

KEY FACTS

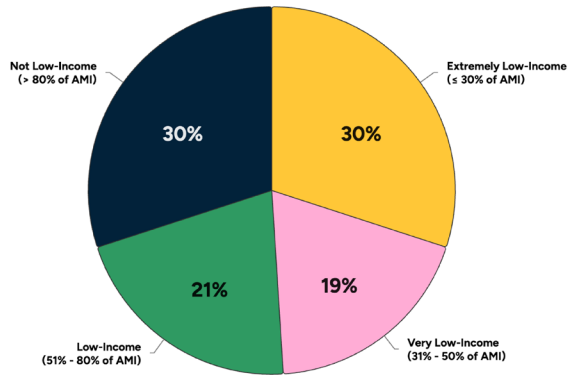
47,932 or **30%** of renter households have extremely low incomes.

\$25,749 is 30% of Area Median Income (AMI), or extremely low-income.

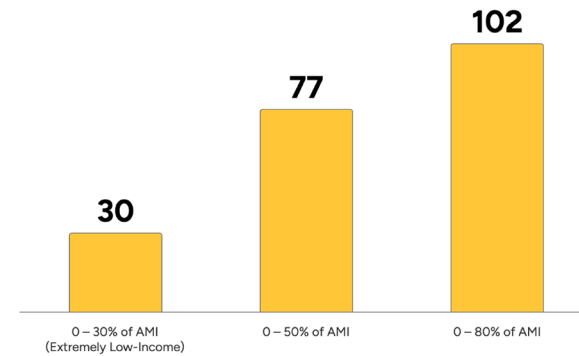
-33,520 Shortage of rental homes affordable and available for extremely low-income renters.

\$50,275 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

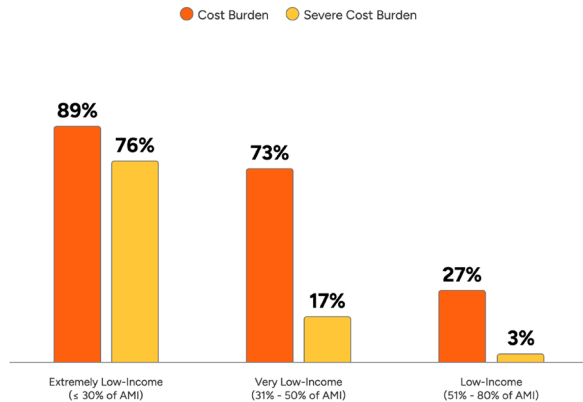
30% of Renter Households Have Extremely Low-Incomes



Only 30 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households



76% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-01

Affordable Rents for People:

\$290
 Living on Supplemental Security Income (SSI)

\$644
 Earning 30% of Area Median Income

\$1,073
 Earning 50% of Area Median Income

Fair Market Rent:

\$1,017
 One Bedroom

\$1,257
 Two Bedroom

\$1,257 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,017** for a one-bedroom rental home.

\$644 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,073**.

\$4,190 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$50,275**. A household must earn **\$3,391** monthly or **\$40,686** annually to afford a one-bedroom home at FMR.

\$24.17 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$19.56**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



KEY FACTS

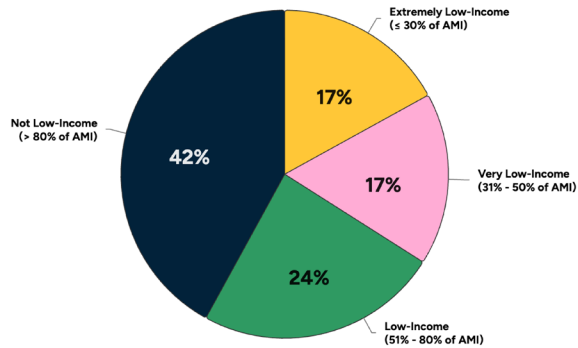
11,135 or 17% of renter households have extremely low incomes.

