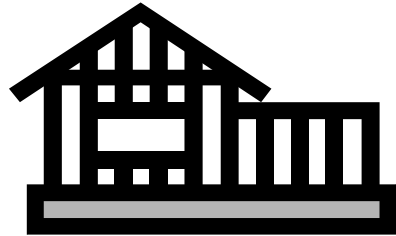


Out of Reach 2005



\$15.78/hour

Housing
Wage
needed to
afford a
two-bedroom
home



\$10.30/hour

Actual wages
of a family
with two
minimum wage
earners

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC is committed to educating, organizing, and advocating to ensure safe, decent, affordable housing within healthy neighborhoods for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and strategies for solutions.

Additional copies of *Out of Reach* are available from NLIHC.

Out of Reach and additional data are available on the Coalition's web site at <http://www.nlihc.org/oor2005>.

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TABLE OF CONTENTS

Preface: Senator Paul Sarbanes (D-MD)	1
Introduction	3
Where the Numbers Come From	8
How to Use the Numbers	9
Tables and Maps	
Least Affordable Jurisdictions	11
State Ranks Based on Two-Bedroom Housing Wage	
Table	12
Map	13
Map: Housing Wage	14
Map: Minimum Wage Jobs Needed Per Household	15
State Summary Table	16
State Tables	18
Appendix A: Data Notes, Methodologies and Sources	206
Appendix B: Explanation of Fair Market Rent	211
Appendix C: 50th Percentile Areas with the Potential to Revert to the 40th Percentile	
if Revised FMRs Are Issued	217

Preface

By Senator Paul Sarbanes (D-MD)

Each year *Out of Reach* brings to the attention of federal, state and local policymakers, housing advocates and the public the stark contrast between the nation's housing needs and the persistent gap between what hard working Americans earn and what they must spend in order to obtain decent housing. As this year's report highlights, families all across the country are having to work two and even three jobs to be able to afford housing for their families and loved ones.

Housing is an integral component to creating economic opportunities and healthy communities. Neighborhoods without a stable and vibrant housing stock cannot attract economic development and investment. Children in precarious housing situations suffer from health problems that include asthma and lead poisoning. In many instances, families without stable housing are unable to access quality health care, educational and employment opportunities.

It has always been my belief that we must work to ensure that every American is able to obtain adequate and affordable housing, and we must not sacrifice policies and programs that provide Americans with housing opportunities to tax cuts that overwhelmingly benefit those wealthiest Americans. It is imperative that we help foster employment and educational opportunities and healthier and safer communities, efforts that will benefit all of us.

In reviewing the data contained in this report, one must remember that each of these numbers represents thousands of families who are confronted with difficult decisions every day as to whether to pay the rent, pay for health care or medications, or, in some instances, pay for food and other necessities. While it may be easy to look at these numbers and become disheartened and overwhelmed, we must not do so. We must use the information in this report to help fight for increased affordable housing opportunities for all those in need.

The information gathered each year by the National Low Income Housing Coalition shows that while providing affordable housing to those who need it most, while a complex and considerable challenge, is not an insurmountable one. But it will require persistent advocacy and attention on the part of all of us, and the wisdom and dedication on the part of those leaders who are instrumental in crafting housing policies that truly reflect the values of our decent and just society.

This edition of *Out of Reach* provides us with a stark reminder of the challenges confronting us and a tool with which to help undertake and address them.

Introduction

Out of Reach provides its readers with a direct comparison of rental housing costs and income levels for states, metropolitan areas, and counties nationwide. Using the federal affordability standard of spending no more than 30% of income on housing costs, it illustrates in black and white the often large discrepancy between the income required to afford decent housing and the earnings available to many households in their local economy.

In the 16 years that *Out of Reach* has been published, this comparison has proven invaluable to practitioners and advocates in helping policy makers and others quickly understand the disconnect between rising housing costs and stagnating incomes experienced by many Americans.

Analysis

Out of Reach brings together data from multiple sources into a single reference. This year the report includes data from the Department of Housing and Urban Development (HUD), the U.S. Census Bureau, the Bureau of Labor Statistics (BLS), the Department of Labor, and the Social Security Administration (see Appendix A for a detailed explanation of data sources and methodologies).

In keeping with prior editions, the analyses in *Out of Reach* are based on HUD's determination of the Fair Market Rent for metropolitan areas and counties (see Appendix B). The Fair Market Rent is HUD's best estimate of what a household seeking a modest rental unit can expect to pay in the private market for rent and utilities in the current local economy. Thus, Fair Market Rents differ from other measures of rent levels in two important ways: they include expected utility costs, and they reflect what a family moving into an apartment today can expect to pay, not what those already settled are currently paying.

From the Fair Market Rent, the income required to afford modest housing is calculated and compared with local income and wage levels. It is also from the Fair Market Rent that the **Housing Wage** – the hourly wage necessary to pay the Fair Market Rent for a two-bedroom home while spending no more than 30% of income on housing costs – is calculated.¹

Previous editions of *Out of Reach* reported the number of hours that a household must work at the minimum wage in order to

¹ The Housing Wage represents the annual income required to afford a two-bedroom unit converted to an hourly wage, assuming 2,080 hours of annual employment (40 hours per week, 52 weeks per year). In fact, this is a conservative estimate of the requisite wage because the necessary income must typically be earned in far fewer hours of annual employment (roughly 1,750 hours). See *The Employment Situation: October 2005* at www.bls.gov/news.release/empsit.nr0.htm.

afford the Fair Market Rent for a two-bedroom rental unit. This year a variation is reported: the number of full-time minimum wage jobs necessary to afford rent at this level. While at its root this value is simply the number of hours required to afford the Fair Market Rent at the minimum wage divided by 40, the hours in the standard workweek, for most of the country it more effectively puts into perspective the inability of even households with more than one minimum wage earner to afford a decent rental unit.

Complementing this calculation, and new this year, is the estimation of the mean (average) renter wage for workers in each county.² Even though this wage is often significantly higher than the minimum wage, the data indicate that 90% of renters live in counties where the mean renter wage is insufficient to cover the cost of a two-bedroom rental unit at the Fair Market Rent.

The data contained in this printed version are supplemented by additional data on-line at www.nlihc.org/oor2005/.

² From the 2004 Quarterly Census of Employment and Wages (preliminary) produced by BLS. Data are collected from 98% of all employers nationwide and capture payments made to employees during each month, including paid vacation, bonuses, stock options, etc. Only private (non-government) employees are included in this publication, and data are assigned to counties based on the location of the establishment, not the residence of the employee. See Appendix A for a discussion of the adjustment of the average wage to a “mean renter wage.”

Important Data Notes

There are important changes to the Fair Market Rents this year that warrant special attention. First and foremost, this year the new Office of Management and Budget (OMB) Core-Based Statistical Area (CBSA) metropolitan area definitions serve as the geographical foundation for HUD’s Fair Market Rent calculations. HUD, however, has made a number of modifications to the new definitions in an effort to preserve some continuity with historic Fair Market Rent areas and to limit the impact of this transition. As a result, the reader should bear in mind that the metropolitan Fair Market Rent area definitions used here may not be directly comparable with either the definitions used in previous years nor with other data sources based on the CBSA definitions. Metropolitan Fair Market Rent areas that differ from the official OMB metropolitan area definition are known as HUD Metro Fair Market Rent Areas and are followed by the suffix “HMFA” in the tables that follow.

In an effort to be more consistent with the Fair Market Rent areas as defined by HUD this year, for the first time *Out of Reach* incorporates HUD household income estimates based on the CBSA metropolitan area definitions.

Additionally, after a one-year hiatus, HUD has re-applied the notion of a state minimum Fair Market Rent to rural areas that otherwise were estimated to have unrealistically low Fair Market Rent estimates. Appendix B addresses these issues more fully.

These changes preclude any wholesale comparison of this year's *Out of Reach* data with those from previous years for counties, metropolitan areas, and combined nonmetro areas, and it is recommended that no such comparisons be made without a thorough understanding of the methodological and data peculiarities described in the appendices.

Housing Costs

Nationally, the Housing Wage for a two-bedroom rental unit is \$15.78.

Though even the national comparisons must be made carefully, the fact that the 2005 national Housing Wage is higher than the \$15.37 reported in 2004 finds support in recent trends. According to the Bureau of Labor Statistics, between fall 2004 and fall 2005, both average wages and average rents increased by 2.9%, indicating that for the market as a whole, incomes kept pace with rent payments made to landlords in the last year.³ However, overall inflation outpaced earnings, in part because of a 13.3% increase in the costs of housing-related fuel and utilities.⁴ Again, Fair Market Rents are estimates of both rent and utility costs. Thus, as this year's *Out of Reach* data indicate, for many low-income renters – and the public at large

³ See the following Bureau of Labor Statistics reports: Table B-3 of *The Employment Situation: October 2005*, available at www.bls.gov/news.release/empst.t16.htm and Table 1 of *Consumer Price Index: September 2005*, available at www.bls.gov/news.release/cpi.nr0.htm.

⁴ See *Consumer Price Index: September 2005*, produced by the Bureau of Labor Statistics, at www.bls.gov/news.release/cpi.nr0.htm.

– the benefits of stable rents were more than offset by the increasing costs of utilities and other essential expenses.⁵

While the national Housing Wage illustrates the average cost of housing at the aggregate level, it is important to consider the substantial local variation that it conceals. The San Francisco area has the dubious distinction of boasting the highest Housing Wage (\$29.54), while certain parts of Louisiana, before the recent hurricanes, had housing wages as low as \$8.10.

Extremely Low Income Renters

As in past years, Extremely Low Income households, with incomes equal to or lower than 30% of the local Area Median Income (AMI), continue to have virtually no affordable housing options in the private market. This year, there are 10 counties – home to only 18,000 of the 36 million renter households in the nation – in which the two-bedroom Fair Market Rent is affordable for Extremely Low Income renters.⁶ By contrast, one-quarter of all renter households live in counties where the income of an Extremely Low Income

⁵ In inflation-adjusted dollars, weekly earnings decreased by 2.7% between September 2004 and September 2005. See *Real Earnings in September 2005*, produced by the Bureau of Labor Statistics, available at www.bls.gov/news.release/realer.nr0.htm.

⁶ According to NLIHC tabulations of the 2003 American Housing Survey, there are roughly seven million Extremely Low Income renter households in the U.S.

household does not represent even half of the income required to afford the two-bedroom Fair Market Rent.

Minimum Wage

In 2004, more than two million employees nationwide – or 2.7% of all non-salaried workers – were paid an hourly wage at or below the federal minimum wage of \$5.15.⁷ In no rural county or metropolitan area can a renter with a full-time job paying the prevailing minimum wage afford even a one-bedroom unit priced at the Fair Market Rent. And in only 42 counties – representing less than 1% of renter households nationwide – does a full-time minimum wage job constitute sufficient income to afford an efficiency or studio (i.e. zero-bedroom) unit.⁸

Further illustrating the inadequacy of the minimum wage relative to the growing cost of housing, more than 80% of all renter households live in jurisdictions where the minimum wage is less than half of the Housing Wage. In other words, the vast majority of renter households find themselves in localities in which decent housing is unaffordable unless their combined income exceeds that of two wage earners working full-time, with no vacation or sick days, at the minimum wage. For more than one-third of renter households, household income must

⁷ See Table 44 of the 2004 Current Population Survey report, produced by the Bureau of Labor Statistics, at www.bls.gov/cps/cpsaat44.pdf.

⁸ Assumes that a full-time job is equivalent with 2,080 hours of employment annually, which is rarely the case. See footnote 1.

exceed the equivalent of three full-time minimum wage jobs in order to afford a two-bedroom unit at the Fair Market Rent.

Insufficient Earnings

While the situation of the lowest income Americans, including minimum wage workers, is the most dire, most wage earning American households earn more than \$5.15 per hour and more than the \$10,712 a year that a minimum wage worker would earn working full time every week.⁹

With this in mind, *Out of Reach* includes hourly wage data from the Bureau of Labor Statistics,¹⁰ which makes it possible to take the discussion of wages and housing costs beyond the minimum wage to the mean (average) renter wage in a given locality. Using these data, the estimated national mean renter wage is approximately \$12.22 per hour, or 2.4 times the federal minimum wage. Assuming 40 hours per week and year-round employment without vacation or sick days, the local mean renter wage is sufficient to make a two-bedroom unit affordable in only 41 metropolitan areas nationwide, containing only 14% of all renter households. The story is only slightly better for smaller units: Slightly more than one-third (38%) of all renter households live in metropolitan areas where the Fair

⁹ Based on 2003 American Community Survey Public Use Microdata, 89.8% of the 120 million American households earned more than \$10,712 in the 12 months preceding the survey.

¹⁰ For a description of this data, see footnote 2 and Appendix A.

Market Rent for a one-bedroom unit is affordable for a full-time worker earning the mean renter wage.

In 10 housing markets, two individuals, both earning the mean renter wage and working 40 hours a week, 52 weeks a year, cannot afford a two-bedroom unit at the Fair Market Rent.

Supplemental Security Income (SSI)

Individuals with few resources who are over 65, disabled, or blind are eligible to receive Supplemental Security Income (SSI). In 2005, the federal payment for a single qualifying individual was \$579,¹¹ and seven states provided additional funds of between \$31 and \$233 per month.¹²

Nowhere in the country is monthly income of \$579 sufficient to afford the Fair Market Rent for an efficiency or studio, to say nothing of rental units with separate bedrooms. In fact, the monthly rent affordable to an individual receiving the standard federal SSI payment is \$174, which is \$110 below the Fair Market Rent for an efficiency or studio in the least expensive metro area for these types of rental homes.

¹¹ The monthly benefit to eligible individuals is expected to increase to \$603 in 2006. See www.ssa.gov/notices/supplemental-security-income/ for more information on SSI benefits.

¹² Seven states allow their payments to be managed by the federal government but provide additional benefits to all eligible individuals living independently. Where benefits differ for the elderly, disabled, and blind, the payments made to the elderly are used. See www.ssa.gov/pubs/11015.pdf for additional information.

Conclusion

As in previous editions, this version of *Out of Reach* illustrates that housing is unaffordable for many low income singles, families with children, the elderly, and the disabled. Whether a family's income is supported by government transfer payments, fixed retirement income, or the minimum or prevailing wage, affordable, decent housing is often out of reach.

If, like those of us at the National Low Income Housing Coalition, you believe that affordable housing is a right and should be the norm – not a rare exception to be celebrated – then *Out of Reach* is a resource for illustrating the lack of affordable housing in your community and making a case for its expansion.

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$22,520) by 52 (weeks per year) and then by 40 (hours per work week) ($\$22,520 / 52 = \433 ; $\$433 / 40 = \10.83).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($\$57,300 \times .3 = \$17,190$). Divide by 12 to obtain monthly amount ($\$17,190 / 12 = \$1,433$).

Developed by HUD, based on U.S. Census 2000 family median income estimates.

Number of renter households divided by total number of households (U.S. Census 2000) ($100,654 / 287,012 = .35$). Multiply by 100 ($.35 \times 100 = 35\%$).

U.S. Census 2000

Average wage reported by the Bureau of Labor Statistics for 2004, adjusted to reflect the income of renter households relative to all households in Any County according to U.S. Census 2000. See Appendix A.

ANY COUNTY	HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage ⁵ (2004)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	100,654	35%	\$7.22	\$375	1.5

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost ($\$563 \times 12 = \$6,756$). Then divide by .30 to determine the total income needed to afford $\$6,756$ per year in rent ($\$6,756 / .30 = \$22,520$).

Divide income needed to afford the FMR by 52 (weeks per year) ($\$22,520 / 52 = \433). Then divide by $\$5.15$ (Any State's minimum wage) ($\$433 / \$5.15 = 84$ hours). Finally, divide by 40 (hours per work week) ($84 / 40 = 2.1$ full-time jobs).

Multiply AMI by .3 ($\$57,300 \times .3 = \$17,190$).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($\$17,190 \times .3 = \$5,157$). Divide by 12 to obtain monthly amount ($\$5,157 / 12 = \430).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) ($\$7.22 \times 52 \times 40 = \$15,018$). Multiple by .3 to determine maximum amount that can be spent on rent ($\$15,018 \times .3 = \$4,505$). Divide by 12 to obtain monthly amount ($\$4,505 / 12 = \375).

Divide income needed to afford the FMR by 52 (weeks per year) ($\$22,520 / 52 = \433). Then divide by $\$7.22$ (Any County's mean renter wage) ($\$433 / \$7.22 = 60$ hours). Finally, divide by 40 (hours per work week) ($60 / 40 = 1.5$ full-time jobs).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

HOW TO USE THE NUMBERS

A renter household needs one full-time job paying \$10.83 per hour in order for a two-bedroom unit at the Fair Market Rent to be affordable.

For a family earning the Area Median Income, monthly rent of \$1,433 or less is affordable.

In 2000, renter households represented 35% of all households in Any County.

The annual median family income in Any County is \$57,300.

In 2000, there were 100,654 renter households in Any County.

The estimated mean (average) renter wage in Any County was \$7.22 in 2004.

ANY COUNTY	HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	100,654	35%	\$7.22	\$375	1.5

The Fair Market Rent for a two-bedroom rental unit in Any County is \$563.

A renter household needs an annual income of \$22,520 in order for a two-bedroom rental unit at the Fair Market Rent to be affordable.

A renter household needs 2.1 full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

In Any County, an Extremely Low Income family (30% of AMI) earns \$17,190 annually.

For an Extremely Low Income family earning 30% of the Area Median Income, monthly rent of \$430 or less is affordable.

If one wage-earner holds a job paying the mean renter wage, a household could afford to spend as much as \$375 in monthly rent.

A renter household needs 1.5 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

LEAST AFFORDABLE JURISDICTIONS

State	Housing Wage for Two-Bedroom FMR
Hawaii	\$22.30
California	\$22.09
Massachusetts	\$21.88
New Jersey	\$20.87
New York	\$19.73
Maryland	\$19.62
Connecticut	\$19.30
Rhode Island	\$18.42
New Hampshire	\$17.58
Alaska	\$17.40

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA	\$29.54
Stamford-Norwalk, CT HMFA	\$28.88
Oxnard-Thousand Oaks-Ventura, CA MSA	\$28.12
Orange County, CA HMFA	\$26.77
Santa Cruz-Watsonville, CA MSA	\$25.83
Oakland-Fremont, CA HMFA	\$25.75
Boston-Cambridge-Quincy, MA-NH HMFA	\$25.46
Westchester County, NY HMFA	\$25.31
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$25.04
Easton-Raynham, MA HMFA	\$24.67

County	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$29.54
San Francisco County, CA	\$29.54
San Mateo County, CA	\$29.54
Ventura County, CA	\$28.12
Orange County, CA	\$26.77
Santa Cruz County, CA	\$25.83
Alameda County, CA	\$25.75
Contra Costa County, CA	\$25.75
Nantucket County, MA	\$25.62
Westchester County, NY	\$25.31

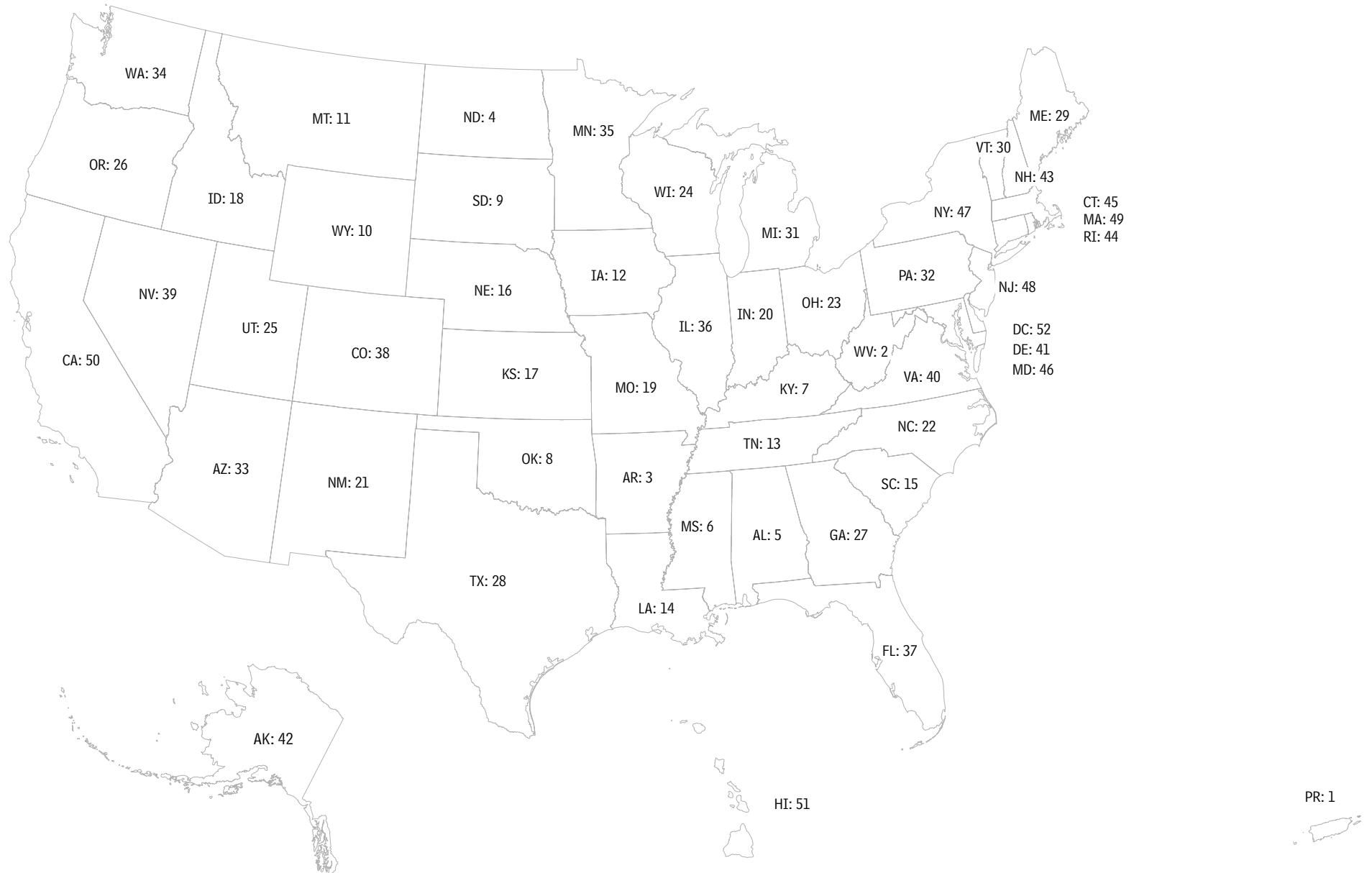
Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$23.29
Hawaii	\$19.78
Alaska	\$18.08
Connecticut	\$15.51
New Hampshire	\$14.26
Colorado	\$14.15
Nevada	\$14.07
California	\$13.56
Maryland	\$12.87
Vermont	\$12.87

STATE RANKS BASED ON TWO-BEDROOM HOUSING WAGE

Rank	State	Housing Wage for Two-Bedroom FMR	Rank	State	Housing Wage for Two-Bedroom FMR
52	District of Columbia	\$23.56	26	Oregon	\$13.12
51	Hawaii	\$22.30	25	Utah	\$12.98
50	California	\$22.09	24	Wisconsin	\$12.45
49	Massachusetts	\$21.88	23	Ohio	\$12.14
48	New Jersey	\$20.87	22	North Carolina	\$12.14
47	New York	\$19.73	21	New Mexico	\$12.04
46	Maryland	\$19.62	20	Indiana	\$11.97
45	Connecticut	\$19.30	19	Missouri	\$11.75
44	Rhode Island	\$18.42	18	Idaho	\$11.60
43	New Hampshire	\$17.58	17	Kansas	\$11.55
42	Alaska	\$17.40	16	Nebraska	\$11.36
41	Delaware	\$16.46	15	South Carolina	\$11.36
40	Virginia	\$16.39	14	Louisiana	\$11.31
39	Nevada	\$16.38	13	Tennessee	\$11.16
38	Colorado	\$16.01	12	Iowa	\$11.07
37	Florida	\$15.68	11	Montana	\$10.98
36	Illinois	\$15.43	10	Wyoming	\$10.68
35	Minnesota	\$14.64	9	South Dakota	\$10.61
34	Washington	\$14.55	8	Oklahoma	\$10.55
33	Arizona	\$14.44	7	Kentucky	\$10.33
32	Pennsylvania	\$14.34	6	Mississippi	\$10.22
31	Michigan	\$13.92	5	Alabama	\$10.14
30	Vermont	\$13.90	4	North Dakota	\$10.02
29	Maine	\$13.31	3	Arkansas	\$9.99
28	Texas	\$13.28	2	West Virginia	\$9.73
27	Georgia	\$13.24	1	Puerto Rico	\$7.46

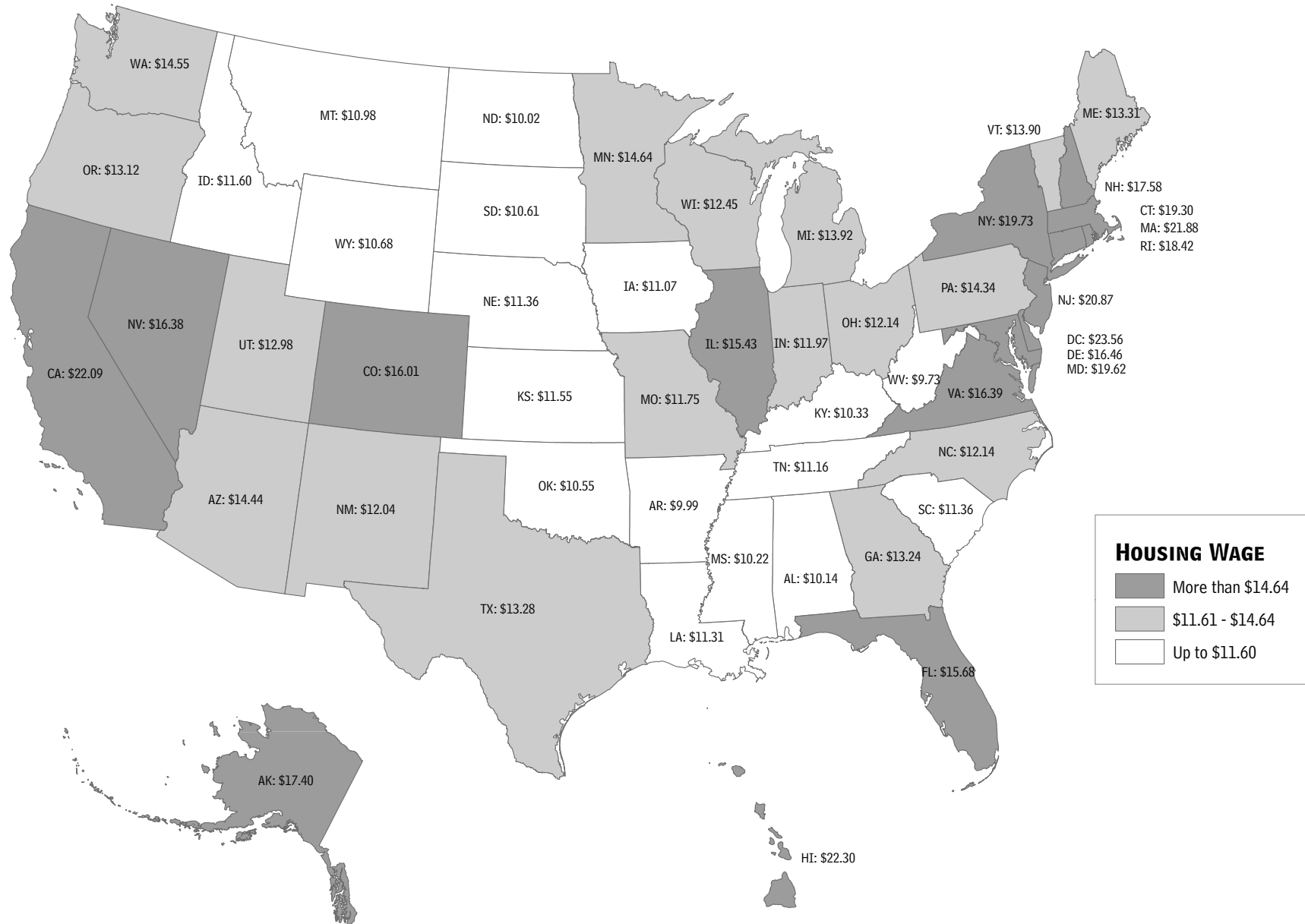
STATES RANKED BY TWO-BEDROOM HOUSING WAGE

1 = most affordable; 52 = least affordable



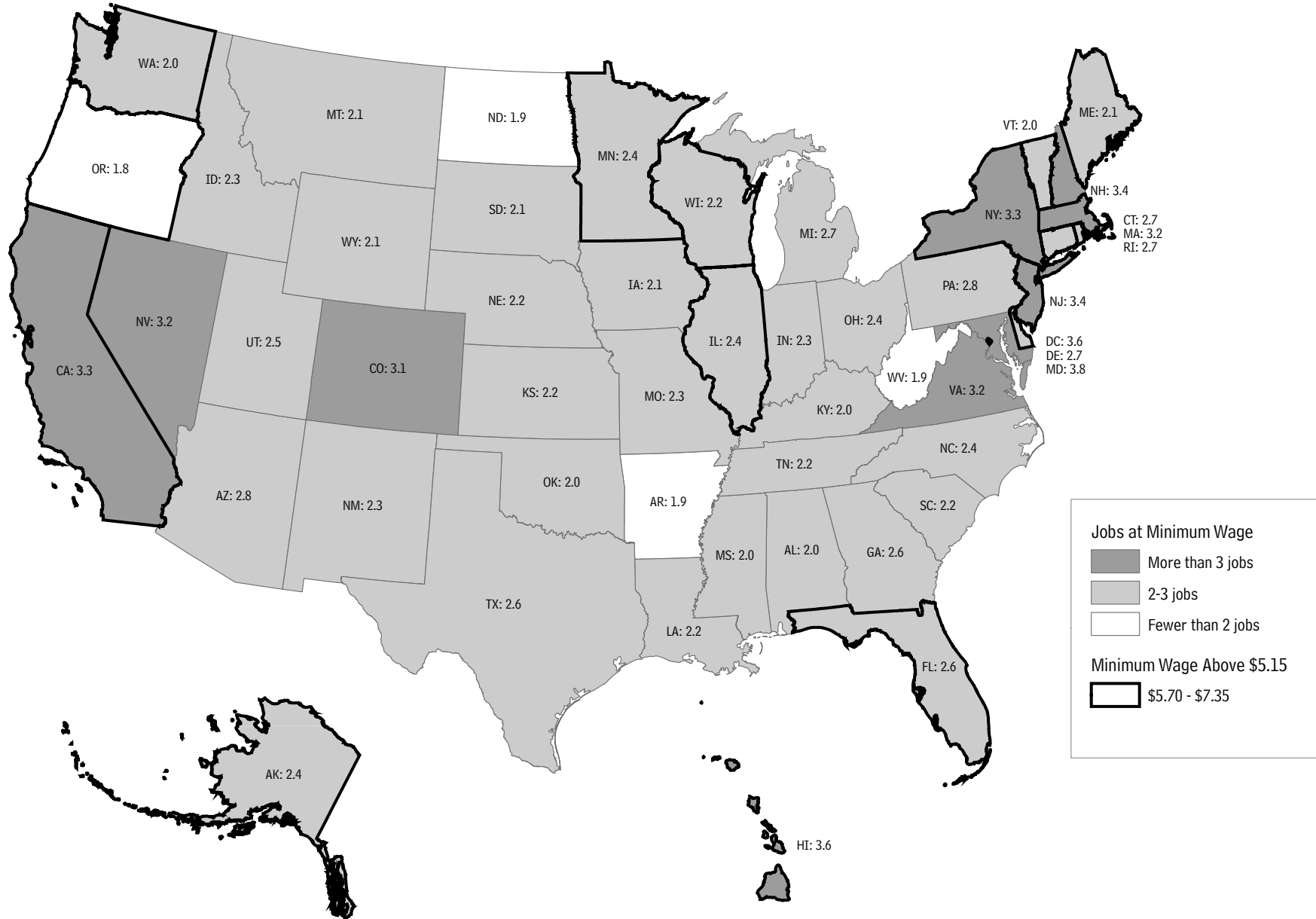
HOUSING WAGE

The Housing Wage represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit at 30% of income.



MINIMUM WAGE JOBS NEEDED PER HOUSEHOLD

Number of jobs (40 hours per week, 52 weeks a year) per household at prevailing minimum wage needed to afford the Fair Market Rent for a two-bedroom unit at 30% of income.



STATE SUMMARY TABLE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ALABAMA	\$10.14	\$527	\$21,094	2.0	\$49,351	\$1,234	\$14,805	\$370	478,394	28%	\$9.14	\$475	1.1
ALASKA	\$17.40	\$905	\$36,193	2.4	\$72,141	\$1,804	\$21,642	\$541	83,097	37%	\$12.57	\$654	1.4
ARIZONA	\$14.44	\$751	\$30,032	2.8	\$53,787	\$1,345	\$16,136	\$403	607,690	32%	\$11.64	\$605	1.2
ARKANSAS	\$9.99	\$520	\$20,781	1.9	\$45,508	\$1,138	\$13,652	\$341	319,238	31%	\$9.28	\$483	1.1
CALIFORNIA	\$22.09	\$1,149	\$45,950	3.3	\$64,113	\$1,603	\$19,234	\$481	4,956,633	43%	\$14.61	\$760	1.5
COLORADO	\$16.01	\$832	\$33,294	3.1	\$66,880	\$1,672	\$20,064	\$502	541,933	33%	\$12.58	\$654	1.3
CONNECTICUT	\$19.30	\$1,004	\$40,141	2.7	\$78,048	\$1,951	\$23,414	\$585	431,928	33%	\$14.50	\$754	1.3
DELAWARE	\$16.46	\$856	\$34,241	2.7	\$67,130	\$1,678	\$20,139	\$503	82,690	28%	\$13.13	\$683	1.3
DISTRICT OF COLUMBIA ‡	\$23.56	\$1,225	\$49,000	3.6	\$86,200	\$2,155	\$25,860	\$647	147,122	59%	\$20.61	\$1,072	1.1
FLORIDA	\$15.68	\$816	\$32,621	2.6	\$52,959	\$1,324	\$15,888	\$397	1,896,218	30%	\$11.45	\$596	1.4
GEORGIA	\$13.24	\$688	\$27,537	2.6	\$59,407	\$1,485	\$17,822	\$446	977,076	33%	\$11.93	\$620	1.1
HAWAII	\$22.30	\$1,159	\$46,378	3.6	\$64,659	\$1,616	\$19,398	\$485	175,457	44%	\$11.04	\$574	2.0
IDAHO	\$11.60	\$603	\$24,137	2.3	\$51,493	\$1,287	\$15,448	\$386	129,732	28%	\$8.61	\$448	1.3
ILLINOIS	\$15.43	\$802	\$32,095	2.4	\$64,817	\$1,620	\$19,445	\$486	1,502,655	33%	\$12.80	\$665	1.2
INDIANA	\$11.97	\$622	\$24,888	2.3	\$57,973	\$1,449	\$17,392	\$435	667,223	29%	\$10.43	\$542	1.1
IOWA	\$11.07	\$576	\$23,029	2.1	\$58,424	\$1,461	\$17,527	\$438	317,849	28%	\$9.34	\$486	1.2
KANSAS	\$11.55	\$601	\$24,030	2.2	\$56,197	\$1,405	\$16,859	\$421	319,018	31%	\$9.98	\$519	1.2
KENTUCKY	\$10.33	\$537	\$21,497	2.0	\$49,132	\$1,228	\$14,740	\$368	465,349	29%	\$9.54	\$496	1.1
LOUISIANA	\$11.31	\$588	\$23,527	2.2	\$47,919	\$1,198	\$14,376	\$359	531,058	32%	\$9.41	\$490	1.2
MAINE	\$13.31	\$692	\$27,683	2.1	\$52,845	\$1,321	\$15,853	\$396	147,280	28%	\$9.14	\$475	1.5
MARYLAND	\$19.62	\$1,020	\$40,808	3.8	\$78,090	\$1,952	\$23,427	\$586	627,639	32%	\$12.39	\$644	1.6
MASSACHUSETTS	\$21.88	\$1,138	\$45,502	3.2	\$75,374	\$1,884	\$22,612	\$565	935,332	38%	\$15.33	\$797	1.4
MICHIGAN	\$13.92	\$724	\$28,961	2.7	\$62,506	\$1,563	\$18,752	\$469	992,315	26%	\$11.41	\$593	1.2
MINNESOTA	\$14.64	\$761	\$30,458	2.4	\$68,283	\$1,707	\$20,485	\$512	482,403	25%	\$10.96	\$570	1.3
MISSISSIPPI	\$10.22	\$531	\$21,252	2.0	\$40,842	\$1,021	\$12,253	\$306	289,283	28%	\$8.46	\$440	1.2
MISSOURI	\$11.75	\$611	\$24,441	2.3	\$56,927	\$1,423	\$17,078	\$427	652,284	30%	\$10.56	\$549	1.1
MONTANA	\$10.98	\$571	\$22,848	2.1	\$48,578	\$1,214	\$14,573	\$364	110,967	31%	\$7.85	\$408	1.4
NEBRASKA	\$11.36	\$591	\$23,634	2.2	\$57,742	\$1,444	\$17,323	\$433	216,878	33%	\$9.52	\$495	1.2
NEVADA	\$16.38	\$852	\$34,079	3.2	\$59,635	\$1,491	\$17,890	\$447	293,920	39%	\$12.12	\$630	1.4
NEW HAMPSHIRE	\$17.58	\$914	\$36,570	3.4	\$67,744	\$1,694	\$20,323	\$508	143,823	30%	\$12.03	\$625	1.5
NEW JERSEY ‡	\$20.87	\$1,085	\$43,419	3.4	\$73,406	\$1,835	\$22,022	\$551	1,053,347	34%	\$14.49	\$753	1.4
NEW MEXICO	\$12.04	\$626	\$25,034	2.3	\$47,281	\$1,182	\$14,184	\$355	203,536	30%	\$9.34	\$486	1.3
NEW YORK ‡	\$19.73	\$1,026	\$41,029	3.3	\$63,920	\$1,598	\$19,176	\$479	3,317,613	47%	\$17.68	\$919	1.1
NORTH CAROLINA	\$12.14	\$631	\$25,241	2.4	\$53,635	\$1,341	\$16,090	\$402	959,743	31%	\$10.71	\$557	1.1
NORTH DAKOTA	\$10.02	\$521	\$20,848	1.9	\$54,321	\$1,358	\$16,296	\$407	85,842	33%	\$8.55	\$445	1.2
OHIO	\$12.14	\$631	\$25,257	2.4	\$58,214	\$1,455	\$17,464	\$437	1,373,259	31%	\$10.56	\$549	1.2
OKLAHOMA	\$10.55	\$548	\$21,935	2.0	\$48,114	\$1,203	\$14,434	\$361	424,152	32%	\$9.48	\$493	1.1
OREGON	\$13.12	\$682	\$27,298	1.8	\$58,670	\$1,467	\$17,601	\$440	476,833	36%	\$11.07	\$576	1.2
PENNSYLVANIA	\$14.34	\$745	\$29,818	2.8	\$58,369	\$1,459	\$17,511	\$438	1,370,836	29%	\$11.25	\$585	1.3
PUERTO RICO	\$7.46	\$388	\$15,517	1.4	\$19,378	\$484	\$5,813	\$145	341,614	27%	\$6.25	\$325	1.2
RHODE ISLAND	\$18.42	\$958	\$38,319	2.7	\$64,750	\$1,619	\$19,425	\$486	163,274	40%	\$10.34	\$538	1.8

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

‡ The minimum wage is expected to increase in 2006. See individual state pages for more specific information.

STATE SUMMARY TABLE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SOUTH CAROLINA	\$11.36	\$591	\$23,633	2.2	\$52,685	\$1,317	\$15,805	\$395	426,235	28%	\$9.47	\$492	1.2
SOUTH DAKOTA	\$10.61	\$552	\$22,077	2.1	\$49,982	\$1,250	\$14,995	\$375	92,338	32%	\$8.17	\$425	1.3
TENNESSEE	\$11.16	\$580	\$23,206	2.2	\$50,788	\$1,270	\$15,237	\$381	671,444	30%	\$10.53	\$547	1.1
TEXAS	\$13.28	\$691	\$27,627	2.6	\$54,497	\$1,362	\$16,349	\$409	2,676,060	36%	\$12.90	\$671	1.0
UTAH	\$12.98	\$675	\$26,989	2.5	\$57,804	\$1,445	\$17,341	\$434	199,622	28%	\$9.54	\$496	1.4
VERMONT	\$13.90	\$723	\$28,903	2.0	\$59,618	\$1,490	\$17,885	\$447	70,857	29%	\$9.58	\$498	1.4
VIRGINIA	\$16.39	\$852	\$34,099	3.2	\$65,464	\$1,637	\$19,639	\$491	861,215	32%	\$12.87	\$669	1.3
WASHINGTON	\$14.55	\$757	\$30,268	2.0	\$62,965	\$1,574	\$18,890	\$472	804,413	35%	\$12.08	\$628	1.2
WEST VIRGINIA	\$9.73	\$506	\$20,232	1.9	\$45,448	\$1,136	\$13,634	\$341	182,855	25%	\$8.05	\$418	1.2
WISCONSIN	\$12.45	\$647	\$25,887	2.2	\$62,103	\$1,553	\$18,631	\$466	657,884	32%	\$10.45	\$543	1.2
WYOMING	\$10.68	\$555	\$22,216	2.1	\$55,296	\$1,382	\$16,589	\$415	58,120	30%	\$9.41	\$490	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

‡ The minimum wage is expected to increase in 2006. See individual state pages for more specific information.

ALABAMA

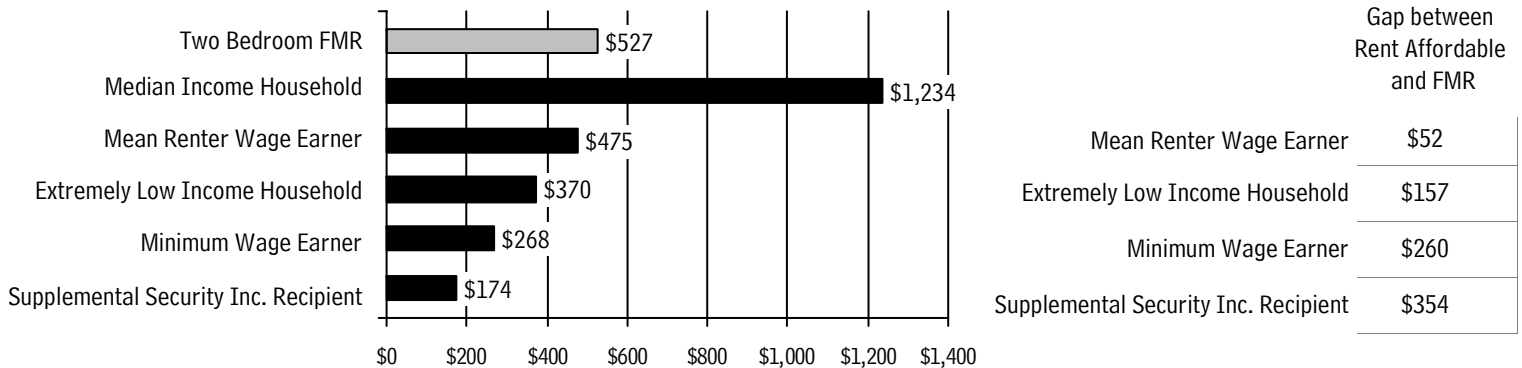
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$527. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,758 monthly or \$21,094 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.14

In Alabama, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alabama, the estimated mean (average) wage for a renter is \$9.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ALABAMA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ALABAMA	\$10.14	\$527	\$21,094	2.0	\$49,351	\$1,234	\$14,805	\$370	478,394	28%	\$9.14	\$475	1.1

METROPOLITAN AREAS

ANNISTON-OXFORD, AL MSA	\$9.12	\$474	\$18,960	1.8	\$46,700	\$1,168	\$14,010	\$350	12,462	28%	\$7.49	\$389	1.2
AUBURN-OPELIKA, AL MSA	\$10.10	\$525	\$21,000	2.0	\$54,400	\$1,360	\$16,320	\$408	17,326	38%	\$5.30	\$276	1.9
BIRMINGHAM-HOOVER, AL HMFA	\$11.17	\$581	\$23,240	2.2	\$54,350	\$1,359	\$16,305	\$408	107,282	29%	\$11.56	\$601	1.0
CHILTON COUNTY, AL HMFA	\$8.83	\$459	\$18,360	1.7	\$54,350	\$1,359	\$16,305	\$408	2,716	18%	\$6.73	\$350	1.3
COLUMBUS, GA-AL MSA	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	7,413	38%	\$9.80	\$510	1.1
DECATUR, AL MSA	\$9.38	\$488	\$19,520	1.8	\$50,850	\$1,271	\$15,255	\$381	14,013	25%	\$9.11	\$474	1.0
DOTHAN, AL HMFA	\$8.63	\$449	\$17,960	1.7	\$46,450	\$1,161	\$13,935	\$348	12,972	28%	\$8.16	\$424	1.1
FLORENCE-MUSCLE SHOALS, AL MSA	\$9.35	\$486	\$19,440	1.8	\$47,250	\$1,181	\$14,175	\$354	15,111	26%	\$6.80	\$354	1.4
GADSDEN, AL MSA	\$9.31	\$484	\$19,360	1.8	\$44,900	\$1,123	\$13,470	\$337	10,658	26%	\$7.70	\$400	1.2
HENRY COUNTY, AL HMFA	\$8.37	\$435	\$17,400	1.6	\$46,450	\$1,161	\$13,935	\$348	1,246	19%	\$6.65	\$346	1.3
HUNTSVILLE, AL MSA	\$10.35	\$538	\$21,520	2.0	\$61,250	\$1,531	\$18,375	\$459	38,744	29%	\$10.51	\$547	1.0
MOBILE, AL MSA	\$10.90	\$567	\$22,680	2.1	\$46,950	\$1,174	\$14,085	\$352	46,777	31%	\$8.59	\$446	1.3
MONTGOMERY, AL MSA	\$11.52	\$599	\$23,960	2.2	\$52,850	\$1,321	\$15,855	\$396	39,053	30%	\$9.29	\$483	1.2
TUSCALOOSA, AL MSA	\$11.27	\$586	\$23,440	2.2	\$49,500	\$1,238	\$14,850	\$371	25,787	34%	\$7.79	\$405	1.4
WALKER COUNTY, AL HMFA	\$8.60	\$447	\$17,880	1.7	\$54,350	\$1,359	\$16,305	\$408	5,671	20%	\$7.26	\$378	1.2

COMBINED NONMETRO AREAS

ALABAMA	\$8.81	\$458	\$18,330	1.7	\$42,575	\$1,064	\$12,772	\$319	121,163	24%	\$7.52	\$391	1.2
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COUNTIES

AUTAUGA COUNTY	\$11.52	\$599	\$23,960	2.2	\$52,850	\$1,321	\$15,855	\$396	3,068	19%	\$8.37	\$435	1.4
BALDWIN COUNTY	\$11.90	\$619	\$24,760	2.3	\$55,050	\$1,376	\$16,515	\$413	11,300	20%	\$7.99	\$416	1.5
BARBOUR COUNTY	\$8.40	\$437	\$17,480	1.6	\$36,450	\$911	\$10,935	\$273	2,794	27%	\$5.94	\$309	1.4
BIBB COUNTY	\$11.17	\$581	\$23,240	2.2	\$54,350	\$1,359	\$16,305	\$408	1,470	20%	\$7.13	\$371	1.6
BLOUNT COUNTY	\$11.17	\$581	\$23,240	2.2	\$54,350	\$1,359	\$16,305	\$408	3,181	17%	\$6.78	\$353	1.6
BULLOCK COUNTY	\$8.60	\$447	\$17,880	1.7	\$28,000	\$700	\$8,400	\$210	1,019	26%	\$6.55	\$341	1.3
BUTLER COUNTY	\$8.60	\$447	\$17,880	1.7	\$36,200	\$905	\$10,860	\$272	2,000	24%	\$5.95	\$309	1.4
CALHOUN COUNTY	\$9.12	\$474	\$18,960	1.8	\$46,700	\$1,168	\$14,010	\$350	12,462	28%	\$7.49	\$389	1.2
CHAMBERS COUNTY	\$8.37	\$435	\$17,400	1.6	\$42,750	\$1,069	\$12,825	\$321	3,530	24%	\$7.81	\$406	1.1
CHEROKEE COUNTY	\$8.81	\$458	\$18,320	1.7	\$43,100	\$1,078	\$12,930	\$323	1,777	18%	\$7.10	\$369	1.2
CHILTON COUNTY	\$8.83	\$459	\$18,360	1.7	\$54,350	\$1,359	\$16,305	\$408	2,716	18%	\$6.73	\$350	1.3
CHOCTAW COUNTY	\$8.37	\$435	\$17,400	1.6	\$37,250	\$931	\$11,175	\$279	869	14%	\$9.88	\$514	0.8
CLARKE COUNTY	\$8.37	\$435	\$17,400	1.6	\$40,350	\$1,009	\$12,105	\$303	1,994	19%	\$8.55	\$445	1.0
CLAY COUNTY	\$8.37	\$435	\$17,400	1.6	\$39,750	\$994	\$11,925	\$298	1,314	23%	\$6.57	\$342	1.3
CLEBURNE COUNTY	\$8.44	\$439	\$17,560	1.6	\$41,650	\$1,041	\$12,495	\$312	1,094	20%	\$8.52	\$443	1.0
COFFEE COUNTY	\$8.65	\$450	\$18,000	1.7	\$45,550	\$1,139	\$13,665	\$342	4,985	29%	\$7.00	\$364	1.2

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ALABAMA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
COLBERT COUNTY	\$9.35	\$486	\$19,440	1.8	\$47,250	\$1,181	\$14,175	\$354	5,455	24%	\$8.13	\$423	1.2
CONECUH COUNTY	\$8.37	\$435	\$17,400	1.6	\$36,350	\$909	\$10,905	\$273	1,097	19%	\$6.25	\$325	1.3
COOSA COUNTY	\$8.37	\$435	\$17,400	1.6	\$43,600	\$1,090	\$13,080	\$327	711	15%	\$7.85	\$408	1.1
COVINGTON COUNTY	\$8.37	\$435	\$17,400	1.6	\$38,750	\$969	\$11,625	\$291	3,485	22%	\$7.21	\$375	1.2
CRENSHAW COUNTY	\$8.60	\$447	\$17,880	1.7	\$36,700	\$918	\$11,010	\$275	1,303	23%	\$5.74	\$299	1.5
CULLMAN COUNTY	\$8.79	\$457	\$18,280	1.7	\$45,850	\$1,146	\$13,755	\$344	6,735	22%	\$8.68	\$452	1.0
DALE COUNTY	\$8.37	\$435	\$17,400	1.6	\$45,550	\$1,139	\$13,665	\$342	6,751	36%	\$10.82	\$563	0.8
DALLAS COUNTY	\$8.58	\$446	\$17,840	1.7	\$35,350	\$884	\$10,605	\$265	6,121	34%	\$6.52	\$339	1.3
DEKALB COUNTY	\$8.37	\$435	\$17,400	1.6	\$41,800	\$1,045	\$12,540	\$314	5,342	21%	\$8.20	\$427	1.0
ELMORE COUNTY	\$11.52	\$599	\$23,960	2.2	\$52,850	\$1,321	\$15,855	\$396	4,230	19%	\$8.58	\$446	1.3
ESCAMBIA COUNTY	\$8.37	\$435	\$17,400	1.6	\$42,050	\$1,051	\$12,615	\$315	3,279	23%	\$7.80	\$406	1.1
ETOWAH COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,900	\$1,123	\$13,470	\$337	10,658	26%	\$7.70	\$400	1.2
FAYETTE COUNTY	\$8.37	\$435	\$17,400	1.6	\$40,900	\$1,023	\$12,270	\$307	1,707	23%	\$6.22	\$323	1.3
FRANKLIN COUNTY	\$8.37	\$435	\$17,400	1.6	\$40,000	\$1,000	\$12,000	\$300	3,149	26%	\$6.76	\$352	1.2
GENEVA COUNTY	\$8.63	\$449	\$17,960	1.7	\$46,450	\$1,161	\$13,935	\$348	2,031	19%	\$5.64	\$293	1.5
GREENE COUNTY	\$11.27	\$586	\$23,440	2.2	\$49,500	\$1,238	\$14,850	\$371	959	24%	\$6.92	\$360	1.6
HALE COUNTY	\$11.27	\$586	\$23,440	2.2	\$49,500	\$1,238	\$14,850	\$371	1,269	20%	\$5.15	\$268	2.2
HENRY COUNTY	\$8.37	\$435	\$17,400	1.6	\$46,450	\$1,161	\$13,935	\$348	1,246	19%	\$6.65	\$346	1.3
HOUSTON COUNTY	\$8.63	\$449	\$17,960	1.7	\$46,450	\$1,161	\$13,935	\$348	10,941	31%	\$8.42	\$438	1.0
JACKSON COUNTY	\$8.37	\$435	\$17,400	1.6	\$44,050	\$1,101	\$13,215	\$330	4,770	22%	\$7.50	\$390	1.1
JEFFERSON COUNTY	\$11.17	\$581	\$23,240	2.2	\$54,350	\$1,359	\$16,305	\$408	88,283	34%	\$11.94	\$621	0.9
LAMAR COUNTY	\$8.37	\$435	\$17,400	1.6	\$38,500	\$963	\$11,550	\$289	1,496	23%	\$6.84	\$355	1.2
LAUDERDALE COUNTY	\$9.35	\$486	\$19,440	1.8	\$47,250	\$1,181	\$14,175	\$354	9,656	27%	\$5.90	\$307	1.6
LAWRENCE COUNTY	\$9.38	\$488	\$19,520	1.8	\$50,850	\$1,271	\$15,255	\$381	2,292	17%	\$11.21	\$583	0.8
LEE COUNTY	\$10.10	\$525	\$21,000	2.0	\$54,400	\$1,360	\$16,320	\$408	17,326	38%	\$5.30	\$276	1.9
LIMESTONE COUNTY	\$10.35	\$538	\$21,520	2.0	\$61,250	\$1,531	\$18,375	\$459	5,605	23%	\$10.20	\$530	1.0
LOWNDES COUNTY	\$11.52	\$599	\$23,960	2.2	\$52,850	\$1,321	\$15,855	\$396	813	17%	\$6.08	\$316	1.9
MACON COUNTY	\$8.65	\$450	\$18,000	1.7	\$33,200	\$830	\$9,960	\$249	2,928	33%	\$6.15	\$320	1.4
MADISON COUNTY	\$10.35	\$538	\$21,520	2.0	\$61,250	\$1,531	\$18,375	\$459	33,139	30%	\$10.55	\$549	1.0
MARENGO COUNTY	\$8.37	\$435	\$17,400	1.6	\$41,150	\$1,029	\$12,345	\$309	1,823	21%	\$5.64	\$294	1.5
MARION COUNTY	\$8.37	\$435	\$17,400	1.6	\$39,850	\$996	\$11,955	\$299	2,812	22%	\$7.34	\$382	1.1
MARSHALL COUNTY	\$8.94	\$465	\$18,600	1.7	\$45,000	\$1,125	\$13,500	\$338	8,224	25%	\$6.98	\$363	1.3
MOBILE COUNTY	\$10.90	\$567	\$22,680	2.1	\$46,950	\$1,174	\$14,085	\$352	46,777	31%	\$8.59	\$446	1.3
MONROE COUNTY	\$8.37	\$435	\$17,400	1.6	\$40,050	\$1,001	\$12,015	\$300	1,835	20%	\$7.80	\$406	1.1
MONTGOMERY COUNTY	\$11.52	\$599	\$23,960	2.2	\$52,850	\$1,321	\$15,855	\$396	30,942	36%	\$9.53	\$496	1.2
MORGAN COUNTY	\$9.38	\$488	\$19,520	1.8	\$50,850	\$1,271	\$15,255	\$381	11,721	27%	\$8.86	\$461	1.1
PERRY COUNTY	\$8.37	\$435	\$17,400	1.6	\$30,150	\$754	\$9,045	\$226	1,136	26%	\$5.69	\$296	1.5
PICKENS COUNTY	\$8.37	\$435	\$17,400	1.6	\$38,400	\$960	\$11,520	\$288	1,682	21%	\$6.06	\$315	1.4
PIKE COUNTY	\$8.37	\$435	\$17,400	1.6	\$39,950	\$999	\$11,985	\$300	3,914	33%	\$6.26	\$325	1.3
RANDOLPH COUNTY	\$8.37	\$435	\$17,400	1.6	\$40,450	\$1,011	\$12,135	\$303	1,804	21%	\$6.80	\$353	1.2
RUSSELL COUNTY	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	7,413	38%	\$9.80	\$510	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

ALABAMA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SHELBY COUNTY	\$11.17	\$581	\$23,240	2.2	\$54,350	\$1,359	\$16,305	\$408	10,411	19%	\$10.76	\$559	1.0
ST. CLAIR COUNTY	\$11.17	\$581	\$23,240	2.2	\$54,350	\$1,359	\$16,305	\$408	3,937	16%	\$8.44	\$439	1.3
SUMTER COUNTY	\$8.37	\$435	\$17,400	1.6	\$27,050	\$676	\$8,115	\$203	1,579	28%	\$6.07	\$316	1.4
TALLADEGA COUNTY	\$8.50	\$442	\$17,680	1.7	\$44,950	\$1,124	\$13,485	\$337	7,251	24%	\$8.18	\$425	1.0
TALLAPOOSA COUNTY	\$8.38	\$436	\$17,440	1.6	\$43,600	\$1,090	\$13,080	\$327	3,941	24%	\$6.34	\$329	1.3
TUSCALOOSA COUNTY	\$11.27	\$586	\$23,440	2.2	\$49,500	\$1,238	\$14,850	\$371	23,559	37%	\$7.94	\$413	1.4
WALKER COUNTY	\$8.60	\$447	\$17,880	1.7	\$54,350	\$1,359	\$16,305	\$408	5,671	20%	\$7.26	\$378	1.2
WASHINGTON COUNTY	\$8.37	\$435	\$17,400	1.6	\$43,900	\$1,098	\$13,170	\$329	793	12%	\$12.36	\$643	0.7
WILCOX COUNTY	\$8.37	\$435	\$17,400	1.6	\$25,400	\$635	\$7,620	\$191	799	17%	\$8.83	\$459	0.9
WINSTON COUNTY	\$8.37	\$435	\$17,400	1.6	\$37,700	\$943	\$11,310	\$283	2,020	20%	\$6.37	\$331	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

ALASKA

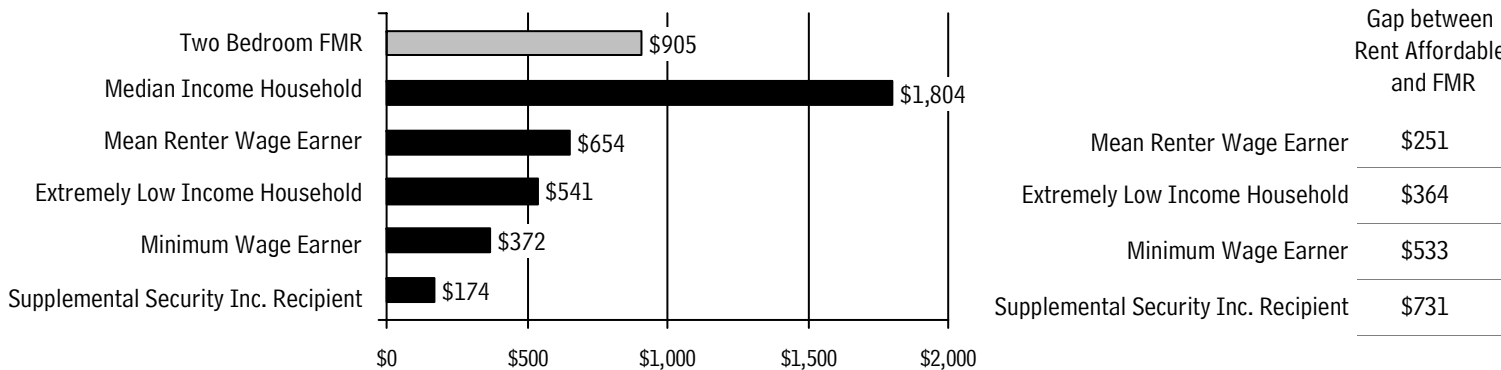
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$905. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,016 monthly or \$36,193 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.40

In Alaska, a minimum wage worker earns an hourly wage of \$7.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 97 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alaska, the estimated mean (average) wage for a renter is \$12.57. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ALASKA	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ALASKA	\$17.40	\$905	\$36,193	2.4	\$72,141	\$1,804	\$21,642	\$541	83,097	37%	\$12.57	\$654	1.4
METROPOLITAN AREAS													
ANCHORAGE, AK HMFA	\$17.71	\$921	\$36,840	2.5	\$76,100	\$1,903	\$22,830	\$571	37,889	40%	\$12.17	\$633	1.5
FAIRBANKS, AK MSA	\$15.96	\$830	\$33,200	2.2	\$69,100	\$1,728	\$20,730	\$518	13,707	46%	\$11.73	\$610	1.4
MATANUSKA-SUSITNA BOROUGH, AK HMFA	\$14.98	\$779	\$31,160	2.1	\$76,100	\$1,903	\$22,830	\$571	4,350	21%	\$7.98	\$415	1.9
COMBINED NONMETRO AREAS													
ALASKA	\$18.08	\$940	\$37,608	2.5	\$67,351	\$1,684	\$20,205	\$505	27,151	36%	\$14.35	\$746	1.3
COUNTIES													
ALEUTIANS EAST BOROUGH	\$18.65	\$970	\$38,800	2.6	\$61,800	\$1,545	\$18,540	\$464	219	42%	\$12.83	\$667	1.5
ALEUTIANS WEST CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$85,700	\$2,143	\$25,710	\$643	917	72%	\$18.24	\$949	1.0
ANCHORAGE MUNICIPALITY	\$17.71	\$921	\$36,840	2.5	\$76,100	\$1,903	\$22,830	\$571	37,889	40%	\$12.17	\$633	1.5
BETHEL CENSUS AREA	\$22.54	\$1,172	\$46,880	3.2	\$44,300	\$1,108	\$13,290	\$332	1,652	39%	\$17.14	\$891	1.3
BRISTOL BAY BOROUGH	\$18.65	\$970	\$38,800	2.6	\$73,000	\$1,825	\$21,900	\$548	240	49%	\$15.53	\$807	1.2
DENALI BOROUGH	\$16.85	\$876	\$35,040	2.4	\$84,900	\$2,123	\$25,470	\$637	277	35%	\$11.44	\$595	1.5
DILLINGHAM CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$55,600	\$1,390	\$16,680	\$417	602	39%	\$15.55	\$809	1.2
FAIRBANKS NORTH STAR BOROUGH	\$15.96	\$830	\$33,200	2.2	\$69,100	\$1,728	\$20,730	\$518	13,707	46%	\$11.73	\$610	1.4
HAINES BOROUGH	\$16.85	\$876	\$35,040	2.4	\$61,900	\$1,548	\$18,570	\$464	300	30%	\$8.27	\$430	2.0
JUNEAU CITY AND BOROUGH	\$20.37	\$1,059	\$42,360	2.8	\$85,900	\$2,148	\$25,770	\$644	4,180	36%	\$8.71	\$453	2.3
KENAI PENINSULA BOROUGH	\$13.60	\$707	\$28,280	1.9	\$66,000	\$1,650	\$19,800	\$495	4,857	26%	\$9.67	\$503	1.4
KETCHIKAN GATEWAY BOROUGH	\$17.88	\$930	\$37,200	2.5	\$73,000	\$1,825	\$21,900	\$548	2,121	39%	\$10.00	\$520	1.8
KODIAK ISLAND BOROUGH	\$19.21	\$999	\$39,960	2.7	\$72,000	\$1,800	\$21,600	\$540	1,999	45%	\$11.82	\$614	1.6
LAKE AND PENINSULA BOROUGH	\$18.65	\$970	\$38,800	2.6	\$52,200	\$1,305	\$15,660	\$392	191	32%	\$14.70	\$765	1.3
MATANUSKA-SUSITNA BOROUGH	\$14.98	\$779	\$31,160	2.1	\$76,100	\$1,903	\$22,830	\$571	4,350	21%	\$7.98	\$415	1.9
NOME CENSUS AREA	\$19.13	\$995	\$39,800	2.7	\$54,200	\$1,355	\$16,260	\$407	1,125	42%	\$17.65	\$918	1.1
NORTH SLOPE BOROUGH	\$20.52	\$1,067	\$42,680	2.9	\$78,100	\$1,953	\$23,430	\$586	1,080	51%	\$34.06	\$1,771	0.6
NORTHWEST ARCTIC BOROUGH	\$18.65	\$970	\$38,800	2.6	\$55,300	\$1,383	\$16,590	\$415	778	44%	\$24.64	\$1,281	0.8
PRINCE OF WALES-OUTER KETCHIKAN CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$57,400	\$1,435	\$17,220	\$431	677	30%	\$11.22	\$584	1.7
SITKA CITY AND BOROUGH	\$17.10	\$889	\$35,560	2.4	\$75,700	\$1,893	\$22,710	\$568	1,373	42%	\$9.88	\$514	1.7
SKAGWAY-HOONAH-ANGOON CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$58,600	\$1,465	\$17,580	\$440	498	36%	\$10.94	\$569	1.7
SOUTHEAST FAIRBANKS CENSUS AREA	\$16.85	\$876	\$35,040	2.4	\$58,900	\$1,473	\$17,670	\$442	648	31%	\$12.87	\$669	1.3
VALDEZ-CORDOVA CENSUS AREA	\$16.85	\$876	\$35,040	2.4	\$74,100	\$1,853	\$22,230	\$556	1,249	32%	\$14.83	\$771	1.1
WADE HAMPTON CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$36,600	\$915	\$10,980	\$275	538	34%	\$10.70	\$556	1.7
WRANGELL-PETERSBURG CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$65,900	\$1,648	\$19,770	\$494	766	30%	\$9.20	\$478	2.0
YAKUTAT CITY AND BOROUGH	\$18.65	\$970	\$38,800	2.6	\$63,300	\$1,583	\$18,990	\$475	107	40%	\$9.89	\$515	1.9
YUKON-KOYUKUK CENSUS AREA	\$18.65	\$970	\$38,800	2.6	\$41,100	\$1,028	\$12,330	\$308	757	33%	\$17.77	\$924	1.0

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5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

ARIZONA

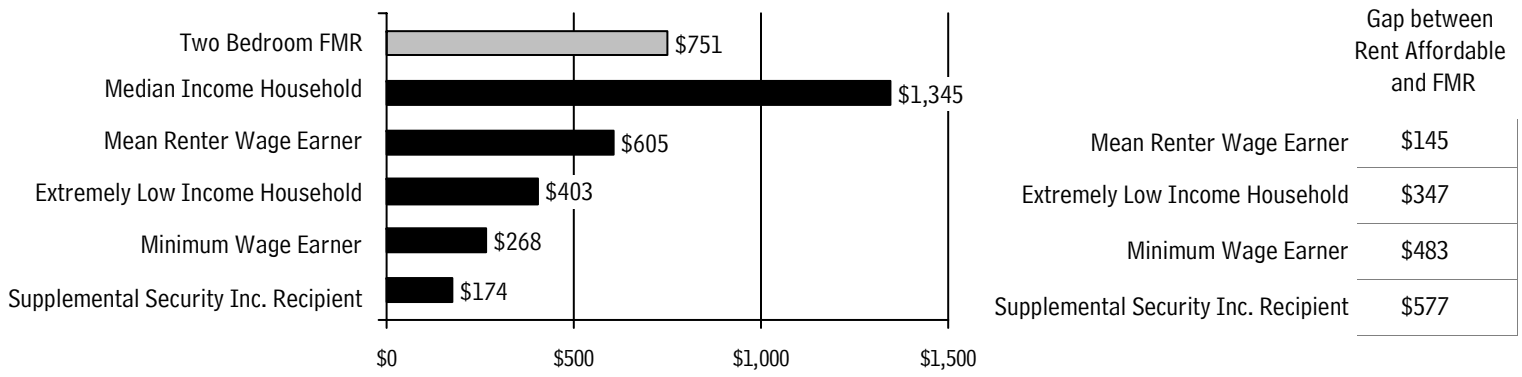
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$751. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,503 monthly or \$30,032 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.44

In Arizona, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 112 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arizona, the estimated mean (average) wage for a renter is \$11.64. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ARIZONA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ARIZONA	\$14.44	\$751	\$30,032	2.8	\$53,787	\$1,345	\$16,136	\$403	607,690	32%	\$11.64	\$605	1.2

METROPOLITAN AREAS

FLAGSTAFF, AZ MSA	\$17.44	\$907	\$36,280	3.4	\$52,200	\$1,305	\$15,660	\$392	15,620	39%	\$8.83	\$459	2.0
PHOENIX-MESA-SCOTTSDALE, AZ MSA *	\$14.81	\$770	\$30,800	2.9	\$58,300	\$1,458	\$17,490	\$437	382,165	32%	\$12.34	\$642	1.2
PRESCOTT, AZ MSA	\$13.83	\$719	\$28,760	2.7	\$46,600	\$1,165	\$13,980	\$350	18,652	27%	\$9.06	\$471	1.5
TUCSON, AZ MSA *	\$14.35	\$746	\$29,840	2.8	\$50,600	\$1,265	\$15,180	\$380	118,730	36%	\$10.21	\$531	1.4
YUMA, AZ MSA	\$12.92	\$672	\$26,880	2.5	\$39,500	\$988	\$11,850	\$296	14,962	28%	\$8.36	\$435	1.5

COMBINED NONMETRO AREAS

ARIZONA	\$11.96	\$622	\$24,868	2.3	\$39,550	\$989	\$11,865	\$297	57,561	27%	\$9.65	\$502	1.2
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COUNTIES

APACHE COUNTY	\$9.69	\$504	\$20,160	1.9	\$30,100	\$753	\$9,030	\$226	5,127	26%	\$13.06	\$679	0.7
COCHISE COUNTY	\$11.46	\$596	\$23,840	2.2	\$43,350	\$1,084	\$13,005	\$325	14,347	33%	\$9.50	\$494	1.2
COCONINO COUNTY	\$17.44	\$907	\$36,280	3.4	\$52,200	\$1,305	\$15,660	\$392	15,620	39%	\$8.83	\$459	2.0
GILA COUNTY	\$13.25	\$689	\$27,560	2.6	\$41,600	\$1,040	\$12,480	\$312	4,280	21%	\$9.32	\$485	1.4
GRAHAM COUNTY	\$10.81	\$562	\$22,480	2.1	\$42,200	\$1,055	\$12,660	\$317	2,714	27%	\$6.82	\$355	1.6
GREENLEE COUNTY †	\$11.42	\$594	\$23,760	2.2	\$42,200	\$1,055	\$12,660	\$317	1,526	49%			
LA PAZ COUNTY	\$11.00	\$572	\$22,880	2.1	\$33,200	\$830	\$9,960	\$249	1,834	22%	\$8.61	\$448	1.3
MARICOPA COUNTY *	\$14.81	\$770	\$30,800	2.9	\$58,300	\$1,458	\$17,490	\$437	368,323	33%	\$12.40	\$645	1.2
MOHAVE COUNTY *	\$13.37	\$695	\$27,800	2.6	\$41,350	\$1,034	\$12,405	\$310	16,580	26%	\$9.98	\$519	1.3
NAVAJO COUNTY	\$11.33	\$589	\$23,560	2.2	\$37,000	\$925	\$11,100	\$278	7,372	25%	\$9.53	\$495	1.2
PIMA COUNTY *	\$14.35	\$746	\$29,840	2.8	\$50,600	\$1,265	\$15,180	\$380	118,730	36%	\$10.21	\$531	1.4
PINAL COUNTY *	\$14.81	\$770	\$30,800	2.9	\$58,300	\$1,458	\$17,490	\$437	13,842	23%	\$9.67	\$503	1.5
SANTA CRUZ COUNTY	\$11.98	\$623	\$24,920	2.3	\$36,350	\$909	\$10,905	\$273	3,781	32%	\$8.69	\$452	1.4
YAVAPAI COUNTY	\$13.83	\$719	\$28,760	2.7	\$46,600	\$1,165	\$13,980	\$350	18,652	27%	\$9.06	\$471	1.5
YUMA COUNTY	\$12.92	\$672	\$26,880	2.5	\$39,500	\$988	\$11,850	\$296	14,962	28%	\$8.36	\$435	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

ARKANSAS

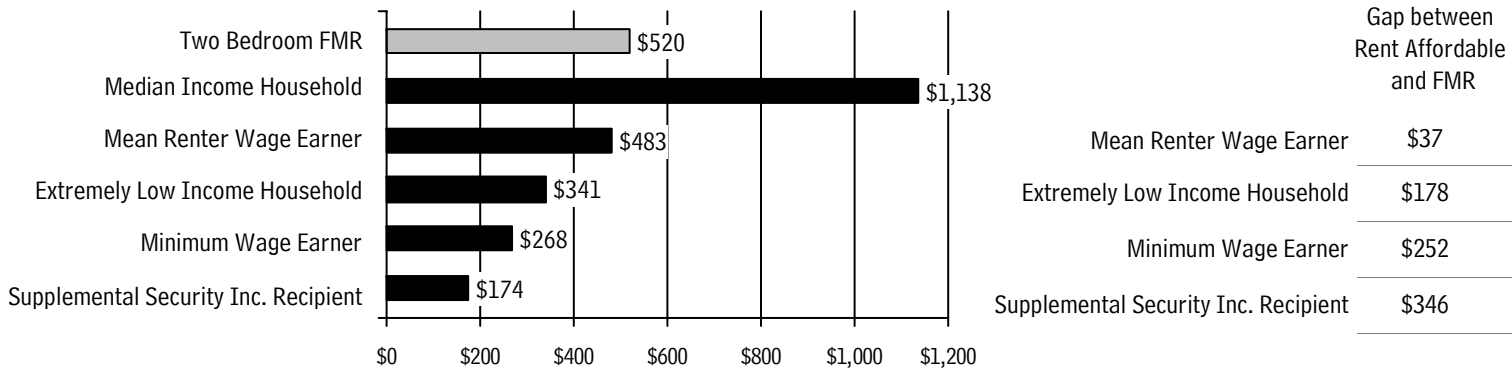
In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$520. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,732 monthly or \$20,781 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$9.99

In Arkansas, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 78 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Arkansas, the estimated mean (average) wage for a renter is \$9.28. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ARKANSAS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ARKANSAS	\$9.99	\$520	\$20,781	1.9	\$45,508	\$1,138	\$13,652	\$341	319,238	31%	\$9.28	\$483	1.1

METROPOLITAN AREAS

FAYETTEVILLE-SPRINGDALE-ROGERS, AR HMFA	\$10.65	\$554	\$22,160	2.1	\$49,800	\$1,245	\$14,940	\$374	41,736	34%	\$11.23	\$584	0.9
FORT SMITH, AR-OK HMFA	\$9.12	\$474	\$18,960	1.8	\$43,200	\$1,080	\$12,960	\$324	21,265	33%	\$9.54	\$496	1.0
FRANKLIN COUNTY, AR HMFA	\$8.77	\$456	\$18,240	1.7	\$43,200	\$1,080	\$12,960	\$324	1,511	22%	\$6.51	\$339	1.3
GRANT COUNTY, AR HMFA	\$8.96	\$466	\$18,640	1.7	\$54,200	\$1,355	\$16,260	\$407	1,236	20%	\$8.31	\$432	1.1
HOT SPRINGS, AR MSA	\$10.63	\$553	\$22,120	2.1	\$44,400	\$1,110	\$13,320	\$333	10,905	29%	\$7.76	\$403	1.4
JONESBORO, AR HMFA	\$9.42	\$490	\$19,600	1.8	\$45,200	\$1,130	\$13,560	\$339	11,652	36%	\$8.18	\$426	1.2
LITTLE ROCK-NORTH LITTLE ROCK, AR HMFA	\$11.35	\$590	\$23,600	2.2	\$54,200	\$1,355	\$16,260	\$407	79,374	34%	\$10.29	\$535	1.1
MEMPHIS, TN-MS-AR HMFA	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	7,333	40%	\$8.16	\$425	1.5
PINE BLUFF, AR MSA	\$10.12	\$526	\$21,040	2.0	\$44,200	\$1,105	\$13,260	\$332	11,944	31%	\$8.55	\$445	1.2
POINSETT COUNTY, AR HMFA	\$8.77	\$456	\$18,240	1.7	\$45,200	\$1,130	\$13,560	\$339	3,324	33%	\$7.47	\$388	1.2
TEXARKANA, TX-TEXARKANA, AR MSA	\$10.10	\$525	\$21,000	2.0	\$46,000	\$1,150	\$13,800	\$345	5,013	32%	\$9.17	\$477	1.1

COMBINED NONMETRO AREAS

ARKANSAS	\$8.96	\$466	\$18,629	1.7	\$39,967	\$999	\$11,990	\$300	123,945	27%	\$7.96	\$414	1.1
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COUNTIES

ARKANSAS COUNTY	\$8.77	\$456	\$18,240	1.7	\$42,600	\$1,065	\$12,780	\$320	2,724	32%	\$8.41	\$438	1.0
ASHLEY COUNTY	\$9.29	\$483	\$19,320	1.8	\$43,700	\$1,093	\$13,110	\$328	2,234	24%	\$10.20	\$531	0.9
BAXTER COUNTY	\$9.48	\$493	\$19,720	1.8	\$40,300	\$1,008	\$12,090	\$302	3,455	20%	\$7.95	\$413	1.2
BENTON COUNTY	\$10.65	\$554	\$22,160	2.1	\$49,800	\$1,245	\$14,940	\$374	16,184	28%	\$12.81	\$666	0.8
BOONE COUNTY	\$8.94	\$465	\$18,600	1.7	\$39,400	\$985	\$11,820	\$296	3,693	27%	\$7.96	\$414	1.1
BRADLEY COUNTY	\$8.77	\$456	\$18,240	1.7	\$36,000	\$900	\$10,800	\$270	1,329	27%	\$6.47	\$336	1.4
CALHOUN COUNTY	\$8.77	\$456	\$18,240	1.7	\$41,400	\$1,035	\$12,420	\$311	413	18%	\$14.36	\$747	0.6
CARROLL COUNTY	\$9.27	\$482	\$19,280	1.8	\$38,800	\$970	\$11,640	\$291	2,749	27%	\$7.86	\$409	1.2
CHICOT COUNTY	\$8.77	\$456	\$18,240	1.7	\$32,600	\$815	\$9,780	\$245	1,581	30%	\$7.19	\$374	1.2
CLARK COUNTY	\$9.12	\$474	\$18,960	1.8	\$43,500	\$1,088	\$13,050	\$326	3,062	34%	\$6.09	\$317	1.5
CLAY COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,600	\$940	\$11,280	\$282	1,861	25%	\$7.04	\$366	1.2
CLEBURNE COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,300	\$1,083	\$12,990	\$325	1,977	19%	\$6.75	\$351	1.4
CLEVELAND COUNTY	\$10.12	\$526	\$21,040	2.0	\$44,200	\$1,105	\$13,260	\$332	581	18%	\$6.16	\$320	1.6
COLUMBIA COUNTY	\$8.88	\$462	\$18,480	1.7	\$42,700	\$1,068	\$12,810	\$320	2,867	29%	\$8.25	\$429	1.1
CONWAY COUNTY	\$8.77	\$456	\$18,240	1.7	\$44,600	\$1,115	\$13,380	\$335	1,751	22%	\$7.76	\$403	1.1
CRAIGHEAD COUNTY	\$9.42	\$490	\$19,600	1.8	\$45,200	\$1,130	\$13,560	\$339	11,652	36%	\$8.18	\$426	1.2
CRAWFORD COUNTY	\$9.12	\$474	\$18,960	1.8	\$43,200	\$1,080	\$12,960	\$324	4,753	24%	\$7.91	\$411	1.2
CRITTENDEN COUNTY	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	7,333	40%	\$8.16	\$425	1.5
CROSS COUNTY	\$8.87	\$461	\$18,440	1.7	\$39,700	\$993	\$11,910	\$298	2,167	29%	\$7.69	\$400	1.2
DALLAS COUNTY	\$8.77	\$456	\$18,240	1.7	\$38,200	\$955	\$11,460	\$287	918	26%	\$7.42	\$386	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

