759 | 1.1 |
| New Hanover County | \$22.38 | \$1,164 | \$46,560 | 3.1 | \$90,600 | \$2,265 | \$27,180 | \$680 | 40,786 | 42% | \$17.21 | \$895 | 1.3 |
| Northampton County | \$14.56 | \$757 | \$30,280 | 2.0 | \$49,900 | \$1,248 | \$14,970 | \$374 | 2,430 | 29% | \$12.38 | \$644 | 1.2 |
| Onslow County | \$16.85 | \$876 | \$35,040 | 2.3 | \$60,100 | \$1,503 | \$18,030 | \$451 | 30,273 | 46% | \$14.72 | \$766 | 1.1 |
| Orange County | \$23.06 | \$1,199 | \$47,960 | 3.2 | \$95,500 | \$2,388 | \$28,650 | \$716 | 19,272 | 36% | \$16.95 | \$881 | 1.4 |
| Pamlico County | \$16.29 | \$847 | \$33,880 | 2.2 | \$67,900 | \$1,698 | \$20,370 | \$509 | 1,277 | 23% | \$9.80 | \$510 | 1.7 |
| Pasquotank County | \$16.83 | \$875 | \$35,000 | 2.3 | \$73,600 | \$1,840 | \$22,080 | \$552 | 5,641 | 38% | \$14.68 | \$764 | 1.1 |
| Pender County | \$17.35 | \$902 | \$36,080 | 2.4 | \$80,500 | \$2,013 | \$24,150 | \$604 | 4,422 | 19% | \$10.70 | \$556 | 1.6 |
| Perquimans County | \$16.58 | \$862 | \$34,480 | 2.3 | \$69,600 | \$1,740 | \$20,880 | \$522 | 1,299 | 22% | \$10.01 | \$521 | 1.7 |
| Person County | \$15.00 | \$780 | \$31,200 | 2.1 | \$73,000 | \$1,825 | \$21,900 | \$548 | 3,527 | 22% | \$10.98 | \$571 | 1.4 |
| Pitt County | \$17.50 | \$910 | \$36,400 | 2.4 | \$72,200 | \$1,805 | \$21,660 | \$542 | 33,469 | 47% | \$15.76 | \$819 | 1.1 |
| Polk County | \$15.83 | \$823 | \$32,920 | 2.2 | \$66,700 | \$1,668 | \$20,010 | \$500 | 2,257 | 24% | \$11.71 | \$609 | 1.4 |
| Randolph County | \$18.31 | \$952 | \$38,080 | 2.5 | \$73,000 | \$1,825 | \$21,900 | \$548 | 15,358 | 27% | \$12.39 | \$644 | 1.5 |
| Richmond County | \$13.92 | \$724 | \$28,960 | 1.9 | \$51,900 | \$1,298 | \$15,570 | \$389 | 6,201 | 34% | \$12.14 | \$631 | 1.1 |
| Robeson County | \$13.92 | \$724 | \$28,960 | 1.9 | \$48,600 | \$1,215 | \$14,580 | \$365 | 15,443 | 34% | \$13.16 | \$684 | 1.1 |
| Rockingham County | \$14.52 | \$755 | \$30,200 | 2.0 | \$55,500 | \$1,388 | \$16,650 | \$416 | 11,740 | 30% | \$12.01 | \$624 | 1.2 |
| Rowan County | \$16.81 | \$874 | \$34,960 | 2.3 | \$69,900 | \$1,748 | \$20,970 | \$524 | 16,418 | 30% | \$15.17 | \$789 | 1.1 |
| Rutherford County | \$13.92 | \$724 | \$28,960 | 1.9 | \$56,500 | \$1,413 | \$16,950 | \$424 | 7,811 | 28% | \$12.46 | \$648 | 1.1 |
| Sampson County | \$13.92 | \$724 | \$28,960 | 1.9 | \$58,300 | \$1,458 | \$17,490 | \$437 | 6,484 | 28% | \$14.43 | \$750 | 1.0 |
| Scotland County | \$13.92 | \$724 | \$28,960 | 1.9 | \$51,600 | \$1,290 | \$15,480 | \$387 | 5,202 | 40% | \$13.37 | \$695 | 1.0 |
| Stanly County | \$14.37 | \$747 | \$29,880 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 6,028 | 25% | \$12.03 | \$625 | 1.2 |
| Stokes County | \$15.54 | \$808 | \$32,320 | 2.1 | \$77,400 | \$1,935 | \$23,220 | \$581 | 4,338 | 22% | \$10.61 | \$552 | 1.5 |
| Surry County | \$13.92 | \$724 | \$28,960 | 1.9 | \$74,300 | \$1,858 | \$22,290 | \$557 | 7,926 | 27% | \$11.59 | \$602 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

North Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Swain County | \$13.92 | \$724 | \$28,960 | 1.9 | \$59,500 | \$1,488 | \$17,850 | \$446 | 1,446 | 25% | \$8.56 | \$445 | 1.6 |
| Transylvania County | \$17.98 | \$935 | \$37,400 | 2.5 | \$68,600 | \$1,715 | \$20,580 | \$515 | 3,577 | 24% | \$11.97 | \$622 | 1.5 |
| Tyrrell County | \$15.38 | \$800 | \$32,000 | 2.1 | \$56,200 | \$1,405 | \$16,860 | \$422 | 448 | 27% | \$11.62 | \$604 | 1.3 |
| Union County | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 13,428 | 17% | \$14.74 | \$767 | 1.5 |
| Vance County | \$14.25 | \$741 | \$29,640 | 2.0 | \$54,900 | \$1,373 | \$16,470 | \$412 | 7,088 | 42% | \$13.51 | \$703 | 1.1 |
| Wake County | \$23.52 | \$1,223 | \$48,920 | 3.2 | \$110,100 | \$2,753 | \$33,030 | \$826 | 148,274 | 36% | \$21.48 | \$1,117 | 1.1 |
| Warren County | \$13.92 | \$724 | \$28,960 | 1.9 | \$57,100 | \$1,428 | \$17,130 | \$428 | 2,301 | 28% | \$9.26 | \$481 | 1.5 |
| Washington County | \$13.92 | \$724 | \$28,960 | 1.9 | \$54,200 | \$1,355 | \$16,260 | \$407 | 1,910 | 36% | \$12.69 | \$660 | 1.1 |
| Watauga County | \$17.56 | \$913 | \$36,520 | 2.4 | \$82,200 | \$2,055 | \$24,660 | \$617 | 8,390 | 39% | \$10.54 | \$548 | 1.7 |
| Wayne County | \$16.33 | \$849 | \$33,960 | 2.3 | \$59,100 | \$1,478 | \$17,730 | \$443 | 17,882 | 37% | \$13.55 | \$705 | 1.2 |
| Wilkes County | \$13.92 | \$724 | \$28,960 | 1.9 | \$66,900 | \$1,673 | \$20,070 | \$502 | 6,971 | 24% | \$12.70 | \$660 | 1.1 |
| Wilson County | \$15.83 | \$823 | \$32,920 | 2.2 | \$73,100 | \$1,828 | \$21,930 | \$548 | 12,646 | 40% | \$15.82 | \$822 | 1.0 |
| Yadkin County | \$15.54 | \$808 | \$32,320 | 2.1 | \$77,400 | \$1,935 | \$23,220 | \$581 | 3,590 | 24% | \$10.80 | \$562 | 1.4 |
| Yancey County | \$13.92 | \$724 | \$28,960 | 1.9 | \$62,900 | \$1,573 | \$18,870 | \$472 | 2,022 | 27% | \$12.67 | \$659 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

NORTH DAKOTA

#43*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$864**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,879** monthly or **\$34,553** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$19.17 |
| 2-Bedroom Housing Wage | \$16.61 |
| Number of Renter Households | 120,202 |
| Percent Renters | 37% |

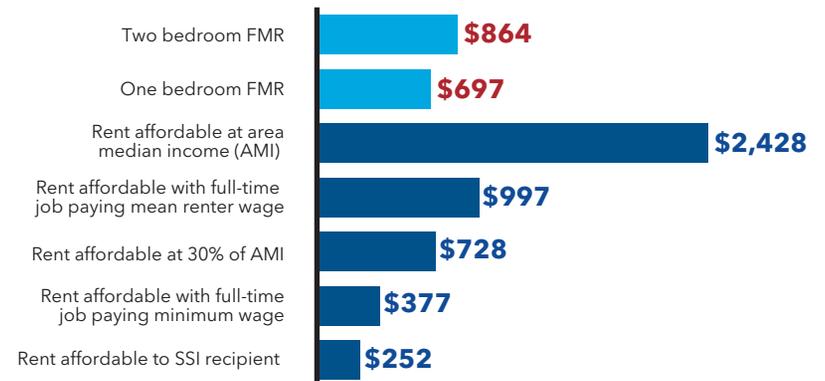
92
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

74
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| McKenzie County | \$21.35 |
| Dunn County | \$20.06 |
| Ward County | \$18.58 |
| Williams County | \$18.58 |
| Stark County | \$17.87 |



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.

OUT OF REACH 2022

North Dakota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| North Dakota | \$16.61 | \$864 | \$34,553 | 2.3 | \$97,100 | \$2,428 | \$29,130 | \$728 | 120,202 | 37% | \$19.17 | \$997 | 0.9 |
| Combined Nonmetro Areas | \$16.64 | \$865 | \$34,609 | 2.3 | \$94,416 | \$2,360 | \$28,325 | \$708 | 51,778 | 33% | \$21.31 | \$1,108 | 0.8 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bismarck MSA | \$16.92 | \$880 | \$35,200 | 2.3 | \$102,600 | \$2,565 | \$30,780 | \$770 | 16,009 | 30% | \$16.28 | \$847 | 1.0 |
| Fargo MSA | \$16.52 | \$859 | \$34,360 | 2.3 | \$100,500 | \$2,513 | \$30,150 | \$754 | 36,590 | 48% | \$18.54 | \$964 | 0.9 |
| Grand Forks MSA | \$16.42 | \$854 | \$34,160 | 2.3 | \$92,800 | \$2,320 | \$27,840 | \$696 | 15,825 | 51% | \$16.39 | \$852 | 1.0 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$14.56 | \$757 | \$30,280 | 2.0 | \$96,200 | \$2,405 | \$28,860 | \$722 | 290 | 27% | \$14.19 | \$738 | 1.0 |
| Barnes County | \$14.62 | \$760 | \$30,400 | 2.0 | \$95,600 | \$2,390 | \$28,680 | \$717 | 1,483 | 29% | \$13.46 | \$700 | 1.1 |
| Benson County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,100 | \$1,528 | \$18,330 | \$458 | 627 | 28% | \$11.63 | \$605 | 1.3 |
| Billings County | \$15.17 | \$789 | \$31,560 | 2.1 | \$116,100 | \$2,903 | \$34,830 | \$871 | 85 | 23% | \$13.16 | \$684 | 1.2 |
| Bottineau County | \$14.65 | \$762 | \$30,480 | 2.0 | \$87,600 | \$2,190 | \$26,280 | \$657 | 616 | 21% | \$14.95 | \$777 | 1.0 |
| Bowman County | \$14.56 | \$757 | \$30,280 | 2.0 | \$98,300 | \$2,458 | \$29,490 | \$737 | 252 | 19% | \$13.82 | \$719 | 1.1 |
| Burke County | \$14.56 | \$757 | \$30,280 | 2.0 | \$104,500 | \$2,613 | \$31,350 | \$784 | 203 | 21% | \$24.96 | \$1,298 | 0.6 |
| Burleigh County | \$16.92 | \$880 | \$35,200 | 2.3 | \$102,600 | \$2,565 | \$30,780 | \$770 | 12,003 | 30% | \$16.43 | \$854 | 1.0 |
| Cass County | \$16.52 | \$859 | \$34,360 | 2.3 | \$100,500 | \$2,513 | \$30,150 | \$754 | 36,590 | 48% | \$18.54 | \$964 | 0.9 |
| Cavalier County | \$14.56 | \$757 | \$30,280 | 2.0 | \$90,400 | \$2,260 | \$27,120 | \$678 | 351 | 20% | \$17.89 | \$930 | 0.8 |
| Dickey County | \$14.56 | \$757 | \$30,280 | 2.0 | \$91,200 | \$2,280 | \$27,360 | \$684 | 525 | 25% | \$15.03 | \$782 | 1.0 |
| Divide County | \$15.17 | \$789 | \$31,560 | 2.1 | \$99,900 | \$2,498 | \$29,970 | \$749 | 271 | 26% | \$21.55 | \$1,121 | 0.7 |
| Dunn County | \$20.06 | \$1,043 | \$41,720 | 2.8 | \$119,600 | \$2,990 | \$35,880 | \$897 | 450 | 26% | \$31.61 | \$1,644 | 0.6 |
| Eddy County | \$14.56 | \$757 | \$30,280 | 2.0 | \$88,500 | \$2,213 | \$26,550 | \$664 | 344 | 33% | \$10.55 | \$549 | 1.4 |
| Emmons County | \$14.56 | \$757 | \$30,280 | 2.0 | \$81,100 | \$2,028 | \$24,330 | \$608 | 301 | 19% | \$11.59 | \$602 | 1.3 |
| Foster County | \$14.56 | \$757 | \$30,280 | 2.0 | \$102,000 | \$2,550 | \$30,600 | \$765 | 406 | 27% | \$12.55 | \$653 | 1.2 |
| Golden Valley County | \$14.56 | \$757 | \$30,280 | 2.0 | \$80,000 | \$2,000 | \$24,000 | \$600 | 196 | 24% | \$10.27 | \$534 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

North Dakota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Grand Forks County | \$16.42 | \$854 | \$34,160 | 2.3 | \$92,800 | \$2,320 | \$27,840 | \$696 | 15,825 | 51% | \$16.39 | \$852 | 1.0 |
| Grant County | \$14.56 | \$757 | \$30,280 | 2.0 | \$80,300 | \$2,008 | \$24,090 | \$602 | 131 | 12% | \$11.90 | \$619 | 1.2 |
| Griggs County | \$14.56 | \$757 | \$30,280 | 2.0 | \$85,500 | \$2,138 | \$25,650 | \$641 | 207 | 20% | \$16.60 | \$863 | 0.9 |
| Hettinger County | \$16.29 | \$847 | \$33,880 | 2.2 | \$84,700 | \$2,118 | \$25,410 | \$635 | 238 | 22% | \$14.45 | \$752 | 1.1 |
| Kidder County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,800 | \$1,770 | \$21,240 | \$531 | 277 | 25% | \$19.78 | \$1,028 | 0.7 |
| LaMoure County | \$14.56 | \$757 | \$30,280 | 2.0 | \$86,900 | \$2,173 | \$26,070 | \$652 | 370 | 20% | \$12.62 | \$656 | 1.2 |
| Logan County | \$14.56 | \$757 | \$30,280 | 2.0 | \$77,400 | \$1,935 | \$23,220 | \$581 | 128 | 16% | \$12.12 | \$630 | 1.2 |
| McHenry County | \$14.56 | \$757 | \$30,280 | 2.0 | \$95,700 | \$2,393 | \$28,710 | \$718 | 418 | 16% | \$14.59 | \$758 | 1.0 |
| McIntosh County | \$14.56 | \$757 | \$30,280 | 2.0 | \$72,200 | \$1,805 | \$21,660 | \$542 | 370 | 29% | \$15.57 | \$810 | 0.9 |
| McKenzie County | \$21.35 | \$1,110 | \$44,400 | 2.9 | \$97,000 | \$2,425 | \$29,100 | \$728 | 1,902 | 42% | \$38.19 | \$1,986 | 0.6 |
| McLean County | \$14.56 | \$757 | \$30,280 | 2.0 | \$91,100 | \$2,278 | \$27,330 | \$683 | 876 | 20% | \$18.63 | \$969 | 0.8 |
| Mercer County | \$16.65 | \$866 | \$34,640 | 2.3 | \$108,800 | \$2,720 | \$32,640 | \$816 | 607 | 17% | \$19.23 | \$1,000 | 0.9 |
| Morton County | \$16.92 | \$880 | \$35,200 | 2.3 | \$102,600 | \$2,565 | \$30,780 | \$770 | 3,923 | 29% | \$15.77 | \$820 | 1.1 |
| Mountrail County | \$15.00 | \$780 | \$31,200 | 2.1 | \$95,500 | \$2,388 | \$28,650 | \$716 | 1,284 | 36% | \$30.29 | \$1,575 | 0.5 |
| Nelson County | \$14.56 | \$757 | \$30,280 | 2.0 | \$87,700 | \$2,193 | \$26,310 | \$658 | 356 | 25% | \$12.60 | \$655 | 1.2 |
| Oliver County | \$16.92 | \$880 | \$35,200 | 2.3 | \$102,600 | \$2,565 | \$30,780 | \$770 | 83 | 11% | \$14.16 | \$736 | 1.2 |
| Pembina County | \$14.56 | \$757 | \$30,280 | 2.0 | \$90,600 | \$2,265 | \$27,180 | \$680 | 870 | 27% | \$17.54 | \$912 | 0.8 |
| Pierce County | \$14.56 | \$757 | \$30,280 | 2.0 | \$76,400 | \$1,910 | \$22,920 | \$573 | 432 | 23% | \$7.79 | \$405 | 1.9 |
| Ramsey County | \$14.56 | \$757 | \$30,280 | 2.0 | \$93,700 | \$2,343 | \$28,110 | \$703 | 1,984 | 40% | \$14.13 | \$735 | 1.0 |
| Ransom County | \$14.56 | \$757 | \$30,280 | 2.0 | \$87,900 | \$2,198 | \$26,370 | \$659 | 704 | 30% | \$11.22 | \$583 | 1.3 |
| Renville County | \$14.56 | \$757 | \$30,280 | 2.0 | \$98,000 | \$2,450 | \$29,400 | \$735 | 146 | 16% | \$15.52 | \$807 | 0.9 |
| Richland County | \$14.56 | \$757 | \$30,280 | 2.0 | \$87,200 | \$2,180 | \$26,160 | \$654 | 2,057 | 30% | \$10.50 | \$546 | 1.4 |
| Rolette County | \$14.56 | \$757 | \$30,280 | 2.0 | \$59,200 | \$1,480 | \$17,760 | \$444 | 1,253 | 28% | \$9.27 | \$482 | 1.6 |
| Sargent County | \$14.56 | \$757 | \$30,280 | 2.0 | \$90,500 | \$2,263 | \$27,150 | \$679 | 520 | 27% | \$20.34 | \$1,058 | 0.7 |
| Sheridan County | \$15.17 | \$789 | \$31,560 | 2.1 | \$71,100 | \$1,778 | \$21,330 | \$533 | 129 | 19% | \$7.55 | \$393 | 2.0 |
| Sioux County | \$14.56 | \$757 | \$30,280 | 2.0 | \$47,400 | \$1,185 | \$14,220 | \$356 | 568 | 51% | \$15.20 | \$791 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

North Dakota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-----------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Slope County † | \$15.17 | \$789 | \$31,560 | 2.1 | \$82,900 | \$2,073 | \$24,870 | \$622 | 57 | 17% | | | |
| Stark County | \$17.87 | \$929 | \$37,160 | 2.5 | \$106,800 | \$2,670 | \$32,040 | \$801 | 4,629 | 37% | \$24.25 | \$1,261 | 0.7 |
| Steele County | \$14.56 | \$757 | \$30,280 | 2.0 | \$100,200 | \$2,505 | \$30,060 | \$752 | 160 | 20% | \$15.65 | \$814 | 0.9 |
| Stutsman County | \$14.56 | \$757 | \$30,280 | 2.0 | \$84,700 | \$2,118 | \$25,410 | \$635 | 3,370 | 38% | \$15.72 | \$817 | 0.9 |
| Towner County | \$14.56 | \$757 | \$30,280 | 2.0 | \$84,400 | \$2,110 | \$25,320 | \$633 | 301 | 27% | \$19.43 | \$1,010 | 0.7 |
| Traill County | \$14.56 | \$757 | \$30,280 | 2.0 | \$96,600 | \$2,415 | \$28,980 | \$725 | 929 | 27% | \$14.94 | \$777 | 1.0 |
| Walsh County | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,700 | \$1,968 | \$23,610 | \$590 | 1,123 | 23% | \$17.32 | \$900 | 0.8 |
| Ward County | \$18.58 | \$966 | \$38,640 | 2.6 | \$102,800 | \$2,570 | \$30,840 | \$771 | 11,606 | 41% | \$18.27 | \$950 | 1.0 |
| Wells County | \$14.56 | \$757 | \$30,280 | 2.0 | \$85,900 | \$2,148 | \$25,770 | \$644 | 486 | 25% | \$12.17 | \$633 | 1.2 |
| Williams County | \$18.58 | \$966 | \$38,640 | 2.6 | \$111,900 | \$2,798 | \$33,570 | \$839 | 6,890 | 47% | \$32.89 | \$1,711 | 0.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OHIO

#38*

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$887**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,956** monthly or **\$35,468** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.05
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$9.30 |
| Average Renter Wage | \$17.33 |
| 2-Bedroom Housing Wage | \$17.05 |
| Number of Renter Households | 1,589,054 |
| Percent Renters | 34% |

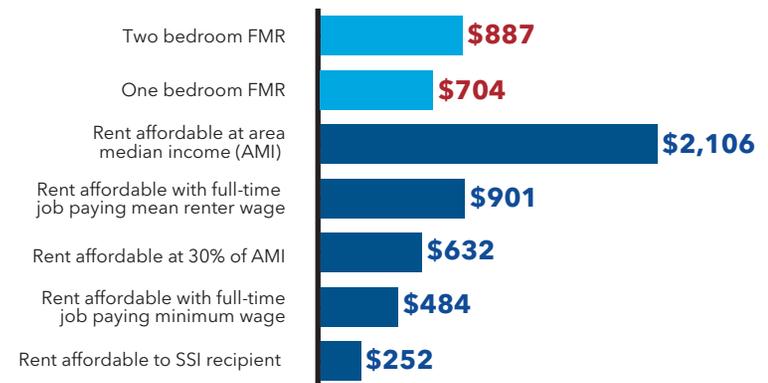
73
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

58
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Union County | \$20.56 |
| Columbus HMFA | \$19.85 |
| Cincinnati HMFA | \$18.62 |
| Cleveland-Elyria MSA | \$17.17 |
| Akron MSA | \$17.12 |



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.

OUT OF REACH 2022

| Ohio | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Ohio | \$17.05 | \$887 | \$35,468 | 1.8 | \$84,230 | \$2,106 | \$25,269 | \$632 | 1,589,054 | 34% | \$17.33 | \$901 | 1.0 |
| Combined Nonmetro Areas | \$14.66 | \$762 | \$30,498 | 1.6 | \$73,371 | \$1,834 | \$22,011 | \$550 | 252,658 | 28% | \$14.48 | \$753 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Akron MSA | \$17.12 | \$890 | \$35,600 | 1.8 | \$82,000 | \$2,050 | \$24,600 | \$615 | 94,610 | 33% | \$15.82 | \$823 | 1.1 |
| Brown County HMFA | \$15.25 | \$793 | \$31,720 | 1.6 | \$72,100 | \$1,803 | \$21,630 | \$541 | 4,804 | 27% | \$8.19 | \$426 | 1.9 |
| Canton-Massillon MSA | \$14.77 | \$768 | \$30,720 | 1.6 | \$76,900 | \$1,923 | \$23,070 | \$577 | 51,639 | 31% | \$13.42 | \$698 | 1.1 |
| Cincinnati HMFA | \$18.62 | \$968 | \$38,720 | 2.0 | \$99,100 | \$2,478 | \$29,730 | \$743 | 226,054 | 35% | \$19.14 | \$996 | 1.0 |
| Cleveland-Elyria MSA | \$17.17 | \$893 | \$35,720 | 1.8 | \$85,400 | \$2,135 | \$25,620 | \$641 | 307,987 | 35% | \$18.74 | \$974 | 0.9 |
| Columbus HMFA | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 297,921 | 39% | \$20.16 | \$1,048 | 1.0 |
| Dayton MSA | \$16.77 | \$872 | \$34,880 | 1.8 | \$84,100 | \$2,103 | \$25,230 | \$631 | 121,594 | 36% | \$16.40 | \$853 | 1.0 |
| Hocking County HMFA | \$14.19 | \$738 | \$29,520 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 2,583 | 22% | \$8.68 | \$451 | 1.6 |
| Huntington-Ashland HMFA | \$15.21 | \$791 | \$31,640 | 1.6 | \$65,400 | \$1,635 | \$19,620 | \$491 | 6,441 | 28% | \$13.25 | \$689 | 1.1 |
| Lima MSA | \$14.75 | \$767 | \$30,680 | 1.6 | \$77,300 | \$1,933 | \$23,190 | \$580 | 13,652 | 33% | \$15.24 | \$793 | 1.0 |
| Mansfield MSA | \$14.19 | \$738 | \$29,520 | 1.5 | \$70,700 | \$1,768 | \$21,210 | \$530 | 16,205 | 33% | \$13.39 | \$696 | 1.1 |
| Ottawa County HMFA | \$15.10 | \$785 | \$31,400 | 1.6 | \$86,200 | \$2,155 | \$25,860 | \$647 | 3,834 | 21% | \$13.35 | \$694 | 1.1 |
| Perry County HMFA | \$14.19 | \$738 | \$29,520 | 1.5 | \$66,100 | \$1,653 | \$19,830 | \$496 | 3,203 | 24% | \$11.57 | \$601 | 1.2 |
| Springfield MSA | \$15.79 | \$821 | \$32,840 | 1.7 | \$69,300 | \$1,733 | \$20,790 | \$520 | 18,029 | 33% | \$14.09 | \$733 | 1.1 |
| Toledo HMFA | \$15.50 | \$806 | \$32,240 | 1.7 | \$77,800 | \$1,945 | \$23,340 | \$584 | 93,652 | 38% | \$15.95 | \$830 | 1.0 |
| Union County HMFA | \$20.56 | \$1,069 | \$42,760 | 2.2 | \$110,600 | \$2,765 | \$33,180 | \$830 | 4,119 | 20% | \$21.90 | \$1,139 | 0.9 |
| Weirton-Steubenville MSA | \$14.19 | \$738 | \$29,520 | 1.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 8,388 | 30% | \$12.32 | \$641 | 1.2 |
| Wheeling MSA | \$14.65 | \$762 | \$30,480 | 1.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 6,160 | 24% | \$11.84 | \$616 | 1.2 |
| Youngstown-Warren-Boardman HMFA | \$14.19 | \$738 | \$29,520 | 1.5 | \$65,200 | \$1,630 | \$19,560 | \$489 | 55,521 | 30% | \$12.45 | \$647 | 1.1 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Ohio | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| <u>Counties</u> | | | | | | | | | | | | | | | |
| Adams County | \$14.19 | \$738 | \$29,520 | 1.5 | \$54,200 | \$1,355 | \$16,260 | \$407 | 3,086 | 30% | \$11.75 | \$611 | 1.2 | | |
| Allen County | \$14.75 | \$767 | \$30,680 | 1.6 | \$77,300 | \$1,933 | \$23,190 | \$580 | 13,652 | 33% | \$15.24 | \$793 | 1.0 | | |
| Ashland County | \$14.19 | \$738 | \$29,520 | 1.5 | \$72,100 | \$1,803 | \$21,630 | \$541 | 5,077 | 25% | \$13.37 | \$695 | 1.1 | | |
| Ashtabula County | \$14.19 | \$738 | \$29,520 | 1.5 | \$65,400 | \$1,635 | \$19,620 | \$491 | 11,021 | 29% | \$11.09 | \$576 | 1.3 | | |
| Athens County | \$16.69 | \$868 | \$34,720 | 1.8 | \$74,000 | \$1,850 | \$22,200 | \$555 | 9,271 | 41% | \$9.82 | \$511 | 1.7 | | |
| Auglaize County | \$14.19 | \$738 | \$29,520 | 1.5 | \$87,900 | \$2,198 | \$26,370 | \$659 | 4,587 | 24% | \$15.67 | \$815 | 0.9 | | |
| Belmont County | \$14.65 | \$762 | \$30,480 | 1.6 | \$75,400 | \$1,885 | \$22,620 | \$566 | 6,160 | 24% | \$11.84 | \$616 | 1.2 | | |
| Brown County | \$15.25 | \$793 | \$31,720 | 1.6 | \$72,100 | \$1,803 | \$21,630 | \$541 | 4,804 | 27% | \$8.19 | \$426 | 1.9 | | |
| Butler County | \$18.62 | \$968 | \$38,720 | 2.0 | \$99,100 | \$2,478 | \$29,730 | \$743 | 43,456 | 31% | \$16.24 | \$845 | 1.1 | | |
| Carroll County | \$14.77 | \$768 | \$30,720 | 1.6 | \$76,900 | \$1,923 | \$23,070 | \$577 | 2,413 | 21% | \$12.32 | \$641 | 1.2 | | |
| Champaign County | \$14.42 | \$750 | \$30,000 | 1.6 | \$78,500 | \$1,963 | \$23,550 | \$589 | 4,139 | 27% | \$16.19 | \$842 | 0.9 | | |
| Clark County | \$15.79 | \$821 | \$32,840 | 1.7 | \$69,300 | \$1,733 | \$20,790 | \$520 | 18,029 | 33% | \$14.09 | \$733 | 1.1 | | |
| Clermont County | \$18.62 | \$968 | \$38,720 | 2.0 | \$99,100 | \$2,478 | \$29,730 | \$743 | 20,774 | 26% | \$14.46 | \$752 | 1.3 | | |
| Clinton County | \$14.85 | \$772 | \$30,880 | 1.6 | \$70,600 | \$1,765 | \$21,180 | \$530 | 5,529 | 33% | \$16.21 | \$843 | 0.9 | | |
| Columbiana County | \$14.19 | \$738 | \$29,520 | 1.5 | \$75,600 | \$1,890 | \$22,680 | \$567 | 11,065 | 27% | \$12.17 | \$633 | 1.2 | | |
| Coshocton County | \$14.19 | \$738 | \$29,520 | 1.5 | \$62,500 | \$1,563 | \$18,750 | \$469 | 3,730 | 26% | \$12.72 | \$661 | 1.1 | | |
| Crawford County | \$14.19 | \$738 | \$29,520 | 1.5 | \$63,100 | \$1,578 | \$18,930 | \$473 | 5,383 | 30% | \$14.20 | \$738 | 1.0 | | |
| Cuyahoga County | \$17.17 | \$893 | \$35,720 | 1.8 | \$85,400 | \$2,135 | \$25,620 | \$641 | 230,323 | 42% | \$20.48 | \$1,065 | 0.8 | | |
| Darke County | \$14.19 | \$738 | \$29,520 | 1.5 | \$75,400 | \$1,885 | \$22,620 | \$566 | 6,188 | 29% | \$14.95 | \$777 | 0.9 | | |
| Defiance County | \$14.58 | \$758 | \$30,320 | 1.6 | \$78,500 | \$1,963 | \$23,550 | \$589 | 3,459 | 22% | \$12.38 | \$644 | 1.2 | | |
| Delaware County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 13,836 | 19% | \$17.59 | \$914 | 1.1 | | |
| Erie County | \$15.54 | \$808 | \$32,320 | 1.7 | \$83,400 | \$2,085 | \$25,020 | \$626 | 9,415 | 30% | \$13.10 | \$681 | 1.2 | | |
| Fairfield County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 14,156 | 25% | \$10.92 | \$568 | 1.8 | | |
| Fayette County | \$14.42 | \$750 | \$30,000 | 1.6 | \$63,600 | \$1,590 | \$19,080 | \$477 | 4,149 | 35% | \$13.66 | \$710 | 1.1 | | |
| Franklin County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 240,747 | 46% | \$22.03 | \$1,146 | 0.9 | | |

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 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Ohio | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Fulton County | \$15.50 | \$806 | \$32,240 | 1.7 | \$77,800 | \$1,945 | \$23,340 | \$584 | 3,228 | 19% | \$14.94 | \$777 | 1.0 |
| Gallia County | \$14.19 | \$738 | \$29,520 | 1.5 | \$67,400 | \$1,685 | \$20,220 | \$506 | 2,842 | 25% | \$13.69 | \$712 | 1.0 |
| Geauga County | \$17.17 | \$893 | \$35,720 | 1.8 | \$85,400 | \$2,135 | \$25,620 | \$641 | 4,688 | 13% | \$12.21 | \$635 | 1.4 |
| Greene County | \$16.77 | \$872 | \$34,880 | 1.8 | \$84,100 | \$2,103 | \$25,230 | \$631 | 22,421 | 34% | \$15.91 | \$827 | 1.1 |
| Guernsey County | \$14.19 | \$738 | \$29,520 | 1.5 | \$61,500 | \$1,538 | \$18,450 | \$461 | 4,638 | 29% | \$13.81 | \$718 | 1.0 |
| Hamilton County | \$18.62 | \$968 | \$38,720 | 2.0 | \$99,100 | \$2,478 | \$29,730 | \$743 | 142,981 | 41% | \$20.57 | \$1,070 | 0.9 |
| Hancock County | \$15.77 | \$820 | \$32,800 | 1.7 | \$89,600 | \$2,240 | \$26,880 | \$672 | 10,119 | 32% | \$18.38 | \$956 | 0.9 |
| Hardin County | \$14.19 | \$738 | \$29,520 | 1.5 | \$69,800 | \$1,745 | \$20,940 | \$524 | 3,134 | 27% | \$13.03 | \$678 | 1.1 |
| Harrison County | \$14.19 | \$738 | \$29,520 | 1.5 | \$64,900 | \$1,623 | \$19,470 | \$487 | 1,342 | 22% | \$15.80 | \$822 | 0.9 |
| Henry County | \$14.19 | \$738 | \$29,520 | 1.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 2,529 | 23% | \$16.66 | \$866 | 0.9 |
| Highland County | \$14.19 | \$738 | \$29,520 | 1.5 | \$63,200 | \$1,580 | \$18,960 | \$474 | 5,015 | 30% | \$11.66 | \$606 | 1.2 |
| Hocking County | \$14.19 | \$738 | \$29,520 | 1.5 | \$73,700 | \$1,843 | \$22,110 | \$553 | 2,583 | 22% | \$8.68 | \$451 | 1.6 |
| Holmes County | \$14.19 | \$738 | \$29,520 | 1.5 | \$79,300 | \$1,983 | \$23,790 | \$595 | 2,739 | 22% | \$14.71 | \$765 | 1.0 |
| Huron County | \$14.54 | \$756 | \$30,240 | 1.6 | \$71,500 | \$1,788 | \$21,450 | \$536 | 6,521 | 28% | \$15.74 | \$818 | 0.9 |
| Jackson County | \$14.19 | \$738 | \$29,520 | 1.5 | \$59,100 | \$1,478 | \$17,730 | \$443 | 3,534 | 27% | \$13.16 | \$684 | 1.1 |
| Jefferson County | \$14.19 | \$738 | \$29,520 | 1.5 | \$71,500 | \$1,788 | \$21,450 | \$536 | 8,388 | 30% | \$12.32 | \$641 | 1.2 |
| Knox County | \$14.35 | \$746 | \$29,840 | 1.5 | \$76,200 | \$1,905 | \$22,860 | \$572 | 6,400 | 28% | \$14.17 | \$737 | 1.0 |
| Lake County | \$17.17 | \$893 | \$35,720 | 1.8 | \$85,400 | \$2,135 | \$25,620 | \$641 | 25,207 | 26% | \$16.61 | \$864 | 1.0 |
| Lawrence County | \$15.21 | \$791 | \$31,640 | 1.6 | \$65,400 | \$1,635 | \$19,620 | \$491 | 6,441 | 28% | \$13.25 | \$689 | 1.1 |
| Licking County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 17,702 | 27% | \$12.96 | \$674 | 1.5 |
| Logan County | \$15.15 | \$788 | \$31,520 | 1.6 | \$79,600 | \$1,990 | \$23,880 | \$597 | 4,469 | 24% | \$15.59 | \$810 | 1.0 |
| Lorain County | \$17.17 | \$893 | \$35,720 | 1.8 | \$85,400 | \$2,135 | \$25,620 | \$641 | 33,509 | 28% | \$12.66 | \$658 | 1.4 |
| Lucas County | \$15.50 | \$806 | \$32,240 | 1.7 | \$77,800 | \$1,945 | \$23,340 | \$584 | 72,840 | 40% | \$16.29 | \$847 | 1.0 |
| Madison County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 3,966 | 26% | \$14.82 | \$770 | 1.3 |
| Mahoning County | \$14.19 | \$738 | \$29,520 | 1.5 | \$65,200 | \$1,630 | \$19,560 | \$489 | 30,054 | 30% | \$12.71 | \$661 | 1.1 |
| Marion County | \$15.90 | \$827 | \$33,080 | 1.7 | \$68,800 | \$1,720 | \$20,640 | \$516 | 8,019 | 33% | \$14.98 | \$779 | 1.1 |

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OUT OF REACH 2022

| Ohio | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Medina County | \$17.17 | \$893 | \$35,720 | 1.8 | \$85,400 | \$2,135 | \$25,620 | \$641 | 14,260 | 20% | \$14.87 | \$773 | 1.2 | | |
| Meigs County | \$14.19 | \$738 | \$29,520 | 1.5 | \$60,700 | \$1,518 | \$18,210 | \$455 | 2,082 | 23% | \$8.54 | \$444 | 1.7 | | |
| Mercer County | \$14.19 | \$738 | \$29,520 | 1.5 | \$80,500 | \$2,013 | \$24,150 | \$604 | 3,331 | 21% | \$14.50 | \$754 | 1.0 | | |
| Miami County | \$16.77 | \$872 | \$34,880 | 1.8 | \$84,100 | \$2,103 | \$25,230 | \$631 | 11,512 | 28% | \$14.35 | \$746 | 1.2 | | |
| Monroe County | \$14.19 | \$738 | \$29,520 | 1.5 | \$61,800 | \$1,545 | \$18,540 | \$464 | 1,285 | 22% | \$14.10 | \$733 | 1.0 | | |
| Montgomery County | \$16.77 | \$872 | \$34,880 | 1.8 | \$84,100 | \$2,103 | \$25,230 | \$631 | 87,661 | 39% | \$16.86 | \$876 | 1.0 | | |
| Morgan County | \$14.19 | \$738 | \$29,520 | 1.5 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,436 | 24% | \$11.92 | \$620 | 1.2 | | |
| Morrow County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 2,291 | 18% | \$11.39 | \$593 | 1.7 | | |
| Muskingum County | \$14.46 | \$752 | \$30,080 | 1.6 | \$72,600 | \$1,815 | \$21,780 | \$545 | 10,222 | 30% | \$13.17 | \$685 | 1.1 | | |
| Noble County | \$14.19 | \$738 | \$29,520 | 1.5 | \$63,400 | \$1,585 | \$19,020 | \$476 | 917 | 18% | \$9.48 | \$493 | 1.5 | | |
| Ottawa County | \$15.10 | \$785 | \$31,400 | 1.6 | \$86,200 | \$2,155 | \$25,860 | \$647 | 3,834 | 21% | \$13.35 | \$694 | 1.1 | | |
| Paulding County | \$14.19 | \$738 | \$29,520 | 1.5 | \$74,000 | \$1,850 | \$22,200 | \$555 | 1,513 | 20% | \$12.72 | \$662 | 1.1 | | |
| Perry County | \$14.19 | \$738 | \$29,520 | 1.5 | \$66,100 | \$1,653 | \$19,830 | \$496 | 3,203 | 24% | \$11.57 | \$601 | 1.2 | | |
| Pickaway County | \$19.85 | \$1,032 | \$41,280 | 2.1 | \$96,100 | \$2,403 | \$28,830 | \$721 | 5,223 | 26% | \$13.48 | \$701 | 1.5 | | |
| Pike County | \$14.19 | \$738 | \$29,520 | 1.5 | \$63,900 | \$1,598 | \$19,170 | \$479 | 3,659 | 33% | \$19.11 | \$994 | 0.7 | | |
| Portage County | \$17.12 | \$890 | \$35,600 | 1.8 | \$82,000 | \$2,050 | \$24,600 | \$615 | 18,476 | 29% | \$12.22 | \$635 | 1.4 | | |
| Preble County | \$14.73 | \$766 | \$30,640 | 1.6 | \$79,000 | \$1,975 | \$23,700 | \$593 | 3,600 | 22% | \$15.50 | \$806 | 1.0 | | |
| Putnam County | \$14.19 | \$738 | \$29,520 | 1.5 | \$89,800 | \$2,245 | \$26,940 | \$674 | 2,351 | 18% | \$13.95 | \$725 | 1.0 | | |
| Richland County | \$14.19 | \$738 | \$29,520 | 1.5 | \$70,700 | \$1,768 | \$21,210 | \$530 | 16,205 | 33% | \$13.39 | \$696 | 1.1 | | |
| Ross County | \$15.08 | \$784 | \$31,360 | 1.6 | \$75,800 | \$1,895 | \$22,740 | \$569 | 8,410 | 29% | \$13.56 | \$705 | 1.1 | | |
| Sandusky County | \$14.31 | \$744 | \$29,760 | 1.5 | \$74,400 | \$1,860 | \$22,320 | \$558 | 6,779 | 28% | \$14.30 | \$743 | 1.0 | | |
| Scioto County | \$14.19 | \$738 | \$29,520 | 1.5 | \$67,100 | \$1,678 | \$20,130 | \$503 | 9,637 | 33% | \$10.83 | \$563 | 1.3 | | |
| Seneca County | \$14.19 | \$738 | \$29,520 | 1.5 | \$71,100 | \$1,778 | \$21,330 | \$533 | 5,819 | 27% | \$13.19 | \$686 | 1.1 | | |
| Shelby County | \$14.23 | \$740 | \$29,600 | 1.5 | \$85,900 | \$2,148 | \$25,770 | \$644 | 5,489 | 29% | \$19.71 | \$1,025 | 0.7 | | |
| Stark County | \$14.77 | \$768 | \$30,720 | 1.6 | \$76,900 | \$1,923 | \$23,070 | \$577 | 49,226 | 32% | \$13.46 | \$700 | 1.1 | | |
| Summit County | \$17.12 | \$890 | \$35,600 | 1.8 | \$82,000 | \$2,050 | \$24,600 | \$615 | 76,134 | 34% | \$16.49 | \$857 | 1.0 | | |

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OUT OF REACH 2022

| Ohio | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Trumbull County | \$14.19 | \$738 | \$29,520 | 1.5 | \$65,200 | \$1,630 | \$19,560 | \$489 | 25,467 | 30% | \$12.04 | \$626 | 1.2 |
| Tuscarawas County | \$15.60 | \$811 | \$32,440 | 1.7 | \$71,600 | \$1,790 | \$21,480 | \$537 | 10,751 | 29% | \$14.13 | \$735 | 1.1 |
| Union County | \$20.56 | \$1,069 | \$42,760 | 2.2 | \$110,600 | \$2,765 | \$33,180 | \$830 | 4,119 | 20% | \$21.90 | \$1,139 | 0.9 |
| Van Wert County | \$14.19 | \$738 | \$29,520 | 1.5 | \$72,600 | \$1,815 | \$21,780 | \$545 | 2,598 | 22% | \$15.00 | \$780 | 0.9 |
| Vinton County | \$14.19 | \$738 | \$29,520 | 1.5 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,229 | 24% | \$10.08 | \$524 | 1.4 |
| Warren County | \$18.62 | \$968 | \$38,720 | 2.0 | \$99,100 | \$2,478 | \$29,730 | \$743 | 18,843 | 22% | \$19.04 | \$990 | 1.0 |
| Washington County | \$14.19 | \$738 | \$29,520 | 1.5 | \$70,600 | \$1,765 | \$21,180 | \$530 | 6,514 | 26% | \$14.02 | \$729 | 1.0 |
| Wayne County | \$15.13 | \$787 | \$31,480 | 1.6 | \$80,400 | \$2,010 | \$24,120 | \$603 | 11,331 | 26% | \$16.53 | \$860 | 0.9 |
| Williams County | \$14.19 | \$738 | \$29,520 | 1.5 | \$71,300 | \$1,783 | \$21,390 | \$535 | 3,697 | 24% | \$15.08 | \$784 | 0.9 |
| Wood County | \$15.50 | \$806 | \$32,240 | 1.7 | \$77,800 | \$1,945 | \$23,340 | \$584 | 17,584 | 35% | \$15.20 | \$790 | 1.0 |
| Wyandot County | \$14.19 | \$738 | \$29,520 | 1.5 | \$75,300 | \$1,883 | \$22,590 | \$565 | 2,608 | 29% | \$17.95 | \$933 | 0.8 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OKLAHOMA

#44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$863**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,878** monthly or **\$34,539** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.94 |
| 2-Bedroom Housing Wage | \$16.61 |
| Number of Renter Households | 507,014 |
| Percent Renters | 34% |

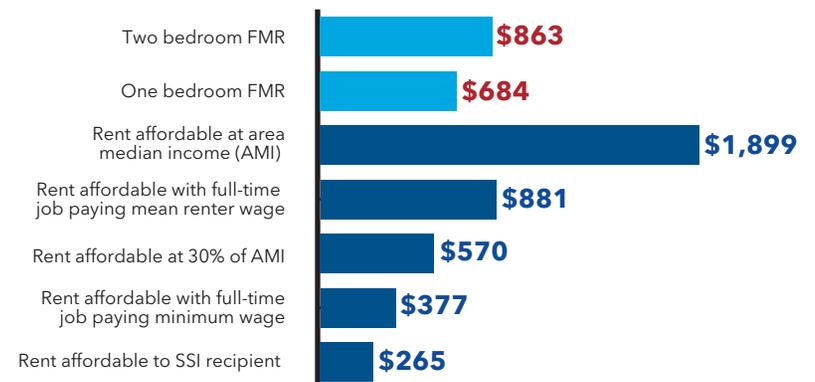
92
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------|----------------|
| Oklahoma City HMFA | \$17.83 |
| Tulsa HMFA | \$17.79 |
| Enid MSA | \$16.65 |
| Payne County | \$16.46 |
| Beckham County, Woodward County | \$15.69 |



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.