\$39,872 is 30% of Area Median Income (AMI), or extremely low-income.

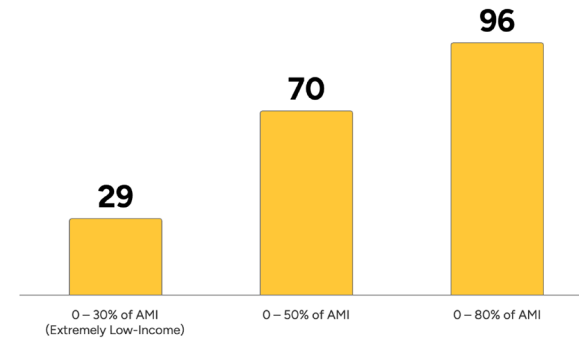
-7,919 Shortage of rental homes affordable and available for extremely low-income renters.

\$53,545 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

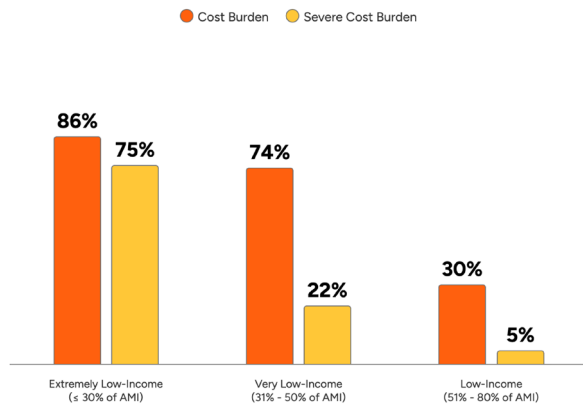
17% of Renter Households Have Extremely Low-Incomes



Only 29 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

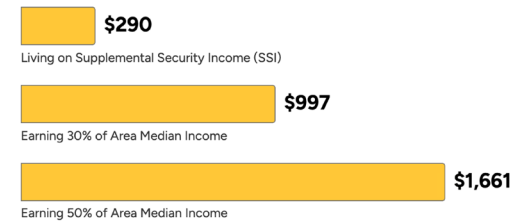


75% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-02

Affordable Rents for People:



Fair Market Rent:



\$1,339 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,083** for a one-bedroom rental home.

\$997 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,661**.

\$4,462 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$53,545**. A household must earn **\$3,611** monthly or **\$43,336** annually to afford a one-bedroom home at FMR.

\$25.74 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$20.83**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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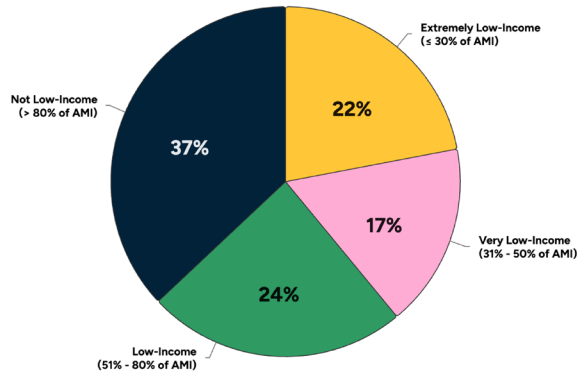
16,393 or **22%** of renter households have extremely low incomes.

\$32,327 is 30% of Area Median Income (AMI), or extremely low-income.

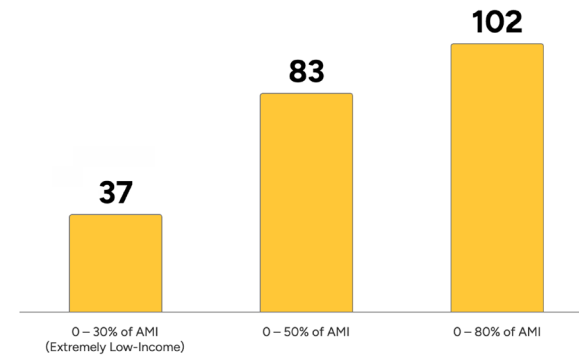
-10,333 Shortage of rental homes affordable and available for extremely low-income renters.