ARKANSAS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
DESHA COUNTY	\$8.77	\$456	\$18,240	1.7	\$35,000	\$875	\$10,500	\$263	2,162	37%	\$6.79	\$353	1.3
DREW COUNTY	\$10.02	\$521	\$20,840	1.9	\$43,100	\$1,078	\$12,930	\$323	2,283	31%	\$6.35	\$330	1.6
FAULKNER COUNTY	\$11.35	\$590	\$23,600	2.2	\$54,200	\$1,355	\$16,260	\$407	10,017	31%	\$8.22	\$427	1.4
FRANKLIN COUNTY	\$8.77	\$456	\$18,240	1.7	\$43,200	\$1,080	\$12,960	\$324	1,511	22%	\$6.51	\$339	1.3
FULTON COUNTY	\$8.77	\$456	\$18,240	1.7	\$35,000	\$875	\$10,500	\$263	908	19%	\$5.58	\$290	1.6
GARLAND COUNTY	\$10.63	\$553	\$22,120	2.1	\$44,400	\$1,110	\$13,320	\$333	10,905	29%	\$7.76	\$403	1.4
GRANT COUNTY	\$8.96	\$466	\$18,640	1.7	\$54,200	\$1,355	\$16,260	\$407	1,236	20%	\$8.31	\$432	1.1
GREENE COUNTY	\$8.77	\$456	\$18,240	1.7	\$43,300	\$1,083	\$12,990	\$325	4,233	29%	\$8.10	\$421	1.1
HEMPSTEAD COUNTY	\$9.00	\$468	\$18,720	1.7	\$39,700	\$993	\$11,910	\$298	2,749	31%	\$7.61	\$396	1.2
HOT SPRING COUNTY	\$8.77	\$456	\$18,240	1.7	\$42,900	\$1,073	\$12,870	\$322	2,645	22%	\$9.17	\$477	1.0
HOWARD COUNTY	\$8.77	\$456	\$18,240	1.7	\$40,300	\$1,008	\$12,090	\$302	1,531	28%	\$7.94	\$413	1.1
INDEPENDENCE COUNTY	\$8.77	\$456	\$18,240	1.7	\$45,000	\$1,125	\$13,500	\$338	3,449	26%	\$7.72	\$402	1.1
IZARD COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,400	\$935	\$11,220	\$281	1,080	20%	\$6.09	\$316	1.4
JACKSON COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,400	\$935	\$11,220	\$281	2,120	30%	\$7.96	\$414	1.1
JEFFERSON COUNTY	\$10.12	\$526	\$21,040	2.0	\$44,200	\$1,105	\$13,260	\$332	10,346	34%	\$8.75	\$455	1.2
JOHNSON COUNTY	\$8.77	\$456	\$18,240	1.7	\$39,200	\$980	\$11,760	\$294	2,360	27%	\$7.65	\$398	1.1
LAFAYETTE COUNTY	\$9.10	\$473	\$18,920	1.8	\$35,800	\$895	\$10,740	\$269	741	22%	\$6.76	\$352	1.3
LAWRENCE COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,800	\$945	\$11,340	\$284	2,049	29%	\$6.75	\$351	1.3
LEE COUNTY	\$8.77	\$456	\$18,240	1.7	\$30,100	\$753	\$9,030	\$226	1,521	36%	\$7.27	\$378	1.2
LINCOLN COUNTY	\$10.12	\$526	\$21,040	2.0	\$44,200	\$1,105	\$13,260	\$332	1,017	24%	\$6.49	\$337	1.6
LITTLE RIVER COUNTY	\$9.10	\$473	\$18,920	1.8	\$42,000	\$1,050	\$12,600	\$315	1,284	23%	\$11.43	\$594	0.8
LOGAN COUNTY	\$8.77	\$456	\$18,240	1.7	\$39,600	\$990	\$11,880	\$297	1,982	23%	\$7.46	\$388	1.2
LONOKE COUNTY	\$11.35	\$590	\$23,600	2.2	\$54,200	\$1,355	\$16,260	\$407	4,637	24%	\$6.63	\$345	1.7
MADISON COUNTY	\$10.65	\$554	\$22,160	2.1	\$49,800	\$1,245	\$14,940	\$374	1,149	21%	\$7.52	\$391	1.4
MARION COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,800	\$945	\$11,340	\$284	1,353	20%	\$7.76	\$404	1.1
MILLER COUNTY	\$10.10	\$525	\$21,000	2.0	\$46,000	\$1,150	\$13,800	\$345	5,013	32%	\$9.17	\$477	1.1
MISSISSIPPI COUNTY	\$9.04	\$470	\$18,800	1.8	\$38,400	\$960	\$11,520	\$288	7,960	41%	\$10.06	\$523	0.9
MONROE COUNTY	\$8.77	\$456	\$18,240	1.7	\$33,600	\$840	\$10,080	\$252	1,440	35%	\$5.44	\$283	1.6
MONTGOMERY COUNTY	\$10.00	\$520	\$20,800	1.9	\$38,000	\$950	\$11,400	\$285	651	17%	\$5.22	\$271	1.9
NEVADA COUNTY	\$9.10	\$473	\$18,920	1.8	\$39,700	\$993	\$11,910	\$298	981	25%	\$6.27	\$326	1.4
NEWTON COUNTY	\$8.85	\$460	\$18,400	1.7	\$39,400	\$985	\$11,820	\$296	648	19%	\$4.60	\$239	1.9
OUACHITA COUNTY	\$8.77	\$456	\$18,240	1.7	\$41,400	\$1,035	\$12,420	\$311	3,322	29%	\$7.05	\$367	1.2
PERRY COUNTY	\$11.35	\$590	\$23,600	2.2	\$54,200	\$1,355	\$16,260	\$407	713	18%	\$7.21	\$375	1.6
PHILLIPS COUNTY	\$8.77	\$456	\$18,240	1.7	\$31,000	\$775	\$9,300	\$233	4,246	44%	\$7.04	\$366	1.2
PIKE COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,400	\$960	\$11,520	\$288	962	21%	\$7.03	\$366	1.3
POINSETT COUNTY	\$8.77	\$456	\$18,240	1.7	\$45,200	\$1,130	\$13,560	\$339	3,324	33%	\$7.47	\$388	1.2
POLK COUNTY	\$8.77	\$456	\$18,240	1.7	\$36,600	\$915	\$10,980	\$275	1,739	22%	\$6.87	\$357	1.3
POPE COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,500	\$1,088	\$13,050	\$326	5,962	29%	\$8.71	\$453	1.1
PRAIRIE COUNTY	\$8.77	\$456	\$18,240	1.7	\$41,800	\$1,045	\$12,540	\$314	1,061	27%	\$7.18	\$373	1.2
PULASKI COUNTY	\$11.35	\$590	\$23,600	2.2	\$54,200	\$1,355	\$16,260	\$407	57,874	39%	\$10.98	\$571	1.0
RANDOLPH COUNTY	\$8.77	\$456	\$18,240	1.7	\$39,200	\$980	\$11,760	\$294	1,850	25%	\$5.91	\$307	1.5

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

ARKANSAS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SALINE COUNTY	\$11.35	\$590	\$23,600	2.2	\$54,200	\$1,355	\$16,260	\$407	6,133	19%	\$7.78	\$404	1.5
SCOTT COUNTY	\$8.77	\$456	\$18,240	1.7	\$35,400	\$885	\$10,620	\$266	1,115	26%	\$7.32	\$381	1.2
SEARCY COUNTY	\$8.85	\$460	\$18,400	1.7	\$31,600	\$790	\$9,480	\$237	786	22%	\$4.53	\$235	2.0
SEBASTIAN COUNTY	\$9.12	\$474	\$18,960	1.8	\$43,200	\$1,080	\$12,960	\$324	16,512	36%	\$9.93	\$516	0.9
SEVIER COUNTY	\$8.77	\$456	\$18,240	1.7	\$40,400	\$1,010	\$12,120	\$303	1,474	26%	\$8.29	\$431	1.1
SHARP COUNTY	\$8.77	\$456	\$18,240	1.7	\$34,600	\$865	\$10,380	\$260	1,434	20%	\$7.14	\$371	1.2
ST. FRANCIS COUNTY	\$9.00	\$468	\$18,720	1.7	\$35,400	\$885	\$10,620	\$266	3,694	37%	\$6.02	\$313	1.5
STONE COUNTY	\$8.77	\$456	\$18,240	1.7	\$32,700	\$818	\$9,810	\$245	1,056	22%	\$6.63	\$345	1.3
UNION COUNTY	\$9.02	\$469	\$18,760	1.8	\$42,700	\$1,068	\$12,810	\$320	4,884	27%	\$9.27	\$482	1.0
VAN BUREN COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,700	\$943	\$11,310	\$283	1,288	19%	\$6.56	\$341	1.3
WASHINGTON COUNTY	\$10.65	\$554	\$22,160	2.1	\$49,800	\$1,245	\$14,940	\$374	24,403	41%	\$9.67	\$503	1.1
WHITE COUNTY	\$9.06	\$471	\$18,840	1.8	\$45,200	\$1,130	\$13,560	\$339	6,802	27%	\$8.27	\$430	1.1
WOODRUFF COUNTY	\$8.77	\$456	\$18,240	1.7	\$31,900	\$798	\$9,570	\$239	1,214	34%	\$7.69	\$400	1.1
YELL COUNTY	\$8.77	\$456	\$18,240	1.7	\$43,500	\$1,088	\$13,050	\$326	2,145	27%	\$7.88	\$410	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

CALIFORNIA

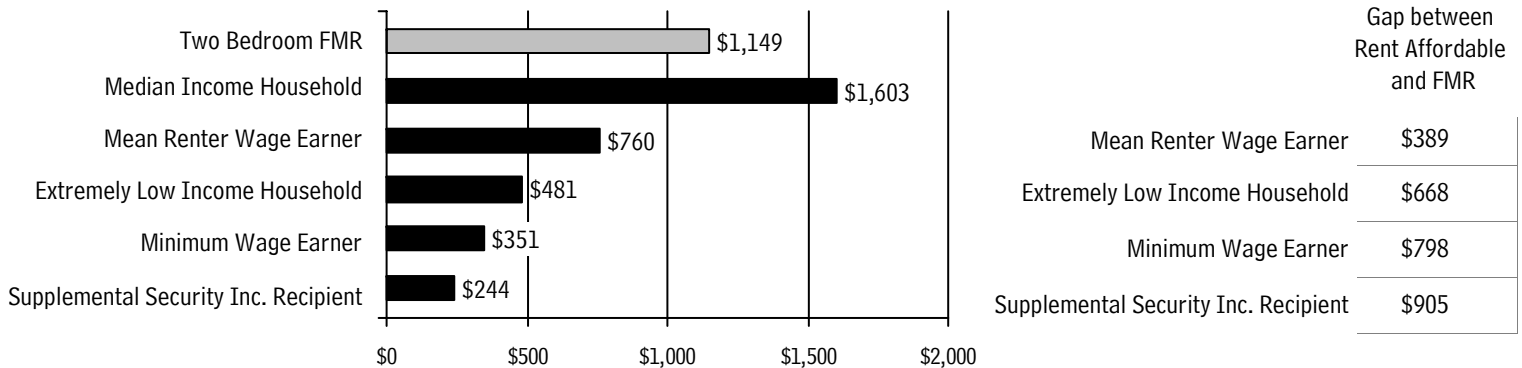
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,149. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,829 monthly or \$45,950 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$22.09

In California, a minimum wage worker earns an hourly wage of \$6.75. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 131 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$14.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



CALIFORNIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CALIFORNIA	\$22.09	\$1,149	\$45,950	3.3	\$64,113	\$1,603	\$19,234	\$481	4,956,633	43%	\$14.61	\$760	1.5

METROPOLITAN AREAS

BAKERSFIELD, CA MSA	\$12.00	\$624	\$24,960	1.8	\$46,500	\$1,163	\$13,950	\$349	78,991	38%	\$9.37	\$487	1.3
CHICO, CA MSA	\$13.04	\$678	\$27,120	1.9	\$48,200	\$1,205	\$14,460	\$362	31,233	39%	\$8.40	\$437	1.6
EL CENTRO, CA MSA	\$12.63	\$657	\$26,280	1.9	\$41,900	\$1,048	\$12,570	\$314	16,413	42%	\$7.18	\$373	1.8
FRESNO, CA MSA	\$13.50	\$702	\$28,080	2.0	\$45,450	\$1,136	\$13,635	\$341	110,084	44%	\$8.96	\$466	1.5
HANFORD-CORCORAN, CA MSA	\$11.77	\$612	\$24,480	1.7	\$44,800	\$1,120	\$13,440	\$336	15,168	44%	\$8.95	\$465	1.3
LOS ANGELES-LONG BEACH, CA HMFA	\$22.87	\$1,189	\$47,560	3.4	\$54,450	\$1,361	\$16,335	\$408	1,634,080	52%	\$14.86	\$773	1.5
MADERA, CA MSA	\$12.77	\$664	\$26,560	1.9	\$46,400	\$1,160	\$13,920	\$348	12,206	34%	\$8.51	\$442	1.5
MERCED, CA MSA	\$12.21	\$635	\$25,400	1.8	\$44,750	\$1,119	\$13,425	\$336	26,340	41%	\$8.76	\$455	1.4
MODESTO, CA MSA	\$14.12	\$734	\$29,360	2.1	\$52,650	\$1,316	\$15,795	\$395	55,235	38%	\$9.88	\$514	1.4
NAPA, CA MSA	\$21.12	\$1,098	\$43,920	3.1	\$72,600	\$1,815	\$21,780	\$545	15,838	35%	\$13.34	\$694	1.6
OAKLAND-FREMONT, CA HMFA *	\$25.75	\$1,339	\$53,560	3.8	\$81,200	\$2,030	\$24,360	\$609	342,776	40%	\$15.88	\$826	1.6
ORANGE COUNTY, CA HMFA *	\$26.77	\$1,392	\$55,680	4.0	\$75,700	\$1,893	\$22,710	\$568	361,094	39%	\$15.00	\$780	1.8
OXNARD-THOUSAND OAKS-VENTURA, CA MSA *	\$28.12	\$1,462	\$58,480	4.2	\$76,750	\$1,919	\$23,025	\$576	78,861	32%	\$13.39	\$696	2.1
REDDING, CA MSA	\$12.63	\$657	\$26,280	1.9	\$47,500	\$1,188	\$14,250	\$356	21,477	34%	\$9.12	\$474	1.4
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA *	\$17.52	\$911	\$36,440	2.6	\$55,650	\$1,391	\$16,695	\$417	345,319	33%	\$9.95	\$517	1.8
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA HMFA *	\$19.38	\$1,008	\$40,320	2.9	\$63,400	\$1,585	\$19,020	\$476	229,711	38%	\$12.10	\$629	1.6
SALINAS, CA MSA	\$20.56	\$1,069	\$42,760	3.0	\$60,250	\$1,506	\$18,075	\$452	54,970	45%	\$11.50	\$598	1.8
SAN BENITO COUNTY, CA HMFA	\$17.02	\$885	\$35,400	2.5	\$93,900	\$2,348	\$28,170	\$704	5,061	32%	\$9.22	\$479	1.8
SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA *	\$22.27	\$1,158	\$46,320	3.3	\$62,900	\$1,573	\$18,870	\$472	443,188	45%	\$13.71	\$713	1.6
SAN FRANCISCO, CA HMFA	\$29.54	\$1,536	\$61,440	4.4	\$88,450	\$2,211	\$26,535	\$663	348,856	51%	\$22.91	\$1,191	1.3
SAN JOSE-SUNNYVALE-SANTA CLARA, CA HMFA *	\$25.04	\$1,302	\$52,080	3.7	\$93,900	\$2,348	\$28,170	\$704	227,227	40%	\$25.33	\$1,317	1.0
SAN LUIS OBISPO-PASO ROBLES, CA MSA	\$17.75	\$923	\$36,920	2.6	\$61,700	\$1,543	\$18,510	\$463	35,747	39%	\$9.66	\$502	1.8
SANTA BARBARA-SANTA MARIA-GOLETA, CA MSA	\$19.94	\$1,037	\$41,480	3.0	\$63,700	\$1,593	\$19,110	\$478	60,043	44%	\$12.07	\$628	1.7
SANTA CRUZ-WATSONVILLE, CA MSA	\$25.83	\$1,343	\$53,720	3.8	\$73,100	\$1,828	\$21,930	\$548	36,474	40%	\$11.62	\$604	2.2
SANTA ROSA-PETALUMA, CA MSA	\$22.13	\$1,151	\$46,040	3.3	\$72,900	\$1,823	\$21,870	\$547	61,892	36%	\$12.95	\$673	1.7
STOCKTON, CA MSA	\$16.27	\$846	\$33,840	2.4	\$55,300	\$1,383	\$16,590	\$415	71,958	40%	\$9.66	\$503	1.7
VALLEJO-FAIRFIELD, CA MSA	\$18.90	\$983	\$39,320	2.8	\$71,650	\$1,791	\$21,495	\$537	45,406	35%	\$11.28	\$587	1.7
VISALIA-PORTERVILLE, CA MSA	\$12.02	\$625	\$25,000	1.8	\$42,700	\$1,068	\$12,810	\$320	42,481	38%	\$8.22	\$427	1.5
YOLO, CA HMFA	\$16.90	\$879	\$35,160	2.5	\$63,400	\$1,585	\$19,020	\$476	27,866	47%	\$10.32	\$537	1.6
YUBA CITY, CA MSA	\$11.65	\$606	\$24,240	1.7	\$46,600	\$1,165	\$13,980	\$350	19,865	42%	\$9.28	\$482	1.3

COMBINED NONMETRO AREAS

CALIFORNIA	\$13.56	\$705	\$28,214	2.0	\$50,009	\$1,250	\$15,003	\$375	100,773	33%	\$8.49	\$442	1.6
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COUNTIES

ALAMEDA COUNTY *	\$25.75	\$1,339	\$53,560	3.8	\$81,200	\$2,030	\$24,360	\$609	237,060	45%	\$16.22	\$844	1.6
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1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

CALIFORNIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
ALPINE COUNTY	\$13.71	\$713	\$28,520	2.0	\$61,050	\$1,526	\$18,315	\$458	155	32%	\$7.82	\$407	1.8
AMADOR COUNTY	\$15.88	\$826	\$33,040	2.4	\$60,700	\$1,518	\$18,210	\$455	3,139	25%	\$9.41	\$489	1.7
BUTTE COUNTY	\$13.04	\$678	\$27,120	1.9	\$48,200	\$1,205	\$14,460	\$362	31,233	39%	\$8.40	\$437	1.6
CALAVERAS COUNTY	\$12.67	\$659	\$26,360	1.9	\$56,350	\$1,409	\$16,905	\$423	3,505	21%	\$8.00	\$416	1.6
COLUSA COUNTY	\$12.56	\$653	\$26,120	1.9	\$47,650	\$1,191	\$14,295	\$357	2,240	37%	\$9.17	\$477	1.4
CONTRA COSTA COUNTY *	\$25.75	\$1,339	\$53,560	3.8	\$81,200	\$2,030	\$24,360	\$609	105,716	31%	\$15.21	\$791	1.7
DEL NORTE COUNTY	\$12.35	\$642	\$25,680	1.8	\$42,500	\$1,063	\$12,750	\$319	3,319	36%	\$6.88	\$358	1.8
EL DORADO COUNTY *	\$19.38	\$1,008	\$40,320	2.9	\$63,400	\$1,585	\$19,020	\$476	14,906	25%	\$9.44	\$491	2.1
FRESNO COUNTY	\$13.50	\$702	\$28,080	2.0	\$45,450	\$1,136	\$13,635	\$341	110,084	44%	\$8.96	\$466	1.5
GLENN COUNTY	\$11.12	\$578	\$23,120	1.6	\$43,400	\$1,085	\$13,020	\$326	3,304	36%	\$7.99	\$415	1.4
HUMBOLDT COUNTY	\$13.48	\$701	\$28,040	2.0	\$46,200	\$1,155	\$13,860	\$347	21,714	42%	\$8.06	\$419	1.7
IMPERIAL COUNTY	\$12.63	\$657	\$26,280	1.9	\$41,900	\$1,048	\$12,570	\$314	16,413	42%	\$7.18	\$373	1.8
INYO COUNTY	\$11.79	\$613	\$24,520	1.7	\$52,750	\$1,319	\$15,825	\$396	2,628	34%	\$8.59	\$447	1.4
KERN COUNTY	\$12.00	\$624	\$24,960	1.8	\$46,500	\$1,163	\$13,950	\$349	78,991	38%	\$9.37	\$487	1.3
KINGS COUNTY	\$11.77	\$612	\$24,480	1.7	\$44,800	\$1,120	\$13,440	\$336	15,168	44%	\$8.95	\$465	1.3
LAKE COUNTY	\$13.19	\$686	\$27,440	2.0	\$42,750	\$1,069	\$12,825	\$321	7,066	29%	\$9.42	\$490	1.4
LASSEN COUNTY	\$12.96	\$674	\$26,960	1.9	\$50,800	\$1,270	\$15,240	\$381	3,073	32%	\$7.88	\$410	1.6
LOS ANGELES COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$54,450	\$1,361	\$16,335	\$408	1,634,080	52%	\$14.86	\$773	1.5
MADERA COUNTY	\$12.77	\$664	\$26,560	1.9	\$46,400	\$1,160	\$13,920	\$348	12,206	34%	\$8.51	\$442	1.5
MARIN COUNTY	\$29.54	\$1,536	\$61,440	4.4	\$88,450	\$2,211	\$26,535	\$663	36,632	36%	\$16.46	\$856	1.8
MARIPOSA COUNTY	\$13.71	\$713	\$28,520	2.0	\$50,200	\$1,255	\$15,060	\$377	1,990	30%	\$7.51	\$391	1.8
MENDOCINO COUNTY	\$14.48	\$753	\$30,120	2.1	\$49,600	\$1,240	\$14,880	\$372	12,877	39%	\$8.60	\$447	1.7
MERCED COUNTY	\$12.21	\$635	\$25,400	1.8	\$44,750	\$1,119	\$13,425	\$336	26,340	41%	\$8.76	\$455	1.4
MODOC COUNTY	\$12.06	\$627	\$25,080	1.8	\$42,550	\$1,064	\$12,765	\$319	1,109	29%	\$6.18	\$321	2.0
MONO COUNTY	\$17.33	\$901	\$36,040	2.6	\$59,800	\$1,495	\$17,940	\$449	2,051	40%	\$8.36	\$435	2.1
MONTEREY COUNTY	\$20.56	\$1,069	\$42,760	3.0	\$60,250	\$1,506	\$18,075	\$452	54,970	45%	\$11.50	\$598	1.8
NAPA COUNTY	\$21.12	\$1,098	\$43,920	3.1	\$72,600	\$1,815	\$21,780	\$545	15,838	35%	\$13.34	\$694	1.6
NEVADA COUNTY	\$16.65	\$866	\$34,640	2.5	\$62,200	\$1,555	\$18,660	\$467	8,944	24%	\$9.53	\$495	1.7
ORANGE COUNTY *	\$26.77	\$1,392	\$55,680	4.0	\$75,700	\$1,893	\$22,710	\$568	361,094	39%	\$15.00	\$780	1.8
PLACER COUNTY *	\$19.38	\$1,008	\$40,320	2.9	\$63,400	\$1,585	\$19,020	\$476	25,014	27%	\$11.31	\$588	1.7
PLUMAS COUNTY	\$13.21	\$687	\$27,480	2.0	\$53,900	\$1,348	\$16,170	\$404	2,695	30%	\$8.06	\$419	1.6
RIVERSIDE COUNTY *	\$17.52	\$911	\$36,440	2.6	\$55,650	\$1,391	\$16,695	\$417	157,739	31%	\$9.69	\$504	1.8
SACRAMENTO COUNTY *	\$19.38	\$1,008	\$40,320	2.9	\$63,400	\$1,585	\$19,020	\$476	189,791	42%	\$12.56	\$653	1.5
SAN BENITO COUNTY	\$17.02	\$885	\$35,400	2.5	\$93,900	\$2,348	\$28,170	\$704	5,061	32%	\$9.22	\$479	1.8
SAN BERNARDINO COUNTY *	\$17.52	\$911	\$36,440	2.6	\$55,650	\$1,391	\$16,695	\$417	187,580	35%	\$10.18	\$529	1.7
SAN DIEGO COUNTY *	\$22.27	\$1,158	\$46,320	3.3	\$62,900	\$1,573	\$18,870	\$472	443,188	45%	\$13.71	\$713	1.6
SAN FRANCISCO COUNTY	\$29.54	\$1,536	\$61,440	4.4	\$88,450	\$2,211	\$26,535	\$663	214,385	65%	\$24.73	\$1,286	1.2
SAN JOAQUIN COUNTY	\$16.27	\$846	\$33,840	2.4	\$55,300	\$1,383	\$16,590	\$415	71,958	40%	\$9.66	\$503	1.7
SAN LUIS OBISPO COUNTY	\$17.75	\$923	\$36,920	2.6	\$61,700	\$1,543	\$18,510	\$463	35,747	39%	\$9.66	\$502	1.8
SAN MATEO COUNTY	\$29.54	\$1,536	\$61,440	4.4	\$88,450	\$2,211	\$26,535	\$663	97,839	39%	\$22.37	\$1,163	1.3
SANTA BARBARA COUNTY	\$19.94	\$1,037	\$41,480	3.0	\$63,700	\$1,593	\$19,110	\$478	60,043	44%	\$12.07	\$628	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

CALIFORNIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SANTA CLARA COUNTY *	\$25.04	\$1,302	\$52,080	3.7	\$93,900	\$2,348	\$28,170	\$704	227,227	40%	\$25.33	\$1,317	1.0
SANTA CRUZ COUNTY	\$25.83	\$1,343	\$53,720	3.8	\$73,100	\$1,828	\$21,930	\$548	36,474	40%	\$11.62	\$604	2.2
SHASTA COUNTY	\$12.63	\$657	\$26,280	1.9	\$47,500	\$1,188	\$14,250	\$356	21,477	34%	\$9.12	\$474	1.4
SIERRA COUNTY	\$15.60	\$811	\$32,440	2.3	\$49,000	\$1,225	\$14,700	\$368	443	29%	\$7.42	\$386	2.1
SISKIYOU COUNTY	\$11.46	\$596	\$23,840	1.7	\$43,500	\$1,088	\$13,050	\$326	6,081	33%	\$7.30	\$380	1.6
SOLANO COUNTY	\$18.90	\$983	\$39,320	2.8	\$71,650	\$1,791	\$21,495	\$537	45,406	35%	\$11.28	\$587	1.7
SONOMA COUNTY	\$22.13	\$1,151	\$46,040	3.3	\$72,900	\$1,823	\$21,870	\$547	61,892	36%	\$12.95	\$673	1.7
STANISLAUS COUNTY	\$14.12	\$734	\$29,360	2.1	\$52,650	\$1,316	\$15,795	\$395	55,235	38%	\$9.88	\$514	1.4
SUTTER COUNTY	\$11.65	\$606	\$24,240	1.7	\$46,600	\$1,165	\$13,980	\$350	10,418	39%	\$8.56	\$445	1.4
TEHAMA COUNTY	\$11.62	\$604	\$24,160	1.7	\$43,700	\$1,093	\$13,110	\$328	6,791	32%	\$9.14	\$475	1.3
TRINITY COUNTY	\$11.69	\$608	\$24,320	1.7	\$40,550	\$1,014	\$12,165	\$304	1,606	29%	\$6.93	\$360	1.7
TULARE COUNTY	\$12.02	\$625	\$25,000	1.8	\$42,700	\$1,068	\$12,810	\$320	42,481	38%	\$8.22	\$427	1.5
TUOLUMNE COUNTY	\$14.31	\$744	\$29,760	2.1	\$52,450	\$1,311	\$15,735	\$393	6,043	29%	\$8.56	\$445	1.7
VENTURA COUNTY *	\$28.12	\$1,462	\$58,480	4.2	\$76,750	\$1,919	\$23,025	\$576	78,861	32%	\$13.39	\$696	2.1
YOLO COUNTY	\$16.90	\$879	\$35,160	2.5	\$63,400	\$1,585	\$19,020	\$476	27,866	47%	\$10.32	\$537	1.6
YUBA COUNTY	\$11.65	\$606	\$24,240	1.7	\$46,600	\$1,165	\$13,980	\$350	9,447	46%	\$10.77	\$560	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

COLORADO

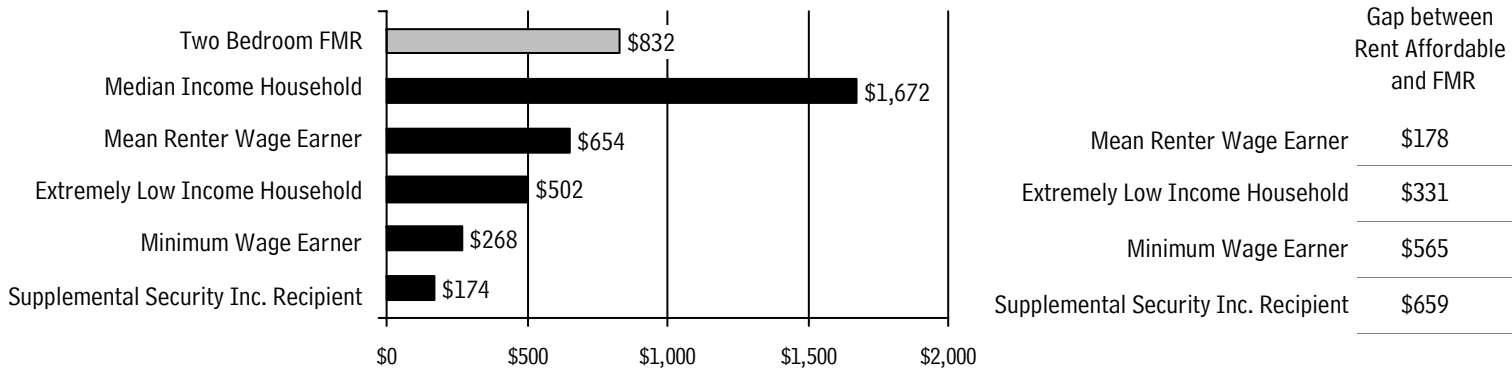
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$832. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,774 monthly or \$33,294 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.01

In Colorado, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 124 hours per week, 52 weeks per year. Or a household must include 3.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is \$12.58. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



COLORADO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
COLORADO	\$16.01	\$832	\$33,294	3.1	\$66,880	\$1,672	\$20,064	\$502	541,933	33%	\$12.58	\$654	1.3

METROPOLITAN AREAS

BOULDER, CO MSA	\$19.62	\$1,020	\$40,800	3.8	\$82,000	\$2,050	\$24,600	\$615	40,431	35%	\$13.74	\$714	1.4
COLORADO SPRINGS, CO HMFA	\$14.60	\$759	\$30,360	2.8	\$63,550	\$1,589	\$19,065	\$477	67,966	35%	\$11.40	\$593	1.3
DENVER-AURORA, CO MSA *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	279,218	33%	\$14.25	\$741	1.2
FORT COLLINS-LOVELAND, CO MSA	\$14.90	\$775	\$31,000	2.9	\$69,200	\$1,730	\$20,760	\$519	31,420	32%	\$10.00	\$520	1.5
GRAND JUNCTION, CO MSA	\$11.19	\$582	\$23,280	2.2	\$50,400	\$1,260	\$15,120	\$378	12,517	27%	\$8.59	\$447	1.3
GREELEY, CO MSA	\$12.88	\$670	\$26,800	2.5	\$58,250	\$1,456	\$17,475	\$437	19,819	31%	\$9.15	\$476	1.4
PUEBLO, CO MSA	\$12.12	\$630	\$25,200	2.4	\$47,100	\$1,178	\$14,130	\$353	16,145	30%	\$8.24	\$428	1.5
TELLER COUNTY, CO HMFA	\$16.60	\$863	\$34,520	3.2	\$63,550	\$1,589	\$19,065	\$477	1,527	19%	\$10.26	\$533	1.6

COMBINED NONMETRO AREAS

COLORADO	\$14.15	\$736	\$29,425	2.7	\$54,376	\$1,359	\$16,313	\$408	72,890	31%	\$9.50	\$494	1.5
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COUNTIES

ADAMS COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	37,708	29%	\$12.28	\$638	1.4
ALAMOSA COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,000	\$1,125	\$13,500	\$338	1,966	36%	\$6.62	\$344	1.5
ARAPAHOE COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	61,010	32%	\$14.83	\$771	1.2
ARCHULETA COUNTY	\$13.87	\$721	\$28,840	2.7	\$50,850	\$1,271	\$15,255	\$381	924	23%	\$7.62	\$396	1.8
BACA COUNTY	\$9.67	\$503	\$20,120	1.9	\$39,600	\$990	\$11,880	\$297	447	23%	\$6.61	\$344	1.5
BENT COUNTY	\$9.92	\$516	\$20,640	1.9	\$39,100	\$978	\$11,730	\$293	646	32%	\$8.28	\$430	1.2
BOULDER COUNTY	\$19.62	\$1,020	\$40,800	3.8	\$82,000	\$2,050	\$24,600	\$615	40,431	35%	\$13.74	\$714	1.4
CHAFFEE COUNTY	\$12.00	\$624	\$24,960	2.3	\$49,300	\$1,233	\$14,790	\$370	1,760	27%	\$7.07	\$368	1.7
CHEYENNE COUNTY	\$9.92	\$516	\$20,640	1.9	\$51,900	\$1,298	\$15,570	\$389	220	25%	\$11.09	\$577	0.9
CLEAR CREEK COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	967	24%	\$9.48	\$493	1.8
CONEJOS COUNTY	\$9.67	\$503	\$20,120	1.9	\$34,200	\$855	\$10,260	\$257	637	21%	\$6.52	\$339	1.5
COSTILLA COUNTY	\$9.67	\$503	\$20,120	1.9	\$30,100	\$753	\$9,030	\$226	323	21%	\$6.65	\$346	1.5
CROWLEY COUNTY	\$9.92	\$516	\$20,640	1.9	\$37,900	\$948	\$11,370	\$284	368	27%	\$9.32	\$484	1.1
CUSTER COUNTY	\$12.85	\$668	\$26,720	2.5	\$48,250	\$1,206	\$14,475	\$362	312	21%	\$8.39	\$436	1.5
DELTA COUNTY	\$11.04	\$574	\$22,960	2.1	\$44,450	\$1,111	\$13,335	\$333	2,492	23%	\$7.41	\$385	1.5
DENVER COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	113,604	47%	\$16.43	\$854	1.0
DOLORES COUNTY	\$12.75	\$663	\$26,520	2.5	\$44,300	\$1,108	\$13,290	\$332	188	24%	\$7.64	\$397	1.7
DOUGLAS COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	7,382	12%	\$10.94	\$569	1.6
EAGLE COUNTY	\$23.85	\$1,240	\$49,600	4.6	\$73,250	\$1,831	\$21,975	\$549	5,493	36%	\$12.48	\$649	1.9
EL PASO COUNTY	\$14.60	\$759	\$30,360	2.8	\$63,550	\$1,589	\$19,065	\$477	67,966	35%	\$11.40	\$593	1.3
ELBERT COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	715	11%	\$7.86	\$409	2.2
FREMONT COUNTY	\$11.42	\$594	\$23,760	2.2	\$49,750	\$1,244	\$14,925	\$373	3,661	24%	\$7.05	\$367	1.6
GARFIELD COUNTY	\$15.02	\$781	\$31,240	2.9	\$63,200	\$1,580	\$18,960	\$474	5,657	35%	\$10.98	\$571	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

Broomfield County is not included due to a lack of sufficient data.

* 50th percentile FMR (See Appendix B).

COLORADO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
GILPIN COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	440	22%	\$10.73	\$558	1.6
GRAND COUNTY	\$13.54	\$704	\$28,160	2.6	\$65,100	\$1,628	\$19,530	\$488	1,608	32%	\$8.52	\$443	1.6
GUNNISON COUNTY	\$13.77	\$716	\$28,640	2.7	\$61,100	\$1,528	\$18,330	\$458	2,348	42%	\$7.82	\$407	1.8
HINSDALE COUNTY	\$17.90	\$931	\$37,240	3.5	\$49,200	\$1,230	\$14,760	\$369	126	35%	\$6.19	\$322	2.9
HUERFANO COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,100	\$953	\$11,430	\$286	905	29%	\$7.74	\$402	1.3
JACKSON COUNTY	\$13.38	\$696	\$27,840	2.6	\$43,700	\$1,093	\$13,110	\$328	212	32%	\$9.11	\$474	1.5
JEFFERSON COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	56,672	28%	\$11.84	\$616	1.4
KIOWA COUNTY	\$9.92	\$516	\$20,640	1.9	\$41,350	\$1,034	\$12,405	\$310	191	29%	\$5.95	\$309	1.7
KIT CARSON COUNTY	\$9.92	\$516	\$20,640	1.9	\$49,150	\$1,229	\$14,745	\$369	834	28%	\$8.27	\$430	1.2
LA PLATA COUNTY	\$14.35	\$746	\$29,840	2.8	\$59,400	\$1,485	\$17,820	\$446	5,485	32%	\$8.77	\$456	1.6
LAKE COUNTY	\$17.90	\$931	\$37,240	3.5	\$73,250	\$1,831	\$21,975	\$549	950	32%	\$7.87	\$409	2.3
LARIMER COUNTY	\$14.90	\$775	\$31,000	2.9	\$69,200	\$1,730	\$20,760	\$519	31,420	32%	\$10.00	\$520	1.5
LAS ANIMAS COUNTY	\$10.37	\$539	\$21,560	2.0	\$40,300	\$1,008	\$12,090	\$302	1,829	30%	\$7.13	\$371	1.5
LINCOLN COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,750	\$1,169	\$14,025	\$351	641	31%	\$8.93	\$464	1.1
LOGAN COUNTY	\$10.27	\$534	\$21,360	2.0	\$49,550	\$1,239	\$14,865	\$372	2,277	30%	\$7.93	\$413	1.3
MESA COUNTY	\$11.19	\$582	\$23,280	2.2	\$50,400	\$1,260	\$15,120	\$378	12,517	27%	\$8.59	\$447	1.3
MINERAL COUNTY	\$17.90	\$931	\$37,240	3.5	\$48,150	\$1,204	\$14,445	\$361	101	27%	\$7.63	\$397	2.3
MOFFAT COUNTY	\$10.35	\$538	\$21,520	2.0	\$53,100	\$1,328	\$15,930	\$398	1,393	28%	\$10.10	\$525	1.0
MONTEZUMA COUNTY	\$11.10	\$577	\$23,080	2.2	\$44,600	\$1,115	\$13,380	\$335	2,321	25%	\$7.23	\$376	1.5
MONTROSE COUNTY	\$12.02	\$625	\$25,000	2.3	\$48,000	\$1,200	\$14,400	\$360	3,277	25%	\$8.35	\$434	1.4
MORGAN COUNTY	\$10.77	\$560	\$22,400	2.1	\$45,900	\$1,148	\$13,770	\$344	3,006	32%	\$9.07	\$472	1.2
OTERO COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,950	\$1,049	\$12,585	\$315	2,437	31%	\$6.38	\$332	1.5
OURAY COUNTY	\$17.90	\$931	\$37,240	3.5	\$59,500	\$1,488	\$17,850	\$446	426	27%	\$9.38	\$488	1.9
PARK COUNTY *	\$17.10	\$889	\$35,560	3.3	\$71,700	\$1,793	\$21,510	\$538	720	12%	\$9.69	\$504	1.8
PHILLIPS COUNTY	\$9.92	\$516	\$20,640	1.9	\$44,400	\$1,110	\$13,320	\$333	422	24%	\$9.04	\$470	1.1
PITKIN COUNTY	\$25.21	\$1,311	\$52,440	4.9	\$88,400	\$2,210	\$26,520	\$663	2,786	41%	\$13.20	\$686	1.9
PROWERS COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,650	\$1,016	\$12,195	\$305	1,796	34%	\$8.24	\$428	1.2
PUEBLO COUNTY	\$12.12	\$630	\$25,200	2.4	\$47,100	\$1,178	\$14,130	\$353	16,145	30%	\$8.24	\$428	1.5
RIO BLANCO COUNTY	\$13.38	\$696	\$27,840	2.6	\$52,650	\$1,316	\$15,795	\$395	683	30%	\$12.70	\$660	1.1
RIO GRANDE COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,200	\$1,080	\$12,960	\$324	1,375	29%	\$7.07	\$368	1.4
ROUTT COUNTY	\$18.62	\$968	\$38,720	3.6	\$72,700	\$1,818	\$21,810	\$545	2,445	31%	\$11.57	\$602	1.6
SAGUACHE COUNTY	\$9.67	\$503	\$20,120	1.9	\$34,900	\$873	\$10,470	\$262	703	31%	\$7.01	\$365	1.4
SAN JUAN COUNTY	\$12.75	\$663	\$26,520	2.5	\$47,100	\$1,178	\$14,130	\$353	88	33%	\$4.04	\$210	3.2
SAN MIGUEL COUNTY	\$19.37	\$1,007	\$40,280	3.8	\$71,250	\$1,781	\$21,375	\$534	1,460	48%	\$10.53	\$548	1.8
SEDGWICK COUNTY	\$9.92	\$516	\$20,640	1.9	\$40,550	\$1,014	\$12,165	\$304	310	27%	\$7.80	\$406	1.3
SUMMIT COUNTY	\$20.88	\$1,086	\$43,440	4.1	\$78,350	\$1,959	\$23,505	\$588	3,738	41%	\$9.97	\$518	2.1
TELLER COUNTY	\$16.60	\$863	\$34,520	3.2	\$63,550	\$1,589	\$19,065	\$477	1,527	19%	\$10.26	\$533	1.6
WASHINGTON COUNTY	\$9.92	\$516	\$20,640	1.9	\$43,600	\$1,090	\$13,080	\$327	523	26%	\$8.86	\$460	1.1
WELD COUNTY	\$12.88	\$670	\$26,800	2.5	\$58,250	\$1,456	\$17,475	\$437	19,819	31%	\$9.15	\$476	1.4
YUMA COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,750	\$1,169	\$14,025	\$351	1,100	29%	\$7.96	\$414	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

Broomfield County is not included due to a lack of sufficient data.
* 50th percentile FMR (See Appendix B).

CONNECTICUT

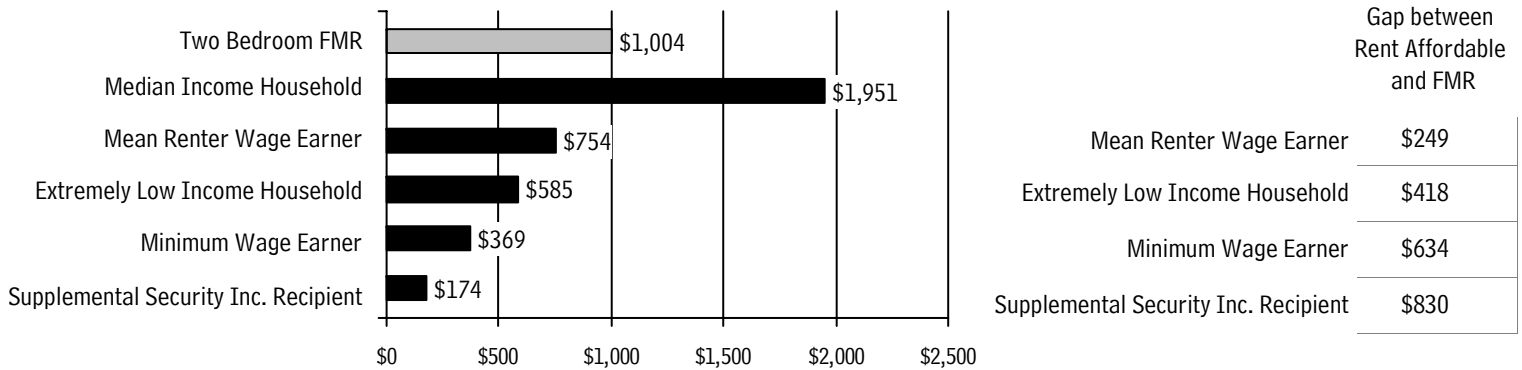
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,004. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,345 monthly or \$40,141 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.30

In Connecticut, a minimum wage worker earns an hourly wage of \$7.10. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is \$14.50. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



CONNECTICUT

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CONNECTICUT	\$19.30	\$1,004	\$40,141	2.7	\$78,048	\$1,951	\$23,414	\$585	431,928	33%	\$14.50	\$754	1.3

METROPOLITAN AREAS

BRIDGEPORT, CT HMFA	\$18.58	\$966	\$38,640	2.6	\$91,200	\$2,280	\$27,360	\$684	40,146	32%	\$19.07	\$992	1.0
COLCHESTER-LEBANON, CT HMFA	\$19.08	\$992	\$39,680	2.7	\$70,450	\$1,761	\$21,135	\$528	1,479	19%	\$12.94	\$673	1.5
DANBURY, CT HMFA	\$22.08	\$1,148	\$45,920	3.1	\$91,200	\$2,280	\$27,360	\$684	16,095	25%	\$19.07	\$992	1.2
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA *	\$18.83	\$979	\$39,160	2.7	\$76,400	\$1,910	\$22,920	\$573	146,515	34%	\$13.86	\$721	1.4
MILFORD-ANSONIA-SEYMOUR, CT HMFA	\$18.87	\$981	\$39,240	2.7	\$71,400	\$1,785	\$21,420	\$536	12,775	28%	\$11.92	\$620	1.6
NEW HAVEN-MERIDEN, CT HMFA *	\$19.29	\$1,003	\$40,120	2.7	\$71,400	\$1,785	\$21,420	\$536	76,728	38%	\$11.92	\$620	1.6
NORWICH-NEW LONDON, CT HMFA	\$15.67	\$815	\$32,600	2.2	\$70,450	\$1,761	\$21,135	\$528	31,808	35%	\$12.94	\$673	1.2
SOUTHERN MIDDLESEX COUNTY, CT HMFA	\$19.08	\$992	\$39,680	2.7	\$76,400	\$1,910	\$22,920	\$573	3,570	19%	\$13.39	\$696	1.4
STAMFORD-NORWALK, CT HMFA	\$28.88	\$1,502	\$60,080	4.1	\$91,200	\$2,280	\$27,360	\$684	43,482	33%	\$19.07	\$992	1.5
WATERBURY, CT HMFA	\$14.94	\$777	\$31,080	2.1	\$71,400	\$1,785	\$21,420	\$536	28,188	39%	\$11.92	\$620	1.3

COMBINED NONMETRO AREAS

CONNECTICUT	\$15.51	\$807	\$32,266	2.2	\$72,277	\$1,807	\$21,683	\$542	31,142	28%	\$9.72	\$505	1.6
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COUNTIES

LITCHFIELD COUNTY	\$16.42	\$854	\$34,160	2.3	\$78,100	\$1,953	\$23,430	\$586	17,738	25%	\$9.89	\$514	1.7
WINDHAM COUNTY	\$14.31	\$744	\$29,760	2.0	\$62,150	\$1,554	\$18,645	\$466	13,404	33%	\$9.42	\$490	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

DELAWARE

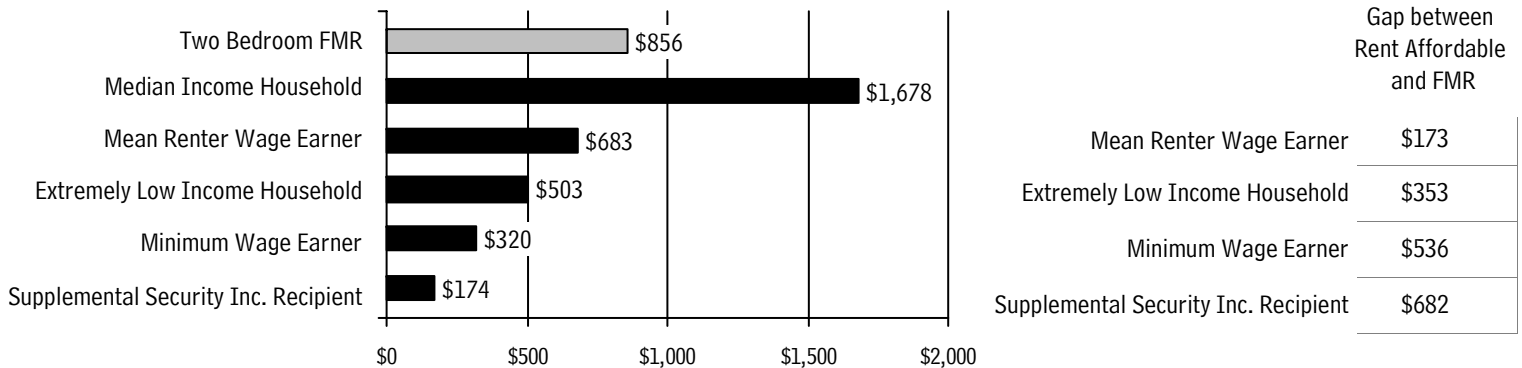
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$856. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,853 monthly or \$34,241 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.46

In Delaware, a minimum wage worker earns an hourly wage of \$6.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 107 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Delaware, the estimated mean (average) wage for a renter is \$13.13. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



DELAWARE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR	
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage		
DELAWARE	\$16.46	\$856	\$34,241	2.7	\$67,130	\$1,678	\$20,139	\$503	82,690	28%	\$13.13	\$683	1.3	
METROPOLITAN AREAS														
DOVER, DE MSA †	\$13.12	\$682	\$27,280	2.1	\$56,650	\$1,416	\$16,995	\$425	14,176	30%				
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA *	\$18.21	\$947	\$37,880	3.0	\$73,800	\$1,845	\$22,140	\$554	56,442	30%	\$14.17	\$737	1.3	
COMBINED NONMETRO AREAS														
DELAWARE	\$12.21	\$635	\$25,400	2.0	\$54,900	\$1,373	\$16,470	\$412	12,072	19%	\$8.83	\$459	1.4	
COUNTIES														
KENT COUNTY †	\$13.12	\$682	\$27,280	2.1	\$56,650	\$1,416	\$16,995	\$425	14,176	30%				
NEW CASTLE COUNTY *	\$18.21	\$947	\$37,880	3.0	\$73,800	\$1,845	\$22,140	\$554	56,442	30%	\$14.17	\$737	1.3	
SUSSEX COUNTY	\$12.21	\$635	\$25,400	2.0	\$54,900	\$1,373	\$16,470	\$412	12,072	19%	\$8.83	\$459	1.4	

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

DISTRICT OF COLUMBIA

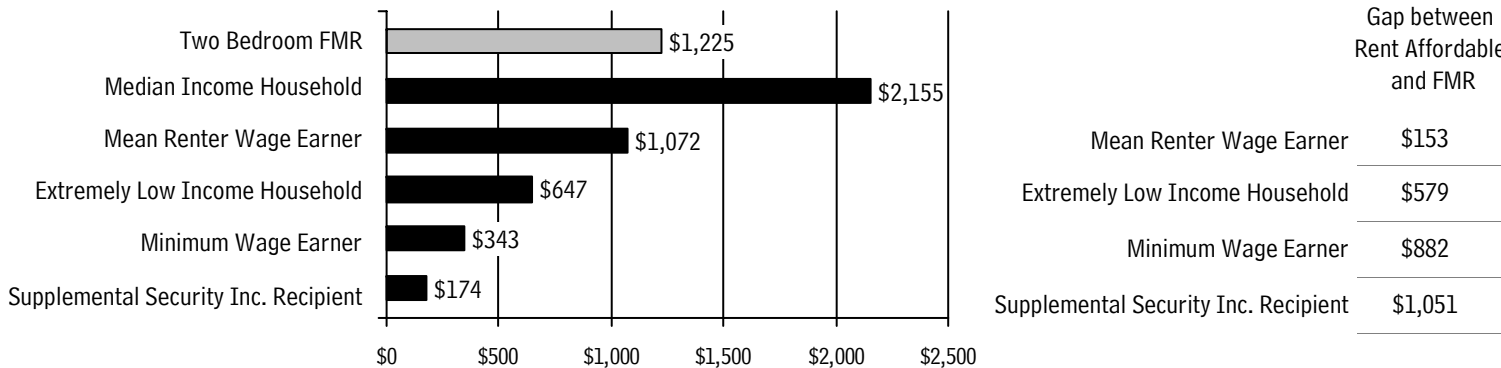
In District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,225. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,083 monthly or \$49,000 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.56

In District of Columbia, a minimum wage worker earns an hourly wage of \$6.60.‡ In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 143 hours per week, 52 weeks per year. Or a household must include 3.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In District of Columbia, the estimated mean (average) wage for a renter is \$20.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



‡ The minimum wage is expected to increase from \$6.60 to \$7.00 in 2006. Calculations reflect 2005 minimum wage.

DISTRICT OF COLUMBIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
DISTRICT OF COLUMBIA ‡	\$23.56	\$1,225	\$49,000	3.6	\$86,200	\$2,155	\$25,860	\$647	147,122	59%	\$20.61	\$1,072	1.1

METROPOLITAN AREAS

WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD HMFA *	\$23.56	\$1,225	\$49,000	3.6	\$86,200	\$2,155	\$25,860	\$647	147,122	59%	\$20.61	\$1,072	1.1
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COUNTIES

DISTRICT OF COLUMBIA *	\$23.56	\$1,225	\$49,000	3.6	\$86,200	\$2,155	\$25,860	\$647	147,122	59%	\$20.61	\$1,072	1.1
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‡ The minimum wage is expected to increase from \$6.60 to \$7.00 in 2006. Calculations reflect 2005 minimum wage.

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

FLORIDA

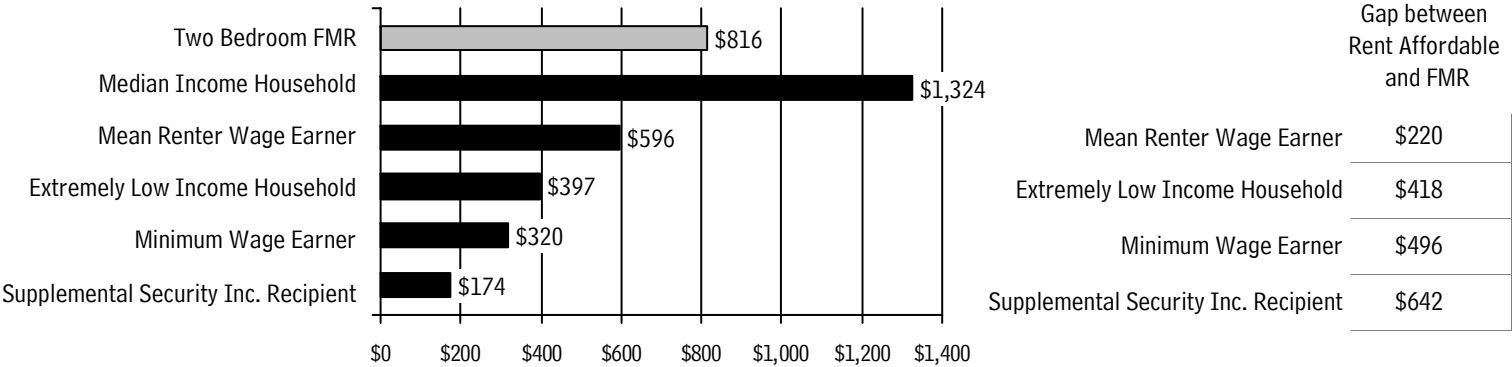
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$816. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,718 monthly or \$32,621 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.68

In Florida, a minimum wage worker earns an hourly wage of \$6.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 102 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Florida, the estimated mean (average) wage for a renter is \$11.45. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



FLORIDA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
FLORIDA	\$15.68	\$816	\$32,621	2.6	\$52,959	\$1,324	\$15,888	\$397	1,896,218	30%	\$11.45	\$596	1.4

METROPOLITAN AREAS

BAKER COUNTY, FL HMFA	\$9.67	\$503	\$20,120	1.6	\$57,700	\$1,443	\$17,310	\$433	1,320	19%	\$6.33	\$329	1.5
CAPE CORAL-FORT MYERS, FL MSA	\$14.00	\$728	\$29,120	2.3	\$53,700	\$1,343	\$16,110	\$403	44,343	24%	\$11.43	\$594	1.2
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL MSA	\$13.50	\$702	\$28,080	2.2	\$48,200	\$1,205	\$14,460	\$362	45,686	25%	\$9.42	\$490	1.4
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL MSA	\$12.08	\$628	\$25,120	2.0	\$55,150	\$1,379	\$16,545	\$414	22,297	34%	\$10.19	\$530	1.2
GAINESVILLE, FL MSA	\$12.04	\$626	\$25,040	2.0	\$52,300	\$1,308	\$15,690	\$392	40,120	43%	\$8.00	\$416	1.5
JACKSONVILLE, FL HMFA	\$14.40	\$749	\$29,960	2.3	\$57,700	\$1,443	\$17,310	\$433	139,121	33%	\$11.94	\$621	1.2
LAKELAND, FL MSA	\$10.98	\$571	\$22,840	1.8	\$47,600	\$1,190	\$14,280	\$357	49,860	27%	\$10.41	\$541	1.1
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA *	\$18.60	\$967	\$38,680	3.0	\$54,243	\$1,356	\$16,273	\$407	647,412	34%	\$12.26	\$637	1.5
NAPLES-MARCO ISLAND, FL MSA	\$16.56	\$861	\$34,440	2.7	\$63,200	\$1,580	\$18,960	\$474	25,144	24%	\$11.95	\$621	1.4
Ocala, FL MSA	\$11.08	\$576	\$23,040	1.8	\$43,100	\$1,078	\$12,930	\$323	21,584	20%	\$10.12	\$526	1.1
ORLANDO, FL MSA	\$15.04	\$782	\$31,280	2.4	\$55,100	\$1,378	\$16,530	\$413	210,700	34%	\$12.02	\$625	1.3
PALM BAY-MELBOURNE-TITUSVILLE, FL MSA	\$13.00	\$676	\$27,040	2.1	\$54,900	\$1,373	\$16,470	\$412	50,317	25%	\$11.74	\$610	1.1
PANAMA CITY-LYNN HAVEN, FL MSA	\$11.42	\$594	\$23,760	1.9	\$49,300	\$1,233	\$14,790	\$370	18,705	31%	\$9.58	\$498	1.2
PENSACOLA-FERRY PASS-BRENT, FL MSA	\$11.13	\$579	\$23,160	1.8	\$49,800	\$1,245	\$14,940	\$374	44,954	29%	\$9.35	\$486	1.2
PORT ST. LUCIE-FORT PIERCE, FL MSA	\$13.58	\$706	\$28,240	2.2	\$52,450	\$1,311	\$15,735	\$393	28,055	21%	\$9.79	\$509	1.4
PUNTA GORDA, FL MSA	\$12.96	\$674	\$26,960	2.1	\$49,150	\$1,229	\$14,745	\$369	10,420	16%	\$10.30	\$535	1.3
SARASOTA-BRADENTON-VENICE, FL MSA *	\$15.85	\$824	\$32,960	2.6	\$55,900	\$1,398	\$16,770	\$419	60,923	23%	\$11.04	\$574	1.4
TALLAHASSEE, FL HMFA	\$13.21	\$687	\$27,480	2.1	\$56,300	\$1,408	\$16,890	\$422	45,892	39%	\$8.13	\$423	1.6
TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA *	\$16.12	\$838	\$33,520	2.6	\$52,150	\$1,304	\$15,645	\$391	294,922	29%	\$11.77	\$612	1.4
VERO BEACH, FL MSA	\$13.58	\$706	\$28,240	2.2	\$53,250	\$1,331	\$15,975	\$399	11,018	22%	\$9.87	\$513	1.4
WAKULLA COUNTY, FL HMFA	\$10.94	\$569	\$22,760	1.8	\$56,300	\$1,408	\$16,890	\$422	1,334	16%	\$7.43	\$386	1.5

COMBINED NONMETRO AREAS

FLORIDA	\$11.55	\$601	\$24,032	1.9	\$42,884	\$1,072	\$12,865	\$322	82,091	21%	\$8.72	\$453	1.3
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COUNTIES

ALACHUA COUNTY	\$12.04	\$626	\$25,040	2.0	\$52,300	\$1,308	\$15,690	\$392	39,425	45%	\$8.02	\$417	1.5
BAKER COUNTY	\$9.67	\$503	\$20,120	1.6	\$57,700	\$1,443	\$17,310	\$433	1,320	19%	\$6.33	\$329	1.5
BAY COUNTY	\$11.42	\$594	\$23,760	1.9	\$49,300	\$1,233	\$14,790	\$370	18,705	31%	\$9.58	\$498	1.2
BRADFORD COUNTY	\$9.67	\$503	\$20,120	1.6	\$45,200	\$1,130	\$13,560	\$339	1,788	21%	\$7.94	\$413	1.2
BREVARD COUNTY	\$13.00	\$676	\$27,040	2.1	\$54,900	\$1,373	\$16,470	\$412	50,317	25%	\$11.74	\$610	1.1
BROWARD COUNTY *	\$18.60	\$967	\$38,680	3.0	\$58,100	\$1,453	\$17,430	\$436	199,820	31%	\$13.05	\$679	1.4
CALHOUN COUNTY	\$9.67	\$503	\$20,120	1.6	\$37,300	\$933	\$11,190	\$280	884	20%	\$6.64	\$345	1.5
CHARLOTTE COUNTY	\$12.96	\$674	\$26,960	2.1	\$49,150	\$1,229	\$14,745	\$369	10,420	16%	\$10.30	\$535	1.3
CITRUS COUNTY	\$9.83	\$511	\$20,440	1.6	\$42,050	\$1,051	\$12,615	\$315	7,587	14%	\$9.26	\$481	1.1
CLAY COUNTY	\$14.40	\$749	\$29,960	2.3	\$57,700	\$1,443	\$17,310	\$433	11,123	22%	\$8.94	\$465	1.6

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

FLORIDA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
COLLIER COUNTY	\$16.56	\$861	\$34,440	2.7	\$63,200	\$1,580	\$18,960	\$474	25,144	24%	\$11.95	\$621	1.4
COLUMBIA COUNTY	\$9.73	\$506	\$20,240	1.6	\$41,250	\$1,031	\$12,375	\$309	4,788	23%	\$9.11	\$474	1.1
DESOTO COUNTY	\$9.69	\$504	\$20,160	1.6	\$39,950	\$999	\$11,985	\$300	2,720	25%	\$8.33	\$433	1.2
DIXIE COUNTY	\$9.67	\$503	\$20,120	1.6	\$36,800	\$920	\$11,040	\$276	705	14%	\$8.55	\$445	1.1
DUVAL COUNTY	\$14.40	\$749	\$29,960	2.3	\$57,700	\$1,443	\$17,310	\$433	112,025	37%	\$12.63	\$657	1.1
ESCAMBIA COUNTY	\$11.13	\$579	\$23,160	1.8	\$49,800	\$1,245	\$14,940	\$374	36,359	33%	\$9.69	\$504	1.1
FLAGLER COUNTY	\$14.21	\$739	\$29,560	2.3	\$52,950	\$1,324	\$15,885	\$397	3,394	16%	\$10.32	\$537	1.4
FRANKLIN COUNTY	\$9.67	\$503	\$20,120	1.6	\$35,850	\$896	\$10,755	\$269	851	21%	\$7.64	\$397	1.3
GADSDEN COUNTY	\$13.21	\$687	\$27,480	2.1	\$56,300	\$1,408	\$16,890	\$422	3,488	22%	\$6.37	\$331	2.1
GILCHRIST COUNTY	\$12.04	\$626	\$25,040	2.0	\$52,300	\$1,308	\$15,690	\$392	695	14%	\$7.36	\$383	1.6
GLADES COUNTY	\$10.23	\$532	\$21,280	1.7	\$39,200	\$980	\$11,760	\$294	707	18%	\$10.01	\$521	1.0
GULF COUNTY	\$9.67	\$503	\$20,120	1.6	\$41,700	\$1,043	\$12,510	\$313	936	19%	\$7.85	\$408	1.2
HAMILTON COUNTY	\$9.67	\$503	\$20,120	1.6	\$35,000	\$875	\$10,500	\$263	943	23%	\$10.54	\$548	0.9
HARDEE COUNTY	\$9.69	\$504	\$20,160	1.6	\$37,500	\$938	\$11,250	\$281	2,169	27%	\$8.91	\$463	1.1
HENDRY COUNTY	\$10.21	\$531	\$21,240	1.7	\$40,100	\$1,003	\$12,030	\$301	2,991	28%	\$7.92	\$412	1.3
HERNANDO COUNTY *	\$16.12	\$838	\$33,520	2.6	\$52,150	\$1,304	\$15,645	\$391	7,471	13%	\$9.26	\$482	1.7
HIGHLANDS COUNTY	\$10.42	\$542	\$21,680	1.7	\$41,750	\$1,044	\$12,525	\$313	7,617	20%	\$7.85	\$408	1.3
HILLSBOROUGH COUNTY *	\$16.12	\$838	\$33,520	2.6	\$52,150	\$1,304	\$15,645	\$391	140,334	36%	\$12.23	\$636	1.3
HOLMES COUNTY	\$9.67	\$503	\$20,120	1.6	\$39,700	\$993	\$11,910	\$298	1,276	18%	\$5.95	\$310	1.6
INDIAN RIVER COUNTY	\$13.58	\$706	\$28,240	2.2	\$53,250	\$1,331	\$15,975	\$399	11,018	22%	\$9.87	\$513	1.4
JACKSON COUNTY	\$9.67	\$503	\$20,120	1.6	\$41,850	\$1,046	\$12,555	\$314	3,677	22%	\$7.22	\$375	1.3
JEFFERSON COUNTY	\$13.21	\$687	\$27,480	2.1	\$56,300	\$1,408	\$16,890	\$422	897	19%	\$6.29	\$327	2.1
LAFAYETTE COUNTY	\$9.67	\$503	\$20,120	1.6	\$40,300	\$1,008	\$12,090	\$302	419	20%	\$6.80	\$354	1.4
LAKE COUNTY	\$15.04	\$782	\$31,280	2.4	\$55,100	\$1,378	\$16,530	\$413	16,366	19%	\$9.00	\$468	1.7
LEE COUNTY	\$14.00	\$728	\$29,120	2.3	\$53,700	\$1,343	\$16,110	\$403	44,343	24%	\$11.43	\$594	1.2
LEON COUNTY	\$13.21	\$687	\$27,480	2.1	\$56,300	\$1,408	\$16,890	\$422	41,507	43%	\$8.37	\$435	1.6
LEVY COUNTY	\$9.67	\$503	\$20,120	1.6	\$35,200	\$880	\$10,560	\$264	2,279	16%	\$7.48	\$389	1.3
LIBERTY COUNTY	\$9.67	\$503	\$20,120	1.6	\$39,500	\$988	\$11,850	\$296	406	18%	\$9.24	\$480	1.0
MADISON COUNTY	\$9.67	\$503	\$20,120	1.6	\$36,650	\$916	\$10,995	\$275	1,432	22%	\$6.51	\$339	1.5
MANATEE COUNTY *	\$15.85	\$824	\$32,960	2.6	\$55,900	\$1,398	\$16,770	\$419	29,524	26%	\$10.38	\$540	1.5
MARION COUNTY	\$11.08	\$576	\$23,040	1.8	\$43,100	\$1,078	\$12,930	\$323	21,584	20%	\$10.12	\$526	1.1
MARTIN COUNTY	\$13.58	\$706	\$28,240	2.2	\$52,450	\$1,311	\$15,735	\$393	11,157	20%	\$9.51	\$494	1.4
MIAMI-DADE COUNTY *	\$18.60	\$967	\$38,680	3.0	\$46,350	\$1,159	\$13,905	\$348	327,441	42%	\$11.51	\$598	1.6
MONROE COUNTY	\$19.17	\$997	\$39,880	3.1	\$58,450	\$1,461	\$17,535	\$438	13,186	38%	\$11.21	\$583	1.7
NASSAU COUNTY	\$14.40	\$749	\$29,960	2.3	\$57,700	\$1,443	\$17,310	\$433	4,248	19%	\$8.35	\$434	1.7
OKALOOSA COUNTY	\$12.08	\$628	\$25,120	2.0	\$55,150	\$1,379	\$16,545	\$414	22,297	34%	\$10.19	\$530	1.2
OKEECHOBEE COUNTY	\$10.38	\$540	\$21,600	1.7	\$40,700	\$1,018	\$12,210	\$305	3,163	25%	\$9.45	\$491	1.1
ORANGE COUNTY	\$15.04	\$782	\$31,280	2.4	\$55,100	\$1,378	\$16,530	\$413	132,056	39%	\$12.64	\$657	1.2
OSCEOLA COUNTY	\$15.04	\$782	\$31,280	2.4	\$55,100	\$1,378	\$16,530	\$413	19,662	32%	\$10.20	\$530	1.5
PALM BEACH COUNTY *	\$18.60	\$967	\$38,680	3.0	\$61,850	\$1,546	\$18,555	\$464	120,151	25%	\$12.59	\$654	1.5
PASCO COUNTY *	\$16.12	\$838	\$33,520	2.6	\$52,150	\$1,304	\$15,645	\$391	26,018	18%	\$9.03	\$469	1.8

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

FLORIDA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
PINELLAS COUNTY *	\$16.12	\$838	\$33,520	2.6	\$52,150	\$1,304	\$15,645	\$391	121,099	29%	\$11.83	\$615	1.4
POLK COUNTY	\$10.98	\$571	\$22,840	1.8	\$47,600	\$1,190	\$14,280	\$357	49,860	27%	\$10.41	\$541	1.1
PUTNAM COUNTY	\$9.67	\$503	\$20,120	1.6	\$39,700	\$993	\$11,910	\$298	5,574	20%	\$7.52	\$391	1.3
SANTA ROSA COUNTY	\$11.13	\$579	\$23,160	1.8	\$49,800	\$1,245	\$14,940	\$374	8,595	20%	\$7.84	\$408	1.4
SARASOTA COUNTY *	\$15.85	\$824	\$32,960	2.6	\$55,900	\$1,398	\$16,770	\$419	31,399	21%	\$11.55	\$601	1.4
SEMINOLE COUNTY	\$15.04	\$782	\$31,280	2.4	\$55,100	\$1,378	\$16,530	\$413	42,616	31%	\$11.59	\$603	1.3
ST. JOHNS COUNTY	\$14.40	\$749	\$29,960	2.3	\$57,700	\$1,443	\$17,310	\$433	11,725	24%	\$8.96	\$466	1.6
ST. LUCIE COUNTY	\$13.58	\$706	\$28,240	2.2	\$52,450	\$1,311	\$15,735	\$393	16,898	22%	\$10.05	\$523	1.4
SUMTER COUNTY	\$9.67	\$503	\$20,120	1.6	\$42,700	\$1,068	\$12,810	\$320	2,818	14%	\$7.95	\$413	1.2
SUWANNEE COUNTY	\$9.67	\$503	\$20,120	1.6	\$39,150	\$979	\$11,745	\$294	2,557	19%	\$6.76	\$352	1.4
TAYLOR COUNTY	\$9.67	\$503	\$20,120	1.6	\$40,150	\$1,004	\$12,045	\$301	1,451	20%	\$8.52	\$443	1.1
UNION COUNTY	\$9.67	\$503	\$20,120	1.6	\$43,300	\$1,083	\$12,990	\$325	858	25%	\$8.31	\$432	1.2
VOLUSIA COUNTY	\$13.50	\$702	\$28,080	2.2	\$48,200	\$1,205	\$14,460	\$362	45,686	25%	\$9.42	\$490	1.4
WAKULLA COUNTY	\$10.94	\$569	\$22,760	1.8	\$56,300	\$1,408	\$16,890	\$422	1,334	16%	\$7.43	\$386	1.5
WALTON COUNTY	\$10.31	\$536	\$21,440	1.7	\$43,600	\$1,090	\$13,080	\$327	3,476	21%	\$8.51	\$443	1.2
WASHINGTON COUNTY	\$9.67	\$503	\$20,120	1.6	\$38,000	\$950	\$11,400	\$285	1,439	18%	\$6.50	\$338	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

GEORGIA

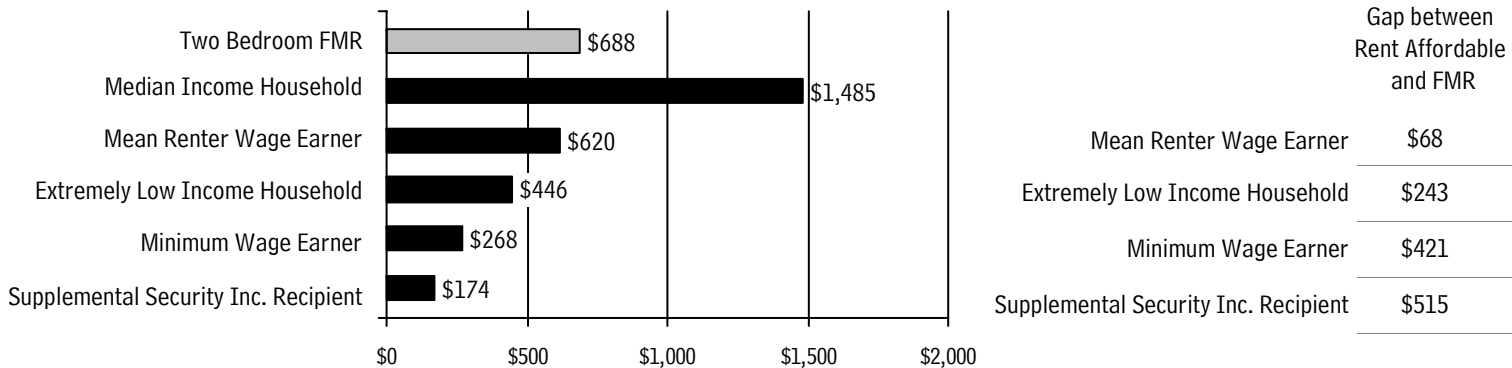
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$688. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,295 monthly or \$27,537 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.24

In Georgia, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 103 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Georgia, the estimated mean (average) wage for a renter is \$11.93. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



GEORGIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ⁴ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ⁴ at mean wage	
GEORGIA	\$13.24	\$688	\$27,537	2.6	\$59,407	\$1,485	\$17,822	\$446	977,076	33%	\$11.93	\$620	1.1

METROPOLITAN AREAS

ALBANY, GA MSA	\$10.29	\$535	\$21,400	2.0	\$47,000	\$1,175	\$14,100	\$353	21,944	38%	\$9.22	\$480	1.1
ATHENS-CLARKE COUNTY, GA MSA	\$12.29	\$639	\$25,560	2.4	\$53,700	\$1,343	\$16,110	\$403	27,573	43%	\$9.08	\$472	1.4
ATLANTA-SANDY SPRINGS-MARIETTA, GA HMFA *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	509,021	33%	\$13.96	\$726	1.1
AUGUSTA-RICHMOND COUNTY, GA-SC MSA	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	40,863	34%	\$9.52	\$495	1.1
BRUNSWICK, GA MSA	\$9.98	\$519	\$20,760	1.9	\$50,300	\$1,258	\$15,090	\$377	10,795	29%	\$8.56	\$445	1.2
BUTTS COUNTY, GA HMFA	\$10.29	\$535	\$21,400	2.0	\$69,300	\$1,733	\$20,790	\$520	1,510	23%	\$8.29	\$431	1.2
CHATTANOOGA, TN-GA MSA	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	11,227	23%	\$8.07	\$420	1.4
COLUMBUS, GA-AL MSA	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	34,370	41%	\$10.07	\$524	1.0
DALTON, GA HMFA	\$10.12	\$526	\$21,040	2.0	\$51,650	\$1,291	\$15,495	\$387	9,523	32%	\$10.99	\$572	0.9
GAINESVILLE, GA MSA	\$13.94	\$725	\$29,000	2.7	\$59,400	\$1,485	\$17,820	\$446	13,700	29%	\$10.88	\$566	1.3
HARALSON COUNTY, GA HMFA	\$8.81	\$458	\$18,320	1.7	\$69,300	\$1,733	\$20,790	\$520	2,440	25%	\$8.00	\$416	1.1
HINESVILLE-FORT STEWART, GA HMFA	\$10.08	\$524	\$20,960	2.0	\$41,200	\$1,030	\$12,360	\$309	9,559	49%	\$10.26	\$534	1.0
LAMAR COUNTY, GA HMFA	\$9.35	\$486	\$19,440	1.8	\$69,300	\$1,733	\$20,790	\$520	1,576	28%	\$7.65	\$398	1.2
LONG COUNTY, GA HMFA	\$8.98	\$467	\$18,680	1.7	\$41,200	\$1,030	\$12,360	\$309	1,208	34%	\$7.19	\$374	1.2
MACON, GA MSA	\$10.42	\$542	\$21,680	2.0	\$52,950	\$1,324	\$15,885	\$397	28,744	34%	\$9.12	\$474	1.1
MERIWETHER COUNTY, GA HMFA	\$9.19	\$478	\$19,120	1.8	\$69,300	\$1,733	\$20,790	\$520	2,139	26%	\$7.04	\$366	1.3
MURRAY COUNTY, GA HMFA	\$9.50	\$494	\$19,760	1.8	\$51,650	\$1,291	\$15,495	\$387	3,493	26%	\$10.10	\$525	0.9
ROME, GA MSA	\$10.44	\$543	\$21,720	2.0	\$50,200	\$1,255	\$15,060	\$377	11,288	33%	\$10.77	\$560	1.0
SAVANNAH, GA MSA	\$13.00	\$676	\$27,040	2.5	\$55,800	\$1,395	\$16,740	\$419	39,634	36%	\$9.86	\$513	1.3
VALDOSTA, GA MSA	\$10.29	\$535	\$21,400	2.0	\$46,700	\$1,168	\$14,010	\$350	15,134	35%	\$7.54	\$392	1.4
WARNER ROBINS, GA MSA	\$11.42	\$594	\$23,760	2.2	\$59,950	\$1,499	\$17,985	\$450	12,885	31%	\$8.66	\$451	1.3

COMBINED NONMETRO AREAS

GEORGIA	\$9.45	\$491	\$19,649	1.8	\$44,201	\$1,105	\$13,260	\$332	168,450	27%	\$7.86	\$409	1.2
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COUNTIES

APPLING COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,050	\$1,026	\$12,315	\$308	1,384	21%	\$9.10	\$473	1.0
ATKINSON COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,850	\$1,046	\$12,555	\$314	702	26%	\$8.19	\$426	1.1
BACON COUNTY	\$8.81	\$458	\$18,320	1.7	\$38,350	\$959	\$11,505	\$288	963	25%	\$6.04	\$314	1.5
BAKER COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,000	\$1,175	\$14,100	\$353	339	22%	\$8.31	\$432	1.2
BALDWIN COUNTY	\$10.21	\$531	\$21,240	2.0	\$46,500	\$1,163	\$13,950	\$349	4,953	34%	\$8.06	\$419	1.3
BANKS COUNTY	\$9.10	\$473	\$18,920	1.8	\$51,050	\$1,276	\$15,315	\$383	1,017	19%	\$7.85	\$408	1.2
BARROW COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	4,001	24%	\$8.75	\$455	1.8
BARTOW COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	6,732	25%	\$10.09	\$525	1.6
BEN HILL COUNTY	\$8.87	\$461	\$18,440	1.7	\$40,300	\$1,008	\$12,090	\$302	2,225	33%	\$7.63	\$397	1.2
BERRIEN COUNTY	\$8.81	\$458	\$18,320	1.7	\$40,900	\$1,023	\$12,270	\$307	1,528	24%	\$8.16	\$424	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

GEORGIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
BIBB COUNTY	\$10.42	\$542	\$21,680	2.0	\$52,950	\$1,324	\$15,885	\$397	24,581	41%	\$9.20	\$478	1.1
BLECKLEY COUNTY	\$8.81	\$458	\$18,320	1.7	\$48,300	\$1,208	\$14,490	\$362	1,044	24%	\$8.14	\$424	1.1
BRANTLEY COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,300	\$1,258	\$15,090	\$377	713	13%	\$8.33	\$433	1.2
BROOKS COUNTY	\$10.29	\$535	\$21,400	2.0	\$46,700	\$1,168	\$14,010	\$350	1,424	23%	\$6.67	\$347	1.5
BRYAN COUNTY	\$13.00	\$676	\$27,040	2.5	\$55,800	\$1,395	\$16,740	\$419	1,777	22%	\$7.43	\$386	1.8
BULLOCH COUNTY	\$9.92	\$516	\$20,640	1.9	\$49,750	\$1,244	\$14,925	\$373	8,690	42%	\$6.09	\$317	1.6
BURKE COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	1,904	24%	\$8.42	\$438	1.3
BUTTS COUNTY	\$10.29	\$535	\$21,400	2.0	\$69,300	\$1,733	\$20,790	\$520	1,510	23%	\$8.29	\$431	1.2
CALHOUN COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,950	\$924	\$11,085	\$277	558	28%	\$6.47	\$336	1.4
CAMDEN COUNTY	\$10.92	\$568	\$22,720	2.1	\$53,100	\$1,328	\$15,930	\$398	5,406	37%	\$8.94	\$465	1.2
CANDLER COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,650	\$916	\$10,995	\$275	905	27%	\$5.52	\$287	1.6
CARROLL COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	9,309	29%	\$8.48	\$441	1.9
CATOOSA COUNTY	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	4,688	23%	\$7.37	\$383	1.5
CHARLTON COUNTY	\$8.81	\$458	\$18,320	1.7	\$39,850	\$996	\$11,955	\$299	645	19%	\$6.13	\$319	1.4
CHATHAM COUNTY	\$13.00	\$676	\$27,040	2.5	\$55,800	\$1,395	\$16,740	\$419	35,577	40%	\$9.99	\$520	1.3
CHATTAHOOCHEE COUNTY	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	2,113	72%	\$11.36	\$591	0.9
CHATTOOGA COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,800	\$1,070	\$12,840	\$321	2,357	25%	\$9.10	\$473	1.0
CHEROKEE COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	7,992	16%	\$8.93	\$464	1.8
CLARKE COUNTY	\$12.29	\$639	\$25,560	2.4	\$53,700	\$1,343	\$16,110	\$403	22,990	58%	\$9.39	\$488	1.3
CLAY COUNTY	\$8.81	\$458	\$18,320	1.7	\$33,600	\$840	\$10,080	\$252	347	26%	\$4.67	\$243	1.9
CLAYTON COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	32,398	39%	\$15.93	\$828	1.0
CLINCH COUNTY	\$8.81	\$458	\$18,320	1.7	\$37,350	\$934	\$11,205	\$280	694	28%	\$6.90	\$359	1.3
COBB COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	72,412	32%	\$14.34	\$746	1.1
COFFEE COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,850	\$1,046	\$12,555	\$314	3,419	26%	\$8.53	\$444	1.0
COLQUITT COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,100	\$1,028	\$12,330	\$308	5,162	33%	\$6.42	\$334	1.4
COLUMBIA COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	5,576	18%	\$7.88	\$410	1.4
COOK COUNTY	\$8.81	\$458	\$18,320	1.7	\$37,750	\$944	\$11,325	\$283	1,474	25%	\$7.27	\$378	1.2
COWETA COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	6,909	22%	\$7.52	\$391	2.1
CRAWFORD COUNTY	\$10.42	\$542	\$21,680	2.0	\$52,950	\$1,324	\$15,885	\$397	680	15%	\$5.83	\$303	1.8
CRISP COUNTY	\$8.81	\$458	\$18,320	1.7	\$38,900	\$973	\$11,670	\$292	3,295	40%	\$6.07	\$316	1.5
DADE COUNTY	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	1,115	20%	\$8.31	\$432	1.4
DAWSON COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	1,128	19%	\$9.73	\$506	1.6
DECATUR COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,600	\$965	\$11,580	\$290	2,855	28%	\$7.59	\$395	1.3
DEKALB COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	103,518	42%	\$14.66	\$762	1.1
DODGE COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,200	\$1,030	\$12,360	\$309	1,847	26%	\$6.39	\$332	1.4
DOOLY COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,900	\$1,048	\$12,570	\$314	1,119	29%	\$6.26	\$325	1.4
DOUGHERTY COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,000	\$1,175	\$14,100	\$353	16,540	47%	\$9.64	\$501	1.1
DOUGLAS COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	8,267	25%	\$9.07	\$472	1.7
EARLY COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,900	\$923	\$11,070	\$277	1,294	28%	\$8.81	\$458	1.0
ECHOLS COUNTY	\$10.29	\$535	\$21,400	2.0	\$46,700	\$1,168	\$14,010	\$350	307	24%	\$4.63	\$241	2.2
EFFINGHAM COUNTY	\$13.00	\$676	\$27,040	2.5	\$55,800	\$1,395	\$16,740	\$419	2,280	17%	\$8.69	\$452	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

GEORGIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ELBERT COUNTY	\$8.81	\$458	\$18,320	1.7	\$40,350	\$1,009	\$12,105	\$303	1,928	24%	\$6.86	\$357	1.3
EMANUEL COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,950	\$924	\$11,085	\$277	2,318	29%	\$5.32	\$276	1.7
EVANS COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,750	\$919	\$11,025	\$276	1,079	29%	\$7.39	\$384	1.2
FANNIN COUNTY	\$9.12	\$474	\$18,960	1.8	\$42,200	\$1,055	\$12,660	\$317	1,456	17%	\$7.08	\$368	1.3
FAYETTE COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	4,239	13%	\$9.19	\$478	1.7
FLOYD COUNTY	\$10.44	\$543	\$21,720	2.0	\$50,200	\$1,255	\$15,060	\$377	11,288	33%	\$10.77	\$560	1.0
FORSYTH COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	4,129	12%	\$9.51	\$495	1.7
FRANKLIN COUNTY	\$9.10	\$473	\$18,920	1.8	\$45,200	\$1,130	\$13,560	\$339	1,631	21%	\$7.97	\$414	1.1
FULTON COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	154,131	48%	\$16.30	\$848	1.0
GILMER COUNTY	\$10.35	\$538	\$21,520	2.0	\$46,150	\$1,154	\$13,845	\$346	1,991	22%	\$8.45	\$439	1.2
GLASCOCK COUNTY	\$8.81	\$458	\$18,320	1.7	\$43,100	\$1,078	\$12,930	\$323	199	20%	\$11.07	\$576	0.8
GLYNN COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,300	\$1,258	\$15,090	\$377	9,390	35%	\$8.74	\$455	1.1
GORDON COUNTY	\$11.08	\$576	\$23,040	2.2	\$51,000	\$1,275	\$15,300	\$383	4,572	28%	\$9.70	\$504	1.1
GRADY COUNTY	\$8.81	\$458	\$18,320	1.7	\$40,550	\$1,014	\$12,165	\$304	2,348	27%	\$6.62	\$344	1.3
GREENE COUNTY	\$8.81	\$458	\$18,320	1.7	\$47,200	\$1,180	\$14,160	\$354	1,301	24%	\$7.52	\$391	1.2
GWINNETT COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	55,752	28%	\$13.28	\$691	1.2
HABERSHAM COUNTY	\$10.40	\$541	\$21,640	2.0	\$49,950	\$1,249	\$14,985	\$375	3,152	24%	\$8.94	\$465	1.2
HALL COUNTY	\$13.94	\$725	\$29,000	2.7	\$59,400	\$1,485	\$17,820	\$446	13,700	29%	\$10.88	\$566	1.3
HANCOCK COUNTY	\$8.81	\$458	\$18,320	1.7	\$46,500	\$1,163	\$13,950	\$349	762	24%	\$4.60	\$239	1.9
HARALSON COUNTY	\$8.81	\$458	\$18,320	1.7	\$69,300	\$1,733	\$20,790	\$520	2,440	25%	\$8.00	\$416	1.1
HARRIS COUNTY	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	1,226	14%	\$5.54	\$288	1.9
HART COUNTY	\$8.81	\$458	\$18,320	1.7	\$46,650	\$1,166	\$13,995	\$350	1,745	19%	\$7.90	\$411	1.1
HEARD COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	919	23%	\$13.14	\$683	1.2
HENRY COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	6,101	15%	\$8.94	\$465	1.8
HOUSTON COUNTY	\$11.42	\$594	\$23,760	2.2	\$59,950	\$1,499	\$17,985	\$450	12,885	31%	\$8.66	\$451	1.3
IRWIN COUNTY	\$8.81	\$458	\$18,320	1.7	\$40,300	\$1,008	\$12,090	\$302	846	23%	\$6.64	\$346	1.3
JACKSON COUNTY	\$10.94	\$569	\$22,760	2.1	\$54,950	\$1,374	\$16,485	\$412	3,774	25%	\$8.92	\$464	1.2
JASPER COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	872	21%	\$8.62	\$448	1.8
JEFF DAVIS COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,250	\$906	\$10,875	\$272	1,093	23%	\$8.83	\$459	1.0
JEFFERSON COUNTY	\$8.81	\$458	\$18,320	1.7	\$37,050	\$926	\$11,115	\$278	1,765	28%	\$7.88	\$410	1.1
JENKINS COUNTY	\$8.81	\$458	\$18,320	1.7	\$35,100	\$878	\$10,530	\$263	855	27%	\$6.76	\$351	1.3
JOHNSON COUNTY	\$9.02	\$469	\$18,760	1.8	\$44,600	\$1,115	\$13,380	\$335	632	20%	\$5.83	\$303	1.5
JONES COUNTY	\$10.42	\$542	\$21,680	2.0	\$52,950	\$1,324	\$15,885	\$397	1,229	14%	\$7.35	\$382	1.4
LAMAR COUNTY	\$9.35	\$486	\$19,440	1.8	\$69,300	\$1,733	\$20,790	\$520	1,576	28%	\$7.65	\$398	1.2
LANIER COUNTY	\$10.29	\$535	\$21,400	2.0	\$46,700	\$1,168	\$14,010	\$350	614	24%	\$7.46	\$388	1.4
LAURENS COUNTY	\$8.81	\$458	\$18,320	1.7	\$44,600	\$1,115	\$13,380	\$335	4,908	29%	\$7.17	\$373	1.2
LEE COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,000	\$1,175	\$14,100	\$353	1,786	22%	\$8.07	\$420	1.3
LIBERTY COUNTY	\$10.08	\$524	\$20,960	2.0	\$41,200	\$1,030	\$12,360	\$309	9,559	49%	\$10.26	\$534	1.0
LINCOLN COUNTY	\$8.81	\$458	\$18,320	1.7	\$43,400	\$1,085	\$13,020	\$326	593	18%	\$7.90	\$411	1.1
LONG COUNTY	\$8.98	\$467	\$18,680	1.7	\$41,200	\$1,030	\$12,360	\$309	1,208	34%	\$7.19	\$374	1.2
LOWNDES COUNTY	\$10.29	\$535	\$21,400	2.0	\$46,700	\$1,168	\$14,010	\$350	12,789	39%	\$7.65	\$398	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

GEORGIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
LUMPKIN COUNTY	\$11.87	\$617	\$24,680	2.3	\$54,650	\$1,366	\$16,395	\$410	2,084	28%	\$8.69	\$452	1.4
MACON COUNTY	\$8.81	\$458	\$18,320	1.7	\$34,600	\$865	\$10,380	\$260	1,295	27%	\$9.55	\$497	0.9
MADISON COUNTY	\$12.29	\$639	\$25,560	2.4	\$53,700	\$1,343	\$16,110	\$403	1,943	20%	\$7.53	\$392	1.6
MARION COUNTY	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	584	22%	\$4.32	\$225	2.4
McDUFFIE COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	2,282	29%	\$7.37	\$383	1.5
McINTOSH COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,300	\$1,258	\$15,090	\$377	692	16%	\$5.43	\$282	1.8
MERIWETHER COUNTY	\$9.19	\$478	\$19,120	1.8	\$69,300	\$1,733	\$20,790	\$520	2,139	26%	\$7.04	\$366	1.3
MILLER COUNTY	\$8.81	\$458	\$18,320	1.7	\$37,450	\$936	\$11,235	\$281	574	23%	\$5.45	\$283	1.6
MITCHELL COUNTY	\$8.81	\$458	\$18,320	1.7	\$37,100	\$928	\$11,130	\$278	2,260	28%	\$5.75	\$299	1.5
MONROE COUNTY	\$10.42	\$542	\$21,680	2.0	\$52,950	\$1,324	\$15,885	\$397	1,590	21%	\$8.16	\$424	1.3
MONTGOMERY COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,100	\$1,053	\$12,630	\$316	637	22%	\$7.43	\$386	1.2
MORGAN COUNTY	\$9.73	\$506	\$20,240	1.9	\$54,250	\$1,356	\$16,275	\$407	1,243	22%	\$8.71	\$453	1.1
MURRAY COUNTY	\$9.50	\$494	\$19,760	1.8	\$51,650	\$1,291	\$15,495	\$387	3,493	26%	\$10.10	\$525	0.9
MUSCOGEE COUNTY	\$10.54	\$548	\$21,920	2.0	\$48,450	\$1,211	\$14,535	\$363	30,447	44%	\$10.36	\$539	1.0
NEWTON COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	4,898	22%	\$9.44	\$491	1.7
OCONEE COUNTY	\$12.29	\$639	\$25,560	2.4	\$53,700	\$1,343	\$16,110	\$403	1,791	20%	\$7.99	\$415	1.5
OGLETHORPE COUNTY	\$12.29	\$639	\$25,560	2.4	\$53,700	\$1,343	\$16,110	\$403	849	18%	\$6.51	\$339	1.9
PAULDING COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	3,706	13%	\$8.26	\$430	1.9
PEACH COUNTY	\$9.60	\$499	\$19,960	1.9	\$49,300	\$1,233	\$14,790	\$370	2,667	32%	\$7.04	\$366	1.4
PICKENS COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	1,606	18%	\$8.92	\$464	1.8
PIERCE COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,250	\$1,031	\$12,375	\$309	1,150	19%	\$6.38	\$332	1.4
PIKE COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	878	18%	\$7.32	\$380	2.1
POLK COUNTY	\$9.77	\$508	\$20,320	1.9	\$45,150	\$1,129	\$13,545	\$339	4,020	29%	\$8.80	\$458	1.1
PULASKI COUNTY	\$8.81	\$458	\$18,320	1.7	\$46,800	\$1,170	\$14,040	\$351	897	26%	\$7.85	\$408	1.1
PUTNAM COUNTY	\$8.81	\$458	\$18,320	1.7	\$50,550	\$1,264	\$15,165	\$379	1,519	21%	\$6.94	\$361	1.3
QUITMAN COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,450	\$911	\$10,935	\$273	205	20%	\$9.21	\$479	1.0
RABUN COUNTY	\$10.37	\$539	\$21,560	2.0	\$47,350	\$1,184	\$14,205	\$355	1,292	21%	\$8.84	\$459	1.2
RANDOLPH COUNTY	\$8.81	\$458	\$18,320	1.7	\$35,800	\$895	\$10,740	\$269	908	31%	\$6.85	\$356	1.3
RICHMOND COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	31,101	42%	\$10.18	\$529	1.1
ROCKDALE COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	6,129	25%	\$11.24	\$584	1.4
SCHLEY COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,250	\$1,056	\$12,675	\$317	340	24%	\$7.30	\$379	1.2
SCREVEN COUNTY	\$8.81	\$458	\$18,320	1.7	\$40,900	\$1,023	\$12,270	\$307	1,290	22%	\$5.88	\$306	1.5
SEMINOLE COUNTY	\$8.81	\$458	\$18,320	1.7	\$40,350	\$1,009	\$12,105	\$303	686	19%	\$7.53	\$392	1.2
SPALDING COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	7,996	37%	\$8.93	\$464	1.8
STEPHENS COUNTY	\$9.02	\$469	\$18,760	1.8	\$42,350	\$1,059	\$12,705	\$318	2,714	27%	\$9.62	\$500	0.9
STEWART COUNTY	\$8.81	\$458	\$18,320	1.7	\$35,000	\$875	\$10,500	\$263	551	27%	\$6.70	\$348	1.3
SUMTER COUNTY	\$9.46	\$492	\$19,680	1.8	\$42,250	\$1,056	\$12,675	\$317	4,338	36%	\$7.09	\$368	1.3
TALBOT COUNTY	\$10.17	\$529	\$21,160	2.0	\$43,000	\$1,075	\$12,900	\$323	438	17%	\$7.15	\$372	1.4
TALIAFERRO COUNTY †	\$8.81	\$458	\$18,320	1.7	\$33,900	\$848	\$10,170	\$254	199	23%			
TATTNALL COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,550	\$1,064	\$12,765	\$319	2,084	30%	\$6.69	\$348	1.3
TAYLOR COUNTY	\$8.81	\$458	\$18,320	1.7	\$35,800	\$895	\$10,740	\$269	761	23%	\$5.80	\$302	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

GEORGIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
TELFAIR COUNTY	\$8.81	\$458	\$18,320	1.7	\$38,000	\$950	\$11,400	\$285	899	22%	\$5.41	\$281	1.6
TERRELL COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,000	\$1,175	\$14,100	\$353	1,349	34%	\$6.27	\$326	1.6
THOMAS COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,650	\$1,166	\$13,995	\$350	4,900	30%	\$8.95	\$466	1.1
TIFT COUNTY	\$9.13	\$475	\$19,000	1.8	\$46,100	\$1,153	\$13,830	\$346	4,559	33%	\$7.69	\$400	1.2
TOOMBS COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,100	\$1,053	\$12,630	\$316	3,407	34%	\$7.87	\$409	1.1
TOWNS COUNTY	\$10.37	\$539	\$21,560	2.0	\$43,850	\$1,096	\$13,155	\$329	591	15%	\$7.29	\$379	1.4
TREUTLEN COUNTY	\$8.81	\$458	\$18,320	1.7	\$38,900	\$973	\$11,670	\$292	635	25%	\$4.12	\$214	2.1
TROUP COUNTY	\$10.69	\$556	\$22,240	2.1	\$49,400	\$1,235	\$14,820	\$371	7,788	36%	\$9.88	\$514	1.1
TURNER COUNTY	\$8.81	\$458	\$18,320	1.7	\$36,900	\$923	\$11,070	\$277	982	29%	\$5.27	\$274	1.7
TWIGGS COUNTY	\$10.42	\$542	\$21,680	2.0	\$52,950	\$1,324	\$15,885	\$397	664	17%	\$14.62	\$760	0.7
UNION COUNTY	\$10.37	\$539	\$21,560	2.0	\$47,250	\$1,181	\$14,175	\$354	1,268	18%	\$6.90	\$359	1.5
UPSON COUNTY	\$9.52	\$495	\$19,800	1.8	\$43,950	\$1,099	\$13,185	\$330	3,226	30%	\$7.70	\$400	1.2
WALKER COUNTY	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	5,424	23%	\$8.78	\$457	1.3
WALTON COUNTY *	\$15.73	\$818	\$32,720	3.1	\$69,300	\$1,733	\$20,790	\$520	4,999	23%	\$7.87	\$409	2.0
WARE COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,250	\$1,031	\$12,375	\$309	4,003	30%	\$7.66	\$398	1.2
WARREN COUNTY	\$8.81	\$458	\$18,320	1.7	\$38,250	\$956	\$11,475	\$287	564	23%	\$5.43	\$282	1.6
WASHINGTON COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,400	\$1,060	\$12,720	\$318	1,929	26%	\$8.66	\$450	1.0
WAYNE COUNTY	\$8.81	\$458	\$18,320	1.7	\$46,950	\$1,174	\$14,085	\$352	2,195	24%	\$8.22	\$427	1.1
WEBSTER COUNTY	\$8.81	\$458	\$18,320	1.7	\$38,400	\$960	\$11,520	\$288	169	19%	\$8.57	\$445	1.0
WHEELER COUNTY	\$8.81	\$458	\$18,320	1.7	\$34,800	\$870	\$10,440	\$261	455	23%	\$7.12	\$370	1.2
WHITE COUNTY	\$10.67	\$555	\$22,200	2.1	\$48,350	\$1,209	\$14,505	\$363	1,601	21%	\$7.25	\$377	1.5
WHITFIELD COUNTY	\$10.12	\$526	\$21,040	2.0	\$51,650	\$1,291	\$15,495	\$387	9,523	32%	\$10.99	\$572	0.9
WILCOX COUNTY	\$8.81	\$458	\$18,320	1.7	\$41,100	\$1,028	\$12,330	\$308	561	20%	\$6.37	\$331	1.4
WILKES COUNTY	\$8.81	\$458	\$18,320	1.7	\$42,450	\$1,061	\$12,735	\$318	1,056	24%	\$6.14	\$319	1.4
WILKINSON COUNTY	\$9.02	\$469	\$18,760	1.8	\$46,500	\$1,163	\$13,950	\$349	679	18%	\$9.38	\$488	1.0
WORTH COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,000	\$1,175	\$14,100	\$353	1,930	24%	\$5.69	\$296	1.8

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

HAWAII

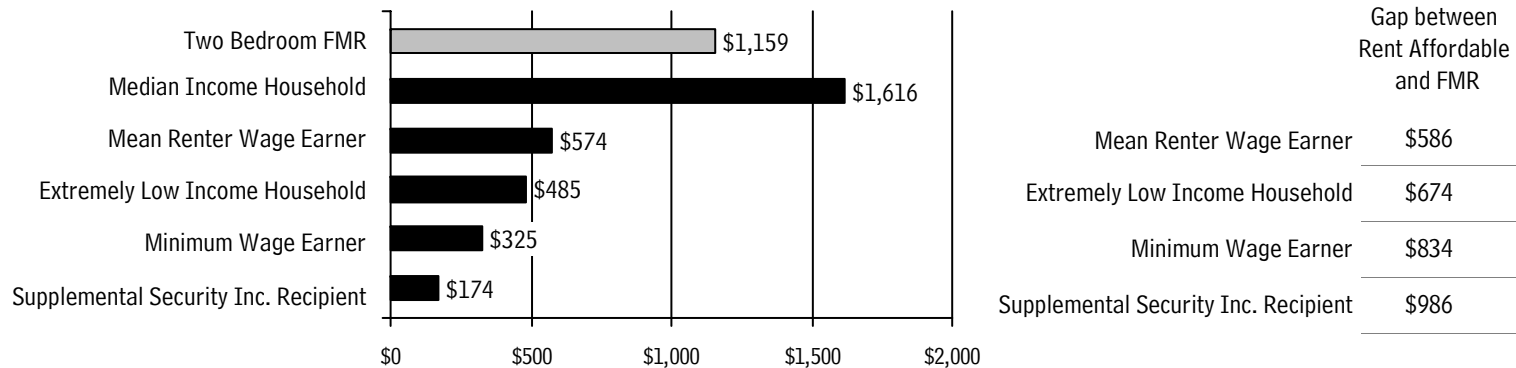
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,159. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,865 monthly or \$46,378 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$22.30

In Hawaii, a minimum wage worker earns an hourly wage of \$6.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 143 hours per week, 52 weeks per year. Or a household must include 3.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Hawaii, the estimated mean (average) wage for a renter is \$11.04. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 81 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



HAWAII	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR	
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage		
HAWAII	\$22.30	\$1,159	\$46,378	3.6	\$64,659	\$1,616	\$19,398	\$485	175,457	44%	\$11.04	\$574	2.0	
METROPOLITAN AREAS														
HONOLULU, HI MSA *	\$23.17	\$1,205	\$48,200	3.7	\$67,750	\$1,694	\$20,325	\$508	130,217	45%	\$11.42	\$594	2.0	
COMBINED NONMETRO AREAS														
HAWAII	\$19.78	\$1,028	\$41,133	3.2	\$57,079	\$1,427	\$17,124	\$428	45,240	39%	\$10.07	\$524	2.0	
COUNTIES														
HAWAII COUNTY	\$16.25	\$845	\$33,800	2.6	\$52,500	\$1,313	\$15,750	\$394	18,819	36%	\$9.43	\$490	1.7	
HONOLULU COUNTY *	\$23.17	\$1,205	\$48,200	3.7	\$67,750	\$1,694	\$20,325	\$508	130,217	45%	\$11.42	\$594	2.0	
KALAWAO COUNTY †	\$17.63	\$917	\$36,680	2.8	\$28,800	\$720	\$8,640	\$216	115	100%				
KAUAI COUNTY	\$21.08	\$1,096	\$43,840	3.4	\$57,900	\$1,448	\$17,370	\$434	7,817	39%	\$9.33	\$485	2.3	
MAUI COUNTY	\$22.83	\$1,187	\$47,480	3.7	\$62,350	\$1,559	\$18,705	\$468	18,489	42%	\$10.93	\$568	2.1	

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

IDAHO

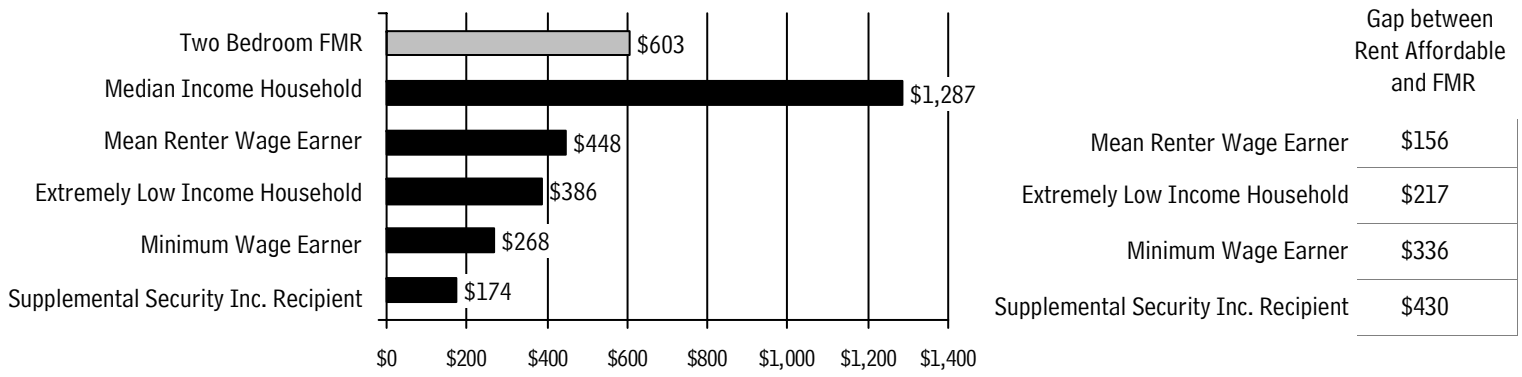
In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$603. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,011 monthly or \$24,137 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.60

In Idaho, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 90 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Idaho, the estimated mean (average) wage for a renter is \$8.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



IDAHO	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
IDAHO	\$11.60	\$603	\$24,137	2.3	\$51,493	\$1,287	\$15,448	\$386	129,732	28%	\$8.61	\$448	1.3
METROPOLITAN AREAS													
BOISE CITY–NAMPA, ID HMFA	\$12.92	\$672	\$26,880	2.5	\$56,400	\$1,410	\$16,920	\$423	46,846	28%	\$9.74	\$507	1.3
COEUR D'ALENE, ID MSA	\$12.00	\$624	\$24,960	2.3	\$50,150	\$1,254	\$15,045	\$376	10,527	25%	\$8.22	\$427	1.5
GEM COUNTY, ID HMFA	\$10.88	\$566	\$22,640	2.1	\$56,400	\$1,410	\$16,920	\$423	1,116	20%	\$5.95	\$309	1.8
IDAHO FALLS, ID MSA	\$10.56	\$549	\$21,960	2.1	\$55,150	\$1,379	\$16,545	\$414	8,179	24%	\$7.30	\$380	1.4
LEWISTON, ID–WA MSA	\$10.60	\$551	\$22,040	2.1	\$49,350	\$1,234	\$14,805	\$370	4,778	31%	\$8.27	\$430	1.3
LOGAN, UT–ID MSA	\$11.42	\$594	\$23,760	2.2	\$49,400	\$1,235	\$14,820	\$371	668	19%	\$7.69	\$400	1.5
POCATELLO, ID MSA	\$10.13	\$527	\$21,080	2.0	\$50,450	\$1,261	\$15,135	\$378	8,637	29%	\$6.69	\$348	1.5
COMBINED NONMETRO AREAS													
IDAHO	\$10.81	\$562	\$22,482	2.1	\$46,713	\$1,168	\$14,014	\$350	48,981	28%	\$7.95	\$413	1.4
COUNTIES													
ADA COUNTY	\$12.92	\$672	\$26,880	2.5	\$56,400	\$1,410	\$16,920	\$423	33,275	29%	\$10.10	\$525	1.3
ADAMS COUNTY	\$10.33	\$537	\$21,480	2.0	\$38,000	\$950	\$11,400	\$285	298	21%	\$6.42	\$334	1.6
BANNOCK COUNTY	\$10.13	\$527	\$21,080	2.0	\$50,450	\$1,261	\$15,135	\$378	7,985	29%	\$6.40	\$333	1.6
BEAR LAKE COUNTY	\$9.92	\$516	\$20,640	1.9	\$45,050	\$1,126	\$13,515	\$338	380	17%	\$5.31	\$276	1.9
BENEWAH COUNTY	\$11.58	\$602	\$24,080	2.2	\$41,900	\$1,048	\$12,570	\$314	774	22%	\$9.51	\$495	1.2
BINGHAM COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,300	\$1,183	\$14,190	\$355	2,749	21%	\$6.55	\$341	1.5
BLAINE COUNTY	\$15.79	\$821	\$32,840	3.1	\$71,000	\$1,775	\$21,300	\$533	2,434	31%	\$9.76	\$508	1.6
BOISE COUNTY	\$12.92	\$672	\$26,880	2.5	\$56,400	\$1,410	\$16,920	\$423	438	17%	\$6.76	\$352	1.9
BONNER COUNTY	\$11.79	\$613	\$24,520	2.3	\$44,300	\$1,108	\$13,290	\$332	3,255	22%	\$7.79	\$405	1.5
BONNEVILLE COUNTY	\$10.56	\$549	\$21,960	2.1	\$55,150	\$1,379	\$16,545	\$414	7,276	25%	\$7.38	\$384	1.4
BOUNDARY COUNTY	\$11.58	\$602	\$24,080	2.2	\$42,750	\$1,069	\$12,825	\$321	802	22%	\$9.23	\$480	1.3
BUTTE COUNTY	\$10.23	\$532	\$21,280	2.0	\$43,950	\$1,099	\$13,185	\$330	249	23%	\$16.06	\$835	0.6
CAMAS COUNTY	\$10.94	\$569	\$22,760	2.1	\$45,300	\$1,133	\$13,590	\$340	88	22%	\$6.20	\$323	1.8
CANYON COUNTY	\$12.92	\$672	\$26,880	2.5	\$56,400	\$1,410	\$16,920	\$423	12,008	27%	\$8.49	\$441	1.5
CARIBOU COUNTY	\$9.92	\$516	\$20,640	1.9	\$49,550	\$1,239	\$14,865	\$372	524	20%	\$12.53	\$651	0.8
CASSIA COUNTY	\$10.94	\$569	\$22,760	2.1	\$43,750	\$1,094	\$13,125	\$328	1,935	27%	\$6.96	\$362	1.6
CLARK COUNTY	\$10.23	\$532	\$21,280	2.0	\$37,400	\$935	\$11,220	\$281	108	32%	\$8.75	\$455	1.2
CLEARWATER COUNTY	\$10.27	\$534	\$21,360	2.0	\$43,300	\$1,083	\$12,990	\$325	763	22%	\$7.49	\$390	1.4
CUSTER COUNTY	\$10.23	\$532	\$21,280	2.0	\$46,350	\$1,159	\$13,905	\$348	448	25%	\$7.88	\$410	1.3
ELMORE COUNTY	\$10.44	\$543	\$21,720	2.0	\$44,350	\$1,109	\$13,305	\$333	3,874	43%	\$7.80	\$406	1.3
FRANKLIN COUNTY	\$11.42	\$594	\$23,760	2.2	\$49,400	\$1,235	\$14,820	\$371	668	19%	\$7.69	\$400	1.5
FREMONT COUNTY	\$10.23	\$532	\$21,280	2.0	\$45,750	\$1,144	\$13,725	\$343	611	16%	\$6.68	\$347	1.5
GEM COUNTY	\$10.88	\$566	\$22,640	2.1	\$56,400	\$1,410	\$16,920	\$423	1,116	20%	\$5.95	\$309	1.8
GOODING COUNTY	\$10.94	\$569	\$22,760	2.1	\$42,900	\$1,073	\$12,870	\$322	1,391	28%	\$9.21	\$479	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

IDAHO	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
IDAHO COUNTY	\$11.04	\$574	\$22,960	2.1	\$39,600	\$990	\$11,880	\$297	1,397	23%	\$7.57	\$394	1.5
JEFFERSON COUNTY	\$10.56	\$549	\$21,960	2.1	\$55,150	\$1,379	\$16,545	\$414	903	15%	\$6.52	\$339	1.6
JEROME COUNTY	\$10.94	\$569	\$22,760	2.1	\$46,350	\$1,159	\$13,905	\$348	1,891	30%	\$8.21	\$427	1.3
KOOTENAI COUNTY	\$12.00	\$624	\$24,960	2.3	\$50,150	\$1,254	\$15,045	\$376	10,527	25%	\$8.22	\$427	1.5
LATAH COUNTY	\$10.15	\$528	\$21,120	2.0	\$54,000	\$1,350	\$16,200	\$405	5,398	41%	\$5.38	\$280	1.9
LEMHI COUNTY	\$10.23	\$532	\$21,280	2.0	\$40,850	\$1,021	\$12,255	\$306	784	24%	\$5.19	\$270	2.0
LEWIS COUNTY	\$10.27	\$534	\$21,360	2.0	\$43,650	\$1,091	\$13,095	\$327	397	26%	\$5.62	\$292	1.8
LINCOLN COUNTY	\$10.94	\$569	\$22,760	2.1	\$43,400	\$1,085	\$13,020	\$326	370	26%	\$8.18	\$426	1.3
MADISON COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,750	\$1,144	\$13,725	\$343	2,907	41%	\$6.90	\$359	1.4
MINIDOKA COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,750	\$1,094	\$13,125	\$328	1,613	23%	\$7.91	\$411	1.2
NEZ PERCE COUNTY	\$10.60	\$551	\$22,040	2.1	\$49,350	\$1,234	\$14,805	\$370	4,778	31%	\$8.27	\$430	1.3
ONEIDA COUNTY	\$9.92	\$516	\$20,640	1.9	\$44,900	\$1,123	\$13,470	\$337	253	18%	\$4.80	\$250	2.1
OWYHEE COUNTY	\$12.92	\$672	\$26,880	2.5	\$56,400	\$1,410	\$16,920	\$423	1,125	30%	\$8.66	\$450	1.5
PAYETTE COUNTY	\$10.37	\$539	\$21,560	2.0	\$43,000	\$1,075	\$12,900	\$323	1,904	26%	\$7.97	\$415	1.3
POWER COUNTY	\$10.13	\$527	\$21,080	2.0	\$50,450	\$1,261	\$15,135	\$378	652	25%	\$9.47	\$493	1.1
SHOSHONE COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,150	\$1,029	\$12,345	\$309	1,620	27%	\$8.45	\$439	1.1
TETON COUNTY	\$10.23	\$532	\$21,280	2.0	\$71,350	\$1,784	\$21,405	\$535	547	26%	\$9.39	\$488	1.1
TWIN FALLS COUNTY	\$11.13	\$579	\$23,160	2.2	\$46,350	\$1,159	\$13,905	\$348	7,561	32%	\$7.51	\$390	1.5
VALLEY COUNTY	\$10.33	\$537	\$21,480	2.0	\$49,900	\$1,248	\$14,970	\$374	671	21%	\$7.32	\$381	1.4
WASHINGTON COUNTY	\$10.33	\$537	\$21,480	2.0	\$41,600	\$1,040	\$12,480	\$312	985	26%	\$7.93	\$412	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

ILLINOIS

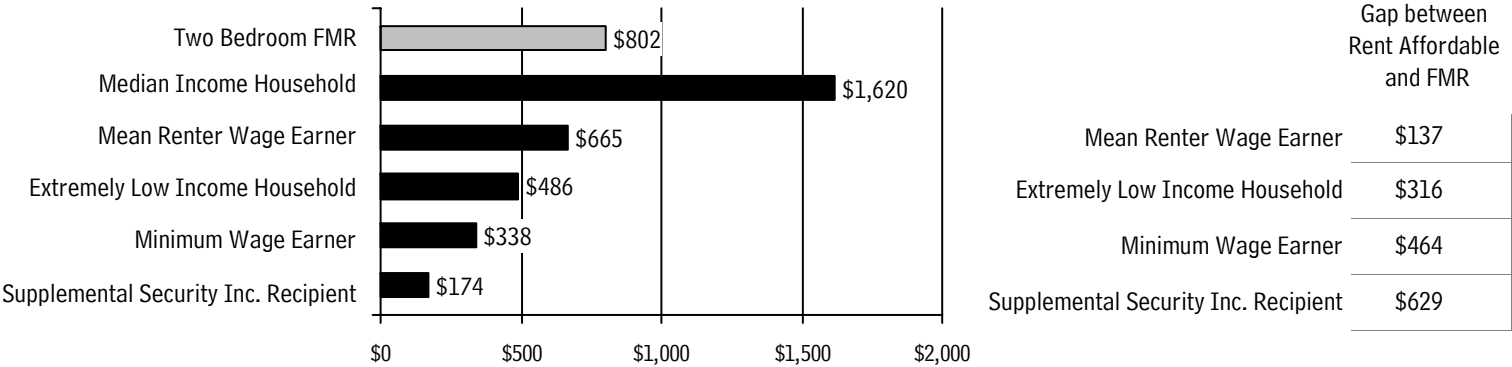
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$802. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,675 monthly or \$32,095 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.43

In Illinois, a minimum wage worker earns an hourly wage of \$6.50. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 95 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is \$12.80. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



ILLINOIS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ILLINOIS	\$15.43	\$802	\$32,095	2.4	\$64,817	\$1,620	\$19,445	\$486	1,502,655	33%	\$12.80	\$665	1.2

METROPOLITAN AREAS

BLOOMINGTON-NORMAL, IL MSA	\$12.02	\$625	\$25,000	1.8	\$69,650	\$1,741	\$20,895	\$522	19,039	34%	\$10.85	\$564	1.1
BOND COUNTY, IL HMFA	\$9.46	\$492	\$19,680	1.5	\$63,800	\$1,595	\$19,140	\$479	1,255	20%	\$6.83	\$355	1.4
CHAMPAIGN-URBANA, IL MSA	\$11.81	\$614	\$24,560	1.8	\$59,550	\$1,489	\$17,865	\$447	33,892	41%	\$8.14	\$423	1.5
CHICAGO-NAPERVILLE-JOLIET, IL HMFA *	\$17.33	\$901	\$36,040	2.7	\$69,555	\$1,739	\$20,867	\$522	1,034,644	35%	\$14.31	\$744	1.2
DANVILLE, IL MSA	\$10.06	\$523	\$20,920	1.5	\$47,200	\$1,180	\$14,160	\$354	9,426	28%	\$8.94	\$465	1.1
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL MSA	\$11.06	\$575	\$23,000	1.7	\$57,800	\$1,445	\$17,340	\$434	24,008	27%	\$10.11	\$526	1.1
DECATUR, IL MSA	\$10.27	\$534	\$21,360	1.6	\$53,750	\$1,344	\$16,125	\$403	13,182	28%	\$9.88	\$514	1.0
DEKALB COUNTY, IL HMFA	\$14.38	\$748	\$29,920	2.2	\$68,550	\$1,714	\$20,565	\$514	12,796	40%	\$8.40	\$437	1.7
GRUNDY COUNTY, IL HMFA	\$14.94	\$777	\$31,080	2.3	\$68,550	\$1,714	\$20,565	\$514	3,959	28%	\$13.21	\$687	1.1
KANKAKEE-BRADLEY, IL MSA	\$13.02	\$677	\$27,080	2.0	\$55,900	\$1,398	\$16,770	\$419	11,680	31%	\$9.41	\$489	1.4
MACOUPIN COUNTY, IL HMFA	\$9.46	\$492	\$19,680	1.5	\$63,800	\$1,595	\$19,140	\$479	4,041	21%	\$7.96	\$414	1.2
PEORIA, IL MSA	\$11.27	\$586	\$23,440	1.7	\$59,200	\$1,480	\$17,760	\$444	39,276	27%	\$10.26	\$534	1.1
ROCKFORD, IL MSA	\$11.85	\$616	\$24,640	1.8	\$60,550	\$1,514	\$18,165	\$454	35,438	29%	\$9.78	\$509	1.2
SPRINGFIELD, IL MSA	\$11.13	\$579	\$23,160	1.7	\$61,400	\$1,535	\$18,420	\$461	24,651	29%	\$9.40	\$489	1.2
ST. LOUIS, MO-IL HMFA *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	65,416	28%	\$8.89	\$463	1.5

COMBINED NONMETRO AREAS

ILLINOIS	\$9.88	\$514	\$20,555	1.5	\$49,939	\$1,248	\$14,982	\$375	169,952	25%	\$8.15	\$424	1.2
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COUNTIES

ADAMS COUNTY	\$9.46	\$492	\$19,680	1.5	\$49,100	\$1,228	\$14,730	\$368	7,049	26%	\$8.35	\$434	1.1
ALEXANDER COUNTY	\$9.46	\$492	\$19,680	1.5	\$50,800	\$1,270	\$15,240	\$381	1,065	28%	\$5.83	\$303	1.6
BOND COUNTY	\$9.46	\$492	\$19,680	1.5	\$63,800	\$1,595	\$19,140	\$479	1,255	20%	\$6.83	\$355	1.4
BOONE COUNTY	\$11.85	\$616	\$24,640	1.8	\$60,550	\$1,514	\$18,165	\$454	3,125	21%	\$10.69	\$556	1.1
BROWN COUNTY	\$9.46	\$492	\$19,680	1.5	\$50,000	\$1,250	\$15,000	\$375	547	26%	\$8.65	\$450	1.1
BUREAU COUNTY	\$10.25	\$533	\$21,320	1.6	\$56,000	\$1,400	\$16,800	\$420	3,406	24%	\$9.80	\$510	1.0
CALHOUN COUNTY *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	392	19%	\$6.44	\$335	2.1
CARROLL COUNTY	\$10.19	\$530	\$21,200	1.6	\$49,300	\$1,233	\$14,790	\$370	1,585	23%	\$8.47	\$441	1.2
CASS COUNTY	\$9.46	\$492	\$19,680	1.5	\$47,200	\$1,180	\$14,160	\$354	1,328	25%	\$8.86	\$461	1.1
CHAMPAIGN COUNTY	\$11.81	\$614	\$24,560	1.8	\$59,550	\$1,489	\$17,865	\$447	31,263	44%	\$8.08	\$420	1.5
CHRISTIAN COUNTY	\$9.46	\$492	\$19,680	1.5	\$49,700	\$1,243	\$14,910	\$373	3,313	24%	\$7.62	\$396	1.2
CLARK COUNTY	\$9.46	\$492	\$19,680	1.5	\$49,250	\$1,231	\$14,775	\$369	1,565	22%	\$8.06	\$419	1.2
CLAY COUNTY	\$9.46	\$492	\$19,680	1.5	\$41,750	\$1,044	\$12,525	\$313	1,177	20%	\$8.50	\$442	1.1
CLINTON COUNTY *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	2,518	20%	\$7.02	\$365	1.9
COLES COUNTY	\$10.06	\$523	\$20,920	1.5	\$51,000	\$1,275	\$15,300	\$383	8,016	38%	\$6.66	\$346	1.5
COOK COUNTY *	\$17.33	\$901	\$36,040	2.7	\$68,550	\$1,714	\$20,565	\$514	831,438	42%	\$15.44	\$803	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

ILLINOIS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CRAWFORD COUNTY	\$9.46	\$492	\$19,680	1.5	\$46,800	\$1,170	\$14,040	\$351	1,550	20%	\$10.46	\$544	0.9
CUMBERLAND COUNTY	\$9.85	\$512	\$20,480	1.5	\$51,000	\$1,275	\$15,300	\$383	787	18%	\$6.03	\$314	1.6
DE WITT COUNTY	\$9.50	\$494	\$19,760	1.5	\$57,050	\$1,426	\$17,115	\$428	1,699	25%	\$11.10	\$577	0.9
DEKALB COUNTY	\$14.38	\$748	\$29,920	2.2	\$68,550	\$1,714	\$20,565	\$514	12,796	40%	\$8.40	\$437	1.7
DOUGLAS COUNTY	\$9.85	\$512	\$20,480	1.5	\$53,000	\$1,325	\$15,900	\$398	1,748	23%	\$8.60	\$447	1.1
DUPAGE COUNTY *	\$17.33	\$901	\$36,040	2.7	\$68,550	\$1,714	\$20,565	\$514	76,830	24%	\$14.19	\$738	1.2
EDGAR COUNTY	\$9.46	\$492	\$19,680	1.5	\$47,050	\$1,176	\$14,115	\$353	2,001	25%	\$7.89	\$410	1.2
EDWARDS COUNTY	\$9.46	\$492	\$19,680	1.5	\$44,500	\$1,113	\$13,350	\$334	546	19%	\$8.29	\$431	1.1
EFFINGHAM COUNTY	\$10.02	\$521	\$20,840	1.5	\$53,900	\$1,348	\$16,170	\$404	3,118	24%	\$8.39	\$436	1.2
FAYETTE COUNTY	\$9.46	\$492	\$19,680	1.5	\$45,100	\$1,128	\$13,530	\$338	1,650	20%	\$7.22	\$376	1.3
FORD COUNTY	\$11.81	\$614	\$24,560	1.8	\$59,550	\$1,489	\$17,865	\$447	1,351	24%	\$8.79	\$457	1.3
FRANKLIN COUNTY	\$9.46	\$492	\$19,680	1.5	\$41,500	\$1,038	\$12,450	\$311	3,662	22%	\$6.69	\$348	1.4
FULTON COUNTY	\$9.46	\$492	\$19,680	1.5	\$47,150	\$1,179	\$14,145	\$354	3,527	24%	\$6.36	\$331	1.5
GALLATIN COUNTY	\$9.46	\$492	\$19,680	1.5	\$38,850	\$971	\$11,655	\$291	516	19%	\$6.97	\$363	1.4
GREENE COUNTY	\$9.52	\$495	\$19,800	1.5	\$42,300	\$1,058	\$12,690	\$317	1,359	24%	\$7.19	\$374	1.3
GRUNDY COUNTY	\$14.94	\$777	\$31,080	2.3	\$68,550	\$1,714	\$20,565	\$514	3,959	28%	\$13.21	\$687	1.1
HAMILTON COUNTY	\$9.46	\$492	\$19,680	1.5	\$46,600	\$1,165	\$13,980	\$350	640	18%	\$6.01	\$313	1.6
HANCOCK COUNTY	\$9.46	\$492	\$19,680	1.5	\$50,600	\$1,265	\$15,180	\$380	1,589	20%	\$8.59	\$447	1.1
HARDIN COUNTY	\$9.46	\$492	\$19,680	1.5	\$35,700	\$893	\$10,710	\$268	388	20%	\$6.75	\$351	1.4
HENDERSON COUNTY	\$9.46	\$492	\$19,680	1.5	\$52,800	\$1,320	\$15,840	\$396	711	21%	\$6.48	\$337	1.5
HENRY COUNTY	\$11.06	\$575	\$23,000	1.7	\$57,800	\$1,445	\$17,340	\$434	4,259	21%	\$7.74	\$402	1.4
IROQUOIS COUNTY	\$9.46	\$492	\$19,680	1.5	\$51,800	\$1,295	\$15,540	\$389	2,881	24%	\$8.64	\$449	1.1
JACKSON COUNTY	\$9.83	\$511	\$20,440	1.5	\$46,750	\$1,169	\$14,025	\$351	11,298	47%	\$5.94	\$309	1.7
JASPER COUNTY	\$9.46	\$492	\$19,680	1.5	\$49,700	\$1,243	\$14,910	\$373	659	17%	\$7.48	\$389	1.3
JEFFERSON COUNTY	\$9.88	\$514	\$20,560	1.5	\$46,600	\$1,165	\$13,980	\$350	3,937	26%	\$8.48	\$441	1.2
JERSEY COUNTY *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	1,804	22%	\$6.46	\$336	2.1
JO DAVIESS COUNTY	\$9.46	\$492	\$19,680	1.5	\$55,000	\$1,375	\$16,500	\$413	2,095	23%	\$7.08	\$368	1.3
JOHNSON COUNTY	\$9.46	\$492	\$19,680	1.5	\$47,450	\$1,186	\$14,235	\$356	633	15%	\$5.00	\$260	1.9
KANE COUNTY *	\$17.33	\$901	\$36,040	2.7	\$68,550	\$1,714	\$20,565	\$514	32,174	24%	\$9.90	\$515	1.8
KANKAKEE COUNTY	\$13.02	\$677	\$27,080	2.0	\$55,900	\$1,398	\$16,770	\$419	11,680	31%	\$9.41	\$489	1.4
KENDALL COUNTY *	\$17.33	\$901	\$36,040	2.7	\$68,550	\$1,714	\$20,565	\$514	2,988	16%	\$10.93	\$568	1.6
KNOX COUNTY	\$10.00	\$520	\$20,800	1.5	\$49,850	\$1,246	\$14,955	\$374	6,271	28%	\$7.51	\$391	1.3
LA SALLE COUNTY	\$11.10	\$577	\$23,080	1.7	\$56,000	\$1,400	\$16,800	\$420	10,821	25%	\$9.31	\$484	1.2
LAKE COUNTY *	\$17.33	\$901	\$36,040	2.7	\$82,150	\$2,054	\$24,645	\$616	48,004	22%	\$12.48	\$649	1.4
LAWRENCE COUNTY	\$9.46	\$492	\$19,680	1.5	\$42,950	\$1,074	\$12,885	\$322	1,453	23%	\$9.00	\$468	1.1
LEE COUNTY	\$10.04	\$522	\$20,880	1.5	\$55,700	\$1,393	\$16,710	\$418	3,463	26%	\$9.36	\$486	1.1
LIVINGSTON COUNTY	\$10.83	\$563	\$22,520	1.7	\$55,000	\$1,375	\$16,500	\$413	3,708	26%	\$9.98	\$519	1.1
LOGAN COUNTY	\$9.69	\$504	\$20,160	1.5	\$56,150	\$1,404	\$16,845	\$421	3,187	29%	\$8.40	\$437	1.2
MACON COUNTY	\$10.27	\$534	\$21,360	1.6	\$53,750	\$1,344	\$16,125	\$403	13,182	28%	\$9.88	\$514	1.0
MACOUPIN COUNTY	\$9.46	\$492	\$19,680	1.5	\$63,800	\$1,595	\$19,140	\$479	4,041	21%	\$7.96	\$414	1.2
MADISON COUNTY *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	26,718	26%	\$8.97	\$466	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

ILLINOIS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MARION COUNTY	\$9.46	\$492	\$19,680	1.5	\$47,050	\$1,176	\$14,115	\$353	3,882	23%	\$6.47	\$336	1.5
MARSHALL COUNTY	\$11.27	\$586	\$23,440	1.7	\$59,200	\$1,480	\$17,760	\$444	1,037	20%	\$7.99	\$415	1.4
MASON COUNTY	\$9.46	\$492	\$19,680	1.5	\$48,150	\$1,204	\$14,445	\$361	1,486	23%	\$7.67	\$399	1.2
MASSAC COUNTY	\$9.46	\$492	\$19,680	1.5	\$48,400	\$1,210	\$14,520	\$363	1,340	21%	\$8.86	\$461	1.1
MCDONOUGH COUNTY	\$9.46	\$492	\$19,680	1.5	\$49,700	\$1,243	\$14,910	\$373	4,566	37%	\$5.04	\$262	1.9
MCHEMRY COUNTY *	\$17.33	\$901	\$36,040	2.7	\$68,550	\$1,714	\$20,565	\$514	15,079	17%	\$9.68	\$503	1.8
MCLEAN COUNTY	\$12.02	\$625	\$25,000	1.8	\$69,650	\$1,741	\$20,895	\$522	19,039	34%	\$10.85	\$564	1.1
MENARD COUNTY	\$11.13	\$579	\$23,160	1.7	\$61,400	\$1,535	\$18,420	\$461	1,027	21%	\$5.93	\$309	1.9
MERCER COUNTY	\$11.06	\$575	\$23,000	1.7	\$57,800	\$1,445	\$17,340	\$434	1,343	20%	\$7.48	\$389	1.5
MONROE COUNTY *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	2,034	20%	\$8.32	\$433	1.6
MONTGOMERY COUNTY	\$9.46	\$492	\$19,680	1.5	\$45,850	\$1,146	\$13,755	\$344	2,490	22%	\$8.06	\$419	1.2
MORGAN COUNTY	\$10.17	\$529	\$21,160	1.6	\$52,000	\$1,300	\$15,600	\$390	4,175	30%	\$8.16	\$424	1.2
MOULTRIE COUNTY	\$9.67	\$503	\$20,120	1.5	\$53,250	\$1,331	\$15,975	\$399	1,166	22%	\$9.59	\$498	1.0
OGLE COUNTY	\$11.17	\$581	\$23,240	1.7	\$60,250	\$1,506	\$18,075	\$452	4,916	26%	\$10.83	\$563	1.0
PEORIA COUNTY	\$11.27	\$586	\$23,440	1.7	\$59,200	\$1,480	\$17,760	\$444	23,436	32%	\$10.09	\$525	1.1
PERRY COUNTY	\$9.46	\$492	\$19,680	1.5	\$47,250	\$1,181	\$14,175	\$354	1,819	21%	\$7.58	\$394	1.2
PIATT COUNTY	\$11.81	\$614	\$24,560	1.8	\$59,550	\$1,489	\$17,865	\$447	1,278	20%	\$8.67	\$451	1.4
PIKE COUNTY	\$9.46	\$492	\$19,680	1.5	\$44,050	\$1,101	\$13,215	\$330	1,565	23%	\$7.06	\$367	1.3
POPE COUNTY	\$9.46	\$492	\$19,680	1.5	\$42,100	\$1,053	\$12,630	\$316	316	18%	\$4.28	\$223	2.2
PULASKI COUNTY	\$9.46	\$492	\$19,680	1.5	\$37,800	\$945	\$11,340	\$284	704	24%	\$6.37	\$331	1.5
PUTNAM COUNTY	\$9.83	\$511	\$20,440	1.5	\$56,000	\$1,400	\$16,800	\$420	427	18%	\$12.25	\$637	0.8
RANDOLPH COUNTY	\$9.46	\$492	\$19,680	1.5	\$51,350	\$1,284	\$15,405	\$385	2,493	21%	\$8.72	\$453	1.1
RICHLAND COUNTY	\$9.46	\$492	\$19,680	1.5	\$45,550	\$1,139	\$13,665	\$342	1,574	24%	\$7.09	\$369	1.3
ROCK ISLAND COUNTY	\$11.06	\$575	\$23,000	1.7	\$57,800	\$1,445	\$17,340	\$434	18,406	30%	\$10.58	\$550	1.0
SALINE COUNTY	\$9.46	\$492	\$19,680	1.5	\$42,550	\$1,064	\$12,765	\$319	2,588	24%	\$7.96	\$414	1.2
SANGAMON COUNTY	\$11.13	\$579	\$23,160	1.7	\$61,400	\$1,535	\$18,420	\$461	23,624	30%	\$9.46	\$492	1.2
SCHUYLER COUNTY	\$9.46	\$492	\$19,680	1.5	\$48,200	\$1,205	\$14,460	\$362	626	21%	\$10.68	\$555	0.9
SCOTT COUNTY	\$9.52	\$495	\$19,800	1.5	\$52,000	\$1,300	\$15,600	\$390	497	22%	\$9.89	\$514	1.0
SHELBY COUNTY	\$9.46	\$492	\$19,680	1.5	\$50,250	\$1,256	\$15,075	\$377	1,723	19%	\$7.47	\$389	1.3
ST. CLAIR COUNTY *	\$13.35	\$694	\$27,760	2.1	\$63,800	\$1,595	\$19,140	\$479	31,950	33%	\$9.24	\$480	1.4
STARK COUNTY	\$11.27	\$586	\$23,440	1.7	\$59,200	\$1,480	\$17,760	\$444	570	23%	\$9.18	\$477	1.2
STEPHENSON COUNTY	\$10.92	\$568	\$22,720	1.7	\$54,900	\$1,373	\$16,470	\$412	4,995	25%	\$9.29	\$483	1.2
TAZEWELL COUNTY	\$11.27	\$586	\$23,440	1.7	\$59,200	\$1,480	\$17,760	\$444	12,023	24%	\$11.16	\$580	1.0
UNION COUNTY	\$9.46	\$492	\$19,680	1.5	\$43,150	\$1,079	\$12,945	\$324	1,794	25%	\$5.79	\$301	1.6
VERMILION COUNTY	\$10.06	\$523	\$20,920	1.5	\$47,200	\$1,180	\$14,160	\$354	9,426	28%	\$8.94	\$465	1.1
WABASH COUNTY	\$9.46	\$492	\$19,680	1.5	\$48,000	\$1,200	\$14,400	\$360	1,288	25%	\$6.60	\$343	1.4
WARREN COUNTY	\$9.46	\$492	\$19,680	1.5	\$49,850	\$1,246	\$14,955	\$374	1,832	26%	\$8.52	\$443	1.1
WASHINGTON COUNTY	\$9.46	\$492	\$19,680	1.5	\$54,850	\$1,371	\$16,455	\$411	1,109	19%	\$10.26	\$534	0.9
WAYNE COUNTY	\$9.46	\$492	\$19,680	1.5	\$42,850	\$1,071	\$12,855	\$321	1,460	20%	\$7.44	\$387	1.3
WHITE COUNTY	\$9.46	\$492	\$19,680	1.5	\$41,350	\$1,034	\$12,405	\$310	1,438	22%	\$7.62	\$396	1.2
WHITESIDE COUNTY	\$10.50	\$546	\$21,840	1.6	\$52,800	\$1,320	\$15,840	\$396	6,049	26%	\$7.76	\$403	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

ILLINOIS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WILL COUNTY *	\$17.33	\$901	\$36,040	2.7	\$68,550	\$1,714	\$20,565	\$514	28,131	17%	\$9.12	\$474	1.9
WILLIAMSON COUNTY	\$9.46	\$492	\$19,680	1.5	\$46,400	\$1,160	\$13,920	\$348	6,686	26%	\$7.23	\$376	1.3
WINNEBAGO COUNTY	\$11.85	\$616	\$24,640	1.8	\$60,550	\$1,514	\$18,165	\$454	32,313	30%	\$9.70	\$504	1.2
WOODFORD COUNTY	\$11.27	\$586	\$23,440	1.7	\$59,200	\$1,480	\$17,760	\$444	2,210	17%	\$8.21	\$427	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

INDIANA

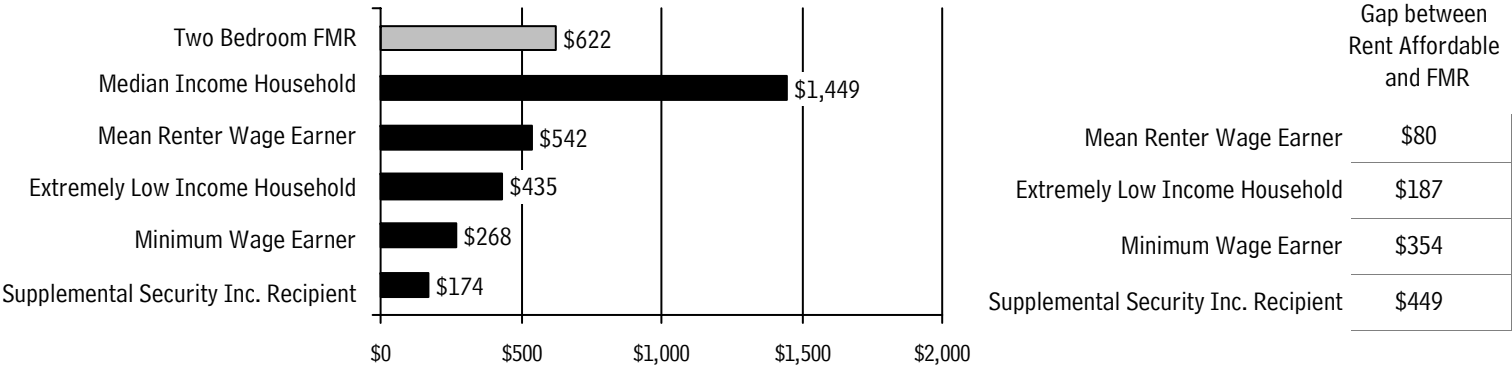
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$622. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,074 monthly or \$24,888 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.97

In Indiana, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 93 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Indiana, the estimated mean (average) wage for a renter is \$10.43. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



INDIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
INDIANA	\$11.97	\$622	\$24,888	2.3	\$57,973	\$1,449	\$17,392	\$435	667,223	29%	\$10.43	\$542	1.1

METROPOLITAN AREAS

ANDERSON, IN MSA	\$11.27	\$586	\$23,440	2.2	\$53,150	\$1,329	\$15,945	\$399	13,700	26%	\$8.90	\$463	1.3
BLOOMINGTON, IN HMFA	\$11.94	\$621	\$24,840	2.3	\$54,100	\$1,353	\$16,230	\$406	21,600	46%	\$7.75	\$403	1.5
CARROLL COUNTY, IN HMFA	\$10.52	\$547	\$21,880	2.0	\$58,750	\$1,469	\$17,625	\$441	1,566	20%	\$8.89	\$462	1.2
CINCINNATI-MIDDLETON, OH-KY-IN HMFA	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	5,556	21%	\$7.13	\$371	1.8
COLUMBUS, IN MSA	\$13.06	\$679	\$27,160	2.5	\$59,450	\$1,486	\$17,835	\$446	7,198	26%	\$12.14	\$631	1.1
ELKHART-GOSHEN, IN MSA	\$12.33	\$641	\$25,640	2.4	\$58,050	\$1,451	\$17,415	\$435	18,362	28%	\$11.03	\$573	1.1
EVANSVILLE, IN-KY HMFA	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	28,538	28%	\$9.49	\$494	1.1
FORT WAYNE, IN MSA	\$11.38	\$592	\$23,680	2.2	\$60,300	\$1,508	\$18,090	\$452	41,303	27%	\$10.22	\$531	1.1
GARY, IN HMFA	\$13.98	\$727	\$29,080	2.7	\$60,100	\$1,503	\$18,030	\$451	70,162	29%	\$10.31	\$536	1.4
GIBSON COUNTY, IN HMFA	\$9.71	\$505	\$20,200	1.9	\$55,650	\$1,391	\$16,695	\$417	2,837	22%	\$12.12	\$630	0.8
GREENE COUNTY, IN HMFA	\$9.67	\$503	\$20,120	1.9	\$54,100	\$1,353	\$16,230	\$406	2,672	20%	\$6.16	\$320	1.6
INDIANAPOLIS, IN HMFA	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	189,908	33%	\$12.22	\$635	1.1
JASPER COUNTY, IN HMFA	\$11.50	\$598	\$23,920	2.2	\$60,100	\$1,503	\$18,030	\$451	2,407	23%	\$9.53	\$496	1.2
KOKOMO, IN MSA	\$11.58	\$602	\$24,080	2.2	\$61,000	\$1,525	\$18,300	\$458	11,147	27%	\$12.77	\$664	0.9
LAFAYETTE, IN HMFA	\$13.00	\$676	\$27,040	2.5	\$58,750	\$1,469	\$17,625	\$441	25,206	43%	\$9.31	\$484	1.4
LOUISVILLE, KY-IN HMFA	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	21,255	27%	\$8.67	\$451	1.2
MICHIGAN CITY-La PORTE, IN MSA	\$11.38	\$592	\$23,680	2.2	\$57,300	\$1,433	\$17,190	\$430	10,184	25%	\$8.53	\$443	1.3
MUNCIE, IN MSA	\$11.50	\$598	\$23,920	2.2	\$52,150	\$1,304	\$15,645	\$391	15,439	33%	\$8.12	\$422	1.4
OWEN COUNTY, IN HMFA	\$9.98	\$519	\$20,760	1.9	\$54,100	\$1,353	\$16,230	\$406	1,526	18%	\$9.46	\$492	1.1
PUTNAM COUNTY, IN HMFA	\$11.27	\$586	\$23,440	2.2	\$64,000	\$1,600	\$19,200	\$480	2,651	21%	\$8.40	\$437	1.3
SOUTH BEND-MISHAWAKA, IN HMFA	\$11.94	\$621	\$24,840	2.3	\$56,600	\$1,415	\$16,980	\$425	28,537	28%	\$10.00	\$520	1.2
SULLIVAN COUNTY, IN HMFA	\$9.67	\$503	\$20,120	1.9	\$48,350	\$1,209	\$14,505	\$363	1,578	20%	\$7.10	\$369	1.4
TERRE HAUTE, IN HMFA	\$10.13	\$527	\$21,080	2.0	\$48,350	\$1,209	\$14,505	\$363	16,902	29%	\$8.29	\$431	1.2
WASHINGTON COUNTY, IN HMFA	\$9.67	\$503	\$20,120	1.9	\$57,300	\$1,433	\$17,190	\$430	1,940	19%	\$7.79	\$405	1.2

COMBINED NONMETRO AREAS

INDIANA	\$10.44	\$543	\$21,705	2.0	\$52,445	\$1,311	\$15,733	\$393	125,049	24%	\$9.30	\$484	1.1
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COUNTIES

ADAMS COUNTY	\$9.67	\$503	\$20,120	1.9	\$53,600	\$1,340	\$16,080	\$402	2,722	23%	\$8.78	\$457	1.1
ALLEN COUNTY	\$11.38	\$592	\$23,680	2.2	\$60,300	\$1,508	\$18,090	\$452	37,351	29%	\$10.35	\$538	1.1
BARTHOLOMEW COUNTY	\$13.06	\$679	\$27,160	2.5	\$59,450	\$1,486	\$17,835	\$446	7,198	26%	\$12.14	\$631	1.1
BENTON COUNTY	\$13.00	\$676	\$27,040	2.5	\$58,750	\$1,469	\$17,625	\$441	862	24%	\$9.19	\$478	1.4
BLACKFORD COUNTY	\$9.96	\$518	\$20,720	1.9	\$48,000	\$1,200	\$14,400	\$360	1,218	21%	\$8.60	\$447	1.2
BOONE COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	3,645	21%	\$9.27	\$482	1.4
BROWN COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	886	15%	\$6.31	\$328	2.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

INDIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CARROLL COUNTY	\$10.52	\$547	\$21,880	2.0	\$58,750	\$1,469	\$17,625	\$441	1,566	20%	\$8.89	\$462	1.2
CASS COUNTY	\$9.96	\$518	\$20,720	1.9	\$53,450	\$1,336	\$16,035	\$401	4,141	26%	\$9.15	\$476	1.1
CLARK COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	11,637	30%	\$9.01	\$468	1.2
CLAY COUNTY	\$10.13	\$527	\$21,080	2.0	\$48,350	\$1,209	\$14,505	\$363	2,139	21%	\$7.64	\$397	1.3
CLINTON COUNTY	\$11.13	\$579	\$23,160	2.2	\$56,300	\$1,408	\$16,890	\$422	3,402	27%	\$9.78	\$509	1.1
CRAWFORD COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,950	\$1,074	\$12,885	\$322	714	17%	\$7.28	\$378	1.3
DAVISS COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,150	\$1,204	\$14,445	\$361	2,333	21%	\$6.75	\$351	1.4
DEARBORN COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	3,604	21%	\$7.40	\$385	1.7
DECATUR COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,450	\$1,336	\$16,035	\$401	2,518	27%	\$10.07	\$524	1.1
DEKALB COUNTY	\$10.85	\$564	\$22,560	2.1	\$59,300	\$1,483	\$17,790	\$445	2,793	18%	\$10.64	\$553	1.0
DELAWARE COUNTY	\$11.50	\$598	\$23,920	2.2	\$52,150	\$1,304	\$15,645	\$391	15,439	33%	\$8.12	\$422	1.4
DUBOIS COUNTY	\$10.00	\$520	\$20,800	1.9	\$57,600	\$1,440	\$17,280	\$432	3,254	22%	\$9.15	\$476	1.1
ELKHART COUNTY	\$12.33	\$641	\$25,640	2.4	\$58,050	\$1,451	\$17,415	\$435	18,362	28%	\$11.03	\$573	1.1
FAYETTE COUNTY	\$10.19	\$530	\$21,200	2.0	\$52,950	\$1,324	\$15,885	\$397	2,895	28%	\$11.50	\$598	0.9
FLOYD COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	7,562	27%	\$8.33	\$433	1.3
FOUNTAIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$50,000	\$1,250	\$15,000	\$375	1,553	22%	\$8.73	\$454	1.1
FRANKLIN COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	1,460	19%	\$6.19	\$322	2.0
FULTON COUNTY	\$9.96	\$518	\$20,720	1.9	\$51,900	\$1,298	\$15,570	\$389	1,752	22%	\$9.24	\$480	1.1
GIBSON COUNTY	\$9.71	\$505	\$20,200	1.9	\$55,650	\$1,391	\$16,695	\$417	2,837	22%	\$12.12	\$630	0.8
GRANT COUNTY	\$10.27	\$534	\$21,360	2.0	\$50,750	\$1,269	\$15,225	\$381	7,577	27%	\$9.10	\$473	1.1
GREENE COUNTY	\$9.67	\$503	\$20,120	1.9	\$54,100	\$1,353	\$16,230	\$406	2,672	20%	\$6.16	\$320	1.6
HAMILTON COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	12,589	19%	\$10.58	\$550	1.2
HANCOCK COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	3,855	19%	\$9.39	\$488	1.4
HARRISON COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	2,056	16%	\$8.19	\$426	1.3
HENDRICKS COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	6,356	17%	\$8.88	\$462	1.5
HENRY COUNTY	\$10.60	\$551	\$22,040	2.1	\$52,200	\$1,305	\$15,660	\$392	4,459	23%	\$8.79	\$457	1.2
HOWARD COUNTY	\$11.58	\$602	\$24,080	2.2	\$61,000	\$1,525	\$18,300	\$458	9,846	28%	\$13.04	\$678	0.9
HUNTINGTON COUNTY	\$10.69	\$556	\$22,240	2.1	\$56,300	\$1,408	\$16,890	\$422	3,270	23%	\$8.87	\$461	1.2
JACKSON COUNTY	\$11.04	\$574	\$22,960	2.1	\$51,850	\$1,296	\$15,555	\$389	4,137	26%	\$10.23	\$532	1.1
JASPER COUNTY	\$11.50	\$598	\$23,920	2.2	\$60,100	\$1,503	\$18,030	\$451	2,407	23%	\$9.53	\$496	1.2
JAY COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,400	\$1,210	\$14,520	\$363	1,867	22%	\$8.76	\$455	1.1
JEFFERSON COUNTY	\$10.17	\$529	\$21,160	2.0	\$52,650	\$1,316	\$15,795	\$395	3,081	25%	\$8.94	\$465	1.1
JENNINGS COUNTY	\$10.79	\$561	\$22,440	2.1	\$49,150	\$1,229	\$14,745	\$369	2,121	21%	\$9.30	\$484	1.2
JOHNSON COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	9,970	23%	\$7.96	\$414	1.6
KNOX COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,450	\$1,186	\$14,235	\$356	4,829	31%	\$6.45	\$335	1.5
KOSCIUSKO COUNTY	\$11.29	\$587	\$23,480	2.2	\$56,850	\$1,421	\$17,055	\$426	5,745	21%	\$12.62	\$656	0.9
LAGRANGE COUNTY	\$10.75	\$559	\$22,360	2.1	\$53,450	\$1,336	\$16,035	\$401	2,088	19%	\$9.95	\$517	1.1
LAKE COUNTY	\$13.98	\$727	\$29,080	2.7	\$60,100	\$1,503	\$18,030	\$451	56,310	31%	\$10.36	\$539	1.3
LAPORTE COUNTY	\$11.38	\$592	\$23,680	2.2	\$57,300	\$1,433	\$17,190	\$430	10,184	25%	\$8.53	\$443	1.3
LAWRENCE COUNTY	\$10.87	\$565	\$22,600	2.1	\$49,650	\$1,241	\$14,895	\$372	3,902	21%	\$8.45	\$439	1.3
MADISON COUNTY	\$11.27	\$586	\$23,440	2.2	\$53,150	\$1,329	\$15,945	\$399	13,700	26%	\$8.90	\$463	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

INDIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MARION COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	143,232	41%	\$13.32	\$693	1.0
MARSHALL COUNTY	\$11.00	\$572	\$22,880	2.1	\$55,600	\$1,390	\$16,680	\$417	3,834	23%	\$9.40	\$489	1.2
MARTIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$50,450	\$1,261	\$15,135	\$378	782	19%	\$7.72	\$401	1.3
MIAMI COUNTY	\$9.69	\$504	\$20,160	1.9	\$52,600	\$1,315	\$15,780	\$395	3,285	24%	\$8.53	\$443	1.1
MONROE COUNTY	\$11.94	\$621	\$24,840	2.3	\$54,100	\$1,353	\$16,230	\$406	21,600	46%	\$7.75	\$403	1.5
MONTGOMERY COUNTY	\$10.73	\$558	\$22,320	2.1	\$56,150	\$1,404	\$16,845	\$421	3,891	27%	\$10.58	\$550	1.0
MORGAN COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	4,965	20%	\$7.52	\$391	1.7
NEWTON COUNTY	\$13.98	\$727	\$29,080	2.7	\$60,100	\$1,503	\$18,030	\$451	1,070	20%	\$8.54	\$444	1.6
NOBLE COUNTY	\$11.48	\$597	\$23,880	2.2	\$56,400	\$1,410	\$16,920	\$423	3,666	22%	\$8.96	\$466	1.3
OHIO COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	492	22%	\$6.84	\$356	1.8
ORANGE COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,350	\$1,109	\$13,305	\$333	1,586	21%	\$6.90	\$359	1.4
OWEN COUNTY	\$9.98	\$519	\$20,760	1.9	\$54,100	\$1,353	\$16,230	\$406	1,526	18%	\$9.46	\$492	1.1
PARKE COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,750	\$1,169	\$14,025	\$351	1,264	20%	\$6.42	\$334	1.5
PERRY COUNTY	\$9.67	\$503	\$20,120	1.9	\$50,600	\$1,265	\$15,180	\$380	1,511	21%	\$6.89	\$358	1.4
PIKE COUNTY	\$9.69	\$504	\$20,160	1.9	\$57,600	\$1,440	\$17,280	\$432	887	17%	\$12.51	\$651	0.8
PORTER COUNTY	\$13.98	\$727	\$29,080	2.7	\$60,100	\$1,503	\$18,030	\$451	12,782	23%	\$10.26	\$534	1.4
POSEY COUNTY	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	1,848	18%	\$10.83	\$563	1.0
PULASKI COUNTY	\$10.10	\$525	\$21,000	2.0	\$47,300	\$1,183	\$14,190	\$355	996	19%	\$11.29	\$587	0.9
PUTNAM COUNTY	\$11.27	\$586	\$23,440	2.2	\$64,000	\$1,600	\$19,200	\$480	2,651	21%	\$8.40	\$437	1.3
RANDOLPH COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,200	\$1,180	\$14,160	\$354	2,636	24%	\$8.57	\$446	1.1
RIPLEY COUNTY	\$11.17	\$581	\$23,240	2.2	\$55,150	\$1,379	\$16,545	\$414	2,273	23%	\$9.51	\$494	1.2
RUSH COUNTY	\$10.54	\$548	\$21,920	2.0	\$49,400	\$1,235	\$14,820	\$371	1,792	26%	\$9.85	\$512	1.1
SCOTT COUNTY	\$10.10	\$525	\$21,000	2.0	\$45,350	\$1,134	\$13,605	\$340	2,141	24%	\$7.99	\$416	1.3
SHELBY COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,000	\$1,600	\$19,200	\$480	4,410	27%	\$10.63	\$553	1.2
SPENCER COUNTY	\$9.69	\$504	\$20,160	1.9	\$56,250	\$1,406	\$16,875	\$422	1,253	17%	\$7.90	\$411	1.2
St. JOSEPH COUNTY	\$11.94	\$621	\$24,840	2.3	\$56,600	\$1,415	\$16,980	\$425	28,537	28%	\$10.00	\$520	1.2
STARKE COUNTY	\$10.13	\$527	\$21,080	2.0	\$48,800	\$1,220	\$14,640	\$366	1,675	19%	\$6.49	\$337	1.6
STEBEN COUNTY	\$12.15	\$632	\$25,280	2.4	\$58,000	\$1,450	\$17,400	\$435	2,770	22%	\$8.76	\$455	1.4
SULLIVAN COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,350	\$1,209	\$14,505	\$363	1,578	20%	\$7.10	\$369	1.4
SWITZERLAND COUNTY	\$10.90	\$567	\$22,680	2.1	\$48,200	\$1,205	\$14,460	\$362	761	22%	\$8.02	\$417	1.4
TIPPECANOE COUNTY	\$13.00	\$676	\$27,040	2.5	\$58,750	\$1,469	\$17,625	\$441	24,344	44%	\$9.32	\$484	1.4
TIPTON COUNTY	\$11.58	\$602	\$24,080	2.2	\$61,000	\$1,525	\$18,300	\$458	1,301	20%	\$9.78	\$509	1.2
UNION COUNTY †	\$10.58	\$550	\$22,000	2.1	\$48,750	\$1,219	\$14,625	\$366	697	25%			
VANDERBURGH COUNTY	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	23,438	33%	\$9.42	\$490	1.1
VERMILLION COUNTY	\$10.13	\$527	\$21,080	2.0	\$48,350	\$1,209	\$14,505	\$363	1,404	21%	\$9.84	\$512	1.0
VIGO COUNTY	\$10.13	\$527	\$21,080	2.0	\$48,350	\$1,209	\$14,505	\$363	13,359	33%	\$8.24	\$429	1.2
WABASH COUNTY	\$9.67	\$503	\$20,120	1.9	\$54,100	\$1,353	\$16,230	\$406	3,179	24%	\$8.97	\$467	1.1
WARREN COUNTY	\$10.62	\$552	\$22,080	2.1	\$56,000	\$1,400	\$16,800	\$420	614	19%	\$8.44	\$439	1.3
WARRICK COUNTY	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	3,252	17%	\$9.30	\$484	1.1
WASHINGTON COUNTY	\$9.67	\$503	\$20,120	1.9	\$57,300	\$1,433	\$17,190	\$430	1,940	19%	\$7.79	\$405	1.2
WAYNE COUNTY	\$10.23	\$532	\$21,280	2.0	\$49,200	\$1,230	\$14,760	\$369	8,905	31%	\$8.63	\$449	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

INDIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WELLS COUNTY	\$11.38	\$592	\$23,680	2.2	\$60,300	\$1,508	\$18,090	\$452	1,996	19%	\$8.88	\$462	1.3
WHITE COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,250	\$1,331	\$15,975	\$399	2,280	23%	\$9.13	\$475	1.2
WHITLEY COUNTY	\$11.38	\$592	\$23,680	2.2	\$60,300	\$1,508	\$18,090	\$452	1,956	17%	\$9.25	\$481	1.2