OUT OF REACH 2022

Oklahoma

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Oklahoma | \$16.61 | \$863 | \$34,539 | 2.3 | \$75,980 | \$1,899 | \$22,794 | \$570 | 507,014 | 34% | \$16.94 | \$881 | 1.0 |
| Combined Nonmetro Areas | \$14.71 | \$765 | \$30,598 | 2.0 | \$64,245 | \$1,606 | \$19,273 | \$482 | 154,126 | 31% | \$14.28 | \$742 | 1.0 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Cotton County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 582 | 26% | \$10.51 | \$547 | 1.4 |
| Enid MSA | \$16.65 | \$866 | \$34,640 | 2.3 | \$74,300 | \$1,858 | \$22,290 | \$557 | 8,208 | 35% | \$16.07 | \$835 | 1.0 |
| Fort Smith HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,600 | \$1,565 | \$18,780 | \$470 | 4,294 | 28% | \$11.03 | \$574 | 1.3 |
| Grady County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$81,000 | \$2,025 | \$24,300 | \$608 | 4,712 | 23% | \$12.46 | \$648 | 1.1 |
| Lawton HMFA | \$14.83 | \$771 | \$30,840 | 2.0 | \$67,200 | \$1,680 | \$20,160 | \$504 | 20,166 | 47% | \$14.77 | \$768 | 1.0 |
| Lincoln County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,490 | 19% | \$11.18 | \$581 | 1.3 |
| Oklahoma City HMFA | \$17.83 | \$927 | \$37,080 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 179,105 | 37% | \$17.74 | \$923 | 1.0 |
| Okmulgee County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$59,500 | \$1,488 | \$17,850 | \$446 | 4,316 | 29% | \$12.80 | \$666 | 1.1 |
| Pawnee County HMFA | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,423 | 23% | \$14.50 | \$754 | 1.0 |
| Tulsa HMFA | \$17.79 | \$925 | \$37,000 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 127,592 | 35% | \$18.82 | \$978 | 0.9 |
| Counties | | | | | | | | | | | | | |
| Adair County | \$14.23 | \$740 | \$29,600 | 2.0 | \$48,600 | \$1,215 | \$14,580 | \$365 | 2,380 | 31% | \$12.33 | \$641 | 1.2 |
| Alfalfa County | \$14.52 | \$755 | \$30,200 | 2.0 | \$81,600 | \$2,040 | \$24,480 | \$612 | 404 | 21% | \$12.03 | \$626 | 1.2 |
| Atoka County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,100 | \$1,303 | \$15,630 | \$391 | 1,298 | 25% | \$8.45 | \$440 | 1.7 |
| Beaver County | \$14.23 | \$740 | \$29,600 | 2.0 | \$63,100 | \$1,578 | \$18,930 | \$473 | 422 | 21% | \$20.95 | \$1,089 | 0.7 |
| Beckham County | \$15.69 | \$816 | \$32,640 | 2.2 | \$66,900 | \$1,673 | \$20,070 | \$502 | 2,540 | 33% | \$17.16 | \$892 | 0.9 |
| Blaine County | \$14.23 | \$740 | \$29,600 | 2.0 | \$60,800 | \$1,520 | \$18,240 | \$456 | 1,074 | 27% | \$19.61 | \$1,020 | 0.7 |
| Bryan County | \$14.79 | \$769 | \$30,760 | 2.0 | \$62,800 | \$1,570 | \$18,840 | \$471 | 6,583 | 37% | \$15.62 | \$812 | 0.9 |
| Caddo County | \$14.23 | \$740 | \$29,600 | 2.0 | \$63,900 | \$1,598 | \$19,170 | \$479 | 2,796 | 27% | \$15.80 | \$822 | 0.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Oklahoma

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Canadian County | \$17.83 | \$927 | \$37,080 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 10,815 | 24% | \$13.99 | \$728 | 1.3 |
| Carter County | \$15.25 | \$793 | \$31,720 | 2.1 | \$69,900 | \$1,748 | \$20,970 | \$524 | 6,079 | 33% | \$16.51 | \$859 | 0.9 |
| Cherokee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,400 | \$1,560 | \$18,720 | \$468 | 5,681 | 33% | \$9.77 | \$508 | 1.5 |
| Choctaw County | \$14.23 | \$740 | \$29,600 | 2.0 | \$54,900 | \$1,373 | \$16,470 | \$412 | 1,953 | 32% | \$9.77 | \$508 | 1.5 |
| Cimarron County | \$14.23 | \$740 | \$29,600 | 2.0 | \$63,300 | \$1,583 | \$18,990 | \$475 | 254 | 27% | \$19.14 | \$995 | 0.7 |
| Cleveland County | \$17.83 | \$927 | \$37,080 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 38,834 | 36% | \$12.39 | \$644 | 1.4 |
| Coal County | \$14.23 | \$740 | \$29,600 | 2.0 | \$60,300 | \$1,508 | \$18,090 | \$452 | 520 | 23% | \$11.43 | \$594 | 1.2 |
| Comanche County | \$14.83 | \$771 | \$30,840 | 2.0 | \$67,200 | \$1,680 | \$20,160 | \$504 | 20,166 | 47% | \$14.77 | \$768 | 1.0 |
| Cotton County | \$14.23 | \$740 | \$29,600 | 2.0 | \$65,400 | \$1,635 | \$19,620 | \$491 | 582 | 26% | \$10.51 | \$547 | 1.4 |
| Craig County | \$14.83 | \$771 | \$30,840 | 2.0 | \$54,900 | \$1,373 | \$16,470 | \$412 | 1,629 | 30% | \$12.18 | \$633 | 1.2 |
| Creek County | \$17.79 | \$925 | \$37,000 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 6,614 | 25% | \$15.65 | \$814 | 1.1 |
| Custer County | \$14.71 | \$765 | \$30,600 | 2.0 | \$72,300 | \$1,808 | \$21,690 | \$542 | 3,838 | 36% | \$11.53 | \$599 | 1.3 |
| Delaware County | \$14.40 | \$749 | \$29,960 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 4,140 | 24% | \$12.00 | \$624 | 1.2 |
| Dewey County | \$14.23 | \$740 | \$29,600 | 2.0 | \$72,700 | \$1,818 | \$21,810 | \$545 | 447 | 26% | \$18.63 | \$969 | 0.8 |
| Ellis County | \$15.19 | \$790 | \$31,600 | 2.1 | \$74,900 | \$1,873 | \$22,470 | \$562 | 362 | 23% | \$16.01 | \$833 | 0.9 |
| Garfield County | \$16.65 | \$866 | \$34,640 | 2.3 | \$74,300 | \$1,858 | \$22,290 | \$557 | 8,208 | 35% | \$16.07 | \$835 | 1.0 |
| Garvin County | \$14.23 | \$740 | \$29,600 | 2.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 3,343 | 32% | \$17.72 | \$921 | 0.8 |
| Grady County | \$14.23 | \$740 | \$29,600 | 2.0 | \$81,000 | \$2,025 | \$24,300 | \$608 | 4,712 | 23% | \$12.46 | \$648 | 1.1 |
| Grant County | \$14.75 | \$767 | \$30,680 | 2.0 | \$78,100 | \$1,953 | \$23,430 | \$586 | 410 | 23% | \$24.04 | \$1,250 | 0.6 |
| Greer County | \$14.23 | \$740 | \$29,600 | 2.0 | \$61,700 | \$1,543 | \$18,510 | \$463 | 617 | 29% | \$7.39 | \$385 | 1.9 |
| Harmon County † | \$14.23 | \$740 | \$29,600 | 2.0 | \$67,600 | \$1,690 | \$20,280 | \$507 | 337 | 31% | | | |
| Harper County | \$14.23 | \$740 | \$29,600 | 2.0 | \$74,800 | \$1,870 | \$22,440 | \$561 | 242 | 20% | \$17.13 | \$891 | 0.8 |
| Haskell County | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,100 | \$1,553 | \$18,630 | \$466 | 1,155 | 23% | \$7.97 | \$414 | 1.8 |
| Hughes County | \$14.23 | \$740 | \$29,600 | 2.0 | \$56,800 | \$1,420 | \$17,040 | \$426 | 1,100 | 27% | \$11.03 | \$574 | 1.3 |
| Jackson County | \$14.50 | \$754 | \$30,160 | 2.0 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,751 | 39% | \$14.87 | \$773 | 1.0 |
| Jefferson County | \$14.23 | \$740 | \$29,600 | 2.0 | \$55,800 | \$1,395 | \$16,740 | \$419 | 588 | 25% | \$8.80 | \$457 | 1.6 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Oklahoma

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Johnston County | \$14.23 | \$740 | \$29,600 | 2.0 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,158 | 27% | \$12.30 | \$640 | 1.2 |
| Kay County | \$14.23 | \$740 | \$29,600 | 2.0 | \$64,200 | \$1,605 | \$19,260 | \$482 | 5,884 | 34% | \$17.55 | \$913 | 0.8 |
| Kingfisher County | \$14.90 | \$775 | \$31,000 | 2.1 | \$74,400 | \$1,860 | \$22,320 | \$558 | 1,193 | 21% | \$19.82 | \$1,031 | 0.8 |
| Kiowa County | \$14.23 | \$740 | \$29,600 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 998 | 28% | \$12.62 | \$656 | 1.1 |
| Latimer County | \$14.23 | \$740 | \$29,600 | 2.0 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,189 | 29% | \$14.07 | \$732 | 1.0 |
| Le Flore County | \$14.23 | \$740 | \$29,600 | 2.0 | \$55,500 | \$1,388 | \$16,650 | \$416 | 5,180 | 28% | \$11.30 | \$588 | 1.3 |
| Lincoln County | \$14.23 | \$740 | \$29,600 | 2.0 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,490 | 19% | \$11.18 | \$581 | 1.3 |
| Logan County | \$17.83 | \$927 | \$37,080 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 2,419 | 15% | \$8.33 | \$433 | 2.1 |
| Love County | \$14.37 | \$747 | \$29,880 | 2.0 | \$68,000 | \$1,700 | \$20,400 | \$510 | 812 | 24% | \$11.76 | \$611 | 1.2 |
| McClain County | \$17.83 | \$927 | \$37,080 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 3,131 | 21% | \$10.01 | \$521 | 1.8 |
| McCurtain County | \$14.23 | \$740 | \$29,600 | 2.0 | \$52,900 | \$1,323 | \$15,870 | \$397 | 3,699 | 29% | \$12.89 | \$670 | 1.1 |
| McIntosh County | \$14.23 | \$740 | \$29,600 | 2.0 | \$56,100 | \$1,403 | \$16,830 | \$421 | 1,815 | 22% | \$8.90 | \$463 | 1.6 |
| Major County | \$14.23 | \$740 | \$29,600 | 2.0 | \$70,000 | \$1,750 | \$21,000 | \$525 | 590 | 19% | \$17.84 | \$928 | 0.8 |
| Marshall County | \$14.23 | \$740 | \$29,600 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 1,499 | 23% | \$16.51 | \$859 | 0.9 |
| Mayes County | \$14.87 | \$773 | \$30,920 | 2.1 | \$66,600 | \$1,665 | \$19,980 | \$500 | 4,045 | 25% | \$16.57 | \$862 | 0.9 |
| Murray County | \$14.46 | \$752 | \$30,080 | 2.0 | \$69,200 | \$1,730 | \$20,760 | \$519 | 1,491 | 29% | \$13.61 | \$708 | 1.1 |
| Muskogee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$59,200 | \$1,480 | \$17,760 | \$444 | 9,237 | 35% | \$12.51 | \$650 | 1.1 |
| Noble County | \$14.23 | \$740 | \$29,600 | 2.0 | \$74,300 | \$1,858 | \$22,290 | \$557 | 982 | 22% | \$15.96 | \$830 | 0.9 |
| Nowata County | \$14.23 | \$740 | \$29,600 | 2.0 | \$58,400 | \$1,460 | \$17,520 | \$438 | 1,112 | 27% | \$12.65 | \$658 | 1.1 |
| Okfuskee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$51,300 | \$1,283 | \$15,390 | \$385 | 1,085 | 27% | \$10.25 | \$533 | 1.4 |
| Oklahoma County | \$17.83 | \$927 | \$37,080 | 2.5 | \$85,300 | \$2,133 | \$25,590 | \$640 | 123,906 | 41% | \$19.24 | \$1,000 | 0.9 |
| Okmulgee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$59,500 | \$1,488 | \$17,850 | \$446 | 4,316 | 29% | \$12.80 | \$666 | 1.1 |
| Osage County | \$17.79 | \$925 | \$37,000 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 4,242 | 23% | \$11.78 | \$613 | 1.5 |
| Ottawa County | \$14.23 | \$740 | \$29,600 | 2.0 | \$54,400 | \$1,360 | \$16,320 | \$408 | 3,715 | 31% | \$12.38 | \$644 | 1.1 |
| Pawnee County | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,423 | 23% | \$14.50 | \$754 | 1.0 |
| Payne County | \$16.46 | \$856 | \$34,240 | 2.3 | \$65,500 | \$1,638 | \$19,650 | \$491 | 15,145 | 48% | \$11.34 | \$589 | 1.5 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Oklahoma

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Pittsburg County | \$15.15 | \$788 | \$31,520 | 2.1 | \$66,800 | \$1,670 | \$20,040 | \$501 | 4,899 | 27% | \$11.92 | \$620 | 1.3 |
| Pontotoc County | \$14.88 | \$774 | \$30,960 | 2.1 | \$70,500 | \$1,763 | \$21,150 | \$529 | 4,956 | 35% | \$12.02 | \$625 | 1.2 |
| Pottawatomie County | \$14.69 | \$764 | \$30,560 | 2.0 | \$74,700 | \$1,868 | \$22,410 | \$560 | 7,526 | 29% | \$12.51 | \$650 | 1.2 |
| Pushmataha County | \$14.23 | \$740 | \$29,600 | 2.0 | \$53,500 | \$1,338 | \$16,050 | \$401 | 1,142 | 26% | \$8.36 | \$435 | 1.7 |
| Roger Mills County | \$14.23 | \$740 | \$29,600 | 2.0 | \$68,700 | \$1,718 | \$20,610 | \$515 | 274 | 20% | \$10.08 | \$524 | 1.4 |
| Rogers County | \$17.79 | \$925 | \$37,000 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 7,823 | 22% | \$14.67 | \$763 | 1.2 |
| Seminole County | \$14.23 | \$740 | \$29,600 | 2.0 | \$55,100 | \$1,378 | \$16,530 | \$413 | 3,006 | 32% | \$14.40 | \$749 | 1.0 |
| Sequoyah County | \$14.23 | \$740 | \$29,600 | 2.0 | \$62,600 | \$1,565 | \$18,780 | \$470 | 4,294 | 28% | \$11.03 | \$574 | 1.3 |
| Stephens County | \$14.23 | \$740 | \$29,600 | 2.0 | \$67,100 | \$1,678 | \$20,130 | \$503 | 4,247 | 26% | \$16.10 | \$837 | 0.9 |
| Texas County | \$15.19 | \$790 | \$31,600 | 2.1 | \$67,100 | \$1,678 | \$20,130 | \$503 | 2,234 | 33% | \$19.35 | \$1,006 | 0.8 |
| Tillman County | \$14.23 | \$740 | \$29,600 | 2.0 | \$54,900 | \$1,373 | \$16,470 | \$412 | 725 | 26% | \$15.44 | \$803 | 0.9 |
| Tulsa County | \$17.79 | \$925 | \$37,000 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 102,747 | 40% | \$19.41 | \$1,009 | 0.9 |
| Wagoner County | \$17.79 | \$925 | \$37,000 | 2.5 | \$82,200 | \$2,055 | \$24,660 | \$617 | 6,166 | 21% | \$14.67 | \$763 | 1.2 |
| Washington County | \$14.33 | \$745 | \$29,800 | 2.0 | \$75,000 | \$1,875 | \$22,500 | \$563 | 5,860 | 29% | \$17.88 | \$930 | 0.8 |
| Washita County | \$14.23 | \$740 | \$29,600 | 2.0 | \$73,400 | \$1,835 | \$22,020 | \$551 | 1,221 | 28% | \$13.25 | \$689 | 1.1 |
| Woods County | \$14.50 | \$754 | \$30,160 | 2.0 | \$85,600 | \$2,140 | \$25,680 | \$642 | 994 | 32% | \$12.34 | \$642 | 1.2 |
| Woodward County | \$15.69 | \$816 | \$32,640 | 2.2 | \$84,600 | \$2,115 | \$25,380 | \$635 | 2,270 | 30% | \$18.54 | \$964 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OREGON

#11*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,438**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,793** monthly or **\$57,515** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$13.50 |
| Average Renter Wage | \$20.61 |
| 2-Bedroom Housing Wage | \$27.65 |
| Number of Renter Households | 611,573 |
| Percent Renters | 37% |

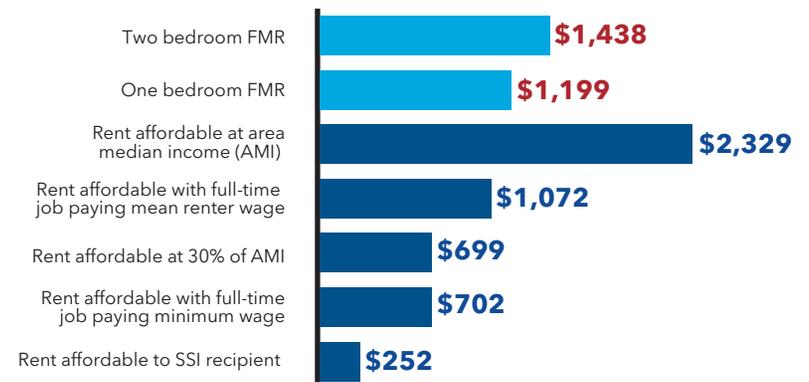
82
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

68
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------------|----------------|
| Portland-Vancouver-Hillsboro MSA | \$33.37 |
| Bend-Redmond MSA | \$25.06 |
| Corvallis MSA | \$24.46 |
| Hood River County | \$24.25 |
| Eugene-Springfield MSA | \$24.12 |



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.

OUT OF REACH 2022

| Oregon | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Oregon | \$27.65 | \$1,438 | \$57,515 | 2.0 | \$93,147 | \$2,329 | \$27,944 | \$699 | 611,573 | 37% | \$20.61 | \$1,072 | 1.3 | | |
| Combined Nonmetro Areas | \$19.45 | \$1,011 | \$40,455 | 1.4 | \$68,818 | \$1,720 | \$20,645 | \$516 | 89,113 | 32% | \$14.77 | \$768 | 1.3 | | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | | |
| Albany MSA | \$21.88 | \$1,138 | \$45,520 | 1.6 | \$84,900 | \$2,123 | \$25,470 | \$637 | 16,208 | 34% | \$16.60 | \$863 | 1.3 | | |
| Bend-Redmond MSA | \$25.06 | \$1,303 | \$52,120 | 1.9 | \$97,700 | \$2,443 | \$29,310 | \$733 | 24,705 | 32% | \$19.66 | \$1,023 | 1.3 | | |
| Corvallis MSA | \$24.46 | \$1,272 | \$50,880 | 1.8 | \$111,200 | \$2,780 | \$33,360 | \$834 | 15,591 | 43% | \$15.53 | \$807 | 1.6 | | |
| Eugene-Springfield MSA | \$24.12 | \$1,254 | \$50,160 | 1.8 | \$84,000 | \$2,100 | \$25,200 | \$630 | 63,131 | 41% | \$16.45 | \$856 | 1.5 | | |
| Grants Pass MSA | \$21.46 | \$1,116 | \$44,640 | 1.6 | \$60,700 | \$1,518 | \$18,210 | \$455 | 11,411 | 31% | \$13.66 | \$710 | 1.6 | | |
| Medford MSA | \$22.98 | \$1,195 | \$47,800 | 1.7 | \$81,400 | \$2,035 | \$24,420 | \$611 | 32,047 | 36% | \$16.53 | \$860 | 1.4 | | |
| Portland-Vancouver-Hillsboro MSA | \$33.37 | \$1,735 | \$69,400 | 2.5 | \$106,500 | \$2,663 | \$31,950 | \$799 | 301,454 | 39% | \$24.25 | \$1,261 | 1.4 | | |
| Salem MSA | \$21.77 | \$1,132 | \$45,280 | 1.6 | \$89,100 | \$2,228 | \$26,730 | \$668 | 57,913 | 38% | \$16.05 | \$834 | 1.4 | | |
| <u>Counties</u> | | | | | | | | | | | | | | | |
| Baker County | \$16.46 | \$856 | \$34,240 | 1.3 | \$64,800 | \$1,620 | \$19,440 | \$486 | 2,117 | 30% | \$14.72 | \$765 | 1.1 | | |
| Benton County | \$24.46 | \$1,272 | \$50,880 | 1.8 | \$111,200 | \$2,780 | \$33,360 | \$834 | 15,591 | 43% | \$15.53 | \$807 | 1.6 | | |
| Clackamas County | \$33.37 | \$1,735 | \$69,400 | 2.3 | \$106,500 | \$2,663 | \$31,950 | \$799 | 46,315 | 29% | \$19.58 | \$1,018 | 1.7 | | |
| Clatsop County | \$20.75 | \$1,079 | \$43,160 | 1.5 | \$79,800 | \$1,995 | \$23,940 | \$599 | 6,292 | 39% | \$15.63 | \$813 | 1.3 | | |
| Columbia County | \$33.37 | \$1,735 | \$69,400 | 2.5 | \$106,500 | \$2,663 | \$31,950 | \$799 | 4,836 | 24% | \$12.06 | \$627 | 2.8 | | |
| Coos County | \$18.06 | \$939 | \$37,560 | 1.4 | \$65,300 | \$1,633 | \$19,590 | \$490 | 8,810 | 32% | \$12.84 | \$668 | 1.4 | | |
| Crook County | \$19.33 | \$1,005 | \$40,200 | 1.5 | \$70,600 | \$1,765 | \$21,180 | \$530 | 2,652 | 27% | \$16.84 | \$876 | 1.1 | | |
| Curry County | \$21.13 | \$1,099 | \$43,960 | 1.7 | \$68,900 | \$1,723 | \$20,670 | \$517 | 2,871 | 27% | \$13.22 | \$687 | 1.6 | | |
| Deschutes County | \$25.06 | \$1,303 | \$52,120 | 1.9 | \$97,700 | \$2,443 | \$29,310 | \$733 | 24,705 | 32% | \$19.66 | \$1,023 | 1.3 | | |
| Douglas County | \$22.15 | \$1,152 | \$46,080 | 1.8 | \$61,000 | \$1,525 | \$18,300 | \$458 | 13,895 | 30% | \$16.24 | \$845 | 1.4 | | |
| Gilliam County | \$19.63 | \$1,021 | \$40,840 | 1.6 | \$69,400 | \$1,735 | \$20,820 | \$521 | 225 | 25% | \$35.81 | \$1,862 | 0.5 | | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

Oregon

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Grant County | \$16.35 | \$850 | \$34,000 | 1.3 | \$62,400 | \$1,560 | \$18,720 | \$468 | 850 | 25% | \$12.92 | \$672 | 1.3 |
| Harney County | \$14.56 | \$757 | \$30,280 | 1.2 | \$58,400 | \$1,460 | \$17,520 | \$438 | 893 | 28% | \$12.15 | \$632 | 1.2 |
| Hood River County | \$24.25 | \$1,261 | \$50,440 | 1.8 | \$85,700 | \$2,143 | \$25,710 | \$643 | 2,806 | 32% | \$14.64 | \$761 | 1.7 |
| Jackson County | \$22.98 | \$1,195 | \$47,800 | 1.7 | \$81,400 | \$2,035 | \$24,420 | \$611 | 32,047 | 36% | \$16.53 | \$860 | 1.4 |
| Jefferson County | \$18.69 | \$972 | \$38,880 | 1.5 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,664 | 32% | \$12.29 | \$639 | 1.5 |
| Josephine County | \$21.46 | \$1,116 | \$44,640 | 1.6 | \$60,700 | \$1,518 | \$18,210 | \$455 | 11,411 | 31% | \$13.66 | \$710 | 1.6 |
| Klamath County | \$17.54 | \$912 | \$36,480 | 1.4 | \$69,300 | \$1,733 | \$20,790 | \$520 | 10,165 | 36% | \$13.56 | \$705 | 1.3 |
| Lake County | \$15.54 | \$808 | \$32,320 | 1.2 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,337 | 38% | \$13.87 | \$721 | 1.1 |
| Lane County | \$24.12 | \$1,254 | \$50,160 | 1.8 | \$84,000 | \$2,100 | \$25,200 | \$630 | 63,131 | 41% | \$16.45 | \$856 | 1.5 |
| Lincoln County | \$21.19 | \$1,102 | \$44,080 | 1.6 | \$63,800 | \$1,595 | \$19,140 | \$479 | 7,153 | 33% | \$13.86 | \$721 | 1.5 |
| Linn County | \$21.88 | \$1,138 | \$45,520 | 1.6 | \$84,900 | \$2,123 | \$25,470 | \$637 | 16,208 | 34% | \$16.60 | \$863 | 1.3 |
| Malheur County | \$16.58 | \$862 | \$34,480 | 1.3 | \$55,800 | \$1,395 | \$16,740 | \$419 | 4,072 | 40% | \$13.67 | \$711 | 1.2 |
| Marion County | \$21.77 | \$1,132 | \$45,280 | 1.6 | \$89,100 | \$2,228 | \$26,730 | \$668 | 47,284 | 39% | \$16.62 | \$864 | 1.3 |
| Morrow County | \$18.46 | \$960 | \$38,400 | 1.5 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,106 | 27% | \$22.01 | \$1,144 | 0.8 |
| Multnomah County | \$33.37 | \$1,735 | \$69,400 | 2.3 | \$106,500 | \$2,663 | \$31,950 | \$799 | 152,777 | 46% | \$23.48 | \$1,221 | 1.4 |
| Polk County | \$21.77 | \$1,132 | \$45,280 | 1.6 | \$89,100 | \$2,228 | \$26,730 | \$668 | 10,629 | 35% | \$11.66 | \$606 | 1.9 |
| Sherman County | \$16.87 | \$877 | \$35,080 | 1.3 | \$70,100 | \$1,753 | \$21,030 | \$526 | 225 | 31% | \$22.02 | \$1,145 | 0.8 |
| Tillamook County | \$19.75 | \$1,027 | \$41,080 | 1.5 | \$68,900 | \$1,723 | \$20,670 | \$517 | 3,323 | 30% | \$17.25 | \$897 | 1.1 |
| Umatilla County | \$17.52 | \$911 | \$36,440 | 1.4 | \$83,400 | \$2,085 | \$25,020 | \$626 | 9,303 | 35% | \$13.72 | \$714 | 1.3 |
| Union County | \$17.88 | \$930 | \$37,200 | 1.4 | \$70,300 | \$1,758 | \$21,090 | \$527 | 3,615 | 34% | \$12.79 | \$665 | 1.4 |
| Wallowa County | \$16.40 | \$853 | \$34,120 | 1.3 | \$73,500 | \$1,838 | \$22,050 | \$551 | 883 | 28% | \$9.83 | \$511 | 1.7 |
| Wasco County | \$23.62 | \$1,228 | \$49,120 | 1.7 | \$71,300 | \$1,783 | \$21,390 | \$535 | 3,692 | 36% | \$16.16 | \$840 | 1.5 |
| Washington County | \$33.37 | \$1,735 | \$69,400 | 2.3 | \$106,500 | \$2,663 | \$31,950 | \$799 | 86,333 | 39% | \$29.41 | \$1,529 | 1.1 |
| Wheeler County | \$15.35 | \$798 | \$31,920 | 1.2 | \$51,900 | \$1,298 | \$15,570 | \$389 | 164 | 25% | \$15.16 | \$788 | 1.0 |
| Yamhill County | \$33.37 | \$1,735 | \$69,400 | 2.5 | \$106,500 | \$2,663 | \$31,950 | \$799 | 11,193 | 30% | \$15.45 | \$804 | 2.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

PENNSYLVANIA

#27*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,087**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,622** monthly or **\$43,463** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$19.25 |
| 2-Bedroom Housing Wage | \$20.90 |
| Number of Renter Households | 1,584,332 |
| Percent Renters | 31% |

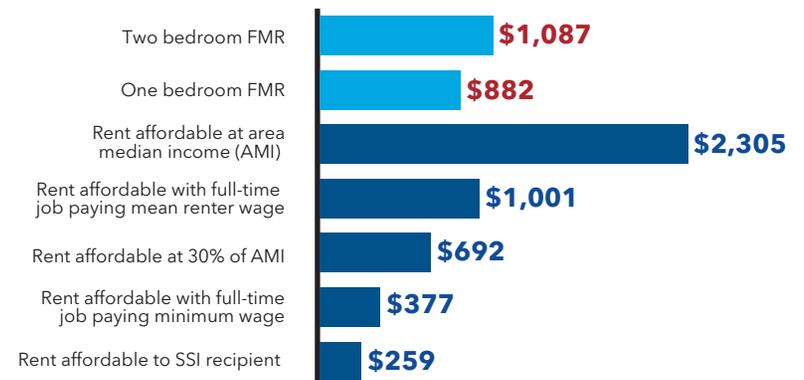
115
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

94
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.9
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------------------|----------------|
| Pike County | \$26.31 |
| Philadelphia-Camden-Wilmington MSA | \$24.96 |
| State College MSA | \$23.31 |
| Allentown-Bethlehem-Easton HMFA | \$23.00 |
| East Stroudsburg MSA | \$22.17 |



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.

OUT OF REACH 2022

Pennsylvania

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Pennsylvania | \$20.90 | \$1,087 | \$43,463 | 2.9 | \$92,217 | \$2,305 | \$27,665 | \$692 | 1,584,332 | 31% | \$19.25 | \$1,001 | 1.1 |
| Combined Nonmetro Areas | \$14.93 | \$777 | \$31,062 | 2.1 | \$71,780 | \$1,794 | \$21,534 | \$538 | 149,609 | 25% | \$13.11 | \$682 | 1.1 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Allentown-Bethlehem-Easton HMFA | \$23.00 | \$1,196 | \$47,840 | 3.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 89,265 | 32% | \$17.56 | \$913 | 1.3 |
| Altoona MSA | \$15.94 | \$829 | \$33,160 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 15,359 | 30% | \$13.71 | \$713 | 1.2 |
| Armstrong County HMFA | \$15.52 | \$807 | \$32,280 | 2.1 | \$76,400 | \$1,910 | \$22,920 | \$573 | 6,230 | 22% | \$13.35 | \$694 | 1.2 |
| Chambersburg-Waynesboro MSA | \$18.06 | \$939 | \$37,560 | 2.5 | \$85,800 | \$2,145 | \$25,740 | \$644 | 17,929 | 29% | \$16.05 | \$835 | 1.1 |
| Columbia County HMFA | \$16.52 | \$859 | \$34,360 | 2.3 | \$74,000 | \$1,850 | \$22,200 | \$555 | 8,410 | 32% | \$13.70 | \$712 | 1.2 |
| East Stroudsburg MSA | \$22.17 | \$1,153 | \$46,120 | 3.1 | \$85,600 | \$2,140 | \$25,680 | \$642 | 13,743 | 23% | \$15.60 | \$811 | 1.4 |
| Erie MSA | \$16.31 | \$848 | \$33,920 | 2.2 | \$75,000 | \$1,875 | \$22,500 | \$563 | 36,447 | 33% | \$13.06 | \$679 | 1.2 |
| Gettysburg MSA | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$90,300 | \$2,258 | \$27,090 | \$677 | 8,778 | 22% | \$13.19 | \$686 | 1.5 |
| Harrisburg-Carlisle MSA | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$94,300 | \$2,358 | \$28,290 | \$707 | 75,826 | 32% | \$19.60 | \$1,019 | 1.1 |
| Johnstown MSA | \$14.56 | \$757 | \$30,280 | 2.0 | \$73,900 | \$1,848 | \$22,170 | \$554 | 14,379 | 25% | \$11.86 | \$617 | 1.2 |
| Lancaster MSA | \$22.08 | \$1,148 | \$45,920 | 3.0 | \$90,200 | \$2,255 | \$27,060 | \$677 | 62,498 | 31% | \$17.21 | \$895 | 1.3 |
| Lebanon MSA | \$19.02 | \$989 | \$39,560 | 2.6 | \$85,600 | \$2,140 | \$25,680 | \$642 | 15,870 | 29% | \$15.13 | \$787 | 1.3 |
| Montour County HMFA | \$16.62 | \$864 | \$34,560 | 2.3 | \$85,800 | \$2,145 | \$25,740 | \$644 | 2,319 | 31% | \$18.47 | \$961 | 0.9 |
| Philadelphia-Camden-Wilmington MSA | \$24.96 | \$1,298 | \$51,920 | 3.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 545,714 | 35% | \$24.14 | \$1,256 | 1.0 |
| Pike County HMFA | \$26.31 | \$1,368 | \$54,720 | 3.6 | \$89,100 | \$2,228 | \$26,730 | \$668 | 3,566 | 16% | \$10.00 | \$520 | 2.6 |
| Pittsburgh HMFA | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 303,557 | 31% | \$19.09 | \$992 | 1.0 |
| Reading MSA | \$19.96 | \$1,038 | \$41,520 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 45,300 | 29% | \$17.18 | \$893 | 1.2 |
| Scranton-Wilkes-Barre MSA | \$16.87 | \$877 | \$35,080 | 2.3 | \$74,100 | \$1,853 | \$22,230 | \$556 | 75,627 | 33% | \$14.79 | \$769 | 1.1 |
| Sharon HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,300 | \$1,958 | \$23,490 | \$587 | 13,201 | 28% | \$12.64 | \$657 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Pennsylvania

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| State College MSA | \$23.31 | \$1,212 | \$48,480 | 3.2 | \$97,300 | \$2,433 | \$29,190 | \$730 | 22,297 | 38% | \$13.05 | \$678 | 1.8 |
| Williamsport MSA | \$17.02 | \$885 | \$35,400 | 2.3 | \$77,900 | \$1,948 | \$23,370 | \$584 | 14,507 | 31% | \$14.88 | \$774 | 1.1 |
| York-Hanover MSA | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$93,300 | \$2,333 | \$27,990 | \$700 | 43,901 | 25% | \$15.96 | \$830 | 1.2 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$19.85 | \$1,032 | \$41,280 | 2.7 | \$90,300 | \$2,258 | \$27,090 | \$677 | 8,778 | 22% | \$13.19 | \$686 | 1.5 |
| Allegheny County | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 194,901 | 36% | \$21.19 | \$1,102 | 0.9 |
| Armstrong County | \$15.52 | \$807 | \$32,280 | 2.1 | \$76,400 | \$1,910 | \$22,920 | \$573 | 6,230 | 22% | \$13.35 | \$694 | 1.2 |
| Beaver County | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 19,488 | 27% | \$16.45 | \$855 | 1.1 |
| Bedford County | \$14.56 | \$757 | \$30,280 | 2.0 | \$68,900 | \$1,723 | \$20,670 | \$517 | 4,106 | 21% | \$11.21 | \$583 | 1.3 |
| Berks County | \$19.96 | \$1,038 | \$41,520 | 2.8 | \$90,700 | \$2,268 | \$27,210 | \$680 | 45,300 | 29% | \$17.18 | \$893 | 1.2 |
| Blair County | \$15.94 | \$829 | \$33,160 | 2.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 15,359 | 30% | \$13.71 | \$713 | 1.2 |
| Bradford County | \$15.33 | \$797 | \$31,880 | 2.1 | \$71,500 | \$1,788 | \$21,450 | \$536 | 6,836 | 27% | \$17.80 | \$926 | 0.9 |
| Bucks County | \$24.96 | \$1,298 | \$51,920 | 3.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 52,800 | 22% | \$15.87 | \$825 | 1.6 |
| Butler County | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 18,633 | 24% | \$16.19 | \$842 | 1.2 |
| Cambria County | \$14.56 | \$757 | \$30,280 | 2.0 | \$73,900 | \$1,848 | \$22,170 | \$554 | 14,379 | 25% | \$11.86 | \$617 | 1.2 |
| Cameron County | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,100 | \$1,553 | \$18,630 | \$466 | 767 | 33% | \$10.49 | \$546 | 1.4 |
| Carbon County | \$23.00 | \$1,196 | \$47,840 | 3.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 6,652 | 25% | \$13.01 | \$676 | 1.8 |
| Centre County | \$23.31 | \$1,212 | \$48,480 | 3.2 | \$97,300 | \$2,433 | \$29,190 | \$730 | 22,297 | 38% | \$13.05 | \$678 | 1.8 |
| Chester County | \$24.96 | \$1,298 | \$51,920 | 3.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 48,263 | 25% | \$22.52 | \$1,171 | 1.1 |
| Clarion County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,600 | \$1,690 | \$20,280 | \$507 | 4,855 | 30% | \$10.21 | \$531 | 1.4 |
| Clearfield County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,700 | \$1,693 | \$20,310 | \$508 | 7,160 | 23% | \$12.33 | \$641 | 1.2 |
| Clinton County | \$16.23 | \$844 | \$33,760 | 2.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 4,571 | 30% | \$14.57 | \$758 | 1.1 |
| Columbia County | \$16.52 | \$859 | \$34,360 | 2.3 | \$74,000 | \$1,850 | \$22,200 | \$555 | 8,410 | 32% | \$13.70 | \$712 | 1.2 |
| Crawford County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,000 | \$1,725 | \$20,700 | \$518 | 9,576 | 27% | \$13.42 | \$698 | 1.1 |
| Cumberland County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$94,300 | \$2,358 | \$28,290 | \$707 | 30,643 | 30% | \$18.43 | \$958 | 1.1 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

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4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Pennsylvania