\$43,680 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

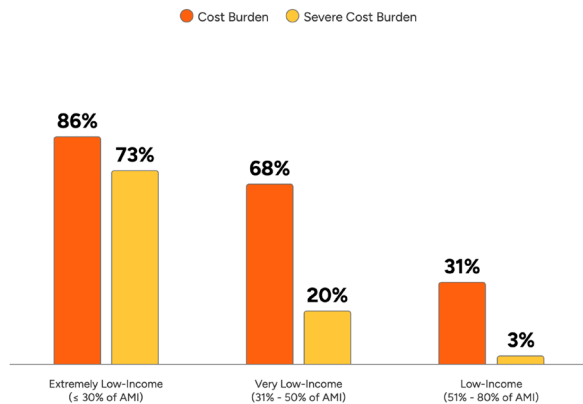
22% of Renter Households Have Extremely Low-Incomes



Only 37 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

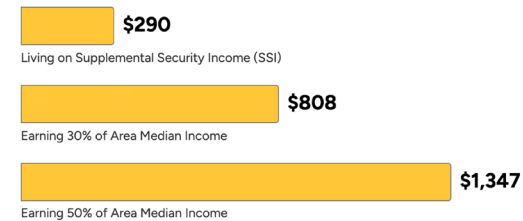


73% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-03

Affordable Rents for People:



Fair Market Rent:



\$1,092 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$890** for a one-bedroom rental home.

\$808 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,347**.

\$3,640 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$43,680**. A household must earn **\$2,965** monthly or **\$35,582** annually to afford a one-bedroom home at FMR.

\$21.00 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$17.11**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
- Prevent evictions and homelessness by creating permanent tools, such as emergency rental assistance, to help stabilize families in crisis.
- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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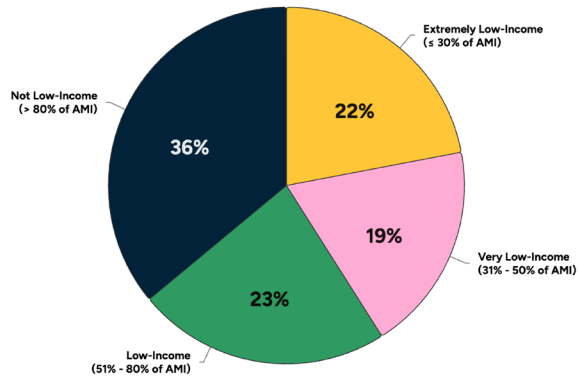
18,395 or **22%** of renter households have extremely low incomes.

\$26,319 is 30% of Area Median Income (AMI), or extremely low-income.

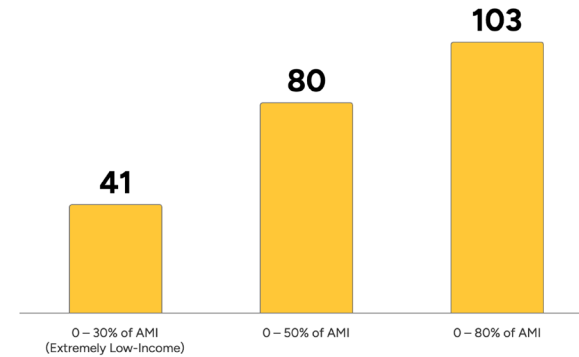
-10,887 Shortage of rental homes affordable and available for extremely low-income renters.