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

IOWA

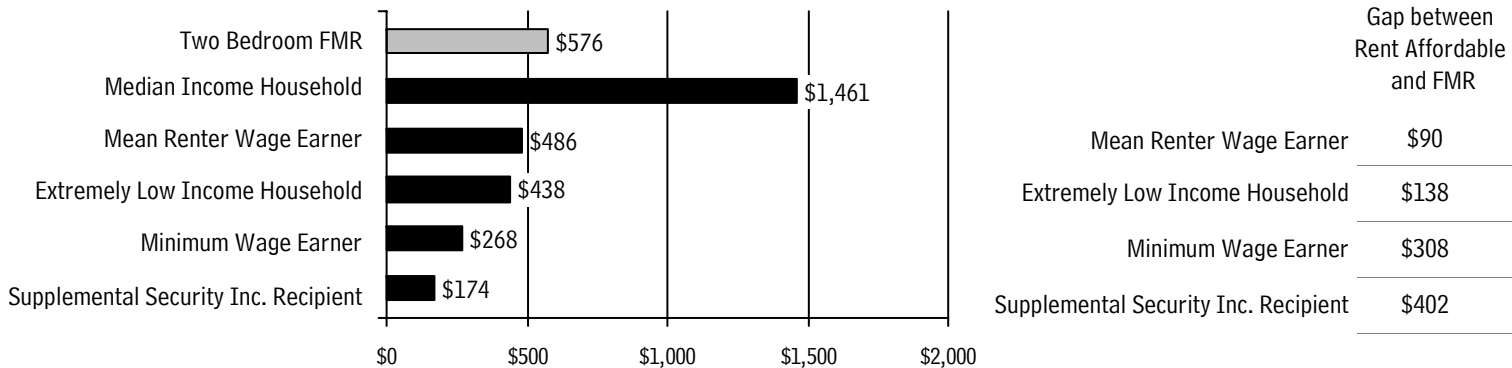
In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$576. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,919 monthly or \$23,029 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.07

In Iowa, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is \$9.34. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



IOWA	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
IOWA	\$11.07	\$576	\$23,029	2.1	\$58,424	\$1,461	\$17,527	\$438	317,849	28%	\$9.34	\$486	1.2
METROPOLITAN AREAS													
AMES, IA MSA	\$12.73	\$662	\$26,480	2.5	\$66,650	\$1,666	\$19,995	\$500	12,260	42%	\$7.51	\$391	1.7
BENTON COUNTY, IA HMFA	\$9.58	\$498	\$19,920	1.9	\$64,900	\$1,623	\$19,470	\$487	2,011	21%	\$8.52	\$443	1.1
BREMER COUNTY, IA HMFA	\$9.67	\$503	\$20,120	1.9	\$57,500	\$1,438	\$17,250	\$431	1,937	22%	\$8.70	\$452	1.1
CEDAR RAPIDS, IA HMFA	\$11.40	\$593	\$23,720	2.2	\$64,900	\$1,623	\$19,470	\$487	20,932	27%	\$10.86	\$564	1.1
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL MSA	\$11.06	\$575	\$23,000	2.1	\$57,800	\$1,445	\$17,340	\$434	18,384	29%	\$8.57	\$446	1.3
DES MOINES, IA MSA	\$12.87	\$669	\$26,760	2.5	\$67,350	\$1,684	\$20,205	\$505	55,250	29%	\$11.32	\$588	1.1
DUBUQUE, IA MSA	\$10.12	\$526	\$21,040	2.0	\$58,500	\$1,463	\$17,550	\$439	8,937	27%	\$8.94	\$465	1.1
IOWA CITY, IA HMFA	\$12.56	\$653	\$26,120	2.4	\$67,850	\$1,696	\$20,355	\$509	19,094	43%	\$7.69	\$400	1.6
JONES COUNTY, IA HMFA	\$9.58	\$498	\$19,920	1.9	\$64,900	\$1,623	\$19,470	\$487	1,826	24%	\$8.25	\$429	1.2
OMAHA-COUNCIL BLUFFS, NE-IA HMFA	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	12,317	27%	\$8.53	\$443	1.5
SIoux CITY, IA-NE-SD MSA	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	12,292	31%	\$8.95	\$465	1.3
WASHINGTON COUNTY, IA HMFA	\$9.69	\$504	\$20,160	1.9	\$67,850	\$1,696	\$20,355	\$509	1,987	25%	\$7.53	\$392	1.3
WATERLOO-CEDAR FALLS, IA HMFA	\$10.56	\$549	\$21,960	2.1	\$57,500	\$1,438	\$17,250	\$431	16,457	30%	\$9.17	\$477	1.2
COMBINED NONMETRO AREAS													
IOWA	\$9.94	\$517	\$20,675	1.9	\$52,718	\$1,318	\$15,816	\$395	134,165	25%	\$8.54	\$444	1.2
COUNTIES													
ADAIR COUNTY	\$9.58	\$498	\$19,920	1.9	\$51,250	\$1,281	\$15,375	\$384	838	25%	\$8.75	\$455	1.1
ADAMS COUNTY	\$9.58	\$498	\$19,920	1.9	\$47,900	\$1,198	\$14,370	\$359	470	25%	\$9.74	\$507	1.0
ALLAMAKEE COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,000	\$1,225	\$14,700	\$368	1,343	23%	\$7.46	\$388	1.3
APPANOOSE COUNTY	\$9.58	\$498	\$19,920	1.9	\$43,500	\$1,088	\$13,050	\$326	1,499	26%	\$7.29	\$379	1.3
AUDUBON COUNTY	\$9.58	\$498	\$19,920	1.9	\$45,250	\$1,131	\$13,575	\$339	583	21%	\$8.93	\$464	1.1
BENTON COUNTY	\$9.58	\$498	\$19,920	1.9	\$64,900	\$1,623	\$19,470	\$487	2,011	21%	\$8.52	\$443	1.1
BLACK HAWK COUNTY	\$10.56	\$549	\$21,960	2.1	\$57,500	\$1,438	\$17,250	\$431	15,444	31%	\$9.11	\$474	1.2
BOONE COUNTY	\$10.96	\$570	\$22,800	2.1	\$59,550	\$1,489	\$17,865	\$447	2,528	24%	\$9.22	\$479	1.2
BREMER COUNTY	\$9.67	\$503	\$20,120	1.9	\$57,500	\$1,438	\$17,250	\$431	1,937	22%	\$8.70	\$452	1.1
BUCHANAN COUNTY	\$9.58	\$498	\$19,920	1.9	\$54,300	\$1,358	\$16,290	\$407	1,736	22%	\$7.45	\$387	1.3
BUENA VISTA COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,700	\$1,243	\$14,910	\$373	2,210	29%	\$7.75	\$403	1.3
BUTLER COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,650	\$1,266	\$15,195	\$380	1,209	20%	\$8.00	\$416	1.2
CALHOUN COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,150	\$1,254	\$15,045	\$376	1,018	23%	\$6.39	\$332	1.5
CARROLL COUNTY	\$10.00	\$520	\$20,800	1.9	\$56,300	\$1,408	\$16,890	\$422	2,183	26%	\$7.94	\$413	1.3
CASS COUNTY	\$10.94	\$569	\$22,760	2.1	\$48,750	\$1,219	\$14,625	\$366	1,556	25%	\$7.74	\$402	1.4
CEDAR COUNTY	\$9.85	\$512	\$20,480	1.9	\$59,200	\$1,480	\$17,760	\$444	1,653	23%	\$8.48	\$441	1.2
CERRO GORDO COUNTY	\$10.58	\$550	\$22,000	2.1	\$54,450	\$1,361	\$16,335	\$408	5,513	28%	\$8.09	\$421	1.3
CHEROKEE COUNTY	\$9.58	\$498	\$19,920	1.9	\$51,650	\$1,291	\$15,495	\$387	1,425	26%	\$10.14	\$527	0.9

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

IOWA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CHICKASAW COUNTY	\$9.58	\$498	\$19,920	1.9	\$52,200	\$1,305	\$15,660	\$392	1,020	20%	\$7.80	\$405	1.2
CLARKE COUNTY	\$9.77	\$508	\$20,320	1.9	\$50,750	\$1,269	\$15,225	\$381	994	28%	\$8.33	\$433	1.2
CLAY COUNTY	\$9.58	\$498	\$19,920	1.9	\$51,600	\$1,290	\$15,480	\$387	2,239	31%	\$8.58	\$446	1.1
CLAYTON COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,400	\$1,210	\$14,520	\$363	1,726	23%	\$8.80	\$457	1.1
CLINTON COUNTY	\$9.58	\$498	\$19,920	1.9	\$55,600	\$1,390	\$16,680	\$417	5,450	27%	\$8.03	\$417	1.2
CRAWFORD COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,750	\$1,219	\$14,625	\$366	1,735	27%	\$8.87	\$461	1.1
DALLAS COUNTY	\$12.87	\$669	\$26,760	2.5	\$67,350	\$1,684	\$20,205	\$505	3,681	24%	\$9.00	\$468	1.4
DAVIS COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,800	\$1,220	\$14,640	\$366	649	20%	\$6.95	\$361	1.4
DECATUR COUNTY	\$9.58	\$498	\$19,920	1.9	\$41,700	\$1,043	\$12,510	\$313	963	29%	\$6.11	\$318	1.6
DELAWARE COUNTY	\$9.85	\$512	\$20,480	1.9	\$52,350	\$1,309	\$15,705	\$393	1,505	22%	\$7.80	\$406	1.3
DES MOINES COUNTY	\$10.25	\$533	\$21,320	2.0	\$52,800	\$1,320	\$15,840	\$396	4,450	26%	\$8.32	\$433	1.2
DICKINSON COUNTY	\$9.58	\$498	\$19,920	1.9	\$57,050	\$1,426	\$17,115	\$428	1,560	22%	\$7.50	\$390	1.3
DUBUQUE COUNTY	\$10.12	\$526	\$21,040	2.0	\$58,500	\$1,463	\$17,550	\$439	8,937	27%	\$8.94	\$465	1.1
EMMET COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,400	\$1,235	\$14,820	\$371	1,105	25%	\$8.70	\$452	1.1
FAYETTE COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,100	\$1,203	\$14,430	\$361	2,139	24%	\$7.33	\$381	1.3
FLOYD COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,350	\$1,234	\$14,805	\$370	1,770	26%	\$7.41	\$386	1.3
FRANKLIN COUNTY	\$9.58	\$498	\$19,920	1.9	\$54,300	\$1,358	\$16,290	\$407	1,098	25%	\$9.34	\$486	1.0
FREMONT COUNTY	\$10.94	\$569	\$22,760	2.1	\$55,500	\$1,388	\$16,650	\$416	817	26%	\$9.38	\$488	1.2
GREENE COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,700	\$1,243	\$14,910	\$373	1,027	24%	\$7.70	\$401	1.2
GRUNDY COUNTY	\$10.56	\$549	\$21,960	2.1	\$57,500	\$1,438	\$17,250	\$431	1,013	20%	\$10.42	\$542	1.0
GUTHRIE COUNTY	\$12.87	\$669	\$26,760	2.5	\$67,350	\$1,684	\$20,205	\$505	949	20%	\$8.67	\$451	1.5
HAMILTON COUNTY	\$9.58	\$498	\$19,920	1.9	\$54,750	\$1,369	\$16,425	\$411	1,821	27%	\$9.56	\$497	1.0
HANCOCK COUNTY	\$9.58	\$498	\$19,920	1.9	\$53,200	\$1,330	\$15,960	\$399	1,046	22%	\$11.60	\$603	0.8
HARDIN COUNTY	\$9.83	\$511	\$20,440	1.9	\$50,400	\$1,260	\$15,120	\$378	1,939	25%	\$9.26	\$482	1.1
HARRISON COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	1,432	23%	\$6.59	\$343	1.9
HENRY COUNTY	\$9.69	\$504	\$20,160	1.9	\$56,900	\$1,423	\$17,070	\$427	2,051	27%	\$8.67	\$451	1.1
HOWARD COUNTY	\$9.58	\$498	\$19,920	1.9	\$51,850	\$1,296	\$15,555	\$389	827	21%	\$8.48	\$441	1.1
HUMBOLDT COUNTY	\$9.58	\$498	\$19,920	1.9	\$55,800	\$1,395	\$16,740	\$419	1,034	24%	\$7.65	\$398	1.3
IDA COUNTY	\$9.58	\$498	\$19,920	1.9	\$51,700	\$1,293	\$15,510	\$388	860	27%	\$9.91	\$515	1.0
IOWA COUNTY	\$9.71	\$505	\$20,200	1.9	\$57,500	\$1,438	\$17,250	\$431	1,364	22%	\$9.40	\$489	1.0
JACKSON COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,400	\$1,285	\$15,420	\$386	1,951	24%	\$6.77	\$352	1.5
JASPER COUNTY	\$10.69	\$556	\$22,240	2.1	\$59,700	\$1,493	\$17,910	\$448	3,564	24%	\$10.64	\$553	1.0
JEFFERSON COUNTY	\$9.63	\$501	\$20,040	1.9	\$51,600	\$1,290	\$15,480	\$387	2,170	33%	\$10.17	\$529	0.9
JOHNSON COUNTY	\$12.56	\$653	\$26,120	2.4	\$67,850	\$1,696	\$20,355	\$509	19,094	43%	\$7.69	\$400	1.6
JONES COUNTY	\$9.58	\$498	\$19,920	1.9	\$64,900	\$1,623	\$19,470	\$487	1,826	24%	\$8.25	\$429	1.2
KEOKUK COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,400	\$1,260	\$15,120	\$378	971	21%	\$7.72	\$401	1.2
KOSSUTH COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,750	\$1,244	\$14,925	\$373	1,563	22%	\$9.49	\$493	1.0
LEE COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,200	\$1,255	\$15,060	\$377	3,718	25%	\$8.25	\$429	1.2
LINN COUNTY	\$11.40	\$593	\$23,720	2.2	\$64,900	\$1,623	\$19,470	\$487	20,932	27%	\$10.86	\$564	1.1
LOUISA COUNTY	\$10.15	\$528	\$21,120	2.0	\$56,500	\$1,413	\$16,950	\$424	1,025	23%	\$7.94	\$413	1.3
LUCAS COUNTY	\$9.58	\$498	\$19,920	1.9	\$46,450	\$1,161	\$13,935	\$348	825	22%	\$6.38	\$332	1.5

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

IOWA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
LYON COUNTY	\$9.58	\$498	\$19,920	1.9	\$54,100	\$1,353	\$16,230	\$406	809	18%	\$7.63	\$397	1.3
MADISON COUNTY	\$12.87	\$669	\$26,760	2.5	\$67,350	\$1,684	\$20,205	\$505	1,173	22%	\$7.28	\$378	1.8
MAHASKA COUNTY	\$10.21	\$531	\$21,240	2.0	\$52,000	\$1,300	\$15,600	\$390	2,570	29%	\$8.38	\$436	1.2
MARION COUNTY	\$10.94	\$569	\$22,760	2.1	\$59,300	\$1,483	\$17,790	\$445	2,940	24%	\$9.83	\$511	1.1
MARSHALL COUNTY	\$10.58	\$550	\$22,000	2.1	\$55,800	\$1,395	\$16,740	\$419	4,025	26%	\$9.33	\$485	1.1
MILLS COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	1,093	21%	\$6.84	\$355	1.9
MITCHELL COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,950	\$1,249	\$14,985	\$375	796	19%	\$7.95	\$413	1.2
MONONA COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,550	\$1,239	\$14,865	\$372	1,001	24%	\$8.31	\$432	1.2
MONROE COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,100	\$1,253	\$15,030	\$376	694	21%	\$7.04	\$366	1.4
MONTGOMERY COUNTY	\$10.94	\$569	\$22,760	2.1	\$48,150	\$1,204	\$14,445	\$361	1,308	27%	\$7.46	\$388	1.5
MUSCATINE COUNTY	\$11.23	\$584	\$23,360	2.2	\$56,500	\$1,413	\$16,950	\$424	3,901	25%	\$9.50	\$494	1.2
O'BRIEN COUNTY	\$9.58	\$498	\$19,920	1.9	\$51,450	\$1,286	\$15,435	\$386	1,390	23%	\$7.84	\$408	1.2
OSCEOLA COUNTY	\$9.58	\$498	\$19,920	1.9	\$49,800	\$1,245	\$14,940	\$374	618	22%	\$9.53	\$496	1.0
PAGE COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,400	\$1,260	\$15,120	\$378	1,901	28%	\$7.14	\$371	1.3
PALO ALTO COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,350	\$1,259	\$15,105	\$378	1,071	26%	\$8.61	\$448	1.1
PLYMOUTH COUNTY	\$9.58	\$498	\$19,920	1.9	\$60,850	\$1,521	\$18,255	\$456	2,117	23%	\$9.20	\$478	1.0
POCAHONTAS COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,350	\$1,209	\$14,505	\$363	754	21%	\$8.31	\$432	1.2
POLK COUNTY	\$12.87	\$669	\$26,760	2.5	\$67,350	\$1,684	\$20,205	\$505	46,489	31%	\$11.72	\$609	1.1
POTTAWATTAMIE COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	9,792	29%	\$8.83	\$459	1.4
POWESHIEK COUNTY	\$10.23	\$532	\$21,280	2.0	\$55,900	\$1,398	\$16,770	\$419	2,082	28%	\$9.95	\$518	1.0
RINGGOLD COUNTY	\$9.58	\$498	\$19,920	1.9	\$40,950	\$1,024	\$12,285	\$307	549	24%	\$6.57	\$342	1.5
SAC COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,650	\$1,216	\$14,595	\$365	1,103	23%	\$7.73	\$402	1.2
SCOTT COUNTY	\$11.06	\$575	\$23,000	2.1	\$57,800	\$1,445	\$17,340	\$434	18,384	29%	\$8.57	\$446	1.3
SHELBY COUNTY	\$10.94	\$569	\$22,760	2.1	\$54,300	\$1,358	\$16,290	\$407	1,187	23%	\$7.65	\$398	1.4
SIoux COUNTY	\$9.58	\$498	\$19,920	1.9	\$55,400	\$1,385	\$16,620	\$416	2,098	20%	\$7.41	\$385	1.3
STORY COUNTY	\$12.73	\$662	\$26,480	2.5	\$66,650	\$1,666	\$19,995	\$500	12,260	42%	\$7.51	\$391	1.7
TAMA COUNTY	\$9.71	\$505	\$20,200	1.9	\$52,400	\$1,310	\$15,720	\$393	1,575	22%	\$7.92	\$412	1.2
TAYLOR COUNTY	\$9.58	\$498	\$19,920	1.9	\$44,500	\$1,113	\$13,350	\$334	660	23%	\$7.84	\$408	1.2
UNION COUNTY	\$9.58	\$498	\$19,920	1.9	\$50,100	\$1,253	\$15,030	\$376	1,466	28%	\$7.39	\$384	1.3
VAN BUREN COUNTY	\$9.58	\$498	\$19,920	1.9	\$43,600	\$1,090	\$13,080	\$327	657	21%	\$9.26	\$482	1.0
WAPELLO COUNTY	\$10.50	\$546	\$21,840	2.0	\$47,200	\$1,180	\$14,160	\$354	3,602	24%	\$8.89	\$462	1.2
WARREN COUNTY	\$12.87	\$669	\$26,760	2.5	\$67,350	\$1,684	\$20,205	\$505	2,958	20%	\$6.60	\$343	1.9
WASHINGTON COUNTY	\$9.69	\$504	\$20,160	1.9	\$67,850	\$1,696	\$20,355	\$509	1,987	25%	\$7.53	\$392	1.3
WAYNE COUNTY	\$9.58	\$498	\$19,920	1.9	\$42,600	\$1,065	\$12,780	\$320	578	20%	\$6.94	\$361	1.4
WEBSTER COUNTY	\$9.65	\$502	\$20,080	1.9	\$52,800	\$1,320	\$15,840	\$396	4,569	29%	\$9.24	\$480	1.0
WINNEBAGO COUNTY	\$9.58	\$498	\$19,920	1.9	\$56,750	\$1,419	\$17,025	\$426	1,135	24%	\$8.05	\$419	1.2
WINNESHIEK COUNTY	\$9.58	\$498	\$19,920	1.9	\$55,150	\$1,379	\$16,545	\$414	2,044	26%	\$8.11	\$422	1.2
WOODBURY COUNTY	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	12,292	31%	\$8.95	\$465	1.3
WORTH COUNTY	\$9.58	\$498	\$19,920	1.9	\$54,450	\$1,361	\$16,335	\$408	687	21%	\$7.78	\$405	1.2
WRIGHT COUNTY	\$9.58	\$498	\$19,920	1.9	\$52,700	\$1,318	\$15,810	\$395	1,538	26%	\$7.88	\$410	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

KANSAS

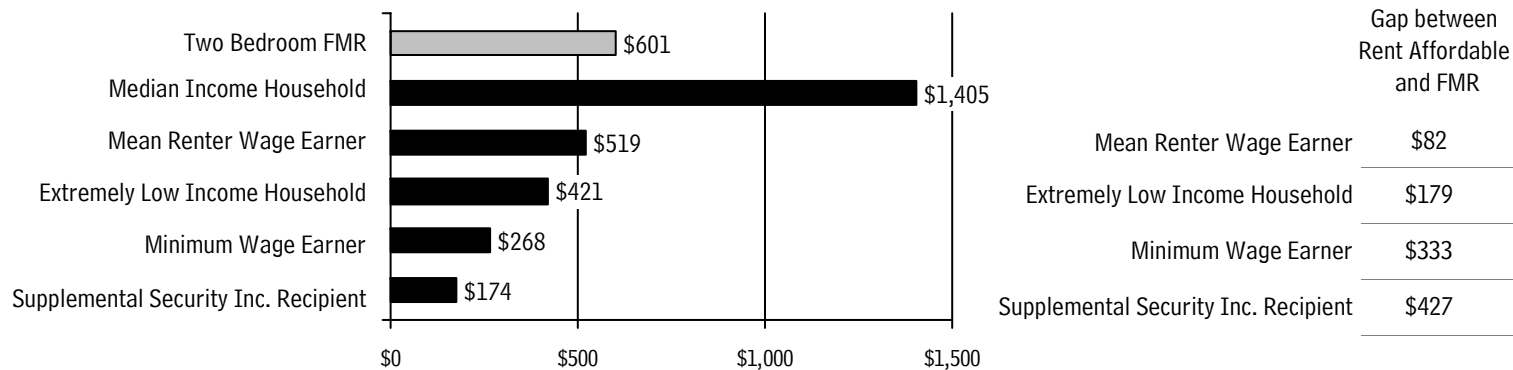
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$601. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,003 monthly or \$24,030 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.55

In Kansas, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 90 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kansas, the estimated mean (average) wage for a renter is \$9.98. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



KANSAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
KANSAS	\$11.55	\$601	\$24,030	2.2	\$56,197	\$1,405	\$16,859	\$421	319,018	31%	\$9.98	\$519	1.2
METROPOLITAN AREAS													
FRANKLIN COUNTY, KS HMFA	\$10.25	\$533	\$21,320	2.0	\$65,400	\$1,635	\$19,620	\$491	2,505	27%	\$8.11	\$422	1.3
KANSAS CITY, MO-KS HMFA *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	81,018	30%	\$12.10	\$629	1.1
LAWRENCE, KS MSA	\$12.31	\$640	\$25,600	2.4	\$61,850	\$1,546	\$18,555	\$464	18,514	48%	\$7.12	\$370	1.7
ST. JOSEPH, MO-KS MSA	\$9.85	\$512	\$20,480	1.9	\$51,300	\$1,283	\$15,390	\$385	807	25%	\$9.37	\$487	1.1
SUMNER COUNTY, KS HMFA	\$9.56	\$497	\$19,880	1.9	\$58,650	\$1,466	\$17,595	\$440	2,304	23%	\$6.63	\$345	1.4
TOPEKA, KS MSA	\$10.92	\$568	\$22,720	2.1	\$57,800	\$1,445	\$17,340	\$434	26,095	29%	\$9.15	\$476	1.2
WICHITA, KS HMFA *	\$12.21	\$635	\$25,400	2.4	\$58,650	\$1,466	\$17,595	\$440	68,046	32%	\$10.62	\$552	1.1
COMBINED NONMETRO AREAS													
KANSAS	\$9.95	\$517	\$20,688	1.9	\$47,628	\$1,191	\$14,288	\$357	119,729	30%	\$7.90	\$411	1.3
COUNTIES													
ALLEN COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,500	\$1,113	\$13,350	\$334	1,450	25%	\$7.15	\$372	1.3
ANDERSON COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,600	\$1,115	\$13,380	\$335	645	20%	\$6.66	\$346	1.4
ATCHISON COUNTY	\$10.23	\$532	\$21,280	2.0	\$46,600	\$1,165	\$13,980	\$350	1,665	27%	\$8.20	\$426	1.2
BARBER COUNTY	\$9.56	\$497	\$19,880	1.9	\$45,900	\$1,148	\$13,770	\$344	551	25%	\$9.44	\$491	1.0
BARTON COUNTY	\$9.56	\$497	\$19,880	1.9	\$45,600	\$1,140	\$13,680	\$342	3,185	28%	\$8.13	\$423	1.2
BOURBON COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,800	\$1,120	\$13,440	\$336	1,598	26%	\$7.39	\$384	1.3
BROWN COUNTY	\$10.23	\$532	\$21,280	2.0	\$45,500	\$1,138	\$13,650	\$341	1,238	29%	\$8.11	\$422	1.3
BUTLER COUNTY *	\$12.21	\$635	\$25,400	2.4	\$58,650	\$1,466	\$17,595	\$440	4,803	22%	\$7.03	\$365	1.7
CHASE COUNTY	\$9.56	\$497	\$19,880	1.9	\$48,500	\$1,213	\$14,550	\$364	330	26%	\$6.69	\$348	1.4
CHAUTAUQUA COUNTY	\$9.56	\$497	\$19,880	1.9	\$38,400	\$960	\$11,520	\$288	327	18%	\$6.21	\$323	1.5
CHEROKEE COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,600	\$1,065	\$12,780	\$320	2,111	24%	\$8.38	\$436	1.1
CHEYENNE COUNTY	\$9.56	\$497	\$19,880	1.9	\$39,350	\$984	\$11,805	\$295	308	23%	\$8.43	\$439	1.1
CLARK COUNTY	\$10.13	\$527	\$21,080	2.0	\$46,050	\$1,151	\$13,815	\$345	230	23%	\$8.86	\$461	1.1
CLAY COUNTY	\$10.00	\$520	\$20,800	1.9	\$46,750	\$1,169	\$14,025	\$351	833	23%	\$5.98	\$311	1.7
CLOUD COUNTY	\$9.56	\$497	\$19,880	1.9	\$45,100	\$1,128	\$13,530	\$338	1,064	26%	\$5.81	\$302	1.6
COFFEY COUNTY	\$9.56	\$497	\$19,880	1.9	\$51,400	\$1,285	\$15,420	\$386	758	22%	\$13.76	\$716	0.7
COMANCHE COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,150	\$1,054	\$12,645	\$316	231	26%	\$6.45	\$335	1.5
COWLEY COUNTY	\$9.56	\$497	\$19,880	1.9	\$49,850	\$1,246	\$14,955	\$374	4,090	29%	\$8.53	\$444	1.1
CRAWFORD COUNTY	\$10.42	\$542	\$21,680	2.0	\$46,300	\$1,158	\$13,890	\$347	5,534	36%	\$7.37	\$383	1.4
DECATUR COUNTY	\$9.56	\$497	\$19,880	1.9	\$39,750	\$994	\$11,925	\$298	359	24%	\$5.90	\$307	1.6
DICKINSON COUNTY	\$9.56	\$497	\$19,880	1.9	\$50,250	\$1,256	\$15,075	\$377	1,991	25%	\$6.91	\$360	1.4
DONIPHAN COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,300	\$1,283	\$15,390	\$385	807	25%	\$9.37	\$487	1.1
DOUGLAS COUNTY	\$12.31	\$640	\$25,600	2.4	\$61,850	\$1,546	\$18,555	\$464	18,514	48%	\$7.12	\$370	1.7
EDWARDS COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,900	\$1,098	\$13,170	\$329	327	22%	\$8.50	\$442	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

KANSAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ELK COUNTY	\$9.56	\$497	\$19,880	1.9	\$39,450	\$986	\$11,835	\$296	271	19%	\$4.82	\$251	2.0
ELLIS COUNTY	\$10.21	\$531	\$21,240	2.0	\$50,850	\$1,271	\$15,255	\$381	4,108	37%	\$6.90	\$359	1.5
ELLSWORTH COUNTY	\$9.56	\$497	\$19,880	1.9	\$50,550	\$1,264	\$15,165	\$379	505	20%	\$8.09	\$421	1.2
FINNEY COUNTY	\$10.85	\$564	\$22,560	2.1	\$48,750	\$1,219	\$14,625	\$366	4,562	35%	\$8.49	\$441	1.3
FORD COUNTY	\$10.56	\$549	\$21,960	2.1	\$48,650	\$1,216	\$14,595	\$365	3,818	35%	\$8.65	\$450	1.2
FRANKLIN COUNTY	\$10.25	\$533	\$21,320	2.0	\$65,400	\$1,635	\$19,620	\$491	2,505	27%	\$8.11	\$422	1.3
GEARY COUNTY	\$9.85	\$512	\$20,480	1.9	\$50,300	\$1,258	\$15,090	\$377	5,192	50%	\$8.55	\$444	1.2
GOVE COUNTY	\$9.56	\$497	\$19,880	1.9	\$45,850	\$1,146	\$13,755	\$344	253	20%	\$7.47	\$388	1.3
GRAHAM COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,650	\$1,091	\$13,095	\$327	261	21%	\$7.53	\$392	1.3
GRANT COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,150	\$1,279	\$15,345	\$384	693	25%	\$10.19	\$530	1.0
GRAY COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,500	\$1,288	\$15,450	\$386	559	27%	\$10.01	\$521	1.0
GREELEY COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,600	\$1,290	\$15,480	\$387	150	25%	\$9.01	\$469	1.1
GREENWOOD COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,800	\$1,095	\$13,140	\$329	800	25%	\$6.15	\$320	1.6
HAMILTON COUNTY	\$10.13	\$527	\$21,080	2.0	\$43,750	\$1,094	\$13,125	\$328	319	30%	\$7.98	\$415	1.3
HARPER COUNTY	\$9.56	\$497	\$19,880	1.9	\$45,700	\$1,143	\$13,710	\$343	704	25%	\$8.72	\$454	1.1
HARVEY COUNTY *	\$12.21	\$635	\$25,400	2.4	\$58,650	\$1,466	\$17,595	\$440	3,537	28%	\$7.93	\$412	1.5
HASKELL COUNTY	\$10.13	\$527	\$21,080	2.0	\$49,550	\$1,239	\$14,865	\$372	412	28%	\$9.35	\$486	1.1
HODGEMAN COUNTY	\$10.13	\$527	\$21,080	2.0	\$44,750	\$1,119	\$13,425	\$336	172	22%	\$9.06	\$471	1.1
JACKSON COUNTY	\$10.92	\$568	\$22,720	2.1	\$57,800	\$1,445	\$17,340	\$434	917	19%	\$7.82	\$406	1.4
JEFFERSON COUNTY	\$10.92	\$568	\$22,720	2.1	\$57,800	\$1,445	\$17,340	\$434	1,016	15%	\$8.17	\$425	1.3
JEWELL COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,500	\$1,063	\$12,750	\$319	340	20%	\$6.66	\$346	1.4
JOHNSON COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	48,339	28%	\$12.24	\$636	1.1
KEARNY COUNTY	\$10.13	\$527	\$21,080	2.0	\$49,850	\$1,246	\$14,955	\$374	408	26%	\$8.75	\$455	1.2
KINGMAN COUNTY	\$9.56	\$497	\$19,880	1.9	\$50,750	\$1,269	\$15,225	\$381	737	22%	\$8.57	\$446	1.1
KIOWA COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,050	\$1,176	\$14,115	\$353	385	28%	\$8.18	\$425	1.2
LABETTE COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,700	\$1,068	\$12,810	\$320	2,456	27%	\$7.28	\$378	1.3
LANE COUNTY	\$10.13	\$527	\$21,080	2.0	\$47,700	\$1,193	\$14,310	\$358	209	23%	\$9.52	\$495	1.1
LEAVENWORTH COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	7,621	33%	\$9.62	\$500	1.4
LINCOLN COUNTY	\$9.56	\$497	\$19,880	1.9	\$41,950	\$1,049	\$12,585	\$315	325	21%	\$4.96	\$258	1.9
LINN COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	665	17%	\$9.02	\$469	1.5
LOGAN COUNTY	\$9.56	\$497	\$19,880	1.9	\$45,650	\$1,141	\$13,695	\$342	294	24%	\$9.04	\$470	1.1
LYON COUNTY	\$9.56	\$497	\$19,880	1.9	\$48,500	\$1,213	\$14,550	\$364	5,351	39%	\$7.39	\$384	1.3
MARION COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,250	\$1,181	\$14,175	\$354	1,028	20%	\$6.33	\$329	1.5
MARSHALL COUNTY	\$10.00	\$520	\$20,800	1.9	\$45,400	\$1,135	\$13,620	\$341	904	20%	\$9.00	\$468	1.1
McPHERSON COUNTY	\$9.56	\$497	\$19,880	1.9	\$54,900	\$1,373	\$16,470	\$412	2,922	26%	\$8.22	\$428	1.2
MEADE COUNTY	\$10.13	\$527	\$21,080	2.0	\$47,000	\$1,175	\$14,100	\$353	451	26%	\$9.63	\$501	1.1
MIAMI COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	2,224	21%	\$7.23	\$376	1.9
MITCHELL COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,700	\$1,193	\$14,310	\$358	722	25%	\$7.83	\$407	1.2
MONTGOMERY COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,700	\$1,093	\$13,110	\$328	4,221	28%	\$7.07	\$367	1.4
MORRIS COUNTY	\$10.00	\$520	\$20,800	1.9	\$45,450	\$1,136	\$13,635	\$341	553	22%	\$6.92	\$360	1.4
MORTON COUNTY	\$10.13	\$527	\$21,080	2.0	\$48,600	\$1,215	\$14,580	\$365	371	28%	\$9.43	\$490	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

KANSAS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NEMAHA COUNTY	\$10.23	\$532	\$21,280	2.0	\$47,650	\$1,191	\$14,295	\$357	772	19%	\$6.78	\$353	1.5
NEOSHO COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,200	\$1,105	\$13,260	\$332	1,717	25%	\$7.90	\$411	1.2
NESS COUNTY	\$10.13	\$527	\$21,080	2.0	\$45,600	\$1,140	\$13,680	\$342	362	24%	\$9.26	\$482	1.1
NORTON COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,450	\$1,061	\$12,735	\$318	501	22%	\$7.82	\$407	1.2
OSAGE COUNTY	\$10.92	\$568	\$22,720	2.1	\$57,800	\$1,445	\$17,340	\$434	1,314	20%	\$5.34	\$278	2.0
OSBORNE COUNTY	\$9.56	\$497	\$19,880	1.9	\$40,100	\$1,003	\$12,030	\$301	416	21%	\$6.22	\$323	1.5
OTTAWA COUNTY	\$9.56	\$497	\$19,880	1.9	\$52,900	\$1,323	\$15,870	\$397	433	18%	\$5.89	\$306	1.6
PAWNEE COUNTY	\$9.56	\$497	\$19,880	1.9	\$52,200	\$1,305	\$15,660	\$392	701	26%	\$6.81	\$354	1.4
PHILLIPS COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,250	\$1,181	\$14,175	\$354	552	22%	\$7.70	\$400	1.2
POTTAWATOMIE COUNTY	\$9.92	\$516	\$20,640	1.9	\$50,300	\$1,258	\$15,090	\$377	1,459	22%	\$8.43	\$439	1.2
PRATT COUNTY	\$9.56	\$497	\$19,880	1.9	\$49,150	\$1,229	\$14,745	\$369	1,055	27%	\$6.89	\$358	1.4
RAWLINS COUNTY	\$9.56	\$497	\$19,880	1.9	\$46,050	\$1,151	\$13,815	\$345	294	23%	\$6.70	\$349	1.4
RENO COUNTY	\$9.92	\$516	\$20,640	1.9	\$48,350	\$1,209	\$14,505	\$363	7,481	29%	\$8.35	\$434	1.2
REPUBLIC COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,400	\$1,110	\$13,320	\$333	539	21%	\$5.16	\$268	1.9
RICE COUNTY	\$9.56	\$497	\$19,880	1.9	\$46,800	\$1,170	\$14,040	\$351	947	23%	\$7.95	\$413	1.2
RILEY COUNTY	\$10.44	\$543	\$21,720	2.0	\$50,300	\$1,258	\$15,090	\$377	11,673	53%	\$6.79	\$353	1.5
ROOKS COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,000	\$1,050	\$12,600	\$315	540	23%	\$9.40	\$489	1.0
RUSH COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,300	\$1,108	\$13,290	\$332	273	18%	\$9.02	\$469	1.1
RUSSELL COUNTY	\$9.56	\$497	\$19,880	1.9	\$46,250	\$1,156	\$13,875	\$347	795	25%	\$5.77	\$300	1.7
SALINE COUNTY	\$10.42	\$542	\$21,680	2.0	\$52,900	\$1,323	\$15,870	\$397	6,637	31%	\$8.89	\$462	1.2
SCOTT COUNTY	\$10.13	\$527	\$21,080	2.0	\$57,450	\$1,436	\$17,235	\$431	523	26%	\$7.75	\$403	1.3
SEDGWICK COUNTY *	\$12.21	\$635	\$25,400	2.4	\$58,650	\$1,466	\$17,595	\$440	59,706	34%	\$10.96	\$570	1.1
SEWARD COUNTY	\$10.17	\$529	\$21,160	2.0	\$46,750	\$1,169	\$14,025	\$351	2,666	36%	\$8.79	\$457	1.2
SHAWNEE COUNTY	\$10.92	\$568	\$22,720	2.1	\$57,800	\$1,445	\$17,340	\$434	22,398	32%	\$9.36	\$486	1.2
SHERIDAN COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,750	\$1,094	\$13,125	\$328	199	18%	\$8.65	\$450	1.1
SHERMAN COUNTY	\$9.56	\$497	\$19,880	1.9	\$44,300	\$1,108	\$13,290	\$332	858	31%	\$6.26	\$326	1.5
SMITH COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,250	\$1,056	\$12,675	\$317	396	20%	\$7.04	\$366	1.4
STAFFORD COUNTY	\$9.56	\$497	\$19,880	1.9	\$43,250	\$1,081	\$12,975	\$324	449	22%	\$8.28	\$430	1.2
STANTON COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,550	\$1,314	\$15,765	\$394	276	32%	\$9.63	\$501	1.1
STEVENS COUNTY	\$10.13	\$527	\$21,080	2.0	\$56,100	\$1,403	\$16,830	\$421	490	25%	\$9.32	\$485	1.1
SUMNER COUNTY	\$9.56	\$497	\$19,880	1.9	\$58,650	\$1,466	\$17,595	\$440	2,304	23%	\$6.63	\$345	1.4
THOMAS COUNTY	\$9.56	\$497	\$19,880	1.9	\$52,500	\$1,313	\$15,750	\$394	999	31%	\$6.00	\$312	1.6
TREGO COUNTY	\$9.56	\$497	\$19,880	1.9	\$46,200	\$1,155	\$13,860	\$347	262	19%	\$6.83	\$355	1.4
WABAUNSEE COUNTY	\$10.92	\$568	\$22,720	2.1	\$57,800	\$1,445	\$17,340	\$434	450	17%	\$7.54	\$392	1.4
WALLACE COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,750	\$1,194	\$14,325	\$358	158	23%	\$6.22	\$324	1.5
WASHINGTON COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,550	\$1,064	\$12,765	\$319	549	21%	\$7.31	\$380	1.3
WICHITA COUNTY	\$10.13	\$527	\$21,080	2.0	\$46,550	\$1,164	\$13,965	\$349	249	26%	\$10.38	\$540	1.0
WILSON COUNTY	\$9.56	\$497	\$19,880	1.9	\$42,200	\$1,055	\$12,660	\$317	921	22%	\$7.95	\$413	1.2
WOODSON COUNTY	\$9.56	\$497	\$19,880	1.9	\$36,000	\$900	\$10,800	\$270	306	19%	\$5.17	\$269	1.8
WYANDOTTE COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	22,169	37%	\$12.58	\$654	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

KENTUCKY

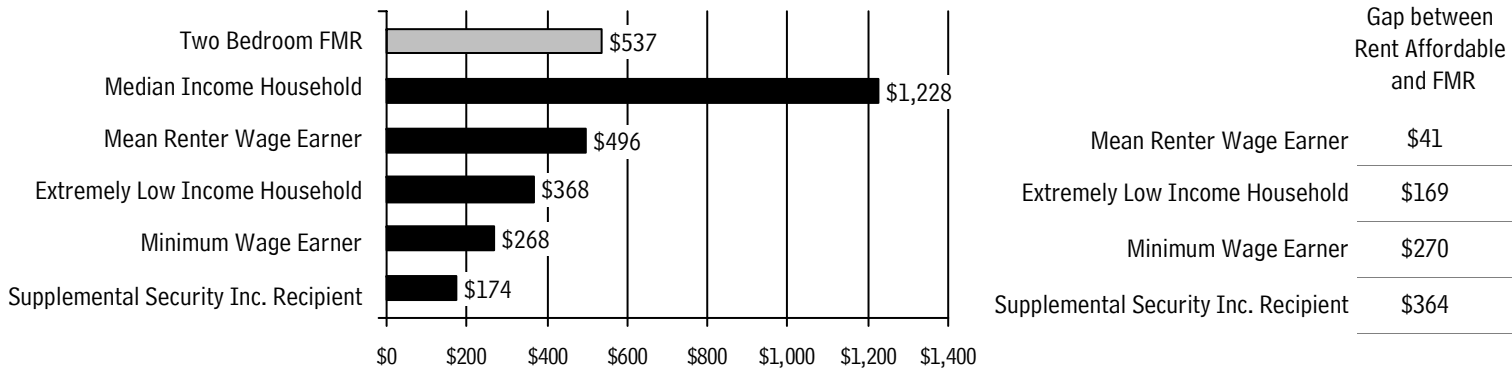
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$537. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,791 monthly or \$21,497 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.33

In Kentucky, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 80 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kentucky, the estimated mean (average) wage for a renter is \$9.54. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



KENTUCKY

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
KENTUCKY	\$10.33	\$537	\$21,497	2.0	\$49,132	\$1,228	\$14,740	\$368	465,349	29%	\$9.54	\$496	1.1

METROPOLITAN AREAS

BOWLING GREEN, KY MSA	\$10.92	\$568	\$22,720	2.1	\$50,300	\$1,258	\$15,090	\$377	13,390	33%	\$8.95	\$466	1.2
CINCINNATI-MIDDLETON, OH-KY-IN HMFA	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	41,392	30%	\$10.26	\$533	1.2
CLARKSVILLE, TN-KY HMFA	\$10.83	\$563	\$22,520	2.1	\$46,650	\$1,166	\$13,995	\$350	12,089	40%	\$11.15	\$580	1.0
ELIZABETHTOWN, KY MSA	\$9.37	\$487	\$19,480	1.8	\$50,100	\$1,253	\$15,030	\$376	12,462	31%	\$9.64	\$501	1.0
EVANSVILLE, IN-KY HMFA	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	7,140	30%	\$8.59	\$447	1.2
GRANT COUNTY, KY HMFA	\$11.69	\$608	\$24,320	2.3	\$63,750	\$1,594	\$19,125	\$478	2,115	26%	\$8.05	\$418	1.5
HUNTINGTON-ASHLAND, WV-KY-OH MSA	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	8,071	23%	\$9.43	\$490	1.0
LEXINGTON-FAYETTE, KY MSA	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	65,778	40%	\$10.35	\$538	1.2
LOUISVILLE, KY-IN HMFA	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	112,155	32%	\$11.04	\$574	1.0
MEADE COUNTY, KY HMFA	\$9.21	\$479	\$19,160	1.8	\$57,300	\$1,433	\$17,190	\$430	2,476	26%	\$9.57	\$498	1.0
NELSON COUNTY, KY HMFA	\$9.60	\$499	\$19,960	1.9	\$57,300	\$1,433	\$17,190	\$430	3,068	22%	\$7.66	\$399	1.3
OWENSBORO, KY MSA	\$9.87	\$513	\$20,520	1.9	\$51,400	\$1,285	\$15,420	\$386	12,048	28%	\$8.32	\$432	1.2

COMBINED NONMETRO AREAS

KENTUCKY	\$8.92	\$464	\$18,552	1.7	\$39,056	\$976	\$11,717	\$293	173,165	25%	\$7.82	\$407	1.1
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COUNTIES

ADAIR COUNTY	\$8.25	\$429	\$17,160	1.6	\$34,700	\$868	\$10,410	\$260	1,340	20%	\$6.26	\$326	1.3
ALLEN COUNTY	\$8.25	\$429	\$17,160	1.6	\$43,000	\$1,075	\$12,900	\$323	1,453	21%	\$6.85	\$356	1.2
ANDERSON COUNTY	\$11.27	\$586	\$23,440	2.2	\$59,500	\$1,488	\$17,850	\$446	1,476	20%	\$9.86	\$513	1.1
BALLARD COUNTY	\$9.23	\$480	\$19,200	1.8	\$48,400	\$1,210	\$14,520	\$363	616	18%	\$11.41	\$593	0.8
BARREN COUNTY	\$8.65	\$450	\$18,000	1.7	\$41,700	\$1,043	\$12,510	\$313	4,256	28%	\$8.68	\$451	1.0
BATH COUNTY	\$8.65	\$450	\$18,000	1.7	\$39,300	\$983	\$11,790	\$295	898	20%	\$6.64	\$345	1.3
BELL COUNTY	\$8.25	\$429	\$17,160	1.6	\$27,600	\$690	\$8,280	\$207	3,906	33%	\$7.23	\$376	1.1
BOONE COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	8,062	26%	\$11.07	\$576	1.1
BOURBON COUNTY	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	2,649	34%	\$9.08	\$472	1.3
BOYD COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	5,419	27%	\$9.57	\$498	1.0
BOYLE COUNTY	\$10.10	\$525	\$21,000	2.0	\$43,300	\$1,083	\$12,990	\$325	3,250	31%	\$8.31	\$432	1.2
BRACKEN COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	747	23%	\$7.67	\$399	1.6
BREATHITT COUNTY	\$8.25	\$429	\$17,160	1.6	\$28,000	\$700	\$8,400	\$210	1,449	23%	\$8.02	\$417	1.0
BRECKINRIDGE COUNTY	\$8.75	\$455	\$18,200	1.7	\$43,100	\$1,078	\$12,930	\$323	1,329	18%	\$5.89	\$306	1.5
BULLITT COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	3,566	16%	\$7.55	\$393	1.4
BUTLER COUNTY	\$10.69	\$556	\$22,240	2.1	\$41,200	\$1,030	\$12,360	\$309	1,038	21%	\$7.21	\$375	1.5
CALDWELL COUNTY	\$8.25	\$429	\$17,160	1.6	\$41,200	\$1,030	\$12,360	\$309	1,228	23%	\$7.58	\$394	1.1
CALLOWAY COUNTY	\$9.90	\$515	\$20,600	1.9	\$46,600	\$1,165	\$13,980	\$350	4,394	32%	\$6.97	\$362	1.4
CAMPBELL COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	10,769	31%	\$8.13	\$423	1.5

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

KENTUCKY

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CARLISLE COUNTY	\$9.23	\$480	\$19,200	1.8	\$38,500	\$963	\$11,550	\$289	353	16%	\$6.62	\$344	1.4
CARROLL COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,100	\$1,278	\$15,330	\$383	1,309	33%	\$10.61	\$552	1.0
CARTER COUNTY	\$8.37	\$435	\$17,400	1.6	\$36,500	\$913	\$10,950	\$274	1,969	19%	\$5.41	\$281	1.5
CASEY COUNTY	\$8.25	\$429	\$17,160	1.6	\$31,300	\$783	\$9,390	\$235	1,185	19%	\$6.04	\$314	1.4
CHRISTIAN COUNTY	\$10.83	\$563	\$22,520	2.1	\$46,650	\$1,166	\$13,995	\$350	11,115	45%	\$11.10	\$577	1.0
CLARK COUNTY	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	4,082	31%	\$9.28	\$482	1.3
CLAY COUNTY	\$8.25	\$429	\$17,160	1.6	\$22,100	\$553	\$6,630	\$166	2,158	25%	\$7.26	\$378	1.1
CLINTON COUNTY	\$8.25	\$429	\$17,160	1.6	\$30,200	\$755	\$9,060	\$227	932	23%	\$6.88	\$358	1.2
CRITTENDEN COUNTY	\$8.25	\$429	\$17,160	1.6	\$42,600	\$1,065	\$12,780	\$320	753	20%	\$5.33	\$277	1.5
CUMBERLAND COUNTY	\$8.25	\$429	\$17,160	1.6	\$33,300	\$833	\$9,990	\$250	667	22%	\$6.28	\$327	1.3
DAVISS COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,400	\$1,285	\$15,420	\$386	10,700	30%	\$7.91	\$411	1.2
EDMONSON COUNTY	\$10.92	\$568	\$22,720	2.1	\$50,300	\$1,258	\$15,090	\$377	668	14%	\$5.54	\$288	2.0
ELLIOTT COUNTY	\$8.75	\$455	\$18,200	1.7	\$31,700	\$793	\$9,510	\$238	467	18%	\$4.58	\$238	1.9
ESTILL COUNTY	\$8.25	\$429	\$17,160	1.6	\$32,000	\$800	\$9,600	\$240	1,593	26%	\$5.55	\$288	1.5
FAYETTE COUNTY	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	48,373	45%	\$10.39	\$540	1.2
FLEMING COUNTY	\$8.65	\$450	\$18,000	1.7	\$39,100	\$978	\$11,730	\$293	1,138	21%	\$7.08	\$368	1.2
FLOYD COUNTY	\$8.25	\$429	\$17,160	1.6	\$30,000	\$750	\$9,000	\$225	4,018	24%	\$7.42	\$386	1.1
FRANKLIN COUNTY	\$11.40	\$593	\$23,720	2.2	\$59,500	\$1,488	\$17,850	\$446	7,007	35%	\$8.59	\$447	1.3
FULTON COUNTY	\$9.23	\$480	\$19,200	1.8	\$44,300	\$1,108	\$13,290	\$332	1,158	36%	\$5.57	\$290	1.7
GALLATIN COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	667	23%	\$10.59	\$551	1.2
GARRARD COUNTY	\$9.38	\$488	\$19,520	1.8	\$48,300	\$1,208	\$14,490	\$362	1,356	24%	\$6.61	\$344	1.4
GRANT COUNTY	\$11.69	\$608	\$24,320	2.3	\$63,750	\$1,594	\$19,125	\$478	2,115	26%	\$8.05	\$418	1.5
GRAVES COUNTY	\$8.25	\$429	\$17,160	1.6	\$44,500	\$1,113	\$13,350	\$334	3,281	22%	\$6.28	\$326	1.3
GRAYSON COUNTY	\$8.25	\$429	\$17,160	1.6	\$38,600	\$965	\$11,580	\$290	2,178	23%	\$7.38	\$384	1.1
GREEN COUNTY	\$8.25	\$429	\$17,160	1.6	\$37,400	\$935	\$11,220	\$281	1,018	22%	\$5.23	\$272	1.6
GREENUP COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	2,652	18%	\$8.84	\$460	1.1
HANCOCK COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,400	\$1,285	\$15,420	\$386	564	18%	\$12.41	\$645	0.8
HARDIN COUNTY	\$9.37	\$487	\$19,480	1.8	\$50,100	\$1,253	\$15,030	\$376	11,422	33%	\$9.94	\$517	0.9
HARLAN COUNTY	\$8.25	\$429	\$17,160	1.6	\$27,300	\$683	\$8,190	\$205	3,523	27%	\$8.44	\$439	1.0
HARRISON COUNTY	\$9.35	\$486	\$19,440	1.8	\$49,600	\$1,240	\$14,880	\$372	2,067	29%	\$9.61	\$500	1.0
HART COUNTY	\$8.25	\$429	\$17,160	1.6	\$37,100	\$928	\$11,130	\$278	1,539	23%	\$7.04	\$366	1.2
HENDERSON COUNTY	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	5,919	33%	\$8.62	\$448	1.2
HENRY COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	1,319	23%	\$8.20	\$427	1.3
HICKMAN COUNTY	\$9.23	\$480	\$19,200	1.8	\$44,100	\$1,103	\$13,230	\$331	407	19%	\$5.96	\$310	1.5
HOPKINS COUNTY	\$8.25	\$429	\$17,160	1.6	\$43,200	\$1,080	\$12,960	\$324	4,756	25%	\$9.11	\$473	0.9
JACKSON COUNTY	\$8.25	\$429	\$17,160	1.6	\$28,100	\$703	\$8,430	\$211	1,051	20%	\$5.99	\$312	1.4
JEFFERSON COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	100,654	35%	\$11.37	\$591	1.0
JESSAMINE COUNTY	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	4,557	33%	\$9.08	\$472	1.3
JOHNSON COUNTY	\$8.25	\$429	\$17,160	1.6	\$33,800	\$845	\$10,140	\$254	2,150	24%	\$6.89	\$358	1.2
KENTON COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	20,002	34%	\$10.24	\$532	1.2
KNOTT COUNTY	\$8.25	\$429	\$17,160	1.6	\$29,100	\$728	\$8,730	\$218	1,367	20%	\$11.23	\$584	0.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

KENTUCKY

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
KNOX COUNTY	\$8.25	\$429	\$17,160	1.6	\$27,000	\$675	\$8,100	\$203	3,555	29%	\$7.34	\$382	1.1
LARUE COUNTY	\$9.37	\$487	\$19,480	1.8	\$50,100	\$1,253	\$15,030	\$376	1,040	20%	\$5.04	\$262	1.9
LAUREL COUNTY	\$8.25	\$429	\$17,160	1.6	\$36,700	\$918	\$11,010	\$275	4,684	23%	\$8.28	\$431	1.0
LAWRENCE COUNTY	\$8.25	\$429	\$17,160	1.6	\$30,400	\$760	\$9,120	\$228	1,307	22%	\$7.93	\$413	1.0
LEE COUNTY	\$8.25	\$429	\$17,160	1.6	\$29,100	\$728	\$8,730	\$218	693	23%	\$5.96	\$310	1.4
LESLIE COUNTY	\$8.25	\$429	\$17,160	1.6	\$25,400	\$635	\$7,620	\$191	873	18%	\$8.30	\$432	1.0
LETCHER COUNTY	\$8.25	\$429	\$17,160	1.6	\$29,000	\$725	\$8,700	\$218	1,937	19%	\$7.90	\$411	1.0
LEWIS COUNTY	\$8.65	\$450	\$18,000	1.7	\$37,200	\$930	\$11,160	\$279	1,018	19%	\$4.87	\$253	1.8
LINCOLN COUNTY	\$9.04	\$470	\$18,800	1.8	\$43,300	\$1,083	\$12,990	\$325	1,941	21%	\$7.55	\$392	1.2
LIVINGSTON COUNTY	\$8.25	\$429	\$17,160	1.6	\$48,400	\$1,210	\$14,520	\$363	592	15%	\$10.19	\$530	0.8
LOGAN COUNTY	\$8.85	\$460	\$18,400	1.7	\$45,800	\$1,145	\$13,740	\$344	2,606	25%	\$10.03	\$521	0.9
LYON COUNTY	\$9.71	\$505	\$20,200	1.9	\$46,600	\$1,165	\$13,980	\$350	517	18%	\$5.07	\$263	1.9
MADISON COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,200	\$1,130	\$13,560	\$339	10,936	40%	\$8.30	\$432	1.2
MAGOFFIN COUNTY	\$8.25	\$429	\$17,160	1.6	\$27,800	\$695	\$8,340	\$209	907	18%	\$5.77	\$300	1.4
MARION COUNTY	\$8.75	\$455	\$18,200	1.7	\$41,700	\$1,043	\$12,510	\$313	1,440	22%	\$7.36	\$383	1.2
MARSHALL COUNTY	\$8.94	\$465	\$18,600	1.7	\$50,900	\$1,273	\$15,270	\$382	2,160	17%	\$9.35	\$486	1.0
MARTIN COUNTY	\$8.25	\$429	\$17,160	1.6	\$25,400	\$635	\$7,620	\$191	989	21%	\$7.99	\$416	1.0
MASON COUNTY	\$8.60	\$447	\$17,880	1.7	\$37,200	\$930	\$11,160	\$279	2,231	33%	\$8.75	\$455	1.0
McCRACKEN COUNTY	\$9.58	\$498	\$19,920	1.9	\$48,400	\$1,210	\$14,520	\$363	8,675	31%	\$8.27	\$430	1.2
McCREARY COUNTY	\$8.25	\$429	\$17,160	1.6	\$26,100	\$653	\$7,830	\$196	1,593	24%	\$6.76	\$351	1.2
McLEAN COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,400	\$1,285	\$15,420	\$386	784	20%	\$6.18	\$321	1.6
MEADE COUNTY	\$9.21	\$479	\$19,160	1.8	\$57,300	\$1,433	\$17,190	\$430	2,476	26%	\$9.57	\$498	1.0
MENIFEE COUNTY	\$8.65	\$450	\$18,000	1.7	\$39,300	\$983	\$11,790	\$295	478	19%	\$4.69	\$244	1.8
MERCER COUNTY	\$9.06	\$471	\$18,840	1.8	\$50,600	\$1,265	\$15,180	\$380	2,151	26%	\$10.49	\$546	0.9
METCALFE COUNTY	\$8.25	\$429	\$17,160	1.6	\$41,700	\$1,043	\$12,510	\$313	831	21%	\$7.09	\$369	1.2
MONROE COUNTY	\$8.25	\$429	\$17,160	1.6	\$31,500	\$788	\$9,450	\$236	1,179	25%	\$5.80	\$301	1.4
MONTGOMERY COUNTY	\$10.23	\$532	\$21,280	2.0	\$39,300	\$983	\$11,790	\$295	2,541	29%	\$8.27	\$430	1.2
MORGAN COUNTY	\$8.65	\$450	\$18,000	1.7	\$30,600	\$765	\$9,180	\$230	957	20%	\$7.30	\$380	1.2
MUHLENBERG COUNTY	\$8.25	\$429	\$17,160	1.6	\$39,300	\$983	\$11,790	\$295	2,111	17%	\$6.10	\$317	1.4
NELSON COUNTY	\$9.60	\$499	\$19,960	1.9	\$57,300	\$1,433	\$17,190	\$430	3,068	22%	\$7.66	\$399	1.3
NICHOLAS COUNTY	\$11.08	\$576	\$23,040	2.2	\$41,400	\$1,035	\$12,420	\$311	683	25%	\$6.23	\$324	1.8
OHIO COUNTY	\$8.25	\$429	\$17,160	1.6	\$40,800	\$1,020	\$12,240	\$306	1,759	20%	\$7.21	\$375	1.1
OLDHAM COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	1,968	13%	\$5.72	\$298	1.9
OWEN COUNTY	\$11.79	\$613	\$24,520	2.3	\$45,200	\$1,130	\$13,560	\$339	891	22%	\$7.75	\$403	1.5
OWSLEY COUNTY	\$8.25	\$429	\$17,160	1.6	\$20,300	\$508	\$6,090	\$152	409	22%	\$4.39	\$228	1.9
PENDLETON COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	1,145	22%	\$7.93	\$412	1.6
PERRY COUNTY	\$8.25	\$429	\$17,160	1.6	\$31,300	\$783	\$9,390	\$235	2,590	23%	\$7.56	\$393	1.1
PIKE COUNTY	\$8.42	\$438	\$17,520	1.6	\$34,200	\$855	\$10,260	\$257	5,873	21%	\$8.98	\$467	0.9
POWELL COUNTY	\$9.67	\$503	\$20,120	1.9	\$35,600	\$890	\$10,680	\$267	1,310	26%	\$7.63	\$397	1.3
PULASKI COUNTY	\$8.25	\$429	\$17,160	1.6	\$38,000	\$950	\$11,400	\$285	5,461	24%	\$7.01	\$364	1.2
ROBERTSON COUNTY	\$8.65	\$450	\$18,000	1.7	\$41,500	\$1,038	\$12,450	\$311	191	22%	\$4.11	\$214	2.1

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

KENTUCKY

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ROCKCASTLE COUNTY	\$8.25	\$429	\$17,160	1.6	\$45,200	\$1,130	\$13,560	\$339	1,338	20%	\$4.87	\$253	1.7
ROWAN COUNTY	\$9.00	\$468	\$18,720	1.7	\$40,100	\$1,003	\$12,030	\$301	2,399	30%	\$6.11	\$318	1.5
RUSSELL COUNTY	\$8.25	\$429	\$17,160	1.6	\$32,500	\$813	\$9,750	\$244	1,427	21%	\$6.65	\$346	1.2
SCOTT COUNTY	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	3,661	30%	\$12.38	\$644	1.0
SHELBY COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	3,299	27%	\$9.09	\$472	1.2
SIMPSON COUNTY	\$11.42	\$594	\$23,760	2.2	\$49,900	\$1,248	\$14,970	\$374	1,810	28%	\$10.87	\$565	1.1
SPENCER COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	740	17%	\$4.84	\$252	2.2
TAYLOR COUNTY	\$8.25	\$429	\$17,160	1.6	\$39,200	\$980	\$11,760	\$294	2,560	28%	\$6.27	\$326	1.3
TODD COUNTY	\$9.71	\$505	\$20,200	1.9	\$42,300	\$1,058	\$12,690	\$317	1,074	24%	\$7.19	\$374	1.4
TRIGG COUNTY	\$10.83	\$563	\$22,520	2.1	\$46,650	\$1,166	\$13,995	\$350	974	19%	\$11.45	\$595	0.9
TRIMBLE COUNTY	\$10.83	\$563	\$22,520	2.1	\$57,300	\$1,433	\$17,190	\$430	609	19%	\$8.78	\$457	1.2
UNION COUNTY	\$8.83	\$459	\$18,360	1.7	\$50,000	\$1,250	\$15,000	\$375	1,261	22%	\$7.71	\$401	1.1
WARREN COUNTY	\$10.92	\$568	\$22,720	2.1	\$50,300	\$1,258	\$15,090	\$377	12,722	36%	\$9.02	\$469	1.2
WASHINGTON COUNTY	\$8.75	\$455	\$18,200	1.7	\$45,900	\$1,148	\$13,770	\$344	829	20%	\$7.50	\$390	1.2
WAYNE COUNTY	\$8.25	\$429	\$17,160	1.6	\$29,000	\$725	\$8,700	\$218	1,868	24%	\$6.17	\$321	1.3
WEBSTER COUNTY	\$10.44	\$543	\$21,720	2.0	\$55,650	\$1,391	\$16,695	\$417	1,221	22%	\$8.32	\$433	1.3
WHITLEY COUNTY	\$8.79	\$457	\$18,280	1.7	\$32,500	\$813	\$9,750	\$244	3,760	27%	\$6.32	\$329	1.4
WOLFE COUNTY	\$8.25	\$429	\$17,160	1.6	\$26,900	\$673	\$8,070	\$202	737	26%	\$4.66	\$242	1.8
WOODFORD COUNTY	\$11.96	\$622	\$24,880	2.3	\$60,000	\$1,500	\$18,000	\$450	2,456	28%	\$9.16	\$476	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

LOUISIANA

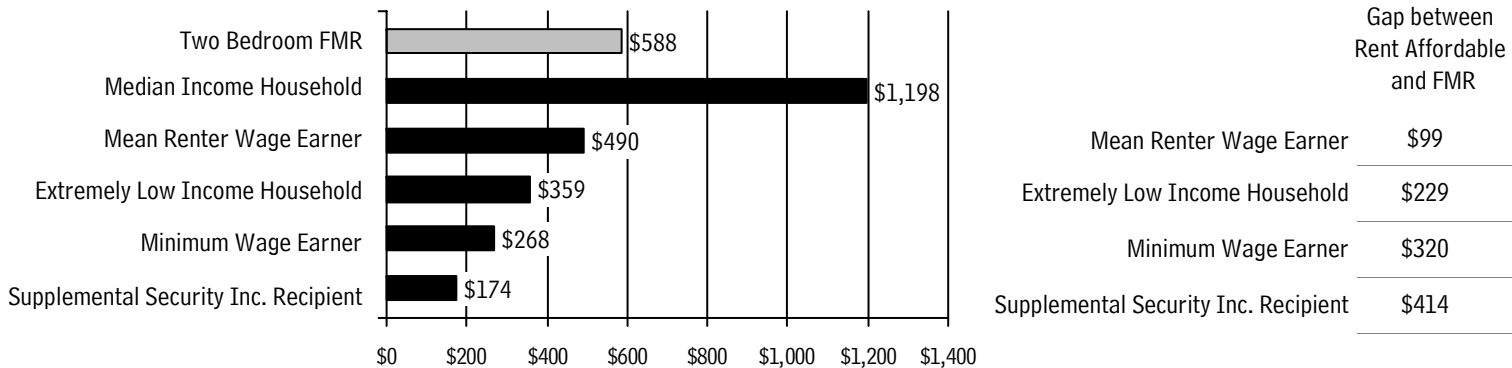
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$588. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,961 monthly or \$23,527 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.31

In Louisiana, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Louisiana, the estimated mean (average) wage for a renter is \$9.41. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



LOUISIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
LOUISIANA	\$11.31	\$588	\$23,527	2.2	\$47,919	\$1,198	\$14,376	\$359	531,058	32%	\$9.41	\$490	1.2

METROPOLITAN AREAS

ALEXANDRIA, LA MSA	\$9.27	\$482	\$19,280	1.8	\$43,750	\$1,094	\$13,125	\$328	16,362	30%	\$8.27	\$430	1.1
BATON ROUGE, LA HMFA *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	76,286	31%	\$9.08	\$472	1.3
HOUMA-BAYOU CANE-THIBODAUX, LA MSA	\$10.00	\$520	\$20,800	1.9	\$48,300	\$1,208	\$14,490	\$362	15,873	23%	\$10.29	\$535	1.0
IBERVILLE PARISH, LA HMFA	\$8.21	\$427	\$17,080	1.6	\$54,450	\$1,361	\$16,335	\$408	2,425	23%	\$12.85	\$668	0.6
LAFAYETTE, LA MSA	\$10.54	\$548	\$21,920	2.0	\$51,450	\$1,286	\$15,435	\$386	27,711	31%	\$9.52	\$495	1.1
LAKE CHARLES, LA MSA	\$10.67	\$555	\$22,200	2.1	\$49,800	\$1,245	\$14,940	\$374	20,059	28%	\$9.19	\$478	1.2
MONROE, LA MSA	\$9.94	\$517	\$20,680	1.9	\$47,050	\$1,176	\$14,115	\$353	21,468	34%	\$7.78	\$405	1.3
NEW ORLEANS-METAIRIE-KENNER, LA MSA	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	191,975	39%	\$10.69	\$556	1.3
SHREVEPORT-BOSSIER CITY, LA MSA	\$10.83	\$563	\$22,520	2.1	\$48,300	\$1,208	\$14,490	\$362	48,877	34%	\$9.37	\$487	1.2

COMBINED NONMETRO AREAS

LOUISIANA	\$8.64	\$449	\$17,961	1.7	\$39,440	\$986	\$11,832	\$296	110,022	27%	\$7.48	\$389	1.2
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COUNTIES

ACADIA PARISH	\$8.10	\$421	\$16,840	1.6	\$38,300	\$958	\$11,490	\$287	5,883	28%	\$7.01	\$365	1.2
ALLEN PARISH	\$8.10	\$421	\$16,840	1.6	\$40,650	\$1,016	\$12,195	\$305	1,942	24%	\$6.85	\$356	1.2
ASCENSION PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	4,739	18%	\$8.71	\$453	1.4
ASSUMPTION PARISH	\$9.10	\$473	\$18,920	1.8	\$44,300	\$1,108	\$13,290	\$332	1,311	16%	\$8.89	\$462	1.0
AVOYELLES PARISH	\$8.10	\$421	\$16,840	1.6	\$35,050	\$876	\$10,515	\$263	3,768	26%	\$5.00	\$260	1.6
BEAUREGARD PARISH	\$8.29	\$431	\$17,240	1.6	\$45,100	\$1,128	\$13,530	\$338	2,440	20%	\$10.76	\$560	0.8
BIENVILLE PARISH	\$8.92	\$464	\$18,560	1.7	\$36,450	\$911	\$10,935	\$273	1,354	22%	\$7.30	\$379	1.2
BOSSIER PARISH	\$10.83	\$563	\$22,520	2.1	\$48,300	\$1,208	\$14,490	\$362	11,186	31%	\$8.06	\$419	1.3
CADDO PARISH	\$10.83	\$563	\$22,520	2.1	\$48,300	\$1,208	\$14,490	\$362	35,428	36%	\$9.84	\$511	1.1
CALCASIEU PARISH	\$10.67	\$555	\$22,200	2.1	\$49,800	\$1,245	\$14,940	\$374	19,528	28%	\$9.15	\$476	1.2
CALDWELL PARISH	\$8.10	\$421	\$16,840	1.6	\$39,950	\$999	\$11,985	\$300	819	21%	\$5.10	\$265	1.6
CAMERON PARISH	\$10.67	\$555	\$22,200	2.1	\$49,800	\$1,245	\$14,940	\$374	531	15%	\$10.73	\$558	1.0
CATAHOULA PARISH	\$8.10	\$421	\$16,840	1.6	\$32,500	\$813	\$9,750	\$244	692	17%	\$5.13	\$267	1.6
CLAIBORNE PARISH	\$8.92	\$464	\$18,560	1.7	\$39,200	\$980	\$11,760	\$294	1,519	24%	\$7.19	\$374	1.2
CONCORDIA PARISH	\$8.10	\$421	\$16,840	1.6	\$33,250	\$831	\$9,975	\$249	1,798	24%	\$6.05	\$315	1.3
DE SOTO PARISH	\$10.83	\$563	\$22,520	2.1	\$48,300	\$1,208	\$14,490	\$362	2,263	23%	\$7.90	\$411	1.4
EAST BATON ROUGE PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	60,060	38%	\$9.20	\$478	1.3
EAST CARROLL PARISH	\$8.10	\$421	\$16,840	1.6	\$29,400	\$735	\$8,820	\$221	1,126	38%	\$5.99	\$312	1.4
EAST FELICIANA PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	1,182	18%	\$6.39	\$332	1.9
EVANGELINE PARISH	\$8.10	\$421	\$16,840	1.6	\$33,300	\$833	\$9,990	\$250	3,899	31%	\$5.29	\$275	1.5
FRANKLIN PARISH	\$8.10	\$421	\$16,840	1.6	\$33,000	\$825	\$9,900	\$248	1,842	24%	\$4.73	\$246	1.7
GRANT PARISH	\$9.27	\$482	\$19,280	1.8	\$43,750	\$1,094	\$13,125	\$328	1,297	18%	\$6.20	\$322	1.5

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

LOUISIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
IBERIA PARISH	\$9.27	\$482	\$19,280	1.8	\$42,900	\$1,073	\$12,870	\$322	6,753	27%	\$8.20	\$427	1.1
IBERVILLE PARISH	\$8.21	\$427	\$17,080	1.6	\$54,450	\$1,361	\$16,335	\$408	2,425	23%	\$12.85	\$668	0.6
JACKSON PARISH	\$8.10	\$421	\$16,840	1.6	\$45,400	\$1,135	\$13,620	\$341	1,380	23%	\$7.69	\$400	1.1
JEFFERSON DAVIS PARISH	\$8.10	\$421	\$16,840	1.6	\$39,700	\$993	\$11,910	\$298	2,884	25%	\$6.27	\$326	1.3
JEFFERSON PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	63,700	36%	\$10.57	\$549	1.3
LA SALLE PARISH	\$8.10	\$421	\$16,840	1.6	\$43,200	\$1,080	\$12,960	\$324	875	17%	\$6.70	\$348	1.2
LAFAYETTE PARISH	\$10.54	\$548	\$21,920	2.0	\$51,450	\$1,286	\$15,435	\$386	24,569	34%	\$9.81	\$510	1.1
LAFOURCHE PARISH	\$10.00	\$520	\$20,800	1.9	\$48,300	\$1,208	\$14,490	\$362	7,069	22%	\$9.10	\$473	1.1
LINCOLN PARISH	\$9.54	\$496	\$19,840	1.9	\$45,400	\$1,135	\$13,620	\$341	6,104	40%	\$5.62	\$292	1.7
LIVINGSTON PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	5,293	16%	\$8.11	\$422	1.5
MADISON PARISH	\$8.10	\$421	\$16,840	1.6	\$28,650	\$716	\$8,595	\$215	1,703	38%	\$6.53	\$339	1.2
MOREHOUSE PARISH	\$8.58	\$446	\$17,840	1.7	\$37,550	\$939	\$11,265	\$282	3,232	28%	\$6.92	\$360	1.2
NATCHITOCHE PARISH	\$9.31	\$484	\$19,360	1.8	\$39,100	\$978	\$11,730	\$293	5,063	35%	\$5.67	\$295	1.6
ORLEANS PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	100,716	54%	\$11.19	\$582	1.2
OUACHITA PARISH	\$9.94	\$517	\$20,680	1.9	\$47,050	\$1,176	\$14,115	\$353	19,804	36%	\$7.87	\$409	1.3
PLAQUEMINES PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	1,907	21%	\$17.18	\$893	0.8
POINTE COUPEE PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	1,874	22%	\$7.17	\$373	1.7
RAPIDES PARISH	\$9.27	\$482	\$19,280	1.8	\$43,750	\$1,094	\$13,125	\$328	15,065	32%	\$8.34	\$434	1.1
RED RIVER PARISH	\$8.92	\$464	\$18,560	1.7	\$33,400	\$835	\$10,020	\$251	814	24%	\$7.18	\$374	1.2
RICHLAND PARISH	\$8.10	\$421	\$16,840	1.6	\$34,700	\$868	\$10,410	\$260	2,076	28%	\$5.56	\$289	1.5
SABINE PARISH	\$8.92	\$464	\$18,560	1.7	\$38,550	\$964	\$11,565	\$289	1,753	19%	\$5.27	\$274	1.7
ST. BERNARD PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	6,365	25%	\$9.41	\$489	1.4
ST. CHARLES PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	3,052	19%	\$12.58	\$654	1.1
ST. HELENA PARISH *†	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	582	15%			
ST. JAMES PARISH	\$11.06	\$575	\$23,000	2.1	\$49,300	\$1,233	\$14,790	\$370	1,008	14%	\$9.41	\$490	1.2
ST. JOHN THE BAPTIST PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	2,714	19%	\$9.00	\$468	1.5
ST. LANDRY PARISH	\$8.10	\$421	\$16,840	1.6	\$34,850	\$871	\$10,455	\$261	9,459	29%	\$6.55	\$340	1.2
ST. MARTIN PARISH	\$10.54	\$548	\$21,920	2.0	\$51,450	\$1,286	\$15,435	\$386	3,142	18%	\$5.49	\$285	1.9
ST. MARY PARISH	\$8.96	\$466	\$18,640	1.7	\$39,450	\$986	\$11,835	\$296	5,042	26%	\$12.77	\$664	0.7
ST. TAMMANY PARISH	\$13.38	\$696	\$27,840	2.6	\$51,000	\$1,275	\$15,300	\$383	13,521	20%	\$7.85	\$408	1.7
TANGIPAHOA PARISH	\$10.21	\$531	\$21,240	2.0	\$43,900	\$1,098	\$13,170	\$329	9,753	27%	\$6.27	\$326	1.6
TENSAS PARISH	\$8.10	\$421	\$16,840	1.6	\$30,500	\$763	\$9,150	\$229	740	31%	\$8.11	\$422	1.0
TERREBONNE PARISH	\$10.00	\$520	\$20,800	1.9	\$48,300	\$1,208	\$14,490	\$362	8,804	24%	\$11.02	\$573	0.9
UNION PARISH	\$9.94	\$517	\$20,680	1.9	\$47,050	\$1,176	\$14,115	\$353	1,664	19%	\$6.66	\$346	1.5
VERMILION PARISH	\$8.10	\$421	\$16,840	1.6	\$43,200	\$1,080	\$12,960	\$324	4,565	23%	\$8.21	\$427	1.0
VERNON PARISH	\$8.10	\$421	\$16,840	1.6	\$41,550	\$1,039	\$12,465	\$312	7,900	43%	\$9.68	\$503	0.8
WASHINGTON PARISH	\$8.10	\$421	\$16,840	1.6	\$35,000	\$875	\$10,500	\$263	3,875	24%	\$7.32	\$381	1.1
WEBSTER PARISH	\$8.25	\$429	\$17,160	1.6	\$41,750	\$1,044	\$12,525	\$313	4,210	26%	\$7.34	\$382	1.1
WEST BATON ROUGE PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	1,627	21%	\$8.69	\$452	1.4
WEST CARROLL PARISH	\$8.10	\$421	\$16,840	1.6	\$38,050	\$951	\$11,415	\$285	937	21%	\$6.18	\$321	1.3
WEST FELICIANA PARISH *	\$11.90	\$619	\$24,760	2.3	\$54,450	\$1,361	\$16,335	\$408	929	25%	\$14.58	\$758	0.8

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

LOUISIANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WINN PARISH	\$8.10	\$421	\$16,840	1.6	\$37,400	\$935	\$11,220	\$281	1,503	25%	\$7.20	\$374	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

MAINE

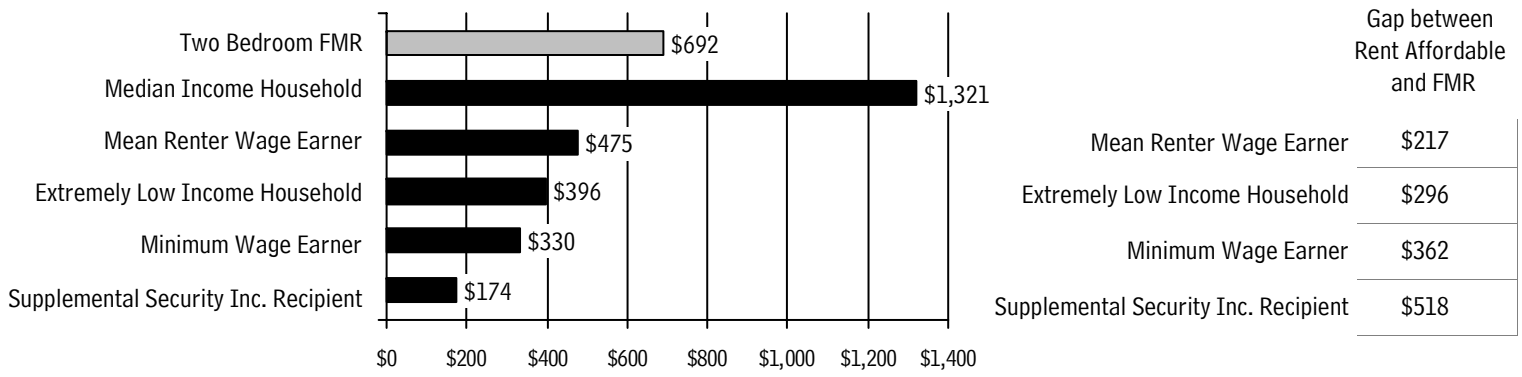
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$692. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,307 monthly or \$27,683 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.31

In Maine, a minimum wage worker earns an hourly wage of \$6.35. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 84 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maine, the estimated mean (average) wage for a renter is \$9.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MAINE	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MAINE	\$13.31	\$692	\$27,683	2.1	\$52,845	\$1,321	\$15,853	\$396	147,280	28%	\$9.14	\$475	1.5
METROPOLITAN AREAS													
BANGOR, ME HMFA	\$12.35	\$642	\$25,680	1.9	\$48,950	\$1,224	\$14,685	\$367	13,413	38%	\$8.15	\$424	1.5
CUMBERLAND COUNTY, ME (PART) HMFA	\$14.13	\$735	\$29,400	2.2	\$61,200	\$1,530	\$18,360	\$459	4,718	26%	\$11.17	\$581	1.3
LEWISTON-AUBURN, ME MSA	\$10.90	\$567	\$22,680	1.7	\$51,350	\$1,284	\$15,405	\$385	15,373	37%	\$8.69	\$452	1.3
PENOBSCOT COUNTY, ME (PART) HMFA	\$10.60	\$551	\$22,040	1.7	\$48,950	\$1,224	\$14,685	\$367	4,141	18%	\$8.15	\$424	1.3
PORTLAND, ME HMFA	\$17.94	\$933	\$37,320	2.8	\$61,200	\$1,530	\$18,360	\$459	33,928	34%	\$11.01	\$572	1.6
SAGadahoc COUNTY, ME HMFA	\$13.29	\$691	\$27,640	2.1	\$61,200	\$1,530	\$18,360	\$459	3,948	28%	\$10.79	\$561	1.2
YORK COUNTY, ME (PART) HMFA	\$13.37	\$695	\$27,800	2.1	\$61,200	\$1,530	\$18,360	\$459	13,793	28%	\$8.19	\$426	1.6
YORK-KITTERY-SOUTH BERWICK, ME HMFA	\$18.21	\$947	\$37,880	2.9	\$61,200	\$1,530	\$18,360	\$459	3,877	24%	\$8.19	\$426	2.2
COMBINED NONMETRO AREAS													
MAINE	\$11.10	\$577	\$23,082	1.7	\$46,728	\$1,168	\$14,018	\$350	54,089	24%	\$7.96	\$414	1.4
COUNTIES													
AROOSTOOK COUNTY	\$9.92	\$516	\$20,640	1.6	\$42,050	\$1,051	\$12,615	\$315	8,177	27%	\$6.53	\$340	1.5
FRANKLIN COUNTY	\$10.96	\$570	\$22,800	1.7	\$44,150	\$1,104	\$13,245	\$331	2,832	24%	\$8.09	\$421	1.4
HANCOCK COUNTY	\$12.23	\$636	\$25,440	1.9	\$50,400	\$1,260	\$15,120	\$378	5,332	24%	\$8.67	\$451	1.4
KENNEBEC COUNTY	\$10.77	\$560	\$22,400	1.7	\$51,050	\$1,276	\$15,315	\$383	13,736	29%	\$7.94	\$413	1.4
KNOX COUNTY	\$12.44	\$647	\$25,880	2.0	\$51,250	\$1,281	\$15,375	\$384	4,317	26%	\$9.01	\$469	1.4
LINCOLN COUNTY	\$12.90	\$671	\$26,840	2.0	\$53,050	\$1,326	\$15,915	\$398	2,399	17%	\$7.99	\$416	1.6
OXFORD COUNTY	\$10.63	\$553	\$22,120	1.7	\$46,150	\$1,154	\$13,845	\$346	5,138	23%	\$7.93	\$412	1.3
PISCATAQUIS COUNTY †	\$12.21	\$635	\$25,400	1.9	\$40,300	\$1,008	\$12,090	\$302	1,499	21%			
SOMERSET COUNTY	\$10.17	\$529	\$21,160	1.6	\$42,550	\$1,064	\$12,765	\$319	4,528	22%	\$8.38	\$436	1.2
WALDO COUNTY	\$12.54	\$652	\$26,080	2.0	\$47,250	\$1,181	\$14,175	\$354	2,970	20%	\$8.45	\$439	1.5
WASHINGTON COUNTY	\$10.75	\$559	\$22,360	1.7	\$36,750	\$919	\$11,025	\$276	3,161	22%	\$7.22	\$376	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

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, 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 town, 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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

MARYLAND

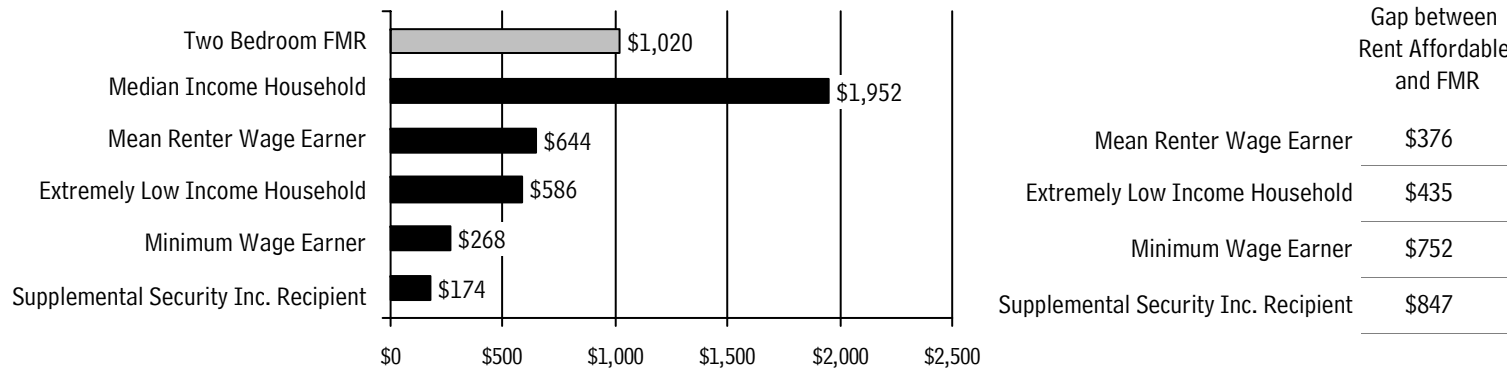
In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,020. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,401 monthly or \$40,808 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.62

In Maryland, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 152 hours per week, 52 weeks per year. Or a household must include 3.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maryland, the estimated mean (average) wage for a renter is \$12.39. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 63 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MARYLAND

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MARYLAND	\$19.62	\$1,020	\$40,808	3.8	\$78,090	\$1,952	\$23,427	\$586	627,639	32%	\$12.39	\$644	1.6

METROPOLITAN AREAS

BALTIMORE-TOWSON, MD MSA *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	310,754	33%	\$12.57	\$654	1.5
CUMBERLAND, MD-WV MSA	\$9.67	\$503	\$20,120	1.9	\$47,450	\$1,186	\$14,235	\$356	8,753	30%	\$6.88	\$358	1.4
HAGERSTOWN-MARTINSBURG, MD-WV MSA	\$12.10	\$629	\$25,160	2.3	\$56,250	\$1,406	\$16,875	\$422	17,096	34%	\$10.10	\$525	1.2
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA *	\$18.21	\$947	\$37,880	3.5	\$73,800	\$1,845	\$22,140	\$554	7,828	25%	\$9.94	\$517	1.8
SALISBURY, MD HMFA	\$12.08	\$628	\$25,120	2.3	\$54,850	\$1,371	\$16,455	\$411	10,805	34%	\$9.04	\$470	1.3
SOMERSET COUNTY, MD HMFA	\$10.21	\$531	\$21,240	2.0	\$54,850	\$1,371	\$16,455	\$411	2,532	30%	\$7.20	\$374	1.4
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD HMFA *	\$23.56	\$1,225	\$49,000	4.6	\$92,132	\$2,303	\$27,640	\$691	240,755	32%	\$13.26	\$689	1.8

COMBINED NONMETRO AREAS

MARYLAND	\$12.87	\$669	\$26,765	2.5	\$60,755	\$1,519	\$18,227	\$456	29,116	27%	\$8.78	\$457	1.5
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COUNTIES

ALLEGANY COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,450	\$1,186	\$14,235	\$356	8,753	30%	\$6.88	\$358	1.4
ANNE ARUNDEL COUNTY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	43,748	24%	\$12.44	\$647	1.5
BALTIMORE CITY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	128,117	50%	\$14.44	\$751	1.3
BALTIMORE COUNTY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	97,303	32%	\$12.29	\$639	1.5
CALVERT COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	3,771	15%	\$9.07	\$471	2.6
CAROLINE COUNTY	\$11.17	\$581	\$23,240	2.2	\$53,850	\$1,346	\$16,155	\$404	2,885	26%	\$8.75	\$455	1.3
CARROLL COUNTY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	9,466	18%	\$7.71	\$401	2.4
CECIL COUNTY *	\$18.21	\$947	\$37,880	3.5	\$73,800	\$1,845	\$22,140	\$554	7,828	25%	\$9.94	\$517	1.8
CHARLES COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	9,101	22%	\$8.82	\$459	2.7
DORCHESTER COUNTY	\$10.67	\$555	\$22,200	2.1	\$50,800	\$1,270	\$15,240	\$381	3,797	30%	\$8.21	\$427	1.3
FREDERICK COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$97,450	\$2,436	\$29,235	\$731	16,922	24%	\$10.47	\$545	2.2
GARRETT COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,700	\$1,143	\$13,710	\$343	2,531	22%	\$6.72	\$349	1.4
HARFORD COUNTY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	17,548	22%	\$9.07	\$472	2.0
HOWARD COUNTY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	12,003	21%	\$13.17	\$685	1.4
KENT COUNTY	\$12.54	\$652	\$26,080	2.4	\$56,750	\$1,419	\$17,025	\$426	2,278	30%	\$8.97	\$466	1.4
MONTGOMERY COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$97,450	\$2,436	\$29,235	\$731	101,557	31%	\$14.88	\$774	1.6
PRINCE GEORGE'S COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	109,404	38%	\$12.50	\$650	1.9
QUEEN ANNE'S COUNTY *	\$18.27	\$950	\$38,000	3.5	\$72,150	\$1,804	\$21,645	\$541	2,569	17%	\$7.57	\$394	2.4
SOMERSET COUNTY	\$10.21	\$531	\$21,240	2.0	\$54,850	\$1,371	\$16,455	\$411	2,532	30%	\$7.20	\$374	1.4
ST. MARY'S COUNTY	\$15.81	\$822	\$32,880	3.1	\$74,900	\$1,873	\$22,470	\$562	8,641	28%	\$11.39	\$592	1.4
TALBOT COUNTY	\$13.10	\$681	\$27,240	2.5	\$64,050	\$1,601	\$19,215	\$480	4,065	28%	\$8.46	\$440	1.5
WASHINGTON COUNTY	\$12.10	\$629	\$25,160	2.3	\$56,250	\$1,406	\$16,875	\$422	17,096	34%	\$10.10	\$525	1.2
WICOMICO COUNTY	\$12.08	\$628	\$25,120	2.3	\$54,850	\$1,371	\$16,455	\$411	10,805	34%	\$9.04	\$470	1.3
WORCESTER COUNTY	\$12.00	\$624	\$24,960	2.3	\$57,000	\$1,425	\$17,100	\$428	4,919	25%	\$6.90	\$359	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

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

* 50th percentile FMR (See Appendix B).