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Dauphin County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$94,300 | \$2,358 | \$28,290 | \$707 | 41,686 | 37% | \$20.99 | \$1,092 | 1.0 |
| Delaware County | \$24.96 | \$1,298 | \$51,920 | 3.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 65,658 | 31% | \$19.14 | \$995 | 1.3 |
| Elk County | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,000 | \$1,950 | \$23,400 | \$585 | 3,064 | 22% | \$12.20 | \$635 | 1.2 |
| Erie County | \$16.31 | \$848 | \$33,920 | 2.2 | \$75,000 | \$1,875 | \$22,500 | \$563 | 36,447 | 33% | \$13.06 | \$679 | 1.2 |
| Fayette County | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 14,704 | 27% | \$12.02 | \$625 | 1.6 |
| Forest County | \$15.65 | \$814 | \$32,560 | 2.2 | \$51,600 | \$1,290 | \$15,480 | \$387 | 359 | 17% | \$9.39 | \$488 | 1.7 |
| Franklin County | \$18.06 | \$939 | \$37,560 | 2.5 | \$85,800 | \$2,145 | \$25,740 | \$644 | 17,929 | 29% | \$16.05 | \$835 | 1.1 |
| Fulton County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,400 | \$1,785 | \$21,420 | \$536 | 1,314 | 22% | \$15.41 | \$801 | 0.9 |
| Greene County | \$14.83 | \$771 | \$30,840 | 2.0 | \$79,000 | \$1,975 | \$23,700 | \$593 | 3,591 | 25% | \$18.06 | \$939 | 0.8 |
| Huntingdon County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,800 | \$1,770 | \$21,240 | \$531 | 3,852 | 23% | \$12.26 | \$637 | 1.2 |
| Indiana County | \$15.19 | \$790 | \$31,600 | 2.1 | \$79,800 | \$1,995 | \$23,940 | \$599 | 10,135 | 30% | \$12.90 | \$671 | 1.2 |
| Jefferson County | \$14.71 | \$765 | \$30,600 | 2.0 | \$66,900 | \$1,673 | \$20,070 | \$502 | 4,635 | 25% | \$12.89 | \$671 | 1.1 |
| Juniata County | \$14.56 | \$757 | \$30,280 | 2.0 | \$77,200 | \$1,930 | \$23,160 | \$579 | 2,452 | 26% | \$12.97 | \$674 | 1.1 |
| Lackawanna County | \$16.87 | \$877 | \$35,080 | 2.3 | \$74,100 | \$1,853 | \$22,230 | \$556 | 31,421 | 36% | \$14.89 | \$774 | 1.1 |
| Lancaster County | \$22.08 | \$1,148 | \$45,920 | 3.0 | \$90,200 | \$2,255 | \$27,060 | \$677 | 62,498 | 31% | \$17.21 | \$895 | 1.3 |
| Lawrence County | \$15.19 | \$790 | \$31,600 | 2.1 | \$73,200 | \$1,830 | \$21,960 | \$549 | 9,418 | 25% | \$12.07 | \$627 | 1.3 |
| Lebanon County | \$19.02 | \$989 | \$39,560 | 2.6 | \$85,600 | \$2,140 | \$25,680 | \$642 | 15,870 | 29% | \$15.13 | \$787 | 1.3 |
| Lehigh County | \$23.00 | \$1,196 | \$47,840 | 3.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 49,411 | 35% | \$19.04 | \$990 | 1.2 |
| Luzerne County | \$16.87 | \$877 | \$35,080 | 2.3 | \$74,100 | \$1,853 | \$22,230 | \$556 | 41,572 | 32% | \$14.48 | \$753 | 1.2 |
| Lycoming County | \$17.02 | \$885 | \$35,400 | 2.3 | \$77,900 | \$1,948 | \$23,370 | \$584 | 14,507 | 31% | \$14.88 | \$774 | 1.1 |
| McKean County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,500 | \$1,738 | \$20,850 | \$521 | 4,372 | 26% | \$11.84 | \$616 | 1.2 |
| Mercer County | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,300 | \$1,958 | \$23,490 | \$587 | 13,201 | 28% | \$12.64 | \$657 | 1.2 |
| Mifflin County | \$14.56 | \$757 | \$30,280 | 2.0 | \$65,000 | \$1,625 | \$19,500 | \$488 | 5,149 | 27% | \$13.57 | \$705 | 1.1 |
| Monroe County | \$22.17 | \$1,153 | \$46,120 | 3.1 | \$85,600 | \$2,140 | \$25,680 | \$642 | 13,743 | 23% | \$15.60 | \$811 | 1.4 |
| Montgomery County | \$24.96 | \$1,298 | \$51,920 | 3.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 89,652 | 28% | \$25.07 | \$1,304 | 1.0 |
| Montour County | \$16.62 | \$864 | \$34,560 | 2.3 | \$85,800 | \$2,145 | \$25,740 | \$644 | 2,319 | 31% | \$18.47 | \$961 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Pennsylvania

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-----------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Northampton County | \$23.00 | \$1,196 | \$47,840 | 3.2 | \$90,600 | \$2,265 | \$27,180 | \$680 | 33,202 | 29% | \$15.61 | \$812 | 1.5 |
| Northumberland County | \$14.56 | \$757 | \$30,280 | 2.0 | \$66,100 | \$1,653 | \$19,830 | \$496 | 11,254 | 29% | \$13.62 | \$708 | 1.1 |
| Perry County | \$20.65 | \$1,074 | \$42,960 | 2.8 | \$94,300 | \$2,358 | \$28,290 | \$707 | 3,497 | 19% | \$9.50 | \$494 | 2.2 |
| Philadelphia County | \$24.96 | \$1,298 | \$51,920 | 3.4 | \$105,400 | \$2,635 | \$31,620 | \$791 | 289,341 | 47% | \$29.18 | \$1,517 | 0.9 |
| Pike County | \$26.31 | \$1,368 | \$54,720 | 3.6 | \$89,100 | \$2,228 | \$26,730 | \$668 | 3,566 | 16% | \$10.00 | \$520 | 2.6 |
| Potter County | \$14.56 | \$757 | \$30,280 | 2.0 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,463 | 22% | \$16.60 | \$863 | 0.9 |
| Schuylkill County | \$14.67 | \$763 | \$30,520 | 2.0 | \$75,400 | \$1,885 | \$22,620 | \$566 | 14,538 | 25% | \$12.43 | \$646 | 1.2 |
| Snyder County | \$15.31 | \$796 | \$31,840 | 2.1 | \$75,700 | \$1,893 | \$22,710 | \$568 | 3,960 | 27% | \$12.34 | \$642 | 1.2 |
| Somerset County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,100 | \$1,778 | \$21,330 | \$533 | 5,960 | 20% | \$12.55 | \$653 | 1.2 |
| Sullivan County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,000 | \$1,725 | \$20,700 | \$518 | 476 | 17% | \$11.27 | \$586 | 1.3 |
| Susquehanna County | \$15.44 | \$803 | \$32,120 | 2.1 | \$74,000 | \$1,850 | \$22,200 | \$555 | 3,846 | 23% | \$13.21 | \$687 | 1.2 |
| Tioga County | \$15.88 | \$826 | \$33,040 | 2.2 | \$68,000 | \$1,700 | \$20,400 | \$510 | 4,178 | 25% | \$12.34 | \$642 | 1.3 |
| Union County | \$16.02 | \$833 | \$33,320 | 2.2 | \$83,200 | \$2,080 | \$24,960 | \$624 | 4,347 | 29% | \$13.69 | \$712 | 1.2 |
| Venango County | \$14.56 | \$757 | \$30,280 | 2.0 | \$68,700 | \$1,718 | \$20,610 | \$515 | 5,931 | 27% | \$12.38 | \$644 | 1.2 |
| Warren County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,900 | \$1,748 | \$20,970 | \$524 | 3,831 | 22% | \$13.81 | \$718 | 1.1 |
| Washington County | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 21,345 | 25% | \$18.49 | \$961 | 1.0 |
| Wayne County | \$17.02 | \$885 | \$35,400 | 2.3 | \$77,900 | \$1,948 | \$23,370 | \$584 | 3,613 | 19% | \$13.03 | \$678 | 1.3 |
| Westmoreland County | \$18.87 | \$981 | \$39,240 | 2.6 | \$95,400 | \$2,385 | \$28,620 | \$716 | 34,486 | 22% | \$13.29 | \$691 | 1.4 |
| Wyoming County | \$16.87 | \$877 | \$35,080 | 2.3 | \$74,100 | \$1,853 | \$22,230 | \$556 | 2,634 | 24% | \$18.36 | \$955 | 0.9 |
| York County | \$19.69 | \$1,024 | \$40,960 | 2.7 | \$93,300 | \$2,333 | \$27,990 | \$700 | 43,901 | 25% | \$15.96 | \$830 | 1.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

PUERTO RICO

#52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$503**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,675** monthly or **\$20,100** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$9.66
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$8.50 |
| Average Renter Wage | \$8.49 |
| 2-Bedroom Housing Wage | \$9.66 |
| Number of Renter Households | 388,350 |
| Percent Renters | 32% |

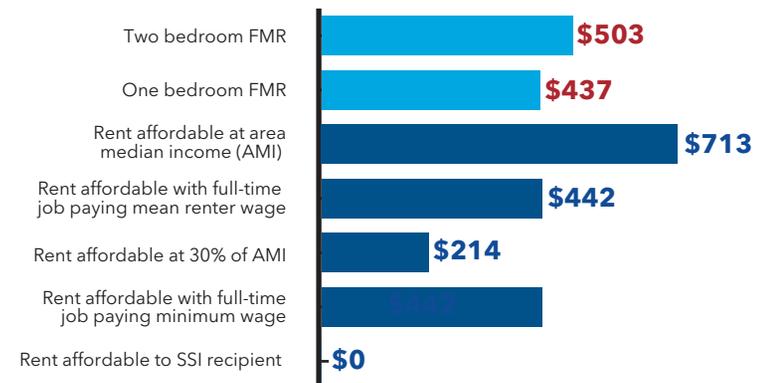
45
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

40
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|------------------------|----------------|
| San Juan-Guaynabo HMFA | \$10.35 |
| Fajardo HMFA | \$9.77 |
| Caguas HMFA | \$9.71 |
| Mayagüez MSA | \$9.37 |
| Arecibo MSA | \$8.90 |



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.

OUT OF REACH 2022

Puerto Rico

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Puerto Rico | \$9.66 | \$503 | \$20,100 | 1.1 | \$28,513 | \$713 | \$8,554 | \$214 | 388,350 | 32% | \$8.49 | \$442 | 1.1 |
| Combined Nonmetro Areas | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 10,284 | 25% | \$9.30 | \$483 | 0.9 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Aguadilla-Isabela MSA | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 39,238 | 35% | \$7.45 | \$388 | 1.2 |
| Arecibo MSA | \$8.90 | \$463 | \$18,520 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 20,064 | 30% | \$6.50 | \$338 | 1.4 |
| Barranquitas-Aibonito HMFA | \$8.54 | \$444 | \$17,760 | 1.0 | \$25,500 | \$638 | \$7,650 | \$191 | 8,581 | 28% | \$8.14 | \$423 | 1.0 |
| Caguas HMFA | \$9.71 | \$505 | \$20,200 | 1.1 | \$32,600 | \$815 | \$9,780 | \$245 | 32,967 | 31% | \$8.70 | \$453 | 1.1 |
| Fajardo HMFA | \$9.77 | \$508 | \$20,320 | 1.1 | \$26,600 | \$665 | \$7,980 | \$200 | 7,401 | 32% | \$8.41 | \$437 | 1.2 |
| Guayama MSA | \$8.29 | \$431 | \$17,240 | 1.0 | \$25,300 | \$633 | \$7,590 | \$190 | 7,374 | 28% | \$8.23 | \$428 | 1.0 |
| Mayagüez MSA | \$9.37 | \$487 | \$19,480 | 1.1 | \$23,100 | \$578 | \$6,930 | \$173 | 15,506 | 40% | \$5.15 | \$268 | 1.8 |
| Ponce MSA | \$8.75 | \$455 | \$18,200 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 25,571 | 31% | \$6.40 | \$333 | 1.4 |
| San German MSA | \$8.40 | \$437 | \$17,480 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 12,967 | 30% | \$5.85 | \$304 | 1.4 |
| San Juan-Guaynabo HMFA | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 200,006 | 33% | \$9.23 | \$480 | 1.1 |
| Yauco MSA | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,800 | \$570 | \$6,840 | \$171 | 8,391 | 27% | \$6.15 | \$320 | 1.3 |
| Counties | | | | | | | | | | | | | |
| Adjuntas Municipio | \$8.75 | \$455 | \$18,200 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 2,122 | 37% | \$6.42 | \$334 | 1.4 |
| Aguada Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 3,047 | 23% | \$4.66 | \$242 | 1.9 |
| Aguadilla Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 8,901 | 41% | \$8.51 | \$443 | 1.0 |
| Agua Buenas Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,069 | 36% | \$7.52 | \$391 | 1.4 |
| Aibonito Municipio | \$8.54 | \$444 | \$17,760 | 1.0 | \$25,500 | \$638 | \$7,650 | \$191 | 1,950 | 22% | \$9.94 | \$517 | 0.9 |
| Añasco Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 2,288 | 26% | \$10.49 | \$546 | 0.8 |
| Arecibo Municipio | \$8.90 | \$463 | \$18,520 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 11,237 | 35% | \$6.72 | \$349 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Puerto Rico

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Arroyo Municipio | \$8.29 | \$431 | \$17,240 | 1.0 | \$25,300 | \$633 | \$7,590 | \$190 | 1,315 | 22% | \$7.48 | \$389 | 1.1 |
| Barceloneta Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,187 | 27% | \$11.14 | \$579 | 0.9 |
| Barranquitas Municipio | \$8.54 | \$444 | \$17,760 | 1.0 | \$25,500 | \$638 | \$7,650 | \$191 | 2,661 | 30% | \$6.33 | \$329 | 1.3 |
| Bayamón Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 21,591 | 32% | \$7.32 | \$381 | 1.4 |
| Cabo Rojo Municipio | \$8.40 | \$437 | \$17,480 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 5,030 | 31% | \$4.93 | \$256 | 1.7 |
| Caguas Municipio | \$9.71 | \$505 | \$20,200 | 1.1 | \$32,600 | \$815 | \$9,780 | \$245 | 15,925 | 33% | \$8.21 | \$427 | 1.2 |
| Camuy Municipio | \$8.90 | \$463 | \$18,520 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 2,817 | 25% | \$5.37 | \$279 | 1.7 |
| Canóvanas Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 4,070 | 28% | \$9.40 | \$489 | 1.1 |
| Carolina Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 18,762 | 30% | \$9.46 | \$492 | 1.1 |
| Cataño Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,499 | 40% | \$9.63 | \$501 | 1.1 |
| Cayey Municipio | \$9.71 | \$505 | \$20,200 | 1.1 | \$32,600 | \$815 | \$9,780 | \$245 | 6,020 | 37% | \$8.52 | \$443 | 1.1 |
| Ceiba Municipio | \$9.77 | \$508 | \$20,320 | 1.1 | \$26,600 | \$665 | \$7,980 | \$200 | 1,189 | 28% | \$9.49 | \$494 | 1.0 |
| Ciales Municipio | \$8.54 | \$444 | \$17,760 | 1.0 | \$25,500 | \$638 | \$7,650 | \$191 | 1,720 | 30% | \$5.86 | \$305 | 1.5 |
| Cidra Municipio | \$9.71 | \$505 | \$20,200 | 1.1 | \$32,600 | \$815 | \$9,780 | \$245 | 4,630 | 35% | \$9.43 | \$490 | 1.0 |
| Coamo Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 3,082 | 23% | \$6.30 | \$328 | 1.3 |
| Comerio Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,819 | 54% | \$6.95 | \$361 | 1.5 |
| Corozal Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,956 | 27% | \$7.25 | \$377 | 1.4 |
| Culebra Municipio † | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 188 | 37% | | | |
| Dorado Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,609 | 22% | \$10.53 | \$548 | 1.0 |
| Fajardo Municipio | \$9.77 | \$508 | \$20,320 | 1.1 | \$26,600 | \$665 | \$7,980 | \$200 | 4,232 | 34% | \$8.63 | \$449 | 1.1 |
| Florida Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 1,204 | 28% | \$5.01 | \$260 | 2.1 |
| Guánica Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,800 | \$570 | \$6,840 | \$171 | 1,687 | 30% | \$4.72 | \$245 | 1.7 |
| Guayama Municipio | \$8.29 | \$431 | \$17,240 | 1.0 | \$25,300 | \$633 | \$7,590 | \$190 | 4,126 | 29% | \$8.58 | \$446 | 1.0 |
| Guayanilla Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,800 | \$570 | \$6,840 | \$171 | 1,802 | 28% | \$6.06 | \$315 | 1.3 |
| Guaynabo Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 9,310 | 30% | \$11.44 | \$595 | 0.9 |
| Gurabo Municipio | \$9.71 | \$505 | \$20,200 | 1.1 | \$32,600 | \$815 | \$9,780 | \$245 | 2,961 | 20% | \$11.67 | \$607 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Puerto Rico

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Hatillo Municipio | \$8.90 | \$463 | \$18,520 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 3,596 | 26% | \$6.81 | \$354 | 1.3 |
| Hormigueros Municipio | \$9.37 | \$487 | \$19,480 | 1.1 | \$23,100 | \$578 | \$6,930 | \$173 | 1,732 | 28% | \$5.59 | \$291 | 1.7 |
| Humacao Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 4,924 | 28% | \$9.25 | \$481 | 1.1 |
| Isabela Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 5,804 | 38% | \$8.12 | \$422 | 1.1 |
| Jayuya Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 2,110 | 42% | \$13.19 | \$686 | 0.6 |
| Juana Díaz Municipio | \$8.75 | \$455 | \$18,200 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 4,076 | 26% | \$8.10 | \$421 | 1.1 |
| Juncos Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,738 | 29% | \$15.63 | \$813 | 0.7 |
| Lajas Municipio | \$8.40 | \$437 | \$17,480 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 2,798 | 35% | \$5.57 | \$290 | 1.5 |
| Lares Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 3,708 | 37% | \$6.30 | \$328 | 1.4 |
| Las Marías Municipio | \$9.37 | \$487 | \$19,480 | 1.1 | \$23,100 | \$578 | \$6,930 | \$173 | 661 | 24% | \$2.54 | \$132 | 3.7 |
| Las Piedras Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,564 | 21% | \$9.28 | \$483 | 1.1 |
| Loíza Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,604 | 30% | \$9.96 | \$518 | 1.0 |
| Luquillo Municipio | \$9.77 | \$508 | \$20,320 | 1.1 | \$26,600 | \$665 | \$7,980 | \$200 | 1,980 | 30% | \$6.80 | \$353 | 1.4 |
| Manatí Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,960 | 27% | \$10.22 | \$531 | 1.0 |
| Maricao Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 493 | 26% | \$7.79 | \$405 | 1.0 |
| Maunabo Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 1,141 | 29% | \$5.97 | \$310 | 1.7 |
| Mayagüez Municipio | \$9.37 | \$487 | \$19,480 | 1.1 | \$23,100 | \$578 | \$6,930 | \$173 | 13,113 | 44% | \$5.16 | \$268 | 1.8 |
| Moca Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 5,004 | 37% | \$6.31 | \$328 | 1.4 |
| Morovis Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,699 | 28% | \$6.75 | \$351 | 1.5 |
| Naguabo Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,031 | 25% | \$6.27 | \$326 | 1.7 |
| Naranjito Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 2,546 | 30% | \$7.65 | \$398 | 1.4 |
| Orocovis Municipio | \$8.54 | \$444 | \$17,760 | 1.0 | \$25,500 | \$638 | \$7,650 | \$191 | 2,250 | 32% | \$6.52 | \$339 | 1.3 |
| Patillas Municipio | \$8.29 | \$431 | \$17,240 | 1.0 | \$25,300 | \$633 | \$7,590 | \$190 | 1,933 | 32% | \$6.95 | \$361 | 1.2 |
| Peñuelas Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,800 | \$570 | \$6,840 | \$171 | 1,943 | 28% | \$8.81 | \$458 | 0.9 |
| Ponce Municipio | \$8.75 | \$455 | \$18,200 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 17,125 | 33% | \$5.84 | \$304 | 1.5 |
| Quebradillas Municipio | \$8.90 | \$463 | \$18,520 | 1.0 | \$26,900 | \$673 | \$8,070 | \$202 | 2,414 | 29% | \$4.86 | \$253 | 1.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Puerto Rico

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Rincón Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 1,691 | 31% | \$5.33 | \$277 | 1.7 |
| Río Grande Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,966 | 25% | \$6.50 | \$338 | 1.6 |
| Sabana Grande Municipio | \$8.40 | \$437 | \$17,480 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 1,646 | 23% | \$6.11 | \$318 | 1.4 |
| Salinas Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 2,108 | 21% | \$8.60 | \$447 | 0.9 |
| San Germán Municipio | \$8.40 | \$437 | \$17,480 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 3,493 | 30% | \$6.52 | \$339 | 1.3 |
| San Juan Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 67,222 | 46% | \$8.95 | \$465 | 1.2 |
| San Lorenzo Municipio | \$9.71 | \$505 | \$20,200 | 1.1 | \$32,600 | \$815 | \$9,780 | \$245 | 3,431 | 25% | \$7.96 | \$414 | 1.2 |
| San Sebastián Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 4,443 | 32% | \$5.42 | \$282 | 1.6 |
| Santa Isabel Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 1,588 | 22% | \$9.44 | \$491 | 0.9 |
| Toa Alta Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 4,051 | 18% | \$6.18 | \$321 | 1.7 |
| Toa Baja Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 7,402 | 27% | \$8.74 | \$455 | 1.2 |
| Trujillo Alto Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 7,530 | 32% | \$5.30 | \$276 | 2.0 |
| Utua Municipio | \$8.88 | \$462 | \$18,480 | 1.0 | \$21,600 | \$540 | \$6,480 | \$162 | 4,352 | 43% | \$5.14 | \$267 | 1.7 |
| Vega Alta Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,883 | 32% | \$11.51 | \$599 | 0.9 |
| Vega Baja Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 4,369 | 23% | \$10.29 | \$535 | 1.0 |
| Vieques Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,000 | \$550 | \$6,600 | \$165 | 715 | 30% | \$11.55 | \$601 | 0.7 |
| Villalba Municipio | \$8.75 | \$455 | \$18,200 | 1.0 | \$23,000 | \$575 | \$6,900 | \$173 | 2,248 | 28% | \$11.33 | \$589 | 0.8 |
| Yabucoa Municipio | \$10.35 | \$538 | \$21,520 | 1.2 | \$31,800 | \$795 | \$9,540 | \$239 | 3,300 | 28% | \$5.52 | \$287 | 1.9 |
| Yauco Municipio | \$8.12 | \$422 | \$16,880 | 1.0 | \$22,800 | \$570 | \$6,840 | \$171 | 2,959 | 25% | \$5.90 | \$307 | 1.4 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

RHODE ISLAND

#15*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,264**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,215** monthly or **\$50,579** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.25 |
| Average Renter Wage | \$17.10 |
| 2-Bedroom Housing Wage | \$24.32 |
| Number of Renter Households | 159,280 |
| Percent Renters | 38% |

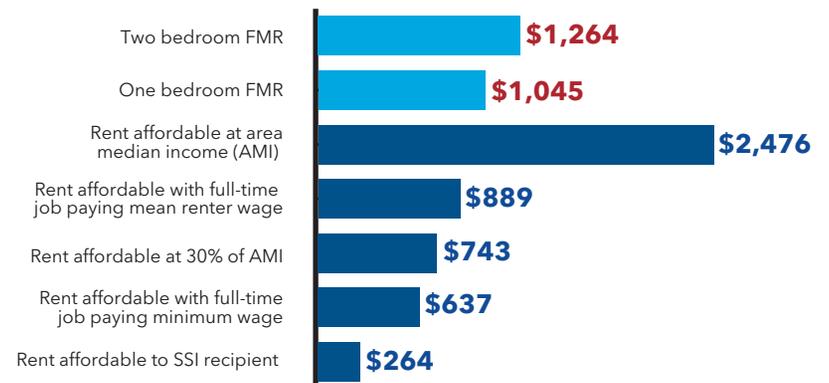
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|--------------------------------------|----------------|
| Newport-Middleton-Portsmouth HMFA | \$32.79 |
| Westerly-Hopkinton-New Shoreham HMFA | \$24.21 |
| Providence-Fall River HMFA | \$23.73 |
| | |
| | |



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.

TOWNS WITHIN RHODE ISLAND FMR AREAS

NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

Coventry town, East Greenwich town, Warwick city, West Greenwich town, West Warwick town

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

Burrillville town, Central Falls city, Cranston city, Cumberland town, East Providence city, Foster town, Glocester town, Johnston town, Lincoln town, North Providence town, North Smithfield town, Pawtucket city, Providence city, Scituate town, Smithfield town, Woonsocket city

WASHINGTON COUNTY

Charlestown town, Exeter town, Narragansett town, North Kingstown town, Richmond town, South Kingstown town

WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

OUT OF REACH 2022

Rhode Island

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Rhode Island | \$24.32 | \$1,264 | \$50,579 | 2.0 | \$99,058 | \$2,476 | \$29,718 | \$743 | 159,280 | 38% | \$17.10 | \$889 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Newport-Middleton-Portsmouth HMFA | \$32.79 | \$1,705 | \$68,200 | 2.7 | \$116,600 | \$2,915 | \$34,980 | \$875 | 10,094 | 42% | \$16.60 | \$863 | 2.0 |
| Providence-Fall River HMFA | \$23.73 | \$1,234 | \$49,360 | 1.9 | \$97,600 | \$2,440 | \$29,280 | \$732 | 145,192 | 39% | \$17.27 | \$898 | 1.4 |
| Westerly-Hopkinton-New Shoreham HMFA | \$24.21 | \$1,259 | \$50,360 | 2.0 | \$108,000 | \$2,700 | \$32,400 | \$810 | 3,994 | 29% | \$13.10 | \$681 | 1.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

SOUTH CAROLINA

#28*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,004**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,346** monthly or **\$40,147** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.30
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$15.98 |
| 2-Bedroom Housing Wage | \$19.30 |
| Number of Renter Households | 586,090 |
| Percent Renters | 30% |

106
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---|----------------|
| Charleston-North Charleston MSA | \$26.38 |
| Beaufort County | \$24.10 |
| York County | \$22.21 |
| Myrtle Beach-North Myrtle Beach-Conway HMFA | \$20.42 |
| Greenville-Mauldin-Easley HMFA | \$19.08 |



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.

OUT OF REACH 2022

South Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| South Carolina | \$19.30 | \$1,004 | \$40,147 | 2.7 | \$78,751 | \$1,969 | \$23,625 | \$591 | 586,090 | 30% | \$15.98 | \$831 | 1.2 |
| Combined Nonmetro Areas | \$14.39 | \$748 | \$29,925 | 2.0 | \$57,095 | \$1,427 | \$17,128 | \$428 | 85,225 | 29% | \$13.77 | \$716 | 1.0 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Anderson HMFA | \$16.02 | \$833 | \$33,320 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 21,532 | 27% | \$13.18 | \$685 | 1.2 |
| Augusta-Richmond County HMFA | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 20,166 | 26% | \$16.84 | \$876 | 1.0 |
| Beaufort County HMFA | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$95,600 | \$2,390 | \$28,680 | \$717 | 18,698 | 25% | \$14.78 | \$768 | 1.6 |
| Charleston-North Charleston MSA | \$26.38 | \$1,372 | \$54,880 | 3.6 | \$96,400 | \$2,410 | \$28,920 | \$723 | 99,534 | 33% | \$18.67 | \$971 | 1.4 |
| Charlotte-Concord-Gastonia HMFA | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 28,684 | 28% | \$17.20 | \$894 | 1.3 |
| Chester County HMFA | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 2,728 | 21% | \$12.85 | \$668 | 1.1 |
| Clarendon County HMFA | \$13.69 | \$712 | \$28,480 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,900 | 23% | \$7.14 | \$371 | 1.9 |
| Columbia HMFA | \$19.04 | \$990 | \$39,600 | 2.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 96,123 | 33% | \$15.91 | \$827 | 1.2 |
| Darlington County HMFA | \$13.87 | \$721 | \$28,840 | 1.9 | \$59,500 | \$1,488 | \$17,850 | \$446 | 7,925 | 30% | \$17.32 | \$900 | 0.8 |
| Florence HMFA | \$16.00 | \$832 | \$33,280 | 2.2 | \$66,400 | \$1,660 | \$19,920 | \$498 | 18,130 | 34% | \$14.18 | \$738 | 1.1 |
| Greenville-Mauldin-Easley HMFA | \$19.08 | \$992 | \$39,680 | 2.6 | \$85,200 | \$2,130 | \$25,560 | \$639 | 78,165 | 32% | \$17.03 | \$886 | 1.1 |
| Jasper County HMFA | \$17.87 | \$929 | \$37,160 | 2.5 | \$59,800 | \$1,495 | \$17,940 | \$449 | 2,839 | 26% | \$18.51 | \$963 | 1.0 |
| Kershaw County HMFA | \$14.62 | \$760 | \$30,400 | 2.0 | \$86,200 | \$2,155 | \$25,860 | \$647 | 4,797 | 19% | \$12.27 | \$638 | 1.2 |
| Lancaster County HMFA | \$16.23 | \$844 | \$33,760 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 6,851 | 19% | \$14.02 | \$729 | 1.2 |
| Laurens County HMFA | \$15.06 | \$783 | \$31,320 | 2.1 | \$67,000 | \$1,675 | \$20,100 | \$503 | 7,261 | 28% | \$16.10 | \$837 | 0.9 |
| Myrtle Beach-North Myrtle Beach-Conway HMFA | \$20.42 | \$1,062 | \$42,480 | 2.8 | \$72,600 | \$1,815 | \$21,780 | \$545 | 35,647 | 26% | \$13.57 | \$706 | 1.5 |
| Spartanburg MSA | \$16.62 | \$864 | \$34,560 | 2.3 | \$74,700 | \$1,868 | \$22,410 | \$560 | 34,099 | 29% | \$15.84 | \$824 | 1.0 |
| Sumter HMFA | \$16.37 | \$851 | \$34,040 | 2.3 | \$63,000 | \$1,575 | \$18,900 | \$473 | 14,786 | 35% | \$14.68 | \$763 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

South Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Counties | | | | | | | | | | | | | |
| Abbeville County | \$13.69 | \$712 | \$28,480 | 1.9 | \$57,600 | \$1,440 | \$17,280 | \$432 | 2,404 | 25% | \$12.66 | \$658 | 1.1 |
| Aiken County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 17,948 | 26% | \$17.60 | \$915 | 1.0 |
| Allendale County | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,100 | \$1,353 | \$16,230 | \$406 | 1,079 | 31% | \$19.96 | \$1,038 | 0.7 |
| Anderson County | \$16.02 | \$833 | \$33,320 | 2.2 | \$73,300 | \$1,833 | \$21,990 | \$550 | 21,532 | 27% | \$13.18 | \$685 | 1.2 |
| Bamberg County | \$13.79 | \$717 | \$28,680 | 1.9 | \$57,800 | \$1,445 | \$17,340 | \$434 | 1,160 | 23% | \$13.13 | \$683 | 1.0 |
| Barnwell County | \$13.69 | \$712 | \$28,480 | 1.9 | \$56,400 | \$1,410 | \$16,920 | \$423 | 2,385 | 28% | \$8.79 | \$457 | 1.6 |
| Beaufort County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$95,600 | \$2,390 | \$28,680 | \$717 | 18,698 | 25% | \$14.78 | \$768 | 1.6 |
| Berkeley County | \$26.38 | \$1,372 | \$54,880 | 3.6 | \$96,400 | \$2,410 | \$28,920 | \$723 | 22,043 | 28% | \$20.75 | \$1,079 | 1.3 |
| Calhoun County | \$19.04 | \$990 | \$39,600 | 2.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 1,159 | 19% | \$9.26 | \$481 | 2.1 |
| Charleston County | \$26.38 | \$1,372 | \$54,880 | 3.6 | \$96,400 | \$2,410 | \$28,920 | \$723 | 61,822 | 38% | \$18.63 | \$969 | 1.4 |
| Cherokee County | \$14.21 | \$739 | \$29,560 | 2.0 | \$57,300 | \$1,433 | \$17,190 | \$430 | 6,057 | 29% | \$12.88 | \$670 | 1.1 |
| Chester County | \$13.69 | \$712 | \$28,480 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 2,728 | 21% | \$12.85 | \$668 | 1.1 |
| Chesterfield County | \$13.69 | \$712 | \$28,480 | 1.9 | \$55,300 | \$1,383 | \$16,590 | \$415 | 5,486 | 30% | \$14.70 | \$764 | 0.9 |
| Clarendon County | \$13.69 | \$712 | \$28,480 | 1.9 | \$59,700 | \$1,493 | \$17,910 | \$448 | 2,900 | 23% | \$7.14 | \$371 | 1.9 |
| Colleton County | \$14.33 | \$745 | \$29,800 | 2.0 | \$48,800 | \$1,220 | \$14,640 | \$366 | 3,955 | 26% | \$13.93 | \$724 | 1.0 |
| Darlington County | \$13.87 | \$721 | \$28,840 | 1.9 | \$59,500 | \$1,488 | \$17,850 | \$446 | 7,925 | 30% | \$17.32 | \$900 | 0.8 |
| Dillon County | \$13.69 | \$712 | \$28,480 | 1.9 | \$45,700 | \$1,143 | \$13,710 | \$343 | 4,596 | 41% | \$10.63 | \$553 | 1.3 |
| Dorchester County | \$26.38 | \$1,372 | \$54,880 | 3.6 | \$96,400 | \$2,410 | \$28,920 | \$723 | 15,669 | 28% | \$15.53 | \$808 | 1.7 |
| Edgefield County | \$17.42 | \$906 | \$36,240 | 2.4 | \$74,100 | \$1,853 | \$22,230 | \$556 | 2,218 | 24% | \$6.72 | \$349 | 2.6 |
| Fairfield County | \$19.04 | \$990 | \$39,600 | 2.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 2,301 | 25% | \$13.02 | \$677 | 1.5 |
| Florence County | \$16.00 | \$832 | \$33,280 | 2.2 | \$66,400 | \$1,660 | \$19,920 | \$498 | 18,130 | 34% | \$14.18 | \$738 | 1.1 |
| Georgetown County | \$16.21 | \$843 | \$33,720 | 2.2 | \$69,800 | \$1,745 | \$20,940 | \$524 | 5,206 | 20% | \$14.72 | \$765 | 1.1 |
| Greenville County | \$19.08 | \$992 | \$39,680 | 2.6 | \$85,200 | \$2,130 | \$25,560 | \$639 | 62,870 | 32% | \$17.57 | \$914 | 1.1 |
| Greenwood County | \$15.25 | \$793 | \$31,720 | 2.1 | \$57,000 | \$1,425 | \$17,100 | \$428 | 10,538 | 38% | \$16.73 | \$870 | 0.9 |
| Hampton County | \$13.69 | \$712 | \$28,480 | 1.9 | \$49,000 | \$1,225 | \$14,700 | \$368 | 1,656 | 24% | \$16.05 | \$835 | 0.9 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

South Carolina

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Horry County | \$20.42 | \$1,062 | \$42,480 | 2.8 | \$72,600 | \$1,815 | \$21,780 | \$545 | 35,647 | 26% | \$13.57 | \$706 | 1.5 |
| Jasper County | \$17.87 | \$929 | \$37,160 | 2.5 | \$59,800 | \$1,495 | \$17,940 | \$449 | 2,839 | 26% | \$18.51 | \$963 | 1.0 |
| Kershaw County | \$14.62 | \$760 | \$30,400 | 2.0 | \$86,200 | \$2,155 | \$25,860 | \$647 | 4,797 | 19% | \$12.27 | \$638 | 1.2 |
| Lancaster County | \$16.23 | \$844 | \$33,760 | 2.2 | \$77,300 | \$1,933 | \$23,190 | \$580 | 6,851 | 19% | \$14.02 | \$729 | 1.2 |
| Laurens County | \$15.06 | \$783 | \$31,320 | 2.1 | \$67,000 | \$1,675 | \$20,100 | \$503 | 7,261 | 28% | \$16.10 | \$837 | 0.9 |
| Lee County | \$13.69 | \$712 | \$28,480 | 1.9 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,472 | 23% | \$13.20 | \$687 | 1.0 |
| Lexington County | \$19.04 | \$990 | \$39,600 | 2.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 28,471 | 25% | \$14.00 | \$728 | 1.4 |
| McCormick County † | \$13.69 | \$712 | \$28,480 | 1.9 | \$67,300 | \$1,683 | \$20,190 | \$505 | 885 | 22% | | | |
| Marion County | \$13.69 | \$712 | \$28,480 | 1.9 | \$46,000 | \$1,150 | \$13,800 | \$345 | 4,108 | 36% | \$12.88 | \$670 | 1.1 |
| Marlboro County | \$13.69 | \$712 | \$28,480 | 1.9 | \$47,800 | \$1,195 | \$14,340 | \$359 | 3,359 | 36% | \$14.12 | \$734 | 1.0 |
| Newberry County | \$15.88 | \$826 | \$33,040 | 2.2 | \$65,000 | \$1,625 | \$19,500 | \$488 | 3,755 | 25% | \$12.93 | \$672 | 1.2 |
| Oconee County | \$15.50 | \$806 | \$32,240 | 2.1 | \$71,000 | \$1,775 | \$21,300 | \$533 | 8,682 | 27% | \$13.27 | \$690 | 1.2 |
| Orangeburg County | \$13.69 | \$712 | \$28,480 | 1.9 | \$49,600 | \$1,240 | \$14,880 | \$372 | 11,044 | 33% | \$12.80 | \$666 | 1.1 |
| Pickens County | \$19.08 | \$992 | \$39,680 | 2.6 | \$85,200 | \$2,130 | \$25,560 | \$639 | 15,295 | 32% | \$12.06 | \$627 | 1.6 |
| Richland County | \$19.04 | \$990 | \$39,600 | 2.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 62,542 | 40% | \$17.37 | \$903 | 1.1 |
| Saluda County | \$19.04 | \$990 | \$39,600 | 2.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 1,650 | 22% | \$12.83 | \$667 | 1.5 |
| Spartanburg County | \$16.62 | \$864 | \$34,560 | 2.3 | \$74,700 | \$1,868 | \$22,410 | \$560 | 34,099 | 29% | \$15.84 | \$824 | 1.0 |
| Sumter County | \$16.37 | \$851 | \$34,040 | 2.3 | \$63,000 | \$1,575 | \$18,900 | \$473 | 14,786 | 35% | \$14.68 | \$763 | 1.1 |
| Union County | \$13.69 | \$712 | \$28,480 | 1.9 | \$54,200 | \$1,355 | \$16,260 | \$407 | 3,884 | 33% | \$14.59 | \$759 | 0.9 |
| Williamsburg County | \$13.69 | \$712 | \$28,480 | 1.9 | \$52,300 | \$1,308 | \$15,690 | \$392 | 3,514 | 28% | \$12.84 | \$667 | 1.1 |
| York County | \$22.21 | \$1,155 | \$46,200 | 3.1 | \$96,300 | \$2,408 | \$28,890 | \$722 | 28,684 | 28% | \$17.20 | \$894 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

SOUTH DAKOTA

#48*

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$838**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,792** monthly or **\$33,500** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$9.95 |
| Average Renter Wage | \$15.67 |
| 2-Bedroom Housing Wage | \$16.11 |
| Number of Renter Households | 111,383 |
| Percent Renters | 32% |

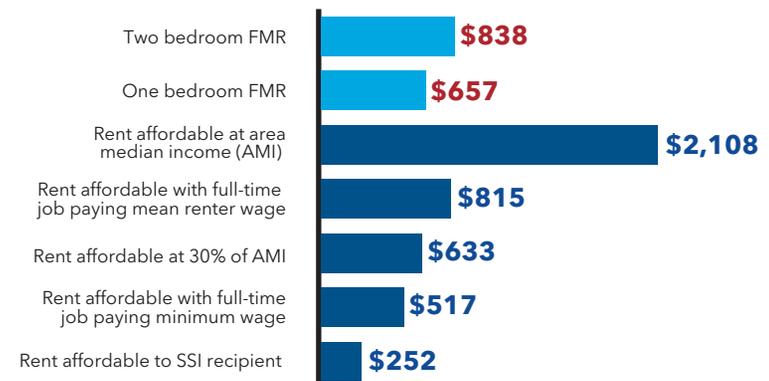
65
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

51
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Custer County | \$18.71 |
| Meade County | \$17.62 |
| Rapid City HMFA | \$17.60 |
| Sioux Falls MSA | \$17.25 |
| Sioux City MSA | \$16.73 |



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.