\$41,829 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

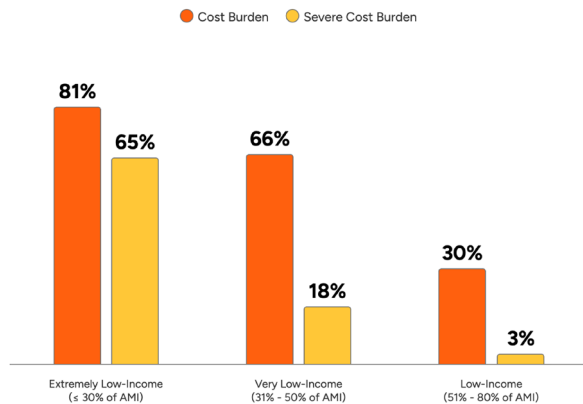
22% of Renter Households Have Extremely Low-Incomes



Only 41 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

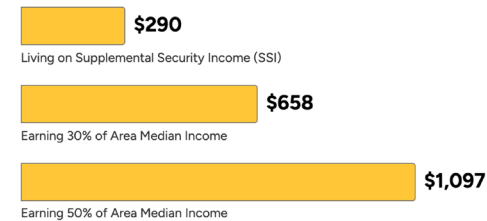


65% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-04

Affordable Rents for People:



Fair Market Rent:



\$1,046 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$868** for a one-bedroom rental home.

\$658 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,097**.

\$3,486 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$41,829**. A household must earn **\$2,894** monthly or **\$34,729** annually to afford a one-bedroom home at FMR.

\$20.11 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$16.70**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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- Other federal housing resources, including the Low-Income Housing Tax Credit, should be reformed to better address the underlying market failure that results in the rental housing shortage for extremely low-income households.



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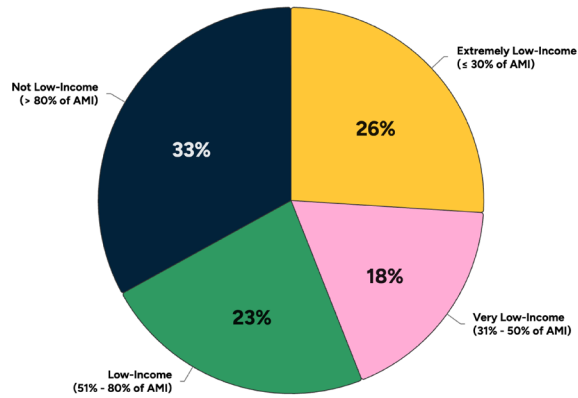
35,904 or **26%** of renter households have extremely low incomes.

\$28,034 is 30% of Area Median Income (AMI), or extremely low-income.

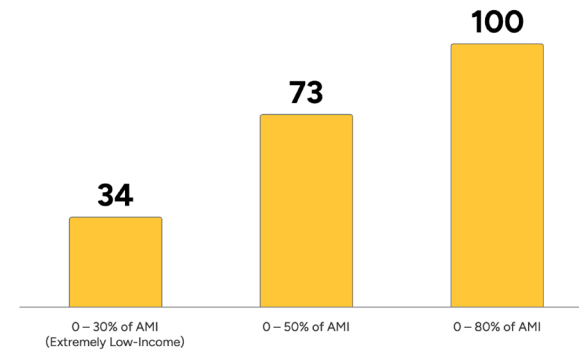
-23,779 Shortage of rental homes affordable and available for extremely low-income renters.

\$53,462 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

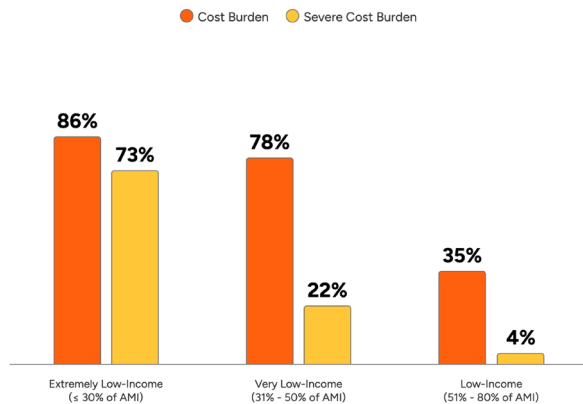
26% of Renter Households Have Extremely Low-Incomes



Only 34 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

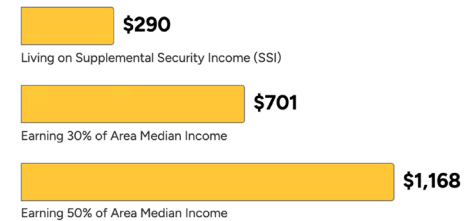


73% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-05

Affordable Rents for People:



Fair Market Rent:



\$1,337 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$1,172** for a one-bedroom rental home.