MASSACHUSETTS

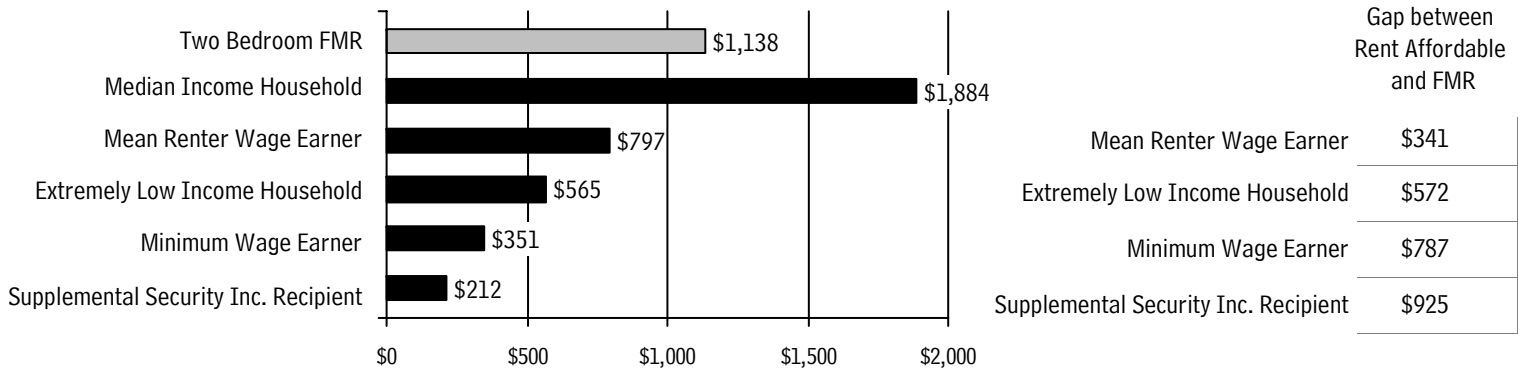
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,138. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,792 monthly or \$45,502 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$21.88

In Massachusetts, a minimum wage worker earns an hourly wage of \$6.75. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 130 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$15.33. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MASSACHUSETTS

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MASSACHUSETTS	\$21.88	\$1,138	\$45,502	3.2	\$75,374	\$1,884	\$22,612	\$565	935,332	38%	\$15.33	\$797	1.4

METROPOLITAN AREAS

BARNSTABLE TOWN, MA MSA	\$18.35	\$954	\$38,160	2.7	\$65,700	\$1,643	\$19,710	\$493	21,039	22%	\$10.12	\$526	1.8
BERKSHIRE COUNTY, MA (PART) HMFA	\$12.23	\$636	\$25,440	1.8	\$60,450	\$1,511	\$18,135	\$453	6,123	31%	\$9.53	\$496	1.3
BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA	\$25.46	\$1,324	\$52,960	3.8	\$81,190	\$2,030	\$24,357	\$609	522,109	42%	\$18.41	\$957	1.4
BROCKTON, MA HMFA	\$21.21	\$1,103	\$44,120	3.1	\$76,400	\$1,910	\$22,920	\$573	25,490	31%	\$9.51	\$495	2.2
EASTERN WORCESTER COUNTY, MA HMFA	\$20.48	\$1,065	\$42,600	3.0	\$70,400	\$1,760	\$21,120	\$528	7,122	24%	\$11.17	\$581	1.8
EASTON-RAYNHAM, MA HMFA	\$24.67	\$1,283	\$51,320	3.7	\$64,750	\$1,619	\$19,425	\$486	2,069	18%	\$9.37	\$487	2.6
FITCHBURG-LEOMINSTER, MA HMFA	\$15.60	\$811	\$32,440	2.3	\$70,400	\$1,760	\$21,120	\$528	20,350	38%	\$11.17	\$581	1.4
FRANKLIN COUNTY, MA (PART) HMFA	\$13.10	\$681	\$27,240	1.9	\$61,800	\$1,545	\$18,540	\$464	8,828	32%	\$8.73	\$454	1.5
LAWRENCE, MA-NH HMFA	\$20.04	\$1,042	\$41,680	3.0	\$76,700	\$1,918	\$23,010	\$575	36,622	38%	\$11.22	\$583	1.8
LOWELL, MA HMFA	\$21.83	\$1,135	\$45,400	3.2	\$89,350	\$2,234	\$26,805	\$670	31,511	31%	\$17.89	\$930	1.2
NEW BEDFORD, MA HMFA	\$14.48	\$753	\$30,120	2.1	\$64,750	\$1,619	\$19,425	\$486	26,229	42%	\$9.37	\$487	1.5
PITTSFIELD, MA HMFA	\$12.92	\$672	\$26,880	1.9	\$60,450	\$1,511	\$18,135	\$453	12,395	34%	\$9.53	\$496	1.4
PROVIDENCE-FALL RIVER, RI-MA HMFA *	\$18.56	\$965	\$38,600	2.7	\$64,750	\$1,619	\$19,425	\$486	38,300	42%	\$9.37	\$487	2.0
SPRINGFIELD, MA HMFA	\$15.37	\$799	\$31,960	2.3	\$61,800	\$1,545	\$18,540	\$464	87,297	37%	\$9.43	\$491	1.6
TAUNTON-MANSFIELD-NORTON, MA HMFA	\$19.08	\$992	\$39,680	2.8	\$64,750	\$1,619	\$19,425	\$486	12,282	31%	\$9.37	\$487	2.0
WESTERN WORCESTER COUNTY, MA HMFA	\$11.85	\$616	\$24,640	1.8	\$70,400	\$1,760	\$21,120	\$528	2,623	25%	\$11.17	\$581	1.1
WORCESTER, MA HMFA	\$16.48	\$857	\$34,280	2.4	\$70,400	\$1,760	\$21,120	\$528	71,735	38%	\$11.17	\$581	1.5

COMBINED NONMETRO AREAS

MASSACHUSETTS	\$23.29	\$1,211	\$48,434	3.4	\$71,779	\$1,794	\$21,534	\$538	3,208	32%	\$12.66	\$658	1.8
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COUNTIES

DUKES COUNTY	\$21.56	\$1,121	\$44,840	3.2	\$67,100	\$1,678	\$20,130	\$503	1,842	29%	\$12.66	\$658	1.7
NANTUCKET COUNTY †	\$25.62	\$1,332	\$53,280	3.8	\$79,900	\$1,998	\$23,970	\$599	1,366	37%			

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

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 town, 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, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin 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, 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

Suffolk County

Boston city, Chelsea city, Revere city, Winthrop town

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 (part) HMFA

Franklin County

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield town, 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, Warwick town, Wendell town, Whately town

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

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

Franklin County

Sunderland town

Hampden County

Agawam 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, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

Hampshire County

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton 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, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

MICHIGAN

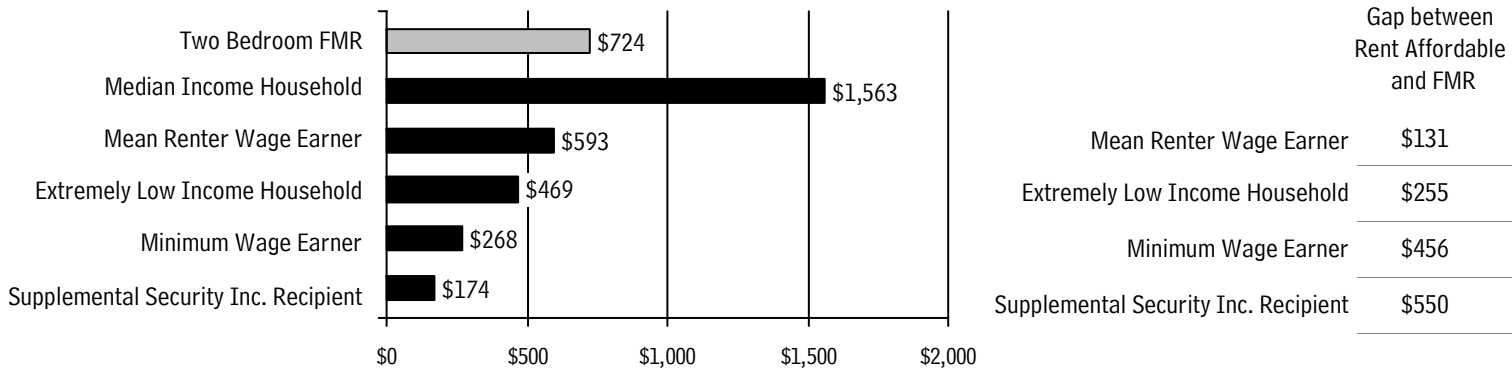
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$724. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,413 monthly or \$28,961 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.92

In Michigan, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 108 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Michigan, the estimated mean (average) wage for a renter is \$11.41. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MICHIGAN

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MICHIGAN	\$13.92	\$724	\$28,961	2.7	\$62,506	\$1,563	\$18,752	\$469	992,315	26%	\$11.41	\$593	1.2

METROPOLITAN AREAS

ANN ARBOR, MI MSA	\$17.56	\$913	\$36,520	3.4	\$81,150	\$2,029	\$24,345	\$609	50,481	40%	\$12.79	\$665	1.4
BARRY COUNTY, MI HMFA	\$10.90	\$567	\$22,680	2.1	\$60,700	\$1,518	\$18,210	\$455	2,974	14%	\$8.38	\$436	1.3
BATTLE CREEK, MI MSA	\$11.38	\$592	\$23,680	2.2	\$54,500	\$1,363	\$16,350	\$409	14,615	27%	\$10.96	\$570	1.0
BAY CITY, MI MSA	\$10.19	\$530	\$21,200	2.0	\$55,000	\$1,375	\$16,500	\$413	9,081	21%	\$8.11	\$422	1.3
CASS COUNTY, MI HMFA	\$9.98	\$519	\$20,760	1.9	\$56,600	\$1,415	\$16,980	\$425	3,562	18%	\$9.54	\$496	1.0
DETROIT-WARREN-LIVONIA, MI HMFA *	\$15.88	\$826	\$33,040	3.1	\$67,821	\$1,696	\$20,346	\$509	457,958	28%	\$13.22	\$687	1.2
FLINT, MI MSA	\$12.04	\$626	\$25,040	2.3	\$57,000	\$1,425	\$17,100	\$428	45,438	27%	\$9.90	\$515	1.2
GRAND RAPIDS-WYOMING, MI HMFA *	\$13.06	\$679	\$27,160	2.5	\$60,700	\$1,518	\$18,210	\$455	63,171	30%	\$10.90	\$567	1.2
HOLLAND-GRAND HAVEN, MI MSA *	\$12.98	\$675	\$27,000	2.5	\$68,900	\$1,723	\$20,670	\$517	15,694	19%	\$10.45	\$544	1.2
IONIA COUNTY, MI HMFA	\$10.67	\$555	\$22,200	2.1	\$60,700	\$1,518	\$18,210	\$455	4,109	20%	\$8.15	\$424	1.3
JACKSON, MI MSA	\$11.31	\$588	\$23,520	2.2	\$58,550	\$1,464	\$17,565	\$439	13,666	23%	\$9.51	\$495	1.2
KALAMAZOO-PORTAGE, MI MSA	\$11.77	\$612	\$24,480	2.3	\$59,550	\$1,489	\$17,865	\$447	37,724	31%	\$9.70	\$504	1.2
LANSING-EAST LANSING, MI MSA	\$12.67	\$659	\$26,360	2.5	\$64,200	\$1,605	\$19,260	\$482	56,512	33%	\$9.77	\$508	1.3
LIVINGSTON COUNTY, MI HMFA	\$15.98	\$831	\$33,240	3.1	\$78,400	\$1,960	\$23,520	\$588	6,604	12%	\$8.76	\$456	1.8
MONROE, MI MSA *	\$14.63	\$761	\$30,440	2.8	\$68,600	\$1,715	\$20,580	\$515	10,253	19%	\$9.87	\$513	1.5
MUSKEGON-NORTON SHORES, MI MSA *	\$10.87	\$565	\$22,600	2.1	\$52,400	\$1,310	\$15,720	\$393	14,092	22%	\$8.22	\$427	1.3
NEWAYGO COUNTY, MI HMFA	\$10.02	\$521	\$20,840	1.9	\$60,700	\$1,518	\$18,210	\$455	2,727	15%	\$8.27	\$430	1.2
NILES-BENTON HARBOR, MI MSA	\$10.90	\$567	\$22,680	2.1	\$53,500	\$1,338	\$16,050	\$401	17,644	28%	\$9.85	\$512	1.1
SAGINAW-SAGINAW TOWNSHIP NORTH, MI MSA	\$11.35	\$590	\$23,600	2.2	\$53,050	\$1,326	\$15,915	\$398	21,045	26%	\$9.70	\$504	1.2

COMBINED NONMETRO AREAS

MICHIGAN	\$10.54	\$548	\$21,918	2.0	\$50,916	\$1,273	\$15,275	\$382	144,965	20%	\$8.56	\$445	1.2
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COUNTIES

ALCONA COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,800	\$1,020	\$12,240	\$306	537	10%	\$6.71	\$349	1.4
ALGER COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,150	\$1,204	\$14,445	\$361	665	18%	\$8.31	\$432	1.2
ALLEGAN COUNTY *	\$12.58	\$654	\$26,160	2.4	\$59,450	\$1,486	\$17,835	\$446	6,536	17%	\$9.84	\$512	1.3
ALPENA COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,650	\$1,216	\$14,595	\$365	2,659	21%	\$6.99	\$363	1.4
ANTRIM COUNTY	\$10.23	\$532	\$21,280	2.0	\$49,700	\$1,243	\$14,910	\$373	1,383	15%	\$7.12	\$370	1.4
ARENAC COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,300	\$1,108	\$13,290	\$332	1,054	16%	\$5.23	\$272	1.8
BARAGA COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,650	\$1,216	\$14,595	\$365	748	22%	\$6.19	\$322	1.6
BARRY COUNTY	\$10.90	\$567	\$22,680	2.1	\$60,700	\$1,518	\$18,210	\$455	2,974	14%	\$8.38	\$436	1.3
BAY COUNTY	\$10.19	\$530	\$21,200	2.0	\$55,000	\$1,375	\$16,500	\$413	9,081	21%	\$8.11	\$422	1.3
BENZIE COUNTY	\$12.69	\$660	\$26,400	2.5	\$55,950	\$1,399	\$16,785	\$420	926	14%	\$7.10	\$369	1.8
BERRIEN COUNTY	\$10.90	\$567	\$22,680	2.1	\$53,500	\$1,338	\$16,050	\$401	17,644	28%	\$9.85	\$512	1.1
BRANCH COUNTY	\$11.38	\$592	\$23,680	2.2	\$51,650	\$1,291	\$15,495	\$387	3,457	21%	\$9.68	\$503	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

MICHIGAN

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CALHOUN COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,500	\$1,363	\$16,350	\$409	14,615	27%	\$10.96	\$570	1.0
CASS COUNTY	\$9.98	\$519	\$20,760	1.9	\$56,600	\$1,415	\$16,980	\$425	3,562	18%	\$9.54	\$496	1.0
CHARLEVOIX COUNTY	\$10.63	\$553	\$22,120	2.1	\$53,150	\$1,329	\$15,945	\$399	1,954	19%	\$10.04	\$522	1.1
CHEBOYGAN COUNTY	\$9.81	\$510	\$20,400	1.9	\$44,250	\$1,106	\$13,275	\$332	1,861	17%	\$6.94	\$361	1.4
CHIPPEWA COUNTY	\$9.92	\$516	\$20,640	1.9	\$47,700	\$1,193	\$14,310	\$358	3,502	26%	\$6.53	\$340	1.5
CLARE COUNTY	\$9.67	\$503	\$20,120	1.9	\$39,300	\$983	\$11,790	\$295	2,255	18%	\$7.37	\$383	1.3
CLINTON COUNTY	\$12.67	\$659	\$26,360	2.5	\$64,200	\$1,605	\$19,260	\$482	3,491	15%	\$8.59	\$447	1.5
CRAWFORD COUNTY	\$9.90	\$515	\$20,600	1.9	\$42,650	\$1,066	\$12,795	\$320	966	17%	\$7.66	\$398	1.3
DELTA COUNTY	\$9.67	\$503	\$20,120	1.9	\$51,650	\$1,291	\$15,495	\$387	3,237	20%	\$7.28	\$379	1.3
DICKINSON COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,900	\$1,223	\$14,670	\$367	2,264	20%	\$7.94	\$413	1.2
EATON COUNTY	\$12.67	\$659	\$26,360	2.5	\$64,200	\$1,605	\$19,260	\$482	10,397	26%	\$9.41	\$489	1.3
EMMET COUNTY	\$11.40	\$593	\$23,720	2.2	\$55,900	\$1,398	\$16,770	\$419	3,080	24%	\$8.74	\$454	1.3
GENESEE COUNTY	\$12.04	\$626	\$25,040	2.3	\$57,000	\$1,425	\$17,100	\$428	45,438	27%	\$9.90	\$515	1.2
GLADWIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,300	\$1,058	\$12,690	\$317	1,526	14%	\$7.78	\$405	1.2
GOGEBIC COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,900	\$1,023	\$12,270	\$307	1,583	21%	\$6.89	\$358	1.4
GRAND TRAVERSE COUNTY	\$13.42	\$698	\$27,920	2.6	\$55,950	\$1,399	\$16,785	\$420	6,902	23%	\$10.28	\$535	1.3
GRATIOT COUNTY	\$9.67	\$503	\$20,120	1.9	\$50,300	\$1,258	\$15,090	\$377	3,260	22%	\$8.17	\$425	1.2
HILLSDALE COUNTY	\$10.02	\$521	\$20,840	1.9	\$53,050	\$1,326	\$15,915	\$398	3,486	20%	\$10.18	\$529	1.0
HOUGHTON COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,250	\$1,106	\$13,275	\$332	3,928	28%	\$6.14	\$319	1.6
HURON COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,350	\$1,209	\$14,505	\$363	2,414	17%	\$7.93	\$413	1.2
INGHAM COUNTY	\$12.67	\$659	\$26,360	2.5	\$64,200	\$1,605	\$19,260	\$482	42,624	39%	\$9.97	\$518	1.3
IONIA COUNTY	\$10.67	\$555	\$22,200	2.1	\$60,700	\$1,518	\$18,210	\$455	4,109	20%	\$8.15	\$424	1.3
IOSCO COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,950	\$1,074	\$12,885	\$322	2,114	18%	\$6.91	\$359	1.4
IRON COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,700	\$1,068	\$12,810	\$320	1,006	18%	\$6.66	\$346	1.5
ISABELLA COUNTY	\$9.67	\$503	\$20,120	1.9	\$52,750	\$1,319	\$15,825	\$396	8,221	37%	\$7.08	\$368	1.4
JACKSON COUNTY	\$11.31	\$588	\$23,520	2.2	\$58,550	\$1,464	\$17,565	\$439	13,666	23%	\$9.51	\$495	1.2
KALAMAZOO COUNTY	\$11.77	\$612	\$24,480	2.3	\$59,550	\$1,489	\$17,865	\$447	31,995	34%	\$9.85	\$512	1.2
KALKASKA COUNTY	\$10.12	\$526	\$21,040	2.0	\$55,950	\$1,399	\$16,785	\$420	941	15%	\$10.02	\$521	1.0
KENT COUNTY *	\$13.06	\$679	\$27,160	2.5	\$60,700	\$1,518	\$18,210	\$455	63,171	30%	\$10.90	\$567	1.2
KEWEENAW COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,250	\$1,106	\$13,275	\$332	107	11%	\$4.47	\$233	2.2
LAKE COUNTY	\$9.67	\$503	\$20,120	1.9	\$37,300	\$933	\$11,190	\$280	803	17%	\$6.45	\$335	1.5
LAPEER COUNTY *	\$15.88	\$826	\$33,040	3.1	\$78,400	\$1,960	\$23,520	\$588	4,597	15%	\$7.96	\$414	2.0
LEELANAU COUNTY	\$12.69	\$660	\$26,400	2.5	\$55,950	\$1,399	\$16,785	\$420	1,290	15%	\$7.93	\$413	1.6
LENAWEE COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,400	\$1,535	\$18,420	\$461	7,829	22%	\$9.13	\$475	1.4
LIVINGSTON COUNTY	\$15.98	\$831	\$33,240	3.1	\$78,400	\$1,960	\$23,520	\$588	6,604	12%	\$8.76	\$456	1.8
LUCE COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,000	\$1,050	\$12,600	\$315	507	20%	\$6.73	\$350	1.4
MACKINAC COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,200	\$1,155	\$13,860	\$347	1,059	21%	\$7.32	\$381	1.4
MACOMB COUNTY *	\$15.88	\$826	\$33,040	3.1	\$78,400	\$1,960	\$23,520	\$588	65,316	21%	\$12.48	\$649	1.3
MANISTEE COUNTY	\$10.58	\$550	\$22,000	2.1	\$47,700	\$1,193	\$14,310	\$358	1,877	19%	\$7.65	\$398	1.4
MARQUETTE COUNTY	\$9.67	\$503	\$20,120	1.9	\$52,800	\$1,320	\$15,840	\$396	7,777	30%	\$7.85	\$408	1.2
MASON COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,650	\$1,191	\$14,295	\$357	2,473	22%	\$7.61	\$396	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

MICHIGAN

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MECOSTA COUNTY	\$10.27	\$534	\$21,360	2.0	\$46,700	\$1,168	\$14,010	\$350	3,939	26%	\$5.80	\$302	1.8
MENOMINEE COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,950	\$1,199	\$14,385	\$360	2,160	21%	\$7.62	\$396	1.3
MIDLAND COUNTY	\$11.12	\$578	\$23,120	2.2	\$63,550	\$1,589	\$19,065	\$477	6,876	22%	\$11.88	\$618	0.9
MISSAUKEE COUNTY	\$10.63	\$553	\$22,120	2.1	\$45,450	\$1,136	\$13,635	\$341	898	16%	\$8.77	\$456	1.2
MONROE COUNTY *	\$14.63	\$761	\$30,440	2.8	\$68,600	\$1,715	\$20,580	\$515	10,253	19%	\$9.87	\$513	1.5
MONTCALM COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,150	\$1,229	\$14,745	\$369	4,065	18%	\$8.94	\$465	1.1
MONTMORENCY COUNTY	\$9.92	\$516	\$20,640	1.9	\$40,250	\$1,006	\$12,075	\$302	621	14%	\$8.33	\$433	1.2
MUSKEGON COUNTY *	\$10.87	\$565	\$22,600	2.1	\$52,400	\$1,310	\$15,720	\$393	14,092	22%	\$8.22	\$427	1.3
NEWAYGO COUNTY	\$10.02	\$521	\$20,840	1.9	\$60,700	\$1,518	\$18,210	\$455	2,727	15%	\$8.27	\$430	1.2
OAKLAND COUNTY *	\$15.88	\$826	\$33,040	3.1	\$78,400	\$1,960	\$23,520	\$588	118,873	25%	\$13.87	\$721	1.1
OCEANA COUNTY	\$9.75	\$507	\$20,280	1.9	\$46,800	\$1,170	\$14,040	\$351	1,694	17%	\$6.31	\$328	1.5
OGEMAW COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,150	\$1,004	\$12,045	\$301	1,328	15%	\$7.20	\$375	1.3
ONTONAGON COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,100	\$1,053	\$12,630	\$316	521	15%	\$7.25	\$377	1.3
OSCEOLA COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,650	\$1,141	\$13,695	\$342	1,655	19%	\$11.32	\$589	0.9
OSCODA COUNTY	\$9.69	\$504	\$20,160	1.9	\$37,050	\$926	\$11,115	\$278	576	15%	\$6.78	\$352	1.4
OTSEGO COUNTY	\$12.27	\$638	\$25,520	2.4	\$53,250	\$1,331	\$15,975	\$399	1,631	18%	\$7.89	\$410	1.6
OTTAWA COUNTY *	\$12.98	\$675	\$27,000	2.5	\$68,900	\$1,723	\$20,670	\$517	15,694	19%	\$10.45	\$544	1.2
PRESQUE ISLE COUNTY	\$9.69	\$504	\$20,160	1.9	\$43,200	\$1,080	\$12,960	\$324	891	14%	\$6.45	\$336	1.5
ROSCOMMON COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,400	\$1,035	\$12,420	\$311	1,596	14%	\$6.71	\$349	1.4
SAGINAW COUNTY	\$11.35	\$590	\$23,600	2.2	\$53,050	\$1,326	\$15,915	\$398	21,045	26%	\$9.70	\$504	1.2
SANILAC COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,550	\$1,214	\$14,565	\$364	3,059	18%	\$8.87	\$461	1.1
SCHOOLCRAFT COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,600	\$1,065	\$12,780	\$320	658	18%	\$7.31	\$380	1.3
SHIAWASSEE COUNTY	\$10.69	\$556	\$22,240	2.1	\$56,900	\$1,423	\$17,070	\$427	5,346	20%	\$7.63	\$397	1.4
ST. CLAIR COUNTY *	\$15.88	\$826	\$33,040	3.1	\$78,400	\$1,960	\$23,520	\$588	12,668	20%	\$8.42	\$438	1.9
ST. JOSEPH COUNTY	\$10.60	\$551	\$22,040	2.1	\$53,450	\$1,336	\$16,035	\$401	5,396	23%	\$10.14	\$527	1.0
TUSCOLA COUNTY	\$10.19	\$530	\$21,200	2.0	\$52,850	\$1,321	\$15,855	\$396	3,406	16%	\$8.32	\$433	1.2
VAN BUREN COUNTY	\$11.77	\$612	\$24,480	2.3	\$59,550	\$1,489	\$17,865	\$447	5,729	20%	\$8.81	\$458	1.3
WASHTENAW COUNTY	\$17.56	\$913	\$36,520	3.4	\$81,150	\$2,029	\$24,345	\$609	50,481	40%	\$12.79	\$665	1.4
WAYNE COUNTY *	\$15.88	\$826	\$33,040	3.1	\$55,800	\$1,395	\$16,740	\$419	256,504	33%	\$13.33	\$693	1.2
WEXFORD COUNTY	\$10.52	\$547	\$21,880	2.0	\$45,450	\$1,136	\$13,635	\$341	2,462	21%	\$8.73	\$454	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

MINNESOTA

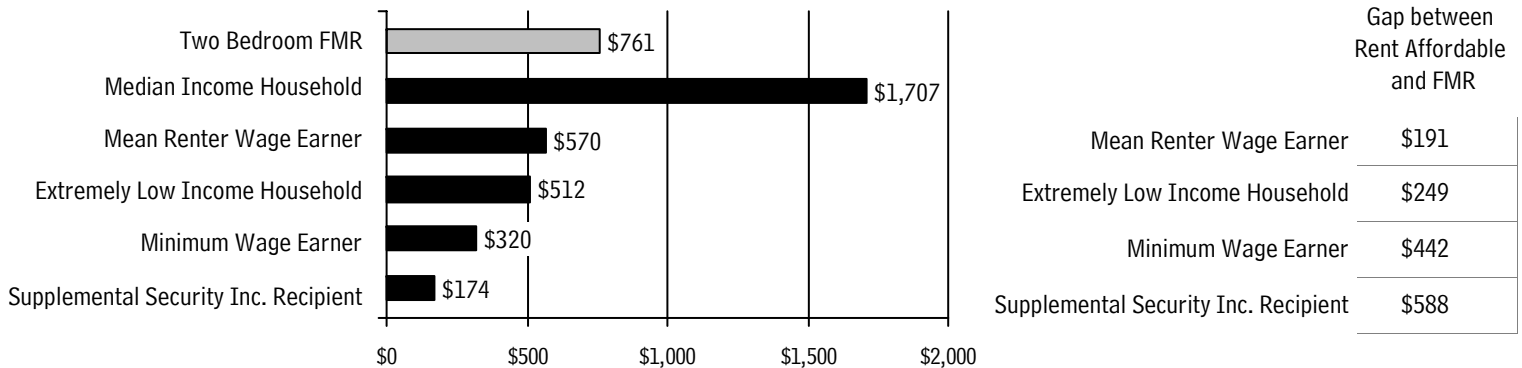
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$761. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,538 monthly or \$30,458 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.64

In Minnesota, a minimum wage worker earns an hourly wage of \$6.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 95 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Minnesota, the estimated mean (average) wage for a renter is \$10.96. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 53 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MINNESOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MINNESOTA	\$14.64	\$761	\$30,458	2.4	\$68,283	\$1,707	\$20,485	\$512	482,403	25%	\$10.96	\$570	1.3

METROPOLITAN AREAS

DULUTH, MN-WI MSA	\$10.37	\$539	\$21,560	1.7	\$54,850	\$1,371	\$16,455	\$411	23,101	24%	\$7.55	\$392	1.4
FARGO, ND-MN MSA	\$10.83	\$563	\$22,520	1.8	\$62,250	\$1,556	\$18,675	\$467	5,293	28%	\$5.23	\$272	2.1
GRAND FORKS, ND-MN MSA	\$10.75	\$559	\$22,360	1.7	\$55,800	\$1,395	\$16,740	\$419	3,143	26%	\$6.16	\$320	1.7
LA CROSSE, WI-MN MSA	\$10.63	\$553	\$22,120	1.7	\$57,900	\$1,448	\$17,370	\$434	1,446	19%	\$6.15	\$320	1.7
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	304,258	28%	\$12.57	\$654	1.3
ROCHESTER, MN HMFA	\$14.04	\$730	\$29,200	2.3	\$69,600	\$1,740	\$20,880	\$522	12,500	23%	\$10.77	\$560	1.3
ST. CLOUD, MN MSA	\$10.87	\$565	\$22,600	1.8	\$60,650	\$1,516	\$18,195	\$455	16,786	28%	\$8.52	\$443	1.3
WABASHA COUNTY, MN HMFA	\$9.81	\$510	\$20,400	1.6	\$69,600	\$1,740	\$20,880	\$522	1,448	17%	\$7.75	\$403	1.3

COMBINED NONMETRO AREAS

MINNESOTA	\$10.36	\$539	\$21,543	1.7	\$54,185	\$1,355	\$16,255	\$406	114,428	21%	\$7.46	\$388	1.4
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COUNTIES

AITKIN COUNTY	\$10.71	\$557	\$22,280	1.7	\$44,200	\$1,105	\$13,260	\$332	978	15%	\$6.99	\$363	1.5
ANOKA COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	17,652	17%	\$9.76	\$508	1.7
BECKER COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,250	\$1,231	\$14,775	\$369	2,316	20%	\$5.96	\$310	1.6
BELTRAMI COUNTY	\$10.10	\$525	\$21,000	1.6	\$47,450	\$1,186	\$14,235	\$356	3,662	26%	\$6.88	\$358	1.5
BENTON COUNTY	\$10.87	\$565	\$22,600	1.8	\$60,650	\$1,516	\$18,195	\$455	4,293	33%	\$9.03	\$470	1.2
BIG STONE COUNTY	\$9.67	\$503	\$20,120	1.6	\$44,100	\$1,103	\$13,230	\$331	353	15%	\$5.33	\$277	1.8
BLUE EARTH COUNTY	\$11.42	\$594	\$23,760	1.9	\$60,850	\$1,521	\$18,255	\$456	7,074	34%	\$8.14	\$423	1.4
BROWN COUNTY	\$9.77	\$508	\$20,320	1.6	\$58,400	\$1,460	\$17,520	\$438	2,110	20%	\$7.83	\$407	1.2
CARLTON COUNTY	\$10.37	\$539	\$21,560	1.7	\$54,850	\$1,371	\$16,455	\$411	2,172	18%	\$7.47	\$388	1.4
CARVER COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	4,029	17%	\$9.29	\$483	1.8
CASS COUNTY	\$9.67	\$503	\$20,120	1.6	\$51,150	\$1,279	\$15,345	\$384	1,527	14%	\$5.33	\$277	1.8
CHIPPEWA COUNTY	\$9.67	\$503	\$20,120	1.6	\$52,850	\$1,321	\$15,855	\$396	1,258	23%	\$7.24	\$377	1.3
CHISAGO COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	1,872	13%	\$7.01	\$365	2.4
CLAY COUNTY	\$10.83	\$563	\$22,520	1.8	\$62,250	\$1,556	\$18,675	\$467	5,293	28%	\$5.23	\$272	2.1
CLEARWATER COUNTY	\$9.67	\$503	\$20,120	1.6	\$46,900	\$1,173	\$14,070	\$352	613	18%	\$6.28	\$327	1.5
COOK COUNTY	\$9.67	\$503	\$20,120	1.6	\$55,400	\$1,385	\$16,620	\$416	512	22%	\$6.07	\$315	1.6
COTTONWOOD COUNTY	\$9.67	\$503	\$20,120	1.6	\$47,300	\$1,183	\$14,190	\$355	964	20%	\$6.18	\$321	1.6
CROW WING COUNTY	\$11.04	\$574	\$22,960	1.8	\$51,150	\$1,279	\$15,345	\$384	4,531	20%	\$6.96	\$362	1.6
DAKOTA COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	28,602	22%	\$10.92	\$568	1.6
DODGE COUNTY	\$14.04	\$730	\$29,200	2.3	\$69,600	\$1,740	\$20,880	\$522	1,004	16%	\$8.89	\$463	1.6
DOUGLAS COUNTY	\$10.23	\$532	\$21,280	1.7	\$54,350	\$1,359	\$16,305	\$408	3,032	23%	\$6.64	\$345	1.5
FARIBAUT COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,800	\$1,245	\$14,940	\$374	1,289	19%	\$9.64	\$501	1.0
FILLMORE COUNTY	\$10.00	\$520	\$20,800	1.6	\$52,900	\$1,323	\$15,870	\$397	1,587	19%	\$7.06	\$367	1.4

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* 50th percentile FMR (See Appendix B).

MINNESOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
FREEBORN COUNTY	\$9.67	\$503	\$20,120	1.6	\$52,950	\$1,324	\$15,885	\$397	2,848	21%	\$7.29	\$379	1.3
GOODHUE COUNTY	\$11.92	\$620	\$24,800	1.9	\$65,550	\$1,639	\$19,665	\$492	3,582	21%	\$8.57	\$446	1.4
GRANT COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,800	\$1,245	\$14,940	\$374	452	18%	\$7.01	\$364	1.4
HENNEPIN COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	154,294	34%	\$14.30	\$744	1.2
HOUSTON COUNTY	\$10.63	\$553	\$22,120	1.7	\$57,900	\$1,448	\$17,370	\$434	1,446	19%	\$6.15	\$320	1.7
HUBBARD COUNTY	\$9.67	\$503	\$20,120	1.6	\$48,400	\$1,210	\$14,520	\$363	1,236	17%	\$6.78	\$352	1.4
ISANTI COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	1,659	15%	\$6.13	\$319	2.8
ITASCA COUNTY	\$10.06	\$523	\$20,920	1.6	\$51,450	\$1,286	\$15,435	\$386	3,045	17%	\$7.90	\$411	1.3
JACKSON COUNTY	\$9.67	\$503	\$20,120	1.6	\$51,000	\$1,275	\$15,300	\$383	953	21%	\$8.42	\$438	1.1
KANABEC COUNTY	\$11.65	\$606	\$24,240	1.9	\$51,150	\$1,279	\$15,345	\$384	919	16%	\$7.94	\$413	1.5
KANDIYOHI COUNTY	\$9.90	\$515	\$20,600	1.6	\$56,500	\$1,413	\$16,950	\$424	3,910	25%	\$6.79	\$353	1.5
KITTSOON COUNTY	\$9.67	\$503	\$20,120	1.6	\$47,550	\$1,189	\$14,265	\$357	374	17%	\$6.40	\$333	1.5
KOOCHICHING COUNTY	\$9.67	\$503	\$20,120	1.6	\$51,250	\$1,281	\$15,375	\$384	1,184	20%	\$7.73	\$402	1.3
LAC QUI PARLE COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,000	\$1,225	\$14,700	\$368	641	19%	\$6.61	\$343	1.5
LAKE COUNTY	\$9.67	\$503	\$20,120	1.6	\$54,800	\$1,370	\$16,440	\$411	744	16%	\$6.65	\$346	1.5
LAKE OF THE WOODS COUNTY	\$9.67	\$503	\$20,120	1.6	\$45,900	\$1,148	\$13,770	\$344	278	15%	\$5.97	\$310	1.6
LE SUEUR COUNTY	\$10.67	\$555	\$22,200	1.7	\$62,150	\$1,554	\$18,645	\$466	1,647	17%	\$7.76	\$404	1.4
LINCOLN COUNTY	\$9.67	\$503	\$20,120	1.6	\$45,000	\$1,125	\$13,500	\$338	519	20%	\$6.60	\$343	1.5
LYON COUNTY	\$10.19	\$530	\$21,200	1.7	\$57,500	\$1,438	\$17,250	\$431	3,072	32%	\$7.89	\$410	1.3
MAHONOMEN COUNTY	\$9.67	\$503	\$20,120	1.6	\$41,650	\$1,041	\$12,495	\$312	447	23%	\$7.33	\$381	1.3
MARSHALL COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,400	\$1,235	\$14,820	\$371	664	16%	\$6.50	\$338	1.5
MARTIN COUNTY	\$9.67	\$503	\$20,120	1.6	\$52,600	\$1,315	\$15,780	\$395	2,053	23%	\$7.93	\$413	1.2
MCLEOD COUNTY	\$11.17	\$581	\$23,240	1.8	\$64,400	\$1,610	\$19,320	\$483	2,891	21%	\$8.86	\$461	1.3
MEEKER COUNTY	\$9.98	\$519	\$20,760	1.6	\$56,600	\$1,415	\$16,980	\$425	1,593	19%	\$6.86	\$357	1.5
MILLE LACS COUNTY	\$11.02	\$573	\$22,920	1.8	\$52,050	\$1,301	\$15,615	\$390	1,742	20%	\$6.55	\$341	1.7
MORRISON COUNTY	\$9.94	\$517	\$20,680	1.6	\$51,850	\$1,296	\$15,555	\$389	2,132	18%	\$6.32	\$329	1.6
MOWER COUNTY	\$9.67	\$503	\$20,120	1.6	\$52,800	\$1,320	\$15,840	\$396	3,385	22%	\$8.24	\$428	1.2
MURRAY COUNTY	\$9.67	\$503	\$20,120	1.6	\$48,050	\$1,201	\$14,415	\$360	578	16%	\$7.53	\$391	1.3
NICOLLET COUNTY	\$10.81	\$562	\$22,480	1.8	\$60,850	\$1,521	\$18,255	\$456	2,592	24%	\$7.15	\$372	1.5
NOBLES COUNTY	\$9.67	\$503	\$20,120	1.6	\$50,700	\$1,268	\$15,210	\$380	1,978	25%	\$8.06	\$419	1.2
NORMAN COUNTY	\$9.67	\$503	\$20,120	1.6	\$48,650	\$1,216	\$14,595	\$365	570	19%	\$7.48	\$389	1.3
OLMSTED COUNTY	\$14.04	\$730	\$29,200	2.3	\$69,600	\$1,740	\$20,880	\$522	11,496	24%	\$10.86	\$565	1.3
OTTER TAIL COUNTY	\$9.67	\$503	\$20,120	1.6	\$50,550	\$1,264	\$15,165	\$379	4,531	20%	\$6.19	\$322	1.6
PENNINGTON COUNTY	\$9.67	\$503	\$20,120	1.6	\$52,200	\$1,305	\$15,660	\$392	1,404	25%	\$7.82	\$407	1.2
PINE COUNTY	\$10.85	\$564	\$22,560	1.8	\$51,950	\$1,299	\$15,585	\$390	1,624	16%	\$5.62	\$292	1.9
PIPESTONE COUNTY	\$9.67	\$503	\$20,120	1.6	\$48,150	\$1,204	\$14,445	\$361	915	22%	\$7.25	\$377	1.3
POLK COUNTY	\$10.75	\$559	\$22,360	1.7	\$55,800	\$1,395	\$16,740	\$419	3,143	26%	\$6.16	\$320	1.7
POPE COUNTY	\$9.67	\$503	\$20,120	1.6	\$50,350	\$1,259	\$15,105	\$378	866	19%	\$6.55	\$341	1.5
RAMSEY COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	73,533	37%	\$12.91	\$671	1.3
RED LAKE COUNTY	\$9.67	\$503	\$20,120	1.6	\$47,400	\$1,185	\$14,220	\$356	356	21%	\$6.82	\$354	1.4
REDWOOD COUNTY	\$9.67	\$503	\$20,120	1.6	\$54,100	\$1,353	\$16,230	\$406	1,338	20%	\$7.63	\$397	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

MINNESOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
RENVILLE COUNTY	\$9.98	\$519	\$20,760	1.6	\$53,100	\$1,328	\$15,930	\$398	1,285	19%	\$8.91	\$463	1.1
RICE COUNTY	\$12.92	\$672	\$26,880	2.1	\$66,000	\$1,650	\$19,800	\$495	4,166	22%	\$9.09	\$473	1.4
ROCK COUNTY	\$9.67	\$503	\$20,120	1.6	\$51,950	\$1,299	\$15,585	\$390	846	22%	\$6.47	\$336	1.5
ROSEAU COUNTY	\$9.67	\$503	\$20,120	1.6	\$54,250	\$1,356	\$16,275	\$407	982	16%	\$8.45	\$439	1.1
SCOTT COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	4,101	13%	\$7.82	\$407	2.2
SHERBURNE COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	3,456	16%	\$7.32	\$380	2.3
SIBLEY COUNTY	\$9.98	\$519	\$20,760	1.6	\$57,600	\$1,440	\$17,280	\$432	1,104	19%	\$6.84	\$356	1.5
ST. LOUIS COUNTY	\$10.37	\$539	\$21,560	1.7	\$54,850	\$1,371	\$16,455	\$411	20,929	25%	\$7.55	\$393	1.4
STEARNS COUNTY	\$10.87	\$565	\$22,600	1.8	\$60,650	\$1,516	\$18,195	\$455	12,493	26%	\$8.42	\$438	1.3
STEELE COUNTY	\$11.52	\$599	\$23,960	1.9	\$63,450	\$1,586	\$19,035	\$476	2,542	20%	\$8.82	\$458	1.3
STEVENS COUNTY	\$9.67	\$503	\$20,120	1.6	\$56,250	\$1,406	\$16,875	\$422	1,119	30%	\$5.65	\$294	1.7
SWIFT COUNTY	\$9.67	\$503	\$20,120	1.6	\$52,250	\$1,306	\$15,675	\$392	996	23%	\$7.81	\$406	1.2
TODD COUNTY	\$9.69	\$504	\$20,160	1.6	\$46,750	\$1,169	\$14,025	\$351	1,598	17%	\$6.23	\$324	1.6
TRAVERSE COUNTY	\$9.67	\$503	\$20,120	1.6	\$45,800	\$1,145	\$13,740	\$344	335	20%	\$6.03	\$314	1.6
WABASHA COUNTY	\$9.81	\$510	\$20,400	1.6	\$69,600	\$1,740	\$20,880	\$522	1,448	17%	\$7.75	\$403	1.3
WADENA COUNTY	\$9.69	\$504	\$20,160	1.6	\$45,700	\$1,143	\$13,710	\$343	1,224	23%	\$5.89	\$306	1.6
WASECA COUNTY	\$10.71	\$557	\$22,280	1.7	\$58,750	\$1,469	\$17,625	\$441	1,414	20%	\$7.82	\$407	1.4
WASHINGTON COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	10,126	14%	\$8.60	\$447	2.0
WATONWAN COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,750	\$1,244	\$14,925	\$373	1,063	23%	\$7.31	\$380	1.3
WILKIN COUNTY	\$9.67	\$503	\$20,120	1.6	\$55,750	\$1,394	\$16,725	\$418	534	19%	\$5.38	\$280	1.8
WINONA COUNTY	\$10.87	\$565	\$22,600	1.8	\$58,650	\$1,466	\$17,595	\$440	5,434	29%	\$7.51	\$390	1.4
WRIGHT COUNTY *	\$16.96	\$882	\$35,280	2.8	\$77,000	\$1,925	\$23,100	\$578	4,934	16%	\$7.37	\$383	2.3
YELLOW MEDICINE COUNTY	\$9.67	\$503	\$20,120	1.6	\$49,300	\$1,233	\$14,790	\$370	917	21%	\$7.11	\$370	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

MISSISSIPPI

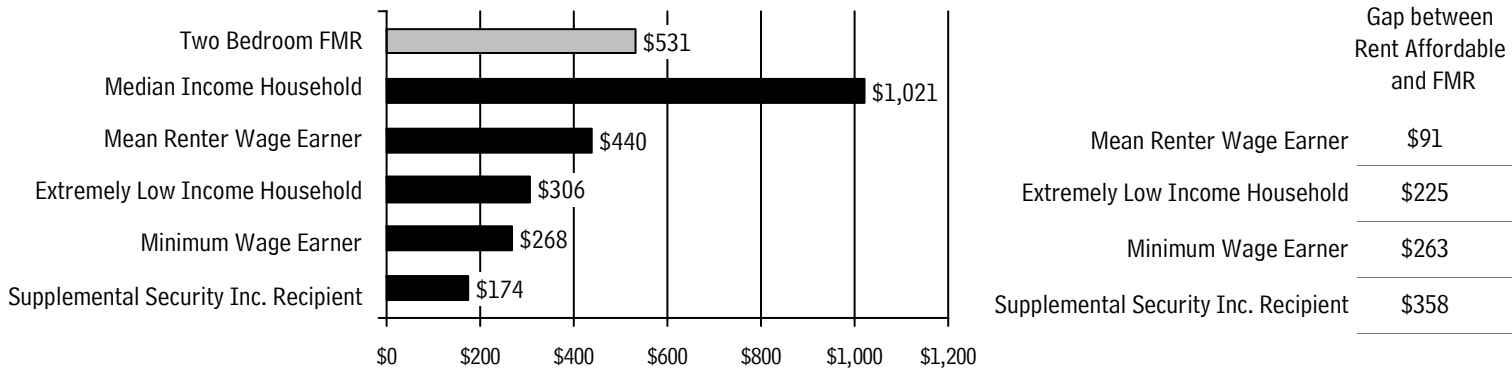
In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$531. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,771 monthly or \$21,252 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.22

In Mississippi, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Mississippi, the estimated mean (average) wage for a renter is \$8.46. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MISSISSIPPI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MISSISSIPPI	\$10.22	\$531	\$21,252	2.0	\$40,842	\$1,021	\$12,253	\$306	289,283	28%	\$8.46	\$440	1.2

METROPOLITAN AREAS

GULFPORT-BILOXI, MS MSA	\$11.83	\$615	\$24,600	2.3	\$44,450	\$1,111	\$13,335	\$333	31,019	33%	\$9.03	\$470	1.3
HATTIESBURG, MS MSA	\$10.15	\$528	\$21,120	2.0	\$41,300	\$1,033	\$12,390	\$310	14,929	32%	\$8.27	\$430	1.2
JACKSON, MS HMFA	\$11.79	\$613	\$24,520	2.3	\$47,100	\$1,178	\$14,130	\$353	52,484	31%	\$9.56	\$497	1.2
MARSHALL COUNTY, MS HMFA	\$8.75	\$455	\$18,200	1.7	\$53,600	\$1,340	\$16,080	\$402	2,366	19%	\$7.21	\$375	1.2
MEMPHIS, TN-MS-AR HMFA	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	8,056	21%	\$8.98	\$467	1.4
PASCAGOULA, MS MSA	\$11.29	\$587	\$23,480	2.2	\$46,600	\$1,165	\$13,980	\$350	13,056	24%	\$9.97	\$518	1.1
SIMPSON COUNTY, MS HMFA	\$8.75	\$455	\$18,200	1.7	\$47,100	\$1,178	\$14,130	\$353	1,896	19%	\$6.85	\$356	1.3
TATE COUNTY, MS HMFA	\$8.83	\$459	\$18,360	1.7	\$53,600	\$1,340	\$16,080	\$402	1,922	22%	\$6.79	\$353	1.3
TUNICA COUNTY, MS HMFA	\$11.50	\$598	\$23,920	2.2	\$53,600	\$1,340	\$16,080	\$402	1,570	48%	\$9.82	\$511	1.2

COMBINED NONMETRO AREAS

MISSISSIPPI	\$9.26	\$482	\$19,264	1.8	\$36,566	\$914	\$10,970	\$274	161,985	27%	\$7.74	\$402	1.2
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COUNTIES

ADAMS COUNTY	\$9.25	\$481	\$19,240	1.8	\$33,250	\$831	\$9,975	\$249	4,075	30%	\$6.50	\$338	1.4
ALCORN COUNTY	\$8.75	\$455	\$18,200	1.7	\$39,100	\$978	\$11,730	\$293	3,770	27%	\$7.93	\$413	1.1
AMITE COUNTY	\$8.75	\$455	\$18,200	1.7	\$32,350	\$809	\$9,705	\$243	743	14%	\$5.78	\$300	1.5
ATTALA COUNTY	\$8.75	\$455	\$18,200	1.7	\$38,450	\$961	\$11,535	\$288	1,686	22%	\$6.94	\$361	1.3
BENTON COUNTY	\$9.90	\$515	\$20,600	1.9	\$32,600	\$815	\$9,780	\$245	470	16%	\$9.51	\$495	1.0
BOLIVAR COUNTY	\$9.25	\$481	\$19,240	1.8	\$28,800	\$720	\$8,640	\$216	5,361	39%	\$7.24	\$377	1.3
CALHOUN COUNTY	\$8.75	\$455	\$18,200	1.7	\$36,400	\$910	\$10,920	\$273	1,435	24%	\$6.77	\$352	1.3
CARROLL COUNTY	\$8.75	\$455	\$18,200	1.7	\$29,950	\$749	\$8,985	\$225	617	15%	\$7.29	\$379	1.2
CHICKASAW COUNTY	\$9.48	\$493	\$19,720	1.8	\$35,900	\$898	\$10,770	\$269	1,608	22%	\$7.75	\$403	1.2
CHOCTAW COUNTY	\$8.75	\$455	\$18,200	1.7	\$33,500	\$838	\$10,050	\$251	690	19%	\$8.86	\$461	1.0
CLAIBORNE COUNTY	\$8.75	\$455	\$18,200	1.7	\$31,500	\$788	\$9,450	\$236	725	20%	\$14.46	\$752	0.6
CLARKE COUNTY	\$9.29	\$483	\$19,320	1.8	\$39,450	\$986	\$11,835	\$296	1,100	16%	\$6.82	\$355	1.4
CLAY COUNTY	\$8.75	\$455	\$18,200	1.7	\$37,300	\$933	\$11,190	\$280	2,168	27%	\$7.76	\$403	1.1
COAHOMA COUNTY	\$10.15	\$528	\$21,120	2.0	\$28,700	\$718	\$8,610	\$215	4,502	43%	\$7.85	\$408	1.3
COPIAH COUNTY	\$11.79	\$613	\$24,520	2.3	\$47,100	\$1,178	\$14,130	\$353	2,047	20%	\$6.37	\$331	1.9
COVINGTON COUNTY	\$8.75	\$455	\$18,200	1.7	\$33,000	\$825	\$9,900	\$248	1,077	15%	\$6.26	\$326	1.4
DESOTO COUNTY	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	8,056	21%	\$8.98	\$467	1.4
FORREST COUNTY	\$10.15	\$528	\$21,120	2.0	\$41,300	\$1,033	\$12,390	\$310	10,763	40%	\$8.61	\$448	1.2
FRANKLIN COUNTY	\$8.75	\$455	\$18,200	1.7	\$33,350	\$834	\$10,005	\$250	447	14%	\$5.98	\$311	1.5
GEORGE COUNTY	\$11.29	\$587	\$23,480	2.2	\$46,600	\$1,165	\$13,980	\$350	928	14%	\$6.94	\$361	1.6
GREENE COUNTY	\$8.75	\$455	\$18,200	1.7	\$35,750	\$894	\$10,725	\$268	542	13%	\$5.62	\$292	1.6
GRENADA COUNTY	\$8.75	\$455	\$18,200	1.7	\$35,200	\$880	\$10,560	\$264	2,724	31%	\$8.00	\$416	1.1

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MISSISSIPPI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
HANCOCK COUNTY	\$11.83	\$615	\$24,600	2.3	\$44,450	\$1,111	\$13,335	\$333	3,440	20%	\$9.97	\$518	1.2
HARRISON COUNTY	\$11.83	\$615	\$24,600	2.3	\$44,450	\$1,111	\$13,335	\$333	26,693	37%	\$8.95	\$465	1.3
HINDS COUNTY	\$11.79	\$613	\$24,520	2.3	\$47,100	\$1,178	\$14,130	\$353	32,877	36%	\$9.77	\$508	1.2
HOLMES COUNTY	\$9.48	\$493	\$19,720	1.8	\$23,200	\$580	\$6,960	\$174	1,962	27%	\$6.49	\$337	1.5
HUMPHREYS COUNTY	\$8.75	\$455	\$18,200	1.7	\$24,850	\$621	\$7,455	\$186	1,453	39%	\$5.99	\$312	1.5
ISSAQUENA COUNTY	\$9.48	\$493	\$19,720	1.8	\$25,200	\$630	\$7,560	\$189	237	33%	\$7.17	\$373	1.3
ITAWAMBA COUNTY	\$8.75	\$455	\$18,200	1.7	\$45,400	\$1,135	\$13,620	\$341	1,536	18%	\$7.85	\$408	1.1
JACKSON COUNTY	\$11.29	\$587	\$23,480	2.2	\$46,600	\$1,165	\$13,980	\$350	12,128	25%	\$10.19	\$530	1.1
JASPER COUNTY	\$8.75	\$455	\$18,200	1.7	\$35,850	\$896	\$10,755	\$269	886	13%	\$8.36	\$435	1.0
JEFFERSON COUNTY	\$8.75	\$455	\$18,200	1.7	\$26,000	\$650	\$7,800	\$195	647	20%	\$5.96	\$310	1.5
JEFFERSON DAVIS COUNTY	\$8.75	\$455	\$18,200	1.7	\$29,200	\$730	\$8,760	\$219	802	15%	\$6.74	\$350	1.3
JONES COUNTY	\$8.75	\$455	\$18,200	1.7	\$35,850	\$896	\$10,755	\$269	5,627	23%	\$8.75	\$455	1.0
KEMPER COUNTY	\$9.29	\$483	\$19,320	1.8	\$39,450	\$986	\$11,835	\$296	630	16%	\$4.78	\$248	1.9
LAFAYETTE COUNTY	\$11.40	\$593	\$23,720	2.2	\$48,050	\$1,201	\$14,415	\$360	5,663	39%	\$6.91	\$359	1.7
LAMAR COUNTY	\$10.15	\$528	\$21,120	2.0	\$41,300	\$1,033	\$12,390	\$310	3,484	24%	\$7.09	\$369	1.4
LAUDERDALE COUNTY	\$9.67	\$503	\$20,120	1.9	\$39,450	\$986	\$11,835	\$296	9,648	32%	\$7.57	\$394	1.3
LAWRENCE COUNTY	\$8.75	\$455	\$18,200	1.7	\$43,700	\$1,093	\$13,110	\$328	793	16%	\$10.29	\$535	0.9
LEAKE COUNTY	\$8.75	\$455	\$18,200	1.7	\$33,600	\$840	\$10,080	\$252	1,371	18%	\$6.75	\$351	1.3
LEE COUNTY	\$9.54	\$496	\$19,840	1.9	\$45,400	\$1,135	\$13,620	\$341	8,986	31%	\$9.78	\$508	1.0
LEFLORE COUNTY	\$8.75	\$455	\$18,200	1.7	\$29,950	\$749	\$8,985	\$225	6,051	47%	\$7.37	\$383	1.2
LINCOLN COUNTY	\$8.75	\$455	\$18,200	1.7	\$37,300	\$933	\$11,190	\$280	2,750	22%	\$7.46	\$388	1.2
LOWNDES COUNTY	\$9.17	\$477	\$19,080	1.8	\$40,500	\$1,013	\$12,150	\$304	7,636	33%	\$7.43	\$386	1.2
MADISON COUNTY	\$11.79	\$613	\$24,520	2.3	\$47,100	\$1,178	\$14,130	\$353	7,947	29%	\$9.07	\$472	1.3
MARION COUNTY	\$8.75	\$455	\$18,200	1.7	\$31,850	\$796	\$9,555	\$239	1,830	20%	\$7.29	\$379	1.2
MARSHALL COUNTY	\$8.75	\$455	\$18,200	1.7	\$53,600	\$1,340	\$16,080	\$402	2,366	19%	\$7.21	\$375	1.2
MONROE COUNTY	\$8.75	\$455	\$18,200	1.7	\$40,500	\$1,013	\$12,150	\$304	3,064	21%	\$7.82	\$407	1.1
MONTGOMERY COUNTY	\$8.75	\$455	\$18,200	1.7	\$33,250	\$831	\$9,975	\$249	1,082	23%	\$5.16	\$269	1.7
NESHOBA COUNTY	\$8.75	\$455	\$18,200	1.7	\$36,450	\$911	\$10,935	\$273	2,189	20%	\$7.85	\$408	1.1
NEWTON COUNTY	\$9.29	\$483	\$19,320	1.8	\$37,050	\$926	\$11,115	\$278	1,493	18%	\$6.41	\$333	1.4
NOXUBEE COUNTY	\$8.88	\$462	\$18,480	1.7	\$29,100	\$728	\$8,730	\$218	906	20%	\$6.29	\$327	1.4
OKTIBBEHA COUNTY	\$10.27	\$534	\$21,360	2.0	\$39,400	\$985	\$11,820	\$296	7,075	44%	\$5.48	\$285	1.9
PANOLA COUNTY	\$8.75	\$455	\$18,200	1.7	\$34,400	\$860	\$10,320	\$258	2,706	22%	\$7.48	\$389	1.2
PEARL RIVER COUNTY	\$9.23	\$480	\$19,200	1.8	\$39,850	\$996	\$11,955	\$299	3,652	20%	\$6.70	\$348	1.4
PERRY COUNTY	\$10.15	\$528	\$21,120	2.0	\$41,300	\$1,033	\$12,390	\$310	682	15%	\$11.62	\$604	0.9
PIKE COUNTY	\$8.75	\$455	\$18,200	1.7	\$32,350	\$809	\$9,705	\$243	3,795	26%	\$6.15	\$320	1.4
PONTOTOC COUNTY	\$8.75	\$455	\$18,200	1.7	\$45,400	\$1,135	\$13,620	\$341	2,216	22%	\$8.50	\$442	1.0
PRENTISS COUNTY	\$8.75	\$455	\$18,200	1.7	\$38,250	\$956	\$11,475	\$287	2,158	22%	\$7.73	\$402	1.1
QUITMAN COUNTY	\$8.98	\$467	\$18,680	1.7	\$26,800	\$670	\$8,040	\$201	1,112	31%	\$6.85	\$356	1.3
RANKIN COUNTY	\$11.79	\$613	\$24,520	2.3	\$47,100	\$1,178	\$14,130	\$353	9,613	23%	\$9.95	\$517	1.2
SCOTT COUNTY	\$8.75	\$455	\$18,200	1.7	\$35,000	\$875	\$10,500	\$263	2,198	22%	\$7.80	\$406	1.1
SHARKEY COUNTY	\$9.48	\$493	\$19,720	1.8	\$28,000	\$700	\$8,400	\$210	742	34%	\$5.96	\$310	1.6

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

MISSISSIPPI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SIMPSON COUNTY	\$8.75	\$455	\$18,200	1.7	\$47,100	\$1,178	\$14,130	\$353	1,896	19%	\$6.85	\$356	1.3
SMITH COUNTY	\$8.75	\$455	\$18,200	1.7	\$40,950	\$1,024	\$12,285	\$307	788	13%	\$9.97	\$518	0.9
STONE COUNTY	\$11.83	\$615	\$24,600	2.3	\$44,450	\$1,111	\$13,335	\$333	886	19%	\$7.98	\$415	1.5
SUNFLOWER COUNTY	\$8.75	\$455	\$18,200	1.7	\$30,900	\$773	\$9,270	\$232	3,673	38%	\$6.88	\$358	1.3
TALLAHATCHIE COUNTY	\$8.75	\$455	\$18,200	1.7	\$28,450	\$711	\$8,535	\$213	1,256	24%	\$6.17	\$321	1.4
TATE COUNTY	\$8.83	\$459	\$18,360	1.7	\$53,600	\$1,340	\$16,080	\$402	1,922	22%	\$6.79	\$353	1.3
TIPPAH COUNTY	\$8.75	\$455	\$18,200	1.7	\$36,500	\$913	\$10,950	\$274	1,774	22%	\$8.64	\$449	1.0
TISHOMINGO COUNTY	\$8.75	\$455	\$18,200	1.7	\$37,800	\$945	\$11,340	\$284	1,683	21%	\$7.86	\$409	1.1
TUNICA COUNTY	\$11.50	\$598	\$23,920	2.2	\$53,600	\$1,340	\$16,080	\$402	1,570	48%	\$9.82	\$511	1.2
UNION COUNTY	\$9.12	\$474	\$18,960	1.8	\$41,900	\$1,048	\$12,570	\$314	2,188	22%	\$7.96	\$414	1.1
WALTHALL COUNTY	\$8.75	\$455	\$18,200	1.7	\$30,600	\$765	\$9,180	\$230	934	17%	\$6.66	\$346	1.3
WARREN COUNTY	\$10.88	\$566	\$22,640	2.1	\$46,650	\$1,166	\$13,995	\$350	5,949	32%	\$7.79	\$405	1.4
WASHINGTON COUNTY	\$9.25	\$481	\$19,240	1.8	\$32,000	\$800	\$9,600	\$240	8,966	40%	\$7.81	\$406	1.2
WAYNE COUNTY	\$8.75	\$455	\$18,200	1.7	\$32,100	\$803	\$9,630	\$241	1,184	15%	\$7.19	\$374	1.2
WEBSTER COUNTY	\$8.75	\$455	\$18,200	1.7	\$38,850	\$971	\$11,655	\$291	843	22%	\$5.85	\$304	1.5
WILKINSON COUNTY	\$8.75	\$455	\$18,200	1.7	\$25,000	\$625	\$7,500	\$188	604	17%	\$6.05	\$315	1.4
WINSTON COUNTY	\$9.48	\$493	\$19,720	1.8	\$35,400	\$885	\$10,620	\$266	1,549	20%	\$8.73	\$454	1.1
YALOBUSHA COUNTY	\$8.75	\$455	\$18,200	1.7	\$34,200	\$855	\$10,260	\$257	1,105	21%	\$8.55	\$444	1.0
YAZOO COUNTY	\$8.75	\$455	\$18,200	1.7	\$31,250	\$781	\$9,375	\$234	2,853	31%	\$6.90	\$359	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

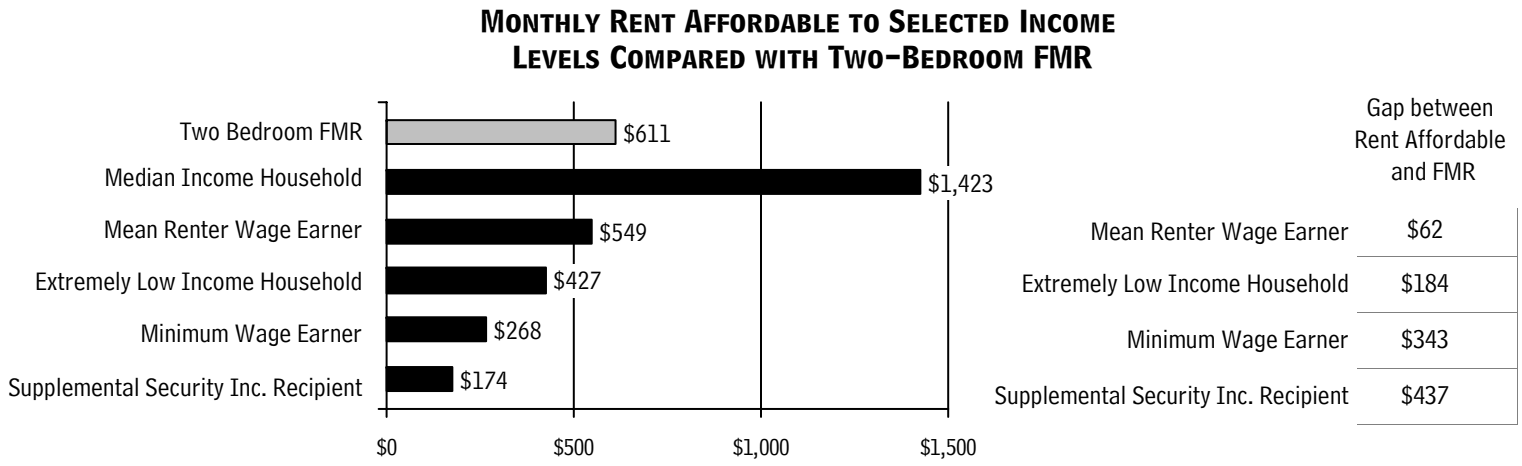
MISSOURI

In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$611. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,037 monthly or \$24,441 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.75

In Missouri, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 91 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Missouri, the estimated mean (average) wage for a renter is \$10.56. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



MISSOURI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MISSOURI	\$11.75	\$611	\$24,441	2.3	\$56,927	\$1,423	\$17,078	\$427	652,284	30%	\$10.56	\$549	1.1

METROPOLITAN AREAS

BATES COUNTY, MO HMFA	\$9.00	\$468	\$18,720	1.7	\$65,400	\$1,635	\$19,620	\$491	1,629	25%	\$6.89	\$358	1.3
COLUMBIA, MO MSA	\$10.87	\$565	\$22,600	2.1	\$60,900	\$1,523	\$18,270	\$457	23,517	41%	\$7.94	\$413	1.4
DALLAS COUNTY, MO HMFA	\$8.92	\$464	\$18,560	1.7	\$50,600	\$1,265	\$15,180	\$380	1,256	21%	\$5.31	\$276	1.7
JEFFERSON CITY, MO HMFA	\$9.69	\$504	\$20,160	1.9	\$59,400	\$1,485	\$17,820	\$446	12,879	28%	\$8.62	\$448	1.1
JOPLIN, MO MSA	\$9.71	\$505	\$20,200	1.9	\$47,100	\$1,178	\$14,130	\$353	18,385	30%	\$9.31	\$484	1.0
KANSAS CITY, MO-KS HMFA *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	143,020	33%	\$11.87	\$617	1.1
MCDONALD COUNTY, MO HMFA	\$8.92	\$464	\$18,560	1.7	\$49,800	\$1,245	\$14,940	\$374	2,311	28%	\$7.49	\$389	1.2
MONITEAU COUNTY, MO HMFA	\$9.02	\$469	\$18,760	1.8	\$59,400	\$1,485	\$17,820	\$446	1,175	22%	\$6.62	\$344	1.4
POLK COUNTY, MO HMFA	\$8.92	\$464	\$18,560	1.7	\$50,600	\$1,265	\$15,180	\$380	2,681	27%	\$6.72	\$349	1.3
SPRINGFIELD, MO HMFA	\$10.08	\$524	\$20,960	2.0	\$50,600	\$1,265	\$15,180	\$380	42,929	33%	\$8.97	\$466	1.1
ST. JOSEPH, MO-KS MSA	\$9.85	\$512	\$20,480	1.9	\$51,300	\$1,283	\$15,390	\$385	13,094	30%	\$8.75	\$455	1.1
ST. LOUIS, MO-IL HMFA *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	224,777	29%	\$12.20	\$634	1.1
WASHINGTON COUNTY, MO HMFA	\$8.92	\$464	\$18,560	1.7	\$63,800	\$1,595	\$19,140	\$479	1,691	20%	\$5.55	\$289	1.6

COMBINED NONMETRO AREAS

MISSOURI	\$9.30	\$483	\$19,335	1.8	\$44,151	\$1,104	\$13,245	\$331	162,940	27%	\$7.30	\$379	1.3
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COUNTIES

ADAIR COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,600	\$1,140	\$13,680	\$342	3,832	40%	\$5.81	\$302	1.7
ANDREW COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,300	\$1,283	\$15,390	\$385	1,257	20%	\$6.66	\$346	1.5
ATCHISON COUNTY	\$8.92	\$464	\$18,560	1.7	\$46,050	\$1,151	\$13,815	\$345	839	31%	\$7.33	\$381	1.2
AUDRAIN COUNTY	\$8.92	\$464	\$18,560	1.7	\$49,200	\$1,230	\$14,760	\$369	2,547	26%	\$8.71	\$453	1.0
BARRY COUNTY	\$8.92	\$464	\$18,560	1.7	\$41,200	\$1,030	\$12,360	\$309	3,253	24%	\$8.51	\$442	1.0
BARTON COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,300	\$1,083	\$12,990	\$325	1,302	27%	\$7.32	\$381	1.2
BATES COUNTY	\$9.00	\$468	\$18,720	1.7	\$65,400	\$1,635	\$19,620	\$491	1,629	25%	\$6.89	\$358	1.3
BENTON COUNTY	\$8.92	\$464	\$18,560	1.7	\$39,700	\$993	\$11,910	\$298	1,323	18%	\$5.58	\$290	1.6
BOLLINGER COUNTY	\$9.62	\$500	\$20,000	1.9	\$50,800	\$1,270	\$15,240	\$381	844	18%	\$5.68	\$296	1.7
BOONE COUNTY	\$10.87	\$565	\$22,600	2.1	\$60,900	\$1,523	\$18,270	\$457	22,565	43%	\$8.01	\$416	1.4
BUCHANAN COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,300	\$1,283	\$15,390	\$385	10,900	32%	\$8.95	\$465	1.1
BUTLER COUNTY	\$8.92	\$464	\$18,560	1.7	\$40,500	\$1,013	\$12,150	\$304	5,193	31%	\$7.14	\$371	1.2
CALDWELL COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	796	23%	\$7.90	\$411	1.7
CALLAWAY COUNTY	\$9.69	\$504	\$20,160	1.9	\$59,400	\$1,485	\$17,820	\$446	3,344	23%	\$9.83	\$511	1.0
CAMDEN COUNTY	\$10.13	\$527	\$21,080	2.0	\$49,500	\$1,238	\$14,850	\$371	2,799	18%	\$8.04	\$418	1.3
CAPE GIRARDEAU COUNTY	\$10.13	\$527	\$21,080	2.0	\$50,800	\$1,270	\$15,240	\$381	8,530	32%	\$8.16	\$424	1.2
CARROLL COUNTY	\$9.83	\$511	\$20,440	1.9	\$44,550	\$1,114	\$13,365	\$334	1,082	26%	\$7.48	\$389	1.3
CARTER COUNTY	\$8.92	\$464	\$18,560	1.7	\$34,100	\$853	\$10,230	\$256	553	23%	\$5.32	\$277	1.7

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2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

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

* 50th percentile FMR (See Appendix B).