OUT OF REACH 2022

South Dakota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| South Dakota | \$16.11 | \$838 | \$33,500 | 1.6 | \$84,335 | \$2,108 | \$25,300 | \$633 | 111,383 | 32% | \$15.67 | \$815 | 1.0 |
| Combined Nonmetro Areas | \$14.94 | \$777 | \$31,085 | 1.5 | \$79,298 | \$1,982 | \$23,789 | \$595 | 57,300 | 32% | \$14.34 | \$746 | 1.0 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Meade County HMFA | \$17.62 | \$916 | \$36,640 | 1.8 | \$82,000 | \$2,050 | \$24,600 | \$615 | 2,887 | 26% | \$15.20 | \$790 | 1.2 |
| Rapid City HMFA | \$17.60 | \$915 | \$36,600 | 1.8 | \$90,300 | \$2,258 | \$27,090 | \$677 | 13,652 | 31% | \$13.83 | \$719 | 1.3 |
| Sioux City MSA | \$16.73 | \$870 | \$34,800 | 1.7 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,188 | 32% | \$18.23 | \$948 | 0.9 |
| Sioux Falls MSA | \$17.25 | \$897 | \$35,880 | 1.7 | \$90,700 | \$2,268 | \$27,210 | \$680 | 35,356 | 34% | \$17.53 | \$912 | 1.0 |
| Counties | | | | | | | | | | | | | |
| Aurora County | \$14.56 | \$757 | \$30,280 | 1.5 | \$82,000 | \$2,050 | \$24,600 | \$615 | 207 | 18% | \$14.96 | \$778 | 1.0 |
| Beadle County | \$14.56 | \$757 | \$30,280 | 1.5 | \$72,800 | \$1,820 | \$21,840 | \$546 | 2,607 | 34% | \$14.86 | \$773 | 1.0 |
| Bennett County | \$14.56 | \$757 | \$30,280 | 1.5 | \$56,400 | \$1,410 | \$16,920 | \$423 | 374 | 36% | \$11.15 | \$580 | 1.3 |
| Bon Homme County | \$14.56 | \$757 | \$30,280 | 1.5 | \$79,200 | \$1,980 | \$23,760 | \$594 | 703 | 28% | \$11.75 | \$611 | 1.2 |
| Brookings County | \$15.38 | \$800 | \$32,000 | 1.5 | \$96,700 | \$2,418 | \$29,010 | \$725 | 5,489 | 41% | \$17.77 | \$924 | 0.9 |
| Brown County | \$14.85 | \$772 | \$30,880 | 1.5 | \$89,600 | \$2,240 | \$26,880 | \$672 | 5,589 | 34% | \$15.04 | \$782 | 1.0 |
| Brule County | \$14.56 | \$757 | \$30,280 | 1.5 | \$74,500 | \$1,863 | \$22,350 | \$559 | 878 | 39% | \$14.18 | \$737 | 1.0 |
| Buffalo County † | \$14.56 | \$757 | \$30,280 | 1.5 | \$37,200 | \$930 | \$11,160 | \$279 | 263 | 49% | | | |
| Butte County | \$16.08 | \$836 | \$33,440 | 1.6 | \$68,800 | \$1,720 | \$20,640 | \$516 | 776 | 19% | \$10.83 | \$563 | 1.5 |
| Campbell County | \$14.56 | \$757 | \$30,280 | 1.5 | \$76,200 | \$1,905 | \$22,860 | \$572 | 122 | 17% | \$15.91 | \$827 | 0.9 |
| Charles Mix County | \$14.56 | \$757 | \$30,280 | 1.5 | \$67,300 | \$1,683 | \$20,190 | \$505 | 934 | 30% | \$9.92 | \$516 | 1.5 |
| Clark County | \$14.56 | \$757 | \$30,280 | 1.5 | \$72,800 | \$1,820 | \$21,840 | \$546 | 320 | 20% | \$18.10 | \$941 | 0.8 |
| Clay County | \$15.10 | \$785 | \$31,400 | 1.5 | \$98,200 | \$2,455 | \$29,460 | \$737 | 2,429 | 46% | \$11.71 | \$609 | 1.3 |
| Codington County | \$15.21 | \$791 | \$31,640 | 1.5 | \$82,800 | \$2,070 | \$24,840 | \$621 | 4,141 | 34% | \$13.56 | \$705 | 1.1 |
| Corson County | \$14.56 | \$757 | \$30,280 | 1.5 | \$46,000 | \$1,150 | \$13,800 | \$345 | 535 | 44% | \$12.62 | \$656 | 1.2 |
| Custer County | \$18.71 | \$973 | \$38,920 | 1.9 | \$77,600 | \$1,940 | \$23,280 | \$582 | 644 | 17% | \$10.95 | \$570 | 1.7 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

South Dakota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Davison County | \$15.19 | \$790 | \$31,600 | 1.5 | \$78,200 | \$1,955 | \$23,460 | \$587 | 3,464 | 40% | \$14.98 | \$779 | 1.0 |
| Day County | \$14.56 | \$757 | \$30,280 | 1.5 | \$67,400 | \$1,685 | \$20,220 | \$506 | 659 | 26% | \$9.75 | \$507 | 1.5 |
| Deuel County | \$14.56 | \$757 | \$30,280 | 1.5 | \$79,600 | \$1,990 | \$23,880 | \$597 | 384 | 22% | \$20.77 | \$1,080 | 0.7 |
| Dewey County | \$14.56 | \$757 | \$30,280 | 1.5 | \$56,200 | \$1,405 | \$16,860 | \$422 | 695 | 40% | \$14.30 | \$743 | 1.0 |
| Douglas County | \$16.12 | \$838 | \$33,520 | 1.6 | \$78,800 | \$1,970 | \$23,640 | \$591 | 309 | 26% | \$8.83 | \$459 | 1.8 |
| Edmunds County | \$14.56 | \$757 | \$30,280 | 1.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 273 | 18% | \$11.20 | \$583 | 1.3 |
| Fall River County | \$16.40 | \$853 | \$34,120 | 1.6 | \$70,000 | \$1,750 | \$21,000 | \$525 | 801 | 26% | \$8.78 | \$457 | 1.9 |
| Faulk County | \$14.56 | \$757 | \$30,280 | 1.5 | \$91,800 | \$2,295 | \$27,540 | \$689 | 207 | 23% | \$11.51 | \$598 | 1.3 |
| Grant County | \$14.58 | \$758 | \$30,320 | 1.5 | \$81,900 | \$2,048 | \$24,570 | \$614 | 518 | 16% | \$9.81 | \$510 | 1.5 |
| Gregory County | \$14.56 | \$757 | \$30,280 | 1.5 | \$66,300 | \$1,658 | \$19,890 | \$497 | 470 | 26% | \$11.45 | \$595 | 1.3 |
| Haakon County | \$14.60 | \$759 | \$30,360 | 1.5 | \$49,400 | \$1,235 | \$14,820 | \$371 | 161 | 21% | \$11.31 | \$588 | 1.3 |
| Hamlin County | \$14.56 | \$757 | \$30,280 | 1.5 | \$79,800 | \$1,995 | \$23,940 | \$599 | 443 | 20% | \$19.18 | \$997 | 0.8 |
| Hand County | \$14.56 | \$757 | \$30,280 | 1.5 | \$81,100 | \$2,028 | \$24,330 | \$608 | 450 | 32% | \$11.45 | \$595 | 1.3 |
| Hanson County | \$14.56 | \$757 | \$30,280 | 1.5 | \$84,800 | \$2,120 | \$25,440 | \$636 | 127 | 12% | \$16.69 | \$868 | 0.9 |
| Harding County | \$16.62 | \$864 | \$34,560 | 1.7 | \$74,300 | \$1,858 | \$22,290 | \$557 | 178 | 34% | \$20.03 | \$1,042 | 0.8 |
| Hughes County | \$15.33 | \$797 | \$31,880 | 1.5 | \$100,100 | \$2,503 | \$30,030 | \$751 | 2,199 | 29% | \$12.57 | \$653 | 1.2 |
| Hutchinson County | \$15.42 | \$802 | \$32,080 | 1.6 | \$83,400 | \$2,085 | \$25,020 | \$626 | 659 | 22% | \$14.40 | \$749 | 1.1 |
| Hyde County | \$14.56 | \$757 | \$30,280 | 1.5 | \$77,300 | \$1,933 | \$23,190 | \$580 | 149 | 24% | \$19.34 | \$1,006 | 0.8 |
| Jackson County | \$14.56 | \$757 | \$30,280 | 1.5 | \$44,300 | \$1,108 | \$13,290 | \$332 | 330 | 40% | \$9.50 | \$494 | 1.5 |
| Jerauld County | \$14.56 | \$757 | \$30,280 | 1.5 | \$76,800 | \$1,920 | \$23,040 | \$576 | 222 | 24% | \$15.31 | \$796 | 1.0 |
| Jones County | \$14.60 | \$759 | \$30,360 | 1.5 | \$54,700 | \$1,368 | \$16,410 | \$410 | 130 | 31% | \$17.32 | \$901 | 0.8 |
| Kingsbury County | \$14.56 | \$757 | \$30,280 | 1.5 | \$79,900 | \$1,998 | \$23,970 | \$599 | 469 | 22% | \$11.92 | \$620 | 1.2 |
| Lake County | \$14.56 | \$757 | \$30,280 | 1.5 | \$90,000 | \$2,250 | \$27,000 | \$675 | 1,230 | 26% | \$14.32 | \$744 | 1.0 |
| Lawrence County | \$14.79 | \$769 | \$30,760 | 1.5 | \$79,700 | \$1,993 | \$23,910 | \$598 | 4,014 | 36% | \$14.67 | \$763 | 1.0 |
| Lincoln County | \$17.25 | \$897 | \$35,880 | 1.7 | \$90,700 | \$2,268 | \$27,210 | \$680 | 4,900 | 24% | \$17.77 | \$924 | 1.0 |
| Lyman County | \$14.56 | \$757 | \$30,280 | 1.5 | \$65,600 | \$1,640 | \$19,680 | \$492 | 424 | 30% | \$11.32 | \$589 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

South Dakota

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| McCook County | \$17.25 | \$897 | \$35,880 | 1.7 | \$90,700 | \$2,268 | \$27,210 | \$680 | 512 | 23% | \$12.36 | \$643 | 1.4 |
| McPherson County | \$14.56 | \$757 | \$30,280 | 1.5 | \$76,500 | \$1,913 | \$22,950 | \$574 | 240 | 24% | \$11.27 | \$586 | 1.3 |
| Marshall County | \$14.56 | \$757 | \$30,280 | 1.5 | \$83,200 | \$2,080 | \$24,960 | \$624 | 397 | 21% | \$14.38 | \$748 | 1.0 |
| Meade County | \$17.62 | \$916 | \$36,640 | 1.8 | \$82,000 | \$2,050 | \$24,600 | \$615 | 2,887 | 26% | \$15.20 | \$790 | 1.2 |
| Mellette County † | \$14.56 | \$757 | \$30,280 | 1.5 | \$42,700 | \$1,068 | \$12,810 | \$320 | 239 | 35% | | | |
| Miner County | \$14.56 | \$757 | \$30,280 | 1.5 | \$74,400 | \$1,860 | \$22,320 | \$558 | 214 | 22% | \$14.05 | \$731 | 1.0 |
| Minnehaha County | \$17.25 | \$897 | \$35,880 | 1.7 | \$90,700 | \$2,268 | \$27,210 | \$680 | 29,232 | 37% | \$17.64 | \$917 | 1.0 |
| Moody County | \$14.56 | \$757 | \$30,280 | 1.5 | \$85,600 | \$2,140 | \$25,680 | \$642 | 758 | 29% | \$15.26 | \$794 | 1.0 |
| Oglala Lakota County | \$14.56 | \$757 | \$30,280 | 1.5 | \$37,400 | \$935 | \$11,220 | \$281 | 1,418 | 50% | \$13.08 | \$680 | 1.1 |
| Pennington County | \$17.60 | \$915 | \$36,600 | 1.8 | \$90,300 | \$2,258 | \$27,090 | \$677 | 13,652 | 31% | \$13.83 | \$719 | 1.3 |
| Perkins County | \$14.56 | \$757 | \$30,280 | 1.5 | \$78,200 | \$1,955 | \$23,460 | \$587 | 323 | 24% | \$15.69 | \$816 | 0.9 |
| Potter County | \$14.56 | \$757 | \$30,280 | 1.5 | \$74,300 | \$1,858 | \$22,290 | \$557 | 236 | 24% | \$18.21 | \$947 | 0.8 |
| Roberts County | \$14.56 | \$757 | \$30,280 | 1.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 1,349 | 35% | \$11.85 | \$616 | 1.2 |
| Sanborn County | \$14.56 | \$757 | \$30,280 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 263 | 27% | \$11.47 | \$597 | 1.3 |
| Spink County | \$14.56 | \$757 | \$30,280 | 1.5 | \$78,100 | \$1,953 | \$23,430 | \$586 | 639 | 25% | \$17.37 | \$903 | 0.8 |
| Stanley County | \$16.19 | \$842 | \$33,680 | 1.6 | \$97,300 | \$2,433 | \$29,190 | \$730 | 262 | 18% | \$8.78 | \$457 | 1.8 |
| Sully County | \$14.60 | \$759 | \$30,360 | 1.5 | \$78,000 | \$1,950 | \$23,400 | \$585 | 75 | 13% | \$22.39 | \$1,164 | 0.7 |
| Todd County | \$14.56 | \$757 | \$30,280 | 1.5 | \$27,600 | \$690 | \$8,280 | \$207 | 1,416 | 53% | \$14.45 | \$751 | 1.0 |
| Tripp County | \$14.56 | \$757 | \$30,280 | 1.5 | \$73,600 | \$1,840 | \$22,080 | \$552 | 597 | 27% | \$12.91 | \$671 | 1.1 |
| Turner County | \$17.25 | \$897 | \$35,880 | 1.7 | \$90,700 | \$2,268 | \$27,210 | \$680 | 712 | 20% | \$10.54 | \$548 | 1.6 |
| Union County | \$16.73 | \$870 | \$34,800 | 1.7 | \$86,100 | \$2,153 | \$25,830 | \$646 | 2,188 | 32% | \$18.23 | \$948 | 0.9 |
| Walworth County | \$14.56 | \$757 | \$30,280 | 1.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 633 | 28% | \$13.82 | \$719 | 1.1 |
| Yankton County | \$14.56 | \$757 | \$30,280 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 2,921 | 31% | \$15.73 | \$818 | 0.9 |
| Ziebach County | \$14.56 | \$757 | \$30,280 | 1.5 | \$43,800 | \$1,095 | \$13,140 | \$329 | 344 | 44% | \$10.90 | \$567 | 1.3 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

TENNESSEE

#33*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$952**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,172** monthly or **\$38,060** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.30
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$18.86 |
| 2-Bedroom Housing Wage | \$18.30 |
| Number of Renter Households | 882,921 |
| Percent Renters | 33% |

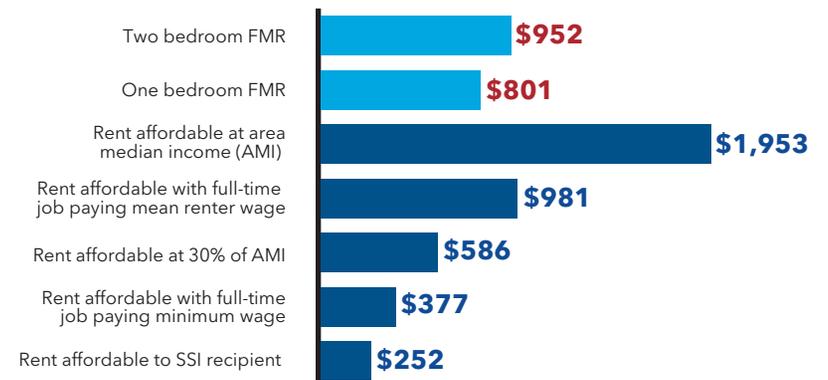
101
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

85
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
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 |
|---|----------------|
| Nashville-Davidson-Murfreesboro-Franklin HMFA | \$24.10 |
| Knoxville HMFA | \$18.85 |
| Maury County | \$18.54 |
| Memphis HMFA | \$17.54 |
| Clarksville HMFA | \$17.50 |



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.

OUT OF REACH 2022

Tennessee

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Tennessee | \$18.30 | \$952 | \$38,060 | 2.5 | \$78,121 | \$1,953 | \$23,436 | \$586 | 882,921 | 33% | \$18.86 | \$981 | 1.0 |
| Combined Nonmetro Areas | \$13.64 | \$709 | \$28,377 | 1.9 | \$61,533 | \$1,538 | \$18,460 | \$461 | 160,766 | 28% | \$13.78 | \$717 | 1.0 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Campbell County HMFA | \$13.69 | \$712 | \$28,480 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 5,527 | 34% | \$12.76 | \$663 | 1.1 |
| Chattanooga MSA | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 57,428 | 35% | \$17.60 | \$915 | 1.0 |
| Clarksville HMFA | \$17.50 | \$910 | \$36,400 | 2.4 | \$70,500 | \$1,763 | \$21,150 | \$529 | 29,170 | 39% | \$15.04 | \$782 | 1.2 |
| Cleveland MSA | \$15.96 | \$830 | \$33,200 | 2.2 | \$70,900 | \$1,773 | \$21,270 | \$532 | 15,422 | 32% | \$14.63 | \$761 | 1.1 |
| Crockett County HMFA | \$13.38 | \$696 | \$27,840 | 1.8 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,688 | 30% | \$16.49 | \$857 | 0.8 |
| Gibson County HMFA | \$13.62 | \$708 | \$28,320 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 6,742 | 34% | \$13.41 | \$697 | 1.0 |
| Grainger County HMFA | \$13.44 | \$699 | \$27,960 | 1.9 | \$58,000 | \$1,450 | \$17,400 | \$435 | 2,157 | 24% | \$12.86 | \$669 | 1.0 |
| Jackson HMFA | \$16.25 | \$845 | \$33,800 | 2.2 | \$64,500 | \$1,613 | \$19,350 | \$484 | 15,813 | 36% | \$13.85 | \$720 | 1.2 |
| Johnson City MSA | \$15.02 | \$781 | \$31,240 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 28,433 | 33% | \$13.49 | \$702 | 1.1 |
| Kingsport-Bristol-Bristol MSA | \$13.50 | \$702 | \$28,080 | 1.9 | \$69,700 | \$1,743 | \$20,910 | \$523 | 24,025 | 27% | \$16.39 | \$852 | 0.8 |
| Knoxville HMFA | \$18.85 | \$980 | \$39,200 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 94,443 | 31% | \$17.33 | \$901 | 1.1 |
| Macon County HMFA | \$14.15 | \$736 | \$29,440 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 2,436 | 27% | \$14.41 | \$749 | 1.0 |
| Maury County HMFA | \$18.54 | \$964 | \$38,560 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 9,918 | 28% | \$16.82 | \$875 | 1.1 |
| Memphis HMFA | \$17.54 | \$912 | \$36,480 | 2.4 | \$77,300 | \$1,933 | \$23,190 | \$580 | 170,498 | 43% | \$20.85 | \$1,084 | 0.8 |
| Morgan County HMFA | \$13.69 | \$712 | \$28,480 | 1.9 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,323 | 18% | \$13.03 | \$678 | 1.1 |
| Morristown HMFA | \$14.67 | \$763 | \$30,520 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 13,005 | 29% | \$14.92 | \$776 | 1.0 |
| Nashville-Davidson--Murfreesboro--Franklin HMFA | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 235,728 | 35% | \$22.69 | \$1,180 | 1.1 |
| Roane County HMFA | \$15.73 | \$818 | \$32,720 | 2.2 | \$77,600 | \$1,940 | \$23,280 | \$582 | 5,259 | 24% | \$22.59 | \$1,175 | 0.7 |
| Smith County HMFA | \$13.94 | \$725 | \$29,000 | 1.9 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,867 | 24% | \$17.06 | \$887 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Tennessee

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Stewart County HMFA | \$13.44 | \$699 | \$27,960 | 1.9 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,273 | 24% | \$16.51 | \$859 | 0.8 |
| Counties | | | | | | | | | | | | | |
| Anderson County | \$18.85 | \$980 | \$39,200 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 10,000 | 32% | \$22.62 | \$1,176 | 0.8 |
| Bedford County | \$16.06 | \$835 | \$33,400 | 2.2 | \$63,300 | \$1,583 | \$18,990 | \$475 | 5,064 | 29% | \$15.92 | \$828 | 1.0 |
| Benton County | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,600 | \$1,415 | \$16,980 | \$425 | 1,640 | 24% | \$13.33 | \$693 | 1.0 |
| Bledsoe County | \$13.00 | \$676 | \$27,040 | 1.8 | \$58,600 | \$1,465 | \$17,580 | \$440 | 1,126 | 23% | \$11.93 | \$620 | 1.1 |
| Blount County | \$18.85 | \$980 | \$39,200 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 11,995 | 23% | \$16.00 | \$832 | 1.2 |
| Bradley County | \$15.96 | \$830 | \$33,200 | 2.2 | \$70,900 | \$1,773 | \$21,270 | \$532 | 13,518 | 33% | \$14.76 | \$767 | 1.1 |
| Campbell County | \$13.69 | \$712 | \$28,480 | 1.9 | \$53,500 | \$1,338 | \$16,050 | \$401 | 5,527 | 34% | \$12.76 | \$663 | 1.1 |
| Cannon County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 1,294 | 23% | \$10.55 | \$548 | 2.3 |
| Carroll County | \$13.00 | \$676 | \$27,040 | 1.8 | \$64,400 | \$1,610 | \$19,320 | \$483 | 2,899 | 26% | \$11.28 | \$587 | 1.2 |
| Carter County | \$15.02 | \$781 | \$31,240 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 6,724 | 28% | \$15.36 | \$799 | 1.0 |
| Cheatham County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 3,454 | 23% | \$19.28 | \$1,002 | 1.2 |
| Chester County | \$16.25 | \$845 | \$33,800 | 2.2 | \$64,500 | \$1,613 | \$19,350 | \$484 | 1,368 | 23% | \$11.14 | \$579 | 1.5 |
| Claiborne County | \$13.00 | \$676 | \$27,040 | 1.8 | \$54,600 | \$1,365 | \$16,380 | \$410 | 3,953 | 29% | \$13.40 | \$697 | 1.0 |
| Clay County | \$13.00 | \$676 | \$27,040 | 1.8 | \$48,500 | \$1,213 | \$14,550 | \$364 | 703 | 22% | \$12.70 | \$661 | 1.0 |
| Cocke County | \$13.00 | \$676 | \$27,040 | 1.8 | \$48,900 | \$1,223 | \$14,670 | \$367 | 4,307 | 30% | \$16.61 | \$864 | 0.8 |
| Coffee County | \$14.21 | \$739 | \$29,560 | 2.0 | \$68,700 | \$1,718 | \$20,610 | \$515 | 7,323 | 33% | \$17.61 | \$916 | 0.8 |
| Crockett County | \$13.38 | \$696 | \$27,840 | 1.8 | \$62,400 | \$1,560 | \$18,720 | \$468 | 1,688 | 30% | \$16.49 | \$857 | 0.8 |
| Cumberland County | \$13.37 | \$695 | \$27,800 | 1.8 | \$63,100 | \$1,578 | \$18,930 | \$473 | 5,520 | 21% | \$11.65 | \$606 | 1.1 |
| Davidson County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 131,801 | 46% | \$25.87 | \$1,345 | 0.9 |
| Decatur County | \$13.00 | \$676 | \$27,040 | 1.8 | \$59,000 | \$1,475 | \$17,700 | \$443 | 942 | 20% | \$13.88 | \$722 | 0.9 |
| DeKalb County | \$13.00 | \$676 | \$27,040 | 1.8 | \$63,800 | \$1,595 | \$19,140 | \$479 | 2,468 | 32% | \$15.36 | \$799 | 0.8 |
| Dickson County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 4,668 | 24% | \$13.73 | \$714 | 1.8 |
| Dyer County | \$13.23 | \$688 | \$27,520 | 1.8 | \$62,000 | \$1,550 | \$18,600 | \$465 | 5,753 | 38% | \$15.59 | \$810 | 0.8 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Tennessee

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Fayette County | \$17.54 | \$912 | \$36,480 | 2.4 | \$77,300 | \$1,933 | \$23,190 | \$580 | 3,453 | 22% | \$12.22 | \$636 | 1.4 |
| Fentress County | \$13.00 | \$676 | \$27,040 | 1.8 | \$49,100 | \$1,228 | \$14,730 | \$368 | 1,771 | 24% | \$11.01 | \$572 | 1.2 |
| Franklin County | \$13.02 | \$677 | \$27,080 | 1.8 | \$67,100 | \$1,678 | \$20,130 | \$503 | 4,373 | 27% | \$13.09 | \$681 | 1.0 |
| Gibson County | \$13.62 | \$708 | \$28,320 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 6,742 | 34% | \$13.41 | \$697 | 1.0 |
| Giles County | \$13.50 | \$702 | \$28,080 | 1.9 | \$68,600 | \$1,715 | \$20,580 | \$515 | 3,459 | 30% | \$13.89 | \$722 | 1.0 |
| Grainger County | \$13.44 | \$699 | \$27,960 | 1.9 | \$58,000 | \$1,450 | \$17,400 | \$435 | 2,157 | 24% | \$12.86 | \$669 | 1.0 |
| Greene County | \$13.00 | \$676 | \$27,040 | 1.8 | \$61,500 | \$1,538 | \$18,450 | \$461 | 6,655 | 24% | \$13.58 | \$706 | 1.0 |
| Grundy County | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,000 | \$1,400 | \$16,800 | \$420 | 1,059 | 21% | \$8.02 | \$417 | 1.6 |
| Hamblen County | \$14.67 | \$763 | \$30,520 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 8,141 | 33% | \$13.62 | \$708 | 1.1 |
| Hamilton County | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 53,286 | 36% | \$17.85 | \$928 | 1.0 |
| Hancock County | \$13.00 | \$676 | \$27,040 | 1.8 | \$48,700 | \$1,218 | \$14,610 | \$365 | 615 | 23% | \$13.64 | \$709 | 1.0 |
| Hardeman County | \$13.00 | \$676 | \$27,040 | 1.8 | \$54,000 | \$1,350 | \$16,200 | \$405 | 2,831 | 31% | \$18.10 | \$941 | 0.7 |
| Hardin County | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,000 | \$1,400 | \$16,800 | \$420 | 2,429 | 24% | \$14.92 | \$776 | 0.9 |
| Hawkins County | \$13.50 | \$702 | \$28,080 | 1.9 | \$69,700 | \$1,743 | \$20,910 | \$523 | 5,451 | 24% | \$13.69 | \$712 | 1.0 |
| Haywood County | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,800 | \$1,420 | \$17,040 | \$426 | 2,939 | 41% | \$16.86 | \$877 | 0.8 |
| Henderson County | \$13.00 | \$676 | \$27,040 | 1.8 | \$63,300 | \$1,583 | \$18,990 | \$475 | 2,859 | 26% | \$11.54 | \$600 | 1.1 |
| Henry County | \$13.00 | \$676 | \$27,040 | 1.8 | \$58,600 | \$1,465 | \$17,580 | \$440 | 3,277 | 25% | \$13.71 | \$713 | 0.9 |
| Hickman County | \$13.52 | \$703 | \$28,120 | 1.9 | \$58,500 | \$1,463 | \$17,550 | \$439 | 1,551 | 18% | \$13.13 | \$683 | 1.0 |
| Houston County | \$14.29 | \$743 | \$29,720 | 2.0 | \$60,800 | \$1,520 | \$18,240 | \$456 | 597 | 20% | \$11.05 | \$574 | 1.3 |
| Humphreys County | \$13.00 | \$676 | \$27,040 | 1.8 | \$62,500 | \$1,563 | \$18,750 | \$469 | 1,480 | 22% | \$18.30 | \$952 | 0.7 |
| Jackson County | \$13.00 | \$676 | \$27,040 | 1.8 | \$55,100 | \$1,378 | \$16,530 | \$413 | 884 | 20% | \$14.02 | \$729 | 0.9 |
| Jefferson County | \$14.67 | \$763 | \$30,520 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 4,864 | 24% | \$18.29 | \$951 | 0.8 |
| Johnson County | \$13.00 | \$676 | \$27,040 | 1.8 | \$47,500 | \$1,188 | \$14,250 | \$356 | 1,707 | 24% | \$12.09 | \$629 | 1.1 |
| Knox County | \$18.85 | \$980 | \$39,200 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 66,264 | 35% | \$16.84 | \$876 | 1.1 |
| Lake County † | \$13.00 | \$676 | \$27,040 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 1,059 | 49% | | | |
| Lauderdale County | \$13.00 | \$676 | \$27,040 | 1.8 | \$49,900 | \$1,248 | \$14,970 | \$374 | 4,142 | 43% | \$16.77 | \$872 | 0.8 |

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OUT OF REACH 2022

Tennessee

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Lawrence County | \$13.52 | \$703 | \$28,120 | 1.9 | \$59,400 | \$1,485 | \$17,820 | \$446 | 4,007 | 25% | \$10.48 | \$545 | 1.3 |
| Lewis County | \$13.00 | \$676 | \$27,040 | 1.8 | \$57,400 | \$1,435 | \$17,220 | \$431 | 1,047 | 22% | \$12.16 | \$632 | 1.1 |
| Lincoln County | \$13.00 | \$676 | \$27,040 | 1.8 | \$66,900 | \$1,673 | \$20,070 | \$502 | 3,191 | 23% | \$12.95 | \$674 | 1.0 |
| Loudon County | \$18.85 | \$980 | \$39,200 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 4,342 | 21% | \$15.82 | \$823 | 1.2 |
| McMinn County | \$13.44 | \$699 | \$27,960 | 1.9 | \$61,100 | \$1,528 | \$18,330 | \$458 | 5,436 | 26% | \$16.48 | \$857 | 0.8 |
| McNairy County | \$13.00 | \$676 | \$27,040 | 1.8 | \$55,400 | \$1,385 | \$16,620 | \$416 | 2,350 | 24% | \$11.91 | \$619 | 1.1 |
| Macon County | \$14.15 | \$736 | \$29,440 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 2,436 | 27% | \$14.41 | \$749 | 1.0 |
| Madison County | \$16.25 | \$845 | \$33,800 | 2.2 | \$64,500 | \$1,613 | \$19,350 | \$484 | 14,445 | 38% | \$14.00 | \$728 | 1.2 |
| Marion County | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 2,834 | 25% | \$12.68 | \$660 | 1.3 |
| Marshall County | \$15.17 | \$789 | \$31,560 | 2.1 | \$69,100 | \$1,728 | \$20,730 | \$518 | 3,351 | 27% | \$13.94 | \$725 | 1.1 |
| Maury County | \$18.54 | \$964 | \$38,560 | 2.6 | \$87,300 | \$2,183 | \$26,190 | \$655 | 9,918 | 28% | \$16.82 | \$875 | 1.1 |
| Meigs County | \$13.00 | \$676 | \$27,040 | 1.8 | \$63,000 | \$1,575 | \$18,900 | \$473 | 1,023 | 20% | \$12.78 | \$665 | 1.0 |
| Monroe County | \$13.12 | \$682 | \$27,280 | 1.8 | \$59,900 | \$1,498 | \$17,970 | \$449 | 4,839 | 26% | \$13.88 | \$722 | 0.9 |
| Montgomery County | \$17.50 | \$910 | \$36,400 | 2.4 | \$70,500 | \$1,763 | \$21,150 | \$529 | 29,170 | 39% | \$15.04 | \$782 | 1.2 |
| Moore County † | \$13.00 | \$676 | \$27,040 | 1.8 | \$76,800 | \$1,920 | \$23,040 | \$576 | 423 | 16% | | | |
| Morgan County | \$13.69 | \$712 | \$28,480 | 1.9 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,323 | 18% | \$13.03 | \$678 | 1.1 |
| Obion County | \$13.00 | \$676 | \$27,040 | 1.8 | \$56,900 | \$1,423 | \$17,070 | \$427 | 4,523 | 36% | \$13.15 | \$684 | 1.0 |
| Overton County | \$13.00 | \$676 | \$27,040 | 1.8 | \$59,100 | \$1,478 | \$17,730 | \$443 | 1,976 | 22% | \$13.24 | \$688 | 1.0 |
| Perry County | \$13.00 | \$676 | \$27,040 | 1.8 | \$57,200 | \$1,430 | \$17,160 | \$429 | 604 | 21% | \$14.88 | \$774 | 0.9 |
| Pickett County | \$13.00 | \$676 | \$27,040 | 1.8 | \$51,200 | \$1,280 | \$15,360 | \$384 | 424 | 19% | \$11.01 | \$573 | 1.2 |
| Polk County | \$15.96 | \$830 | \$33,200 | 2.2 | \$70,900 | \$1,773 | \$21,270 | \$532 | 1,904 | 26% | \$11.62 | \$604 | 1.4 |
| Putnam County | \$14.58 | \$758 | \$30,320 | 2.0 | \$73,100 | \$1,828 | \$21,930 | \$548 | 12,096 | 38% | \$12.89 | \$670 | 1.1 |
| Rhea County | \$13.27 | \$690 | \$27,600 | 1.8 | \$63,300 | \$1,583 | \$18,990 | \$475 | 3,239 | 26% | \$12.40 | \$645 | 1.1 |
| Roane County | \$15.73 | \$818 | \$32,720 | 2.2 | \$77,600 | \$1,940 | \$23,280 | \$582 | 5,259 | 24% | \$22.59 | \$1,175 | 0.7 |
| Robertson County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 6,278 | 24% | \$14.98 | \$779 | 1.6 |
| Rutherford County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 40,075 | 35% | \$18.20 | \$946 | 1.3 |

† Wage data not available (See Appendix B).

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

OUT OF REACH 2022

Tennessee

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Scott County | \$13.00 | \$676 | \$27,040 | 1.8 | \$49,800 | \$1,245 | \$14,940 | \$374 | 2,473 | 29% | \$10.87 | \$565 | 1.2 |
| Sequatchie County | \$16.98 | \$883 | \$35,320 | 2.3 | \$75,200 | \$1,880 | \$22,560 | \$564 | 1,308 | 24% | \$11.76 | \$611 | 1.4 |
| Sevier County | \$16.15 | \$840 | \$33,600 | 2.2 | \$73,500 | \$1,838 | \$22,050 | \$551 | 10,988 | 29% | \$12.75 | \$663 | 1.3 |
| Shelby County | \$17.54 | \$912 | \$36,480 | 2.4 | \$77,300 | \$1,933 | \$23,190 | \$580 | 161,347 | 45% | \$21.16 | \$1,100 | 0.8 |
| Smith County | \$13.94 | \$725 | \$29,000 | 1.9 | \$67,200 | \$1,680 | \$20,160 | \$504 | 1,867 | 24% | \$17.06 | \$887 | 0.8 |
| Stewart County | \$13.44 | \$699 | \$27,960 | 1.9 | \$64,600 | \$1,615 | \$19,380 | \$485 | 1,273 | 24% | \$16.51 | \$859 | 0.8 |
| Sullivan County | \$13.50 | \$702 | \$28,080 | 1.9 | \$69,700 | \$1,743 | \$20,910 | \$523 | 18,574 | 28% | \$16.83 | \$875 | 0.8 |
| Sumner County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 18,362 | 27% | \$15.72 | \$817 | 1.5 |
| Tipton County | \$17.54 | \$912 | \$36,480 | 2.4 | \$77,300 | \$1,933 | \$23,190 | \$580 | 5,698 | 26% | \$12.61 | \$656 | 1.4 |
| Trousdale County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 866 | 25% | \$18.09 | \$941 | 1.3 |
| Unicoi County | \$15.02 | \$781 | \$31,240 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 2,110 | 27% | \$14.44 | \$751 | 1.0 |
| Union County | \$18.85 | \$980 | \$39,200 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 1,842 | 25% | \$13.07 | \$680 | 1.4 |
| Van Buren County | \$13.00 | \$676 | \$27,040 | 1.8 | \$58,200 | \$1,455 | \$17,460 | \$437 | 449 | 20% | \$7.78 | \$404 | 1.7 |
| Warren County | \$13.73 | \$714 | \$28,560 | 1.9 | \$58,200 | \$1,455 | \$17,460 | \$437 | 4,613 | 30% | \$13.14 | \$683 | 1.0 |
| Washington County | \$15.02 | \$781 | \$31,240 | 2.1 | \$75,300 | \$1,883 | \$22,590 | \$565 | 19,599 | 36% | \$13.06 | \$679 | 1.1 |
| Wayne County | \$13.00 | \$676 | \$27,040 | 1.8 | \$57,700 | \$1,443 | \$17,310 | \$433 | 1,230 | 21% | \$11.78 | \$612 | 1.1 |
| Weakley County | \$13.00 | \$676 | \$27,040 | 1.8 | \$59,800 | \$1,495 | \$17,940 | \$449 | 4,798 | 35% | \$11.43 | \$595 | 1.1 |
| White County | \$13.85 | \$720 | \$28,800 | 1.9 | \$56,600 | \$1,415 | \$16,980 | \$425 | 2,301 | 23% | \$14.34 | \$746 | 1.0 |
| Williamson County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 16,664 | 21% | \$23.87 | \$1,241 | 1.0 |
| Wilson County | \$24.10 | \$1,253 | \$50,120 | 3.3 | \$96,700 | \$2,418 | \$29,010 | \$725 | 12,266 | 24% | \$14.71 | \$765 | 1.6 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TEXAS

#23*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,172**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,907** monthly or **\$46,889** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.54
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$22.73 |
| 2-Bedroom Housing Wage | \$22.54 |
| Number of Renter Households | 3,737,262 |
| Percent Renters | 38% |

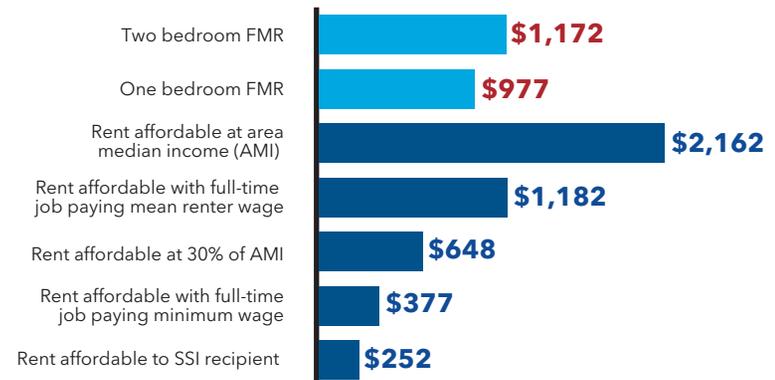
124
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

104
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.1
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------|----------------|
| Austin-Round Rock MSA | \$27.90 |
| Midland HMFA | \$27.56 |
| Dallas HMFA | \$26.19 |
| Kendall County | \$26.12 |
| Fort Worth-Arlington HMFA | \$24.40 |



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.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Texas | \$22.54 | \$1,172 | \$46,889 | 3.1 | \$86,464 | \$2,162 | \$25,939 | \$648 | 3,737,262 | 38% | \$22.73 | \$1,182 | 1.0 |
| Combined Nonmetro Areas | \$16.26 | \$846 | \$33,822 | 2.2 | \$66,745 | \$1,669 | \$20,024 | \$501 | 305,927 | 28% | \$15.85 | \$824 | 1.0 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Abilene MSA | \$18.17 | \$945 | \$37,800 | 2.5 | \$76,900 | \$1,923 | \$23,070 | \$577 | 23,080 | 38% | \$16.95 | \$882 | 1.1 |
| Amarillo HMFA | \$17.46 | \$908 | \$36,320 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 35,632 | 37% | \$19.15 | \$996 | 0.9 |
| Atascosa County HMFA | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,800 | \$1,695 | \$20,340 | \$509 | 3,519 | 22% | \$24.07 | \$1,252 | 0.7 |
| Austin County HMFA | \$17.54 | \$912 | \$36,480 | 2.4 | \$86,900 | \$2,173 | \$26,070 | \$652 | 2,494 | 22% | \$13.46 | \$700 | 1.3 |
| Austin-Round Rock MSA | \$27.90 | \$1,451 | \$58,040 | 3.8 | \$110,300 | \$2,758 | \$33,090 | \$827 | 329,874 | 41% | \$26.69 | \$1,388 | 1.0 |
| Beaumont-Port Arthur MSA | \$18.88 | \$982 | \$39,280 | 2.6 | \$80,300 | \$2,008 | \$24,090 | \$602 | 48,265 | 33% | \$20.27 | \$1,054 | 0.9 |
| Brazoria County HMFA | \$22.67 | \$1,179 | \$47,160 | 3.1 | \$107,000 | \$2,675 | \$32,100 | \$803 | 33,160 | 27% | \$20.34 | \$1,058 | 1.1 |
| Brownsville-Harlingen MSA | \$15.44 | \$803 | \$32,120 | 2.1 | \$53,500 | \$1,338 | \$16,050 | \$401 | 42,914 | 34% | \$10.94 | \$569 | 1.4 |
| College Station-Bryan MSA | \$18.75 | \$975 | \$39,000 | 2.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 46,558 | 49% | \$14.96 | \$778 | 1.3 |
| Corpus Christi MSA | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$80,900 | \$2,023 | \$24,270 | \$607 | 61,467 | 40% | \$19.15 | \$996 | 1.1 |
| Dallas HMFA | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 738,498 | 42% | \$27.81 | \$1,446 | 0.9 |
| El Paso HMFA | \$16.15 | \$840 | \$33,600 | 2.2 | \$59,500 | \$1,488 | \$17,850 | \$446 | 103,229 | 38% | \$13.77 | \$716 | 1.2 |
| Falls County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,355 | 24% | \$7.66 | \$399 | 1.9 |
| Fort Worth-Arlington HMFA | \$24.40 | \$1,269 | \$50,760 | 3.4 | \$92,300 | \$2,308 | \$27,690 | \$692 | 311,411 | 38% | \$20.96 | \$1,090 | 1.2 |
| Harrison County HMFA | \$17.29 | \$899 | \$35,960 | 2.4 | \$84,800 | \$2,120 | \$25,440 | \$636 | 6,381 | 27% | \$16.29 | \$847 | 1.1 |
| Houston-The Woodlands-Sugar Land HMFA | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 905,726 | 40% | \$25.78 | \$1,340 | 0.9 |
| Hudspeth County HMFA † | \$14.56 | \$757 | \$30,280 | 2.0 | \$34,400 | \$860 | \$10,320 | \$258 | 299 | 27% | | | |
| Kendall County HMFA | \$26.12 | \$1,358 | \$54,320 | 3.6 | \$113,200 | \$2,830 | \$33,960 | \$849 | 3,550 | 24% | \$17.12 | \$890 | 1.5 |
| Killeen-Temple HMFA | \$15.67 | \$815 | \$32,600 | 2.2 | \$73,900 | \$1,848 | \$22,170 | \$554 | 66,588 | 45% | \$19.04 | \$990 | 0.8 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lampasas County HMFA | \$15.31 | \$796 | \$31,840 | 2.1 | \$81,200 | \$2,030 | \$24,360 | \$609 | 1,578 | 20% | \$9.04 | \$470 | 1.7 |
| Laredo MSA | \$18.12 | \$942 | \$37,680 | 2.5 | \$66,000 | \$1,650 | \$19,800 | \$495 | 28,289 | 37% | \$11.07 | \$576 | 1.6 |
| Longview HMFA | \$17.77 | \$924 | \$36,960 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 22,125 | 37% | \$17.28 | \$899 | 1.0 |
| Lubbock HMFA | \$18.29 | \$951 | \$38,040 | 2.5 | \$80,700 | \$2,018 | \$24,210 | \$605 | 52,309 | 44% | \$14.76 | \$767 | 1.2 |
| Lynn County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,400 | \$1,560 | \$18,720 | \$468 | 678 | 31% | \$15.59 | \$811 | 0.9 |
| Martin County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 520 | 30% | \$21.09 | \$1,097 | 0.7 |
| McAllen-Edinburg-Mission MSA | \$15.71 | \$817 | \$32,680 | 2.2 | \$52,000 | \$1,300 | \$15,600 | \$390 | 78,085 | 32% | \$11.31 | \$588 | 1.4 |
| Medina County HMFA | \$17.50 | \$910 | \$36,400 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 3,198 | 20% | \$12.13 | \$631 | 1.4 |
| Midland HMFA | \$27.56 | \$1,433 | \$57,320 | 3.8 | \$119,200 | \$2,980 | \$35,760 | \$894 | 19,274 | 33% | \$29.74 | \$1,546 | 0.9 |
| Odessa MSA | \$23.63 | \$1,229 | \$49,160 | 3.3 | \$92,700 | \$2,318 | \$27,810 | \$695 | 18,496 | 35% | \$23.08 | \$1,200 | 1.0 |
| Oldham County HMFA | \$19.00 | \$988 | \$39,520 | 2.6 | \$83,300 | \$2,083 | \$24,990 | \$625 | 174 | 27% | \$20.68 | \$1,075 | 0.9 |
| Rusk County HMFA | \$16.25 | \$845 | \$33,800 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 3,758 | 21% | \$15.30 | \$796 | 1.1 |
| San Angelo HMFA | \$19.08 | \$992 | \$39,680 | 2.6 | \$86,900 | \$2,173 | \$26,070 | \$652 | 14,889 | 34% | \$16.29 | \$847 | 1.2 |
| San Antonio-New Braunfels HMFA | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$83,500 | \$2,088 | \$25,050 | \$626 | 297,053 | 38% | \$19.31 | \$1,004 | 1.2 |
| Sherman-Denison MSA | \$18.94 | \$985 | \$39,400 | 2.6 | \$78,200 | \$1,955 | \$23,460 | \$587 | 15,679 | 32% | \$16.56 | \$861 | 1.1 |
| Sterling County HMFA | \$19.08 | \$992 | \$39,680 | 2.6 | \$78,500 | \$1,963 | \$23,550 | \$589 | 51 | 13% | \$22.35 | \$1,162 | 0.9 |
| Texarkana HMFA | \$16.12 | \$838 | \$33,520 | 2.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 12,354 | 36% | \$14.55 | \$756 | 1.1 |
| Tyler MSA | \$19.94 | \$1,037 | \$41,480 | 2.8 | \$82,200 | \$2,055 | \$24,660 | \$617 | 25,509 | 33% | \$18.30 | \$951 | 1.1 |
| Victoria MSA | \$20.54 | \$1,068 | \$42,720 | 2.8 | \$74,700 | \$1,868 | \$22,410 | \$560 | 11,204 | 32% | \$15.82 | \$823 | 1.3 |
| Waco HMFA | \$17.60 | \$915 | \$36,600 | 2.4 | \$74,200 | \$1,855 | \$22,260 | \$557 | 37,271 | 41% | \$16.62 | \$864 | 1.1 |
| Wichita Falls MSA | \$16.88 | \$878 | \$35,120 | 2.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 20,307 | 36% | \$15.42 | \$802 | 1.1 |
| Wise County HMFA | \$19.12 | \$994 | \$39,760 | 2.6 | \$95,500 | \$2,388 | \$28,650 | \$716 | 4,534 | 20% | \$18.19 | \$946 | 1.1 |