\$701 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,168**.

\$4,455 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$53,462**. A household must earn **\$3,908** monthly or **\$46,896** annually to afford a one-bedroom home at FMR.

\$25.70 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$22.55**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
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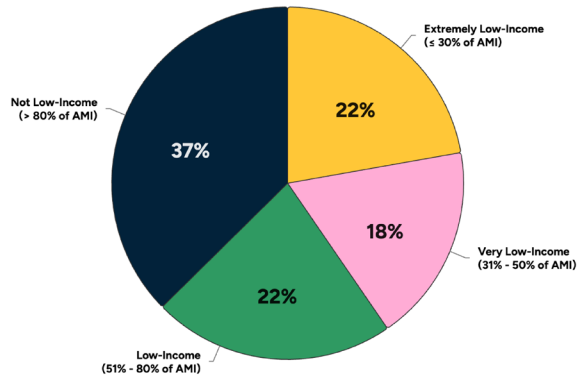
17,621 or 22% of renter households have extremely low incomes.

\$29,035 is 30% of Area Median Income (AMI), or extremely low-income.

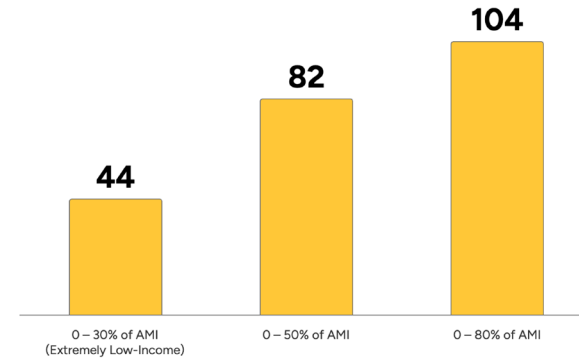
-9,817 Shortage of rental homes affordable and available for extremely low-income renters.

\$43,751 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

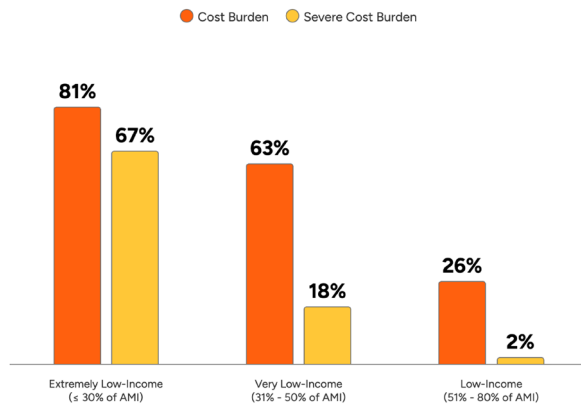
22% of Renter Households Have Extremely Low-Incomes



Only 44 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

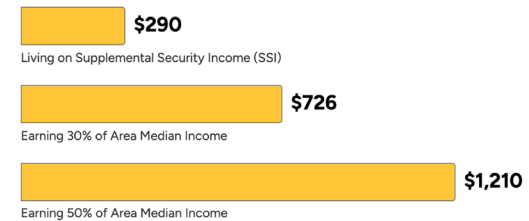


67% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-06

Affordable Rents for People:



Fair Market Rent:



\$1,094 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$898** for a one-bedroom rental home.

\$726 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,210**.

\$3,646 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$43,751**. A household must earn **\$2,994** monthly or **\$35,932** annually to afford a one-bedroom home at FMR.