MISSOURI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CASS COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	6,166	20%	\$7.11	\$370	1.9
CEDAR COUNTY	\$8.92	\$464	\$18,560	1.7	\$39,400	\$985	\$11,820	\$296	1,234	22%	\$4.90	\$255	1.8
CHARITON COUNTY	\$9.83	\$511	\$20,440	1.9	\$47,600	\$1,190	\$14,280	\$357	675	19%	\$7.10	\$369	1.4
CHRISTIAN COUNTY	\$10.08	\$524	\$20,960	2.0	\$50,600	\$1,265	\$15,180	\$380	4,916	24%	\$7.31	\$380	1.4
CLARK COUNTY	\$8.92	\$464	\$18,560	1.7	\$50,200	\$1,255	\$15,060	\$377	639	22%	\$6.32	\$329	1.4
CLAY COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	21,276	29%	\$11.55	\$601	1.2
CLINTON COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	1,503	21%	\$6.33	\$329	2.1
COLE COUNTY	\$9.69	\$504	\$20,160	1.9	\$59,400	\$1,485	\$17,820	\$446	8,699	32%	\$8.52	\$443	1.1
COOPER COUNTY	\$9.71	\$505	\$20,200	1.9	\$50,300	\$1,258	\$15,090	\$377	1,530	26%	\$7.99	\$416	1.2
CRAWFORD COUNTY	\$8.92	\$464	\$18,560	1.7	\$44,000	\$1,100	\$13,200	\$330	2,068	23%	\$7.27	\$378	1.2
DADE COUNTY	\$9.48	\$493	\$19,720	1.8	\$40,900	\$1,023	\$12,270	\$307	680	21%	\$6.87	\$357	1.4
DALLAS COUNTY	\$8.92	\$464	\$18,560	1.7	\$50,600	\$1,265	\$15,180	\$380	1,256	21%	\$5.31	\$276	1.7
DAVISS COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,100	\$1,078	\$12,930	\$323	738	23%	\$6.28	\$327	1.4
DEKALB COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,300	\$1,283	\$15,390	\$385	937	27%	\$5.92	\$308	1.7
DENT COUNTY	\$8.92	\$464	\$18,560	1.7	\$40,400	\$1,010	\$12,120	\$303	1,548	26%	\$6.92	\$360	1.3
DOUGLAS COUNTY	\$8.92	\$464	\$18,560	1.7	\$36,700	\$918	\$11,010	\$275	1,090	21%	\$7.23	\$376	1.2
DUNKLIN COUNTY	\$8.92	\$464	\$18,560	1.7	\$37,300	\$933	\$11,190	\$280	4,570	34%	\$6.33	\$329	1.4
FRANKLIN COUNTY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	7,680	22%	\$8.43	\$438	1.6
GASCONADE COUNTY	\$8.92	\$464	\$18,560	1.7	\$50,500	\$1,263	\$15,150	\$379	1,216	20%	\$7.37	\$383	1.2
GENTRY COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,500	\$1,088	\$13,050	\$326	701	26%	\$7.25	\$377	1.2
GREENE COUNTY	\$10.08	\$524	\$20,960	2.0	\$50,600	\$1,265	\$15,180	\$380	35,575	36%	\$9.14	\$476	1.1
GRUNDY COUNTY	\$8.92	\$464	\$18,560	1.7	\$42,000	\$1,050	\$12,600	\$315	1,235	28%	\$7.00	\$364	1.3
HARRISON COUNTY	\$8.92	\$464	\$18,560	1.7	\$41,550	\$1,039	\$12,465	\$312	924	25%	\$5.92	\$308	1.5
HENRY COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,100	\$1,103	\$13,230	\$331	2,462	27%	\$8.08	\$420	1.2
HICKORY COUNTY	\$8.92	\$464	\$18,560	1.7	\$35,000	\$875	\$10,500	\$263	607	16%	\$4.98	\$259	1.8
HOLT COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,300	\$1,083	\$12,990	\$325	572	26%	\$5.96	\$310	1.5
HOWARD COUNTY	\$10.87	\$565	\$22,600	2.1	\$60,900	\$1,523	\$18,270	\$457	952	25%	\$6.10	\$317	1.8
HOWELL COUNTY	\$8.92	\$464	\$18,560	1.7	\$37,100	\$928	\$11,130	\$278	3,908	26%	\$6.49	\$337	1.4
IRON COUNTY	\$9.62	\$500	\$20,000	1.9	\$38,600	\$965	\$11,580	\$290	1,011	24%	\$8.66	\$450	1.1
JACKSON COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	98,859	37%	\$12.55	\$653	1.1
JASPER COUNTY	\$9.71	\$505	\$20,200	1.9	\$47,100	\$1,178	\$14,130	\$353	13,676	33%	\$9.24	\$481	1.1
JEFFERSON COUNTY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	11,884	17%	\$7.54	\$392	1.8
JOHNSON COUNTY	\$10.10	\$525	\$21,000	2.0	\$52,000	\$1,300	\$15,600	\$390	6,701	38%	\$6.84	\$356	1.5
KNOX COUNTY	\$8.92	\$464	\$18,560	1.7	\$38,700	\$968	\$11,610	\$290	411	23%	\$6.00	\$312	1.5
LACLEDE COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,700	\$1,093	\$13,110	\$328	3,473	27%	\$7.54	\$392	1.2
LAFAYETTE COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	3,091	25%	\$6.83	\$355	2.0
LAWRENCE COUNTY	\$8.92	\$464	\$18,560	1.7	\$44,700	\$1,118	\$13,410	\$335	3,491	26%	\$6.85	\$356	1.3
LEWIS COUNTY	\$8.92	\$464	\$18,560	1.7	\$49,100	\$1,228	\$14,730	\$368	929	23%	\$5.92	\$308	1.5
LINCOLN COUNTY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	2,663	19%	\$8.00	\$416	1.7
LINN COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,700	\$1,093	\$13,110	\$328	1,309	23%	\$6.54	\$340	1.4
LIVINGSTON COUNTY	\$8.92	\$464	\$18,560	1.7	\$49,600	\$1,240	\$14,880	\$372	1,677	29%	\$7.03	\$365	1.3

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2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

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

* 50th percentile FMR (See Appendix B).

MISSOURI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MACON COUNTY	\$8.92	\$464	\$18,560	1.7	\$44,300	\$1,108	\$13,290	\$332	1,567	24%	\$6.37	\$331	1.4
MADISON COUNTY	\$9.62	\$500	\$20,000	1.9	\$38,100	\$953	\$11,430	\$286	1,130	24%	\$6.05	\$315	1.6
MARIES COUNTY	\$8.92	\$464	\$18,560	1.7	\$47,500	\$1,188	\$14,250	\$356	651	18%	\$7.23	\$376	1.2
MARION COUNTY	\$9.00	\$468	\$18,720	1.7	\$50,400	\$1,260	\$15,120	\$378	3,276	30%	\$7.04	\$366	1.3
MCDONALD COUNTY	\$8.92	\$464	\$18,560	1.7	\$49,800	\$1,245	\$14,940	\$374	2,311	28%	\$7.49	\$389	1.2
MERCER COUNTY	\$8.92	\$464	\$18,560	1.7	\$42,800	\$1,070	\$12,840	\$321	371	23%	\$8.23	\$428	1.1
MILLER COUNTY	\$8.92	\$464	\$18,560	1.7	\$44,700	\$1,118	\$13,410	\$335	2,323	25%	\$6.96	\$362	1.3
MISSISSIPPI COUNTY	\$8.92	\$464	\$18,560	1.7	\$34,900	\$873	\$10,470	\$262	1,963	36%	\$7.08	\$368	1.3
MONITEAU COUNTY	\$9.02	\$469	\$18,760	1.8	\$59,400	\$1,485	\$17,820	\$446	1,175	22%	\$6.62	\$344	1.4
MONROE COUNTY	\$9.02	\$469	\$18,760	1.8	\$44,800	\$1,120	\$13,440	\$336	787	22%	\$7.66	\$398	1.2
MONTGOMERY COUNTY	\$9.02	\$469	\$18,760	1.8	\$47,100	\$1,178	\$14,130	\$353	1,015	21%	\$7.19	\$374	1.3
MORGAN COUNTY	\$9.06	\$471	\$18,840	1.8	\$43,600	\$1,090	\$13,080	\$327	1,344	17%	\$5.88	\$306	1.5
NEW MADRID COUNTY	\$8.92	\$464	\$18,560	1.7	\$39,300	\$983	\$11,790	\$295	2,653	34%	\$9.28	\$482	1.0
NEWTON COUNTY	\$9.71	\$505	\$20,200	1.9	\$47,100	\$1,178	\$14,130	\$353	4,709	23%	\$9.53	\$496	1.0
NODAWAY COUNTY	\$9.83	\$511	\$20,440	1.9	\$51,300	\$1,283	\$15,390	\$385	2,949	36%	\$6.57	\$342	1.5
OREGON COUNTY	\$8.92	\$464	\$18,560	1.7	\$32,600	\$815	\$9,780	\$245	927	22%	\$5.87	\$305	1.5
OSAGE COUNTY	\$9.69	\$504	\$20,160	1.9	\$59,400	\$1,485	\$17,820	\$446	836	17%	\$5.54	\$288	1.7
OZARK COUNTY	\$8.92	\$464	\$18,560	1.7	\$36,600	\$915	\$10,980	\$275	728	18%	\$4.80	\$250	1.9
PEMISCOT COUNTY	\$8.92	\$464	\$18,560	1.7	\$33,400	\$835	\$10,020	\$251	3,270	42%	\$6.03	\$314	1.5
PERRY COUNTY	\$9.46	\$492	\$19,680	1.8	\$52,400	\$1,310	\$15,720	\$393	1,385	20%	\$7.91	\$411	1.2
PETTIS COUNTY	\$10.10	\$525	\$21,000	2.0	\$46,400	\$1,160	\$13,920	\$348	4,284	28%	\$8.42	\$438	1.2
PHELPS COUNTY	\$8.92	\$464	\$18,560	1.7	\$46,850	\$1,171	\$14,055	\$351	5,394	34%	\$6.71	\$349	1.3
PIKE COUNTY	\$8.92	\$464	\$18,560	1.7	\$47,500	\$1,188	\$14,250	\$356	1,673	26%	\$7.69	\$400	1.2
PLATTE COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	9,534	33%	\$11.13	\$579	1.2
POLK COUNTY	\$8.92	\$464	\$18,560	1.7	\$50,600	\$1,265	\$15,180	\$380	2,681	27%	\$6.72	\$349	1.3
PULASKI COUNTY	\$9.15	\$476	\$19,040	1.8	\$46,050	\$1,151	\$13,815	\$345	5,644	42%	\$8.60	\$447	1.1
PUTNAM COUNTY	\$8.92	\$464	\$18,560	1.7	\$39,200	\$980	\$11,760	\$294	509	23%	\$5.07	\$264	1.8
RALLS COUNTY	\$9.02	\$469	\$18,760	1.8	\$50,400	\$1,260	\$15,120	\$378	663	18%	\$8.26	\$430	1.1
RANDOLPH COUNTY	\$9.25	\$481	\$19,240	1.8	\$47,600	\$1,190	\$14,280	\$357	2,578	28%	\$8.05	\$419	1.1
RAY COUNTY *	\$13.52	\$703	\$28,120	2.6	\$65,400	\$1,635	\$19,620	\$491	1,795	21%	\$6.09	\$317	2.2
REYNOLDS COUNTY	\$8.92	\$464	\$18,560	1.7	\$37,900	\$948	\$11,370	\$284	622	23%	\$6.80	\$354	1.3
RIPLEY COUNTY	\$8.92	\$464	\$18,560	1.7	\$33,800	\$845	\$10,140	\$254	1,191	22%	\$5.25	\$273	1.7
SALINE COUNTY	\$9.08	\$472	\$18,880	1.8	\$47,600	\$1,190	\$14,280	\$357	2,782	31%	\$7.71	\$401	1.2
SCHUYLER COUNTY	\$8.92	\$464	\$18,560	1.7	\$45,600	\$1,140	\$13,680	\$342	427	25%	\$5.46	\$284	1.6
SCOTLAND COUNTY	\$8.92	\$464	\$18,560	1.7	\$41,400	\$1,035	\$12,420	\$311	443	23%	\$5.57	\$290	1.6
SCOTT COUNTY	\$9.29	\$483	\$19,320	1.8	\$46,300	\$1,158	\$13,890	\$347	4,794	31%	\$6.78	\$353	1.4
SHANNON COUNTY	\$8.92	\$464	\$18,560	1.7	\$30,800	\$770	\$9,240	\$231	674	20%	\$4.76	\$248	1.9
SHELBY COUNTY	\$8.92	\$464	\$18,560	1.7	\$43,600	\$1,090	\$13,080	\$327	684	25%	\$6.79	\$353	1.3
ST. CHARLES COUNTY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	18,316	18%	\$9.49	\$493	1.4
ST. CLAIR COUNTY	\$8.92	\$464	\$18,560	1.7	\$38,200	\$955	\$11,460	\$287	830	21%	\$5.86	\$305	1.5
ST. FRANCOIS COUNTY	\$9.33	\$485	\$19,400	1.8	\$45,500	\$1,138	\$13,650	\$341	5,574	27%	\$6.52	\$339	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.
* 50th percentile FMR (See Appendix B).

MISSOURI

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
ST. LOUIS CITY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	78,159	53%	\$15.14	\$787	0.9
ST. LOUIS COUNTY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	104,523	26%	\$12.32	\$640	1.1
STE. GENEVIEVE COUNTY	\$9.62	\$500	\$20,000	1.9	\$54,100	\$1,353	\$16,230	\$406	1,163	18%	\$7.48	\$389	1.3
STODDARD COUNTY	\$8.92	\$464	\$18,560	1.7	\$40,400	\$1,010	\$12,120	\$303	3,341	28%	\$7.38	\$384	1.2
STONE COUNTY	\$10.12	\$526	\$21,040	2.0	\$44,800	\$1,120	\$13,440	\$336	2,228	19%	\$6.83	\$355	1.5
SULLIVAN COUNTY	\$8.92	\$464	\$18,560	1.7	\$40,800	\$1,020	\$12,240	\$306	828	28%	\$8.22	\$427	1.1
TANEY COUNTY	\$10.69	\$556	\$22,240	2.1	\$44,800	\$1,120	\$13,440	\$336	5,031	31%	\$8.27	\$430	1.3
TEXAS COUNTY	\$8.92	\$464	\$18,560	1.7	\$35,200	\$880	\$10,560	\$264	2,193	23%	\$6.01	\$313	1.5
VERNON COUNTY	\$8.94	\$465	\$18,600	1.7	\$45,900	\$1,148	\$13,770	\$344	2,207	28%	\$6.98	\$363	1.3
WARREN COUNTY *	\$13.35	\$694	\$27,760	2.6	\$63,800	\$1,595	\$19,140	\$479	1,552	17%	\$6.94	\$361	1.9
WASHINGTON COUNTY	\$8.92	\$464	\$18,560	1.7	\$63,800	\$1,595	\$19,140	\$479	1,691	20%	\$5.55	\$289	1.6
WAYNE COUNTY	\$8.92	\$464	\$18,560	1.7	\$34,700	\$868	\$10,410	\$260	1,211	22%	\$5.54	\$288	1.6
WEBSTER COUNTY	\$10.08	\$524	\$20,960	2.0	\$50,600	\$1,265	\$15,180	\$380	2,438	22%	\$8.17	\$425	1.2
WORTH COUNTY	\$8.92	\$464	\$18,560	1.7	\$41,100	\$1,028	\$12,330	\$308	234	23%	\$5.13	\$267	1.7
WRIGHT COUNTY	\$8.92	\$464	\$18,560	1.7	\$36,400	\$910	\$10,920	\$273	1,903	27%	\$5.91	\$307	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.
* 50th percentile FMR (See Appendix B).

MONTANA

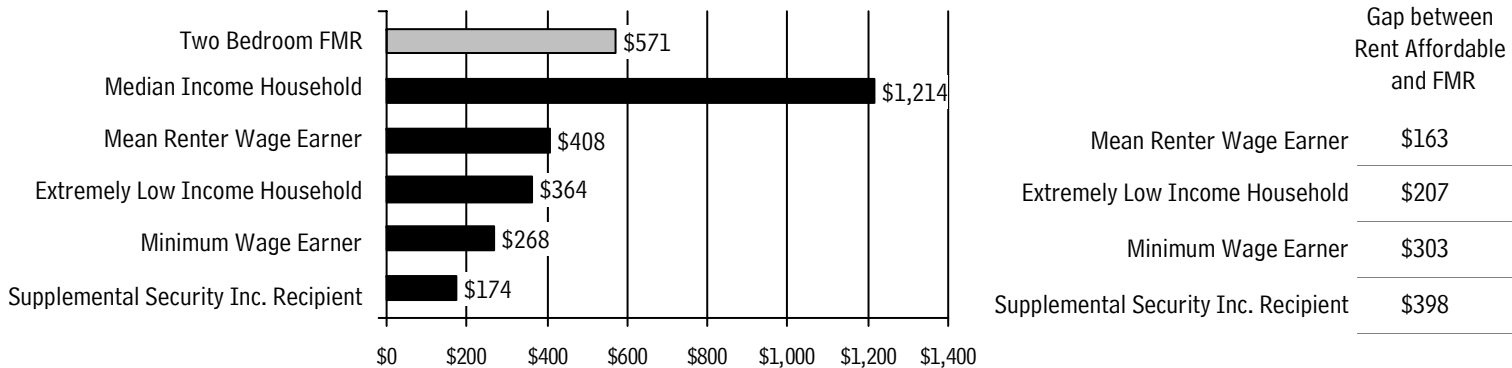
In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$571. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,904 monthly or \$22,848 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.98

In Montana, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 85 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Montana, the estimated mean (average) wage for a renter is \$7.85. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



MONTANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MONTANA	\$10.98	\$571	\$22,848	2.1	\$48,578	\$1,214	\$14,573	\$364	110,967	31%	\$7.85	\$408	1.4

METROPOLITAN AREAS

BILLINGS, MT MSA	\$11.12	\$578	\$23,120	2.2	\$53,250	\$1,331	\$15,975	\$399	17,097	30%	\$8.22	\$428	1.4
GREAT FALLS, MT MSA	\$10.21	\$531	\$21,240	2.0	\$47,250	\$1,181	\$14,175	\$354	11,436	35%	\$7.87	\$409	1.3
MISSOULA, MT MSA	\$12.40	\$645	\$25,800	2.4	\$53,450	\$1,336	\$16,035	\$401	14,646	38%	\$7.66	\$398	1.6

COMBINED NONMETRO AREAS

MONTANA	\$10.78	\$560	\$22,413	2.1	\$46,822	\$1,171	\$14,047	\$351	67,788	29%	\$7.76	\$404	1.4
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COUNTIES

BEAVERHEAD COUNTY	\$12.23	\$636	\$25,440	2.4	\$46,300	\$1,158	\$13,890	\$347	1,339	36%	\$6.60	\$343	1.9
BIG HORN COUNTY	\$9.67	\$503	\$20,120	1.9	\$36,950	\$924	\$11,085	\$277	1,379	35%	\$11.16	\$580	0.9
BLAINE COUNTY	\$9.77	\$508	\$20,320	1.9	\$36,600	\$915	\$10,980	\$275	975	39%	\$7.11	\$370	1.4
BROADWATER COUNTY	\$10.37	\$539	\$21,560	2.0	\$43,200	\$1,080	\$12,960	\$324	362	21%	\$8.40	\$437	1.2
CARBON COUNTY	\$11.12	\$578	\$23,120	2.2	\$53,250	\$1,331	\$15,975	\$399	1,050	26%	\$7.06	\$367	1.6
CARTER COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,550	\$964	\$11,565	\$289	138	25%	\$6.79	\$353	1.4
CASCADE COUNTY	\$10.21	\$531	\$21,240	2.0	\$47,250	\$1,181	\$14,175	\$354	11,436	35%	\$7.87	\$409	1.3
CHOUTEAU COUNTY	\$9.77	\$508	\$20,320	1.9	\$38,300	\$958	\$11,490	\$287	698	31%	\$5.86	\$305	1.7
CUSTER COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,100	\$1,153	\$13,830	\$346	1,427	30%	\$6.64	\$345	1.5
DANIELS COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,100	\$1,053	\$12,630	\$316	197	22%	\$6.89	\$358	1.4
DAWSON COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,050	\$1,151	\$13,815	\$345	942	26%	\$6.38	\$332	1.5
DEER LODGE COUNTY	\$10.37	\$539	\$21,560	2.0	\$42,650	\$1,066	\$12,795	\$320	1,043	26%	\$5.60	\$291	1.8
FALLON COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,650	\$1,141	\$13,695	\$342	259	23%	\$10.45	\$543	0.9
FERGUS COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,450	\$1,086	\$13,035	\$326	1,278	26%	\$6.90	\$359	1.4
FLATHEAD COUNTY	\$11.13	\$579	\$23,160	2.2	\$48,300	\$1,208	\$14,490	\$362	7,906	27%	\$8.08	\$420	1.4
GALLATIN COUNTY	\$12.63	\$657	\$26,280	2.5	\$55,650	\$1,391	\$16,695	\$417	9,888	38%	\$8.33	\$433	1.5
GARFIELD COUNTY	\$9.67	\$503	\$20,120	1.9	\$37,100	\$928	\$11,130	\$278	142	27%	\$6.33	\$329	1.5
GLACIER COUNTY	\$9.77	\$508	\$20,320	1.9	\$37,350	\$934	\$11,205	\$280	1,637	38%	\$7.22	\$375	1.4
GOLDEN VALLEY COUNTY †	\$9.67	\$503	\$20,120	1.9	\$42,000	\$1,050	\$12,600	\$315	82	22%			
GRANITE COUNTY	\$10.37	\$539	\$21,560	2.0	\$39,850	\$996	\$11,955	\$299	312	26%	\$6.27	\$326	1.7
HILL COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,450	\$1,136	\$13,635	\$341	2,296	36%	\$5.82	\$303	1.7
JEFFERSON COUNTY	\$10.37	\$539	\$21,560	2.0	\$56,100	\$1,403	\$16,830	\$421	631	17%	\$6.98	\$363	1.5
JUDITH BASIN COUNTY	\$9.77	\$508	\$20,320	1.9	\$41,050	\$1,026	\$12,315	\$308	217	23%	\$6.75	\$351	1.4
LAKE COUNTY	\$10.33	\$537	\$21,480	2.0	\$40,650	\$1,016	\$12,195	\$305	2,908	29%	\$6.80	\$354	1.5
LEWIS AND CLARK COUNTY	\$10.98	\$571	\$22,840	2.1	\$56,100	\$1,403	\$16,830	\$421	6,866	30%	\$7.87	\$409	1.4
LIBERTY COUNTY	\$9.77	\$508	\$20,320	1.9	\$45,000	\$1,125	\$13,500	\$338	234	28%	\$7.89	\$410	1.2
LINCOLN COUNTY	\$10.62	\$552	\$22,080	2.1	\$37,700	\$943	\$11,310	\$283	1,823	23%	\$5.52	\$287	1.9
MADISON COUNTY	\$12.23	\$636	\$25,440	2.4	\$42,450	\$1,061	\$12,735	\$318	876	30%	\$7.40	\$385	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

MONTANA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
McCONE COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,300	\$1,058	\$12,690	\$317	181	22%	\$8.12	\$422	1.2
MEAGHER COUNTY	\$12.23	\$636	\$25,440	2.4	\$40,100	\$1,003	\$12,030	\$301	215	27%	\$6.20	\$322	2.0
MINERAL COUNTY	\$12.13	\$631	\$25,240	2.4	\$38,100	\$953	\$11,430	\$286	428	27%	\$5.48	\$285	2.2
MISSOULA COUNTY	\$12.40	\$645	\$25,800	2.4	\$53,450	\$1,336	\$16,035	\$401	14,646	38%	\$7.66	\$398	1.6
MUSSELSHELL COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,300	\$958	\$11,490	\$287	433	23%	\$7.16	\$372	1.4
PARK COUNTY	\$11.65	\$606	\$24,240	2.3	\$48,000	\$1,200	\$14,400	\$360	2,294	34%	\$7.00	\$364	1.7
PETROLEUM COUNTY †	\$9.67	\$503	\$20,120	1.9	\$37,700	\$943	\$11,310	\$283	54	26%			
PHILLIPS COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	546	30%	\$6.10	\$317	1.6
PONDERA COUNTY	\$9.77	\$508	\$20,320	1.9	\$43,400	\$1,085	\$13,020	\$326	718	30%	\$7.76	\$404	1.3
POWDER RIVER COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,000	\$1,025	\$12,300	\$308	200	27%	\$5.88	\$306	1.6
POWELL COUNTY	\$10.37	\$539	\$21,560	2.0	\$42,500	\$1,063	\$12,750	\$319	694	29%	\$8.28	\$430	1.3
PRAIRIE COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,250	\$956	\$11,475	\$287	120	22%	\$8.93	\$464	1.1
RAVALLI COUNTY	\$11.35	\$590	\$23,600	2.2	\$45,600	\$1,140	\$13,680	\$342	3,474	24%	\$7.44	\$387	1.5
RICHLAND COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,600	\$1,165	\$13,980	\$350	1,075	28%	\$8.19	\$426	1.2
ROOSEVELT COUNTY	\$9.67	\$503	\$20,120	1.9	\$33,200	\$830	\$9,960	\$249	1,241	35%	\$5.66	\$294	1.7
ROSEBUD COUNTY	\$9.67	\$503	\$20,120	1.9	\$49,550	\$1,239	\$14,865	\$372	1,084	33%	\$10.92	\$568	0.9
SANDERS COUNTY	\$10.62	\$552	\$22,080	2.1	\$37,100	\$928	\$11,130	\$278	1,004	23%	\$7.12	\$370	1.5
SHERIDAN COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,400	\$1,035	\$12,420	\$311	346	20%	\$5.18	\$269	1.9
SILVER BOW COUNTY	\$9.69	\$504	\$20,160	1.9	\$47,250	\$1,181	\$14,175	\$354	4,278	30%	\$7.16	\$372	1.4
STILLWATER COUNTY	\$9.67	\$503	\$20,120	1.9	\$54,900	\$1,373	\$16,470	\$412	777	24%	\$14.85	\$772	0.7
SWEET GRASS COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,850	\$1,146	\$13,755	\$344	382	26%	\$13.22	\$688	0.7
TETON COUNTY	\$9.77	\$508	\$20,320	1.9	\$43,650	\$1,091	\$13,095	\$327	618	24%	\$7.29	\$379	1.3
TOOLE COUNTY	\$9.77	\$508	\$20,320	1.9	\$47,300	\$1,183	\$14,190	\$355	560	29%	\$8.01	\$417	1.2
TREASURE COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,500	\$1,013	\$12,150	\$304	102	29%	\$4.86	\$253	2.0
VALLEY COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,650	\$1,166	\$13,995	\$350	759	24%	\$6.43	\$334	1.5
WHEATLAND COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,350	\$959	\$11,505	\$288	237	28%	\$6.10	\$317	1.6
WIBAUX COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,850	\$1,021	\$12,255	\$306	113	27%	\$5.83	\$303	1.7
YELLOWSTONE COUNTY	\$11.12	\$578	\$23,120	2.2	\$53,250	\$1,331	\$15,975	\$399	16,047	31%	\$8.26	\$429	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

NEBRASKA

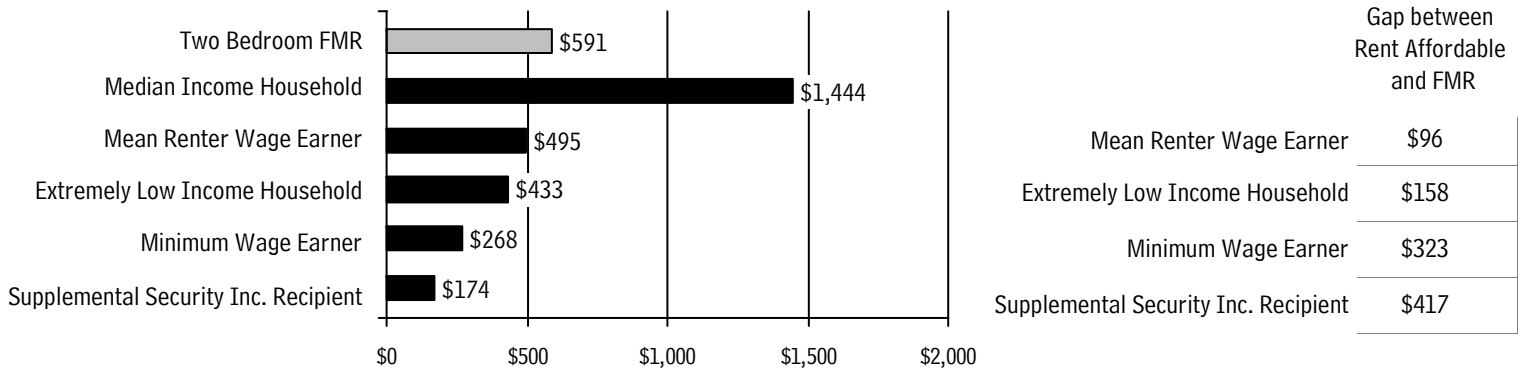
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$591. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,970 monthly or \$23,634 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.36

In Nebraska, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nebraska, the estimated mean (average) wage for a renter is \$9.52. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEBRASKA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NEBRASKA	\$11.36	\$591	\$23,634	2.2	\$57,742	\$1,444	\$17,323	\$433	216,878	33%	\$9.52	\$495	1.2

METROPOLITAN AREAS

LINCOLN, NE HMFA	\$11.46	\$596	\$23,840	2.2	\$64,100	\$1,603	\$19,230	\$481	39,220	40%	\$8.99	\$467	1.3
OMAHA-COUNCIL BLUFFS, NE-IA HMFA	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	83,796	35%	\$10.89	\$566	1.2
SAUNDERS COUNTY, NE HMFA	\$11.15	\$580	\$23,200	2.2	\$64,550	\$1,614	\$19,365	\$484	1,533	20%	\$7.14	\$371	1.6
SEWARD COUNTY, NE HMFA	\$9.65	\$502	\$20,080	1.9	\$64,100	\$1,603	\$19,230	\$481	1,685	28%	\$7.43	\$387	1.3
SIoux CITY, IA-NE-SD MSA	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	2,881	30%	\$8.62	\$448	1.3

COMBINED NONMETRO AREAS

NEBRASKA	\$10.04	\$522	\$20,893	2.0	\$50,000	\$1,250	\$15,000	\$375	87,763	29%	\$8.11	\$422	1.2
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COUNTIES

ADAMS COUNTY	\$10.29	\$535	\$21,400	2.0	\$53,200	\$1,330	\$15,960	\$399	4,026	33%	\$7.86	\$409	1.3
ANTELOPE COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,350	\$1,084	\$13,005	\$325	696	24%	\$8.59	\$447	1.1
ARTHUR COUNTY †	\$9.65	\$502	\$20,080	1.9	\$39,350	\$984	\$11,805	\$295	67	36%			
BANNER COUNTY †	\$9.65	\$502	\$20,080	1.9	\$46,650	\$1,166	\$13,995	\$350	110	35%			
BLAINE COUNTY †	\$9.67	\$503	\$20,120	1.9	\$34,450	\$861	\$10,335	\$258	83	35%			
BOONE COUNTY	\$9.65	\$502	\$20,080	1.9	\$45,650	\$1,141	\$13,695	\$342	609	25%	\$7.67	\$399	1.3
BOX BUTTE COUNTY	\$9.65	\$502	\$20,080	1.9	\$55,700	\$1,393	\$16,710	\$418	1,427	30%	\$7.42	\$386	1.3
BOYD COUNTY	\$9.65	\$502	\$20,080	1.9	\$37,800	\$945	\$11,340	\$284	199	20%	\$7.15	\$372	1.3
BROWN COUNTY	\$9.65	\$502	\$20,080	1.9	\$41,850	\$1,046	\$12,555	\$314	392	26%	\$6.28	\$327	1.5
BUFFALO COUNTY	\$11.19	\$582	\$23,280	2.2	\$55,050	\$1,376	\$16,515	\$413	5,806	36%	\$8.51	\$443	1.3
BURT COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,250	\$1,206	\$14,475	\$362	761	24%	\$7.30	\$380	1.3
BUTLER COUNTY	\$9.65	\$502	\$20,080	1.9	\$53,050	\$1,326	\$15,915	\$398	840	25%	\$8.34	\$434	1.2
CASS COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	1,860	20%	\$7.86	\$409	1.6
CEDAR COUNTY	\$9.65	\$502	\$20,080	1.9	\$47,150	\$1,179	\$14,145	\$354	715	20%	\$7.39	\$384	1.3
CHASE COUNTY	\$9.65	\$502	\$20,080	1.9	\$47,050	\$1,176	\$14,115	\$353	380	23%	\$8.32	\$433	1.2
CHERRY COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,700	\$1,093	\$13,110	\$328	949	38%	\$6.98	\$363	1.4
CHEYENNE COUNTY	\$9.65	\$502	\$20,080	1.9	\$49,150	\$1,229	\$14,745	\$369	1,109	27%	\$10.71	\$557	0.9
CLAY COUNTY	\$10.42	\$542	\$21,680	2.0	\$53,200	\$1,330	\$15,960	\$399	611	22%	\$8.51	\$443	1.2
COLFAX COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,650	\$1,216	\$14,595	\$365	906	25%	\$9.94	\$517	1.0
CUMING COUNTY	\$9.65	\$502	\$20,080	1.9	\$45,900	\$1,148	\$13,770	\$344	1,123	28%	\$8.70	\$453	1.1
CUSTER COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,650	\$1,116	\$13,395	\$335	1,293	27%	\$7.88	\$410	1.2
DAKOTA COUNTY	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	2,309	33%	\$8.59	\$447	1.3
DAWES COUNTY	\$9.65	\$502	\$20,080	1.9	\$49,250	\$1,231	\$14,775	\$369	1,312	37%	\$5.08	\$264	1.9
DAWSON COUNTY	\$10.04	\$522	\$20,880	1.9	\$50,350	\$1,259	\$15,105	\$378	2,731	31%	\$8.32	\$433	1.2
DEUEL COUNTY	\$9.65	\$502	\$20,080	1.9	\$49,500	\$1,238	\$14,850	\$371	200	22%	\$6.03	\$314	1.6
DIXON COUNTY	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	572	24%	\$8.78	\$457	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

NEBRASKA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
DODGE COUNTY	\$11.75	\$611	\$24,440	2.3	\$53,600	\$1,340	\$16,080	\$402	4,631	32%	\$7.99	\$416	1.5
DOUGLAS COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	66,995	37%	\$11.15	\$580	1.1
DUNDY COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,100	\$1,078	\$12,930	\$323	265	28%	\$8.88	\$462	1.1
FILLMORE COUNTY	\$9.65	\$502	\$20,080	1.9	\$50,450	\$1,261	\$15,135	\$378	681	25%	\$8.70	\$452	1.1
FRANKLIN COUNTY	\$10.42	\$542	\$21,680	2.0	\$42,000	\$1,050	\$12,600	\$315	277	19%	\$8.83	\$459	1.2
FRONTIER COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,100	\$1,153	\$13,830	\$346	322	27%	\$8.02	\$417	1.2
FURNAS COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,400	\$1,110	\$13,320	\$333	532	23%	\$8.14	\$424	1.2
GAGE COUNTY	\$9.65	\$502	\$20,080	1.9	\$51,500	\$1,288	\$15,450	\$386	2,668	29%	\$7.81	\$406	1.2
GARDEN COUNTY	\$9.65	\$502	\$20,080	1.9	\$39,150	\$979	\$11,745	\$294	298	29%	\$8.57	\$446	1.1
GARFIELD COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,150	\$1,029	\$12,345	\$309	223	27%	\$5.78	\$300	1.7
GOSPER COUNTY	\$9.65	\$502	\$20,080	1.9	\$50,350	\$1,259	\$15,105	\$378	211	24%	\$8.37	\$435	1.2
GRANT COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,700	\$1,118	\$13,410	\$335	94	32%	\$8.98	\$467	1.1
GREELEY COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,150	\$1,029	\$12,345	\$309	233	22%	\$7.66	\$398	1.3
HALL COUNTY	\$10.21	\$531	\$21,240	2.0	\$51,300	\$1,283	\$15,390	\$385	6,950	34%	\$7.70	\$400	1.3
HAMILTON COUNTY	\$9.67	\$503	\$20,120	1.9	\$54,700	\$1,368	\$16,410	\$410	869	25%	\$8.61	\$447	1.1
HARLAN COUNTY	\$10.42	\$542	\$21,680	2.0	\$43,750	\$1,094	\$13,125	\$328	317	20%	\$6.87	\$357	1.5
HAYES COUNTY †	\$9.65	\$502	\$20,080	1.9	\$37,600	\$940	\$11,280	\$282	121	28%			
HITCHCOCK COUNTY	\$9.65	\$502	\$20,080	1.9	\$42,100	\$1,053	\$12,630	\$316	283	22%	\$8.37	\$435	1.2
HOLT COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,850	\$1,121	\$13,455	\$336	1,221	26%	\$8.49	\$441	1.1
HOOVER COUNTY	\$9.65	\$502	\$20,080	1.9	\$42,100	\$1,053	\$12,630	\$316	87	26%	\$6.34	\$330	1.5
HOWARD COUNTY	\$9.67	\$503	\$20,120	1.9	\$51,300	\$1,283	\$15,390	\$385	581	23%	\$7.02	\$365	1.4
JEFFERSON COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,700	\$1,218	\$14,610	\$365	856	24%	\$7.34	\$382	1.3
JOHNSON COUNTY	\$9.65	\$502	\$20,080	1.9	\$49,900	\$1,248	\$14,970	\$374	472	25%	\$8.22	\$427	1.2
KEARNEY COUNTY	\$10.42	\$542	\$21,680	2.0	\$55,050	\$1,376	\$16,515	\$413	686	26%	\$7.17	\$373	1.5
KEITH COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,750	\$1,169	\$14,025	\$351	998	27%	\$7.10	\$369	1.4
KEYA PAHA COUNTY †	\$9.65	\$502	\$20,080	1.9	\$33,950	\$849	\$10,185	\$255	117	29%			
KIMBALL COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,150	\$1,079	\$12,945	\$324	406	24%	\$7.42	\$386	1.3
KNOX COUNTY	\$9.65	\$502	\$20,080	1.9	\$41,050	\$1,026	\$12,315	\$308	955	25%	\$6.41	\$333	1.5
LANCASTER COUNTY	\$11.46	\$596	\$23,840	2.2	\$64,100	\$1,603	\$19,230	\$481	39,220	40%	\$8.99	\$467	1.3
LINCOLN COUNTY	\$10.08	\$524	\$20,960	2.0	\$53,550	\$1,339	\$16,065	\$402	4,333	31%	\$7.03	\$365	1.4
LOGAN COUNTY †	\$9.65	\$502	\$20,080	1.9	\$53,550	\$1,339	\$16,065	\$402	90	28%			
LOUP COUNTY †	\$9.67	\$503	\$20,120	1.9	\$32,950	\$824	\$9,885	\$247	65	22%			
MADISON COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,950	\$1,299	\$15,585	\$390	4,598	34%	\$7.74	\$403	1.3
MCPHERSON COUNTY †	\$9.65	\$502	\$20,080	1.9	\$53,550	\$1,339	\$16,065	\$402	66	33%			
MERRICK COUNTY	\$9.67	\$503	\$20,120	1.9	\$51,300	\$1,283	\$15,390	\$385	825	26%	\$8.88	\$462	1.1
MORRILL COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,350	\$1,109	\$13,305	\$333	611	29%	\$8.20	\$427	1.2
NANCE COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,550	\$1,164	\$13,965	\$349	398	25%	\$5.96	\$310	1.6
NEMAHA COUNTY	\$9.65	\$502	\$20,080	1.9	\$52,600	\$1,315	\$15,780	\$395	838	28%	\$8.35	\$434	1.2
NUCKOLLS COUNTY	\$10.42	\$542	\$21,680	2.0	\$42,100	\$1,053	\$12,630	\$316	444	20%	\$6.59	\$343	1.6
OTOE COUNTY	\$9.65	\$502	\$20,080	1.9	\$54,150	\$1,354	\$16,245	\$406	1,573	26%	\$7.83	\$407	1.2
PAWNEE COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,350	\$1,084	\$13,005	\$325	255	19%	\$8.07	\$420	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

NEBRASKA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
PERKINS COUNTY	\$9.65	\$502	\$20,080	1.9	\$50,200	\$1,255	\$15,060	\$377	311	24%	\$9.62	\$500	1.0
PHELPS COUNTY	\$10.42	\$542	\$21,680	2.0	\$53,450	\$1,336	\$16,035	\$401	1,029	27%	\$9.04	\$470	1.2
PIERCE COUNTY	\$9.65	\$502	\$20,080	1.9	\$51,950	\$1,299	\$15,585	\$390	662	22%	\$7.70	\$400	1.3
PLATTE COUNTY	\$9.65	\$502	\$20,080	1.9	\$57,050	\$1,426	\$17,115	\$428	3,226	27%	\$8.30	\$432	1.2
POLK COUNTY	\$9.65	\$502	\$20,080	1.9	\$54,500	\$1,363	\$16,350	\$409	522	23%	\$8.45	\$439	1.1
RED WILLOW COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,350	\$1,209	\$14,505	\$363	1,383	29%	\$7.61	\$396	1.3
RICHARDSON COUNTY	\$9.65	\$502	\$20,080	1.9	\$47,550	\$1,189	\$14,265	\$357	1,009	25%	\$6.54	\$340	1.5
ROCK COUNTY	\$9.65	\$502	\$20,080	1.9	\$35,500	\$888	\$10,650	\$266	205	27%	\$7.51	\$391	1.3
SALINE COUNTY	\$10.25	\$533	\$21,320	2.0	\$53,450	\$1,336	\$16,035	\$401	1,515	29%	\$10.94	\$569	0.9
SARPY COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	13,368	31%	\$9.73	\$506	1.3
SAUNDERS COUNTY	\$11.15	\$580	\$23,200	2.2	\$64,550	\$1,614	\$19,365	\$484	1,533	20%	\$7.14	\$371	1.6
SCOTTS BLUFF COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,650	\$1,166	\$13,995	\$350	5,032	34%	\$8.28	\$431	1.2
SEWARD COUNTY	\$9.65	\$502	\$20,080	1.9	\$64,100	\$1,603	\$19,230	\$481	1,685	28%	\$7.43	\$387	1.3
SHERIDAN COUNTY	\$9.65	\$502	\$20,080	1.9	\$42,100	\$1,053	\$12,630	\$316	766	30%	\$5.70	\$296	1.7
SHERMAN COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,450	\$1,036	\$12,435	\$311	271	19%	\$6.78	\$352	1.4
SIoux COUNTY †	\$9.65	\$502	\$20,080	1.9	\$37,650	\$941	\$11,295	\$282	201	33%			
STANTON COUNTY	\$9.65	\$502	\$20,080	1.9	\$51,950	\$1,299	\$15,585	\$390	458	20%	\$17.50	\$910	0.6
THAYER COUNTY	\$9.65	\$502	\$20,080	1.9	\$45,900	\$1,148	\$13,770	\$344	509	20%	\$9.38	\$488	1.0
THOMAS COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,550	\$1,114	\$13,365	\$334	86	26%	\$11.27	\$586	0.9
THURSTON COUNTY	\$9.65	\$502	\$20,080	1.9	\$37,100	\$928	\$11,130	\$278	883	39%	\$10.10	\$525	1.0
VALLEY COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,450	\$1,061	\$12,735	\$318	475	24%	\$6.43	\$334	1.5
WASHINGTON COUNTY	\$12.73	\$662	\$26,480	2.5	\$64,550	\$1,614	\$19,365	\$484	1,573	23%	\$9.64	\$501	1.3
WAYNE COUNTY	\$9.65	\$502	\$20,080	1.9	\$52,450	\$1,311	\$15,735	\$393	1,209	35%	\$6.21	\$323	1.6
WEBSTER COUNTY	\$10.42	\$542	\$21,680	2.0	\$43,600	\$1,090	\$13,080	\$327	371	22%	\$6.74	\$350	1.5
WHEELER COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,250	\$1,006	\$12,075	\$302	105	30%	\$10.25	\$533	0.9
YORK COUNTY	\$10.52	\$547	\$21,880	2.0	\$53,350	\$1,334	\$16,005	\$400	1,740	30%	\$9.35	\$486	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

NEVADA

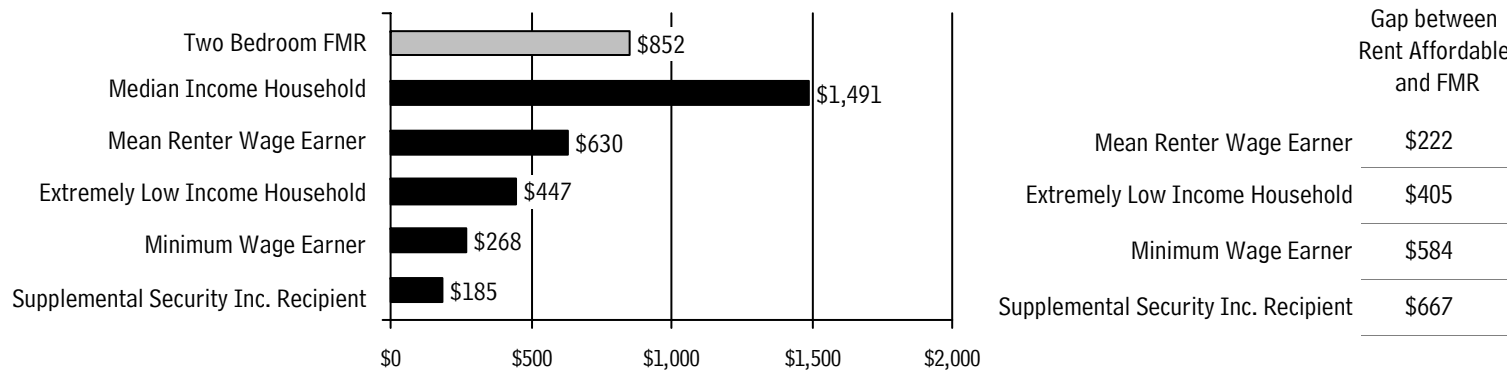
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$852. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,840 monthly or \$34,079 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.38

In Nevada, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 127 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nevada, the estimated mean (average) wage for a renter is \$12.12. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEVADA	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
NEVADA	\$16.38	\$852	\$34,079	3.2	\$59,635	\$1,491	\$17,890	\$447	293,920	39%	\$12.12	\$630	1.4
METROPOLITAN AREAS													
CARSON CITY, NV MSA	\$14.75	\$767	\$30,680	2.9	\$58,100	\$1,453	\$17,430	\$436	7,444	37%	\$11.55	\$601	1.3
LAS VEGAS-PARADISE, NV MSA *	\$16.56	\$861	\$34,440	3.2	\$59,050	\$1,476	\$17,715	\$443	209,411	41%	\$12.31	\$640	1.3
RENO-SPARKS, NV MSA	\$16.92	\$880	\$35,200	3.3	\$63,750	\$1,594	\$19,125	\$478	54,063	40%	\$11.66	\$606	1.5
COMBINED NONMETRO AREAS													
NEVADA	\$14.07	\$731	\$29,260	2.7	\$57,064	\$1,427	\$17,119	\$428	23,002	27%	\$11.48	\$597	1.2
COUNTIES													
CARSON CITY	\$14.75	\$767	\$30,680	2.9	\$58,100	\$1,453	\$17,430	\$436	7,444	37%	\$11.55	\$601	1.3
CHURCHILL COUNTY	\$13.81	\$718	\$28,720	2.7	\$54,450	\$1,361	\$16,335	\$408	3,052	34%	\$10.90	\$567	1.3
CLARK COUNTY *	\$16.56	\$861	\$34,440	3.2	\$59,050	\$1,476	\$17,715	\$443	209,411	41%	\$12.31	\$640	1.3
DOUGLAS COUNTY	\$17.15	\$892	\$35,680	3.3	\$66,950	\$1,674	\$20,085	\$502	4,227	26%	\$10.26	\$534	1.7
ELKO COUNTY	\$13.94	\$725	\$29,000	2.7	\$61,050	\$1,526	\$18,315	\$458	4,723	30%	\$9.90	\$515	1.4
ESMERALDA COUNTY	\$12.67	\$659	\$26,360	2.5	\$46,800	\$1,170	\$14,040	\$351	153	34%	\$16.90	\$879	0.7
EUREKA COUNTY	\$12.67	\$659	\$26,360	2.5	\$61,050	\$1,526	\$18,315	\$458	173	26%	\$21.52	\$1,119	0.6
HUMBOLDT COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,600	\$1,515	\$18,180	\$455	1,547	27%	\$11.84	\$616	1.1
LANDER COUNTY	\$12.67	\$659	\$26,360	2.5	\$59,750	\$1,494	\$17,925	\$448	479	23%	\$11.96	\$622	1.1
LINCOLN COUNTY	\$12.67	\$659	\$26,360	2.5	\$53,950	\$1,349	\$16,185	\$405	390	25%	\$6.67	\$347	1.9
LYON COUNTY	\$13.42	\$698	\$27,920	2.6	\$52,500	\$1,313	\$15,750	\$394	3,140	24%	\$11.27	\$586	1.2
MINERAL COUNTY	\$12.67	\$659	\$26,360	2.5	\$46,850	\$1,171	\$14,055	\$351	600	27%	\$12.76	\$664	1.0
NYE COUNTY *	\$12.77	\$664	\$26,560	2.5	\$48,750	\$1,219	\$14,625	\$366	3,147	24%	\$13.73	\$714	0.9
PERSHING COUNTY	\$12.67	\$659	\$26,360	2.5	\$53,450	\$1,336	\$16,035	\$401	600	31%	\$12.90	\$671	1.0
STOREY COUNTY	\$16.92	\$880	\$35,200	3.3	\$63,750	\$1,594	\$19,125	\$478	297	20%	\$13.28	\$691	1.3
WASHOE COUNTY	\$16.92	\$880	\$35,200	3.3	\$63,750	\$1,594	\$19,125	\$478	53,766	41%	\$11.65	\$606	1.5
WHITE PINE COUNTY	\$12.67	\$659	\$26,360	2.5	\$50,750	\$1,269	\$15,225	\$381	771	23%	\$9.12	\$474	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

NEW HAMPSHIRE

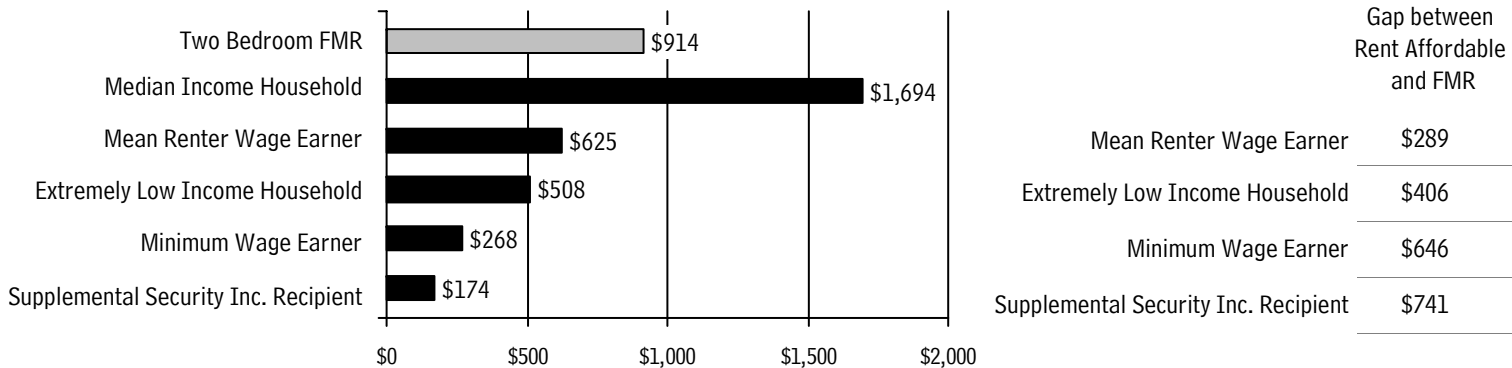
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$914. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,047 monthly or \$36,570 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.58

In New Hampshire, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 137 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Hampshire, the estimated mean (average) wage for a renter is \$12.03. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEW HAMPSHIRE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NEW HAMPSHIRE	\$17.58	\$914	\$36,570	3.4	\$67,744	\$1,694	\$20,323	\$508	143,823	30%	\$12.03	\$625	1.5

METROPOLITAN AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA	\$25.46	\$1,324	\$52,960	4.9	\$73,000	\$1,825	\$21,900	\$548	1,300	35%	\$12.49	\$649	2.0
HILLSBOROUGH COUNTY, NH (PART) HMFA	\$15.42	\$802	\$32,080	3.0	\$72,800	\$1,820	\$21,840	\$546	2,472	23%	\$13.45	\$699	1.1
LAWRENCE, MA-NH HMFA	\$20.04	\$1,042	\$41,680	3.9	\$73,000	\$1,825	\$21,900	\$548	10,045	21%	\$12.49	\$649	1.6
MANCHESTER, NH HMFA	\$19.48	\$1,013	\$40,520	3.8	\$72,800	\$1,820	\$21,840	\$546	26,081	44%	\$13.45	\$699	1.4
NASHUA, NH HMFA	\$20.75	\$1,079	\$43,160	4.0	\$72,800	\$1,820	\$21,840	\$546	22,082	30%	\$13.45	\$699	1.5
PORTSMOUTH-ROCHESTER, NH HMFA	\$18.40	\$957	\$38,280	3.6	\$73,000	\$1,825	\$21,900	\$548	27,695	34%	\$12.09	\$629	1.5
WESTERN ROCKINGHAM COUNTY, NH HMFA	\$19.08	\$992	\$39,680	3.7	\$73,000	\$1,825	\$21,900	\$548	1,645	11%	\$12.49	\$649	1.5

COMBINED NONMETRO AREAS

NEW HAMPSHIRE	\$14.26	\$742	\$29,664	2.8	\$59,530	\$1,488	\$17,859	\$446	52,503	29%	\$10.55	\$548	1.4
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COUNTIES

BELKNAP COUNTY	\$14.02	\$729	\$29,160	2.7	\$59,000	\$1,475	\$17,700	\$443	5,819	26%	\$9.74	\$507	1.4
CARROLL COUNTY	\$14.10	\$733	\$29,320	2.7	\$54,700	\$1,368	\$16,410	\$410	4,085	22%	\$9.03	\$470	1.6
CHESHIRE COUNTY	\$15.00	\$780	\$31,200	2.9	\$59,700	\$1,493	\$17,910	\$448	8,242	29%	\$10.45	\$543	1.4
COOS COUNTY	\$10.10	\$525	\$21,000	2.0	\$46,700	\$1,168	\$14,010	\$350	4,036	29%	\$8.29	\$431	1.2
GRAFTON COUNTY	\$13.87	\$721	\$28,840	2.7	\$58,600	\$1,465	\$17,580	\$440	9,911	31%	\$12.08	\$628	1.1
MERRIMACK COUNTY	\$15.67	\$815	\$32,600	3.0	\$66,300	\$1,658	\$19,890	\$497	15,795	30%	\$10.78	\$561	1.5
SULLIVAN COUNTY	\$13.06	\$679	\$27,160	2.5	\$56,700	\$1,418	\$17,010	\$425	4,615	28%	\$9.80	\$510	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

NEW JERSEY

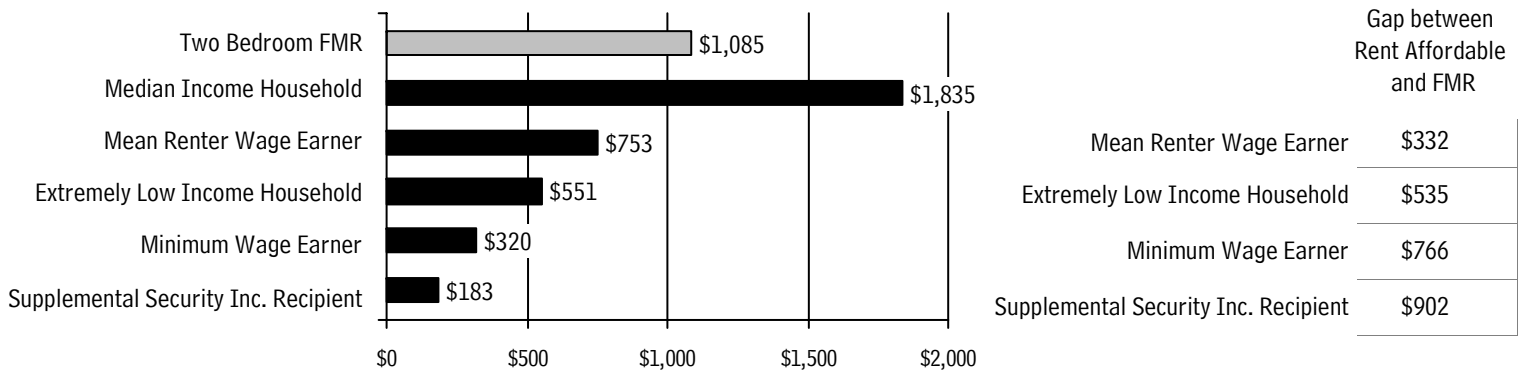
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,085. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,618 monthly or \$43,419 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.87

In New Jersey, a minimum wage worker earns an hourly wage of \$6.15.‡ In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 136 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Jersey, the estimated mean (average) wage for a renter is \$14.49. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



‡ The minimum wage is expected to increase from \$6.15 to \$7.15 in 2006. Calculations reflect 2005 minimum wage.

NEW JERSEY

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NEW JERSEY ‡	\$20.87	\$1,085	\$43,419	3.4	\$73,406	\$1,835	\$22,022	\$551	1,053,347	34%	\$14.49	\$753	1.4

METROPOLITAN AREAS

ATLANTIC CITY, NJ MSA	\$17.79	\$925	\$37,000	2.9	\$61,300	\$1,533	\$18,390	\$460	31,984	34%	\$10.15	\$528	1.8
BERGEN-PASSAIC, NJ HMFA *	\$22.75	\$1,183	\$47,320	3.7	\$57,650	\$1,441	\$17,295	\$432	181,265	37%	\$14.90	\$775	1.5
JERSEY CITY, NJ HMFA	\$20.96	\$1,090	\$43,600	3.4	\$57,650	\$1,441	\$17,295	\$432	159,888	69%	\$21.25	\$1,105	1.0
MIDDLESEX-SOMERSET-HUNTERDON, NJ HMFA	\$22.83	\$1,187	\$47,480	3.7	\$82,902	\$2,073	\$24,871	\$622	120,398	29%	\$17.23	\$896	1.3
NEW YORK-MONMOUTH-OCEAN, NY-NJ HMFA	\$21.79	\$1,133	\$45,320	3.5	\$83,100	\$2,078	\$24,930	\$623	90,586	21%	\$10.27	\$534	2.1
NEWARK, NJ HMFA *	\$20.58	\$1,070	\$42,800	3.3	\$81,200	\$2,030	\$24,360	\$609	275,216	40%	\$15.83	\$823	1.3
OCEAN CITY, NJ MSA	\$15.38	\$800	\$32,000	2.5	\$61,100	\$1,528	\$18,330	\$458	10,849	26%	\$8.44	\$439	1.8
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA *	\$18.21	\$947	\$37,880	3.0	\$73,421	\$1,836	\$22,026	\$551	115,404	25%	\$11.14	\$579	1.6
TRENTON-EWING, NJ MSA	\$19.65	\$1,022	\$40,880	3.2	\$81,250	\$2,031	\$24,375	\$609	41,482	33%	\$13.95	\$725	1.4
VINELAND-MILLVILLE-BRIDGETON, NJ MSA	\$16.38	\$852	\$34,080	2.7	\$53,700	\$1,343	\$16,110	\$403	15,751	32%	\$9.11	\$474	1.8
WARREN COUNTY, NJ HMFA *	\$20.58	\$1,070	\$42,800	3.3	\$63,000	\$1,575	\$18,900	\$473	10,524	27%	\$12.14	\$631	1.7

COUNTIES

ATLANTIC COUNTY	\$17.79	\$925	\$37,000	2.9	\$61,300	\$1,533	\$18,390	\$460	31,984	34%	\$10.15	\$528	1.8
BERGEN COUNTY *	\$22.75	\$1,183	\$47,320	3.7	\$57,650	\$1,441	\$17,295	\$432	108,580	33%	\$15.65	\$814	1.5
BURLINGTON COUNTY *	\$18.21	\$947	\$37,880	3.0	\$73,400	\$1,835	\$22,020	\$551	34,871	23%	\$12.75	\$663	1.4
CAMDEN COUNTY *	\$18.21	\$947	\$37,880	3.0	\$73,400	\$1,835	\$22,020	\$551	55,737	30%	\$10.60	\$551	1.7
CAPE MAY COUNTY	\$15.38	\$800	\$32,000	2.5	\$61,100	\$1,528	\$18,330	\$458	10,849	26%	\$8.44	\$439	1.8
CUMBERLAND COUNTY	\$16.38	\$852	\$34,080	2.7	\$53,700	\$1,343	\$16,110	\$403	15,751	32%	\$9.11	\$474	1.8
ESSEX COUNTY *	\$20.58	\$1,070	\$42,800	3.3	\$81,200	\$2,030	\$24,360	\$609	154,247	54%	\$15.66	\$814	1.3
GLOUCESTER COUNTY *	\$18.21	\$947	\$37,880	3.0	\$73,400	\$1,835	\$22,020	\$551	18,235	20%	\$8.86	\$460	2.1
HUDSON COUNTY	\$20.96	\$1,090	\$43,600	3.4	\$57,650	\$1,441	\$17,295	\$432	159,888	69%	\$21.25	\$1,105	1.0
HUNTERDON COUNTY	\$22.83	\$1,187	\$47,480	3.7	\$81,200	\$2,030	\$24,360	\$609	7,129	16%	\$12.94	\$673	1.8
MERCER COUNTY	\$19.65	\$1,022	\$40,880	3.2	\$81,250	\$2,031	\$24,375	\$609	41,482	33%	\$13.95	\$725	1.4
MIDDLESEX COUNTY	\$22.83	\$1,187	\$47,480	3.7	\$83,100	\$2,078	\$24,930	\$623	88,438	33%	\$17.00	\$884	1.3
MONMOUTH COUNTY	\$21.79	\$1,133	\$45,320	3.5	\$83,100	\$2,078	\$24,930	\$623	56,963	25%	\$10.07	\$524	2.2
MORRIS COUNTY *	\$20.58	\$1,070	\$42,800	3.3	\$81,200	\$2,030	\$24,360	\$609	40,721	24%	\$17.12	\$890	1.2
OCEAN COUNTY	\$21.79	\$1,133	\$45,320	3.5	\$83,100	\$2,078	\$24,930	\$623	33,623	17%	\$10.62	\$552	2.1
PASSAIC COUNTY *	\$22.75	\$1,183	\$47,320	3.7	\$57,650	\$1,441	\$17,295	\$432	72,685	44%	\$12.84	\$668	1.8
SALEM COUNTY *	\$18.21	\$947	\$37,880	3.0	\$73,800	\$1,845	\$22,140	\$554	6,561	27%	\$11.88	\$618	1.5
SOMERSET COUNTY	\$22.83	\$1,187	\$47,480	3.7	\$83,100	\$2,078	\$24,930	\$623	24,831	23%	\$18.89	\$982	1.2
SUSSEX COUNTY *	\$20.58	\$1,070	\$42,800	3.3	\$81,200	\$2,030	\$24,360	\$609	8,812	17%	\$9.12	\$474	2.3
UNION COUNTY *	\$20.58	\$1,070	\$42,800	3.3	\$81,200	\$2,030	\$24,360	\$609	71,436	38%	\$15.56	\$809	1.3

‡ The minimum wage is expected to increase from \$6.15 to \$7.15 in 2006. Calculations reflect 2005 minimum wage.

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

NEW JERSEY

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WARREN COUNTY *	\$20.58	\$1,070	\$42,800	3.3	\$63,000	\$1,575	\$18,900	\$473	10,524	27%	\$12.14	\$631	1.7

‡ The minimum wage is expected to increase from \$6.15 to \$7.15 in 2006. Calculations reflect 2005 minimum wage.

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

NEW MEXICO

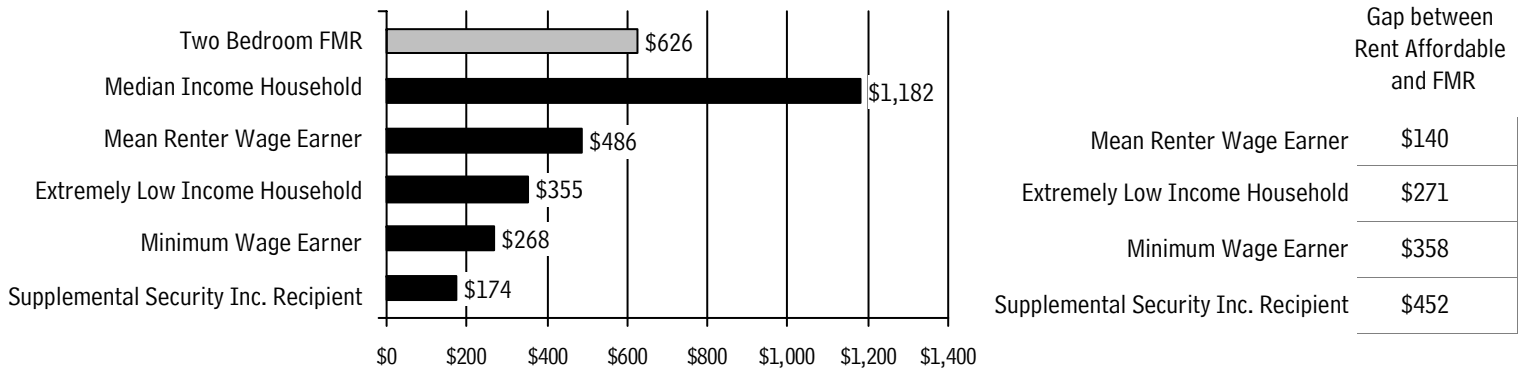
In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$626. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,086 monthly or \$25,034 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.04

In New Mexico, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 93 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Mexico, the estimated mean (average) wage for a renter is \$9.34. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NEW MEXICO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NEW MEXICO	\$12.04	\$626	\$25,034	2.3	\$47,281	\$1,182	\$14,184	\$355	203,536	30%	\$9.34	\$486	1.3

METROPOLITAN AREAS

ALBUQUERQUE, NM MSA *	\$13.87	\$721	\$28,840	2.7	\$53,500	\$1,338	\$16,050	\$401	90,093	32%	\$10.15	\$528	1.4
FARMINGTON, NM MSA	\$10.62	\$552	\$22,080	2.1	\$43,600	\$1,090	\$13,080	\$327	9,296	25%	\$10.73	\$558	1.0
LAS CRUCES, NM MSA	\$9.67	\$503	\$20,120	1.9	\$39,500	\$988	\$11,850	\$296	19,355	32%	\$6.66	\$346	1.5
SANTA FE, NM MSA	\$16.21	\$843	\$33,720	3.1	\$58,500	\$1,463	\$17,550	\$439	16,505	31%	\$9.78	\$509	1.7

COMBINED NONMETRO AREAS

NEW MEXICO	\$9.48	\$493	\$19,709	1.8	\$40,263	\$1,007	\$12,079	\$302	68,287	28%	\$8.19	\$426	1.2
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COUNTIES

BERNALILLO COUNTY *	\$13.87	\$721	\$28,840	2.7	\$53,500	\$1,338	\$16,050	\$401	80,331	36%	\$10.13	\$527	1.4
CATRON COUNTY	\$8.77	\$456	\$18,240	1.7	\$35,600	\$890	\$10,680	\$267	311	20%	\$5.44	\$283	1.6
CHAVES COUNTY	\$8.96	\$466	\$18,640	1.7	\$38,300	\$958	\$11,490	\$287	6,575	29%	\$7.91	\$411	1.1
CIBOLA COUNTY	\$8.77	\$456	\$18,240	1.7	\$36,000	\$900	\$10,800	\$270	1,903	23%	\$8.59	\$447	1.0
COLFAX COUNTY	\$9.33	\$485	\$19,400	1.8	\$42,900	\$1,073	\$12,870	\$322	1,588	27%	\$7.81	\$406	1.2
CURRY COUNTY	\$8.77	\$456	\$18,240	1.7	\$39,600	\$990	\$11,880	\$297	6,809	41%	\$7.93	\$412	1.1
DE BACA COUNTY	\$8.77	\$456	\$18,240	1.7	\$38,500	\$963	\$11,550	\$289	205	22%	\$6.82	\$355	1.3
DONA ANA COUNTY	\$9.67	\$503	\$20,120	1.9	\$39,500	\$988	\$11,850	\$296	19,355	32%	\$6.66	\$346	1.5
EDDY COUNTY	\$8.77	\$456	\$18,240	1.7	\$43,200	\$1,080	\$12,960	\$324	4,978	26%	\$9.32	\$484	0.9
GRANT COUNTY	\$9.23	\$480	\$19,200	1.8	\$40,100	\$1,003	\$12,030	\$301	3,093	25%	\$6.89	\$358	1.3
GUADALUPE COUNTY	\$10.33	\$537	\$21,480	2.0	\$32,700	\$818	\$9,810	\$245	429	26%	\$6.28	\$327	1.6
HARDING COUNTY †	\$8.77	\$456	\$18,240	1.7	\$43,500	\$1,088	\$13,050	\$326	92	25%			
HIDALGO COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,100	\$928	\$11,130	\$278	694	32%	\$5.75	\$299	1.5
LEA COUNTY	\$8.77	\$456	\$18,240	1.7	\$40,600	\$1,015	\$12,180	\$305	5,403	27%	\$9.13	\$475	1.0
LINCOLN COUNTY	\$10.44	\$543	\$21,720	2.0	\$46,800	\$1,170	\$14,040	\$351	1,870	23%	\$6.45	\$335	1.6
LOS ALAMOS COUNTY	\$16.69	\$868	\$34,720	3.2	\$103,900	\$2,598	\$31,170	\$779	1,602	21%	\$12.19	\$634	1.4
LUNA COUNTY	\$8.77	\$456	\$18,240	1.7	\$28,300	\$708	\$8,490	\$212	2,349	25%	\$5.58	\$290	1.6
MCKINLEY COUNTY	\$10.69	\$556	\$22,240	2.1	\$31,300	\$783	\$9,390	\$235	5,926	28%	\$9.65	\$502	1.1
MORA COUNTY	\$10.33	\$537	\$21,480	2.0	\$32,800	\$820	\$9,840	\$246	352	17%	\$5.45	\$284	1.9
OTERO COUNTY	\$8.77	\$456	\$18,240	1.7	\$40,700	\$1,018	\$12,210	\$305	7,607	33%	\$8.99	\$467	1.0
QUAY COUNTY	\$8.77	\$456	\$18,240	1.7	\$35,500	\$888	\$10,650	\$266	1,238	29%	\$5.88	\$306	1.5
RIO ARRIBA COUNTY	\$9.40	\$489	\$19,560	1.8	\$38,800	\$970	\$11,640	\$291	2,748	18%	\$7.05	\$366	1.3
ROOSEVELT COUNTY	\$8.77	\$456	\$18,240	1.7	\$37,500	\$938	\$11,250	\$281	2,474	37%	\$6.66	\$347	1.3
SAN JUAN COUNTY	\$10.62	\$552	\$22,080	2.1	\$43,600	\$1,090	\$13,080	\$327	9,296	25%	\$10.73	\$558	1.0
SAN MIGUEL COUNTY	\$9.73	\$506	\$20,240	1.9	\$36,600	\$915	\$10,980	\$275	2,986	27%	\$5.45	\$283	1.8
SANDOVAL COUNTY *	\$13.87	\$721	\$28,840	2.7	\$53,500	\$1,338	\$16,050	\$401	5,146	16%	\$12.74	\$663	1.1
SANTA FE COUNTY	\$16.21	\$843	\$33,720	3.1	\$58,500	\$1,463	\$17,550	\$439	16,505	31%	\$9.78	\$509	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

NEW MEXICO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SIERRA COUNTY	\$8.77	\$456	\$18,240	1.7	\$34,800	\$870	\$10,440	\$261	1,542	25%	\$5.21	\$271	1.7
SOCORRO COUNTY	\$8.77	\$456	\$18,240	1.7	\$34,500	\$863	\$10,350	\$259	1,935	29%	\$8.10	\$421	1.1
TAOS COUNTY	\$12.50	\$650	\$26,000	2.4	\$39,600	\$990	\$11,880	\$297	3,108	25%	\$7.38	\$384	1.7
TORRANCE COUNTY *	\$13.87	\$721	\$28,840	2.7	\$53,500	\$1,338	\$16,050	\$401	967	16%	\$6.25	\$325	2.2
UNION COUNTY	\$8.77	\$456	\$18,240	1.7	\$41,200	\$1,030	\$12,360	\$309	470	27%	\$5.77	\$300	1.5
VALENCIA COUNTY *	\$13.87	\$721	\$28,840	2.7	\$53,500	\$1,338	\$16,050	\$401	3,649	16%	\$6.38	\$332	2.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

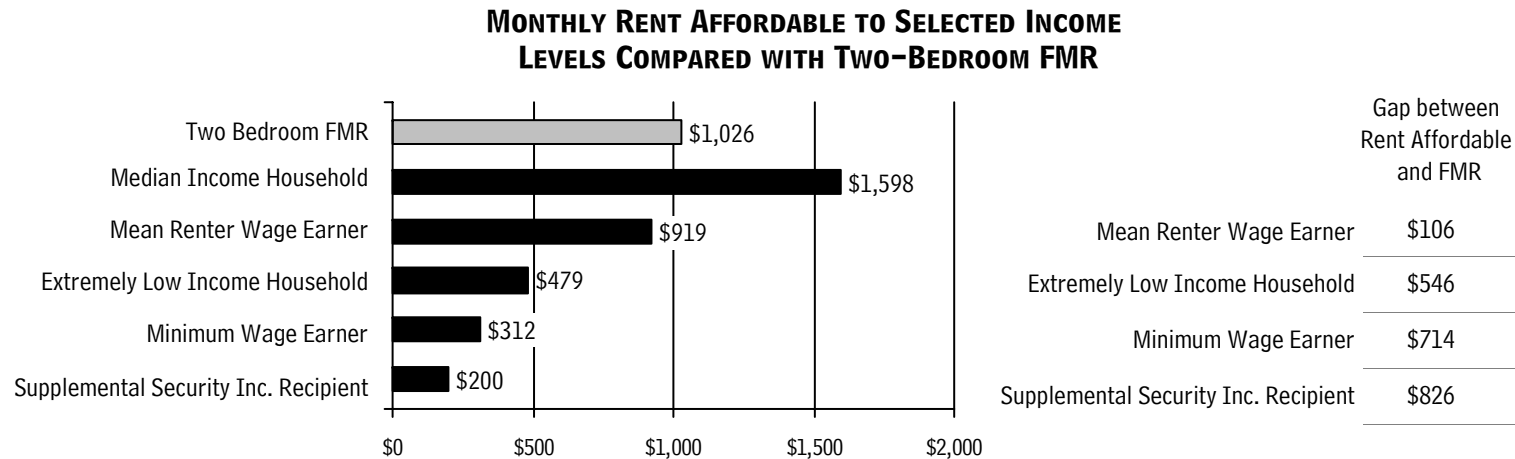
NEW YORK

In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,026. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,419 monthly or \$41,029 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.73

In New York, a minimum wage worker earns an hourly wage of \$6.00.‡ In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 132 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New York, the estimated mean (average) wage for a renter is \$17.68. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



‡ The minimum wage is expected to increase from \$6.00 to \$6.75 in 2006. Calculations reflect 2005 minimum wage.