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Counties | | | | | | | | | | | | | | | |
| Anderson County | \$15.98 | \$831 | \$33,240 | 2.2 | \$59,500 | \$1,488 | \$17,850 | \$446 | 4,711 | 28% | \$18.74 | \$975 | 0.9 | | |
| Andrews County | \$20.75 | \$1,079 | \$43,160 | 2.9 | \$93,200 | \$2,330 | \$27,960 | \$699 | 1,429 | 25% | \$26.53 | \$1,380 | 0.8 | | |
| Angelina County | \$16.94 | \$881 | \$35,240 | 2.3 | \$63,900 | \$1,598 | \$19,170 | \$479 | 10,751 | 34% | \$14.30 | \$743 | 1.2 | | |
| Aransas County | \$18.96 | \$986 | \$39,440 | 2.6 | \$64,800 | \$1,620 | \$19,440 | \$486 | 1,800 | 18% | \$15.67 | \$815 | 1.2 | | |
| Archer County | \$16.88 | \$878 | \$35,120 | 2.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 572 | 16% | \$9.09 | \$473 | 1.9 | | |
| Armstrong County | \$17.46 | \$908 | \$36,320 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 125 | 17% | \$23.39 | \$1,216 | 0.7 | | |
| Atascosa County | \$17.56 | \$913 | \$36,520 | 2.4 | \$67,800 | \$1,695 | \$20,340 | \$509 | 3,519 | 22% | \$24.07 | \$1,252 | 0.7 | | |
| Austin County | \$17.54 | \$912 | \$36,480 | 2.4 | \$86,900 | \$2,173 | \$26,070 | \$652 | 2,494 | 22% | \$13.46 | \$700 | 1.3 | | |
| Bailey County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,700 | \$1,543 | \$18,510 | \$463 | 464 | 23% | \$21.09 | \$1,097 | 0.7 | | |
| Bandera County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$83,500 | \$2,088 | \$25,050 | \$626 | 1,157 | 13% | \$10.49 | \$545 | 2.1 | | |
| Bastrop County | \$27.90 | \$1,451 | \$58,040 | 3.8 | \$110,300 | \$2,758 | \$33,090 | \$827 | 5,616 | 21% | \$13.51 | \$703 | 2.1 | | |
| Baylor County | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,100 | \$1,553 | \$18,630 | \$466 | 425 | 26% | \$11.04 | \$574 | 1.3 | | |
| Bee County | \$18.60 | \$967 | \$38,680 | 2.6 | \$55,500 | \$1,388 | \$16,650 | \$416 | 2,996 | 35% | \$13.26 | \$690 | 1.4 | | |
| Bell County | \$15.67 | \$815 | \$32,600 | 2.2 | \$73,900 | \$1,848 | \$22,170 | \$554 | 57,854 | 46% | \$19.21 | \$999 | 0.8 | | |
| Bexar County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$83,500 | \$2,088 | \$25,050 | \$626 | 267,506 | 42% | \$19.87 | \$1,033 | 1.1 | | |
| Blanco County | \$18.69 | \$972 | \$38,880 | 2.6 | \$78,700 | \$1,968 | \$23,610 | \$590 | 1,022 | 22% | \$17.55 | \$912 | 1.1 | | |
| Borden County | \$15.81 | \$822 | \$32,880 | 2.2 | \$103,900 | \$2,598 | \$31,170 | \$779 | 68 | 30% | \$15.86 | \$825 | 1.0 | | |
| Bosque County | \$14.92 | \$776 | \$31,040 | 2.1 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,731 | 24% | \$16.40 | \$853 | 0.9 | | |
| Bowie County | \$16.12 | \$838 | \$33,520 | 2.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 12,354 | 36% | \$14.55 | \$756 | 1.1 | | |
| Brazoria County | \$22.67 | \$1,179 | \$47,160 | 3.1 | \$107,000 | \$2,675 | \$32,100 | \$803 | 33,160 | 27% | \$20.34 | \$1,058 | 1.1 | | |
| Brazos County | \$18.75 | \$975 | \$39,000 | 2.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 43,224 | 53% | \$14.67 | \$763 | 1.3 | | |
| Brewster County | \$16.75 | \$871 | \$34,840 | 2.3 | \$73,200 | \$1,830 | \$21,960 | \$549 | 1,785 | 42% | \$12.29 | \$639 | 1.4 | | |
| Briscoe County | \$14.56 | \$757 | \$30,280 | 2.0 | \$60,400 | \$1,510 | \$18,120 | \$453 | 168 | 29% | \$18.26 | \$949 | 0.8 | | |
| Brooks County | \$14.56 | \$757 | \$30,280 | 2.0 | \$34,900 | \$873 | \$10,470 | \$262 | 988 | 40% | \$8.44 | \$439 | 1.7 | | |
| Brown County | \$16.40 | \$853 | \$34,120 | 2.3 | \$68,800 | \$1,720 | \$20,640 | \$516 | 4,165 | 29% | \$13.00 | \$676 | 1.3 | | |

† Wage data not available (See Appendix B).

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Burleson County | \$18.75 | \$975 | \$39,000 | 2.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 1,545 | 22% | \$21.39 | \$1,112 | 0.9 | | |
| Burnet County | \$17.46 | \$908 | \$36,320 | 2.4 | \$78,700 | \$1,968 | \$23,610 | \$590 | 3,680 | 21% | \$16.95 | \$881 | 1.0 | | |
| Caldwell County | \$27.90 | \$1,451 | \$58,040 | 3.8 | \$110,300 | \$2,758 | \$33,090 | \$827 | 4,300 | 31% | \$12.29 | \$639 | 2.3 | | |
| Calhoun County | \$15.87 | \$825 | \$33,000 | 2.2 | \$78,600 | \$1,965 | \$23,580 | \$590 | 2,110 | 26% | \$31.89 | \$1,658 | 0.5 | | |
| Callahan County | \$18.17 | \$945 | \$37,800 | 2.5 | \$76,900 | \$1,923 | \$23,070 | \$577 | 891 | 17% | \$19.55 | \$1,017 | 0.9 | | |
| Cameron County | \$15.44 | \$803 | \$32,120 | 2.1 | \$53,500 | \$1,338 | \$16,050 | \$401 | 42,914 | 34% | \$10.94 | \$569 | 1.4 | | |
| Camp County | \$14.56 | \$757 | \$30,280 | 2.0 | \$65,000 | \$1,625 | \$19,500 | \$488 | 1,252 | 28% | \$11.91 | \$619 | 1.2 | | |
| Carson County | \$17.46 | \$908 | \$36,320 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 368 | 16% | \$37.68 | \$1,959 | 0.5 | | |
| Cass County | \$14.56 | \$757 | \$30,280 | 2.0 | \$60,600 | \$1,515 | \$18,180 | \$455 | 2,428 | 20% | \$10.89 | \$566 | 1.3 | | |
| Castro County | \$14.56 | \$757 | \$30,280 | 2.0 | \$68,100 | \$1,703 | \$20,430 | \$511 | 1,063 | 42% | \$13.95 | \$725 | 1.0 | | |
| Chambers County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 2,021 | 14% | \$14.56 | \$757 | 1.6 | | |
| Cherokee County | \$14.87 | \$773 | \$30,920 | 2.1 | \$63,900 | \$1,598 | \$19,170 | \$479 | 5,195 | 28% | \$11.99 | \$623 | 1.2 | | |
| Childress County | \$16.94 | \$881 | \$35,240 | 2.3 | \$70,400 | \$1,760 | \$21,120 | \$528 | 943 | 41% | \$15.23 | \$792 | 1.1 | | |
| Clay County | \$16.88 | \$878 | \$35,120 | 2.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 774 | 19% | \$17.83 | \$927 | 0.9 | | |
| Cochran County | \$14.56 | \$757 | \$30,280 | 2.0 | \$64,800 | \$1,620 | \$19,440 | \$486 | 288 | 28% | \$17.54 | \$912 | 0.8 | | |
| Coke County | \$14.56 | \$757 | \$30,280 | 2.0 | \$72,100 | \$1,803 | \$21,630 | \$541 | 540 | 33% | \$25.91 | \$1,347 | 0.6 | | |
| Coleman County | \$15.63 | \$813 | \$32,520 | 2.2 | \$65,000 | \$1,625 | \$19,500 | \$488 | 869 | 25% | \$14.67 | \$763 | 1.1 | | |
| Collin County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 124,442 | 35% | \$25.55 | \$1,328 | 1.0 | | |
| Collingsworth County | \$14.56 | \$757 | \$30,280 | 2.0 | \$55,700 | \$1,393 | \$16,710 | \$418 | 256 | 25% | \$10.96 | \$570 | 1.3 | | |
| Colorado County | \$15.63 | \$813 | \$32,520 | 2.2 | \$69,900 | \$1,748 | \$20,970 | \$524 | 1,220 | 16% | \$15.15 | \$788 | 1.0 | | |
| Comal County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$83,500 | \$2,088 | \$25,050 | \$626 | 13,721 | 25% | \$15.25 | \$793 | 1.5 | | |
| Comanche County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,700 | \$1,693 | \$20,310 | \$508 | 970 | 18% | \$12.31 | \$640 | 1.2 | | |
| Concho County | \$18.02 | \$937 | \$37,480 | 2.5 | \$71,200 | \$1,780 | \$21,360 | \$534 | 163 | 19% | \$9.82 | \$511 | 1.8 | | |
| Cooke County | \$17.94 | \$933 | \$37,320 | 2.5 | \$81,200 | \$2,030 | \$24,360 | \$609 | 4,661 | 30% | \$15.83 | \$823 | 1.1 | | |
| Coryell County | \$15.67 | \$815 | \$32,600 | 2.2 | \$73,900 | \$1,848 | \$22,170 | \$554 | 8,734 | 39% | \$17.45 | \$907 | 0.9 | | |
| Cottle County | \$14.56 | \$757 | \$30,280 | 2.0 | \$47,200 | \$1,180 | \$14,160 | \$354 | 265 | 38% | \$12.91 | \$671 | 1.1 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Crane County † | \$14.87 | \$773 | \$30,920 | 2.1 | \$80,800 | \$2,020 | \$24,240 | \$606 | 171 | 11% | | | |
| Crockett County | \$14.56 | \$757 | \$30,280 | 2.0 | \$72,500 | \$1,813 | \$21,750 | \$544 | 471 | 34% | \$16.81 | \$874 | 0.9 |
| Crosby County | \$18.29 | \$951 | \$38,040 | 2.5 | \$80,700 | \$2,018 | \$24,210 | \$605 | 577 | 27% | \$15.10 | \$785 | 1.2 |
| Culberson County | \$15.81 | \$822 | \$32,880 | 2.2 | \$46,800 | \$1,170 | \$14,040 | \$351 | 226 | 34% | \$49.76 | \$2,587 | 0.3 |
| Dallam County | \$14.71 | \$765 | \$30,600 | 2.0 | \$76,700 | \$1,918 | \$23,010 | \$575 | 549 | 23% | \$17.50 | \$910 | 0.8 |
| Dallas County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 469,621 | 50% | \$30.81 | \$1,602 | 0.9 |
| Dawson County | \$14.56 | \$757 | \$30,280 | 2.0 | \$60,700 | \$1,518 | \$18,210 | \$455 | 1,328 | 30% | \$11.32 | \$589 | 1.3 |
| Deaf Smith County | \$17.33 | \$901 | \$36,040 | 2.4 | \$61,900 | \$1,548 | \$18,570 | \$464 | 2,091 | 35% | \$23.17 | \$1,205 | 0.7 |
| Delta County | \$14.56 | \$757 | \$30,280 | 2.0 | \$68,800 | \$1,720 | \$20,640 | \$516 | 396 | 19% | \$8.81 | \$458 | 1.7 |
| Denton County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 104,366 | 35% | \$17.59 | \$915 | 1.5 |
| DeWitt County | \$16.92 | \$880 | \$35,200 | 2.3 | \$78,600 | \$1,965 | \$23,580 | \$590 | 1,923 | 28% | \$15.09 | \$785 | 1.1 |
| Dickens County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,400 | \$1,685 | \$20,220 | \$506 | 193 | 22% | \$13.33 | \$693 | 1.1 |
| Dimmit County | \$15.08 | \$784 | \$31,360 | 2.1 | \$34,900 | \$873 | \$10,470 | \$262 | 951 | 30% | \$26.57 | \$1,382 | 0.6 |
| Donley County | \$14.56 | \$757 | \$30,280 | 2.0 | \$59,100 | \$1,478 | \$17,730 | \$443 | 364 | 27% | \$10.42 | \$542 | 1.4 |
| Duval County | \$14.56 | \$757 | \$30,280 | 2.0 | \$57,700 | \$1,443 | \$17,310 | \$433 | 1,048 | 31% | \$14.27 | \$742 | 1.0 |
| Eastland County | \$14.56 | \$757 | \$30,280 | 2.0 | \$55,500 | \$1,388 | \$16,650 | \$416 | 1,629 | 23% | \$23.73 | \$1,234 | 0.6 |
| Ector County | \$23.63 | \$1,229 | \$49,160 | 3.3 | \$92,700 | \$2,318 | \$27,810 | \$695 | 18,496 | 35% | \$23.08 | \$1,200 | 1.0 |
| Edwards County | \$15.81 | \$822 | \$32,880 | 2.2 | \$66,200 | \$1,655 | \$19,860 | \$497 | 206 | 26% | \$25.48 | \$1,325 | 0.6 |
| Ellis County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 14,945 | 25% | \$15.57 | \$810 | 1.7 |
| El Paso County | \$16.15 | \$840 | \$33,600 | 2.2 | \$59,500 | \$1,488 | \$17,850 | \$446 | 103,229 | 38% | \$13.77 | \$716 | 1.2 |
| Erath County | \$16.83 | \$875 | \$35,000 | 2.3 | \$82,400 | \$2,060 | \$24,720 | \$618 | 5,002 | 35% | \$12.28 | \$638 | 1.4 |
| Falls County | \$14.56 | \$757 | \$30,280 | 2.0 | \$57,500 | \$1,438 | \$17,250 | \$431 | 1,355 | 24% | \$7.66 | \$399 | 1.9 |
| Fannin County | \$15.77 | \$820 | \$32,800 | 2.2 | \$76,200 | \$1,905 | \$22,860 | \$572 | 3,186 | 26% | \$14.30 | \$743 | 1.1 |
| Fayette County | \$16.21 | \$843 | \$33,720 | 2.2 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,496 | 17% | \$11.16 | \$580 | 1.5 |
| Fisher County | \$14.56 | \$757 | \$30,280 | 2.0 | \$68,900 | \$1,723 | \$20,670 | \$517 | 413 | 25% | \$14.60 | \$759 | 1.0 |
| Floyd County | \$15.83 | \$823 | \$32,920 | 2.2 | \$60,800 | \$1,520 | \$18,240 | \$456 | 553 | 25% | \$12.74 | \$662 | 1.2 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Foard County | \$15.81 | \$822 | \$32,880 | 2.2 | \$60,900 | \$1,523 | \$18,270 | \$457 | 89 | 17% | \$10.68 | \$555 | 1.5 | | |
| Fort Bend County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 55,744 | 22% | \$16.29 | \$847 | 1.4 | | |
| Franklin County | \$16.62 | \$864 | \$34,560 | 2.3 | \$72,200 | \$1,805 | \$21,660 | \$542 | 675 | 17% | \$17.64 | \$917 | 0.9 | | |
| Freestone County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,500 | \$1,763 | \$21,150 | \$529 | 1,528 | 23% | \$13.14 | \$683 | 1.1 | | |
| Frio County | \$16.52 | \$859 | \$34,360 | 2.3 | \$60,200 | \$1,505 | \$18,060 | \$452 | 1,550 | 33% | \$21.05 | \$1,095 | 0.8 | | |
| Gaines County | \$14.56 | \$757 | \$30,280 | 2.0 | \$80,500 | \$2,013 | \$24,150 | \$604 | 1,630 | 28% | \$14.73 | \$766 | 1.0 | | |
| Galveston County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 40,639 | 32% | \$15.73 | \$818 | 1.5 | | |
| Garza County | \$15.29 | \$795 | \$31,800 | 2.1 | \$75,800 | \$1,895 | \$22,740 | \$569 | 542 | 32% | \$12.51 | \$650 | 1.2 | | |
| Gillespie County | \$19.37 | \$1,007 | \$40,280 | 2.7 | \$81,700 | \$2,043 | \$24,510 | \$613 | 3,098 | 29% | \$15.46 | \$804 | 1.3 | | |
| Glasscock County † | \$15.81 | \$822 | \$32,880 | 2.2 | \$82,300 | \$2,058 | \$24,690 | \$617 | 150 | 34% | | | | | |
| Goliad County | \$20.54 | \$1,068 | \$42,720 | 2.8 | \$74,700 | \$1,868 | \$22,410 | \$560 | 556 | 20% | \$7.61 | \$396 | 2.7 | | |
| Gonzales County | \$15.17 | \$789 | \$31,560 | 2.1 | \$69,400 | \$1,735 | \$20,820 | \$521 | 2,235 | 30% | \$15.85 | \$824 | 1.0 | | |
| Gray County | \$16.56 | \$861 | \$34,440 | 2.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 2,159 | 28% | \$16.42 | \$854 | 1.0 | | |
| Grayson County | \$18.94 | \$985 | \$39,400 | 2.6 | \$78,200 | \$1,955 | \$23,460 | \$587 | 15,679 | 32% | \$16.56 | \$861 | 1.1 | | |
| Gregg County | \$17.77 | \$924 | \$36,960 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 18,820 | 41% | \$17.48 | \$909 | 1.0 | | |
| Grimes County | \$15.67 | \$815 | \$32,600 | 2.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 2,207 | 24% | \$14.60 | \$759 | 1.1 | | |
| Guadalupe County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$83,500 | \$2,088 | \$25,050 | \$626 | 12,637 | 23% | \$16.37 | \$851 | 1.4 | | |
| Hale County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 3,998 | 37% | \$14.42 | \$750 | 1.0 | | |
| Hall County | \$14.56 | \$757 | \$30,280 | 2.0 | \$48,600 | \$1,215 | \$14,580 | \$365 | 394 | 31% | \$10.59 | \$551 | 1.4 | | |
| Hamilton County | \$14.96 | \$778 | \$31,120 | 2.1 | \$73,500 | \$1,838 | \$22,050 | \$551 | 489 | 16% | \$11.83 | \$615 | 1.3 | | |
| Hansford County | \$17.21 | \$895 | \$35,800 | 2.4 | \$46,500 | \$1,163 | \$13,950 | \$349 | 431 | 23% | \$14.79 | \$769 | 1.2 | | |
| Hardeman County | \$14.56 | \$757 | \$30,280 | 2.0 | \$59,700 | \$1,493 | \$17,910 | \$448 | 513 | 31% | \$12.32 | \$641 | 1.2 | | |
| Hardin County | \$18.88 | \$982 | \$39,280 | 2.6 | \$80,300 | \$2,008 | \$24,090 | \$602 | 3,991 | 19% | \$14.88 | \$774 | 1.3 | | |
| Harris County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 737,836 | 45% | \$27.57 | \$1,434 | 0.8 | | |
| Harrison County | \$17.29 | \$899 | \$35,960 | 2.4 | \$84,800 | \$2,120 | \$25,440 | \$636 | 6,381 | 27% | \$16.29 | \$847 | 1.1 | | |
| Hartley County | \$18.63 | \$969 | \$38,760 | 2.6 | \$75,600 | \$1,890 | \$22,680 | \$567 | 587 | 35% | \$20.71 | \$1,077 | 0.9 | | |

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- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Haskell County | \$14.56 | \$757 | \$30,280 | 2.0 | \$60,200 | \$1,505 | \$18,060 | \$452 | 611 | 28% | \$14.16 | \$736 | 1.0 | | |
| Hays County | \$27.90 | \$1,451 | \$58,040 | 3.8 | \$110,300 | \$2,758 | \$33,090 | \$827 | 29,009 | 38% | \$13.07 | \$680 | 2.1 | | |
| Hemphill County | \$19.10 | \$993 | \$39,720 | 2.6 | \$93,700 | \$2,343 | \$28,110 | \$703 | 441 | 33% | \$16.88 | \$878 | 1.1 | | |
| Henderson County | \$16.00 | \$832 | \$33,280 | 2.2 | \$64,800 | \$1,620 | \$19,440 | \$486 | 7,531 | 24% | \$13.09 | \$681 | 1.2 | | |
| Hidalgo County | \$15.71 | \$817 | \$32,680 | 2.2 | \$52,000 | \$1,300 | \$15,600 | \$390 | 78,085 | 32% | \$11.31 | \$588 | 1.4 | | |
| Hill County | \$15.58 | \$810 | \$32,400 | 2.1 | \$70,000 | \$1,750 | \$21,000 | \$525 | 3,567 | 27% | \$15.36 | \$799 | 1.0 | | |
| Hockley County | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,900 | \$1,573 | \$18,870 | \$472 | 2,170 | 27% | \$23.49 | \$1,222 | 0.6 | | |
| Hood County | \$20.12 | \$1,046 | \$41,840 | 2.8 | \$88,200 | \$2,205 | \$26,460 | \$662 | 4,753 | 20% | \$11.60 | \$603 | 1.7 | | |
| Hopkins County | \$16.10 | \$837 | \$33,480 | 2.2 | \$70,200 | \$1,755 | \$21,060 | \$527 | 4,167 | 31% | \$16.85 | \$876 | 1.0 | | |
| Houston County | \$14.63 | \$761 | \$30,440 | 2.0 | \$52,900 | \$1,323 | \$15,870 | \$397 | 2,437 | 30% | \$18.67 | \$971 | 0.8 | | |
| Howard County | \$19.35 | \$1,006 | \$40,240 | 2.7 | \$72,500 | \$1,813 | \$21,750 | \$544 | 3,818 | 34% | \$19.53 | \$1,015 | 1.0 | | |
| Hudspeth County † | \$14.56 | \$757 | \$30,280 | 2.0 | \$34,400 | \$860 | \$10,320 | \$258 | 299 | 27% | | | | | |
| Hunt County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 10,239 | 30% | \$17.00 | \$884 | 1.5 | | |
| Hutchinson County | \$16.56 | \$861 | \$34,440 | 2.3 | \$70,300 | \$1,758 | \$21,090 | \$527 | 1,416 | 20% | \$22.20 | \$1,155 | 0.7 | | |
| Irion County † | \$19.08 | \$992 | \$39,680 | 2.6 | \$86,900 | \$2,173 | \$26,070 | \$652 | 111 | 17% | | | | | |
| Jack County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,100 | \$1,753 | \$21,030 | \$526 | 714 | 23% | \$11.40 | \$593 | 1.3 | | |
| Jackson County | \$16.50 | \$858 | \$34,320 | 2.3 | \$81,800 | \$2,045 | \$24,540 | \$614 | 1,455 | 30% | \$18.10 | \$941 | 0.9 | | |
| Jasper County | \$16.69 | \$868 | \$34,720 | 2.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 3,279 | 24% | \$12.09 | \$628 | 1.4 | | |
| Jeff Davis County † | \$15.81 | \$822 | \$32,880 | 2.2 | \$70,900 | \$1,773 | \$21,270 | \$532 | 161 | 16% | | | | | |
| Jefferson County | \$18.88 | \$982 | \$39,280 | 2.6 | \$80,300 | \$2,008 | \$24,090 | \$602 | 36,153 | 38% | \$21.11 | \$1,098 | 0.9 | | |
| Jim Hogg County | \$14.56 | \$757 | \$30,280 | 2.0 | \$49,000 | \$1,225 | \$14,700 | \$368 | 443 | 29% | \$9.27 | \$482 | 1.6 | | |
| Jim Wells County | \$17.54 | \$912 | \$36,480 | 2.4 | \$61,300 | \$1,533 | \$18,390 | \$460 | 3,752 | 29% | \$15.69 | \$816 | 1.1 | | |
| Johnson County | \$24.40 | \$1,269 | \$50,760 | 3.4 | \$92,300 | \$2,308 | \$27,690 | \$692 | 15,577 | 27% | \$18.22 | \$947 | 1.3 | | |
| Jones County | \$18.17 | \$945 | \$37,800 | 2.5 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,202 | 21% | \$18.24 | \$948 | 1.0 | | |
| Karnes County | \$15.37 | \$799 | \$31,960 | 2.1 | \$80,900 | \$2,023 | \$24,270 | \$607 | 1,212 | 27% | \$21.67 | \$1,127 | 0.7 | | |
| Kaufman County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 9,162 | 23% | \$14.53 | \$756 | 1.8 | | |

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Kendall County | \$26.12 | \$1,358 | \$54,320 | 3.6 | \$113,200 | \$2,830 | \$33,960 | \$849 | 3,550 | 24% | \$17.12 | \$890 | 1.5 | | |
| Kenedy County | \$15.81 | \$822 | \$32,880 | 2.2 | \$45,600 | \$1,140 | \$13,680 | \$342 | 102 | 79% | \$41.79 | \$2,173 | 0.4 | | |
| Kent County | \$15.81 | \$822 | \$32,880 | 2.2 | \$68,800 | \$1,720 | \$20,640 | \$516 | 53 | 19% | \$32.71 | \$1,701 | 0.5 | | |
| Kerr County | \$17.42 | \$906 | \$36,240 | 2.4 | \$73,400 | \$1,835 | \$22,020 | \$551 | 6,717 | 32% | \$17.12 | \$890 | 1.0 | | |
| Kimble County | \$15.23 | \$792 | \$31,680 | 2.1 | \$63,500 | \$1,588 | \$19,050 | \$476 | 479 | 24% | \$12.55 | \$652 | 1.2 | | |
| King County † | \$15.81 | \$822 | \$32,880 | 2.2 | \$72,900 | \$1,823 | \$21,870 | \$547 | 55 | 61% | | | | | |
| Kinney County † | \$16.75 | \$871 | \$34,840 | 2.3 | \$63,700 | \$1,593 | \$19,110 | \$478 | 365 | 25% | | | | | |
| Kleberg County | \$18.79 | \$977 | \$39,080 | 2.6 | \$58,200 | \$1,455 | \$17,460 | \$437 | 5,325 | 48% | \$12.16 | \$632 | 1.5 | | |
| Knox County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,300 | \$1,733 | \$20,790 | \$520 | 214 | 15% | \$16.43 | \$855 | 0.9 | | |
| Lamar County | \$15.40 | \$801 | \$32,040 | 2.1 | \$63,300 | \$1,583 | \$18,990 | \$475 | 7,055 | 35% | \$14.88 | \$774 | 1.0 | | |
| Lamb County | \$14.56 | \$757 | \$30,280 | 2.0 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,265 | 27% | \$15.44 | \$803 | 0.9 | | |
| Lampasas County | \$15.31 | \$796 | \$31,840 | 2.1 | \$81,200 | \$2,030 | \$24,360 | \$609 | 1,578 | 20% | \$9.04 | \$470 | 1.7 | | |
| La Salle County | \$14.56 | \$757 | \$30,280 | 2.0 | \$59,500 | \$1,488 | \$17,850 | \$446 | 557 | 26% | \$35.54 | \$1,848 | 0.4 | | |
| Lavaca County | \$16.02 | \$833 | \$33,320 | 2.2 | \$77,700 | \$1,943 | \$23,310 | \$583 | 1,931 | 24% | \$16.82 | \$875 | 1.0 | | |
| Lee County | \$18.94 | \$985 | \$39,400 | 2.6 | \$71,000 | \$1,775 | \$21,300 | \$533 | 1,201 | 19% | \$17.43 | \$907 | 1.1 | | |
| Leon County | \$14.96 | \$778 | \$31,120 | 2.1 | \$63,600 | \$1,590 | \$19,080 | \$477 | 1,499 | 22% | \$24.30 | \$1,264 | 0.6 | | |
| Liberty County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 6,006 | 22% | \$16.56 | \$861 | 1.4 | | |
| Limestone County | \$15.77 | \$820 | \$32,800 | 2.2 | \$60,200 | \$1,505 | \$18,060 | \$452 | 2,154 | 26% | \$14.37 | \$747 | 1.1 | | |
| Lipscomb County | \$15.42 | \$802 | \$32,080 | 2.1 | \$74,200 | \$1,855 | \$22,260 | \$557 | 303 | 26% | \$27.63 | \$1,437 | 0.6 | | |
| Live Oak County | \$15.02 | \$781 | \$31,240 | 2.1 | \$77,000 | \$1,925 | \$23,100 | \$578 | 698 | 18% | \$23.62 | \$1,228 | 0.6 | | |
| Llano County | \$18.65 | \$970 | \$38,800 | 2.6 | \$69,800 | \$1,745 | \$20,940 | \$524 | 2,022 | 22% | \$11.38 | \$592 | 1.6 | | |
| Loving County † | \$15.81 | \$822 | \$32,880 | 2.2 | \$112,200 | \$2,805 | \$33,660 | \$842 | 51 | 82% | | | | | |
| Lubbock County | \$18.29 | \$951 | \$38,040 | 2.5 | \$80,700 | \$2,018 | \$24,210 | \$605 | 51,732 | 44% | \$14.75 | \$767 | 1.2 | | |
| Lynn County | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,400 | \$1,560 | \$18,720 | \$468 | 678 | 31% | \$15.59 | \$811 | 0.9 | | |
| McCulloch County | \$17.12 | \$890 | \$35,600 | 2.4 | \$65,600 | \$1,640 | \$19,680 | \$492 | 951 | 30% | \$13.91 | \$723 | 1.2 | | |
| McLennan County | \$17.60 | \$915 | \$36,600 | 2.4 | \$74,200 | \$1,855 | \$22,260 | \$557 | 37,271 | 41% | \$16.62 | \$864 | 1.1 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| McMullen County | \$15.81 | \$822 | \$32,880 | 2.2 | \$81,100 | \$2,028 | \$24,330 | \$608 | 35 | 15% | \$30.51 | \$1,587 | 0.5 | | |
| Madison County | \$16.85 | \$876 | \$35,040 | 2.3 | \$70,600 | \$1,765 | \$21,180 | \$530 | 1,009 | 24% | \$15.12 | \$786 | 1.1 | | |
| Marion County | \$14.56 | \$757 | \$30,280 | 2.0 | \$54,000 | \$1,350 | \$16,200 | \$405 | 1,000 | 22% | \$13.13 | \$683 | 1.1 | | |
| Martin County | \$14.56 | \$757 | \$30,280 | 2.0 | \$90,800 | \$2,270 | \$27,240 | \$681 | 520 | 30% | \$21.09 | \$1,097 | 0.7 | | |
| Mason County | \$15.63 | \$813 | \$32,520 | 2.2 | \$68,900 | \$1,723 | \$20,670 | \$517 | 415 | 25% | \$9.56 | \$497 | 1.6 | | |
| Matagorda County | \$17.08 | \$888 | \$35,520 | 2.4 | \$66,800 | \$1,670 | \$20,040 | \$501 | 4,102 | 30% | \$21.73 | \$1,130 | 0.8 | | |
| Maverick County | \$14.98 | \$779 | \$31,160 | 2.1 | \$49,500 | \$1,238 | \$14,850 | \$371 | 5,599 | 34% | \$9.63 | \$501 | 1.6 | | |
| Medina County | \$17.50 | \$910 | \$36,400 | 2.4 | \$87,300 | \$2,183 | \$26,190 | \$655 | 3,198 | 20% | \$12.13 | \$631 | 1.4 | | |
| Menard County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,400 | \$1,535 | \$18,420 | \$461 | 399 | 39% | \$9.08 | \$472 | 1.6 | | |
| Midland County | \$27.56 | \$1,433 | \$57,320 | 3.8 | \$119,200 | \$2,980 | \$35,760 | \$894 | 19,274 | 33% | \$29.74 | \$1,546 | 0.9 | | |
| Milam County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,100 | \$1,678 | \$20,130 | \$503 | 2,496 | 26% | \$15.10 | \$785 | 1.0 | | |
| Mills County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 207 | 12% | \$11.73 | \$610 | 1.2 | | |
| Mitchell County | \$14.56 | \$757 | \$30,280 | 2.0 | \$87,000 | \$2,175 | \$26,100 | \$653 | 455 | 19% | \$21.12 | \$1,098 | 0.7 | | |
| Montague County | \$17.56 | \$913 | \$36,520 | 2.4 | \$68,700 | \$1,718 | \$20,610 | \$515 | 1,868 | 23% | \$13.48 | \$701 | 1.3 | | |
| Montgomery County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 58,692 | 29% | \$21.48 | \$1,117 | 1.1 | | |
| Moore County | \$17.13 | \$891 | \$35,640 | 2.4 | \$65,700 | \$1,643 | \$19,710 | \$493 | 2,276 | 34% | \$20.70 | \$1,077 | 0.8 | | |
| Morris County | \$14.56 | \$757 | \$30,280 | 2.0 | \$58,700 | \$1,468 | \$17,610 | \$440 | 1,381 | 27% | \$16.68 | \$867 | 0.9 | | |
| Motley County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,300 | \$1,733 | \$20,790 | \$520 | 144 | 29% | \$16.94 | \$881 | 0.9 | | |
| Nacogdoches County | \$16.06 | \$835 | \$33,400 | 2.2 | \$64,300 | \$1,608 | \$19,290 | \$482 | 10,052 | 42% | \$10.98 | \$571 | 1.5 | | |
| Navarro County | \$16.37 | \$851 | \$34,040 | 2.3 | \$64,300 | \$1,608 | \$19,290 | \$482 | 5,318 | 30% | \$14.10 | \$733 | 1.2 | | |
| Newton County | \$14.56 | \$757 | \$30,280 | 2.0 | \$55,000 | \$1,375 | \$16,500 | \$413 | 896 | 17% | \$7.50 | \$390 | 1.9 | | |
| Nolan County | \$15.06 | \$783 | \$31,320 | 2.1 | \$64,200 | \$1,605 | \$19,260 | \$482 | 1,768 | 32% | \$18.20 | \$946 | 0.8 | | |
| Nueces County | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$80,900 | \$2,023 | \$24,270 | \$607 | 53,932 | 41% | \$19.28 | \$1,003 | 1.1 | | |
| Ochiltree County | \$16.10 | \$837 | \$33,480 | 2.2 | \$67,400 | \$1,685 | \$20,220 | \$506 | 908 | 27% | \$19.23 | \$1,000 | 0.8 | | |
| Oldham County | \$19.00 | \$988 | \$39,520 | 2.6 | \$83,300 | \$2,083 | \$24,990 | \$625 | 174 | 27% | \$20.68 | \$1,075 | 0.9 | | |
| Orange County | \$18.88 | \$982 | \$39,280 | 2.6 | \$80,300 | \$2,008 | \$24,090 | \$602 | 8,121 | 26% | \$18.78 | \$977 | 1.0 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Palo Pinto County | \$16.13 | \$839 | \$33,560 | 2.2 | \$65,400 | \$1,635 | \$19,620 | \$491 | 2,631 | 25% | \$17.29 | \$899 | 0.9 | | |
| Panola County | \$16.06 | \$835 | \$33,400 | 2.2 | \$66,000 | \$1,650 | \$19,800 | \$495 | 1,974 | 23% | \$12.61 | \$656 | 1.3 | | |
| Parker County | \$24.40 | \$1,269 | \$50,760 | 3.4 | \$92,300 | \$2,308 | \$27,690 | \$692 | 8,931 | 19% | \$13.07 | \$680 | 1.9 | | |
| Parmer County | \$14.65 | \$762 | \$30,480 | 2.0 | \$72,300 | \$1,808 | \$21,690 | \$542 | 1,109 | 35% | \$19.63 | \$1,021 | 0.7 | | |
| Pecos County | \$17.81 | \$926 | \$37,040 | 2.5 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,254 | 26% | \$16.79 | \$873 | 1.1 | | |
| Polk County | \$15.15 | \$788 | \$31,520 | 2.1 | \$64,600 | \$1,615 | \$19,380 | \$485 | 4,095 | 23% | \$16.00 | \$832 | 0.9 | | |
| Potter County | \$17.46 | \$908 | \$36,320 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 19,920 | 45% | \$19.11 | \$994 | 0.9 | | |
| Presidio County | \$14.56 | \$757 | \$30,280 | 2.0 | \$38,700 | \$968 | \$11,610 | \$290 | 1,188 | 46% | \$15.53 | \$808 | 0.9 | | |
| Rains County | \$14.87 | \$773 | \$30,920 | 2.1 | \$77,000 | \$1,925 | \$23,100 | \$578 | 935 | 22% | \$12.25 | \$637 | 1.2 | | |
| Randall County | \$17.46 | \$908 | \$36,320 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 15,219 | 30% | \$16.11 | \$838 | 1.1 | | |
| Reagan County | \$19.58 | \$1,018 | \$40,720 | 2.7 | \$88,200 | \$2,205 | \$26,460 | \$662 | 382 | 34% | \$28.30 | \$1,472 | 0.7 | | |
| Real County | \$16.67 | \$867 | \$34,680 | 2.3 | \$56,700 | \$1,418 | \$17,010 | \$425 | 353 | 28% | \$9.34 | \$486 | 1.8 | | |
| Red River County | \$14.56 | \$757 | \$30,280 | 2.0 | \$57,900 | \$1,448 | \$17,370 | \$434 | 1,129 | 22% | \$15.84 | \$824 | 0.9 | | |
| Reeves County | \$16.08 | \$836 | \$33,440 | 2.2 | \$69,100 | \$1,728 | \$20,730 | \$518 | 770 | 20% | \$15.39 | \$800 | 1.0 | | |
| Refugio County | \$14.94 | \$777 | \$31,080 | 2.1 | \$68,000 | \$1,700 | \$20,400 | \$510 | 697 | 27% | \$10.95 | \$570 | 1.4 | | |
| Roberts County | \$15.81 | \$822 | \$32,880 | 2.2 | \$90,700 | \$2,268 | \$27,210 | \$680 | 57 | 17% | \$21.63 | \$1,125 | 0.7 | | |
| Robertson County | \$18.75 | \$975 | \$39,000 | 2.6 | \$83,000 | \$2,075 | \$24,900 | \$623 | 1,789 | 27% | \$14.00 | \$728 | 1.3 | | |
| Rockwall County | \$26.19 | \$1,362 | \$54,480 | 3.6 | \$97,400 | \$2,435 | \$29,220 | \$731 | 5,723 | 17% | \$16.21 | \$843 | 1.6 | | |
| Runnels County | \$15.31 | \$796 | \$31,840 | 2.1 | \$61,200 | \$1,530 | \$18,360 | \$459 | 1,053 | 27% | \$14.68 | \$764 | 1.0 | | |
| Rusk County | \$16.25 | \$845 | \$33,800 | 2.2 | \$71,200 | \$1,780 | \$21,360 | \$534 | 3,758 | 21% | \$15.30 | \$796 | 1.1 | | |
| Sabine County | \$14.56 | \$757 | \$30,280 | 2.0 | \$55,800 | \$1,395 | \$16,740 | \$419 | 617 | 14% | \$10.69 | \$556 | 1.4 | | |
| San Augustine County | \$15.96 | \$830 | \$33,200 | 2.2 | \$52,500 | \$1,313 | \$15,750 | \$394 | 1,001 | 27% | \$11.45 | \$595 | 1.4 | | |
| San Jacinto County | \$14.56 | \$757 | \$30,280 | 2.0 | \$60,500 | \$1,513 | \$18,150 | \$454 | 2,077 | 20% | \$15.69 | \$816 | 0.9 | | |
| San Patricio County | \$21.50 | \$1,118 | \$44,720 | 3.0 | \$80,900 | \$2,023 | \$24,270 | \$607 | 7,535 | 32% | \$18.01 | \$937 | 1.2 | | |
| San Saba County | \$15.83 | \$823 | \$32,920 | 2.2 | \$65,100 | \$1,628 | \$19,530 | \$488 | 622 | 29% | \$14.32 | \$744 | 1.1 | | |
| Schleicher County † | \$15.81 | \$822 | \$32,880 | 2.2 | \$77,900 | \$1,948 | \$23,370 | \$584 | 228 | 22% | | | | | |

† Wage data not available (See Appendix B).