\$21.03 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$17.27**.

SOLUTIONS

- Provide significant resources to build and preserve homes affordable to renters with the lowest incomes through investments in public housing and the national Housing Trust Fund.
- Encourage states and local communities to reform zoning and land use regulations that prevent housing from being built and push up housing costs.
- Bridge the gap between incomes and housing costs by expanding rental assistance so that it is universally available to all eligible households or consider other innovative approaches, such as a fully refundable renters' tax credit.
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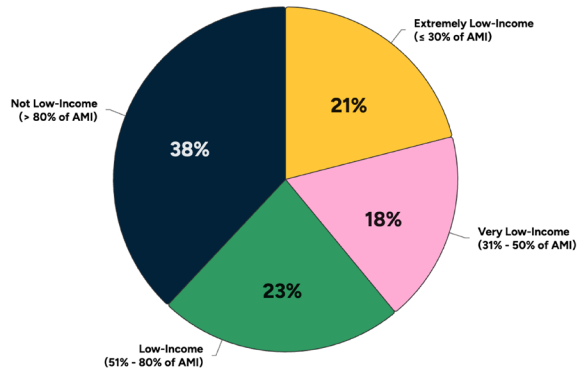
22,505 or **21%** of renter households have extremely low incomes.

\$25,003 is 30% of Area Median Income (AMI), or extremely low-income.

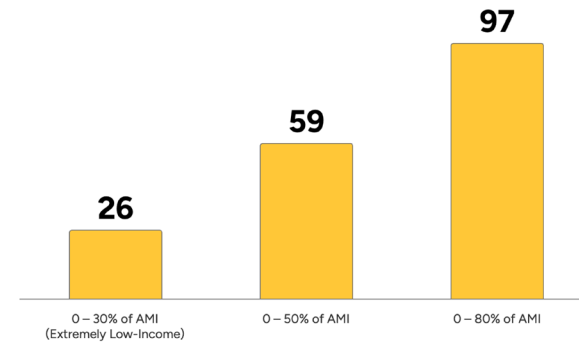
-16,591 Shortage of rental homes affordable and available for extremely low-income renters.

\$39,883 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

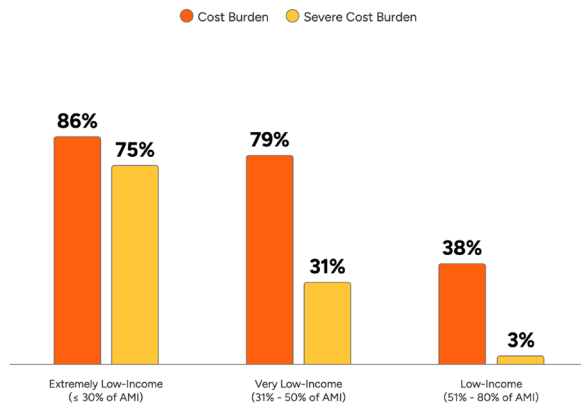
21% of Renter Households Have Extremely Low-Incomes



Only 26 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

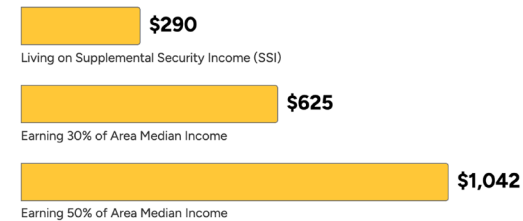


75% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-07

Affordable Rents for People:



Fair Market Rent:



\$997 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$791** for a one-bedroom rental home.

\$625 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$1,042**.

\$3,324 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$39,883**. A household must earn **\$2,636** monthly or **\$31,628** annually to afford a one-bedroom home at FMR.

\$19.17 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$15.21**.