NEW YORK

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NEW YORK ‡	\$19.73	\$1,026	\$41,029	3.3	\$63,920	\$1,598	\$19,176	\$479	3,317,613	47%	\$17.68	\$919	1.1

METROPOLITAN AREAS

ALBANY-SCHENECTADY-TROY, NY MSA	\$13.75	\$715	\$28,600	2.3	\$64,600	\$1,615	\$19,380	\$485	117,463	36%	\$11.07	\$575	1.2
BINGHAMTON, NY MSA	\$10.50	\$546	\$21,840	1.8	\$53,100	\$1,328	\$15,930	\$398	32,557	32%	\$8.87	\$461	1.2
BUFFALO-NIAGARA FALLS, NY MSA *	\$12.02	\$625	\$25,000	2.0	\$56,950	\$1,424	\$17,085	\$427	158,545	34%	\$8.93	\$465	1.3
ELMIRA, NY MSA	\$11.52	\$599	\$23,960	1.9	\$51,150	\$1,279	\$15,345	\$384	10,890	31%	\$8.19	\$426	1.4
GLENS FALLS, NY MSA	\$12.12	\$630	\$25,200	2.0	\$52,600	\$1,315	\$15,780	\$395	13,514	28%	\$8.90	\$463	1.4
ITHACA, NY MSA	\$14.13	\$735	\$29,400	2.4	\$61,850	\$1,546	\$18,555	\$464	16,837	46%	\$10.04	\$522	1.4
KINGSTON, NY MSA	\$14.73	\$766	\$30,640	2.5	\$59,950	\$1,499	\$17,985	\$450	21,583	32%	\$8.28	\$431	1.8
NASSAU-SUFFOLK, NY HMFA	\$24.62	\$1,280	\$51,200	4.1	\$88,850	\$2,221	\$26,655	\$666	183,058	20%	\$11.89	\$618	2.1
NEW YORK-MONMOUTH-OCEAN, NY-NJ HMFA	\$21.79	\$1,133	\$45,320	3.6	\$58,660	\$1,467	\$17,598	\$440	2,141,488	68%	\$26.50	\$1,378	0.8
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY MSA	\$19.19	\$998	\$39,920	3.2	\$71,650	\$1,791	\$21,495	\$537	68,748	32%	\$10.22	\$531	1.9
ROCHESTER, NY MSA	\$12.62	\$656	\$26,240	2.1	\$62,600	\$1,565	\$18,780	\$470	127,405	32%	\$9.72	\$505	1.3
SYRACUSE, NY MSA	\$11.27	\$586	\$23,440	1.9	\$58,150	\$1,454	\$17,445	\$436	83,095	33%	\$9.34	\$486	1.2
UTICA-ROME, NY MSA	\$10.90	\$567	\$22,680	1.8	\$51,400	\$1,285	\$15,420	\$386	37,104	32%	\$7.68	\$399	1.4
WESTCHESTER COUNTY, NY HMFA	\$25.31	\$1,316	\$52,640	4.2	\$93,450	\$2,336	\$28,035	\$701	134,377	40%	\$15.14	\$788	1.7

COMBINED NONMETRO AREAS

NEW YORK	\$11.11	\$578	\$23,108	1.9	\$48,627	\$1,216	\$14,588	\$365	170,949	29%	\$8.10	\$421	1.4
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COUNTIES

ALBANY COUNTY	\$13.75	\$715	\$28,600	2.3	\$64,600	\$1,615	\$19,380	\$485	50,970	42%	\$11.57	\$602	1.2
ALLEGANY COUNTY	\$10.19	\$530	\$21,200	1.7	\$44,700	\$1,118	\$13,410	\$335	4,707	26%	\$6.87	\$357	1.5
BRONX COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$57,650	\$1,441	\$17,295	\$432	372,690	80%	\$14.72	\$765	1.5
BROOME COUNTY	\$10.50	\$546	\$21,840	1.8	\$53,100	\$1,328	\$15,930	\$398	28,179	35%	\$8.52	\$443	1.2
CATTARAUGUS COUNTY	\$10.35	\$538	\$21,520	1.7	\$45,750	\$1,144	\$13,725	\$343	8,192	26%	\$7.88	\$410	1.3
CAYUGA COUNTY	\$10.88	\$566	\$22,640	1.8	\$52,400	\$1,310	\$15,720	\$393	8,553	28%	\$7.71	\$401	1.4
CHAUTAUQUA COUNTY	\$10.29	\$535	\$21,400	1.7	\$47,500	\$1,188	\$14,250	\$356	16,758	31%	\$7.23	\$376	1.4
CHEMUNG COUNTY	\$11.52	\$599	\$23,960	1.9	\$51,150	\$1,279	\$15,345	\$384	10,890	31%	\$8.19	\$426	1.4
CHENANGO COUNTY	\$10.42	\$542	\$21,680	1.7	\$46,250	\$1,156	\$13,875	\$347	4,922	25%	\$9.19	\$478	1.1
CLINTON COUNTY	\$11.73	\$610	\$24,400	2.0	\$53,300	\$1,333	\$15,990	\$400	9,261	31%	\$7.85	\$408	1.5
COLUMBIA COUNTY	\$12.83	\$667	\$26,680	2.1	\$57,600	\$1,440	\$17,280	\$432	7,303	29%	\$9.29	\$483	1.4
CORTLAND COUNTY	\$11.38	\$592	\$23,680	1.9	\$49,050	\$1,226	\$14,715	\$368	6,492	36%	\$7.54	\$392	1.5
DELAWARE COUNTY	\$10.52	\$547	\$21,880	1.8	\$45,700	\$1,143	\$13,710	\$343	4,673	24%	\$9.20	\$478	1.1
DUTCHESS COUNTY	\$19.19	\$998	\$39,920	3.2	\$71,650	\$1,791	\$21,495	\$537	30,908	31%	\$11.19	\$582	1.7
ERIE COUNTY *	\$12.02	\$625	\$25,000	2.0	\$56,950	\$1,424	\$17,085	\$427	132,093	35%	\$9.05	\$471	1.3
ESSEX COUNTY	\$11.04	\$574	\$22,960	1.8	\$48,900	\$1,223	\$14,670	\$367	3,932	26%	\$7.74	\$402	1.4
FRANKLIN COUNTY	\$10.08	\$524	\$20,960	1.7	\$45,000	\$1,125	\$13,500	\$338	5,320	30%	\$7.17	\$373	1.4

‡ The minimum wage is expected to increase from \$6.00 to \$6.75 in 2006. Calculations reflect 2005 minimum wage.

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

NEW YORK

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
FULTON COUNTY	\$11.12	\$578	\$23,120	1.9	\$46,000	\$1,150	\$13,800	\$345	6,103	28%	\$8.33	\$433	1.3
GENESEE COUNTY	\$11.92	\$620	\$24,800	2.0	\$55,250	\$1,381	\$16,575	\$414	6,162	27%	\$7.34	\$382	1.6
GREENE COUNTY	\$12.12	\$630	\$25,200	2.0	\$51,400	\$1,285	\$15,420	\$386	5,078	28%	\$7.66	\$398	1.6
HAMILTON COUNTY	\$11.15	\$580	\$23,200	1.9	\$45,950	\$1,149	\$13,785	\$345	488	21%	\$5.59	\$291	2.0
HERKIMER COUNTY	\$10.90	\$567	\$22,680	1.8	\$51,400	\$1,285	\$15,420	\$386	7,416	29%	\$6.89	\$358	1.6
JEFFERSON COUNTY	\$11.58	\$602	\$24,080	1.9	\$45,700	\$1,143	\$13,710	\$343	16,118	40%	\$8.96	\$466	1.3
KINGS COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$57,650	\$1,441	\$17,295	\$432	642,437	73%	\$13.32	\$692	1.6
LEWIS COUNTY	\$10.29	\$535	\$21,400	1.7	\$45,400	\$1,135	\$13,620	\$341	2,306	23%	\$7.52	\$391	1.4
LIVINGSTON COUNTY	\$12.62	\$656	\$26,240	2.1	\$62,600	\$1,565	\$18,780	\$470	5,641	25%	\$6.35	\$330	2.0
MADISON COUNTY	\$11.27	\$586	\$23,440	1.9	\$58,150	\$1,454	\$17,445	\$436	6,356	25%	\$8.51	\$443	1.3
MONROE COUNTY	\$12.62	\$656	\$26,240	2.1	\$62,600	\$1,565	\$18,780	\$470	100,054	35%	\$10.26	\$534	1.2
MONTGOMERY COUNTY	\$10.15	\$528	\$21,120	1.7	\$47,350	\$1,184	\$14,205	\$355	6,583	33%	\$8.72	\$453	1.2
NASSAU COUNTY	\$24.62	\$1,280	\$51,200	4.1	\$88,850	\$2,221	\$26,655	\$666	88,130	20%	\$12.00	\$624	2.1
NEW YORK COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$57,650	\$1,441	\$17,295	\$432	589,949	80%	\$35.45	\$1,843	0.6
NIAGARA COUNTY *	\$12.02	\$625	\$25,000	2.0	\$56,950	\$1,424	\$17,085	\$427	26,452	30%	\$8.18	\$425	1.5
ONEIDA COUNTY	\$10.90	\$567	\$22,680	1.8	\$51,400	\$1,285	\$15,420	\$386	29,688	33%	\$7.80	\$406	1.4
ONONDAGA COUNTY	\$11.27	\$586	\$23,440	1.9	\$58,150	\$1,454	\$17,445	\$436	64,338	36%	\$9.49	\$493	1.2
ONTARIO COUNTY	\$12.62	\$656	\$26,240	2.1	\$62,600	\$1,565	\$18,780	\$470	10,140	26%	\$8.44	\$439	1.5
ORANGE COUNTY	\$19.19	\$998	\$39,920	3.2	\$71,650	\$1,791	\$21,495	\$537	37,840	33%	\$9.30	\$484	2.1
ORLEANS COUNTY	\$12.62	\$656	\$26,240	2.1	\$62,600	\$1,565	\$18,780	\$470	3,755	24%	\$6.29	\$327	2.0
OSWEGO COUNTY	\$11.27	\$586	\$23,440	1.9	\$58,150	\$1,454	\$17,445	\$436	12,401	27%	\$8.69	\$452	1.3
OTSEGO COUNTY	\$10.90	\$567	\$22,680	1.8	\$47,550	\$1,189	\$14,265	\$357	6,279	27%	\$8.17	\$425	1.3
PUTNAM COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$57,650	\$1,441	\$17,295	\$432	5,819	18%	\$10.21	\$531	2.1
QUEENS COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$57,650	\$1,441	\$17,295	\$432	447,770	57%	\$15.14	\$787	1.4
RENSSELAER COUNTY	\$13.75	\$715	\$28,600	2.3	\$64,600	\$1,615	\$19,380	\$485	21,038	35%	\$10.31	\$536	1.3
RICHMOND COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$57,650	\$1,441	\$17,295	\$432	56,609	36%	\$9.89	\$514	2.2
ROCKLAND COUNTY	\$21.79	\$1,133	\$45,320	3.6	\$91,950	\$2,299	\$27,585	\$690	26,214	28%	\$10.40	\$541	2.1
SARATOGA COUNTY	\$13.75	\$715	\$28,600	2.3	\$64,600	\$1,615	\$19,380	\$485	21,848	28%	\$10.05	\$523	1.4
SCHENECTADY COUNTY	\$13.75	\$715	\$28,600	2.3	\$64,600	\$1,615	\$19,380	\$485	20,646	35%	\$11.66	\$606	1.2
SCHOHARIE COUNTY	\$13.75	\$715	\$28,600	2.3	\$64,600	\$1,615	\$19,380	\$485	2,961	25%	\$7.04	\$366	2.0
SCHUYLER COUNTY	\$11.21	\$583	\$23,320	1.9	\$48,050	\$1,201	\$14,415	\$360	1,683	23%	\$7.35	\$382	1.5
SENECA COUNTY	\$11.85	\$616	\$24,640	2.0	\$52,550	\$1,314	\$15,765	\$394	3,319	26%	\$7.46	\$388	1.6
ST. LAWRENCE COUNTY	\$10.33	\$537	\$21,480	1.7	\$44,600	\$1,115	\$13,380	\$335	11,893	29%	\$7.10	\$369	1.5
STEBEN COUNTY	\$10.98	\$571	\$22,840	1.8	\$48,250	\$1,206	\$14,475	\$362	10,487	27%	\$10.93	\$568	1.0
SUFFOLK COUNTY	\$24.62	\$1,280	\$51,200	4.1	\$88,850	\$2,221	\$26,655	\$666	94,928	20%	\$11.77	\$612	2.1
SULLIVAN COUNTY	\$13.35	\$694	\$27,760	2.2	\$50,800	\$1,270	\$15,240	\$381	8,816	32%	\$7.70	\$400	1.7
TIOGA COUNTY	\$10.50	\$546	\$21,840	1.8	\$53,100	\$1,328	\$15,930	\$398	4,378	22%	\$11.25	\$585	0.9
TOMPKINS COUNTY	\$14.13	\$735	\$29,400	2.4	\$61,850	\$1,546	\$18,555	\$464	16,837	46%	\$10.04	\$522	1.4
ULSTER COUNTY	\$14.73	\$766	\$30,640	2.5	\$59,950	\$1,499	\$17,985	\$450	21,583	32%	\$8.28	\$431	1.8
WARREN COUNTY	\$12.12	\$630	\$25,200	2.0	\$52,600	\$1,315	\$15,780	\$395	7,752	30%	\$8.97	\$466	1.4
WASHINGTON COUNTY	\$12.12	\$630	\$25,200	2.0	\$52,600	\$1,315	\$15,780	\$395	5,762	26%	\$8.69	\$452	1.4

‡ The minimum wage is expected to increase from \$6.00 to \$6.75 in 2006. Calculations reflect 2005 minimum wage.

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

NEW YORK

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WAYNE COUNTY	\$12.62	\$656	\$26,240	2.1	\$62,600	\$1,565	\$18,780	\$470	7,815	22%	\$7.04	\$366	1.8
WESTCHESTER COUNTY	\$25.31	\$1,316	\$52,640	4.2	\$93,450	\$2,336	\$28,035	\$701	134,377	40%	\$15.14	\$788	1.7
WYOMING COUNTY	\$10.69	\$556	\$22,240	1.8	\$52,450	\$1,311	\$15,735	\$393	3,446	23%	\$7.73	\$402	1.4
YATES COUNTY	\$10.92	\$568	\$22,720	1.8	\$46,900	\$1,173	\$14,070	\$352	2,075	23%	\$7.00	\$364	1.6

‡ The minimum wage is expected to increase from \$6.00 to \$6.75 in 2006. Calculations reflect 2005 minimum wage.

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

NORTH CAROLINA

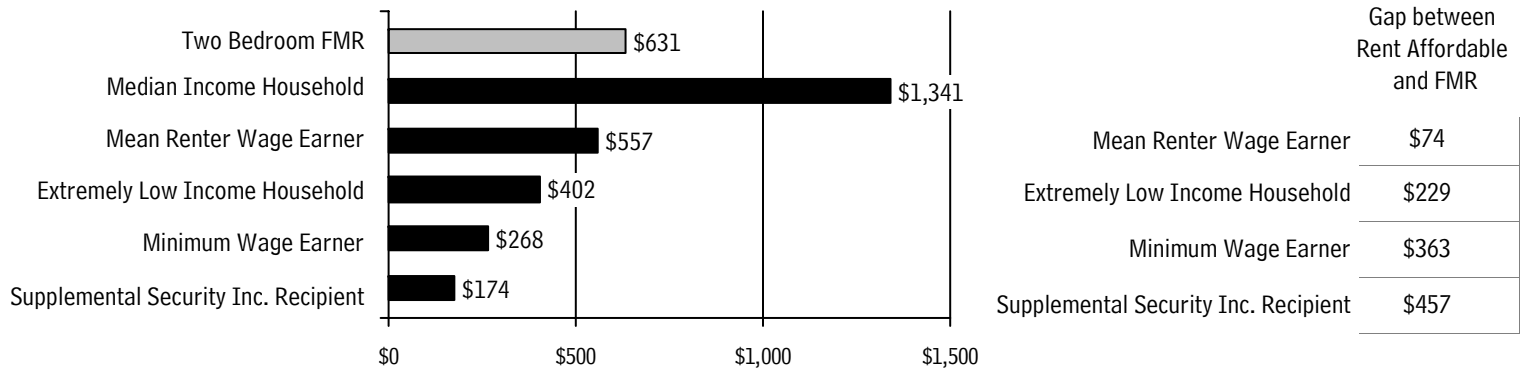
In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$631. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,103 monthly or \$25,241 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.14

In North Carolina, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 94 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Carolina, the estimated mean (average) wage for a renter is \$10.71. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NORTH CAROLINA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NORTH CAROLINA	\$12.14	\$631	\$25,241	2.4	\$53,635	\$1,341	\$16,090	\$402	959,743	31%	\$10.71	\$557	1.1

METROPOLITAN AREAS

ANSON COUNTY, NC HMFA	\$9.67	\$503	\$20,120	1.9	\$62,500	\$1,563	\$18,750	\$469	2,213	24%	\$8.15	\$424	1.2
ASHEVILLE, NC HMFA	\$11.46	\$596	\$23,840	2.2	\$49,600	\$1,240	\$14,880	\$372	35,309	27%	\$9.45	\$491	1.2
BURLINGTON, NC MSA	\$12.94	\$673	\$26,920	2.5	\$52,900	\$1,323	\$15,870	\$397	15,408	30%	\$10.16	\$529	1.3
CHARLOTTE-GASTONIA-CONCORD, NC-SC HMFA	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	147,033	33%	\$13.80	\$718	0.9
DURHAM, NC HMFA	\$14.52	\$755	\$30,200	2.8	\$60,300	\$1,508	\$18,090	\$452	64,707	42%	\$14.90	\$775	1.0
FAYETTEVILLE, NC HMFA	\$11.31	\$588	\$23,520	2.2	\$46,500	\$1,163	\$13,950	\$349	43,610	41%	\$9.57	\$498	1.2
GOLDSBORO, NC MSA	\$10.06	\$523	\$20,920	2.0	\$46,000	\$1,150	\$13,800	\$345	14,786	35%	\$8.70	\$452	1.2
GREENE COUNTY, NC HMFA	\$9.67	\$503	\$20,120	1.9	\$48,600	\$1,215	\$14,580	\$365	1,697	25%	\$5.75	\$299	1.7
GREENSBORO-HIGH POINT, NC HMFA	\$13.04	\$678	\$27,120	2.5	\$55,400	\$1,385	\$16,620	\$416	74,833	34%	\$10.91	\$567	1.2
GREENVILLE, NC HMFA	\$10.71	\$557	\$22,280	2.1	\$48,600	\$1,215	\$14,580	\$365	22,000	42%	\$7.71	\$401	1.4
HAYWOOD COUNTY, NC HMFA	\$10.21	\$531	\$21,240	2.0	\$49,600	\$1,240	\$14,880	\$372	5,242	23%	\$8.39	\$437	1.2
HICKORY-LENOIR-MORGANTON, NC MSA	\$10.21	\$531	\$21,240	2.0	\$50,500	\$1,263	\$15,150	\$379	34,443	26%	\$9.89	\$514	1.0
HOKE COUNTY, NC HMFA	\$10.44	\$543	\$21,720	2.0	\$46,500	\$1,163	\$13,950	\$349	2,842	25%	\$6.65	\$346	1.6
JACKSONVILLE, NC MSA	\$10.29	\$535	\$21,400	2.0	\$41,600	\$1,040	\$12,480	\$312	20,154	42%	\$8.04	\$418	1.3
PENDER COUNTY, NC HMFA	\$10.35	\$538	\$21,520	2.0	\$52,900	\$1,323	\$15,870	\$397	2,794	17%	\$6.45	\$335	1.6
PERSON COUNTY, NC HMFA	\$10.19	\$530	\$21,200	2.0	\$60,300	\$1,508	\$18,090	\$452	3,576	25%	\$9.04	\$470	1.1
RALEIGH-CARY, NC MSA	\$15.71	\$817	\$32,680	3.1	\$69,800	\$1,745	\$20,940	\$524	98,920	32%	\$11.25	\$585	1.4
ROCKINGHAM COUNTY, NC HMFA	\$9.87	\$513	\$20,520	1.9	\$55,400	\$1,385	\$16,620	\$416	9,735	26%	\$8.71	\$453	1.1
ROCKY MOUNT, NC MSA	\$11.12	\$578	\$23,120	2.2	\$46,700	\$1,168	\$14,010	\$350	18,199	34%	\$8.92	\$464	1.2
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MSA *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	1,280	19%	\$6.87	\$357	2.3
WILMINGTON, NC HMFA	\$13.13	\$683	\$27,320	2.6	\$52,900	\$1,323	\$15,870	\$397	29,486	30%	\$8.59	\$447	1.5
WINSTON-SALEM, NC MSA	\$11.83	\$615	\$24,600	2.3	\$56,800	\$1,420	\$17,040	\$426	50,915	30%	\$11.08	\$576	1.1

COMBINED NONMETRO AREAS

NORTH CAROLINA	\$10.44	\$543	\$21,710	2.0	\$46,112	\$1,153	\$13,834	\$346	260,561	26%	\$8.35	\$434	1.2
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COUNTIES

ALAMANCE COUNTY	\$12.94	\$673	\$26,920	2.5	\$52,900	\$1,323	\$15,870	\$397	15,408	30%	\$10.16	\$529	1.3
ALEXANDER COUNTY	\$10.21	\$531	\$21,240	2.0	\$50,500	\$1,263	\$15,150	\$379	2,560	19%	\$8.47	\$441	1.2
ALLEGHANY COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,250	\$1,081	\$12,975	\$324	966	21%	\$6.35	\$330	1.5
ANSON COUNTY	\$9.67	\$503	\$20,120	1.9	\$62,500	\$1,563	\$18,750	\$469	2,213	24%	\$8.15	\$424	1.2
ASHE COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,600	\$1,015	\$12,180	\$305	1,975	19%	\$7.22	\$376	1.3
AVERY COUNTY	\$10.81	\$562	\$22,480	2.1	\$42,050	\$1,051	\$12,615	\$315	1,273	19%	\$6.91	\$360	1.6
BEAUFORT COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,100	\$1,078	\$12,930	\$323	4,563	25%	\$7.19	\$374	1.3
BERTIE COUNTY	\$9.67	\$503	\$20,120	1.9	\$34,200	\$855	\$10,260	\$257	1,942	25%	\$6.92	\$360	1.4
BLADEN COUNTY	\$9.67	\$503	\$20,120	1.9	\$39,100	\$978	\$11,730	\$293	2,864	22%	\$5.97	\$310	1.6

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

NORTH CAROLINA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
BRUNSWICK COUNTY	\$13.13	\$683	\$27,320	2.6	\$52,900	\$1,323	\$15,870	\$397	5,418	18%	\$8.69	\$452	1.5
BUNCOMBE COUNTY	\$11.46	\$596	\$23,840	2.2	\$49,600	\$1,240	\$14,880	\$372	25,501	30%	\$9.54	\$496	1.2
BURKE COUNTY	\$10.21	\$531	\$21,240	2.0	\$50,500	\$1,263	\$15,150	\$379	8,931	26%	\$10.22	\$531	1.0
CABARRUS COUNTY	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	12,545	25%	\$10.54	\$548	1.2
CALDWELL COUNTY	\$10.21	\$531	\$21,240	2.0	\$50,500	\$1,263	\$15,150	\$379	7,718	25%	\$9.13	\$475	1.1
CAMDEN COUNTY	\$10.96	\$570	\$22,800	2.1	\$42,700	\$1,068	\$12,810	\$320	440	17%	\$8.38	\$436	1.3
CARTERET COUNTY	\$10.63	\$553	\$22,120	2.1	\$51,600	\$1,290	\$15,480	\$387	5,889	23%	\$6.59	\$342	1.6
CASWELL COUNTY	\$9.90	\$515	\$20,600	1.9	\$47,700	\$1,193	\$14,310	\$358	1,787	21%	\$6.33	\$329	1.6
CATAWBA COUNTY	\$10.21	\$531	\$21,240	2.0	\$50,500	\$1,263	\$15,150	\$379	15,234	27%	\$10.19	\$530	1.0
CHATHAM COUNTY	\$14.52	\$755	\$30,200	2.8	\$60,300	\$1,508	\$18,090	\$452	4,502	23%	\$9.03	\$470	1.6
CHEROKEE COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,500	\$963	\$11,550	\$289	1,846	18%	\$6.72	\$349	1.4
CHOWAN COUNTY	\$10.96	\$570	\$22,800	2.1	\$41,900	\$1,048	\$12,570	\$314	1,546	28%	\$6.35	\$330	1.7
CLAY COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,100	\$1,078	\$12,930	\$323	592	15%	\$6.83	\$355	1.4
CLEVELAND COUNTY	\$11.44	\$595	\$23,800	2.2	\$47,600	\$1,190	\$14,280	\$357	10,043	27%	\$9.28	\$483	1.2
COLUMBUS COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,600	\$965	\$11,580	\$290	5,033	24%	\$7.54	\$392	1.3
CRAVEN COUNTY	\$10.50	\$546	\$21,840	2.0	\$47,300	\$1,183	\$14,190	\$355	11,514	33%	\$9.43	\$490	1.1
CUMBERLAND COUNTY	\$11.31	\$588	\$23,520	2.2	\$46,500	\$1,163	\$13,950	\$349	43,610	41%	\$9.57	\$498	1.2
CURRITUCK COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	1,280	19%	\$6.87	\$357	2.3
DARE COUNTY	\$13.40	\$697	\$27,880	2.6	\$55,900	\$1,398	\$16,770	\$419	3,236	26%	\$8.07	\$419	1.7
DAVIDSON COUNTY	\$10.44	\$543	\$21,720	2.0	\$52,500	\$1,313	\$15,750	\$394	14,996	26%	\$8.69	\$452	1.2
DAVIE COUNTY	\$11.83	\$615	\$24,600	2.3	\$56,800	\$1,420	\$17,040	\$426	2,296	17%	\$8.09	\$420	1.5
DUPLIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$39,500	\$988	\$11,850	\$296	4,586	25%	\$7.96	\$414	1.2
DURHAM COUNTY	\$14.52	\$755	\$30,200	2.8	\$60,300	\$1,508	\$18,090	\$452	40,737	46%	\$16.58	\$862	0.9
EDGECOMBE COUNTY	\$11.12	\$578	\$23,120	2.2	\$46,700	\$1,168	\$14,010	\$350	7,332	36%	\$8.71	\$453	1.3
FORSYTH COUNTY	\$11.83	\$615	\$24,600	2.3	\$56,800	\$1,420	\$17,040	\$426	42,599	34%	\$11.51	\$599	1.0
FRANKLIN COUNTY	\$15.71	\$817	\$32,680	3.1	\$69,800	\$1,745	\$20,940	\$524	3,963	22%	\$9.12	\$474	1.7
GASTON COUNTY	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	23,031	31%	\$10.20	\$530	1.3
GATES COUNTY	\$10.96	\$570	\$22,800	2.1	\$47,500	\$1,188	\$14,250	\$356	701	18%	\$6.88	\$358	1.6
GRAHAM COUNTY	\$9.67	\$503	\$20,120	1.9	\$37,400	\$935	\$11,220	\$281	579	17%	\$6.42	\$334	1.5
GRANVILLE COUNTY	\$10.71	\$557	\$22,280	2.1	\$52,200	\$1,305	\$15,660	\$392	4,150	25%	\$8.28	\$431	1.3
GREENE COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,600	\$1,215	\$14,580	\$365	1,697	25%	\$5.75	\$299	1.7
GUILFORD COUNTY	\$13.04	\$678	\$27,120	2.5	\$55,400	\$1,385	\$16,620	\$416	62,967	37%	\$11.18	\$581	1.2
HALIFAX COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,200	\$955	\$11,460	\$287	7,295	33%	\$7.21	\$375	1.3
HARNETT COUNTY	\$9.90	\$515	\$20,600	1.9	\$46,800	\$1,170	\$14,040	\$351	10,047	30%	\$8.05	\$418	1.2
HAYWOOD COUNTY	\$10.21	\$531	\$21,240	2.0	\$49,600	\$1,240	\$14,880	\$372	5,242	23%	\$8.39	\$437	1.2
HENDERSON COUNTY	\$11.46	\$596	\$23,840	2.2	\$49,600	\$1,240	\$14,880	\$372	7,931	21%	\$9.36	\$487	1.2
HERTFORD COUNTY	\$9.67	\$503	\$20,120	1.9	\$36,300	\$908	\$10,890	\$272	2,683	30%	\$8.76	\$456	1.1
HOKE COUNTY	\$10.44	\$543	\$21,720	2.0	\$46,500	\$1,163	\$13,950	\$349	2,842	25%	\$6.65	\$346	1.6
HYDE COUNTY	\$10.96	\$570	\$22,800	2.1	\$40,300	\$1,008	\$12,090	\$302	472	22%	\$7.53	\$392	1.5
IREDELL COUNTY	\$11.67	\$607	\$24,280	2.3	\$55,700	\$1,393	\$16,710	\$418	11,680	25%	\$9.92	\$516	1.2
JACKSON COUNTY	\$10.83	\$563	\$22,520	2.1	\$46,500	\$1,163	\$13,950	\$349	3,630	28%	\$7.47	\$389	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

NORTH CAROLINA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
JOHNSTON COUNTY	\$15.71	\$817	\$32,680	3.1	\$69,800	\$1,745	\$20,940	\$524	12,373	27%	\$7.91	\$411	2.0
JONES COUNTY	\$10.46	\$544	\$21,760	2.0	\$47,300	\$1,183	\$14,190	\$355	830	20%	\$6.96	\$362	1.5
LEE COUNTY	\$10.90	\$567	\$22,680	2.1	\$51,500	\$1,288	\$15,450	\$386	5,230	28%	\$9.77	\$508	1.1
LENOIR COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,900	\$1,098	\$13,170	\$329	7,878	33%	\$7.47	\$389	1.3
LINCOLN COUNTY	\$10.56	\$549	\$21,960	2.1	\$53,800	\$1,345	\$16,140	\$404	5,165	21%	\$8.68	\$452	1.2
MACON COUNTY	\$10.23	\$532	\$21,280	2.0	\$42,300	\$1,058	\$12,690	\$317	2,395	19%	\$8.62	\$448	1.2
MADISON COUNTY	\$11.46	\$596	\$23,840	2.2	\$49,600	\$1,240	\$14,880	\$372	1,877	23%	\$7.76	\$403	1.5
MARTIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,200	\$1,005	\$12,060	\$302	2,827	28%	\$8.08	\$420	1.2
McDOWELL COUNTY	\$10.71	\$557	\$22,280	2.1	\$43,000	\$1,075	\$12,900	\$323	3,788	23%	\$9.01	\$468	1.2
MECKLENBURG COUNTY	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	103,024	38%	\$15.06	\$783	0.9
MITCHELL COUNTY	\$10.81	\$562	\$22,480	2.1	\$41,400	\$1,035	\$12,420	\$311	1,254	19%	\$8.30	\$431	1.3
MONTGOMERY COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,000	\$1,125	\$13,500	\$338	2,312	23%	\$8.06	\$419	1.2
MOORE COUNTY	\$11.15	\$580	\$23,200	2.2	\$55,300	\$1,383	\$16,590	\$415	6,570	21%	\$8.65	\$450	1.3
NASH COUNTY	\$11.12	\$578	\$23,120	2.2	\$46,700	\$1,168	\$14,010	\$350	10,867	32%	\$9.02	\$469	1.2
NEW HANOVER COUNTY	\$13.13	\$683	\$27,320	2.6	\$52,900	\$1,323	\$15,870	\$397	24,068	35%	\$8.56	\$445	1.5
NORTHAMPTON COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,200	\$955	\$11,460	\$287	2,016	23%	\$6.22	\$323	1.6
ONSLow COUNTY	\$10.29	\$535	\$21,400	2.0	\$41,600	\$1,040	\$12,480	\$312	20,154	42%	\$8.04	\$418	1.3
ORANGE COUNTY	\$14.52	\$755	\$30,200	2.8	\$60,300	\$1,508	\$18,090	\$452	19,468	42%	\$9.14	\$475	1.6
PAMLICO COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,300	\$1,183	\$14,190	\$355	925	18%	\$6.36	\$331	1.5
PASQUOTANK COUNTY	\$10.83	\$563	\$22,520	2.1	\$42,700	\$1,068	\$12,810	\$320	4,424	34%	\$7.52	\$391	1.4
PENDER COUNTY	\$10.35	\$538	\$21,520	2.0	\$52,900	\$1,323	\$15,870	\$397	2,794	17%	\$6.45	\$335	1.6
PERQUIMANS COUNTY	\$10.96	\$570	\$22,800	2.1	\$42,700	\$1,068	\$12,810	\$320	994	21%	\$5.21	\$271	2.1
PERSON COUNTY	\$10.19	\$530	\$21,200	2.0	\$60,300	\$1,508	\$18,090	\$452	3,576	25%	\$9.04	\$470	1.1
PITT COUNTY	\$10.71	\$557	\$22,280	2.1	\$48,600	\$1,215	\$14,580	\$365	22,000	42%	\$7.71	\$401	1.4
POLK COUNTY	\$11.02	\$573	\$22,920	2.1	\$51,200	\$1,280	\$15,360	\$384	1,690	21%	\$8.65	\$450	1.3
RANDOLPH COUNTY	\$13.04	\$678	\$27,120	2.5	\$55,400	\$1,385	\$16,620	\$416	11,866	23%	\$9.34	\$485	1.4
RICHMOND COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,000	\$1,000	\$12,000	\$300	5,003	28%	\$7.79	\$405	1.2
ROBESON COUNTY	\$9.67	\$503	\$20,120	1.9	\$36,900	\$923	\$11,070	\$277	11,898	27%	\$6.60	\$343	1.5
ROCKINGHAM COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,400	\$1,385	\$16,620	\$416	9,735	26%	\$8.71	\$453	1.1
ROWAN COUNTY	\$11.38	\$592	\$23,680	2.2	\$50,300	\$1,258	\$15,090	\$377	13,203	26%	\$10.94	\$569	1.0
RUTHERFORD COUNTY	\$10.77	\$560	\$22,400	2.1	\$42,800	\$1,070	\$12,840	\$321	6,424	26%	\$8.33	\$433	1.3
SAMPSON COUNTY	\$9.67	\$503	\$20,120	1.9	\$43,400	\$1,085	\$13,020	\$326	5,910	27%	\$7.81	\$406	1.2
SCOTLAND COUNTY	\$10.13	\$527	\$21,080	2.0	\$44,200	\$1,105	\$13,260	\$332	4,138	31%	\$7.15	\$372	1.4
STANLY COUNTY	\$9.90	\$515	\$20,600	1.9	\$50,100	\$1,253	\$15,030	\$376	5,278	24%	\$8.96	\$466	1.1
STOKES COUNTY	\$11.83	\$615	\$24,600	2.3	\$56,800	\$1,420	\$17,040	\$426	3,156	18%	\$7.96	\$414	1.5
SURRY COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,100	\$1,103	\$13,230	\$331	6,721	24%	\$7.86	\$409	1.2
SWAIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$38,700	\$968	\$11,610	\$290	1,188	23%	\$6.73	\$350	1.4
TRANSYLVANIA COUNTY	\$9.75	\$507	\$20,280	1.9	\$51,700	\$1,293	\$15,510	\$388	2,536	21%	\$7.33	\$381	1.3
TYRRELL COUNTY	\$10.96	\$570	\$22,800	2.1	\$36,400	\$910	\$10,920	\$273	387	25%	\$5.68	\$295	1.9
UNION COUNTY	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	8,433	19%	\$9.14	\$475	1.4
VANCE COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,400	\$1,035	\$12,420	\$311	5,473	34%	\$7.23	\$376	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

NORTH CAROLINA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WAKE COUNTY	\$15.71	\$817	\$32,680	3.1	\$69,800	\$1,745	\$20,940	\$524	82,584	34%	\$11.63	\$605	1.4
WARREN COUNTY	\$9.79	\$509	\$20,360	1.9	\$38,300	\$958	\$11,490	\$287	1,756	23%	\$6.37	\$331	1.5
WASHINGTON COUNTY	\$10.31	\$536	\$21,440	2.0	\$39,600	\$990	\$11,880	\$297	1,420	26%	\$4.76	\$247	2.2
WATAUGA COUNTY	\$12.29	\$639	\$25,560	2.4	\$51,500	\$1,288	\$15,450	\$386	6,144	37%	\$6.43	\$335	1.9
WAYNE COUNTY	\$10.06	\$523	\$20,920	2.0	\$46,000	\$1,150	\$13,800	\$345	14,786	35%	\$8.70	\$452	1.2
WILKES COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,000	\$1,150	\$13,800	\$345	5,877	22%	\$10.61	\$552	0.9
WILSON COUNTY	\$11.04	\$574	\$22,960	2.1	\$47,000	\$1,175	\$14,100	\$353	11,101	39%	\$9.78	\$508	1.1
YADKIN COUNTY	\$11.83	\$615	\$24,600	2.3	\$56,800	\$1,420	\$17,040	\$426	2,864	20%	\$8.05	\$418	1.5
YANCEY COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,800	\$1,020	\$12,240	\$306	1,478	20%	\$7.29	\$379	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

NORTH DAKOTA

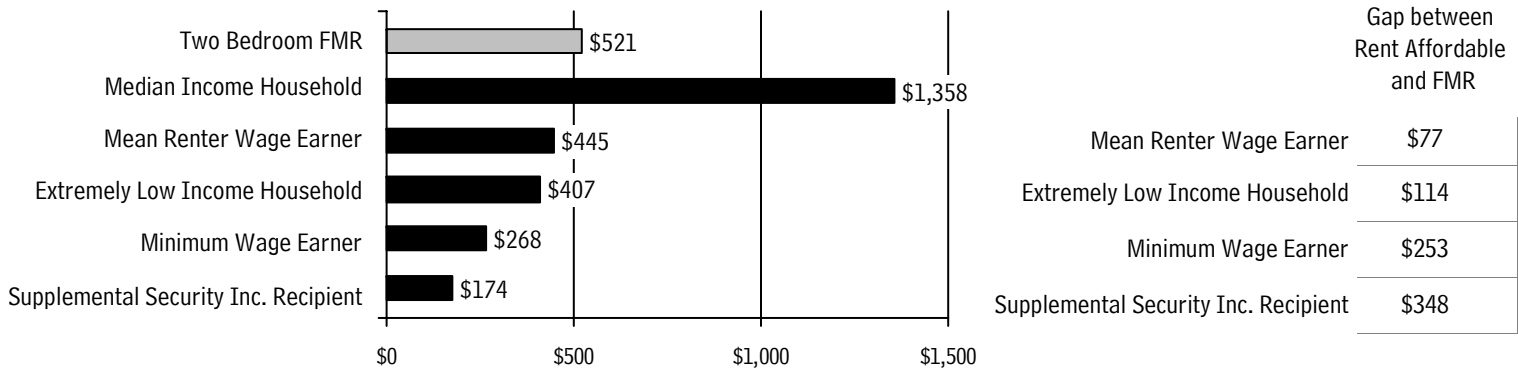
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$521. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,737 monthly or \$20,848 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.02

In North Dakota, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 78 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In North Dakota, the estimated mean (average) wage for a renter is \$8.55. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



NORTH DAKOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
NORTH DAKOTA	\$10.02	\$521	\$20,848	1.9	\$54,321	\$1,358	\$16,296	\$407	85,842	33%	\$8.55	\$445	1.2

METROPOLITAN AREAS

BISMARCK, ND MSA	\$10.00	\$520	\$20,800	1.9	\$61,950	\$1,549	\$18,585	\$465	11,265	30%	\$8.32	\$433	1.2
FARGO, ND-MN MSA	\$10.83	\$563	\$22,520	2.1	\$62,250	\$1,556	\$18,675	\$467	23,423	46%	\$9.73	\$506	1.1
GRAND FORKS, ND-MN MSA	\$10.75	\$559	\$22,360	2.1	\$55,800	\$1,395	\$16,740	\$419	11,780	46%	\$8.49	\$442	1.3

COMBINED NONMETRO AREAS

NORTH DAKOTA	\$9.33	\$485	\$19,416	1.8	\$49,203	\$1,230	\$14,761	\$369	39,374	28%	\$7.80	\$405	1.2
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COUNTIES

ADAMS COUNTY	\$9.13	\$475	\$19,000	1.8	\$42,450	\$1,061	\$12,735	\$318	326	29%	\$8.41	\$438	1.1
BARNES COUNTY	\$9.13	\$475	\$19,000	1.8	\$52,000	\$1,300	\$15,600	\$390	1,410	29%	\$6.54	\$340	1.4
BENSON COUNTY	\$9.13	\$475	\$19,000	1.8	\$39,700	\$993	\$11,910	\$298	738	32%	\$7.92	\$412	1.2
BILLINGS COUNTY	\$9.13	\$475	\$19,000	1.8	\$51,350	\$1,284	\$15,405	\$385	87	24%	\$6.43	\$334	1.4
BOTTINEAU COUNTY	\$9.54	\$496	\$19,840	1.9	\$46,800	\$1,170	\$14,040	\$351	592	20%	\$6.95	\$362	1.4
BOWMAN COUNTY	\$9.13	\$475	\$19,000	1.8	\$49,550	\$1,239	\$14,865	\$372	279	21%	\$8.69	\$452	1.1
BURKE COUNTY	\$9.54	\$496	\$19,840	1.9	\$38,900	\$973	\$11,670	\$292	156	15%	\$8.93	\$464	1.1
BURLEIGH COUNTY	\$10.00	\$520	\$20,800	1.9	\$61,950	\$1,549	\$18,585	\$465	8,848	32%	\$8.59	\$447	1.2
CASS COUNTY	\$10.83	\$563	\$22,520	2.1	\$62,250	\$1,556	\$18,675	\$467	23,423	46%	\$9.73	\$506	1.1
CAVALIER COUNTY	\$9.13	\$475	\$19,000	1.8	\$49,050	\$1,226	\$14,715	\$368	374	19%	\$7.99	\$416	1.1
DICKEY COUNTY	\$9.13	\$475	\$19,000	1.8	\$45,350	\$1,134	\$13,605	\$340	654	29%	\$7.36	\$383	1.2
DIVIDE COUNTY	\$9.13	\$475	\$19,000	1.8	\$49,800	\$1,245	\$14,940	\$374	182	18%	\$5.62	\$292	1.6
DUNN COUNTY	\$9.13	\$475	\$19,000	1.8	\$42,650	\$1,066	\$12,795	\$320	277	20%	\$6.41	\$333	1.4
EDDY COUNTY	\$9.13	\$475	\$19,000	1.8	\$46,850	\$1,171	\$14,055	\$351	287	25%	\$6.61	\$344	1.4
EMMONS COUNTY	\$9.54	\$496	\$19,840	1.9	\$39,300	\$983	\$11,790	\$295	283	16%	\$7.22	\$376	1.3
FOSTER COUNTY	\$9.13	\$475	\$19,000	1.8	\$50,500	\$1,263	\$15,150	\$379	396	26%	\$7.61	\$396	1.2
GOLDEN VALLEY COUNTY	\$9.13	\$475	\$19,000	1.8	\$45,500	\$1,138	\$13,650	\$341	169	22%	\$6.90	\$359	1.3
GRAND FORKS COUNTY	\$10.75	\$559	\$22,360	2.1	\$55,800	\$1,395	\$16,740	\$419	11,780	46%	\$8.49	\$442	1.3
GRANT COUNTY	\$9.13	\$475	\$19,000	1.8	\$38,100	\$953	\$11,430	\$286	244	20%	\$7.26	\$378	1.3
GRIGGS COUNTY	\$9.13	\$475	\$19,000	1.8	\$47,500	\$1,188	\$14,250	\$356	255	22%	\$6.91	\$359	1.3
HETTINGER COUNTY	\$9.13	\$475	\$19,000	1.8	\$42,900	\$1,073	\$12,870	\$322	181	16%	\$6.13	\$319	1.5
KIDDER COUNTY	\$9.54	\$496	\$19,840	1.9	\$38,150	\$954	\$11,445	\$286	210	18%	\$7.93	\$412	1.2
LaMOURE COUNTY	\$9.13	\$475	\$19,000	1.8	\$45,450	\$1,136	\$13,635	\$341	369	19%	\$7.21	\$375	1.3
LOGAN COUNTY	\$9.54	\$496	\$19,840	1.9	\$41,500	\$1,038	\$12,450	\$311	141	15%	\$6.11	\$318	1.6
McHENRY COUNTY	\$9.54	\$496	\$19,840	1.9	\$50,300	\$1,258	\$15,090	\$377	467	18%	\$7.30	\$380	1.3
McINTOSH COUNTY	\$9.54	\$496	\$19,840	1.9	\$39,800	\$995	\$11,940	\$299	253	17%	\$7.74	\$403	1.2
MCKENZIE COUNTY	\$9.13	\$475	\$19,000	1.8	\$42,100	\$1,053	\$12,630	\$316	562	26%	\$9.60	\$499	1.0
McLEAN COUNTY	\$9.54	\$496	\$19,840	1.9	\$48,800	\$1,220	\$14,640	\$366	675	18%	\$8.75	\$455	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

NORTH DAKOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MERCER COUNTY	\$9.13	\$475	\$19,000	1.8	\$64,150	\$1,604	\$19,245	\$481	522	16%	\$9.32	\$485	1.0
MORTON COUNTY	\$10.00	\$520	\$20,800	1.9	\$61,950	\$1,549	\$18,585	\$465	2,417	24%	\$6.94	\$361	1.4
MOUNTRAIL COUNTY	\$9.54	\$496	\$19,840	1.9	\$39,500	\$988	\$11,850	\$296	701	27%	\$9.66	\$502	1.0
NELSON COUNTY	\$10.54	\$548	\$21,920	2.0	\$46,350	\$1,159	\$13,905	\$348	321	20%	\$5.37	\$279	2.0
OLIVER COUNTY	\$9.13	\$475	\$19,000	1.8	\$55,550	\$1,389	\$16,665	\$417	114	14%	\$13.83	\$719	0.7
PEMBINA COUNTY	\$10.54	\$548	\$21,920	2.0	\$55,800	\$1,395	\$16,740	\$419	766	22%	\$8.56	\$445	1.2
PIERCE COUNTY	\$9.54	\$496	\$19,840	1.9	\$43,050	\$1,076	\$12,915	\$323	528	27%	\$8.02	\$417	1.2
RAMSEY COUNTY	\$9.17	\$477	\$19,080	1.8	\$52,550	\$1,314	\$15,765	\$394	1,738	35%	\$5.47	\$285	1.7
RANSOM COUNTY	\$9.13	\$475	\$19,000	1.8	\$55,900	\$1,398	\$16,770	\$419	575	24%	\$6.51	\$338	1.4
RENVILLE COUNTY	\$9.54	\$496	\$19,840	1.9	\$50,300	\$1,258	\$15,090	\$377	242	22%	\$6.74	\$350	1.4
RICHLAND COUNTY	\$9.46	\$492	\$19,680	1.8	\$55,750	\$1,394	\$16,725	\$418	2,098	30%	\$8.18	\$425	1.2
ROLETTE COUNTY	\$9.54	\$496	\$19,840	1.9	\$36,600	\$915	\$10,980	\$275	1,484	33%	\$4.86	\$253	2.0
SARGENT COUNTY	\$9.13	\$475	\$19,000	1.8	\$54,000	\$1,350	\$16,200	\$405	364	20%	\$14.12	\$734	0.6
SHERIDAN COUNTY	\$9.54	\$496	\$19,840	1.9	\$36,350	\$909	\$10,905	\$273	111	15%	\$6.66	\$346	1.4
SIoux COUNTY	\$9.13	\$475	\$19,000	1.8	\$29,900	\$748	\$8,970	\$224	590	54%	\$7.24	\$377	1.3
SLOPE COUNTY †	\$9.13	\$475	\$19,000	1.8	\$33,400	\$835	\$10,020	\$251	40	13%			
STARK COUNTY	\$9.13	\$475	\$19,000	1.8	\$51,350	\$1,284	\$15,405	\$385	2,657	30%	\$6.70	\$349	1.4
STEELE COUNTY	\$10.54	\$548	\$21,920	2.0	\$53,900	\$1,348	\$16,170	\$404	213	23%	\$8.31	\$432	1.3
STUTSMAN COUNTY	\$9.13	\$475	\$19,000	1.8	\$53,300	\$1,333	\$15,990	\$400	2,939	33%	\$7.29	\$379	1.3
TOWNER COUNTY	\$9.13	\$475	\$19,000	1.8	\$48,400	\$1,210	\$14,520	\$363	306	25%	\$6.05	\$315	1.5
TRAILL COUNTY	\$10.54	\$548	\$21,920	2.0	\$56,950	\$1,424	\$17,085	\$427	921	28%	\$7.11	\$370	1.5
WALSH COUNTY	\$10.54	\$548	\$21,920	2.0	\$51,600	\$1,290	\$15,480	\$387	1,166	23%	\$7.13	\$371	1.5
WARD COUNTY	\$9.13	\$475	\$19,000	1.8	\$50,300	\$1,258	\$15,090	\$377	8,588	37%	\$8.47	\$440	1.1
WELLS COUNTY	\$9.13	\$475	\$19,000	1.8	\$48,800	\$1,220	\$14,640	\$366	520	23%	\$5.78	\$300	1.6
WILLIAMS COUNTY	\$9.13	\$475	\$19,000	1.8	\$48,750	\$1,219	\$14,625	\$366	2,303	28%	\$8.41	\$437	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

OHIO

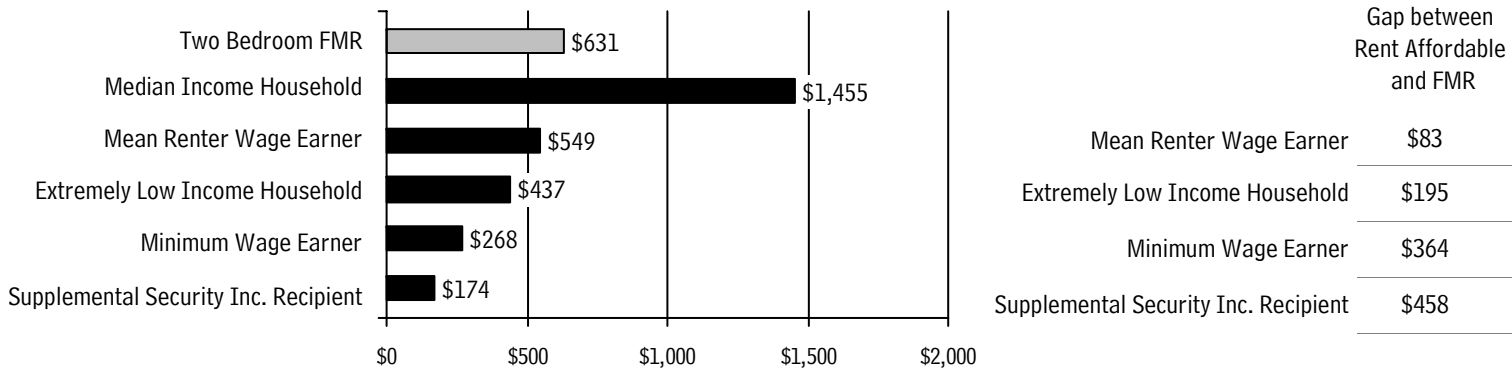
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$631. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,105 monthly or \$25,257 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.14

In Ohio, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 94 hours per week, 52 weeks per year. Or a household must include 2.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$10.56. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



OHIO	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
OHIO	\$12.14	\$631	\$25,257	2.4	\$58,214	\$1,455	\$17,464	\$437	1,373,259	31%	\$10.56	\$549	1.2
METROPOLITAN AREAS													
AKRON, OH MSA	\$13.46	\$700	\$28,000	2.6	\$60,700	\$1,518	\$18,210	\$455	81,016	30%	\$10.12	\$526	1.3
BROWN COUNTY, OH HMFA	\$10.25	\$533	\$21,320	2.0	\$63,750	\$1,594	\$19,125	\$478	3,188	20%	\$6.60	\$343	1.6
CANTON-MASSILLON, OH MSA	\$10.98	\$571	\$22,840	2.1	\$54,500	\$1,363	\$16,350	\$409	43,141	27%	\$9.11	\$474	1.2
CINCINNATI-MIDDLETON, OH-KY-IN HMFA	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	202,891	34%	\$11.39	\$592	1.1
CLEVELAND-ELYRIA-MENTOR, OH MSA *	\$14.00	\$728	\$29,120	2.7	\$60,850	\$1,521	\$18,255	\$456	272,287	32%	\$11.34	\$590	1.2
COLUMBUS, OH HMFA	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	235,485	37%	\$11.88	\$618	1.1
DAYTON, OH HMFA	\$11.83	\$615	\$24,600	2.3	\$59,250	\$1,481	\$17,775	\$444	108,401	34%	\$10.75	\$559	1.1
HUNTINGTON-ASHLAND, WV-KY-OH MSA	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	6,221	25%	\$6.64	\$345	1.5
LIMA, OH MSA	\$10.04	\$522	\$20,880	1.9	\$51,750	\$1,294	\$15,525	\$388	11,356	28%	\$8.73	\$454	1.1
MANSFIELD, OH MSA	\$10.15	\$528	\$21,120	2.0	\$52,300	\$1,308	\$15,690	\$392	14,090	28%	\$9.62	\$500	1.1
PARKERSBURG-MARIETTA, WV-OH MSA	\$9.67	\$503	\$20,120	1.9	\$48,200	\$1,205	\$14,460	\$362	5,972	24%	\$8.18	\$425	1.2
PREBLE COUNTY, OH HMFA	\$10.92	\$568	\$22,720	2.1	\$59,250	\$1,481	\$17,775	\$444	3,370	21%	\$9.07	\$471	1.2
SANDUSKY, OH MSA	\$11.15	\$580	\$23,200	2.2	\$59,650	\$1,491	\$17,895	\$447	8,873	28%	\$9.33	\$485	1.2
SPRINGFIELD, OH MSA	\$10.79	\$561	\$22,440	2.1	\$55,150	\$1,379	\$16,545	\$414	16,158	29%	\$8.44	\$439	1.3
TOLEDO, OH MSA	\$11.25	\$585	\$23,400	2.2	\$58,350	\$1,459	\$17,505	\$438	82,907	32%	\$9.70	\$505	1.2
WEIRTON-STEUBENVILLE, WV-OH MSA	\$9.67	\$503	\$20,120	1.9	\$46,500	\$1,163	\$13,950	\$349	7,818	26%	\$8.37	\$435	1.2
WHEELING, WV-OH MSA	\$9.67	\$503	\$20,120	1.9	\$46,200	\$1,155	\$13,860	\$347	7,065	25%	\$6.66	\$346	1.5
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MSA	\$10.40	\$541	\$21,640	2.0	\$51,300	\$1,283	\$15,390	\$385	50,813	27%	\$9.03	\$470	1.2
COMBINED NONMETRO AREAS													
OHIO	\$10.23	\$532	\$21,286	2.0	\$50,605	\$1,265	\$15,181	\$380	212,207	25%	\$9.10	\$473	1.1
COUNTIES													
ADAMS COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,000	\$1,000	\$12,000	\$300	2,740	26%	\$7.46	\$388	1.3
ALLEN COUNTY	\$10.04	\$522	\$20,880	1.9	\$51,750	\$1,294	\$15,525	\$388	11,356	28%	\$8.73	\$454	1.1
ASHLAND COUNTY	\$10.71	\$557	\$22,280	2.1	\$53,550	\$1,339	\$16,065	\$402	4,760	24%	\$9.14	\$475	1.2
ASHTABULA COUNTY *	\$11.88	\$618	\$24,720	2.3	\$49,100	\$1,228	\$14,730	\$368	10,210	26%	\$8.26	\$429	1.4
ATHENS COUNTY	\$9.83	\$511	\$20,440	1.9	\$46,600	\$1,165	\$13,980	\$350	8,905	40%	\$5.40	\$281	1.8
AUGLAIZE COUNTY	\$10.10	\$525	\$21,000	2.0	\$57,750	\$1,444	\$17,325	\$433	3,840	22%	\$11.07	\$576	0.9
BELMONT COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,200	\$1,155	\$13,860	\$347	7,065	25%	\$6.66	\$346	1.5
BROWN COUNTY	\$10.25	\$533	\$21,320	2.0	\$63,750	\$1,594	\$19,125	\$478	3,188	20%	\$6.60	\$343	1.6
BUTLER COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	34,961	28%	\$10.08	\$524	1.2
CARROLL COUNTY	\$10.98	\$571	\$22,840	2.1	\$54,500	\$1,363	\$16,350	\$409	2,222	20%	\$6.71	\$349	1.6
CHAMPAIGN COUNTY	\$10.54	\$548	\$21,920	2.0	\$58,650	\$1,466	\$17,595	\$440	3,594	24%	\$9.20	\$479	1.1
CLARK COUNTY	\$10.79	\$561	\$22,440	2.1	\$55,150	\$1,379	\$16,545	\$414	16,158	29%	\$8.44	\$439	1.3
CLERMONT COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	16,660	25%	\$9.94	\$517	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

OHIO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CLINTON COUNTY	\$10.42	\$542	\$21,680	2.0	\$55,750	\$1,394	\$16,725	\$418	4,799	31%	\$10.88	\$566	1.0
COLUMBIANA COUNTY	\$9.96	\$518	\$20,720	1.9	\$46,800	\$1,170	\$14,040	\$351	10,317	24%	\$7.76	\$403	1.3
COSHOCTON COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,350	\$1,209	\$14,505	\$363	3,445	24%	\$9.26	\$482	1.0
CRAWFORD COUNTY	\$9.67	\$503	\$20,120	1.9	\$50,100	\$1,253	\$15,030	\$376	5,210	27%	\$8.92	\$464	1.1
CUYAHOGA COUNTY *	\$14.00	\$728	\$29,120	2.7	\$60,850	\$1,521	\$18,255	\$456	210,469	37%	\$12.18	\$633	1.1
DARKE COUNTY	\$9.67	\$503	\$20,120	1.9	\$52,800	\$1,320	\$15,840	\$396	4,779	23%	\$8.96	\$466	1.1
DEFIANCE COUNTY	\$10.29	\$535	\$21,400	2.0	\$58,200	\$1,455	\$17,460	\$437	3,084	20%	\$11.32	\$589	0.9
DELAWARE COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	7,772	20%	\$9.97	\$518	1.3
ERIE COUNTY	\$11.15	\$580	\$23,200	2.2	\$59,650	\$1,491	\$17,895	\$447	8,873	28%	\$9.33	\$485	1.2
FAIRFIELD COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	10,799	24%	\$7.73	\$402	1.6
FAYETTE COUNTY	\$11.06	\$575	\$23,000	2.1	\$50,700	\$1,268	\$15,210	\$380	3,689	33%	\$9.13	\$475	1.2
FRANKLIN COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	189,165	43%	\$12.49	\$650	1.0
FULTON COUNTY	\$11.25	\$585	\$23,400	2.2	\$58,350	\$1,459	\$17,505	\$438	3,080	20%	\$10.22	\$532	1.1
GALLIA COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,750	\$1,019	\$12,225	\$306	3,041	25%	\$7.77	\$404	1.2
GEAUGA COUNTY *	\$14.00	\$728	\$29,120	2.7	\$60,850	\$1,521	\$18,255	\$456	4,016	13%	\$8.67	\$451	1.6
GREENE COUNTY	\$11.83	\$615	\$24,600	2.3	\$59,250	\$1,481	\$17,775	\$444	16,789	30%	\$8.54	\$444	1.4
GUERNSEY COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,300	\$1,033	\$12,390	\$310	4,284	27%	\$7.90	\$411	1.2
HAMILTON COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	139,257	40%	\$12.04	\$626	1.0
HANCOCK COUNTY	\$11.13	\$579	\$23,160	2.2	\$59,700	\$1,493	\$17,910	\$448	7,494	27%	\$10.28	\$534	1.1
HARDIN COUNTY	\$9.67	\$503	\$20,120	1.9	\$49,000	\$1,225	\$14,700	\$368	3,233	27%	\$7.87	\$409	1.2
HARRISON COUNTY	\$9.67	\$503	\$20,120	1.9	\$42,300	\$1,058	\$12,690	\$317	1,441	23%	\$7.84	\$408	1.2
HENRY COUNTY	\$9.94	\$517	\$20,680	1.9	\$57,650	\$1,441	\$17,295	\$432	2,128	19%	\$9.54	\$496	1.0
HIGHLAND COUNTY	\$9.81	\$510	\$20,400	1.9	\$47,900	\$1,198	\$14,370	\$359	3,852	25%	\$8.07	\$420	1.2
HOCKING COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,850	\$1,171	\$14,055	\$351	2,649	24%	\$6.50	\$338	1.5
HOLMES COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,650	\$1,166	\$13,995	\$350	2,614	23%	\$9.53	\$495	1.0
HURON COUNTY	\$10.67	\$555	\$22,200	2.1	\$54,250	\$1,356	\$16,275	\$407	6,194	28%	\$9.74	\$506	1.1
JACKSON COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,650	\$1,041	\$12,495	\$312	3,300	26%	\$7.40	\$385	1.3
JEFFERSON COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,500	\$1,163	\$13,950	\$349	7,818	26%	\$8.37	\$435	1.2
KNOX COUNTY	\$10.48	\$545	\$21,800	2.0	\$52,500	\$1,313	\$15,750	\$394	4,853	24%	\$9.29	\$483	1.1
LAKE COUNTY *	\$14.00	\$728	\$29,120	2.7	\$60,850	\$1,521	\$18,255	\$456	20,198	23%	\$10.08	\$524	1.4
LAWRENCE COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	6,221	25%	\$6.64	\$345	1.5
LICKING COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	14,212	26%	\$9.02	\$469	1.4
LOGAN COUNTY	\$10.73	\$558	\$22,320	2.1	\$55,200	\$1,380	\$16,560	\$414	4,378	24%	\$10.81	\$562	1.0
LORAIN COUNTY *	\$14.00	\$728	\$29,120	2.7	\$60,850	\$1,521	\$18,255	\$456	27,364	26%	\$8.85	\$460	1.6
LUCAS COUNTY	\$11.25	\$585	\$23,400	2.2	\$58,350	\$1,459	\$17,505	\$438	63,360	35%	\$9.77	\$508	1.2
MADISON COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	3,788	28%	\$10.13	\$527	1.2
MAHONING COUNTY	\$10.40	\$541	\$21,640	2.0	\$51,300	\$1,283	\$15,390	\$385	27,897	27%	\$7.88	\$410	1.3
MARION COUNTY	\$10.92	\$568	\$22,720	2.1	\$52,550	\$1,314	\$15,765	\$394	6,666	27%	\$9.14	\$475	1.2
MEDINA COUNTY *	\$14.00	\$728	\$29,120	2.7	\$60,850	\$1,521	\$18,255	\$456	10,240	19%	\$8.32	\$433	1.7
MEIGS COUNTY	\$9.67	\$503	\$20,120	1.9	\$37,050	\$926	\$11,115	\$278	1,898	21%	\$5.89	\$307	1.6
MERCER COUNTY	\$9.67	\$503	\$20,120	1.9	\$58,200	\$1,455	\$17,460	\$437	2,923	20%	\$7.73	\$402	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

OHIO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MIAMI COUNTY	\$11.83	\$615	\$24,600	2.3	\$59,250	\$1,481	\$17,775	\$444	10,637	28%	\$9.80	\$509	1.2
MONROE COUNTY	\$9.67	\$503	\$20,120	1.9	\$41,450	\$1,036	\$12,435	\$311	1,160	19%	\$8.44	\$439	1.1
MONTGOMERY COUNTY	\$11.83	\$615	\$24,600	2.3	\$59,250	\$1,481	\$17,775	\$444	80,975	35%	\$11.26	\$585	1.1
MORGAN COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,150	\$1,004	\$12,045	\$301	1,283	22%	\$8.43	\$438	1.1
MORROW COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	2,048	18%	\$7.29	\$379	1.7
MUSKINGUM COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,900	\$1,223	\$14,670	\$367	8,621	27%	\$8.08	\$420	1.2
NOBLE COUNTY	\$9.67	\$503	\$20,120	1.9	\$45,300	\$1,133	\$13,590	\$340	917	20%	\$7.39	\$384	1.3
OTTAWA COUNTY	\$11.25	\$585	\$23,400	2.2	\$58,350	\$1,459	\$17,505	\$438	3,187	19%	\$10.68	\$555	1.1
PAULDING COUNTY	\$9.67	\$503	\$20,120	1.9	\$52,900	\$1,323	\$15,870	\$397	1,253	16%	\$8.55	\$445	1.1
PERRY COUNTY	\$9.81	\$510	\$20,400	1.9	\$46,850	\$1,171	\$14,055	\$351	2,577	21%	\$8.88	\$462	1.1
PICKAWAY COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	4,473	25%	\$9.57	\$498	1.3
PIKE COUNTY	\$9.83	\$511	\$20,440	1.9	\$41,300	\$1,033	\$12,390	\$310	3,120	30%	\$10.30	\$536	1.0
PORTAGE COUNTY	\$13.46	\$700	\$28,000	2.6	\$60,700	\$1,518	\$18,210	\$455	16,224	29%	\$8.45	\$439	1.6
PREBLE COUNTY	\$10.92	\$568	\$22,720	2.1	\$59,250	\$1,481	\$17,775	\$444	3,370	21%	\$9.07	\$471	1.2
PUTNAM COUNTY	\$10.02	\$521	\$20,840	1.9	\$61,250	\$1,531	\$18,375	\$459	1,943	16%	\$8.29	\$431	1.2
RICHLAND COUNTY	\$10.15	\$528	\$21,120	2.0	\$52,300	\$1,308	\$15,690	\$392	14,090	28%	\$9.62	\$500	1.1
ROSS COUNTY	\$9.75	\$507	\$20,280	1.9	\$50,250	\$1,256	\$15,075	\$377	7,187	26%	\$9.29	\$483	1.0
SANDUSKY COUNTY	\$10.50	\$546	\$21,840	2.0	\$55,000	\$1,375	\$16,500	\$413	5,866	25%	\$9.75	\$507	1.1
SCIOTO COUNTY	\$9.67	\$503	\$20,120	1.9	\$40,150	\$1,004	\$12,045	\$301	9,225	30%	\$7.05	\$366	1.4
SENECA COUNTY	\$9.83	\$511	\$20,440	1.9	\$51,500	\$1,288	\$15,450	\$386	5,550	25%	\$8.70	\$452	1.1
SHELBY COUNTY	\$10.87	\$565	\$22,600	2.1	\$59,300	\$1,483	\$17,790	\$445	4,509	26%	\$11.67	\$607	0.9
STARK COUNTY	\$10.98	\$571	\$22,840	2.1	\$54,500	\$1,363	\$16,350	\$409	40,919	28%	\$9.18	\$478	1.2
SUMMIT COUNTY	\$13.46	\$700	\$28,000	2.6	\$60,700	\$1,518	\$18,210	\$455	64,792	30%	\$10.41	\$541	1.3
TRUMBULL COUNTY	\$10.40	\$541	\$21,640	2.0	\$51,300	\$1,283	\$15,390	\$385	22,916	26%	\$10.47	\$545	1.0
TUSCARAWAS COUNTY	\$10.13	\$527	\$21,080	2.0	\$48,100	\$1,203	\$14,430	\$361	8,922	25%	\$8.40	\$437	1.2
UNION COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,850	\$1,596	\$19,155	\$479	3,228	23%	\$14.13	\$735	0.9
VAN WERT COUNTY	\$9.67	\$503	\$20,120	1.9	\$53,100	\$1,328	\$15,930	\$398	2,125	18%	\$9.52	\$495	1.0
VINTON COUNTY †	\$9.67	\$503	\$20,120	1.9	\$40,450	\$1,011	\$12,135	\$303	1,087	22%			
WARREN COUNTY	\$12.60	\$655	\$26,200	2.4	\$63,750	\$1,594	\$19,125	\$478	12,013	21%	\$9.64	\$501	1.3
WASHINGTON COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,200	\$1,205	\$14,460	\$362	5,972	24%	\$8.18	\$425	1.2
WAYNE COUNTY	\$11.19	\$582	\$23,280	2.2	\$55,850	\$1,396	\$16,755	\$419	10,792	27%	\$9.49	\$494	1.2
WILLIAMS COUNTY	\$10.23	\$532	\$21,280	2.0	\$55,000	\$1,375	\$16,500	\$413	3,507	23%	\$9.60	\$499	1.1
WOOD COUNTY	\$11.25	\$585	\$23,400	2.2	\$58,350	\$1,459	\$17,505	\$438	13,280	29%	\$8.95	\$465	1.3
WYANDOT COUNTY	\$9.67	\$503	\$20,120	1.9	\$52,600	\$1,315	\$15,780	\$395	2,243	25%	\$10.03	\$522	1.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

OKLAHOMA

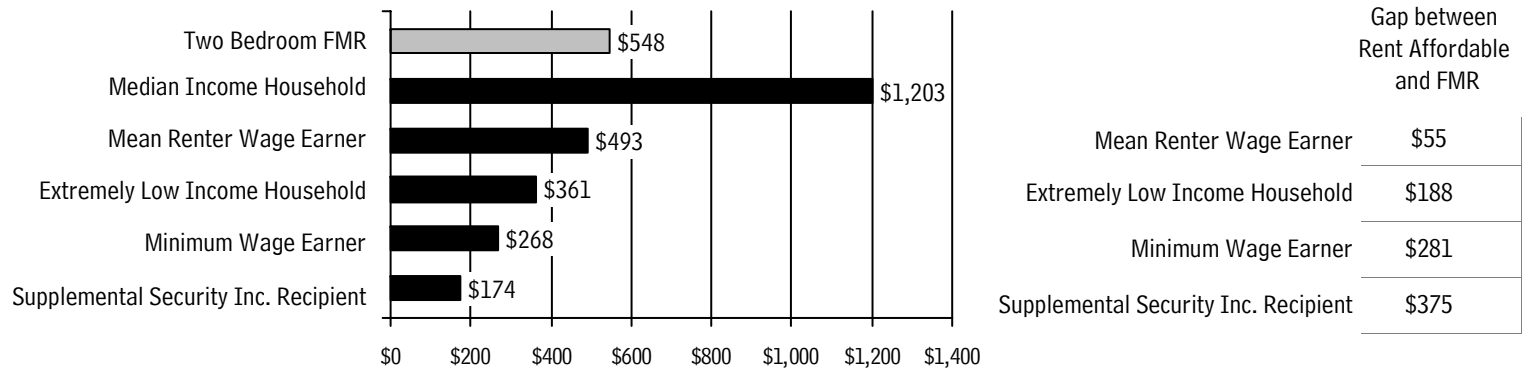
In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$548. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,828 monthly or \$21,935 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.55

In Oklahoma, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 82 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oklahoma, the estimated mean (average) wage for a renter is \$9.48. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



OKLAHOMA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
OKLAHOMA	\$10.55	\$548	\$21,935	2.0	\$48,114	\$1,203	\$14,434	\$361	424,152	32%	\$9.48	\$493	1.1

METROPOLITAN AREAS

FORT SMITH, AR-OK HMFA	\$9.12	\$474	\$18,960	1.8	\$43,200	\$1,080	\$12,960	\$324	3,668	25%	\$5.72	\$297	1.6
GRADY COUNTY, OK HMFA	\$8.67	\$451	\$18,040	1.7	\$52,350	\$1,309	\$15,705	\$393	4,218	24%	\$7.49	\$389	1.2
LAWTON, OK MSA	\$9.54	\$496	\$19,840	1.9	\$45,650	\$1,141	\$13,695	\$342	15,805	40%	\$8.51	\$442	1.1
LE FLORE COUNTY, OK HMFA	\$8.67	\$451	\$18,040	1.7	\$43,200	\$1,080	\$12,960	\$324	4,443	25%	\$6.57	\$342	1.3
LINCOLN COUNTY, OK HMFA	\$8.67	\$451	\$18,040	1.7	\$52,350	\$1,309	\$15,705	\$393	2,429	20%	\$7.70	\$401	1.1
OKLAHOMA CITY, OK HMFA *	\$10.98	\$571	\$22,840	2.1	\$52,350	\$1,309	\$15,705	\$393	143,066	36%	\$9.71	\$505	1.1
OKMULGEE COUNTY, OK HMFA	\$8.67	\$451	\$18,040	1.7	\$53,150	\$1,329	\$15,945	\$399	4,198	27%	\$7.19	\$374	1.2
PAWNEE COUNTY, OK HMFA	\$8.77	\$456	\$18,240	1.7	\$53,150	\$1,329	\$15,945	\$399	1,279	20%	\$8.49	\$441	1.0
TULSA, OK HMFA *	\$12.46	\$648	\$25,920	2.4	\$53,150	\$1,329	\$15,945	\$399	104,415	33%	\$10.94	\$569	1.1

COMBINED NONMETRO AREAS

OKLAHOMA	\$9.05	\$471	\$18,826	1.8	\$41,631	\$1,041	\$12,489	\$312	140,631	28%	\$8.03	\$418	1.1
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COUNTIES

ADAIR COUNTY	\$8.67	\$451	\$18,040	1.7	\$34,350	\$859	\$10,305	\$258	1,994	27%	\$8.27	\$430	1.0
ALFALFA COUNTY	\$8.67	\$451	\$18,040	1.7	\$40,750	\$1,019	\$12,225	\$306	403	18%	\$8.01	\$417	1.1
ATOKA COUNTY	\$8.67	\$451	\$18,040	1.7	\$34,250	\$856	\$10,275	\$257	1,173	24%	\$5.65	\$294	1.5
BEAVER COUNTY	\$8.67	\$451	\$18,040	1.7	\$48,100	\$1,203	\$14,430	\$361	469	21%	\$9.52	\$495	0.9
BECKHAM COUNTY	\$8.67	\$451	\$18,040	1.7	\$40,150	\$1,004	\$12,045	\$301	2,124	29%	\$8.62	\$448	1.0
BLAINE COUNTY	\$8.67	\$451	\$18,040	1.7	\$40,200	\$1,005	\$12,060	\$302	962	23%	\$7.80	\$406	1.1
BRYAN COUNTY	\$8.67	\$451	\$18,040	1.7	\$39,500	\$988	\$11,850	\$296	4,430	31%	\$7.16	\$372	1.2
CADDO COUNTY	\$8.67	\$451	\$18,040	1.7	\$37,450	\$936	\$11,235	\$281	2,904	27%	\$8.04	\$418	1.1
CANADIAN COUNTY *	\$10.98	\$571	\$22,840	2.1	\$52,350	\$1,309	\$15,705	\$393	6,630	21%	\$7.80	\$406	1.4
CARTER COUNTY	\$9.25	\$481	\$19,240	1.8	\$43,100	\$1,078	\$12,930	\$323	5,192	29%	\$9.45	\$491	1.0
CHEROKEE COUNTY	\$8.73	\$454	\$18,160	1.7	\$38,100	\$953	\$11,430	\$286	5,374	33%	\$5.65	\$294	1.5
CHOCTAW COUNTY	\$8.67	\$451	\$18,040	1.7	\$33,050	\$826	\$9,915	\$248	1,811	29%	\$6.19	\$322	1.4
CIMARRON COUNTY †	\$8.67	\$451	\$18,040	1.7	\$42,300	\$1,058	\$12,690	\$317	345	27%			
CLEVELAND COUNTY *	\$10.98	\$571	\$22,840	2.1	\$52,350	\$1,309	\$15,705	\$393	26,156	33%	\$6.98	\$363	1.6
COAL COUNTY	\$8.67	\$451	\$18,040	1.7	\$33,300	\$833	\$9,990	\$250	586	25%	\$5.87	\$305	1.5
COMANCHE COUNTY	\$9.54	\$496	\$19,840	1.9	\$45,650	\$1,141	\$13,695	\$342	15,805	40%	\$8.51	\$442	1.1
COTTON COUNTY	\$8.98	\$467	\$18,680	1.7	\$40,800	\$1,020	\$12,240	\$306	618	24%	\$5.13	\$267	1.8
CRAIG COUNTY	\$9.00	\$468	\$18,720	1.7	\$42,400	\$1,060	\$12,720	\$318	1,409	25%	\$7.86	\$409	1.1
CREEK COUNTY *	\$12.46	\$648	\$25,920	2.4	\$53,150	\$1,329	\$15,945	\$399	5,562	22%	\$8.67	\$451	1.4
CUSTER COUNTY	\$8.67	\$451	\$18,040	1.7	\$43,250	\$1,081	\$12,975	\$324	3,683	36%	\$6.92	\$360	1.3
DELAWARE COUNTY	\$8.67	\$451	\$18,040	1.7	\$38,800	\$970	\$11,640	\$291	3,089	21%	\$7.45	\$387	1.2
DEWEY COUNTY	\$8.67	\$451	\$18,040	1.7	\$41,800	\$1,045	\$12,540	\$314	412	21%	\$8.29	\$431	1.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

OKLAHOMA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
ELLIS COUNTY	\$8.67	\$451	\$18,040	1.7	\$39,450	\$986	\$11,835	\$296	342	19%	\$9.13	\$475	0.9
GARFIELD COUNTY	\$9.04	\$470	\$18,800	1.8	\$46,550	\$1,164	\$13,965	\$349	6,901	30%	\$8.87	\$461	1.0
GARVIN COUNTY	\$8.67	\$451	\$18,040	1.7	\$40,500	\$1,013	\$12,150	\$304	2,839	26%	\$9.20	\$478	0.9
GRADY COUNTY	\$8.67	\$451	\$18,040	1.7	\$52,350	\$1,309	\$15,705	\$393	4,218	24%	\$7.49	\$389	1.2
GRANT COUNTY	\$8.67	\$451	\$18,040	1.7	\$41,500	\$1,038	\$12,450	\$311	443	21%	\$9.84	\$512	0.9
GREER COUNTY	\$8.67	\$451	\$18,040	1.7	\$35,850	\$896	\$10,755	\$269	563	25%	\$5.50	\$286	1.6
HARMON COUNTY	\$8.67	\$451	\$18,040	1.7	\$34,000	\$850	\$10,200	\$255	289	23%	\$5.85	\$304	1.5
HARPER COUNTY	\$8.67	\$451	\$18,040	1.7	\$47,850	\$1,196	\$14,355	\$359	321	21%	\$9.48	\$493	0.9
HASKELL COUNTY	\$8.67	\$451	\$18,040	1.7	\$35,050	\$876	\$10,515	\$263	1,049	23%	\$6.68	\$347	1.3
HUGHES COUNTY	\$9.52	\$495	\$19,800	1.8	\$33,950	\$849	\$10,185	\$255	1,289	24%	\$6.60	\$343	1.4
JACKSON COUNTY	\$8.69	\$452	\$18,080	1.7	\$44,500	\$1,113	\$13,350	\$334	4,203	40%	\$8.69	\$452	1.0
JEFFERSON COUNTY	\$8.98	\$467	\$18,680	1.7	\$35,500	\$888	\$10,650	\$266	703	26%	\$6.49	\$338	1.4
JOHNSTON COUNTY	\$8.67	\$451	\$18,040	1.7	\$35,100	\$878	\$10,530	\$263	1,067	26%	\$7.93	\$413	1.1
KAY COUNTY	\$9.04	\$470	\$18,800	1.8	\$44,900	\$1,123	\$13,470	\$337	5,412	28%	\$9.79	\$509	0.9
KINGFISHER COUNTY	\$8.67	\$451	\$18,040	1.7	\$50,600	\$1,265	\$15,180	\$380	1,146	22%	\$9.31	\$484	0.9
KIOWA COUNTY	\$8.67	\$451	\$18,040	1.7	\$40,300	\$1,008	\$12,090	\$302	1,043	25%	\$5.81	\$302	1.5
LATIMER COUNTY	\$8.67	\$451	\$18,040	1.7	\$34,950	\$874	\$10,485	\$262	1,006	25%	\$10.24	\$533	0.8
LE FLORE COUNTY	\$8.67	\$451	\$18,040	1.7	\$43,200	\$1,080	\$12,960	\$324	4,443	25%	\$6.57	\$342	1.3
LINCOLN COUNTY	\$8.67	\$451	\$18,040	1.7	\$52,350	\$1,309	\$15,705	\$393	2,429	20%	\$7.70	\$401	1.1
LOGAN COUNTY *	\$10.98	\$571	\$22,840	2.1	\$52,350	\$1,309	\$15,705	\$393	2,674	22%	\$6.10	\$317	1.8
LOVE COUNTY	\$8.67	\$451	\$18,040	1.7	\$43,100	\$1,078	\$12,930	\$323	628	18%	\$6.92	\$360	1.3
MAJOR COUNTY	\$8.67	\$451	\$18,040	1.7	\$43,500	\$1,088	\$13,050	\$326	579	19%	\$7.86	\$409	1.1
MARSHALL COUNTY	\$8.67	\$451	\$18,040	1.7	\$37,200	\$930	\$11,160	\$279	1,116	21%	\$7.45	\$387	1.2
MAYES COUNTY	\$8.67	\$451	\$18,040	1.7	\$43,400	\$1,085	\$13,020	\$326	3,412	23%	\$8.45	\$440	1.0
McCLAIN COUNTY *	\$10.98	\$571	\$22,840	2.1	\$52,350	\$1,309	\$15,705	\$393	1,930	19%	\$6.88	\$358	1.6
McCURTAIN COUNTY	\$8.67	\$451	\$18,040	1.7	\$34,850	\$871	\$10,455	\$261	3,534	27%	\$8.05	\$419	1.1
McINTOSH COUNTY	\$8.69	\$452	\$18,080	1.7	\$37,300	\$933	\$11,190	\$280	1,702	21%	\$5.74	\$298	1.5
MURRAY COUNTY	\$8.67	\$451	\$18,040	1.7	\$43,400	\$1,085	\$13,020	\$326	1,292	26%	\$7.66	\$398	1.1
MUSKOGEE COUNTY	\$9.17	\$477	\$19,080	1.8	\$40,550	\$1,014	\$12,165	\$304	8,044	30%	\$7.97	\$415	1.2
NOBLE COUNTY	\$8.88	\$462	\$18,480	1.7	\$46,700	\$1,168	\$14,010	\$350	1,119	25%	\$11.64	\$605	0.8
NOWATA COUNTY	\$8.67	\$451	\$18,040	1.7	\$42,550	\$1,064	\$12,765	\$319	926	22%	\$6.64	\$345	1.3
OKFUSKEE COUNTY	\$9.52	\$495	\$19,800	1.8	\$35,200	\$880	\$10,560	\$264	1,024	24%	\$6.79	\$353	1.4
OKLAHOMA COUNTY *	\$10.98	\$571	\$22,840	2.1	\$52,350	\$1,309	\$15,705	\$393	105,676	40%	\$10.26	\$534	1.1
OKMULGEE COUNTY	\$8.67	\$451	\$18,040	1.7	\$53,150	\$1,329	\$15,945	\$399	4,198	27%	\$7.19	\$374	1.2
OSAGE COUNTY *	\$12.46	\$648	\$25,920	2.4	\$53,150	\$1,329	\$15,945	\$399	3,239	19%	\$5.76	\$300	2.2
OTTAWA COUNTY	\$8.67	\$451	\$18,040	1.7	\$37,750	\$944	\$11,325	\$283	3,384	26%	\$6.84	\$356	1.3
PAWNEE COUNTY	\$8.77	\$456	\$18,240	1.7	\$53,150	\$1,329	\$15,945	\$399	1,279	20%	\$8.49	\$441	1.0
PAYNE COUNTY	\$10.85	\$564	\$22,560	2.1	\$47,650	\$1,191	\$14,295	\$357	11,768	44%	\$5.91	\$307	1.8
PITTSBURG COUNTY	\$9.10	\$473	\$18,920	1.8	\$41,150	\$1,029	\$12,345	\$309	4,123	24%	\$6.67	\$347	1.4
PONTOTOC COUNTY	\$8.67	\$451	\$18,040	1.7	\$41,250	\$1,031	\$12,375	\$309	4,615	33%	\$7.20	\$375	1.2
POTTAWATOMIE COUNTY *	\$10.02	\$521	\$20,840	1.9	\$44,450	\$1,111	\$13,335	\$333	6,829	28%	\$7.75	\$403	1.3