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
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- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Scurry County | \$16.81 | \$874 | \$34,960 | 2.3 | \$75,000 | \$1,875 | \$22,500 | \$563 | 1,316 | 22% | \$22.63 | \$1,177 | 0.7 | | |
| Shackelford County | \$15.81 | \$822 | \$32,880 | 2.2 | \$61,700 | \$1,543 | \$18,510 | \$463 | 277 | 20% | \$13.01 | \$677 | 1.2 | | |
| Shelby County | \$14.56 | \$757 | \$30,280 | 2.0 | \$55,500 | \$1,388 | \$16,650 | \$416 | 2,371 | 25% | \$14.54 | \$756 | 1.0 | | |
| Sherman County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,200 | \$1,755 | \$21,060 | \$527 | 290 | 27% | \$18.72 | \$973 | 0.8 | | |
| Smith County | \$19.94 | \$1,037 | \$41,480 | 2.8 | \$82,200 | \$2,055 | \$24,660 | \$617 | 25,509 | 33% | \$18.30 | \$951 | 1.1 | | |
| Somervell County | \$16.02 | \$833 | \$33,320 | 2.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 510 | 16% | \$28.55 | \$1,485 | 0.6 | | |
| Starr County | \$14.56 | \$757 | \$30,280 | 2.0 | \$36,900 | \$923 | \$11,070 | \$277 | 4,104 | 25% | \$7.16 | \$373 | 2.0 | | |
| Stephens County | \$14.56 | \$757 | \$30,280 | 2.0 | \$58,500 | \$1,463 | \$17,550 | \$439 | 881 | 26% | \$8.86 | \$461 | 1.6 | | |
| Sterling County | \$19.08 | \$992 | \$39,680 | 2.6 | \$78,500 | \$1,963 | \$23,550 | \$589 | 51 | 13% | \$22.35 | \$1,162 | 0.9 | | |
| Stonewall County † | \$15.81 | \$822 | \$32,880 | 2.2 | \$84,800 | \$2,120 | \$25,440 | \$636 | 105 | 20% | | | | | |
| Sutton County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,500 | \$1,763 | \$21,150 | \$529 | 409 | 32% | \$27.39 | \$1,425 | 0.5 | | |
| Swisher County | \$14.56 | \$757 | \$30,280 | 2.0 | \$52,300 | \$1,308 | \$15,690 | \$392 | 718 | 28% | \$15.83 | \$823 | 0.9 | | |
| Tarrant County | \$24.40 | \$1,269 | \$50,760 | 3.4 | \$92,300 | \$2,308 | \$27,690 | \$692 | 286,903 | 40% | \$21.39 | \$1,112 | 1.1 | | |
| Taylor County | \$18.17 | \$945 | \$37,800 | 2.5 | \$76,900 | \$1,923 | \$23,070 | \$577 | 20,987 | 42% | \$16.81 | \$874 | 1.1 | | |
| Terrell County | \$15.81 | \$822 | \$32,880 | 2.2 | \$68,800 | \$1,720 | \$20,640 | \$516 | 15 | 4% | \$14.51 | \$755 | 1.1 | | |
| Terry County | \$14.88 | \$774 | \$30,960 | 2.1 | \$54,800 | \$1,370 | \$16,440 | \$411 | 1,508 | 37% | \$15.59 | \$811 | 1.0 | | |
| Throckmorton County † | \$14.56 | \$757 | \$30,280 | 2.0 | \$66,500 | \$1,663 | \$19,950 | \$499 | 190 | 27% | | | | | |
| Titus County | \$14.56 | \$757 | \$30,280 | 2.0 | \$60,800 | \$1,520 | \$18,240 | \$456 | 3,539 | 32% | \$14.13 | \$735 | 1.0 | | |
| Tom Green County | \$19.08 | \$992 | \$39,680 | 2.6 | \$86,900 | \$2,173 | \$26,070 | \$652 | 14,778 | 34% | \$16.29 | \$847 | 1.2 | | |
| Travis County | \$27.90 | \$1,451 | \$58,040 | 3.8 | \$110,300 | \$2,758 | \$33,090 | \$827 | 231,076 | 47% | \$29.08 | \$1,512 | 1.0 | | |
| Trinity County | \$16.69 | \$868 | \$34,720 | 2.3 | \$56,500 | \$1,413 | \$16,950 | \$424 | 1,447 | 24% | \$10.94 | \$569 | 1.5 | | |
| Tyler County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,300 | \$1,683 | \$20,190 | \$505 | 1,214 | 17% | \$11.21 | \$583 | 1.3 | | |
| Upshur County | \$17.77 | \$924 | \$36,960 | 2.5 | \$69,200 | \$1,730 | \$20,760 | \$519 | 3,305 | 23% | \$14.84 | \$772 | 1.2 | | |
| Upton County | \$14.56 | \$757 | \$30,280 | 2.0 | \$79,700 | \$1,993 | \$23,910 | \$598 | 310 | 23% | \$40.73 | \$2,118 | 0.4 | | |
| Uvalde County | \$14.56 | \$757 | \$30,280 | 2.0 | \$57,400 | \$1,435 | \$17,220 | \$431 | 2,736 | 31% | \$12.93 | \$672 | 1.1 | | |
| Val Verde County | \$15.69 | \$816 | \$32,640 | 2.2 | \$56,200 | \$1,405 | \$16,860 | \$422 | 5,765 | 35% | \$11.55 | \$600 | 1.4 | | |

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Texas | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Van Zandt County | \$16.15 | \$840 | \$33,600 | 2.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 4,309 | 21% | \$11.04 | \$574 | 1.5 | | |
| Victoria County | \$20.54 | \$1,068 | \$42,720 | 2.8 | \$74,700 | \$1,868 | \$22,410 | \$560 | 10,648 | 33% | \$16.05 | \$835 | 1.3 | | |
| Walker County | \$19.83 | \$1,031 | \$41,240 | 2.7 | \$76,600 | \$1,915 | \$22,980 | \$575 | 10,838 | 48% | \$12.66 | \$658 | 1.6 | | |
| Waller County | \$23.23 | \$1,208 | \$48,320 | 3.2 | \$90,100 | \$2,253 | \$27,030 | \$676 | 4,788 | 31% | \$14.27 | \$742 | 1.6 | | |
| Ward County | \$18.33 | \$953 | \$38,120 | 2.5 | \$76,100 | \$1,903 | \$22,830 | \$571 | 1,042 | 25% | \$25.88 | \$1,346 | 0.7 | | |
| Washington County | \$17.56 | \$913 | \$36,520 | 2.4 | \$78,400 | \$1,960 | \$23,520 | \$588 | 3,504 | 26% | \$13.30 | \$692 | 1.3 | | |
| Webb County | \$18.12 | \$942 | \$37,680 | 2.5 | \$66,000 | \$1,650 | \$19,800 | \$495 | 28,289 | 37% | \$11.07 | \$576 | 1.6 | | |
| Wharton County | \$15.54 | \$808 | \$32,320 | 2.1 | \$68,300 | \$1,708 | \$20,490 | \$512 | 5,132 | 34% | \$14.23 | \$740 | 1.1 | | |
| Wheeler County | \$14.56 | \$757 | \$30,280 | 2.0 | \$62,000 | \$1,550 | \$18,600 | \$465 | 611 | 30% | \$17.64 | \$917 | 0.8 | | |
| Wichita County | \$16.88 | \$878 | \$35,120 | 2.3 | \$78,500 | \$1,963 | \$23,550 | \$589 | 18,961 | 39% | \$15.53 | \$808 | 1.1 | | |
| Wilbarger County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,000 | \$1,525 | \$18,300 | \$458 | 2,035 | 41% | \$18.95 | \$985 | 0.8 | | |
| Willacy County | \$14.56 | \$757 | \$30,280 | 2.0 | \$44,400 | \$1,110 | \$13,320 | \$333 | 1,943 | 33% | \$15.80 | \$821 | 0.9 | | |
| Williamson County | \$27.90 | \$1,451 | \$58,040 | 3.8 | \$110,300 | \$2,758 | \$33,090 | \$827 | 59,873 | 32% | \$24.01 | \$1,249 | 1.2 | | |
| Wilson County | \$22.40 | \$1,165 | \$46,600 | 3.1 | \$83,500 | \$2,088 | \$25,050 | \$626 | 2,032 | 13% | \$10.64 | \$553 | 2.1 | | |
| Winkler County | \$14.71 | \$765 | \$30,600 | 2.0 | \$70,000 | \$1,750 | \$21,000 | \$525 | 499 | 19% | \$38.12 | \$1,982 | 0.4 | | |
| Wise County | \$19.12 | \$994 | \$39,760 | 2.6 | \$95,500 | \$2,388 | \$28,650 | \$716 | 4,534 | 20% | \$18.19 | \$946 | 1.1 | | |
| Wood County | \$16.62 | \$864 | \$34,560 | 2.3 | \$71,400 | \$1,785 | \$21,420 | \$536 | 3,107 | 19% | \$11.93 | \$621 | 1.4 | | |
| Yoakum County | \$16.37 | \$851 | \$34,040 | 2.3 | \$81,800 | \$2,045 | \$24,540 | \$614 | 591 | 23% | \$25.49 | \$1,325 | 0.6 | | |
| Young County | \$14.63 | \$761 | \$30,440 | 2.0 | \$73,800 | \$1,845 | \$22,140 | \$554 | 1,944 | 26% | \$14.55 | \$757 | 1.0 | | |
| Zapata County | \$14.56 | \$757 | \$30,280 | 2.0 | \$47,100 | \$1,178 | \$14,130 | \$353 | 1,402 | 30% | \$10.79 | \$561 | 1.3 | | |
| Zavala County | \$14.56 | \$757 | \$30,280 | 2.0 | \$40,300 | \$1,008 | \$12,090 | \$302 | 964 | 26% | \$12.08 | \$628 | 1.2 | | |

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- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

UTAH

#25*

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,153**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,845** monthly or **\$46,136** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$18.44 |
| 2-Bedroom Housing Wage | \$22.18 |
| Number of Renter Households | 295,682 |
| Percent Renters | 29% |

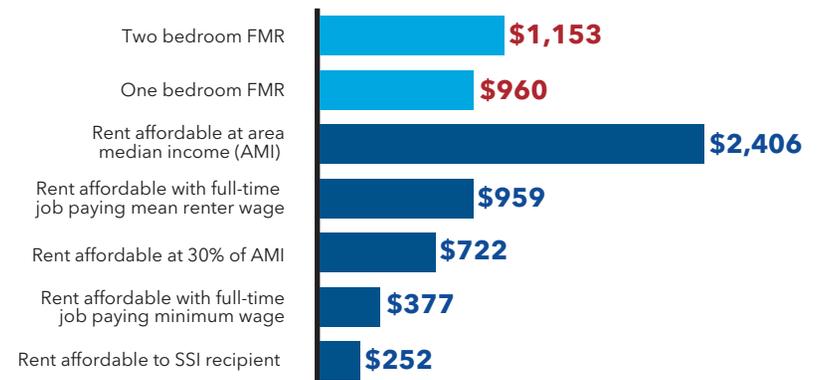
122
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

102
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|-----------------------|----------------|
| Summit County | \$27.08 |
| Salt Lake City HMFA | \$25.52 |
| Wasatch County | \$22.88 |
| Ogden-Clearfield HMFA | \$21.25 |
| St. George MSA | \$20.94 |



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.

OUT OF REACH 2022

| Utah | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Utah | \$22.18 | \$1,153 | \$46,136 | 3.1 | \$96,221 | \$2,406 | \$28,866 | \$722 | 295,682 | 29% | \$18.44 | \$959 | 1.2 |
| Combined Nonmetro Areas | \$17.91 | \$932 | \$37,262 | 2.5 | \$84,108 | \$2,103 | \$25,232 | \$631 | 28,648 | 26% | \$15.06 | \$783 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Box Elder County HMFA | \$17.52 | \$911 | \$36,440 | 2.4 | \$77,100 | \$1,928 | \$23,130 | \$578 | 4,197 | 24% | \$14.29 | \$743 | 1.2 |
| Logan MSA | \$16.87 | \$877 | \$35,080 | 2.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 14,809 | 37% | \$12.93 | \$672 | 1.3 |
| Ogden-Clearfield HMFA | \$21.25 | \$1,105 | \$44,200 | 2.9 | \$100,500 | \$2,513 | \$30,150 | \$754 | 45,841 | 23% | \$15.53 | \$808 | 1.4 |
| Provo-Orem MSA | \$20.02 | \$1,041 | \$41,640 | 2.8 | \$96,000 | \$2,400 | \$28,800 | \$720 | 55,923 | 32% | \$17.16 | \$892 | 1.2 |
| Salt Lake City HMFA | \$25.52 | \$1,327 | \$53,080 | 3.5 | \$102,400 | \$2,560 | \$30,720 | \$768 | 124,419 | 32% | \$21.41 | \$1,113 | 1.2 |
| St. George MSA | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$83,900 | \$2,098 | \$25,170 | \$629 | 17,772 | 30% | \$15.29 | \$795 | 1.4 |
| Tooele County HMFA | \$19.88 | \$1,034 | \$41,360 | 2.7 | \$96,900 | \$2,423 | \$29,070 | \$727 | 4,073 | 19% | \$13.09 | \$681 | 1.5 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Beaver County | \$14.56 | \$757 | \$30,280 | 2.0 | \$74,500 | \$1,863 | \$22,350 | \$559 | 408 | 18% | \$14.38 | \$748 | 1.0 |
| Box Elder County | \$17.52 | \$911 | \$36,440 | 2.4 | \$77,100 | \$1,928 | \$23,130 | \$578 | 4,197 | 24% | \$14.29 | \$743 | 1.2 |
| Cache County | \$16.87 | \$877 | \$35,080 | 2.3 | \$76,900 | \$1,923 | \$23,070 | \$577 | 14,809 | 37% | \$12.93 | \$672 | 1.3 |
| Carbon County | \$14.56 | \$757 | \$30,280 | 2.0 | \$70,600 | \$1,765 | \$21,180 | \$530 | 2,165 | 28% | \$11.70 | \$608 | 1.2 |
| Daggett County | \$15.23 | \$792 | \$31,680 | 2.1 | \$108,300 | \$2,708 | \$32,490 | \$812 | 49 | 29% | \$21.98 | \$1,143 | 0.7 |
| Davis County | \$21.25 | \$1,105 | \$44,200 | 2.9 | \$100,500 | \$2,513 | \$30,150 | \$754 | 23,899 | 22% | \$15.85 | \$824 | 1.3 |
| Duchesne County | \$15.94 | \$829 | \$33,160 | 2.2 | \$78,300 | \$1,958 | \$23,490 | \$587 | 1,828 | 26% | \$18.02 | \$937 | 0.9 |
| Emery County | \$14.56 | \$757 | \$30,280 | 2.0 | \$77,900 | \$1,948 | \$23,370 | \$584 | 921 | 25% | \$13.30 | \$692 | 1.1 |
| Garfield County | \$14.56 | \$757 | \$30,280 | 2.0 | \$73,700 | \$1,843 | \$22,110 | \$553 | 398 | 22% | \$16.44 | \$855 | 0.9 |
| Grand County | \$16.00 | \$832 | \$33,280 | 2.2 | \$70,600 | \$1,765 | \$21,180 | \$530 | 1,530 | 34% | \$12.02 | \$625 | 1.3 |
| Iron County | \$17.81 | \$926 | \$37,040 | 2.5 | \$71,000 | \$1,775 | \$21,300 | \$533 | 6,041 | 35% | \$12.82 | \$666 | 1.4 |
| Juab County | \$20.02 | \$1,041 | \$41,640 | 2.8 | \$96,000 | \$2,400 | \$28,800 | \$720 | 756 | 22% | \$12.87 | \$669 | 1.6 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Utah | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Kane County | \$18.63 | \$969 | \$38,760 | 2.6 | \$78,100 | \$1,953 | \$23,430 | \$586 | 651 | 23% | \$12.78 | \$665 | 1.5 |
| Millard County | \$14.56 | \$757 | \$30,280 | 2.0 | \$75,700 | \$1,893 | \$22,710 | \$568 | 1,133 | 26% | \$15.24 | \$792 | 1.0 |
| Morgan County | \$21.25 | \$1,105 | \$44,200 | 2.9 | \$100,500 | \$2,513 | \$30,150 | \$754 | 395 | 12% | \$17.29 | \$899 | 1.2 |
| Piute County | \$14.56 | \$757 | \$30,280 | 2.0 | \$64,500 | \$1,613 | \$19,350 | \$484 | 65 | 11% | \$13.93 | \$724 | 1.0 |
| Rich County | \$15.23 | \$792 | \$31,680 | 2.1 | \$69,000 | \$1,725 | \$20,700 | \$518 | 171 | 27% | \$11.54 | \$600 | 1.3 |
| Salt Lake County | \$25.52 | \$1,327 | \$53,080 | 3.5 | \$102,400 | \$2,560 | \$30,720 | \$768 | 124,419 | 32% | \$21.41 | \$1,113 | 1.2 |
| San Juan County | \$14.56 | \$757 | \$30,280 | 2.0 | \$58,600 | \$1,465 | \$17,580 | \$440 | 1,002 | 22% | \$16.06 | \$835 | 0.9 |
| Sanpete County | \$15.35 | \$798 | \$31,920 | 2.1 | \$68,800 | \$1,720 | \$20,640 | \$516 | 2,025 | 23% | \$11.82 | \$615 | 1.3 |
| Sevier County | \$14.56 | \$757 | \$30,280 | 2.0 | \$68,000 | \$1,700 | \$20,400 | \$510 | 1,582 | 21% | \$13.32 | \$693 | 1.1 |
| Summit County | \$27.08 | \$1,408 | \$56,320 | 3.7 | \$134,700 | \$3,368 | \$40,410 | \$1,010 | 3,166 | 22% | \$18.92 | \$984 | 1.4 |
| Tooele County | \$19.88 | \$1,034 | \$41,360 | 2.7 | \$96,900 | \$2,423 | \$29,070 | \$727 | 4,073 | 19% | \$13.09 | \$681 | 1.5 |
| Uintah County | \$16.50 | \$858 | \$34,320 | 2.3 | \$81,800 | \$2,045 | \$24,540 | \$614 | 2,497 | 23% | \$13.10 | \$681 | 1.3 |
| Utah County | \$20.02 | \$1,041 | \$41,640 | 2.8 | \$96,000 | \$2,400 | \$28,800 | \$720 | 55,167 | 32% | \$17.22 | \$895 | 1.2 |
| Wasatch County | \$22.88 | \$1,190 | \$47,600 | 3.2 | \$108,200 | \$2,705 | \$32,460 | \$812 | 2,751 | 26% | \$18.08 | \$940 | 1.3 |
| Washington County | \$20.94 | \$1,089 | \$43,560 | 2.9 | \$83,900 | \$2,098 | \$25,170 | \$629 | 17,772 | 30% | \$15.29 | \$795 | 1.4 |
| Wayne County | \$14.56 | \$757 | \$30,280 | 2.0 | \$65,000 | \$1,625 | \$19,500 | \$488 | 265 | 27% | \$13.28 | \$691 | 1.1 |
| Weber County | \$21.25 | \$1,105 | \$44,200 | 2.9 | \$100,500 | \$2,513 | \$30,150 | \$754 | 21,547 | 25% | \$15.11 | \$786 | 1.4 |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

VERMONT

#19*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,217**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,055** monthly or **\$48,664** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.40
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.55 |
| Average Renter Wage | \$16.47 |
| 2-Bedroom Housing Wage | \$23.40 |
| Number of Renter Households | 75,478 |
| Percent Renters | 29% |

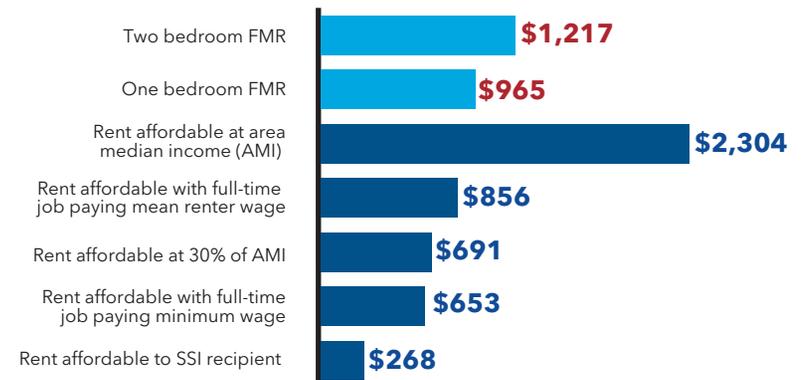
75
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

59
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|---------------------------------|----------------|
| Burlington-South Burlington MSA | \$28.85 |
| Washington County | \$22.00 |
| Addison County | \$21.48 |
| Windham County | \$20.94 |
| Lamoille County | \$20.40 |



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.

TOWNS WITHIN VERMONT FMR AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA

CHITTENDEN COUNTY

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

FRANKLIN COUNTY

Bakersfield town, Berkshire town, Enosburgh town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Highgate town, Montgomery town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

GRAND ISLE COUNTY

Alburgh town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

OUT OF REACH 2022

| Vermont | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| Vermont | \$23.40 | \$1,217 | \$48,664 | 1.9 | \$92,141 | \$2,304 | \$27,642 | \$691 | 75,478 | 29% | \$16.47 | \$856 | 1.4 | |
| Combined Nonmetro Areas | \$19.93 | \$1,036 | \$41,446 | 1.6 | \$83,583 | \$2,090 | \$25,075 | \$627 | 46,113 | 26% | \$15.10 | \$785 | 1.3 | |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | | |
| Burlington-South Burlington MSA | \$28.85 | \$1,500 | \$60,000 | 2.3 | \$109,000 | \$2,725 | \$32,700 | \$818 | 29,365 | 33% | \$18.45 | \$959 | 1.6 | |
| <u>Counties</u> | | | | | | | | | | | | | | |
| Addison County | \$21.48 | \$1,117 | \$44,680 | 1.7 | \$93,900 | \$2,348 | \$28,170 | \$704 | 3,633 | 25% | \$17.94 | \$933 | 1.2 | |
| Bennington County | \$19.58 | \$1,018 | \$40,720 | 1.6 | \$82,400 | \$2,060 | \$24,720 | \$618 | 3,886 | 27% | \$14.34 | \$746 | 1.4 | |
| Caledonia County | \$16.87 | \$877 | \$35,080 | 1.3 | \$72,300 | \$1,808 | \$21,690 | \$542 | 3,148 | 25% | \$13.26 | \$690 | 1.3 | |
| Essex County | \$15.02 | \$781 | \$31,240 | 1.2 | \$58,400 | \$1,460 | \$17,520 | \$438 | 489 | 17% | \$11.88 | \$618 | 1.3 | |
| Lamoille County | \$20.40 | \$1,061 | \$42,440 | 1.6 | \$85,500 | \$2,138 | \$25,650 | \$641 | 3,009 | 28% | \$15.28 | \$794 | 1.3 | |
| Orange County | \$20.06 | \$1,043 | \$41,720 | 1.6 | \$83,200 | \$2,080 | \$24,960 | \$624 | 2,451 | 19% | \$14.35 | \$746 | 1.4 | |
| Orleans County | \$16.37 | \$851 | \$34,040 | 1.3 | \$65,800 | \$1,645 | \$19,740 | \$494 | 2,569 | 22% | \$12.77 | \$664 | 1.3 | |
| Rutland County | \$18.87 | \$981 | \$39,240 | 1.5 | \$82,600 | \$2,065 | \$24,780 | \$620 | 7,223 | 28% | \$13.93 | \$724 | 1.4 | |
| Washington County | \$22.00 | \$1,144 | \$45,760 | 1.8 | \$91,400 | \$2,285 | \$27,420 | \$686 | 7,517 | 30% | \$17.01 | \$885 | 1.3 | |
| Windham County | \$20.94 | \$1,089 | \$43,560 | 1.7 | \$80,400 | \$2,010 | \$24,120 | \$603 | 6,188 | 32% | \$15.21 | \$791 | 1.4 | |
| Windsor County | \$20.08 | \$1,044 | \$41,760 | 1.6 | \$90,100 | \$2,253 | \$27,030 | \$676 | 6,000 | 24% | \$14.46 | \$752 | 1.4 | |

1: BR = Bedroom
 2: FMR = Fiscal Year 2022 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2022 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

VIRGINIA

#14*

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,292**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,307** monthly or **\$51,690** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.85
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$11.00 |
| Average Renter Wage | \$22.12 |
| 2-Bedroom Housing Wage | \$24.85 |
| Number of Renter Households | 1,060,350 |
| Percent Renters | 33% |

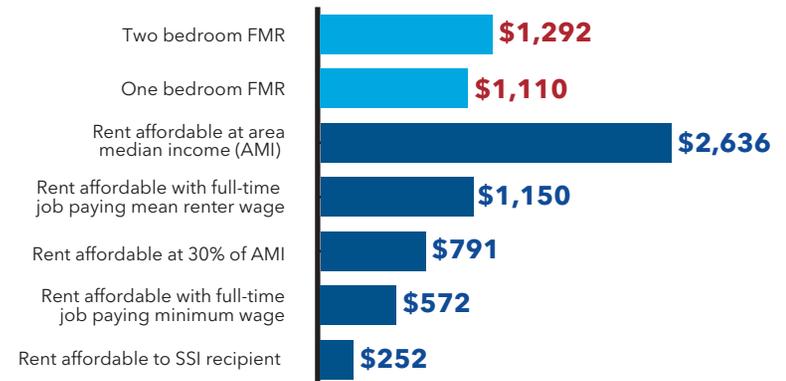
90
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|--|----------------|
| Washington-Arlington-Alexandria HMFA | \$34.33 |
| Charlottesville MSA | \$24.31 |
| Virginia Beach-Norfolk-Newport News HMFA | \$22.94 |
| Richmond MSA | \$22.87 |
| Winchester MSA | \$21.48 |



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.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Virginia | \$24.85 | \$1,292 | \$51,690 | 2.3 | \$105,430 | \$2,636 | \$31,629 | \$791 | 1,060,350 | 33% | \$22.12 | \$1,150 | 1.1 |
| Combined Nonmetro Areas | \$14.57 | \$758 | \$30,306 | 1.3 | \$66,480 | \$1,662 | \$19,944 | \$499 | 116,828 | 27% | \$13.54 | \$704 | 1.1 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Blacksburg-Christiansburg-Radford HMFA | \$17.98 | \$935 | \$37,400 | 1.6 | \$86,200 | \$2,155 | \$25,860 | \$647 | 18,711 | 46% | \$12.24 | \$637 | 1.5 |
| Charlottesville MSA | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$111,200 | \$2,780 | \$33,360 | \$834 | 30,795 | 36% | \$19.57 | \$1,018 | 1.2 |
| Culpeper County HMFA | \$20.79 | \$1,081 | \$43,240 | 1.9 | \$99,800 | \$2,495 | \$29,940 | \$749 | 4,645 | 27% | \$15.64 | \$813 | 1.3 |
| Franklin County HMFA | \$15.23 | \$792 | \$31,680 | 1.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 4,181 | 18% | \$10.51 | \$547 | 1.4 |
| Giles County HMFA | \$13.50 | \$702 | \$28,080 | 1.2 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,587 | 24% | \$18.61 | \$968 | 0.7 |
| Harrisonburg MSA | \$18.29 | \$951 | \$38,040 | 1.7 | \$80,500 | \$2,013 | \$24,150 | \$604 | 17,978 | 37% | \$17.50 | \$910 | 1.0 |
| King and Queen County HMFA | \$13.81 | \$718 | \$28,720 | 1.3 | \$81,600 | \$2,040 | \$24,480 | \$612 | 434 | 15% | \$15.05 | \$782 | 0.9 |
| Kingsport-Bristol-Bristol MSA | \$13.50 | \$702 | \$28,080 | 1.2 | \$69,700 | \$1,743 | \$20,910 | \$523 | 9,958 | 26% | \$12.99 | \$675 | 1.0 |
| Lynchburg MSA | \$16.60 | \$863 | \$34,520 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 29,560 | 29% | \$16.85 | \$876 | 1.0 |
| Madison County HMFA | \$18.40 | \$957 | \$38,280 | 1.7 | \$74,000 | \$1,850 | \$22,200 | \$555 | 1,094 | 21% | \$13.41 | \$697 | 1.4 |
| Pulaski County HMFA | \$13.50 | \$702 | \$28,080 | 1.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 4,482 | 31% | \$14.74 | \$767 | 0.9 |
| Rappahannock County HMFA | \$20.13 | \$1,047 | \$41,880 | 1.8 | \$108,800 | \$2,720 | \$32,640 | \$816 | 646 | 23% | \$12.69 | \$660 | 1.6 |
| Richmond MSA | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 162,327 | 33% | \$20.74 | \$1,079 | 1.1 |
| Roanoke HMFA | \$16.90 | \$879 | \$35,160 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 35,624 | 34% | \$16.72 | \$869 | 1.0 |
| Southampton County-Franklin city HMFA | \$16.21 | \$843 | \$33,720 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 3,254 | 32% | \$10.65 | \$554 | 1.5 |
| Staunton-Waynesboro MSA | \$17.63 | \$917 | \$36,680 | 1.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 14,344 | 29% | \$15.64 | \$813 | 1.1 |
| Virginia Beach-Norfolk-Newport News HMFA | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 246,123 | 38% | \$18.33 | \$953 | 1.3 |
| Warren County HMFA | \$19.83 | \$1,031 | \$41,240 | 1.8 | \$93,200 | \$2,330 | \$27,960 | \$699 | 3,564 | 24% | \$14.26 | \$741 | 1.4 |
| Washington-Arlington-Alexandria HMFA | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 341,158 | 33% | \$29.27 | \$1,522 | 1.2 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Winchester MSA | \$21.48 | \$1,117 | \$44,680 | 2.0 | \$96,400 | \$2,410 | \$28,920 | \$723 | 13,057 | 31% | \$19.11 | \$994 | 1.1 | | |
| Counties | | | | | | | | | | | | | | | |
| Accomack County | \$13.85 | \$720 | \$28,800 | 1.3 | \$64,200 | \$1,605 | \$19,260 | \$482 | 4,780 | 35% | \$15.59 | \$811 | 0.9 | | |
| Albemarle County | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$111,200 | \$2,780 | \$33,360 | \$834 | 14,756 | 35% | \$18.75 | \$975 | 1.3 | | |
| Alleghany County | \$14.21 | \$739 | \$29,560 | 1.3 | \$65,100 | \$1,628 | \$19,530 | \$488 | 1,359 | 21% | \$8.86 | \$461 | 1.6 | | |
| Amelia County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 850 | 17% | \$19.74 | \$1,026 | 1.2 | | |
| Amherst County | \$16.60 | \$863 | \$34,520 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 2,753 | 23% | \$10.91 | \$567 | 1.5 | | |
| Appomattox County | \$16.60 | \$863 | \$34,520 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 1,417 | 23% | \$7.84 | \$408 | 2.1 | | |
| Arlington County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 62,399 | 57% | \$41.47 | \$2,157 | 0.8 | | |
| Augusta County | \$17.63 | \$917 | \$36,680 | 1.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 6,227 | 21% | \$17.01 | \$884 | 1.0 | | |
| Bath County | \$13.58 | \$706 | \$28,240 | 1.2 | \$68,500 | \$1,713 | \$20,550 | \$514 | 332 | 18% | \$22.05 | \$1,147 | 0.6 | | |
| Bedford County | \$16.60 | \$863 | \$34,520 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 4,976 | 16% | \$12.02 | \$625 | 1.4 | | |
| Bland County | \$13.50 | \$702 | \$28,080 | 1.2 | \$61,100 | \$1,528 | \$18,330 | \$458 | 407 | 17% | \$11.55 | \$601 | 1.2 | | |
| Botetourt County | \$16.90 | \$879 | \$35,160 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 1,880 | 14% | \$15.40 | \$801 | 1.1 | | |
| Brunswick County | \$13.50 | \$702 | \$28,080 | 1.2 | \$56,600 | \$1,415 | \$16,980 | \$425 | 1,593 | 26% | \$11.59 | \$602 | 1.2 | | |
| Buchanan County | \$13.50 | \$702 | \$28,080 | 1.2 | \$45,400 | \$1,135 | \$13,620 | \$341 | 1,668 | 20% | \$16.49 | \$858 | 0.8 | | |
| Buckingham County | \$13.83 | \$719 | \$28,760 | 1.3 | \$65,600 | \$1,640 | \$19,680 | \$492 | 1,557 | 26% | \$14.02 | \$729 | 1.0 | | |
| Campbell County | \$16.60 | \$863 | \$34,520 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 6,241 | 27% | \$20.21 | \$1,051 | 0.8 | | |
| Caroline County | \$20.13 | \$1,047 | \$41,880 | 1.8 | \$85,600 | \$2,140 | \$25,680 | \$642 | 2,155 | 20% | \$12.39 | \$645 | 1.6 | | |
| Carroll County | \$13.50 | \$702 | \$28,080 | 1.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 2,515 | 21% | \$13.64 | \$709 | 1.0 | | |
| Charles City County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 467 | 16% | \$15.07 | \$783 | 1.5 | | |
| Charlotte County | \$13.50 | \$702 | \$28,080 | 1.2 | \$63,700 | \$1,593 | \$19,110 | \$478 | 1,541 | 32% | \$11.66 | \$606 | 1.2 | | |
| Chesterfield County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 29,640 | 23% | \$17.15 | \$892 | 1.3 | | |
| Clarke County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 1,275 | 22% | \$11.40 | \$593 | 3.0 | | |
| Craig County | \$16.90 | \$879 | \$35,160 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 644 | 29% | \$13.40 | \$697 | 1.3 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Culpeper County | \$20.79 | \$1,081 | \$43,240 | 1.9 | \$99,800 | \$2,495 | \$29,940 | \$749 | 4,645 | 27% | \$15.64 | \$813 | 1.3 | | |
| Cumberland County | \$17.21 | \$895 | \$35,800 | 1.6 | \$66,300 | \$1,658 | \$19,890 | \$497 | 984 | 24% | \$12.39 | \$644 | 1.4 | | |
| Dickenson County | \$13.50 | \$702 | \$28,080 | 1.2 | \$47,400 | \$1,185 | \$14,220 | \$356 | 1,429 | 25% | \$13.94 | \$725 | 1.0 | | |
| Dinwiddie County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 2,370 | 23% | \$15.51 | \$807 | 1.5 | | |
| Essex County | \$16.73 | \$870 | \$34,800 | 1.5 | \$65,000 | \$1,625 | \$19,500 | \$488 | 1,451 | 32% | \$12.64 | \$657 | 1.3 | | |
| Fairfax County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 125,225 | 31% | \$33.39 | \$1,736 | 1.0 | | |
| Fauquier County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 5,678 | 23% | \$17.46 | \$908 | 2.0 | | |
| Floyd County | \$13.50 | \$702 | \$28,080 | 1.2 | \$69,400 | \$1,735 | \$20,820 | \$521 | 931 | 14% | \$12.90 | \$671 | 1.0 | | |
| Fluvanna County | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$111,200 | \$2,780 | \$33,360 | \$834 | 1,752 | 18% | \$13.94 | \$725 | 1.7 | | |
| Franklin County | \$15.23 | \$792 | \$31,680 | 1.4 | \$74,400 | \$1,860 | \$22,320 | \$558 | 4,181 | 18% | \$10.51 | \$547 | 1.4 | | |
| Frederick County | \$21.48 | \$1,117 | \$44,680 | 2.0 | \$96,400 | \$2,410 | \$28,920 | \$723 | 7,155 | 22% | \$17.76 | \$923 | 1.2 | | |
| Giles County | \$13.50 | \$702 | \$28,080 | 1.2 | \$68,500 | \$1,713 | \$20,550 | \$514 | 1,587 | 24% | \$18.61 | \$968 | 0.7 | | |
| Gloucester County | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 2,962 | 20% | \$12.61 | \$656 | 1.8 | | |
| Goochland County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 1,245 | 14% | \$27.81 | \$1,446 | 0.8 | | |
| Grayson County | \$13.50 | \$702 | \$28,080 | 1.2 | \$55,300 | \$1,383 | \$16,590 | \$415 | 1,021 | 16% | \$9.49 | \$493 | 1.4 | | |
| Greene County | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$111,200 | \$2,780 | \$33,360 | \$834 | 1,430 | 19% | \$17.05 | \$887 | 1.4 | | |
| Greensville County | \$14.69 | \$764 | \$30,560 | 1.3 | \$59,600 | \$1,490 | \$17,880 | \$447 | 968 | 28% | \$25.47 | \$1,324 | 0.6 | | |
| Halifax County | \$13.50 | \$702 | \$28,080 | 1.2 | \$65,800 | \$1,645 | \$19,740 | \$494 | 3,563 | 25% | \$12.88 | \$670 | 1.0 | | |
| Hanover County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 6,707 | 17% | \$14.88 | \$774 | 1.5 | | |
| Henrico County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 46,986 | 36% | \$21.47 | \$1,116 | 1.1 | | |
| Henry County | \$13.50 | \$702 | \$28,080 | 1.2 | \$54,700 | \$1,368 | \$16,410 | \$410 | 5,891 | 28% | \$12.63 | \$657 | 1.1 | | |
| Highland County † | \$13.58 | \$706 | \$28,240 | 1.2 | \$61,600 | \$1,540 | \$18,480 | \$462 | 125 | 13% | | | | | |
| Isle of Wight County | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 3,391 | 23% | \$16.83 | \$875 | 1.4 | | |
| James City County | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 6,972 | 23% | \$12.78 | \$664 | 1.8 | | |
| King and Queen County | \$13.81 | \$718 | \$28,720 | 1.3 | \$81,600 | \$2,040 | \$24,480 | \$612 | 434 | 15% | \$15.05 | \$782 | 0.9 | | |
| King George County | \$20.79 | \$1,081 | \$43,240 | 1.9 | \$112,000 | \$2,800 | \$33,600 | \$840 | 2,250 | 24% | \$16.40 | \$853 | 1.3 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| King William County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 742 | 12% | \$14.54 | \$756 | 1.6 |
| Lancaster County | \$17.92 | \$932 | \$37,280 | 1.6 | \$81,200 | \$2,030 | \$24,360 | \$609 | 1,277 | 24% | \$13.59 | \$707 | 1.3 |
| Lee County | \$13.50 | \$702 | \$28,080 | 1.2 | \$52,300 | \$1,308 | \$15,690 | \$392 | 2,713 | 31% | \$8.29 | \$431 | 1.6 |
| Loudoun County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 29,546 | 22% | \$21.68 | \$1,127 | 1.6 |
| Louisa County | \$16.85 | \$876 | \$35,040 | 1.5 | \$81,100 | \$2,028 | \$24,330 | \$608 | 2,976 | 21% | \$14.00 | \$728 | 1.2 |
| Lunenburg County | \$13.50 | \$702 | \$28,080 | 1.2 | \$59,000 | \$1,475 | \$17,700 | \$443 | 1,285 | 29% | \$13.89 | \$722 | 1.0 |
| Madison County | \$18.40 | \$957 | \$38,280 | 1.7 | \$74,000 | \$1,850 | \$22,200 | \$555 | 1,094 | 21% | \$13.41 | \$697 | 1.4 |
| Mathews County | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 634 | 16% | \$7.24 | \$376 | 3.2 |
| Mecklenburg County | \$13.83 | \$719 | \$28,760 | 1.3 | \$64,400 | \$1,610 | \$19,320 | \$483 | 3,409 | 28% | \$10.74 | \$558 | 1.3 |
| Middlesex County | \$17.50 | \$910 | \$36,400 | 1.6 | \$76,000 | \$1,900 | \$22,800 | \$570 | 1,018 | 21% | \$16.67 | \$867 | 1.0 |
| Montgomery County | \$17.98 | \$935 | \$37,400 | 1.6 | \$86,200 | \$2,155 | \$25,860 | \$647 | 15,770 | 45% | \$12.11 | \$630 | 1.5 |
| Nelson County | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$111,200 | \$2,780 | \$33,360 | \$834 | 1,593 | 25% | \$11.30 | \$588 | 2.2 |
| New Kent County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 815 | 10% | \$12.01 | \$624 | 1.9 |
| Northampton County | \$15.00 | \$780 | \$31,200 | 1.4 | \$66,400 | \$1,660 | \$19,920 | \$498 | 1,907 | 37% | \$12.06 | \$627 | 1.2 |
| Northumberland County | \$16.56 | \$861 | \$34,440 | 1.5 | \$79,200 | \$1,980 | \$23,760 | \$594 | 605 | 11% | \$14.67 | \$763 | 1.1 |
| Nottoway County | \$14.52 | \$755 | \$30,200 | 1.3 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,820 | 33% | \$15.29 | \$795 | 0.9 |
| Orange County | \$18.00 | \$936 | \$37,440 | 1.6 | \$92,800 | \$2,320 | \$27,840 | \$696 | 3,036 | 22% | \$12.52 | \$651 | 1.4 |
| Page County | \$13.94 | \$725 | \$29,000 | 1.3 | \$70,000 | \$1,750 | \$21,000 | \$525 | 2,653 | 28% | \$12.58 | \$654 | 1.1 |
| Patrick County | \$13.50 | \$702 | \$28,080 | 1.2 | \$66,600 | \$1,665 | \$19,980 | \$500 | 1,766 | 23% | \$8.53 | \$444 | 1.6 |
| Pittsylvania County | \$13.50 | \$702 | \$28,080 | 1.2 | \$61,900 | \$1,548 | \$18,570 | \$464 | 6,339 | 24% | \$12.69 | \$660 | 1.1 |
| Powhatan County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 745 | 7% | \$15.94 | \$829 | 1.4 |
| Prince Edward County | \$16.83 | \$875 | \$35,000 | 1.5 | \$69,700 | \$1,743 | \$20,910 | \$523 | 2,723 | 37% | \$13.67 | \$711 | 1.2 |
| Prince George County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 3,698 | 31% | \$17.26 | \$897 | 1.3 |
| Prince William County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 38,827 | 27% | \$17.67 | \$919 | 1.9 |
| Pulaski County | \$13.50 | \$702 | \$28,080 | 1.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 4,482 | 31% | \$14.74 | \$767 | 0.9 |
| Rappahannock County | \$20.13 | \$1,047 | \$41,880 | 1.8 | \$108,800 | \$2,720 | \$32,640 | \$816 | 646 | 23% | \$12.69 | \$660 | 1.6 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Richmond County | \$16.62 | \$864 | \$34,560 | 1.5 | \$64,400 | \$1,610 | \$19,320 | \$483 | 1,053 | 36% | \$15.07 | \$784 | 1.1 |
| Roanoke County | \$16.90 | \$879 | \$35,160 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 9,687 | 25% | \$14.14 | \$735 | 1.2 |
| Rockbridge County | \$14.65 | \$762 | \$30,480 | 1.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 2,328 | 25% | \$11.85 | \$616 | 1.2 |
| Rockingham County | \$18.29 | \$951 | \$38,040 | 1.7 | \$80,500 | \$2,013 | \$24,150 | \$604 | 8,017 | 26% | \$18.42 | \$958 | 1.0 |
| Russell County | \$13.50 | \$702 | \$28,080 | 1.2 | \$54,100 | \$1,353 | \$16,230 | \$406 | 2,768 | 25% | \$13.55 | \$705 | 1.0 |
| Scott County | \$13.50 | \$702 | \$28,080 | 1.2 | \$69,700 | \$1,743 | \$20,910 | \$523 | 1,792 | 21% | \$11.90 | \$619 | 1.1 |
| Shenandoah County | \$15.92 | \$828 | \$33,120 | 1.4 | \$76,500 | \$1,913 | \$22,950 | \$574 | 5,322 | 30% | \$15.34 | \$798 | 1.0 |
| Smyth County | \$13.50 | \$702 | \$28,080 | 1.2 | \$58,500 | \$1,463 | \$17,550 | \$439 | 3,793 | 30% | \$12.34 | \$642 | 1.1 |
| Southampton County | \$16.21 | \$843 | \$33,720 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,695 | 26% | \$13.66 | \$710 | 1.2 |
| Spotsylvania County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 9,526 | 21% | \$15.66 | \$814 | 2.2 |
| Stafford County | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 10,894 | 23% | \$14.33 | \$745 | 2.4 |
| Surry County | \$13.50 | \$702 | \$28,080 | 1.2 | \$80,800 | \$2,020 | \$24,240 | \$606 | 780 | 28% | \$23.26 | \$1,210 | 0.6 |
| Sussex County | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 1,023 | 27% | \$18.39 | \$956 | 1.2 |
| Tazewell County | \$13.50 | \$702 | \$28,080 | 1.2 | \$59,400 | \$1,485 | \$17,820 | \$446 | 4,144 | 25% | \$14.72 | \$765 | 0.9 |
| Warren County | \$19.83 | \$1,031 | \$41,240 | 1.8 | \$93,200 | \$2,330 | \$27,960 | \$699 | 3,564 | 24% | \$14.26 | \$741 | 1.4 |
| Washington County | \$13.50 | \$702 | \$28,080 | 1.2 | \$69,700 | \$1,743 | \$20,910 | \$523 | 5,284 | 24% | \$13.21 | \$687 | 1.0 |
| Westmoreland County | \$16.87 | \$877 | \$35,080 | 1.5 | \$81,900 | \$2,048 | \$24,570 | \$614 | 2,062 | 26% | \$9.51 | \$495 | 1.8 |
| Wise County | \$13.50 | \$702 | \$28,080 | 1.2 | \$55,900 | \$1,398 | \$16,770 | \$419 | 4,654 | 31% | \$9.50 | \$494 | 1.4 |
| Wythe County | \$13.69 | \$712 | \$28,480 | 1.2 | \$68,900 | \$1,723 | \$20,670 | \$517 | 2,854 | 23% | \$12.27 | \$638 | 1.1 |
| York County | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 7,134 | 28% | \$14.61 | \$760 | 1.6 |
| Alexandria city | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 40,358 | 57% | \$30.84 | \$1,604 | 1.1 |
| Bristol city | \$13.50 | \$702 | \$28,080 | 1.2 | \$69,700 | \$1,743 | \$20,910 | \$523 | 2,882 | 39% | \$13.03 | \$678 | 1.0 |
| Buena Vista city | \$14.65 | \$762 | \$30,480 | 1.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 970 | 39% | \$16.05 | \$834 | 0.9 |
| Charlottesville city | \$24.31 | \$1,264 | \$50,560 | 2.2 | \$111,200 | \$2,780 | \$33,360 | \$834 | 11,264 | 60% | \$22.60 | \$1,175 | 1.1 |
| Chesapeake city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 23,934 | 28% | \$14.58 | \$758 | 1.6 |
| Colonial Heights city | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 2,420 | 34% | \$9.81 | \$510 | 2.3 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | | |
| Covington city | \$14.21 | \$739 | \$29,560 | 1.3 | \$65,100 | \$1,628 | \$19,530 | \$488 | 586 | 25% | \$21.75 | \$1,131 | 0.7 | | |
| Danville city | \$13.50 | \$702 | \$28,080 | 1.2 | \$61,900 | \$1,548 | \$18,570 | \$464 | 9,086 | 50% | \$15.32 | \$797 | 0.9 | | |
| Emporia city | \$14.69 | \$764 | \$30,560 | 1.3 | \$59,600 | \$1,490 | \$17,880 | \$447 | 1,224 | 59% | \$14.13 | \$735 | 1.0 | | |
| Fairfax city | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 2,636 | 30% | \$19.01 | \$989 | 1.8 | | |
| Falls Church city | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 2,319 | 41% | \$25.92 | \$1,348 | 1.3 | | |
| Franklin city | \$16.21 | \$843 | \$33,720 | 1.5 | \$74,200 | \$1,855 | \$22,260 | \$557 | 1,559 | 44% | \$8.82 | \$459 | 1.8 | | |
| Fredericksburg city | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 6,661 | 60% | \$20.33 | \$1,057 | 1.7 | | |
| Galax city | \$13.50 | \$702 | \$28,080 | 1.2 | \$60,700 | \$1,518 | \$18,210 | \$455 | 840 | 32% | \$9.44 | \$491 | 1.4 | | |
| Hampton city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 23,614 | 43% | \$17.23 | \$896 | 1.3 | | |
| Harrisonburg city | \$18.29 | \$951 | \$38,040 | 1.7 | \$80,500 | \$2,013 | \$24,150 | \$604 | 9,961 | 59% | \$16.28 | \$847 | 1.1 | | |
| Hopewell city | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 4,955 | 53% | \$22.88 | \$1,190 | 1.0 | | |
| Lexington city | \$14.65 | \$762 | \$30,480 | 1.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 936 | 45% | \$13.10 | \$681 | 1.1 | | |
| Lynchburg city | \$16.60 | \$863 | \$34,520 | 1.5 | \$78,900 | \$1,973 | \$23,670 | \$592 | 14,173 | 50% | \$18.70 | \$973 | 0.9 | | |
| Manassas city | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 4,008 | 31% | \$22.89 | \$1,190 | 1.5 | | |
| Manassas Park city | \$34.33 | \$1,785 | \$71,400 | 3.1 | \$142,300 | \$3,558 | \$42,690 | \$1,067 | 1,806 | 39% | \$20.45 | \$1,063 | 1.7 | | |
| Martinsville city | \$13.50 | \$702 | \$28,080 | 1.2 | \$54,700 | \$1,368 | \$16,410 | \$410 | 2,476 | 44% | \$14.45 | \$751 | 0.9 | | |
| Newport News city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 36,362 | 52% | \$22.97 | \$1,195 | 1.0 | | |
| Norfolk city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 50,545 | 57% | \$22.10 | \$1,149 | 1.0 | | |
| Norton city | \$13.50 | \$702 | \$28,080 | 1.2 | \$55,900 | \$1,398 | \$16,770 | \$419 | 905 | 48% | \$8.33 | \$433 | 1.6 | | |
| Petersburg city | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 8,460 | 64% | \$19.52 | \$1,015 | 1.2 | | |
| Poquoson city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 840 | 18% | \$13.64 | \$709 | 1.7 | | |
| Portsmouth city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 16,393 | 45% | \$17.16 | \$892 | 1.3 | | |
| Radford city | \$17.98 | \$935 | \$37,400 | 1.6 | \$86,200 | \$2,155 | \$25,860 | \$647 | 2,941 | 52% | \$13.37 | \$695 | 1.3 | | |
| Richmond city | \$22.87 | \$1,189 | \$47,560 | 2.1 | \$101,000 | \$2,525 | \$30,300 | \$758 | 51,204 | 56% | \$27.09 | \$1,409 | 0.8 | | |
| Roanoke city | \$16.90 | \$879 | \$35,160 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 19,902 | 48% | \$18.44 | \$959 | 0.9 | | |
| Salem city | \$16.90 | \$879 | \$35,160 | 1.5 | \$86,300 | \$2,158 | \$25,890 | \$647 | 3,511 | 36% | \$17.05 | \$887 | 1.0 | | |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