SOLUTIONS

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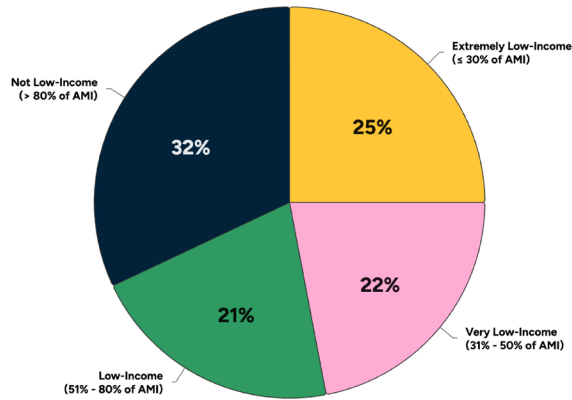
20,661 or **25%** of renter households have extremely low incomes.

\$23,429 is 30% of Area Median Income (AMI), or extremely low-income.

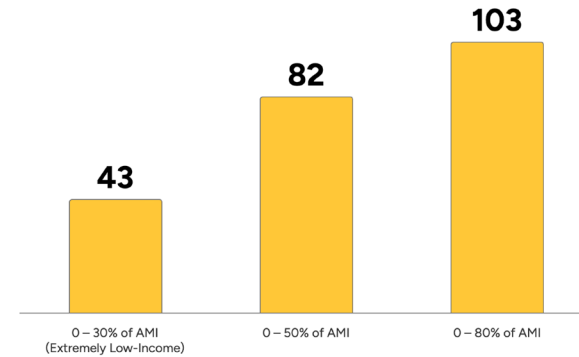
-11,872 Shortage of rental homes affordable and available for extremely low-income renters.

\$37,126 Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

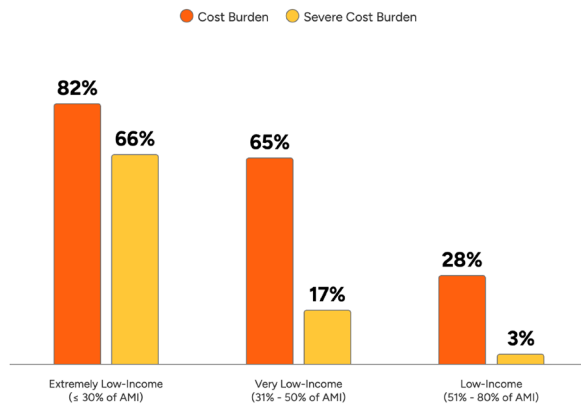
25% of Renter Households Have Extremely Low-Incomes



Only 43 Rental Homes Are Affordable and Available Per 100 Extremely Low-Income Renter Households

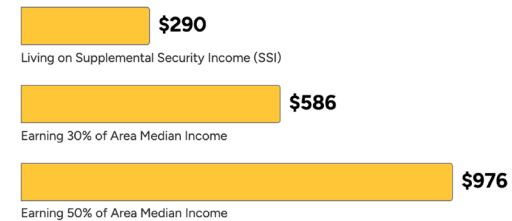


66% of Extremely Low-income Renter Households Are Severely Cost Burdened



Rents Are Out of Reach in MO-08

Affordable Rents for People:



Fair Market Rent:



\$928 is the average Fair Market Rent (FMR) for a two-bedroom rental home in this district. It is **\$737** for a one-bedroom rental home.

\$586 is the monthly rent a household at 30% of the area median income (AMI) can afford in this district. A household at 50% AMI can afford a monthly rent of **\$976**.

\$3,094 is what a household in this district must earn monthly to afford the average two-bedroom FMR – without paying more than **30%** of their income on housing. This translates to an annual income of **\$37,126**. A household must earn **\$2,455** monthly or **\$29,460** annually to afford a one-bedroom home at FMR.

\$17.85 is the two-bedroom Housing Wage in this district. It is the hourly wage a worker must earn – assuming a 40-hour work week for 52 weeks per year – to afford a two-bedroom rental home. The one-bedroom Housing Wage is **\$14.16**.

SOLUTIONS

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