| Virginia | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Staunton city | \$17.63 | \$917 | \$36,680 | 1.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 4,366 | 41% | \$13.68 | \$711 | 1.3 |
| Suffolk city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 10,262 | 30% | \$16.09 | \$837 | 1.4 |
| Virginia Beach city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 60,935 | 35% | \$18.18 | \$945 | 1.3 |
| Waynesboro city | \$17.63 | \$917 | \$36,680 | 1.6 | \$83,600 | \$2,090 | \$25,080 | \$627 | 3,751 | 41% | \$13.64 | \$709 | 1.3 |
| Williamsburg city | \$22.94 | \$1,193 | \$47,720 | 2.1 | \$93,500 | \$2,338 | \$28,050 | \$701 | 2,145 | 48% | \$13.50 | \$702 | 1.7 |
| Winchester city | \$21.48 | \$1,117 | \$44,680 | 2.0 | \$96,400 | \$2,410 | \$28,920 | \$723 | 5,902 | 55% | \$20.89 | \$1,086 | 1.0 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

WASHINGTON

#6*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,629**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,430** monthly or **\$65,161** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$31.33
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WASHINGTON:

| STATE FACTS | |
|-----------------------------|------------------|
| Minimum Wage | \$14.49 |
| Average Renter Wage | \$27.55 |
| 2-Bedroom Housing Wage | \$31.33 |
| Number of Renter Households | 1,067,763 |
| Percent Renters | 37% |

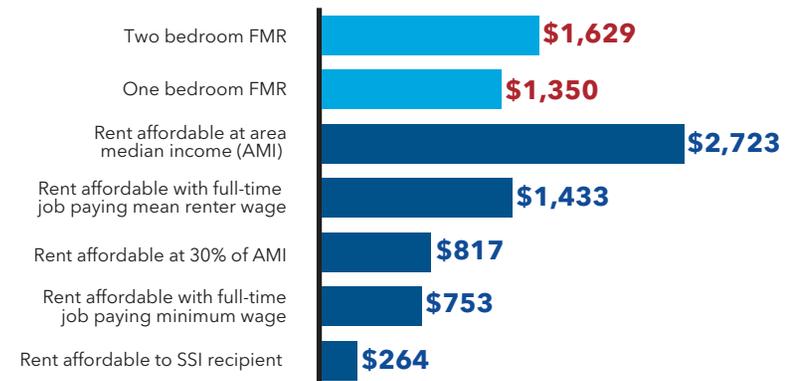
86
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------------------|----------------|
| Seattle-Bellevue HMFA | \$39.31 |
| Bremerton-Silverdale MSA | \$33.94 |
| Portland-Vancouver-Hillsboro MSA | \$33.37 |
| Tacoma HMFA | \$28.54 |
| San Juan County | \$26.00 |



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.

OUT OF REACH 2022

Washington

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Washington | \$31.33 | \$1,629 | \$65,161 | 2.2 | \$108,911 | \$2,723 | \$32,673 | \$817 | 1,067,763 | 37% | \$27.55 | \$1,433 | 1.1 |
| Combined Nonmetro Areas | \$19.64 | \$1,021 | \$40,852 | 1.4 | \$76,963 | \$1,924 | \$23,089 | \$577 | 95,701 | 31% | \$14.44 | \$751 | 1.4 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bellingham MSA | \$24.12 | \$1,254 | \$50,160 | 1.7 | \$97,300 | \$2,433 | \$29,190 | \$730 | 33,617 | 38% | \$17.01 | \$884 | 1.4 |
| Bremerton-Silverdale MSA | \$33.94 | \$1,765 | \$70,600 | 2.3 | \$102,500 | \$2,563 | \$30,750 | \$769 | 33,718 | 32% | \$18.16 | \$944 | 1.9 |
| Kennewick-Richland MSA | \$20.38 | \$1,060 | \$42,400 | 1.4 | \$87,500 | \$2,188 | \$26,250 | \$656 | 30,960 | 31% | \$17.83 | \$927 | 1.1 |
| Lewiston MSA | \$17.79 | \$925 | \$37,000 | 1.2 | \$80,800 | \$2,020 | \$24,240 | \$606 | 2,583 | 28% | \$14.94 | \$777 | 1.2 |
| Longview MSA | \$20.29 | \$1,055 | \$42,200 | 1.4 | \$75,100 | \$1,878 | \$22,530 | \$563 | 14,372 | 34% | \$17.95 | \$934 | 1.1 |
| Mount Vernon-Anacortes MSA | \$25.13 | \$1,307 | \$52,280 | 1.7 | \$86,100 | \$2,153 | \$25,830 | \$646 | 14,798 | 30% | \$17.76 | \$923 | 1.4 |
| Olympia-Tumwater MSA | \$24.48 | \$1,273 | \$50,920 | 1.7 | \$103,500 | \$2,588 | \$31,050 | \$776 | 38,155 | 34% | \$17.77 | \$924 | 1.4 |
| Portland-Vancouver-Hillsboro MSA | \$33.37 | \$1,735 | \$69,400 | 2.3 | \$106,500 | \$2,663 | \$31,950 | \$799 | 59,775 | 33% | \$20.83 | \$1,083 | 1.6 |
| Seattle-Bellevue HMFA | \$39.31 | \$2,044 | \$81,760 | 2.7 | \$134,600 | \$3,365 | \$40,380 | \$1,010 | 487,210 | 41% | \$36.53 | \$1,900 | 1.1 |
| Spokane HMFA | \$19.87 | \$1,033 | \$41,320 | 1.4 | \$84,100 | \$2,103 | \$25,230 | \$631 | 76,204 | 37% | \$17.39 | \$904 | 1.1 |
| Stevens County HMFA | \$15.29 | \$795 | \$31,800 | 1.1 | \$71,200 | \$1,780 | \$21,360 | \$534 | 3,755 | 21% | \$13.02 | \$677 | 1.2 |
| Tacoma HMFA | \$28.54 | \$1,484 | \$59,360 | 2.0 | \$101,800 | \$2,545 | \$30,540 | \$764 | 121,513 | 37% | \$19.40 | \$1,009 | 1.5 |
| Walla Walla MSA | \$22.00 | \$1,144 | \$45,760 | 1.5 | \$80,600 | \$2,015 | \$24,180 | \$605 | 8,203 | 36% | \$15.29 | \$795 | 1.4 |
| Wenatchee MSA | \$21.65 | \$1,126 | \$45,040 | 1.5 | \$78,800 | \$1,970 | \$23,640 | \$591 | 15,656 | 35% | \$15.08 | \$784 | 1.4 |
| Yakima MSA | \$20.19 | \$1,050 | \$42,000 | 1.4 | \$72,300 | \$1,808 | \$21,690 | \$542 | 31,543 | 38% | \$15.74 | \$819 | 1.3 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adams County | \$17.42 | \$906 | \$36,240 | 1.2 | \$62,700 | \$1,568 | \$18,810 | \$470 | 2,356 | 39% | \$18.24 | \$948 | 1.0 |
| Asotin County | \$17.79 | \$925 | \$37,000 | 1.2 | \$80,800 | \$2,020 | \$24,240 | \$606 | 2,583 | 28% | \$14.94 | \$777 | 1.2 |
| Benton County | \$20.38 | \$1,060 | \$42,400 | 1.4 | \$87,500 | \$2,188 | \$26,250 | \$656 | 22,588 | 31% | \$19.49 | \$1,014 | 1.0 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Washington

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Chelan County | \$21.65 | \$1,126 | \$45,040 | 1.5 | \$78,800 | \$1,970 | \$23,640 | \$591 | 10,725 | 37% | \$15.35 | \$798 | 1.4 |
| Clallam County | \$21.67 | \$1,127 | \$45,080 | 1.5 | \$74,300 | \$1,858 | \$22,290 | \$557 | 9,518 | 29% | \$12.06 | \$627 | 1.8 |
| Clark County | \$33.37 | \$1,735 | \$69,400 | 2.3 | \$106,500 | \$2,663 | \$31,950 | \$799 | 58,753 | 33% | \$20.93 | \$1,088 | 1.6 |
| Columbia County | \$18.81 | \$978 | \$39,120 | 1.3 | \$94,500 | \$2,363 | \$28,350 | \$709 | 509 | 28% | \$18.13 | \$943 | 1.0 |
| Cowlitz County | \$20.29 | \$1,055 | \$42,200 | 1.4 | \$75,100 | \$1,878 | \$22,530 | \$563 | 14,372 | 34% | \$17.95 | \$934 | 1.1 |
| Douglas County | \$21.65 | \$1,126 | \$45,040 | 1.5 | \$78,800 | \$1,970 | \$23,640 | \$591 | 4,931 | 32% | \$14.10 | \$733 | 1.5 |
| Ferry County | \$16.29 | \$847 | \$33,880 | 1.1 | \$63,200 | \$1,580 | \$18,960 | \$474 | 775 | 24% | \$10.57 | \$550 | 1.5 |
| Franklin County | \$20.38 | \$1,060 | \$42,400 | 1.4 | \$87,500 | \$2,188 | \$26,250 | \$656 | 8,372 | 31% | \$13.17 | \$685 | 1.5 |
| Garfield County | \$15.06 | \$783 | \$31,320 | 1.0 | \$78,100 | \$1,953 | \$23,430 | \$586 | 238 | 24% | \$16.53 | \$860 | 0.9 |
| Grant County | \$16.85 | \$876 | \$35,040 | 1.2 | \$67,900 | \$1,698 | \$20,370 | \$509 | 11,289 | 35% | \$16.51 | \$859 | 1.0 |
| Grays Harbor County | \$17.02 | \$885 | \$35,400 | 1.2 | \$83,000 | \$2,075 | \$24,900 | \$623 | 9,180 | 31% | \$14.24 | \$741 | 1.2 |
| Island County | \$23.37 | \$1,215 | \$48,600 | 1.6 | \$89,300 | \$2,233 | \$26,790 | \$670 | 10,199 | 29% | \$15.73 | \$818 | 1.5 |
| Jefferson County | \$20.12 | \$1,046 | \$41,840 | 1.4 | \$73,900 | \$1,848 | \$22,170 | \$554 | 3,377 | 22% | \$13.46 | \$700 | 1.5 |
| King County | \$39.31 | \$2,044 | \$81,760 | 2.7 | \$134,600 | \$3,365 | \$40,380 | \$1,010 | 391,715 | 44% | \$39.37 | \$2,047 | 1.0 |
| Kitsap County | \$33.94 | \$1,765 | \$70,600 | 2.3 | \$102,500 | \$2,563 | \$30,750 | \$769 | 33,718 | 32% | \$18.16 | \$944 | 1.9 |
| Kittitas County | \$21.71 | \$1,129 | \$45,160 | 1.5 | \$85,800 | \$2,145 | \$25,740 | \$644 | 7,703 | 40% | \$11.44 | \$595 | 1.9 |
| Klickitat County | \$19.75 | \$1,027 | \$41,080 | 1.4 | \$74,500 | \$1,863 | \$22,350 | \$559 | 2,718 | 29% | \$17.93 | \$932 | 1.1 |
| Lewis County | \$19.67 | \$1,023 | \$40,920 | 1.4 | \$79,200 | \$1,980 | \$23,760 | \$594 | 9,215 | 30% | \$15.29 | \$795 | 1.3 |
| Lincoln County | \$17.06 | \$887 | \$35,480 | 1.2 | \$69,300 | \$1,733 | \$20,790 | \$520 | 1,028 | 22% | \$12.63 | \$657 | 1.4 |
| Mason County | \$20.56 | \$1,069 | \$42,760 | 1.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 5,730 | 23% | \$13.58 | \$706 | 1.5 |
| Okanogan County | \$17.29 | \$899 | \$35,960 | 1.2 | \$60,800 | \$1,520 | \$18,240 | \$456 | 6,164 | 34% | \$11.57 | \$602 | 1.5 |
| Pacific County | \$18.25 | \$949 | \$37,960 | 1.3 | \$68,200 | \$1,705 | \$20,460 | \$512 | 1,710 | 18% | \$9.78 | \$508 | 1.9 |
| Pend Oreille County | \$19.15 | \$996 | \$39,840 | 1.3 | \$66,900 | \$1,673 | \$20,070 | \$502 | 1,306 | 23% | \$14.19 | \$738 | 1.3 |
| Pierce County | \$28.54 | \$1,484 | \$59,360 | 2.0 | \$101,800 | \$2,545 | \$30,540 | \$764 | 121,513 | 37% | \$19.40 | \$1,009 | 1.5 |
| San Juan County | \$26.00 | \$1,352 | \$54,080 | 1.8 | \$89,600 | \$2,240 | \$26,880 | \$672 | 2,163 | 26% | \$13.00 | \$676 | 2.0 |
| Skagit County | \$25.13 | \$1,307 | \$52,280 | 1.7 | \$86,100 | \$2,153 | \$25,830 | \$646 | 14,798 | 30% | \$17.76 | \$923 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Washington

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Skamania County | \$33.37 | \$1,735 | \$69,400 | 2.3 | \$106,500 | \$2,663 | \$31,950 | \$799 | 1,022 | 21% | \$11.38 | \$592 | 2.9 |
| Snohomish County | \$39.31 | \$2,044 | \$81,760 | 2.7 | \$134,600 | \$3,365 | \$40,380 | \$1,010 | 95,495 | 32% | \$22.34 | \$1,162 | 1.8 |
| Spokane County | \$19.87 | \$1,033 | \$41,320 | 1.4 | \$84,100 | \$2,103 | \$25,230 | \$631 | 76,204 | 37% | \$17.39 | \$904 | 1.1 |
| Stevens County | \$15.29 | \$795 | \$31,800 | 1.1 | \$71,200 | \$1,780 | \$21,360 | \$534 | 3,755 | 21% | \$13.02 | \$677 | 1.2 |
| Thurston County | \$24.48 | \$1,273 | \$50,920 | 1.7 | \$103,500 | \$2,588 | \$31,050 | \$776 | 38,155 | 34% | \$17.77 | \$924 | 1.4 |
| Wahkiakum County | \$16.71 | \$869 | \$34,760 | 1.2 | \$73,700 | \$1,843 | \$22,110 | \$553 | 209 | 11% | \$11.13 | \$579 | 1.5 |
| Walla Walla County | \$22.00 | \$1,144 | \$45,760 | 1.5 | \$80,600 | \$2,015 | \$24,180 | \$605 | 8,203 | 36% | \$15.29 | \$795 | 1.4 |
| Whatcom County | \$24.12 | \$1,254 | \$50,160 | 1.7 | \$97,300 | \$2,433 | \$29,190 | \$730 | 33,617 | 38% | \$17.01 | \$884 | 1.4 |
| Whitman County | \$18.79 | \$977 | \$39,080 | 1.3 | \$79,800 | \$1,995 | \$23,940 | \$599 | 10,314 | 56% | \$14.85 | \$772 | 1.3 |
| Yakima County | \$20.19 | \$1,050 | \$42,000 | 1.4 | \$72,300 | \$1,808 | \$21,690 | \$542 | 31,543 | 38% | \$15.74 | \$819 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

WEST VIRGINIA

#50*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$800**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,665** monthly or **\$31,983** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.38
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$8.75 |
| Average Renter Wage | \$13.92 |
| 2-Bedroom Housing Wage | \$15.38 |
| Number of Renter Households | 193,449 |
| Percent Renters | 26% |

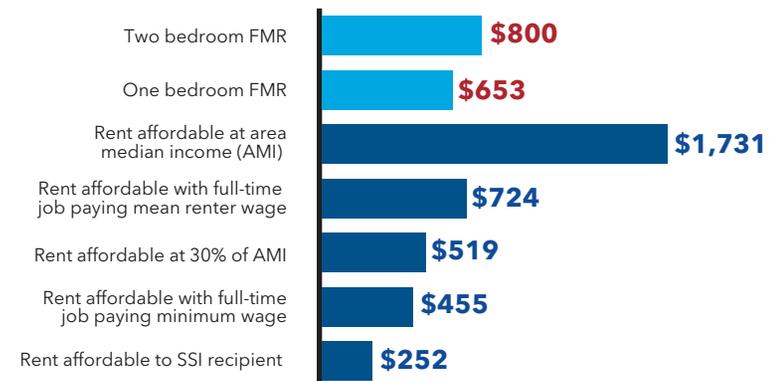
70
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Winchester MSA | \$21.48 |
| Martinsburg HMFA | \$19.06 |
| Putnam County | \$18.08 |
| Jefferson County | \$18.00 |
| Morgantown MSA | \$17.15 |



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.

OUT OF REACH 2022

West Virginia

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| West Virginia | \$15.38 | \$800 | \$31,983 | 1.8 | \$69,225 | \$1,731 | \$20,768 | \$519 | 193,449 | 26% | \$13.92 | \$724 | 1.1 |
| Combined Nonmetro Areas | \$14.17 | \$737 | \$29,472 | 1.6 | \$60,894 | \$1,522 | \$18,268 | \$457 | 63,914 | 24% | \$14.10 | \$733 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Boone County HMFA | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,898 | 22% | \$9.81 | \$510 | 1.4 |
| Charleston HMFA | \$16.02 | \$833 | \$33,320 | 1.8 | \$66,400 | \$1,660 | \$19,920 | \$498 | 23,960 | 29% | \$16.06 | \$835 | 1.0 |
| Cumberland MSA | \$14.56 | \$757 | \$30,280 | 1.7 | \$71,300 | \$1,783 | \$21,390 | \$535 | 2,325 | 22% | \$14.81 | \$770 | 1.0 |
| Fayette County HMFA | \$13.67 | \$711 | \$28,440 | 1.6 | \$57,500 | \$1,438 | \$17,250 | \$431 | 3,749 | 22% | \$9.99 | \$519 | 1.4 |
| Huntington-Ashland HMFA | \$15.21 | \$791 | \$31,640 | 1.7 | \$65,400 | \$1,635 | \$19,620 | \$491 | 18,649 | 34% | \$12.30 | \$639 | 1.2 |
| Jackson County HMFA | \$13.65 | \$710 | \$28,400 | 1.6 | \$70,200 | \$1,755 | \$21,060 | \$527 | 2,629 | 23% | \$16.23 | \$844 | 0.8 |
| Jefferson County HMFA | \$18.00 | \$936 | \$37,440 | 2.1 | \$108,800 | \$2,720 | \$32,640 | \$816 | 4,483 | 21% | \$10.83 | \$563 | 1.7 |
| Lincoln County HMFA | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,400 | \$1,360 | \$16,320 | \$408 | 1,790 | 22% | \$9.64 | \$501 | 1.4 |
| Martinsburg HMFA | \$19.06 | \$991 | \$39,640 | 2.2 | \$72,000 | \$1,800 | \$21,600 | \$540 | 11,727 | 26% | \$14.88 | \$774 | 1.3 |
| Morgan County HMFA | \$15.10 | \$785 | \$31,400 | 1.7 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,182 | 16% | \$12.26 | \$638 | 1.2 |
| Morgantown MSA | \$17.15 | \$892 | \$35,680 | 2.0 | \$94,200 | \$2,355 | \$28,260 | \$707 | 19,145 | 36% | \$14.80 | \$769 | 1.2 |
| Parkersburg-Vienna MSA | \$15.02 | \$781 | \$31,240 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 10,257 | 27% | \$13.36 | \$695 | 1.1 |
| Putnam County HMFA | \$18.08 | \$940 | \$37,600 | 2.1 | \$82,100 | \$2,053 | \$24,630 | \$616 | 3,827 | 18% | \$14.69 | \$764 | 1.2 |
| Raleigh County HMFA | \$14.27 | \$742 | \$29,680 | 1.6 | \$69,000 | \$1,725 | \$20,700 | \$518 | 8,050 | 26% | \$11.65 | \$606 | 1.2 |
| Weirton-Steubenville MSA | \$14.19 | \$738 | \$29,520 | 1.6 | \$71,500 | \$1,788 | \$21,450 | \$536 | 6,102 | 27% | \$14.68 | \$764 | 1.0 |
| Wheeling MSA | \$14.65 | \$762 | \$30,480 | 1.7 | \$75,400 | \$1,885 | \$22,620 | \$566 | 7,971 | 27% | \$12.17 | \$633 | 1.2 |
| Winchester MSA | \$21.48 | \$1,117 | \$44,680 | 2.5 | \$96,400 | \$2,410 | \$28,920 | \$723 | 1,791 | 20% | \$11.88 | \$618 | 1.8 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Barbour County | \$13.56 | \$705 | \$28,200 | 1.5 | \$58,000 | \$1,450 | \$17,400 | \$435 | 1,740 | 27% | \$18.28 | \$950 | 0.7 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

West Virginia

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Berkeley County | \$19.06 | \$991 | \$39,640 | 2.2 | \$72,000 | \$1,800 | \$21,600 | \$540 | 11,727 | 26% | \$14.88 | \$774 | 1.3 |
| Boone County | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,898 | 22% | \$9.81 | \$510 | 1.4 |
| Braxton County | \$13.56 | \$705 | \$28,200 | 1.5 | \$55,000 | \$1,375 | \$16,500 | \$413 | 1,145 | 21% | \$15.08 | \$784 | 0.9 |
| Brooke County | \$14.19 | \$738 | \$29,520 | 1.6 | \$71,500 | \$1,788 | \$21,450 | \$536 | 2,688 | 27% | \$16.17 | \$841 | 0.9 |
| Cabell County | \$15.21 | \$791 | \$31,640 | 1.7 | \$65,400 | \$1,635 | \$19,620 | \$491 | 14,839 | 38% | \$12.41 | \$645 | 1.2 |
| Calhoun County | \$13.56 | \$705 | \$28,200 | 1.5 | \$51,000 | \$1,275 | \$15,300 | \$383 | 560 | 20% | \$11.28 | \$587 | 1.2 |
| Clay County | \$16.02 | \$833 | \$33,320 | 1.8 | \$66,400 | \$1,660 | \$19,920 | \$498 | 731 | 22% | \$7.76 | \$404 | 2.1 |
| Doddridge County | \$15.40 | \$801 | \$32,040 | 1.8 | \$68,900 | \$1,723 | \$20,670 | \$517 | 236 | 9% | \$17.28 | \$899 | 0.9 |
| Fayette County | \$13.67 | \$711 | \$28,440 | 1.6 | \$57,500 | \$1,438 | \$17,250 | \$431 | 3,749 | 22% | \$9.99 | \$519 | 1.4 |
| Gilmer County | \$13.56 | \$705 | \$28,200 | 1.5 | \$62,400 | \$1,560 | \$18,720 | \$468 | 745 | 30% | \$12.07 | \$628 | 1.1 |
| Grant County | \$13.56 | \$705 | \$28,200 | 1.5 | \$65,800 | \$1,645 | \$19,740 | \$494 | 927 | 19% | \$14.67 | \$763 | 0.9 |
| Greenbrier County | \$14.00 | \$728 | \$29,120 | 1.6 | \$57,000 | \$1,425 | \$17,100 | \$428 | 4,278 | 28% | \$11.34 | \$589 | 1.2 |
| Hampshire County | \$21.48 | \$1,117 | \$44,680 | 2.5 | \$96,400 | \$2,410 | \$28,920 | \$723 | 1,791 | 20% | \$11.88 | \$618 | 1.8 |
| Hancock County | \$14.19 | \$738 | \$29,520 | 1.6 | \$71,500 | \$1,788 | \$21,450 | \$536 | 3,414 | 27% | \$13.40 | \$697 | 1.1 |
| Hardy County | \$13.56 | \$705 | \$28,200 | 1.5 | \$59,700 | \$1,493 | \$17,910 | \$448 | 1,477 | 25% | \$18.08 | \$940 | 0.8 |
| Harrison County | \$15.77 | \$820 | \$32,800 | 1.8 | \$80,600 | \$2,015 | \$24,180 | \$605 | 7,153 | 26% | \$16.25 | \$845 | 1.0 |
| Jackson County | \$13.65 | \$710 | \$28,400 | 1.6 | \$70,200 | \$1,755 | \$21,060 | \$527 | 2,629 | 23% | \$16.23 | \$844 | 0.8 |
| Jefferson County | \$18.00 | \$936 | \$37,440 | 2.1 | \$108,800 | \$2,720 | \$32,640 | \$816 | 4,483 | 21% | \$10.83 | \$563 | 1.7 |
| Kanawha County | \$16.02 | \$833 | \$33,320 | 1.8 | \$66,400 | \$1,660 | \$19,920 | \$498 | 23,229 | 30% | \$16.15 | \$840 | 1.0 |
| Lewis County | \$14.08 | \$732 | \$29,280 | 1.6 | \$58,100 | \$1,453 | \$17,430 | \$436 | 1,686 | 26% | \$16.31 | \$848 | 0.9 |
| Lincoln County | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,400 | \$1,360 | \$16,320 | \$408 | 1,790 | 22% | \$9.64 | \$501 | 1.4 |
| Logan County | \$13.56 | \$705 | \$28,200 | 1.5 | \$53,400 | \$1,335 | \$16,020 | \$401 | 3,960 | 28% | \$14.18 | \$737 | 1.0 |
| McDowell County | \$13.56 | \$705 | \$28,200 | 1.5 | \$35,500 | \$888 | \$10,650 | \$266 | 1,634 | 22% | \$16.73 | \$870 | 0.8 |
| Marion County | \$15.94 | \$829 | \$33,160 | 1.8 | \$70,100 | \$1,753 | \$21,030 | \$526 | 5,898 | 26% | \$14.50 | \$754 | 1.1 |
| Marshall County | \$14.65 | \$762 | \$30,480 | 1.7 | \$75,400 | \$1,885 | \$22,620 | \$566 | 2,374 | 19% | \$15.01 | \$781 | 1.0 |
| Mason County | \$13.98 | \$727 | \$29,080 | 1.6 | \$61,500 | \$1,538 | \$18,450 | \$461 | 1,844 | 17% | \$16.49 | \$857 | 0.8 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

West Virginia

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Mercer County | \$13.56 | \$705 | \$28,200 | 1.5 | \$57,400 | \$1,435 | \$17,220 | \$431 | 7,790 | 31% | \$13.27 | \$690 | 1.0 |
| Mineral County | \$14.56 | \$757 | \$30,280 | 1.7 | \$71,300 | \$1,783 | \$21,390 | \$535 | 2,325 | 22% | \$14.81 | \$770 | 1.0 |
| Mingo County | \$13.56 | \$705 | \$28,200 | 1.5 | \$48,900 | \$1,223 | \$14,670 | \$367 | 2,902 | 29% | \$12.81 | \$666 | 1.1 |
| Monongalia County | \$17.15 | \$892 | \$35,680 | 2.0 | \$94,200 | \$2,355 | \$28,260 | \$707 | 16,815 | 42% | \$15.10 | \$785 | 1.1 |
| Monroe County | \$13.56 | \$705 | \$28,200 | 1.5 | \$56,400 | \$1,410 | \$16,920 | \$423 | 1,202 | 22% | \$12.51 | \$650 | 1.1 |
| Morgan County | \$15.10 | \$785 | \$31,400 | 1.7 | \$71,100 | \$1,778 | \$21,330 | \$533 | 1,182 | 16% | \$12.26 | \$638 | 1.2 |
| Nicholas County | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,300 | \$1,358 | \$16,290 | \$407 | 2,172 | 21% | \$10.89 | \$566 | 1.2 |
| Ohio County | \$14.65 | \$762 | \$30,480 | 1.7 | \$75,400 | \$1,885 | \$22,620 | \$566 | 5,597 | 32% | \$11.06 | \$575 | 1.3 |
| Pendleton County | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,300 | \$1,358 | \$16,290 | \$407 | 570 | 18% | \$9.29 | \$483 | 1.5 |
| Pleasants County | \$13.56 | \$705 | \$28,200 | 1.5 | \$79,000 | \$1,975 | \$23,700 | \$593 | 455 | 16% | \$14.23 | \$740 | 1.0 |
| Pocahontas County | \$13.56 | \$705 | \$28,200 | 1.5 | \$61,700 | \$1,543 | \$18,510 | \$463 | 562 | 16% | \$13.18 | \$685 | 1.0 |
| Preston County | \$17.15 | \$892 | \$35,680 | 2.0 | \$94,200 | \$2,355 | \$28,260 | \$707 | 2,330 | 19% | \$11.89 | \$618 | 1.4 |
| Putnam County | \$18.08 | \$940 | \$37,600 | 2.1 | \$82,100 | \$2,053 | \$24,630 | \$616 | 3,827 | 18% | \$14.69 | \$764 | 1.2 |
| Raleigh County | \$14.27 | \$742 | \$29,680 | 1.6 | \$69,000 | \$1,725 | \$20,700 | \$518 | 8,050 | 26% | \$11.65 | \$606 | 1.2 |
| Randolph County | \$13.56 | \$705 | \$28,200 | 1.5 | \$62,900 | \$1,573 | \$18,870 | \$472 | 3,166 | 29% | \$11.36 | \$591 | 1.2 |
| Ritchie County | \$13.56 | \$705 | \$28,200 | 1.5 | \$57,500 | \$1,438 | \$17,250 | \$431 | 816 | 20% | \$12.68 | \$659 | 1.1 |
| Roane County | \$13.56 | \$705 | \$28,200 | 1.5 | \$55,200 | \$1,380 | \$16,560 | \$414 | 1,336 | 24% | \$12.46 | \$648 | 1.1 |
| Summers County | \$13.56 | \$705 | \$28,200 | 1.5 | \$54,500 | \$1,363 | \$16,350 | \$409 | 1,438 | 26% | \$16.21 | \$843 | 0.8 |
| Taylor County | \$14.06 | \$731 | \$29,240 | 1.6 | \$68,600 | \$1,715 | \$20,580 | \$515 | 1,410 | 21% | \$14.87 | \$773 | 0.9 |
| Tucker County | \$13.56 | \$705 | \$28,200 | 1.5 | \$64,200 | \$1,605 | \$19,260 | \$482 | 648 | 20% | \$10.03 | \$522 | 1.4 |
| Tyler County | \$14.38 | \$748 | \$29,920 | 1.6 | \$63,400 | \$1,585 | \$19,020 | \$476 | 502 | 15% | \$11.89 | \$618 | 1.2 |
| Upshur County | \$14.62 | \$760 | \$30,400 | 1.7 | \$61,400 | \$1,535 | \$18,420 | \$461 | 2,296 | 24% | \$15.07 | \$784 | 1.0 |
| Wayne County | \$15.21 | \$791 | \$31,640 | 1.7 | \$65,400 | \$1,635 | \$19,620 | \$491 | 3,810 | 25% | \$11.28 | \$587 | 1.3 |
| Webster County | \$13.79 | \$717 | \$28,680 | 1.6 | \$51,000 | \$1,275 | \$15,300 | \$383 | 920 | 26% | \$9.10 | \$473 | 1.5 |
| Wetzel County | \$14.13 | \$735 | \$29,400 | 1.6 | \$58,300 | \$1,458 | \$17,490 | \$437 | 1,130 | 19% | \$12.00 | \$624 | 1.2 |
| Wirt County | \$15.02 | \$781 | \$31,240 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 458 | 18% | \$4.69 | \$244 | 3.2 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

West Virginia

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|----------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Wood County | \$15.02 | \$781 | \$31,240 | 1.7 | \$69,500 | \$1,738 | \$20,850 | \$521 | 9,799 | 28% | \$13.46 | \$700 | 1.1 |
| Wyoming County | \$14.17 | \$737 | \$29,480 | 1.6 | \$56,300 | \$1,408 | \$16,890 | \$422 | 1,316 | 15% | \$10.74 | \$558 | 1.3 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

WISCONSIN

#32*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$965**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,217** monthly or **\$38,600** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.56
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$17.04 |
| 2-Bedroom Housing Wage | \$18.56 |
| Number of Renter Households | 781,435 |
| Percent Renters | 33% |

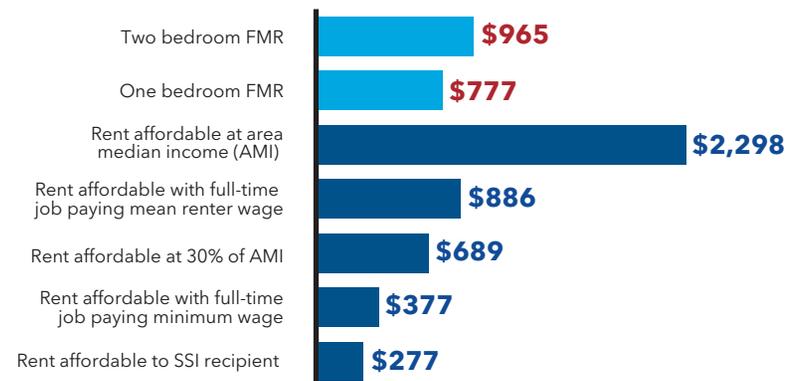
102
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

82
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 |
|---------------------------------------|----------------|
| Minneapolis-St. Paul-Bloomington HMFA | \$25.56 |
| Madison HMFA | \$24.12 |
| Kenosha County | \$20.50 |
| Milwaukee-Waukesha-West Allis MSA | \$19.21 |
| Walworth County | \$18.54 |



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.

OUT OF REACH 2022

Wisconsin

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Wisconsin | \$18.56 | \$965 | \$38,600 | 2.6 | \$91,904 | \$2,298 | \$27,571 | \$689 | 781,435 | 33% | \$17.04 | \$886 | 1.1 |
| Combined Nonmetro Areas | \$15.98 | \$831 | \$33,236 | 2.2 | \$79,017 | \$1,975 | \$23,705 | \$593 | 159,216 | 26% | \$13.84 | \$720 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Appleton MSA | \$16.94 | \$881 | \$35,240 | 2.3 | \$95,900 | \$2,398 | \$28,770 | \$719 | 25,164 | 27% | \$16.79 | \$873 | 1.0 |
| Columbia County HMFA | \$18.17 | \$945 | \$37,800 | 2.5 | \$92,500 | \$2,313 | \$27,750 | \$694 | 6,195 | 25% | \$14.30 | \$744 | 1.3 |
| Duluth HMFA | \$18.00 | \$936 | \$37,440 | 2.5 | \$89,000 | \$2,225 | \$26,700 | \$668 | 5,980 | 31% | \$13.06 | \$679 | 1.4 |
| Eau Claire MSA | \$16.08 | \$836 | \$33,440 | 2.2 | \$90,000 | \$2,250 | \$27,000 | \$675 | 21,880 | 32% | \$15.61 | \$812 | 1.0 |
| Fond du Lac MSA | \$16.02 | \$833 | \$33,320 | 2.2 | \$97,200 | \$2,430 | \$29,160 | \$729 | 12,302 | 29% | \$15.53 | \$807 | 1.0 |
| Green Bay HMFA | \$16.83 | \$875 | \$35,000 | 2.3 | \$92,400 | \$2,310 | \$27,720 | \$693 | 38,829 | 34% | \$18.16 | \$944 | 0.9 |
| Green County HMFA | \$17.17 | \$893 | \$35,720 | 2.4 | \$88,800 | \$2,220 | \$26,640 | \$666 | 3,848 | 25% | \$12.53 | \$652 | 1.4 |
| Iowa County HMFA | \$16.81 | \$874 | \$34,960 | 2.3 | \$90,500 | \$2,263 | \$27,150 | \$679 | 2,548 | 26% | \$14.08 | \$732 | 1.2 |
| Janesville-Beloit MSA | \$17.60 | \$915 | \$36,600 | 2.4 | \$81,200 | \$2,030 | \$24,360 | \$609 | 20,612 | 32% | \$16.97 | \$882 | 1.0 |
| Kenosha County HMFA | \$20.50 | \$1,066 | \$42,640 | 2.8 | \$89,500 | \$2,238 | \$26,850 | \$671 | 21,680 | 34% | \$14.80 | \$770 | 1.4 |
| La Crosse-Onalaska MSA | \$17.88 | \$930 | \$37,200 | 2.5 | \$90,800 | \$2,270 | \$27,240 | \$681 | 18,031 | 37% | \$15.98 | \$831 | 1.1 |
| Lincoln County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$81,500 | \$2,038 | \$24,450 | \$611 | 2,797 | 22% | \$11.37 | \$591 | 1.3 |
| Madison HMFA | \$24.12 | \$1,254 | \$50,160 | 3.3 | \$118,700 | \$2,968 | \$35,610 | \$890 | 92,905 | 41% | \$20.33 | \$1,057 | 1.2 |
| Milwaukee-Waukesha-West Allis MSA | \$19.21 | \$999 | \$39,960 | 2.6 | \$96,100 | \$2,403 | \$28,830 | \$721 | 254,775 | 40% | \$18.95 | \$985 | 1.0 |
| Minneapolis-St. Paul-Bloomington HMFA | \$25.56 | \$1,329 | \$53,160 | 3.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 12,310 | 24% | \$13.91 | \$723 | 1.8 |
| Oconto County HMFA | \$14.56 | \$757 | \$30,280 | 2.0 | \$80,200 | \$2,005 | \$24,060 | \$602 | 2,824 | 17% | \$10.77 | \$560 | 1.4 |
| Oshkosh-Neenah MSA | \$17.10 | \$889 | \$35,560 | 2.4 | \$85,000 | \$2,125 | \$25,500 | \$638 | 24,395 | 34% | \$17.75 | \$923 | 1.0 |
| Racine MSA | \$17.90 | \$931 | \$37,240 | 2.5 | \$89,500 | \$2,238 | \$26,850 | \$671 | 24,752 | 32% | \$15.25 | \$793 | 1.2 |
| Sheboygan MSA | \$15.33 | \$797 | \$31,880 | 2.1 | \$84,600 | \$2,115 | \$25,380 | \$635 | 14,198 | 30% | \$17.68 | \$919 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Wisconsin

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Wausau HMFA | \$16.12 | \$838 | \$33,520 | 2.2 | \$87,600 | \$2,190 | \$26,280 | \$657 | 16,194 | 29% | \$16.09 | \$837 | 1.0 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$15.77 | \$820 | \$32,800 | 2.2 | \$64,500 | \$1,613 | \$19,350 | \$484 | 1,581 | 17% | \$12.41 | \$645 | 1.3 |
| Ashland County | \$14.56 | \$757 | \$30,280 | 2.0 | \$66,200 | \$1,655 | \$19,860 | \$497 | 1,902 | 29% | \$12.26 | \$637 | 1.2 |
| Barron County | \$15.60 | \$811 | \$32,440 | 2.2 | \$74,000 | \$1,850 | \$22,200 | \$555 | 4,595 | 24% | \$11.84 | \$615 | 1.3 |
| Bayfield County | \$15.31 | \$796 | \$31,840 | 2.1 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,314 | 18% | \$9.47 | \$492 | 1.6 |
| Brown County | \$16.83 | \$875 | \$35,000 | 2.3 | \$92,400 | \$2,310 | \$27,720 | \$693 | 37,240 | 35% | \$18.39 | \$956 | 0.9 |
| Buffalo County | \$16.06 | \$835 | \$33,400 | 2.2 | \$77,100 | \$1,928 | \$23,130 | \$578 | 1,348 | 23% | \$14.85 | \$772 | 1.1 |
| Burnett County | \$15.87 | \$825 | \$33,000 | 2.2 | \$68,800 | \$1,720 | \$20,640 | \$516 | 1,250 | 17% | \$12.88 | \$670 | 1.2 |
| Calumet County | \$16.94 | \$881 | \$35,240 | 2.3 | \$95,900 | \$2,398 | \$28,770 | \$719 | 3,776 | 19% | \$11.63 | \$605 | 1.5 |
| Chippewa County | \$16.08 | \$836 | \$33,440 | 2.2 | \$90,000 | \$2,250 | \$27,000 | \$675 | 6,966 | 27% | \$14.24 | \$741 | 1.1 |
| Clark County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,800 | \$1,795 | \$21,540 | \$539 | 2,784 | 22% | \$14.28 | \$743 | 1.0 |
| Columbia County | \$18.17 | \$945 | \$37,800 | 2.5 | \$92,500 | \$2,313 | \$27,750 | \$694 | 6,195 | 25% | \$14.30 | \$744 | 1.3 |
| Crawford County | \$14.56 | \$757 | \$30,280 | 2.0 | \$73,100 | \$1,828 | \$21,930 | \$548 | 1,708 | 26% | \$12.42 | \$646 | 1.2 |
| Dane County | \$24.12 | \$1,254 | \$50,160 | 3.3 | \$118,700 | \$2,968 | \$35,610 | \$890 | 92,905 | 41% | \$20.33 | \$1,057 | 1.2 |
| Dodge County | \$17.10 | \$889 | \$35,560 | 2.4 | \$80,400 | \$2,010 | \$24,120 | \$603 | 10,737 | 31% | \$16.68 | \$867 | 1.0 |
| Door County | \$16.81 | \$874 | \$34,960 | 2.3 | \$82,300 | \$2,058 | \$24,690 | \$617 | 2,749 | 20% | \$11.26 | \$586 | 1.5 |
| Douglas County | \$18.00 | \$936 | \$37,440 | 2.5 | \$89,000 | \$2,225 | \$26,700 | \$668 | 5,980 | 31% | \$13.06 | \$679 | 1.4 |
| Dunn County | \$16.25 | \$845 | \$33,800 | 2.2 | \$82,100 | \$2,053 | \$24,630 | \$616 | 5,619 | 33% | \$13.91 | \$723 | 1.2 |
| Eau Claire County | \$16.08 | \$836 | \$33,440 | 2.2 | \$90,000 | \$2,250 | \$27,000 | \$675 | 14,914 | 36% | \$16.18 | \$842 | 1.0 |
| Florence County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 255 | 13% | \$8.50 | \$442 | 1.7 |
| Fond du Lac County | \$16.02 | \$833 | \$33,320 | 2.2 | \$97,200 | \$2,430 | \$29,160 | \$729 | 12,302 | 29% | \$15.53 | \$807 | 1.0 |
| Forest County | \$14.56 | \$757 | \$30,280 | 2.0 | \$61,000 | \$1,525 | \$18,300 | \$458 | 856 | 22% | \$12.82 | \$667 | 1.1 |
| Grant County | \$14.56 | \$757 | \$30,280 | 2.0 | \$77,500 | \$1,938 | \$23,250 | \$581 | 6,034 | 31% | \$12.43 | \$646 | 1.2 |
| Green County | \$17.17 | \$893 | \$35,720 | 2.4 | \$88,800 | \$2,220 | \$26,640 | \$666 | 3,848 | 25% | \$12.53 | \$652 | 1.4 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Wisconsin

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Green Lake County | \$14.87 | \$773 | \$30,920 | 2.1 | \$77,000 | \$1,925 | \$23,100 | \$578 | 1,879 | 23% | \$13.59 | \$707 | 1.1 |
| Iowa County | \$16.81 | \$874 | \$34,960 | 2.3 | \$90,500 | \$2,263 | \$27,150 | \$679 | 2,548 | 26% | \$14.08 | \$732 | 1.2 |
| Iron County | \$14.56 | \$757 | \$30,280 | 2.0 | \$63,700 | \$1,593 | \$19,110 | \$478 | 596 | 21% | \$7.55 | \$393 | 1.9 |
| Jackson County | \$14.56 | \$757 | \$30,280 | 2.0 | \$76,900 | \$1,923 | \$23,070 | \$577 | 1,985 | 24% | \$14.98 | \$779 | 1.0 |
| Jefferson County | \$18.25 | \$949 | \$37,960 | 2.5 | \$96,700 | \$2,418 | \$29,010 | \$725 | 9,598 | 29% | \$14.17 | \$737 | 1.3 |
| Juneau County | \$16.29 | \$847 | \$33,880 | 2.2 | \$71,600 | \$1,790 | \$21,480 | \$537 | 2,539 | 24% | \$16.24 | \$845 | 1.0 |
| Kenosha County | \$20.50 | \$1,066 | \$42,640 | 2.8 | \$89,500 | \$2,238 | \$26,850 | \$671 | 21,680 | 34% | \$14.80 | \$770 | 1.4 |
| Kewaunee County | \$16.83 | \$875 | \$35,000 | 2.3 | \$92,400 | \$2,310 | \$27,720 | \$693 | 1,589 | 19% | \$12.32 | \$641 | 1.4 |
| La Crosse County | \$17.88 | \$930 | \$37,200 | 2.5 | \$90,800 | \$2,270 | \$27,240 | \$681 | 18,031 | 37% | \$15.98 | \$831 | 1.1 |
| Lafayette County | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,200 | \$1,955 | \$23,460 | \$587 | 1,539 | 23% | \$13.15 | \$684 | 1.1 |
| Langlade County | \$14.56 | \$757 | \$30,280 | 2.0 | \$69,100 | \$1,728 | \$20,730 | \$518 | 1,844 | 22% | \$11.97 | \$622 | 1.2 |
| Lincoln County | \$14.56 | \$757 | \$30,280 | 2.0 | \$81,500 | \$2,038 | \$24,450 | \$611 | 2,797 | 22% | \$11.37 | \$591 | 1.3 |
| Manitowoc County | \$14.58 | \$758 | \$30,320 | 2.0 | \$86,500 | \$2,163 | \$25,950 | \$649 | 8,291 | 24% | \$15.27 | \$794 | 1.0 |
| Marathon County | \$16.12 | \$838 | \$33,520 | 2.2 | \$87,600 | \$2,190 | \$26,280 | \$657 | 16,194 | 29% | \$16.09 | \$837 | 1.0 |
| Marinette County | \$14.56 | \$757 | \$30,280 | 2.0 | \$67,700 | \$1,693 | \$20,310 | \$508 | 4,595 | 24% | \$11.94 | \$621 | 1.2 |
| Marquette County | \$14.90 | \$775 | \$31,000 | 2.1 | \$71,300 | \$1,783 | \$21,390 | \$535 | 1,312 | 19% | \$13.67 | \$711 | 1.1 |
| Menominee County | \$14.56 | \$757 | \$30,280 | 2.0 | \$49,300 | \$1,233 | \$14,790 | \$370 | 464 | 33% | \$5.32 | \$277 | 2.7 |
| Milwaukee County | \$19.21 | \$999 | \$39,960 | 2.6 | \$96,100 | \$2,403 | \$28,830 | \$721 | 195,273 | 51% | \$20.83 | \$1,083 | 0.9 |
| Monroe County | \$16.71 | \$869 | \$34,760 | 2.3 | \$79,700 | \$1,993 | \$23,910 | \$598 | 5,275 | 29% | \$15.56 | \$809 | 1.1 |
| Oconto County | \$14.56 | \$757 | \$30,280 | 2.0 | \$80,200 | \$2,005 | \$24,060 | \$602 | 2,824 | 17% | \$10.77 | \$560 | 1.4 |
| Oneida County | \$15.81 | \$822 | \$32,880 | 2.2 | \$80,600 | \$2,015 | \$24,180 | \$605 | 2,698 | 17% | \$13.80 | \$718 | 1.1 |
| Outagamie County | \$16.94 | \$881 | \$35,240 | 2.3 | \$95,900 | \$2,398 | \$28,770 | \$719 | 21,388 | 29% | \$17.52 | \$911 | 1.0 |
| Ozaukee County | \$19.21 | \$999 | \$39,960 | 2.6 | \$96,100 | \$2,403 | \$28,830 | \$721 | 8,943 | 25% | \$14.93 | \$776 | 1.3 |
| Pepin County | \$14.56 | \$757 | \$30,280 | 2.0 | \$78,700 | \$1,968 | \$23,610 | \$590 | 628 | 20% | \$15.52 | \$807 | 0.9 |
| Pierce County | \$25.56 | \$1,329 | \$53,160 | 3.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 4,394 | 28% | \$12.49 | \$650 | 2.0 |
| Polk County | \$17.17 | \$893 | \$35,720 | 2.4 | \$79,800 | \$1,995 | \$23,940 | \$599 | 3,771 | 20% | \$11.31 | \$588 | 1.5 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

OUT OF REACH 2022

Wisconsin

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|--------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Portage County | \$16.23 | \$844 | \$33,760 | 2.2 | \$90,400 | \$2,260 | \$27,120 | \$678 | 8,991 | 31% | \$14.69 | \$764 | 1.1 |
| Price County | \$14.56 | \$757 | \$30,280 | 2.0 | \$66,500 | \$1,663 | \$19,950 | \$499 | 1,382 | 21% | \$15.91 | \$827 | 0.9 |
| Racine County | \$17.90 | \$931 | \$37,240 | 2.5 | \$89,500 | \$2,238 | \$26,850 | \$671 | 24,752 | 32% | \$15.25 | \$793 | 1.2 |
| Richland County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,000 | \$1,775 | \$21,300 | \$533 | 1,858 | 25% | \$13.29 | \$691 | 1.1 |
| Rock County | \$17.60 | \$915 | \$36,600 | 2.4 | \$81,200 | \$2,030 | \$24,360 | \$609 | 20,612 | 32% | \$16.97 | \$882 | 1.0 |
| Rusk County | \$14.56 | \$757 | \$30,280 | 2.0 | \$64,700 | \$1,618 | \$19,410 | \$485 | 1,364 | 21% | \$13.11 | \$682 | 1.1 |
| St. Croix County | \$25.56 | \$1,329 | \$53,160 | 3.5 | \$118,200 | \$2,955 | \$35,460 | \$887 | 7,916 | 23% | \$14.26 | \$741 | 1.8 |
| Sauk County | \$17.48 | \$909 | \$36,360 | 2.4 | \$82,200 | \$2,055 | \$24,660 | \$617 | 8,030 | 30% | \$13.44 | \$699 | 1.3 |
| Sawyer County | \$15.73 | \$818 | \$32,720 | 2.2 | \$67,400 | \$1,685 | \$20,220 | \$506 | 2,097 | 27% | \$12.52 | \$651 | 1.3 |
| Shawano County | \$14.56 | \$757 | \$30,280 | 2.0 | \$76,400 | \$1,910 | \$22,920 | \$573 | 3,810 | 22% | \$12.37 | \$643 | 1.2 |
| Sheboygan County | \$15.33 | \$797 | \$31,880 | 2.1 | \$84,600 | \$2,115 | \$25,380 | \$635 | 14,198 | 30% | \$17.68 | \$919 | 0.9 |
| Taylor County | \$14.56 | \$757 | \$30,280 | 2.0 | \$73,200 | \$1,830 | \$21,960 | \$549 | 1,965 | 23% | \$13.70 | \$712 | 1.1 |
| Trempealeau County | \$15.12 | \$786 | \$31,440 | 2.1 | \$80,000 | \$2,000 | \$24,000 | \$600 | 3,376 | 28% | \$14.79 | \$769 | 1.0 |
| Vernon County | \$14.56 | \$757 | \$30,280 | 2.0 | \$73,500 | \$1,838 | \$22,050 | \$551 | 2,792 | 23% | \$10.97 | \$570 | 1.3 |
| Vilas County | \$14.94 | \$777 | \$31,080 | 2.1 | \$66,100 | \$1,653 | \$19,830 | \$496 | 2,340 | 21% | \$11.85 | \$616 | 1.3 |
| Walworth County | \$18.54 | \$964 | \$38,560 | 2.6 | \$92,500 | \$2,313 | \$27,750 | \$694 | 12,960 | 31% | \$13.69 | \$712 | 1.4 |
| Washburn County | \$15.52 | \$807 | \$32,280 | 2.1 | \$73,100 | \$1,828 | \$21,930 | \$548 | 1,460 | 20% | \$12.08 | \$628 | 1.3 |
| Washington County | \$19.21 | \$999 | \$39,960 | 2.6 | \$96,100 | \$2,403 | \$28,830 | \$721 | 12,552 | 23% | \$14.59 | \$759 | 1.3 |
| Waukesha County | \$19.21 | \$999 | \$39,960 | 2.6 | \$96,100 | \$2,403 | \$28,830 | \$721 | 38,007 | 24% | \$17.16 | \$892 | 1.1 |
| Waupaca County | \$14.58 | \$758 | \$30,320 | 2.0 | \$81,100 | \$2,028 | \$24,330 | \$608 | 5,882 | 26% | \$12.86 | \$669 | 1.1 |
| Waushara County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,900 | \$1,798 | \$21,570 | \$539 | 1,804 | 18% | \$10.97 | \$571 | 1.3 |
| Winnebago County | \$17.10 | \$889 | \$35,560 | 2.4 | \$85,000 | \$2,125 | \$25,500 | \$638 | 24,395 | 34% | \$17.75 | \$923 | 1.0 |
| Wood County | \$15.58 | \$810 | \$32,400 | 2.1 | \$76,200 | \$1,905 | \$22,860 | \$572 | 9,359 | 29% | \$16.47 | \$856 | 0.9 |

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

WYOMING

#37*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$888**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,959** monthly or **\$35,504** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.07
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$16.62 |
| 2-Bedroom Housing Wage | \$17.07 |
| Number of Renter Households | 67,701 |
| Percent Renters | 29% |

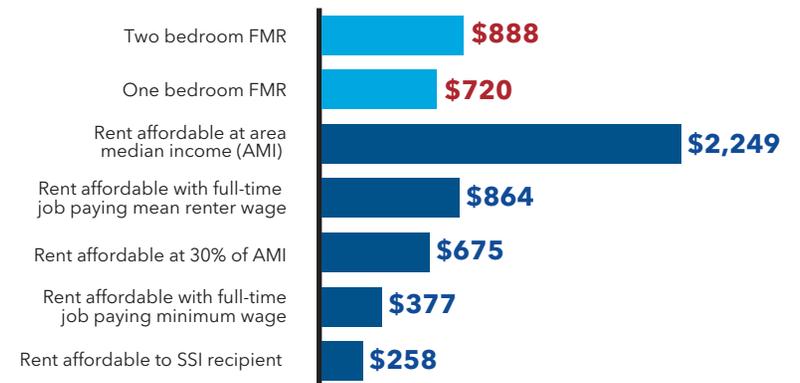
94
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

76
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Teton County | \$27.08 |
| Campbell County | \$18.10 |
| Weston County | \$17.98 |
| Sheridan County | \$17.17 |
| Cheyenne MSA | \$17.12 |



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.

OUT OF REACH 2022

| Wyoming | FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Wyoming | \$17.07 | \$888 | \$35,504 | 2.4 | \$89,972 | \$2,249 | \$26,991 | \$675 | 67,701 | 29% | \$16.62 | \$864 | 1.0 |
| Combined Nonmetro Areas | \$17.18 | \$894 | \$35,742 | 2.4 | \$89,354 | \$2,234 | \$26,806 | \$670 | 46,992 | 29% | \$17.00 | \$884 | 1.0 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Casper MSA | \$16.46 | \$856 | \$34,240 | 2.3 | \$85,000 | \$2,125 | \$25,500 | \$638 | 9,676 | 29% | \$16.64 | \$865 | 1.0 |
| Cheyenne MSA | \$17.12 | \$890 | \$35,600 | 2.4 | \$96,500 | \$2,413 | \$28,950 | \$724 | 11,033 | 27% | \$15.07 | \$784 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Albany County | \$15.75 | \$819 | \$32,760 | 2.2 | \$88,900 | \$2,223 | \$26,670 | \$667 | 7,750 | 48% | \$11.62 | \$604 | 1.4 |
| Big Horn County | \$14.56 | \$757 | \$30,280 | 2.0 | \$71,600 | \$1,790 | \$21,480 | \$537 | 1,118 | 25% | \$15.68 | \$815 | 0.9 |
| Campbell County | \$18.10 | \$941 | \$37,640 | 2.5 | \$99,000 | \$2,475 | \$29,700 | \$743 | 4,450 | 25% | \$15.56 | \$809 | 1.2 |
| Carbon County | \$16.88 | \$878 | \$35,120 | 2.3 | \$80,900 | \$2,023 | \$24,270 | \$607 | 1,828 | 29% | \$19.24 | \$1,000 | 0.9 |
| Converse County | \$15.79 | \$821 | \$32,840 | 2.2 | \$91,300 | \$2,283 | \$27,390 | \$685 | 1,284 | 24% | \$15.91 | \$828 | 1.0 |
| Crook County | \$15.31 | \$796 | \$31,840 | 2.1 | \$89,000 | \$2,225 | \$26,700 | \$668 | 585 | 21% | \$19.05 | \$990 | 0.8 |
| Fremont County | \$16.21 | \$843 | \$33,720 | 2.2 | \$76,900 | \$1,923 | \$23,070 | \$577 | 4,451 | 30% | \$15.85 | \$824 | 1.0 |
| Goshen County | \$15.67 | \$815 | \$32,600 | 2.2 | \$72,200 | \$1,805 | \$21,660 | \$542 | 1,443 | 28% | \$13.71 | \$713 | 1.1 |
| Hot Springs County | \$15.54 | \$808 | \$32,320 | 2.1 | \$84,800 | \$2,120 | \$25,440 | \$636 | 632 | 29% | \$13.31 | \$692 | 1.2 |
| Johnson County | \$16.02 | \$833 | \$33,320 | 2.2 | \$84,500 | \$2,113 | \$25,350 | \$634 | 1,153 | 29% | \$8.72 | \$453 | 1.8 |
| Laramie County | \$17.12 | \$890 | \$35,600 | 2.4 | \$96,500 | \$2,413 | \$28,950 | \$724 | 11,033 | 27% | \$15.07 | \$784 | 1.1 |
| Lincoln County | \$15.63 | \$813 | \$32,520 | 2.2 | \$90,900 | \$2,273 | \$27,270 | \$682 | 1,442 | 20% | \$15.38 | \$800 | 1.0 |
| Natrona County | \$16.46 | \$856 | \$34,240 | 2.3 | \$85,000 | \$2,125 | \$25,500 | \$638 | 9,676 | 29% | \$16.64 | \$865 | 1.0 |
| Niobrara County † | \$14.56 | \$757 | \$30,280 | 2.0 | \$54,900 | \$1,373 | \$16,470 | \$412 | 219 | 24% | | | |
| Park County | \$16.90 | \$879 | \$35,160 | 2.3 | \$82,900 | \$2,073 | \$24,870 | \$622 | 3,332 | 26% | \$16.88 | \$878 | 1.0 |
| Platte County | \$14.56 | \$757 | \$30,280 | 2.0 | \$75,300 | \$1,883 | \$22,590 | \$565 | 930 | 24% | \$14.80 | \$770 | 1.0 |
| Sheridan County | \$17.17 | \$893 | \$35,720 | 2.4 | \$91,000 | \$2,275 | \$27,300 | \$683 | 4,303 | 32% | \$14.39 | \$748 | 1.2 |

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OUT OF REACH 2022

Wyoming

FY22 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 (2016-2020) | % of total households (2016-2020) | Estimated hourly mean renter wage (2022) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|-------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Sublette County | \$14.56 | \$757 | \$30,280 | 2.0 | \$90,600 | \$2,265 | \$27,180 | \$680 | 597 | 17% | \$18.61 | \$968 | 0.8 |
| Sweetwater County | \$15.42 | \$802 | \$32,080 | 2.1 | \$97,700 | \$2,443 | \$29,310 | \$733 | 3,874 | 25% | \$20.95 | \$1,089 | 0.7 |
| Teton County | \$27.08 | \$1,408 | \$56,320 | 3.7 | \$123,000 | \$3,075 | \$36,900 | \$923 | 4,418 | 44% | \$24.51 | \$1,274 | 1.1 |
| Uinta County | \$14.56 | \$757 | \$30,280 | 2.0 | \$86,400 | \$2,160 | \$25,920 | \$648 | 1,793 | 23% | \$10.78 | \$561 | 1.4 |
| Washakie County | \$14.56 | \$757 | \$30,280 | 2.0 | \$75,900 | \$1,898 | \$22,770 | \$569 | 927 | 27% | \$17.39 | \$904 | 0.8 |
| Weston County | \$17.98 | \$935 | \$37,400 | 2.5 | \$86,800 | \$2,170 | \$26,040 | \$651 | 463 | 16% | \$15.78 | \$821 | 1.1 |

† Wage data not available (See Appendix B).

1: BR = Bedroom

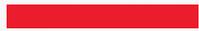
2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

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

APPENDICES



LOCAL MINIMUM WAGES

| Locality | Local Minimum Wage (as of 7/1/22) | 1 BR Housing Wage | 2 BR Housing Wage |
|------------------------------------|--------------------------------------|-------------------|-------------------|
| Alameda, CA | \$15.75 | \$35.65 | \$43.73 |
| Belmont, CA | \$16.20 | \$50.60 | \$61.50 |
| Berkeley, CA | \$16.99 | \$35.65 | \$43.73 |
| Burlingame, CA | \$15.60 | \$50.60 | \$61.50 |
| Chicago, IL ¹ | \$15.40 | \$22.33 | \$25.77 |
| Cook County, IL | \$13.35 | \$22.33 | \$25.77 |
| Cupertino, CA | \$16.40 | \$46.50 | \$55.15 |
| Daly City, CA | \$15.53 | \$50.60 | \$61.50 |
| Denver, CO | \$15.87 | \$26.23 | \$31.90 |
| East Palo Alto, CA | \$15.60 | \$50.60 | \$61.50 |
| El Cerrito, CA | \$16.37 | \$35.65 | \$43.73 |
| Emeryville, CA | \$17.68 | \$35.65 | \$43.73 |
| Flagstaff, AZ | \$15.50 | \$22.42 | \$28.35 |
| Fremont, CA | \$16.00 | \$35.65 | \$43.73 |
| Half Moon Bay, CA | \$15.56 | \$50.60 | \$61.50 |
| Hayward, CA ² | \$15.56 | \$35.65 | \$43.73 |
| Howard County, MD ³ | \$14.00 | \$21.62 | \$26.83 |
| Los Altos, CA | \$16.40 | \$46.50 | \$55.15 |
| Los Angeles County, CA | \$15.96 | \$30.85 | \$39.31 |
| Los Angeles, CA | \$16.04 | \$30.85 | \$39.31 |
| Malibu, CA | \$15.96 | \$30.85 | \$39.31 |
| Menlo Park, CA | \$15.75 | \$50.60 | \$61.50 |
| Milpitas, CA | \$16.40 | \$46.50 | \$55.15 |
| Minneapolis, MN ⁴ | \$15.00 | \$20.73 | \$25.56 |
| Montgomery County, MD ⁵ | \$15.65 | \$30.13 | \$34.33 |

1. Minimum wage for employers with more than 20 employees. Minimum wage for employers with fewer employees is \$14.50.
2. Minimum wage for employers with more than 25 employees. Minimum wage for employers with fewer employees is \$14.52.
3. Minimum wage for large employers. Minimum wage for small employer, non-profit, food service, and home health employers is \$12.50.
4. Minimum wage for employers with more than 100 employees. Minimum wage for employers with fewer employees is \$13.50.
5. Minimum wage for employers with more than 50 employees. Minimum wage for employers with 11 to 50 employees, non-profits, and home health providers is \$14.50. Minimum wage for employers with 10 or fewer employees is \$14.

| Locality | Local Minimum Wage (as of 7/1/22) | 1 BR Housing Wage | 2 BR Housing Wage |
|----------------------------------|--------------------------------------|-------------------|-------------------|
| Mountain View, CA | \$17.10 | \$46.50 | \$55.15 |
| Novato, CA ⁶ | \$15.77 | \$50.60 | \$61.50 |
| Oakland, CA | \$15.06 | \$35.65 | \$43.73 |
| Palo Alto, CA | \$16.45 | \$46.50 | \$55.15 |
| Pasadena, CA | \$16.11 | \$30.85 | \$39.31 |
| Petaluma, CA | \$15.85 | \$29.79 | \$39.19 |
| Portland, ME | \$13.00 | \$25.58 | \$33.10 |
| Redwood City, CA | \$16.20 | \$50.60 | \$61.50 |
| Richmond, CA | \$15.54 | \$35.65 | \$43.73 |
| Rockland, ME | \$13.00 | \$15.94 | \$19.33 |
| Saint Paul, MN ⁷ | \$15.00 | \$20.73 | \$25.56 |
| San Carlos, CA | \$15.77 | \$50.60 | \$61.50 |
| San Diego, CA ⁸ | \$15.00 | \$33.44 | \$42.92 |
| San Francisco, CA | \$16.99 | \$50.60 | \$61.50 |
| San Jose, CA | \$16.20 | \$46.50 | \$55.15 |
| San Mateo, CA | \$16.20 | \$50.60 | \$61.50 |
| Santa Clara, CA | \$16.40 | \$46.50 | \$55.15 |
| Santa Fe County, NM | \$12.95 | \$18.75 | \$21.40 |
| Santa Fe, NM | \$12.95 | \$18.75 | \$21.40 |
| Santa Monica, CA | \$15.96 | \$30.85 | \$39.31 |
| Santa Rosa, CA | \$15.85 | \$29.79 | \$39.19 |
| SeaTac, WA ⁹ | \$17.54 | \$33.44 | \$39.31 |
| Seattle, WA ¹⁰ | \$17.27 | \$33.44 | \$39.31 |
| Sonoma, CA ¹¹ | \$16.00 | \$29.79 | \$39.19 |
| South San Francisco, CA | \$15.80 | \$50.60 | \$61.50 |
| Sunnyvale, CA | \$17.10 | \$46.50 | \$55.15 |
| Tuscon, AZ | \$13.00 | \$14.63 | \$19.25 |
| West Hollywood, CA ¹² | \$16.50 | \$30.85 | \$39.31 |

6. Minimum wage for employers with 100 or more employees. Minimum wage for employers with 26-99 employees is \$15.53. Minimum wage for employers with 1-25 employees is \$15.
7. Minimum wage for employers with more than 10,000 employees. Minimum wage for employers with 101-10,000 employees is \$13.50; minimum wage for employers with 6-100 employees is \$12.00; minimum wage for employers with 5 or fewer employees is \$10.75.
8. Minimum wage is the same as the state of California but it applies to all employers regardless of the number of employees.
9. Minimum wage for hospitality and transportation employers.
10. Minimum wage for employers with more than 500 employees. Minimum wage for employers with fewer employees and medical benefits is \$15.75.
11. Minimum wage for employers with more than 25 employees. Minimum wage for employers with fewer employers is \$15.
12. Minimum wage for employers with 50 or more employees. Minimum wage for employers with fewer than 50 employees is \$16. Minimum wage for hotel employees is \$18.35.

DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data used in *Out of Reach*. Information on how to calculate and interpret the report's numbers can be found in the sections "How to Use the Numbers" and "Where the Numbers Come From."

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

In FY06, HUD's FMR areas incorporated OMB's 2003 overhaul of metropolitan area boundaries. HUD used OMB's new boundaries but modified them if a county (or town) to be added to an FMR area under OMB's definitions had rents or incomes in 2000 that deviated more than 5% from the newly defined metropolitan area. HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and HUD-modified areas as HUD Metro FMR Areas (HMFAs). OMB's subsequent changes to metropolitan boundaries through 2009 were incorporated into HUD's subsequent FMR areas.

OMB released new metropolitan area boundaries in February 2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB boundaries resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD's objective to allow variation in FMRs locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016.

In cases in which an FMR area crosses state lines, *Out of Reach* provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY22 FMRs are based on five-year 2015-2019 American Community Survey (ACS) data, supplemented with one-year 2019 ACS data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-year 2015-2019 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY22 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY22, which for a nonmetropolitan county would be the state nonmetropolitan area.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2015-2019 40th percentile standard quality two-bedroom gross rent, and the one-year 2019 40th percentile recent mover two-bedroom gross rent. The one-year recent mover two-bedroom gross rent is reliable if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If the one-year recent mover two-bedroom gross rent estimate is not reliable, the one-year recent mover gross rent for all-sized units is used. If that is not reliable, the estimate for the next largest geographic area is used. HUD does not allow recent mover factors to lower the base rent.

Statistically reliable local rent surveys are used to estimate rents when their estimates are statistically different from the ACS-based rents. For FY22, the ACS is not used as the base rent or recent mover factors in 29 FMR areas. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

A local or regional CPI update factor is applied to the ACS base rent to adjust for inflation through 2020. A trend factor is then applied to trend the gross rent forward to FY 2022, using local and regional forecasts of the CPI gross rent data.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMR, the *Out of Reach* website includes zero- to four-bedroom FMRs. HUD finds that two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding rental units eligible for programs whose payment standards are based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of *Out of Reach* with previous ones.

FMRs for each area are available at <https://www.huduser.gov/portal/datasets/fmr.html>

HUD's Federal Register notices for FY22 FMRs are available at <https://www.huduser.gov/portal/datasets/fmr.html#2022>

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2016-2020 ACS.

AFFORDABILITY

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."¹

¹ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance programs.

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* uses HUD's FY22 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage, or adoption residing together. This family AMI is not intended to apply to a specific family size.

HUD used special tabulations of five-year 2015-2019 ACS data to calculate the FY22 AMIs. In areas with a statistically reliable estimate from one-year 2019 ACS data, HUD incorporated the one-year data. HUD's standard for a reliable estimate is a margin of error of less than 50% of the estimate and at least 100 observations on which the estimate is based.

Where a statistically reliable estimate from five-year data is not available, HUD checks on whether the area has a minimally reliable estimate (margin of error is less than 50% of the estimate) from any of the past three years. If so, the average of these years is used.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI) was used by HUD to inflate the ACS estimate from 2019 to the mid-point of FY22.

Applying the assumption that no more than 30% of income should be spent on housing costs, *Out of Reach* calculates the maximum affordable rent for households earning the median income and households earning 30% of the median. This is a straight percentage and does not include HUD's adjustments to income limits for federal housing programs.

The median incomes for states and state combined nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households from the 2016-2020 ACS.

FY22 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are available at <https://www.huduser.gov/portal/datasets/il.html>

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2022. According to the U.S. Department of Labor, the District of Columbia, Puerto Rico, and 30 states have a state minimum wage higher than the federal level of \$7.25 per hour. *Out of Reach* incorporates the higher prevailing state minimum wage in these states. Some local municipalities have a minimum wage that is higher than the prevailing federal or state rate, but local rates associated with sub-county jurisdictions are not fully incorporated into *Out of Reach*.

Among the statistics included in *Out of Reach* are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. The national average number of hours a full-time worker earning minimum wage must work to afford the FMR is calculated by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly, that average reflects higher state and county minimum wages but not higher minimum wages associated with sub-county jurisdictions.

If the reader would like to calculate the same statistics using a different wage, such as a higher local minimum wage, a simple formula can be used for the conversion:

$$\frac{[\text{HOURS OR JOBS AT THE PUBLISHED WAGE}] * [\text{PUBLISHED WAGE}]}{[\text{ALTERNATIVE WAGE}]}$$

For example, one would have to work nearly 109 hours per week to afford the two-bedroom FMR in Seattle, WA, if the local minimum wage was equivalent to the State of Washington’s rate of \$14.49. However, the same FMR would be affordable with 91 hours of work per week under the higher local minimum wage of \$17.27² ($109 * \$14.49 / \17.27). For further guidance, see “Where the Numbers Come From” or contact NLIHC research staff.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest-income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.³

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁴ Renter wage information is based on 2020 data reported by the BLS in the

Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2016-2020 ACS to arrive at an estimated average renter wage. In 25 counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 65% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2020 to FY22. The inflation factor ($284.182 \div 258.838$) was based on the February 2022 CPI and the 2020 calendar year CPI per the Bureau of Labor Statistics (BLS). In recent years, this adjustment was made using the CBO’s 10-Year Economic Projections, but these could not be used in 2022 due to a delay in their publication.

In approximately 9% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal, state, or local minimum wage. One explanation is that workers in these counties likely average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the 2016-2020 ACS projected forward to FY22 based on the BLS February 2022 CPI.

WORKING HOURS

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary layoffs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to the Bureau of Labor Statistics, as of May 2022, the average wage earner in the U.S. worked 34.6 hours per week.⁵

2 National Employment Law Project (2021). *Raises from Coast to Coast in 2022*.

3 Please note this measure is different from median renter household income, which reflects an estimate of what renter *households* are earning today and includes income not earned in relation to employment.

4 Renter wage data for some counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

5 Bureau of Labor Statistics. (2022). *The employment situation – May 2022*. U.S. Department of Labor. <https://www.bls.gov/news.release/empst.nr0.htm>

Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed to afford the FMR. Conversely, some households include multiple wage earners. For these households, a home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage, as long as their combined wages exceed the Housing Wage for at least 40 working hours per week.

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2022, which is \$841 per month. *Out of Reach* calculations for states include state supplemental payments that benefit all individual SSI recipients in 21 states where the Social Security Administration (SSA) reports the supplemental payment amount.

Supplemental payments provided by other states and the District of Columbia are excluded from *Out of Reach* calculations. For some, these payments are administered by the SSA but are available only to populations with

specific disabilities, in specific facilities, or in specific household settings. For the majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven't been reported to the SSA. The only six states that do not supplement federal SSI payments are Arizona, Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Information on SSI payments is available from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>

The Technical Assistance Collaborative, Inc., publishes *Priced Out*, which compares FMRs with the incomes of SSI recipients. The most recent edition can be found at <http://www.tacinc.org/knowledge-resources/priced-out-v2/>

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at <http://www.nlihc.org/oor>

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

2022 **OUT** *of* **REACH**

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