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

OKLAHOMA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
PUSHMATAHA COUNTY	\$8.67	\$451	\$18,040	1.7	\$32,600	\$815	\$9,780	\$245	1,051	22%	\$5.49	\$286	1.6
ROGER MILLS COUNTY	\$8.67	\$451	\$18,040	1.7	\$41,900	\$1,048	\$12,570	\$314	303	21%	\$9.01	\$468	1.0
ROGERS COUNTY *	\$12.46	\$648	\$25,920	2.4	\$53,150	\$1,329	\$15,945	\$399	4,868	19%	\$8.45	\$440	1.5
SEMINOLE COUNTY	\$8.67	\$451	\$18,040	1.7	\$36,000	\$900	\$10,800	\$270	2,655	28%	\$7.55	\$393	1.1
SEQUOYAH COUNTY	\$9.12	\$474	\$18,960	1.8	\$43,200	\$1,080	\$12,960	\$324	3,668	25%	\$5.72	\$297	1.6
STEPHENS COUNTY	\$8.67	\$451	\$18,040	1.7	\$42,300	\$1,058	\$12,690	\$317	4,264	24%	\$8.30	\$431	1.0
TEXAS COUNTY	\$9.10	\$473	\$18,920	1.8	\$49,250	\$1,231	\$14,775	\$369	2,354	33%	\$9.35	\$486	1.0
TILLMAN COUNTY	\$8.98	\$467	\$18,680	1.7	\$36,000	\$900	\$10,800	\$270	820	23%	\$7.67	\$399	1.2
TULSA COUNTY *	\$12.46	\$648	\$25,920	2.4	\$53,150	\$1,329	\$15,945	\$399	86,761	38%	\$11.33	\$589	1.1
WAGONER COUNTY *	\$12.46	\$648	\$25,920	2.4	\$53,150	\$1,329	\$15,945	\$399	3,985	19%	\$6.05	\$315	2.1
WASHINGTON COUNTY	\$8.75	\$455	\$18,200	1.7	\$50,800	\$1,270	\$15,240	\$381	5,238	26%	\$10.13	\$527	0.9
WASHITA COUNTY	\$8.67	\$451	\$18,040	1.7	\$42,050	\$1,051	\$12,615	\$315	1,141	25%	\$8.43	\$438	1.0
WOODS COUNTY	\$8.67	\$451	\$18,040	1.7	\$45,550	\$1,139	\$13,665	\$342	1,119	30%	\$5.24	\$272	1.7
WOODWARD COUNTY	\$8.67	\$451	\$18,040	1.7	\$46,550	\$1,164	\$13,965	\$349	1,997	28%	\$8.55	\$445	1.0

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

OREGON

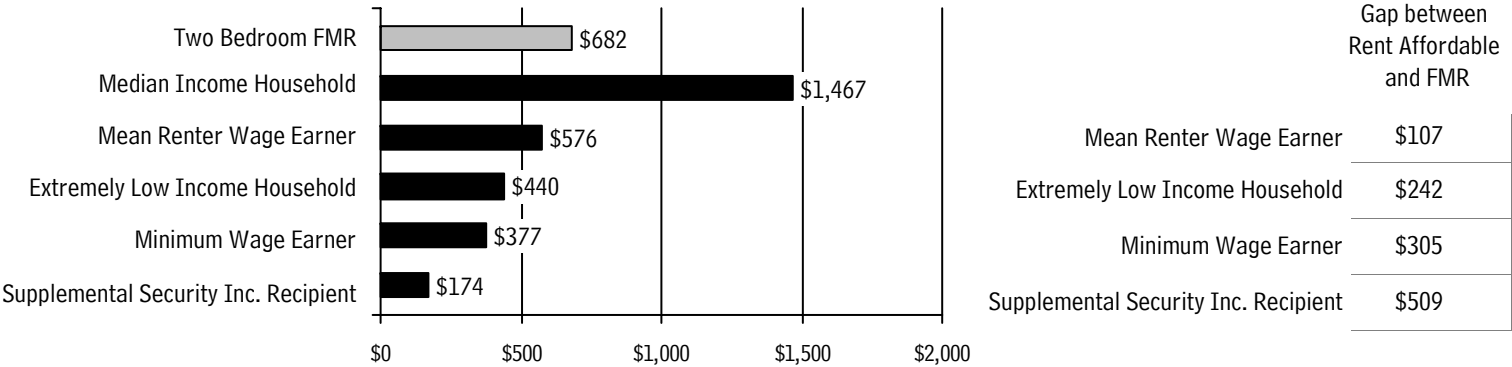
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$682. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,275 monthly or \$27,298 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.12

In Oregon, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oregon, the estimated mean (average) wage for a renter is \$11.07. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



OREGON	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
OREGON	\$13.12	\$682	\$27,298	1.8	\$58,670	\$1,467	\$17,601	\$440	476,833	36%	\$11.07	\$576	1.2
METROPOLITAN AREAS													
BEND, OR MSA	\$13.00	\$676	\$27,040	1.8	\$58,000	\$1,450	\$17,400	\$435	12,628	28%	\$9.40	\$489	1.4
CORVALLIS, OR MSA	\$13.40	\$697	\$27,880	1.8	\$68,200	\$1,705	\$20,460	\$512	12,878	43%	\$9.60	\$499	1.4
EUGENE-SPRINGFIELD, OR MSA	\$13.65	\$710	\$28,400	1.9	\$54,200	\$1,355	\$16,260	\$407	49,245	38%	\$9.17	\$477	1.5
MEDFORD, OR MSA	\$13.06	\$679	\$27,160	1.8	\$52,700	\$1,318	\$15,810	\$395	23,958	33%	\$9.17	\$477	1.4
PORTLAND-VANCOUVER-BEAVERTON, OR-WA MSA	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	233,770	38%	\$12.81	\$666	1.1
SALEM, OR MSA	\$11.96	\$622	\$24,880	1.6	\$56,500	\$1,413	\$16,950	\$424	44,964	36%	\$8.86	\$461	1.3
COMBINED NONMETRO AREAS													
OREGON	\$11.55	\$600	\$24,020	1.6	\$47,873	\$1,197	\$14,362	\$359	99,390	31%	\$8.83	\$459	1.3
COUNTIES													
BAKER COUNTY	\$10.54	\$548	\$21,920	1.5	\$43,200	\$1,080	\$12,960	\$324	2,063	30%	\$8.09	\$421	1.3
BENTON COUNTY	\$13.40	\$697	\$27,880	1.8	\$68,200	\$1,705	\$20,460	\$512	12,878	43%	\$9.60	\$499	1.4
CLACKAMAS COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	37,056	29%	\$11.10	\$577	1.3
CLATSOP COUNTY	\$11.96	\$622	\$24,880	1.6	\$53,600	\$1,340	\$16,080	\$402	5,266	36%	\$8.64	\$449	1.4
COLUMBIA COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	3,919	24%	\$8.84	\$460	1.6
COOS COUNTY	\$11.48	\$597	\$23,880	1.6	\$45,700	\$1,143	\$13,710	\$343	8,343	32%	\$7.99	\$415	1.4
CROOK COUNTY	\$11.37	\$591	\$23,640	1.6	\$49,000	\$1,225	\$14,700	\$368	1,896	26%	\$10.50	\$546	1.1
CURRY COUNTY	\$11.46	\$596	\$23,840	1.6	\$42,800	\$1,070	\$12,840	\$321	2,582	27%	\$8.56	\$445	1.3
DESCHUTES COUNTY	\$13.00	\$676	\$27,040	1.8	\$58,000	\$1,450	\$17,400	\$435	12,628	28%	\$9.40	\$489	1.4
DOUGLAS COUNTY	\$11.23	\$584	\$23,360	1.5	\$47,300	\$1,183	\$14,190	\$355	11,251	28%	\$9.61	\$500	1.2
GILLIAM COUNTY	\$11.21	\$583	\$23,320	1.5	\$49,800	\$1,245	\$14,940	\$374	249	30%	\$10.84	\$564	1.0
GRANT COUNTY	\$11.21	\$583	\$23,320	1.5	\$44,100	\$1,103	\$13,230	\$331	866	27%	\$8.63	\$449	1.3
HARNEY COUNTY	\$10.38	\$540	\$21,600	1.4	\$44,000	\$1,100	\$13,200	\$330	833	27%	\$8.81	\$458	1.2
HOOD RIVER COUNTY	\$12.31	\$640	\$25,600	1.7	\$49,900	\$1,248	\$14,970	\$374	2,545	35%	\$7.51	\$391	1.6
JACKSON COUNTY	\$13.06	\$679	\$27,160	1.8	\$52,700	\$1,318	\$15,810	\$395	23,958	33%	\$9.17	\$477	1.4
JEFFERSON COUNTY	\$10.67	\$555	\$22,200	1.5	\$47,000	\$1,175	\$14,100	\$353	1,932	29%	\$9.37	\$487	1.1
JOSEPHINE COUNTY	\$11.87	\$617	\$24,680	1.6	\$44,400	\$1,110	\$13,320	\$333	9,287	30%	\$8.49	\$441	1.4
KLAMATH COUNTY	\$10.56	\$549	\$21,960	1.5	\$45,600	\$1,140	\$13,680	\$342	8,055	32%	\$8.84	\$459	1.2
LAKE COUNTY	\$10.38	\$540	\$21,600	1.4	\$43,400	\$1,085	\$13,020	\$326	961	31%	\$9.01	\$469	1.2
LANE COUNTY	\$13.65	\$710	\$28,400	1.9	\$54,200	\$1,355	\$16,260	\$407	49,245	38%	\$9.17	\$477	1.5
LINCOLN COUNTY	\$12.88	\$670	\$26,800	1.8	\$47,500	\$1,188	\$14,250	\$356	6,626	34%	\$8.45	\$440	1.5
LINN COUNTY	\$12.75	\$663	\$26,520	1.8	\$53,200	\$1,330	\$15,960	\$399	12,698	32%	\$9.85	\$512	1.3
MALHEUR COUNTY	\$10.42	\$542	\$21,680	1.4	\$43,000	\$1,075	\$12,900	\$323	3,702	36%	\$7.66	\$399	1.4
MARION COUNTY	\$11.96	\$622	\$24,880	1.6	\$56,500	\$1,413	\$16,950	\$424	37,685	37%	\$9.09	\$473	1.3
MORROW COUNTY	\$11.21	\$583	\$23,320	1.5	\$50,200	\$1,255	\$15,060	\$377	1,016	27%	\$11.04	\$574	1.0

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

OREGON

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
MULTNOMAH COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	117,314	43%	\$12.45	\$647	1.1
POLK COUNTY	\$11.96	\$622	\$24,880	1.6	\$56,500	\$1,413	\$16,950	\$424	7,279	32%	\$6.94	\$361	1.7
SHERMAN COUNTY	\$11.21	\$583	\$23,320	1.5	\$50,900	\$1,273	\$15,270	\$382	236	30%	\$6.66	\$347	1.7
TILLAMOOK COUNTY	\$12.52	\$651	\$26,040	1.7	\$48,300	\$1,208	\$14,490	\$362	2,869	28%	\$9.12	\$474	1.4
UMATILLA COUNTY	\$10.77	\$560	\$22,400	1.5	\$50,200	\$1,255	\$15,060	\$377	8,852	35%	\$9.26	\$482	1.2
UNION COUNTY	\$10.83	\$563	\$22,520	1.5	\$48,800	\$1,220	\$14,640	\$366	3,258	33%	\$7.40	\$385	1.5
WALLOWA COUNTY	\$10.75	\$559	\$22,360	1.5	\$46,500	\$1,163	\$13,950	\$349	853	28%	\$6.67	\$347	1.6
WASCO COUNTY	\$11.38	\$592	\$23,680	1.6	\$51,300	\$1,283	\$15,390	\$385	2,969	32%	\$6.85	\$356	1.7
WASHINGTON COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	66,738	39%	\$14.97	\$778	0.9
WHEELER COUNTY	\$11.21	\$583	\$23,320	1.5	\$40,600	\$1,015	\$12,180	\$305	182	28%	\$8.26	\$430	1.4
YAMHILL COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	8,743	30%	\$9.68	\$503	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

PENNSYLVANIA

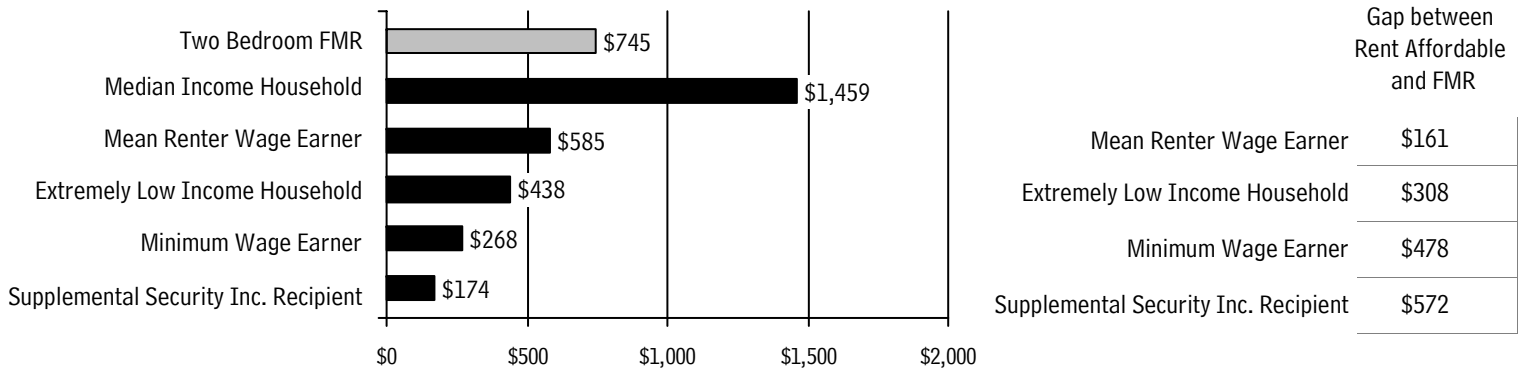
In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$745. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,485 monthly or \$29,818 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.34

In Pennsylvania, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 111 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Pennsylvania, the estimated mean (average) wage for a renter is \$11.25. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



PENNSYLVANIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
PENNSYLVANIA	\$14.34	\$745	\$29,818	2.8	\$58,369	\$1,459	\$17,511	\$438	1,370,836	29%	\$11.25	\$585	1.3

METROPOLITAN AREAS

ALLENTOWN-BETHLEHEM-EASTON, PA HMFA	\$14.48	\$753	\$30,120	2.8	\$63,000	\$1,575	\$18,900	\$473	70,276	28%	\$10.63	\$553	1.4
ALTOONA, PA MSA	\$9.96	\$518	\$20,720	1.9	\$46,750	\$1,169	\$14,025	\$351	13,957	27%	\$7.54	\$392	1.3
ARMSTRONG COUNTY, PA HMFA	\$9.73	\$506	\$20,240	1.9	\$54,900	\$1,373	\$16,470	\$412	6,588	23%	\$8.30	\$432	1.2
ERIE, PA MSA	\$10.87	\$565	\$22,600	2.1	\$52,100	\$1,303	\$15,630	\$391	32,799	31%	\$8.37	\$435	1.3
HARRISBURG-CARLISLE, PA MSA	\$13.33	\$693	\$27,720	2.6	\$61,500	\$1,538	\$18,450	\$461	61,341	30%	\$11.46	\$596	1.2
JOHNSTOWN, PA MSA	\$9.44	\$491	\$19,640	1.8	\$44,050	\$1,101	\$13,215	\$330	15,289	25%	\$7.68	\$399	1.2
LANCASTER, PA MSA	\$12.88	\$670	\$26,800	2.5	\$61,250	\$1,531	\$18,375	\$459	50,296	29%	\$10.68	\$555	1.2
LEBANON, PA MSA	\$11.12	\$578	\$23,120	2.2	\$56,900	\$1,423	\$17,070	\$427	12,688	27%	\$8.77	\$456	1.3
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA *	\$18.21	\$947	\$37,880	3.5	\$66,550	\$1,664	\$19,965	\$499	461,261	32%	\$14.16	\$736	1.3
PIKE COUNTY, PA HMFA	\$16.35	\$850	\$34,000	3.2	\$81,200	\$2,030	\$24,360	\$609	2,646	15%	\$7.48	\$389	2.2
PITTSBURGH, PA HMFA	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	277,579	29%	\$10.65	\$554	1.3
READING, PA MSA	\$12.31	\$640	\$25,600	2.4	\$61,800	\$1,545	\$18,540	\$464	36,877	26%	\$10.13	\$527	1.2
SCRANTON--WILKES-BARRE, PA MSA	\$11.42	\$594	\$23,760	2.2	\$51,300	\$1,283	\$15,390	\$385	69,004	30%	\$8.91	\$464	1.3
STATE COLLEGE, PA MSA	\$13.58	\$706	\$28,240	2.6	\$59,050	\$1,476	\$17,715	\$443	19,650	40%	\$7.53	\$392	1.8
WILLIAMSPORT, PA MSA	\$10.12	\$526	\$21,040	2.0	\$47,800	\$1,195	\$14,340	\$359	14,350	31%	\$8.67	\$451	1.2
YORK-HANOVER, PA MSA	\$12.27	\$638	\$25,520	2.4	\$60,950	\$1,524	\$18,285	\$457	35,403	24%	\$10.14	\$527	1.2
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MSA	\$10.40	\$541	\$21,640	2.0	\$51,300	\$1,283	\$15,390	\$385	11,099	24%	\$8.17	\$425	1.3

COMBINED NONMETRO AREAS

PENNSYLVANIA	\$10.23	\$532	\$21,274	2.0	\$48,570	\$1,214	\$14,571	\$364	179,733	24%	\$8.22	\$427	1.2
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COUNTIES

ADAMS COUNTY	\$11.60	\$603	\$24,120	2.3	\$57,050	\$1,426	\$17,115	\$428	7,799	23%	\$9.05	\$471	1.3
ALLEGHENY COUNTY	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	177,129	33%	\$11.78	\$613	1.2
ARMSTRONG COUNTY	\$9.73	\$506	\$20,240	1.9	\$54,900	\$1,373	\$16,470	\$412	6,588	23%	\$8.30	\$432	1.2
BEAVER COUNTY	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	18,197	25%	\$9.09	\$473	1.5
BEDFORD COUNTY	\$9.44	\$491	\$19,640	1.8	\$44,200	\$1,105	\$13,260	\$332	3,918	20%	\$7.94	\$413	1.2
BERKS COUNTY	\$12.31	\$640	\$25,600	2.4	\$61,800	\$1,545	\$18,540	\$464	36,877	26%	\$10.13	\$527	1.2
BLAIR COUNTY	\$9.96	\$518	\$20,720	1.9	\$46,750	\$1,169	\$14,025	\$351	13,957	27%	\$7.54	\$392	1.3
BRADFORD COUNTY	\$9.44	\$491	\$19,640	1.8	\$47,350	\$1,184	\$14,205	\$355	5,996	25%	\$9.02	\$469	1.0
BUCKS COUNTY *	\$18.21	\$947	\$37,880	3.5	\$66,550	\$1,664	\$19,965	\$499	49,548	23%	\$11.08	\$576	1.6
BUTLER COUNTY	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	14,617	22%	\$8.46	\$440	1.6
CAMBRIA COUNTY	\$9.44	\$491	\$19,640	1.8	\$44,050	\$1,101	\$13,215	\$330	15,289	25%	\$7.68	\$399	1.2
CAMERON COUNTY	\$9.46	\$492	\$19,680	1.8	\$45,750	\$1,144	\$13,725	\$343	617	25%	\$9.47	\$492	1.0
CARBON COUNTY	\$14.48	\$753	\$30,120	2.8	\$63,000	\$1,575	\$18,900	\$473	5,176	22%	\$7.11	\$370	2.0
CENTRE COUNTY	\$13.58	\$706	\$28,240	2.6	\$59,050	\$1,476	\$17,715	\$443	19,650	40%	\$7.53	\$392	1.8

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

PENNSYLVANIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
CHESTER COUNTY *	\$18.21	\$947	\$37,880	3.5	\$66,550	\$1,664	\$19,965	\$499	37,405	24%	\$14.33	\$745	1.3
CLARION COUNTY	\$9.44	\$491	\$19,640	1.8	\$44,300	\$1,108	\$13,290	\$332	4,460	28%	\$6.79	\$353	1.4
CLEARFIELD COUNTY	\$9.44	\$491	\$19,640	1.8	\$44,200	\$1,105	\$13,260	\$332	6,835	21%	\$7.35	\$382	1.3
CLINTON COUNTY	\$10.29	\$535	\$21,400	2.0	\$44,850	\$1,121	\$13,455	\$336	3,995	27%	\$7.00	\$364	1.5
COLUMBIA COUNTY	\$11.06	\$575	\$23,000	2.1	\$49,200	\$1,230	\$14,760	\$369	6,922	28%	\$7.98	\$415	1.4
CRAWFORD COUNTY	\$9.44	\$491	\$19,640	1.8	\$47,400	\$1,185	\$14,220	\$356	8,523	25%	\$7.96	\$414	1.2
CUMBERLAND COUNTY	\$13.33	\$693	\$27,720	2.6	\$61,500	\$1,538	\$18,450	\$461	22,380	27%	\$11.02	\$573	1.2
DAUPHIN COUNTY	\$13.33	\$693	\$27,720	2.6	\$61,500	\$1,538	\$18,450	\$461	35,554	35%	\$12.03	\$626	1.1
DELAWARE COUNTY *	\$18.21	\$947	\$37,880	3.5	\$66,550	\$1,664	\$19,965	\$499	58,027	28%	\$12.31	\$640	1.5
ELK COUNTY	\$9.44	\$491	\$19,640	1.8	\$54,200	\$1,355	\$16,260	\$407	2,913	21%	\$8.31	\$432	1.1
ERIE COUNTY	\$10.87	\$565	\$22,600	2.1	\$52,100	\$1,303	\$15,630	\$391	32,799	31%	\$8.37	\$435	1.3
FAYETTE COUNTY	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	16,110	27%	\$6.95	\$361	2.0
FOREST COUNTY	\$9.44	\$491	\$19,640	1.8	\$39,800	\$995	\$11,940	\$299	348	17%	\$6.37	\$331	1.5
FRANKLIN COUNTY	\$10.52	\$547	\$21,880	2.0	\$54,750	\$1,369	\$16,425	\$411	13,164	26%	\$9.48	\$493	1.1
FULTON COUNTY	\$9.44	\$491	\$19,640	1.8	\$46,900	\$1,173	\$14,070	\$352	1,187	21%	\$10.39	\$540	0.9
GREENE COUNTY	\$9.44	\$491	\$19,640	1.8	\$43,800	\$1,095	\$13,140	\$329	3,902	26%	\$9.47	\$493	1.0
HUNTINGDON COUNTY	\$9.44	\$491	\$19,640	1.8	\$47,000	\$1,175	\$14,100	\$353	3,760	22%	\$7.76	\$404	1.2
INDIANA COUNTY	\$10.10	\$525	\$21,000	2.0	\$44,850	\$1,121	\$13,455	\$336	9,632	28%	\$7.69	\$400	1.3
JEFFERSON COUNTY	\$9.44	\$491	\$19,640	1.8	\$43,400	\$1,085	\$13,020	\$326	4,198	23%	\$6.96	\$362	1.4
JUNIATA COUNTY	\$9.48	\$493	\$19,720	1.8	\$46,200	\$1,155	\$13,860	\$347	1,913	22%	\$8.98	\$467	1.1
LACKAWANNA COUNTY	\$11.42	\$594	\$23,760	2.2	\$51,300	\$1,283	\$15,390	\$385	27,934	32%	\$8.65	\$450	1.3
LANCASTER COUNTY	\$12.88	\$670	\$26,800	2.5	\$61,250	\$1,531	\$18,375	\$459	50,296	29%	\$10.68	\$555	1.2
LAWRENCE COUNTY	\$10.52	\$547	\$21,880	2.0	\$48,300	\$1,208	\$14,490	\$362	8,431	23%	\$7.02	\$365	1.5
LEBANON COUNTY	\$11.12	\$578	\$23,120	2.2	\$56,900	\$1,423	\$17,070	\$427	12,688	27%	\$8.77	\$456	1.3
LEHIGH COUNTY	\$14.48	\$753	\$30,120	2.8	\$63,000	\$1,575	\$18,900	\$473	38,010	31%	\$11.37	\$591	1.3
LUZERNE COUNTY	\$11.42	\$594	\$23,760	2.2	\$51,300	\$1,283	\$15,390	\$385	38,807	30%	\$8.99	\$468	1.3
LYCOMING COUNTY	\$10.12	\$526	\$21,040	2.0	\$47,800	\$1,195	\$14,340	\$359	14,350	31%	\$8.67	\$451	1.2
McKEAN COUNTY	\$9.50	\$494	\$19,760	1.8	\$47,700	\$1,193	\$14,310	\$358	4,542	25%	\$7.74	\$402	1.2
MERCER COUNTY	\$10.40	\$541	\$21,640	2.0	\$51,300	\$1,283	\$15,390	\$385	11,099	24%	\$8.17	\$425	1.3
MIFFLIN COUNTY	\$9.44	\$491	\$19,640	1.8	\$44,800	\$1,120	\$13,440	\$336	4,774	26%	\$7.66	\$398	1.2
MONROE COUNTY	\$14.92	\$776	\$31,040	2.9	\$60,950	\$1,524	\$18,285	\$457	10,712	22%	\$8.95	\$465	1.7
MONTGOMERY COUNTY *	\$18.21	\$947	\$37,880	3.5	\$66,550	\$1,664	\$19,965	\$499	75,861	27%	\$15.04	\$782	1.2
MONTOUR COUNTY	\$11.15	\$580	\$23,200	2.2	\$49,200	\$1,230	\$14,760	\$369	1,930	27%	\$12.72	\$661	0.9
NORTHAMPTON COUNTY	\$14.48	\$753	\$30,120	2.8	\$63,000	\$1,575	\$18,900	\$473	27,090	27%	\$9.76	\$508	1.5
NORTHUMBERLAND COUNTY	\$9.44	\$491	\$19,640	1.8	\$46,200	\$1,155	\$13,860	\$347	10,258	26%	\$8.33	\$433	1.1
PERRY COUNTY	\$13.33	\$693	\$27,720	2.6	\$61,500	\$1,538	\$18,450	\$461	3,407	20%	\$6.89	\$358	1.9
PHILADELPHIA COUNTY *	\$18.21	\$947	\$37,880	3.5	\$66,550	\$1,664	\$19,965	\$499	240,420	41%	\$15.38	\$800	1.2
PIKE COUNTY	\$16.35	\$850	\$34,000	3.2	\$81,200	\$2,030	\$24,360	\$609	2,646	15%	\$7.48	\$389	2.2
POTTER COUNTY	\$9.44	\$491	\$19,640	1.8	\$44,650	\$1,116	\$13,395	\$335	1,584	23%	\$9.81	\$510	1.0
SCHUYLKILL COUNTY	\$9.44	\$491	\$19,640	1.8	\$48,100	\$1,203	\$14,430	\$361	13,353	22%	\$8.15	\$424	1.2
SNYDER COUNTY	\$10.15	\$528	\$21,120	2.0	\$48,600	\$1,215	\$14,580	\$365	3,203	23%	\$8.10	\$421	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

PENNSYLVANIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SOMERSET COUNTY	\$9.44	\$491	\$19,640	1.8	\$42,950	\$1,074	\$12,885	\$322	6,854	22%	\$7.46	\$388	1.3
SULLIVAN COUNTY	\$9.58	\$498	\$19,920	1.9	\$43,600	\$1,090	\$13,080	\$327	522	20%	\$7.00	\$364	1.4
SUSQUEHANNA COUNTY	\$9.75	\$507	\$20,280	1.9	\$46,100	\$1,153	\$13,830	\$346	3,385	20%	\$6.55	\$341	1.5
TIOGA COUNTY	\$9.88	\$514	\$20,560	1.9	\$44,150	\$1,104	\$13,245	\$331	3,800	24%	\$7.43	\$386	1.3
UNION COUNTY	\$10.90	\$567	\$22,680	2.1	\$55,650	\$1,391	\$16,695	\$417	3,507	27%	\$7.89	\$411	1.4
VENANGO COUNTY	\$9.44	\$491	\$19,640	1.8	\$45,800	\$1,145	\$13,740	\$344	5,369	24%	\$7.42	\$386	1.3
WARREN COUNTY	\$9.44	\$491	\$19,640	1.8	\$49,700	\$1,243	\$14,910	\$373	3,849	22%	\$8.57	\$446	1.1
WASHINGTON COUNTY	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	18,560	23%	\$8.69	\$452	1.6
WAYNE COUNTY	\$11.60	\$603	\$24,120	2.3	\$47,500	\$1,188	\$14,250	\$356	3,578	19%	\$7.44	\$387	1.6
WESTMORELAND COUNTY	\$13.83	\$719	\$28,760	2.7	\$54,900	\$1,373	\$16,470	\$412	32,966	22%	\$8.73	\$454	1.6
WYOMING COUNTY	\$11.42	\$594	\$23,760	2.2	\$51,300	\$1,283	\$15,390	\$385	2,263	21%	\$10.59	\$551	1.1
YORK COUNTY	\$12.27	\$638	\$25,520	2.4	\$60,950	\$1,524	\$18,285	\$457	35,403	24%	\$10.14	\$527	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

PUERTO RICO

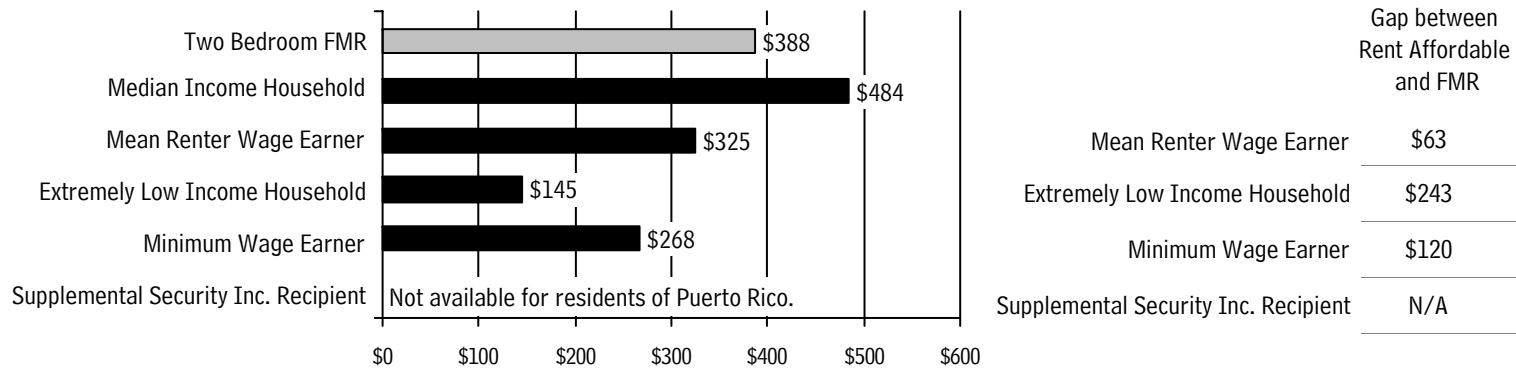
In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$388. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,293 monthly or \$15,517 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$7.46

In Puerto Rico, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 58 hours per week, 52 weeks per year. Or a household must include 1.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Puerto Rico, the estimated mean (average) wage for a renter is \$6.25. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS
COMPARED WITH TWO-BEDROOM FMR**



PUERTO RICO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
PUERTO RICO	\$7.46	\$388	\$15,517	1.4	\$19,378	\$484	\$5,813	\$145	341,614	27%	\$6.25	\$325	1.2

METROPOLITAN AREAS

AGUADILLA, PR HMFA	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	25,910	25%	\$6.36	\$331	1.1
ARECIBO, PR HMFA	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	13,747	24%	\$5.99	\$312	1.1
ARROYO-PATILLAS, PR HMFA	\$6.77	\$352	\$14,080	1.3	\$16,300	\$408	\$4,890	\$122	6,815	25%	\$7.73	\$402	0.9
BARRANQUITAS-AIBONITO-QUEBRADILLAS, PR HMFA	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	10,678	25%	\$5.69	\$296	1.2
CAGUAS, PR HMFA	\$6.96	\$362	\$14,480	1.4	\$20,900	\$523	\$6,270	\$157	25,349	25%	\$6.21	\$323	1.1
FAJARDO, PR MSA	\$7.75	\$403	\$16,120	1.5	\$20,300	\$508	\$6,090	\$152	6,877	26%	\$6.86	\$357	1.1
MAYAGÜEZ, PR MSA	\$7.69	\$400	\$16,000	1.5	\$18,350	\$459	\$5,505	\$138	14,973	37%	\$4.43	\$230	1.7
PONCE, PR MSA	\$8.13	\$423	\$16,920	1.6	\$17,400	\$435	\$5,220	\$131	22,457	27%	\$4.90	\$255	1.7
SAN GERMÁN-CABO ROJO, PR MSA	\$7.00	\$364	\$14,560	1.4	\$17,400	\$435	\$5,220	\$131	10,572	22%	\$6.22	\$323	1.1
SAN JUAN-GUAYNABO, PR HMFA	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	180,878	29%	\$6.52	\$339	1.2
YAUco, PR MSA	\$6.77	\$352	\$14,080	1.3	\$15,100	\$378	\$4,530	\$113	8,076	22%	\$5.05	\$263	1.3

COMBINED NONMETRO AREAS

PUERTO RICO	\$6.77	\$352	\$14,080	1.3	\$14,407	\$360	\$4,322	\$108	15,282	25%	\$5.26	\$273	1.3
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COUNTIES

ADJUNTAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$13,000	\$325	\$3,900	\$98	1,663	28%	\$3.84	\$200	1.8
AGUADA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	2,617	19%	\$5.88	\$306	1.2
AGUADILLA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	7,410	34%	\$7.48	\$389	0.9
AGUAS BUENAS MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,453	27%	\$5.21	\$271	1.5
AIBONITO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	2,094	25%	\$7.14	\$371	0.9
AÑASCO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	1,834	20%	\$7.78	\$404	0.9
ARECIBO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	8,532	25%	\$6.44	\$335	1.1
ARROYO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$16,300	\$408	\$4,890	\$122	1,533	25%	\$6.84	\$356	1.0
BARCELONETA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,550	21%	\$11.03	\$574	0.7
BARRANQUITAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	2,496	29%	\$5.32	\$277	1.3
BAYAMÓN MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	19,679	27%	\$4.77	\$248	1.6
CABO ROJO MUNICIPIO	\$7.00	\$364	\$14,560	1.4	\$17,400	\$435	\$5,220	\$131	3,545	21%	\$5.33	\$277	1.3
CAGUAS MUNICIPIO	\$6.96	\$362	\$14,480	1.4	\$20,900	\$523	\$6,270	\$157	12,465	27%	\$5.33	\$277	1.3
CAMUY MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	2,413	21%	\$4.91	\$255	1.4
CANÓVANAS MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,309	17%	\$6.18	\$321	1.3
CAROLINA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	17,164	27%	\$6.23	\$324	1.2
CATAÑO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	3,384	35%	\$6.17	\$321	1.3
CAYEY MUNICIPIO	\$6.96	\$362	\$14,480	1.4	\$20,900	\$523	\$6,270	\$157	4,739	30%	\$6.37	\$331	1.1
CEIBA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,300	\$508	\$6,090	\$152	2,082	36%	\$11.29	\$587	0.7
CIALES MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	1,495	25%	\$4.79	\$249	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

PUERTO RICO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CIDRA MUNICIPIO	\$6.96	\$362	\$14,480	1.4	\$20,900	\$523	\$6,270	\$157	3,171	24%	\$10.24	\$532	0.7
COAMO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$16,050	\$401	\$4,815	\$120	2,711	23%	\$4.99	\$259	1.4
COMERÍO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,516	24%	\$4.41	\$229	1.8
COROZAL MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,513	22%	\$4.97	\$259	1.6
CULEBRA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$14,150	\$354	\$4,245	\$106	170	24%	\$8.27	\$430	0.8
DORADO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,966	18%	\$8.51	\$443	0.9
FAJARDO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,300	\$508	\$6,090	\$152	3,360	24%	\$6.14	\$319	1.3
FLORIDA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	871	22%	\$5.37	\$279	1.4
GUÁNICA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,100	\$378	\$4,530	\$113	1,778	24%	\$4.71	\$245	1.4
GUAYAMA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$16,300	\$408	\$4,890	\$122	3,868	27%	\$8.06	\$419	0.8
GUAYANILLA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,100	\$378	\$4,530	\$113	1,382	19%	\$5.39	\$280	1.3
GUAYNABO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	7,827	23%	\$5.62	\$292	1.4
GURABO MUNICIPIO	\$6.96	\$362	\$14,480	1.4	\$20,900	\$523	\$6,270	\$157	2,187	19%	\$7.40	\$385	0.9
HATILLO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	2,802	22%	\$5.33	\$277	1.3
HORMIGUEROS MUNICIPIO	\$7.69	\$400	\$16,000	1.5	\$18,350	\$459	\$5,505	\$138	1,147	20%	\$4.81	\$250	1.6
HUMACAO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	4,637	24%	\$7.79	\$405	1.0
ISABELA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	3,544	24%	\$4.90	\$255	1.4
JAYUYA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$14,450	\$361	\$4,335	\$108	1,502	30%	\$7.38	\$384	0.9
JUANA DÍAZ MUNICIPIO	\$8.13	\$423	\$16,920	1.6	\$17,400	\$435	\$5,220	\$131	2,936	20%	\$5.52	\$287	1.5
JUNCOS MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,779	23%	\$11.95	\$621	0.6
LAJAS MUNICIPIO	\$7.00	\$364	\$14,560	1.4	\$17,400	\$435	\$5,220	\$131	1,912	21%	\$4.26	\$222	1.6
LADES MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	2,929	27%	\$3.95	\$205	1.7
LAS MARÍAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$14,150	\$354	\$4,245	\$106	1,021	29%	\$2.91	\$151	2.3
LAS PIEDRAS MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,442	22%	\$8.01	\$417	1.0
LOÍZA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,517	16%	\$4.73	\$246	1.6
LUQUILLO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,300	\$508	\$6,090	\$152	1,435	22%	\$7.55	\$393	1.0
MANATÍ MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	4,027	26%	\$8.22	\$427	0.9
MARICAO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$14,150	\$354	\$4,245	\$106	550	27%	\$6.29	\$327	1.1
MAUNABO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	891	22%	\$5.48	\$285	1.2
MAYAGÜEZ MUNICIPIO	\$7.69	\$400	\$16,000	1.5	\$18,350	\$459	\$5,505	\$138	13,826	40%	\$4.40	\$229	1.7
MOCA MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	2,794	22%	\$6.99	\$364	1.0
MOROVIS MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,831	21%	\$4.56	\$237	1.7
NAGUABO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,915	24%	\$3.89	\$202	2.0
NARANJITO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	1,734	19%	\$5.84	\$304	1.3
ORCOVIS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	1,556	22%	\$3.53	\$183	1.9
PATILLAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$16,300	\$408	\$4,890	\$122	1,414	22%	\$6.19	\$322	1.1
PEÑUELAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,100	\$378	\$4,530	\$113	1,450	19%	\$7.84	\$407	0.9
PONCE MUNICIPIO	\$8.13	\$423	\$16,920	1.6	\$17,400	\$435	\$5,220	\$131	18,048	30%	\$4.86	\$253	1.7
QUEBRADILLAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$20,900	\$523	\$6,270	\$157	2,146	26%	\$4.34	\$226	1.6
RINCÓN MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	1,104	21%	\$5.63	\$293	1.2
RÍO GRANDE MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,907	18%	\$6.46	\$336	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

PUERTO RICO

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SABANA GRANDE MUNICIPIO	\$7.00	\$364	\$14,560	1.4	\$17,400	\$435	\$5,220	\$131	1,866	21%	\$7.17	\$373	1.0
SALINAS MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$14,150	\$354	\$4,245	\$106	2,233	22%	\$4.81	\$250	1.4
SAN GERMÁN MUNICIPIO	\$7.00	\$364	\$14,560	1.4	\$17,400	\$435	\$5,220	\$131	3,249	25%	\$7.14	\$371	1.0
SAN JUAN MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	72,507	44%	\$6.68	\$347	1.2
SAN LORENZO MUNICIPIO	\$6.96	\$362	\$14,480	1.4	\$20,900	\$523	\$6,270	\$157	2,787	21%	\$7.66	\$398	0.9
SAN SEBASTIÁN MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,000	\$375	\$4,500	\$113	3,678	25%	\$4.53	\$235	1.5
SANTA ISABEL MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,500	\$388	\$4,650	\$116	1,583	23%	\$5.06	\$263	1.3
TOA ALTA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	3,038	16%	\$3.45	\$179	2.2
TOA BAJA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	6,384	21%	\$7.06	\$367	1.1
TRUJILLO ALTO MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	5,448	23%	\$3.47	\$180	2.2
UTUADO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$13,200	\$330	\$3,960	\$99	3,189	28%	\$4.02	\$209	1.7
VEGA ALTA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,354	20%	\$7.21	\$375	1.1
VEGA BAJA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	3,935	20%	\$9.09	\$473	0.9
VIEQUES MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$14,150	\$354	\$4,245	\$106	660	20%	\$5.96	\$310	1.1
VILLALBA MUNICIPIO	\$8.13	\$423	\$16,920	1.6	\$17,400	\$435	\$5,220	\$131	1,473	19%	\$3.36	\$175	2.4
YABUCOA MUNICIPIO	\$7.75	\$403	\$16,120	1.5	\$20,900	\$523	\$6,270	\$157	2,191	18%	\$7.21	\$375	1.1
YAUCO MUNICIPIO	\$6.77	\$352	\$14,080	1.3	\$15,100	\$378	\$4,530	\$113	3,466	23%	\$3.91	\$203	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

RHODE ISLAND

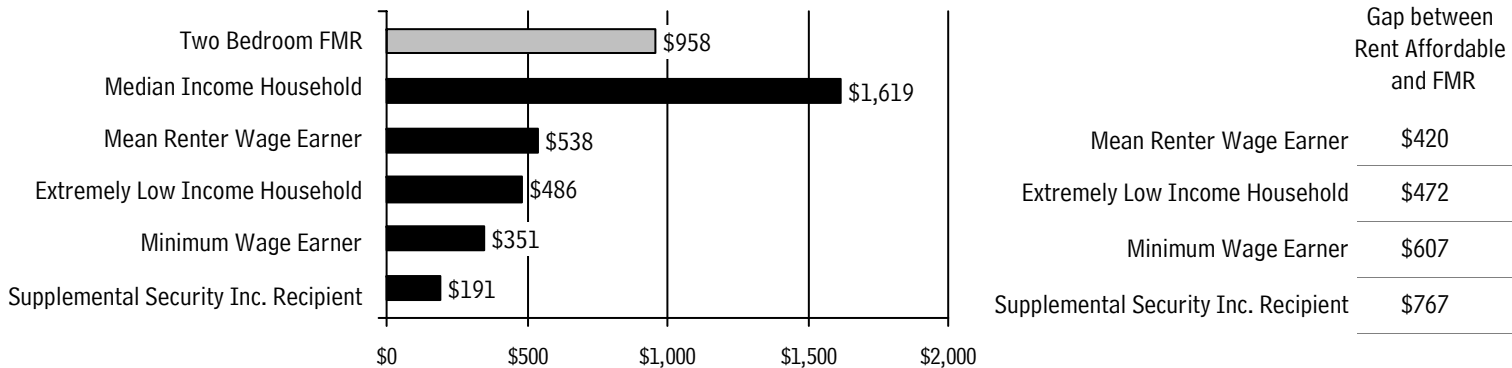
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$958. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,193 monthly or \$38,319 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.42

In Rhode Island, a minimum wage worker earns an hourly wage of \$6.75. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Rhode Island, the estimated mean (average) wage for a renter is \$10.34. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 71 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.8 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



RHODE ISLAND

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
RHODE ISLAND	\$18.42	\$958	\$38,319	2.7	\$64,750	\$1,619	\$19,425	\$486	163,274	40%	\$10.34	\$538	1.8

METROPOLITAN AREAS

NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA	\$18.06	\$939	\$37,560	2.7	\$64,750	\$1,619	\$19,425	\$486	11,520	46%	\$10.30	\$536	1.8
PROVIDENCE-FALL RIVER, RI-MA HMFA *	\$18.56	\$965	\$38,600	2.7	\$64,750	\$1,619	\$19,425	\$486	147,625	40%	\$10.40	\$541	1.8
WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA	\$14.62	\$760	\$30,400	2.2	\$64,750	\$1,619	\$19,425	\$486	4,129	32%	\$8.53	\$443	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

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

This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.

SOUTH CAROLINA

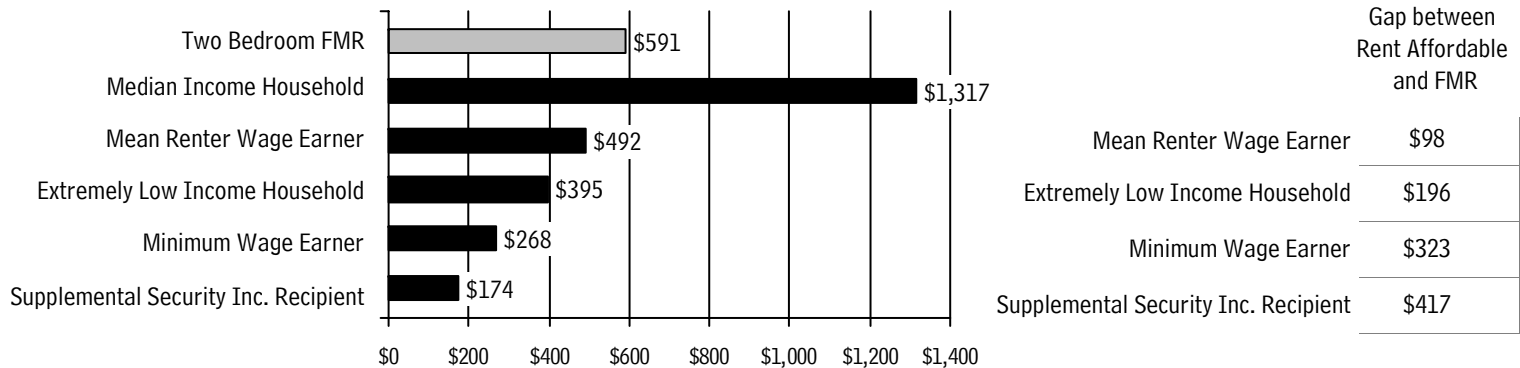
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$591. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,969 monthly or \$23,633 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.36

In South Carolina, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Carolina, the estimated mean (average) wage for a renter is \$9.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



SOUTH CAROLINA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SOUTH CAROLINA	\$11.36	\$591	\$23,633	2.2	\$52,685	\$1,317	\$15,805	\$395	426,235	28%	\$9.47	\$492	1.2

METROPOLITAN AREAS

ANDERSON, SC MSA	\$10.21	\$531	\$21,240	2.0	\$52,000	\$1,300	\$15,600	\$390	15,582	24%	\$7.83	\$407	1.3
AUGUSTA-RICHMOND COUNTY, GA-SC MSA	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	15,153	24%	\$10.33	\$537	1.0
CHARLESTON-NORTH CHARLESTON, SC MSA	\$12.75	\$663	\$26,520	2.5	\$55,550	\$1,389	\$16,665	\$417	69,597	33%	\$9.99	\$520	1.3
CHARLOTTE-GASTONIA-CONCORD, NC-SC HMFA	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	16,406	27%	\$9.85	\$512	1.3
COLUMBIA, SC HMFA	\$12.15	\$632	\$25,280	2.4	\$58,100	\$1,453	\$17,430	\$436	69,595	31%	\$9.83	\$511	1.2
DARLINGTON COUNTY, SC HMFA	\$9.25	\$481	\$19,240	1.8	\$47,450	\$1,186	\$14,235	\$356	5,944	23%	\$9.49	\$494	1.0
FLORENCE, SC HMFA	\$9.31	\$484	\$19,360	1.8	\$47,450	\$1,186	\$14,235	\$356	12,744	27%	\$8.84	\$459	1.1
GREENVILLE, SC HMFA	\$11.52	\$599	\$23,960	2.2	\$55,900	\$1,398	\$16,770	\$419	58,566	31%	\$10.28	\$534	1.1
KERSHAW COUNTY, SC HMFA	\$9.62	\$500	\$20,000	1.9	\$58,100	\$1,453	\$17,430	\$436	3,634	18%	\$8.46	\$440	1.1
LAURENS COUNTY, SC HMFA	\$9.83	\$511	\$20,440	1.9	\$55,900	\$1,398	\$16,770	\$419	5,935	23%	\$8.19	\$426	1.2
MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC MSA	\$13.15	\$684	\$27,360	2.6	\$50,650	\$1,266	\$15,195	\$380	22,101	27%	\$8.74	\$454	1.5
SPARTANBURG, SC MSA	\$10.73	\$558	\$22,320	2.1	\$53,650	\$1,341	\$16,095	\$402	27,381	28%	\$10.69	\$556	1.0
SUMTER, SC MSA	\$9.58	\$498	\$19,920	1.9	\$45,950	\$1,149	\$13,785	\$345	11,521	31%	\$8.48	\$441	1.1

COMBINED NONMETRO AREAS

SOUTH CAROLINA	\$10.16	\$529	\$21,141	2.0	\$46,230	\$1,156	\$13,869	\$347	92,076	24%	\$8.32	\$432	1.2
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COUNTIES

ABBEVILLE COUNTY	\$9.25	\$481	\$19,240	1.8	\$45,700	\$1,143	\$13,710	\$343	1,985	20%	\$7.64	\$397	1.2
AIKEN COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	13,530	24%	\$10.83	\$563	1.0
ALLENDALE COUNTY	\$9.25	\$481	\$19,240	1.8	\$32,450	\$811	\$9,735	\$243	1,076	27%	\$8.17	\$425	1.1
ANDERSON COUNTY	\$10.21	\$531	\$21,240	2.0	\$52,000	\$1,300	\$15,600	\$390	15,582	24%	\$7.83	\$407	1.3
BAMBERG COUNTY	\$9.25	\$481	\$19,240	1.8	\$34,500	\$863	\$10,350	\$259	1,543	25%	\$6.16	\$320	1.5
BARNWELL COUNTY	\$9.25	\$481	\$19,240	1.8	\$41,900	\$1,048	\$12,570	\$314	2,210	24%	\$7.27	\$378	1.3
BEAUFORT COUNTY	\$14.85	\$772	\$30,880	2.9	\$59,450	\$1,486	\$17,835	\$446	12,169	27%	\$9.47	\$492	1.6
BERKELEY COUNTY	\$12.75	\$663	\$26,520	2.5	\$55,550	\$1,389	\$16,665	\$417	12,880	26%	\$11.68	\$607	1.1
CALHOUN COUNTY	\$12.15	\$632	\$25,280	2.4	\$58,100	\$1,453	\$17,430	\$436	930	16%	\$10.06	\$523	1.2
CHARLESTON COUNTY	\$12.75	\$663	\$26,520	2.5	\$55,550	\$1,389	\$16,665	\$417	48,035	39%	\$9.79	\$509	1.3
CHEROKEE COUNTY	\$9.25	\$481	\$19,240	1.8	\$46,300	\$1,158	\$13,890	\$347	5,354	26%	\$9.14	\$475	1.0
CHESTER COUNTY	\$9.54	\$496	\$19,840	1.9	\$45,150	\$1,129	\$13,545	\$339	2,790	22%	\$9.18	\$477	1.0
CHESTERFIELD COUNTY	\$9.25	\$481	\$19,240	1.8	\$42,600	\$1,065	\$12,780	\$320	3,939	24%	\$7.93	\$413	1.2
CLARENDON COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,350	\$1,009	\$12,105	\$303	2,473	21%	\$5.92	\$308	1.6
COLLETON COUNTY	\$9.25	\$481	\$19,240	1.8	\$40,150	\$1,004	\$12,045	\$301	2,858	20%	\$7.58	\$394	1.2
DARLINGTON COUNTY	\$9.25	\$481	\$19,240	1.8	\$47,450	\$1,186	\$14,235	\$356	5,944	23%	\$9.49	\$494	1.0
DILLON COUNTY	\$9.25	\$481	\$19,240	1.8	\$38,650	\$966	\$11,595	\$290	3,137	28%	\$5.42	\$282	1.7
DORCHESTER COUNTY	\$12.75	\$663	\$26,520	2.5	\$55,550	\$1,389	\$16,665	\$417	8,682	25%	\$9.39	\$488	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

SOUTH CAROLINA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
EDGEFIELD COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,700	\$1,318	\$15,810	\$395	1,623	20%	\$5.47	\$284	2.0
FAIRFIELD COUNTY	\$12.15	\$632	\$25,280	2.4	\$58,100	\$1,453	\$17,430	\$436	1,975	23%	\$9.99	\$519	1.2
FLORENCE COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,450	\$1,186	\$14,235	\$356	12,744	27%	\$8.84	\$459	1.1
GEORGETOWN COUNTY	\$10.94	\$569	\$22,760	2.1	\$49,100	\$1,228	\$14,730	\$368	4,053	19%	\$7.79	\$405	1.4
GREENVILLE COUNTY	\$11.52	\$599	\$23,960	2.2	\$55,900	\$1,398	\$16,770	\$419	47,585	32%	\$10.76	\$559	1.1
GREENWOOD COUNTY	\$9.77	\$508	\$20,320	1.9	\$49,550	\$1,239	\$14,865	\$372	7,904	31%	\$9.22	\$479	1.1
HAMPTON COUNTY	\$9.25	\$481	\$19,240	1.8	\$41,100	\$1,028	\$12,330	\$308	1,627	22%	\$9.19	\$478	1.0
HORRY COUNTY	\$13.15	\$684	\$27,360	2.6	\$50,650	\$1,266	\$15,195	\$380	22,101	27%	\$8.74	\$454	1.5
JASPER COUNTY	\$10.27	\$534	\$21,360	2.0	\$59,450	\$1,486	\$17,835	\$446	1,566	22%	\$9.04	\$470	1.1
KERSHAW COUNTY	\$9.62	\$500	\$20,000	1.9	\$58,100	\$1,453	\$17,430	\$436	3,634	18%	\$8.46	\$440	1.1
LANCASTER COUNTY	\$9.25	\$481	\$19,240	1.8	\$48,150	\$1,204	\$14,445	\$361	5,743	25%	\$9.80	\$510	0.9
LAURENS COUNTY	\$9.83	\$511	\$20,440	1.9	\$55,900	\$1,398	\$16,770	\$419	5,935	23%	\$8.19	\$426	1.2
LEE COUNTY	\$9.25	\$481	\$19,240	1.8	\$40,500	\$1,013	\$12,150	\$304	1,424	21%	\$5.68	\$295	1.6
LEXINGTON COUNTY	\$12.15	\$632	\$25,280	2.4	\$58,100	\$1,453	\$17,430	\$436	18,966	23%	\$8.94	\$465	1.4
MARION COUNTY	\$9.25	\$481	\$19,240	1.8	\$39,050	\$976	\$11,715	\$293	3,539	27%	\$6.88	\$358	1.3
MARLBORO COUNTY	\$9.25	\$481	\$19,240	1.8	\$37,900	\$948	\$11,370	\$284	3,055	29%	\$7.96	\$414	1.2
MCCORMICK COUNTY	\$9.35	\$486	\$19,440	1.8	\$45,650	\$1,141	\$13,695	\$342	674	19%	\$5.41	\$281	1.7
NEWBERRY COUNTY	\$9.25	\$481	\$19,240	1.8	\$48,050	\$1,201	\$14,415	\$360	3,267	23%	\$7.09	\$368	1.3
OCONEE COUNTY	\$9.31	\$484	\$19,360	1.8	\$50,650	\$1,266	\$15,195	\$380	5,903	22%	\$9.17	\$477	1.0
ORANGEBURG COUNTY	\$9.25	\$481	\$19,240	1.8	\$42,650	\$1,066	\$12,795	\$320	8,312	24%	\$7.97	\$415	1.2
PICKENS COUNTY	\$11.52	\$599	\$23,960	2.2	\$55,900	\$1,398	\$16,770	\$419	10,981	27%	\$6.71	\$349	1.7
RICHLAND COUNTY	\$12.15	\$632	\$25,280	2.4	\$58,100	\$1,453	\$17,430	\$436	46,342	39%	\$10.31	\$536	1.2
SALUDA COUNTY	\$12.15	\$632	\$25,280	2.4	\$58,100	\$1,453	\$17,430	\$436	1,382	19%	\$6.66	\$346	1.8
SPARTANBURG COUNTY	\$10.73	\$558	\$22,320	2.1	\$53,650	\$1,341	\$16,095	\$402	27,381	28%	\$10.69	\$556	1.0
SUMTER COUNTY	\$9.58	\$498	\$19,920	1.9	\$45,950	\$1,149	\$13,785	\$345	11,521	31%	\$8.48	\$441	1.1
UNION COUNTY	\$9.25	\$481	\$19,240	1.8	\$44,250	\$1,106	\$13,275	\$332	2,822	23%	\$6.67	\$347	1.4
WILLIAMSBURG COUNTY	\$9.69	\$504	\$20,160	1.9	\$36,050	\$901	\$10,815	\$270	2,653	19%	\$5.97	\$311	1.6
YORK COUNTY	\$13.08	\$680	\$27,200	2.5	\$62,500	\$1,563	\$18,750	\$469	16,406	27%	\$9.85	\$512	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

SOUTH DAKOTA

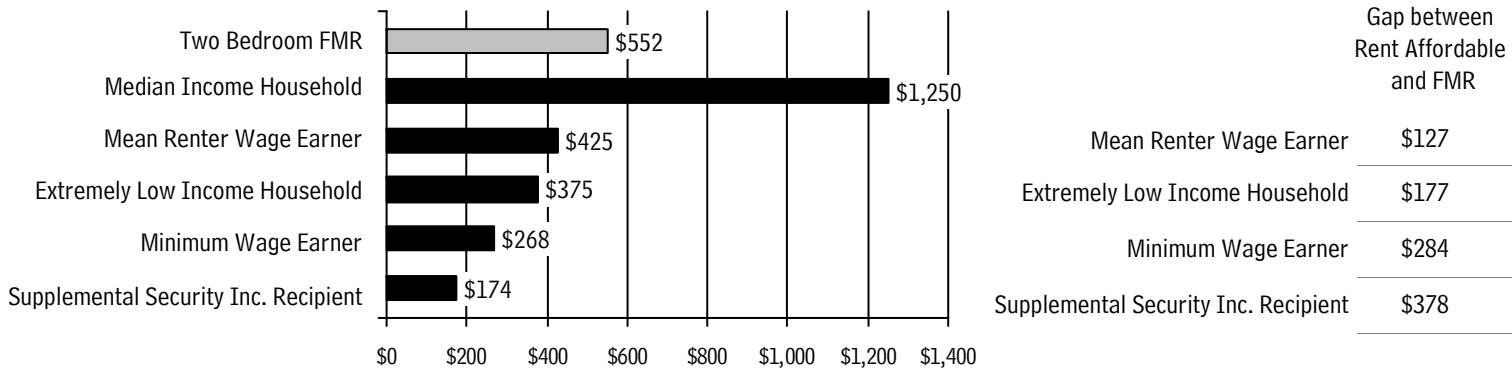
In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$552. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,840 monthly or \$22,077 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.61

In South Dakota, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 82 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Dakota, the estimated mean (average) wage for a renter is \$8.17. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



SOUTH DAKOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
SOUTH DAKOTA	\$10.61	\$552	\$22,077	2.1	\$49,982	\$1,250	\$14,995	\$375	92,338	32%	\$8.17	\$425	1.3

METROPOLITAN AREAS

MEADE COUNTY, SD HMFA	\$9.54	\$496	\$19,840	1.9	\$50,650	\$1,266	\$15,195	\$380	2,799	32%	\$8.36	\$434	1.1
RAPID CITY, SD HMFA	\$12.83	\$667	\$26,680	2.5	\$50,650	\$1,266	\$15,195	\$380	11,710	34%	\$7.86	\$409	1.6
SIoux CITY, IA-NE-SD MSA	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	1,257	26%	\$14.82	\$771	0.8
SIoux FALLS, SD MSA	\$11.94	\$621	\$24,840	2.3	\$59,450	\$1,486	\$17,835	\$446	23,529	32%	\$9.47	\$492	1.3

COMBINED NONMETRO AREAS

SOUTH DAKOTA	\$9.57	\$498	\$19,911	1.9	\$45,612	\$1,140	\$13,683	\$342	53,043	31%	\$6.82	\$355	1.4
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COUNTIES

AURORA COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,100	\$1,078	\$12,930	\$323	279	24%	\$7.10	\$369	1.3
BEADLE COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,700	\$1,168	\$14,010	\$350	2,328	32%	\$6.84	\$356	1.4
BENNETT COUNTY	\$9.31	\$484	\$19,360	1.8	\$32,850	\$821	\$9,855	\$246	455	41%	\$6.21	\$323	1.5
BON HOMME COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,650	\$1,066	\$12,795	\$320	629	24%	\$7.50	\$390	1.2
BROOKINGS COUNTY	\$9.37	\$487	\$19,480	1.8	\$55,450	\$1,386	\$16,635	\$416	4,458	42%	\$7.14	\$371	1.3
BROWN COUNTY	\$9.63	\$501	\$20,040	1.9	\$50,800	\$1,270	\$15,240	\$381	4,933	34%	\$7.26	\$378	1.3
BRULE COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,400	\$1,085	\$13,020	\$326	576	29%	\$6.62	\$344	1.4
BUFFALO COUNTY †	\$9.31	\$484	\$19,360	1.8	\$16,550	\$414	\$4,965	\$124	299	57%			
BUTTE COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,500	\$988	\$11,850	\$296	937	27%	\$7.04	\$366	1.3
CAMPBELL COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,100	\$1,028	\$12,330	\$308	130	18%	\$6.23	\$324	1.5
CHARLES MIX COUNTY	\$9.31	\$484	\$19,360	1.8	\$35,400	\$885	\$10,620	\$266	1,060	32%	\$6.05	\$314	1.5
CLARK COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,500	\$1,038	\$12,450	\$311	309	19%	\$5.40	\$281	1.7
CLAY COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,900	\$1,173	\$14,070	\$352	2,225	46%	\$4.92	\$256	2.0
CODINGTON COUNTY	\$10.67	\$555	\$22,200	2.1	\$51,100	\$1,278	\$15,330	\$383	3,094	30%	\$6.44	\$335	1.7
CORSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$27,700	\$693	\$8,310	\$208	519	41%	\$7.14	\$371	1.3
CUSTER COUNTY	\$9.31	\$484	\$19,360	1.8	\$50,400	\$1,260	\$15,120	\$378	684	23%	\$5.89	\$306	1.6
DAVISON COUNTY	\$9.94	\$517	\$20,680	1.9	\$49,900	\$1,248	\$14,970	\$374	2,901	38%	\$7.40	\$385	1.3
DAY COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,550	\$1,089	\$13,065	\$327	617	24%	\$6.62	\$344	1.4
DEUEL COUNTY	\$9.31	\$484	\$19,360	1.8	\$45,750	\$1,144	\$13,725	\$343	368	20%	\$7.92	\$412	1.2
DEWEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$28,900	\$723	\$8,670	\$217	833	45%	\$7.39	\$384	1.3
DOUGLAS COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,150	\$979	\$11,745	\$294	251	19%	\$7.74	\$402	1.2
EDMUNDS COUNTY	\$9.31	\$484	\$19,360	1.8	\$50,800	\$1,270	\$15,240	\$381	303	18%	\$8.43	\$438	1.1
FALL RIVER COUNTY	\$9.46	\$492	\$19,680	1.8	\$43,650	\$1,091	\$13,095	\$327	955	31%	\$5.47	\$284	1.7
FAULK COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,750	\$994	\$11,925	\$298	188	19%	\$6.17	\$321	1.5
GRANT COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,850	\$1,171	\$14,055	\$351	704	23%	\$7.00	\$364	1.3
GREGORY COUNTY	\$9.31	\$484	\$19,360	1.8	\$35,300	\$883	\$10,590	\$265	512	25%	\$6.65	\$346	1.4
HAakon COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,400	\$1,035	\$12,420	\$311	201	23%	\$10.13	\$527	0.9

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

SOUTH DAKOTA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
HAMLIN COUNTY	\$9.31	\$484	\$19,360	1.8	\$51,100	\$1,278	\$15,330	\$383	372	18%	\$7.18	\$373	1.3
HAND COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,200	\$1,105	\$13,260	\$332	400	26%	\$6.13	\$319	1.5
HANSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$49,900	\$1,248	\$14,970	\$374	232	21%	\$8.24	\$429	1.1
HARDING COUNTY	\$9.31	\$484	\$19,360	1.8	\$36,500	\$913	\$10,950	\$274	138	26%	\$10.11	\$526	0.9
HUGHES COUNTY	\$9.62	\$500	\$20,000	1.9	\$58,450	\$1,461	\$17,535	\$438	2,202	34%	\$5.93	\$309	1.6
HUTCHINSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,600	\$1,090	\$13,080	\$327	676	21%	\$7.30	\$379	1.3
HYDE COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,250	\$1,181	\$14,175	\$354	193	28%	\$9.03	\$470	1.0
JACKSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$29,300	\$733	\$8,790	\$220	344	36%	\$6.05	\$315	1.5
JERAULD COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,050	\$1,051	\$12,615	\$315	275	28%	\$6.22	\$324	1.5
JONES COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,450	\$1,086	\$13,035	\$326	140	28%	\$5.63	\$293	1.7
KINGSBURY COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,300	\$1,183	\$14,190	\$355	576	24%	\$6.47	\$337	1.4
LAKE COUNTY	\$9.31	\$484	\$19,360	1.8	\$50,500	\$1,263	\$15,150	\$379	1,290	30%	\$6.85	\$356	1.4
LAWRENCE COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,500	\$1,163	\$13,950	\$349	3,126	35%	\$6.25	\$325	1.6
LINCOLN COUNTY	\$11.94	\$621	\$24,840	2.3	\$59,450	\$1,486	\$17,835	\$446	1,784	20%	\$8.14	\$423	1.5
LYMAN COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,100	\$928	\$11,130	\$278	437	31%	\$5.63	\$293	1.7
MARSHALL COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,850	\$1,046	\$12,555	\$314	408	22%	\$6.61	\$344	1.4
McCOOK COUNTY	\$11.94	\$621	\$24,840	2.3	\$59,450	\$1,486	\$17,835	\$446	466	21%	\$6.81	\$354	1.8
McPHERSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$34,150	\$854	\$10,245	\$256	206	17%	\$5.14	\$267	1.8
MEADE COUNTY	\$9.54	\$496	\$19,840	1.9	\$50,650	\$1,266	\$15,195	\$380	2,799	32%	\$8.36	\$434	1.1
MELLETTE COUNTY	\$9.31	\$484	\$19,360	1.8	\$29,200	\$730	\$8,760	\$219	243	35%	\$4.82	\$250	1.9
MINER COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,550	\$1,064	\$12,765	\$319	286	24%	\$6.97	\$362	1.3
MINNEHAHA COUNTY	\$11.94	\$621	\$24,840	2.3	\$59,450	\$1,486	\$17,835	\$446	20,484	35%	\$9.62	\$500	1.2
MOODY COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,800	\$1,195	\$14,340	\$359	694	27%	\$8.73	\$454	1.1
PENNINGTON COUNTY	\$12.83	\$667	\$26,680	2.5	\$50,650	\$1,266	\$15,195	\$380	11,710	34%	\$7.86	\$409	1.6
PERKINS COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,750	\$969	\$11,625	\$291	334	23%	\$5.67	\$295	1.6
POTTER COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,550	\$1,089	\$13,065	\$327	239	21%	\$5.73	\$298	1.6
ROBERTS COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,750	\$969	\$11,625	\$291	1,145	31%	\$5.79	\$301	1.6
SANBORN COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,100	\$1,103	\$13,230	\$331	233	22%	\$6.71	\$349	1.4
SHANNON COUNTY	\$9.31	\$484	\$19,360	1.8	\$24,100	\$603	\$7,230	\$181	1,405	50%	\$8.75	\$455	1.1
SPINK COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,000	\$1,075	\$12,900	\$323	745	26%	\$6.62	\$344	1.4
STANLEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$58,450	\$1,461	\$17,535	\$438	260	23%	\$7.73	\$402	1.2
SULLY COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,350	\$1,109	\$13,305	\$333	152	24%	\$7.72	\$401	1.2
TODD COUNTY	\$9.31	\$484	\$19,360	1.8	\$22,700	\$568	\$6,810	\$170	1,353	55%	\$7.96	\$414	1.2
TRIPP COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,750	\$1,044	\$12,525	\$313	638	25%	\$5.34	\$278	1.7
TURNER COUNTY	\$11.94	\$621	\$24,840	2.3	\$59,450	\$1,486	\$17,835	\$446	795	23%	\$7.57	\$394	1.6
UNION COUNTY	\$11.48	\$597	\$23,880	2.2	\$55,050	\$1,376	\$16,515	\$413	1,257	26%	\$14.82	\$771	0.8
WALWORTH COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,850	\$971	\$11,655	\$291	721	29%	\$5.82	\$303	1.6
YANKTON COUNTY	\$10.17	\$529	\$21,160	2.0	\$50,350	\$1,259	\$15,105	\$378	2,533	31%	\$7.77	\$404	1.3
ZIEBACH COUNTY	\$9.31	\$484	\$19,360	1.8	\$21,700	\$543	\$6,510	\$163	299	40%	\$6.78	\$352	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

TENNESSEE

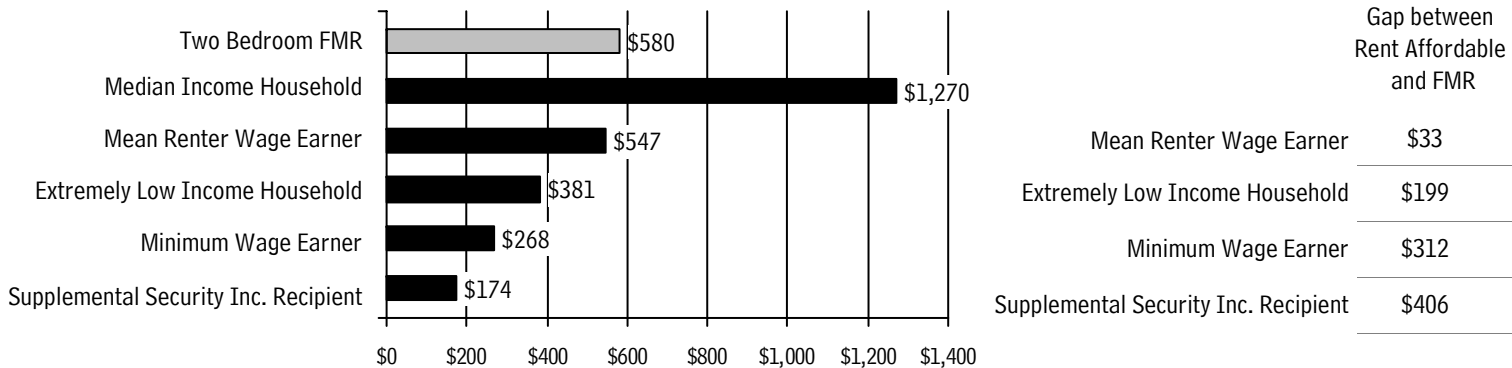
In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$580. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,934 monthly or \$23,206 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.16

In Tennessee, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 87 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Tennessee, the estimated mean (average) wage for a renter is \$10.53. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



TENNESSEE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TENNESSEE	\$11.16	\$580	\$23,206	2.2	\$50,788	\$1,270	\$15,237	\$381	671,444	30%	\$10.53	\$547	1.1

METROPOLITAN AREAS

CHATTANOOGA, TN-GA MSA	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	45,597	33%	\$9.80	\$510	1.1
CLARKSVILLE, TN-KY HMFA	\$10.83	\$563	\$22,520	2.1	\$46,650	\$1,166	\$13,995	\$350	17,645	37%	\$9.27	\$482	1.2
CLEVELAND, TN MSA	\$10.15	\$528	\$21,120	2.0	\$47,250	\$1,181	\$14,175	\$354	12,020	30%	\$9.47	\$492	1.1
HICKMAN COUNTY, TN HMFA	\$9.12	\$474	\$18,960	1.8	\$59,800	\$1,495	\$17,940	\$449	1,601	20%	\$6.98	\$363	1.3
JACKSON, TN MSA	\$11.40	\$593	\$23,720	2.2	\$50,750	\$1,269	\$15,225	\$381	13,022	32%	\$9.05	\$470	1.3
JOHNSON CITY, TN MSA	\$9.63	\$501	\$20,040	1.9	\$44,150	\$1,104	\$13,245	\$331	21,735	29%	\$8.44	\$439	1.1
KINGSPOBT-BRISTOL-BRISTOL, TN-VA MSA	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	20,081	23%	\$10.59	\$551	0.9
KNOXVILLE, TN MSA	\$10.94	\$569	\$22,760	2.1	\$53,750	\$1,344	\$16,125	\$403	75,375	30%	\$9.48	\$493	1.2
MACON COUNTY, TN HMFA	\$8.85	\$460	\$18,400	1.7	\$59,800	\$1,495	\$17,940	\$449	1,692	21%	\$6.54	\$340	1.4
MEMPHIS, TN-MS-AR HMFA	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	131,293	36%	\$12.08	\$628	1.0
MORRISTOWN, TN MSA	\$9.10	\$473	\$18,920	1.8	\$43,650	\$1,091	\$13,095	\$327	11,514	24%	\$10.03	\$522	0.9
NASHVILLE-DAVIDSON--MURFREESBORO, TN HMFA	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	164,876	34%	\$11.81	\$614	1.1
SMITH COUNTY, TN HMFA	\$9.12	\$474	\$18,960	1.8	\$59,800	\$1,495	\$17,940	\$449	1,458	21%	\$8.43	\$439	1.1
STEWART COUNTY, TN HMFA	\$8.92	\$464	\$18,560	1.7	\$46,650	\$1,166	\$13,995	\$350	1,022	21%	\$8.07	\$420	1.1

COMBINED NONMETRO AREAS

TENNESSEE	\$9.33	\$485	\$19,400	1.8	\$42,891	\$1,072	\$12,867	\$322	152,513	25%	\$8.88	\$462	1.1
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COUNTIES

ANDERSON COUNTY	\$10.94	\$569	\$22,760	2.1	\$53,750	\$1,344	\$16,125	\$403	8,195	28%	\$11.41	\$593	1.0
BEDFORD COUNTY	\$11.08	\$576	\$23,040	2.2	\$46,900	\$1,173	\$14,070	\$352	3,682	26%	\$9.02	\$469	1.2
BENTON COUNTY	\$8.85	\$460	\$18,400	1.7	\$37,600	\$940	\$11,280	\$282	1,332	19%	\$7.64	\$397	1.2
BLEDSE COUNTY	\$8.85	\$460	\$18,400	1.7	\$39,750	\$994	\$11,925	\$298	812	18%	\$7.93	\$413	1.1
BLOUNT COUNTY	\$10.94	\$569	\$22,760	2.1	\$53,750	\$1,344	\$16,125	\$403	10,285	24%	\$10.76	\$559	1.0
BRADLEY COUNTY	\$10.15	\$528	\$21,120	2.0	\$47,250	\$1,181	\$14,175	\$354	10,780	31%	\$9.64	\$501	1.1
CAMPBELL COUNTY	\$8.85	\$460	\$18,400	1.7	\$35,000	\$875	\$10,500	\$263	4,283	27%	\$7.55	\$392	1.2
CANNON COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	1,074	21%	\$6.88	\$358	1.9
CARROLL COUNTY	\$8.85	\$460	\$18,400	1.7	\$42,550	\$1,064	\$12,765	\$319	2,472	21%	\$7.81	\$406	1.1
CARTER COUNTY	\$9.63	\$501	\$20,040	1.9	\$44,150	\$1,104	\$13,245	\$331	5,901	25%	\$8.17	\$425	1.2
CHEATHAM COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	2,112	16%	\$9.33	\$485	1.4
CHESTER COUNTY	\$11.40	\$593	\$23,720	2.2	\$50,750	\$1,269	\$15,225	\$381	1,285	23%	\$5.95	\$309	1.9
CLAIBORNE COUNTY	\$8.85	\$460	\$18,400	1.7	\$36,150	\$904	\$10,845	\$271	2,535	21%	\$7.44	\$387	1.2
CLAY COUNTY	\$8.85	\$460	\$18,400	1.7	\$34,350	\$859	\$10,305	\$258	677	20%	\$8.32	\$433	1.1
COCKE COUNTY	\$8.85	\$460	\$18,400	1.7	\$34,900	\$873	\$10,470	\$262	3,374	25%	\$6.97	\$362	1.3
COFFEE COUNTY	\$9.50	\$494	\$19,760	1.8	\$47,500	\$1,188	\$14,250	\$356	5,388	29%	\$9.59	\$499	1.0
CROCKETT COUNTY	\$8.85	\$460	\$18,400	1.7	\$42,500	\$1,063	\$12,750	\$319	1,413	25%	\$9.40	\$489	0.9

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

TENNESSEE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CUMBERLAND COUNTY	\$8.85	\$460	\$18,400	1.7	\$41,250	\$1,031	\$12,375	\$309	3,779	19%	\$7.34	\$382	1.2
DAVIDSON COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	106,021	45%	\$13.34	\$694	1.0
DECATUR COUNTY	\$8.85	\$460	\$18,400	1.7	\$40,400	\$1,010	\$12,120	\$303	979	20%	\$8.73	\$454	1.0
DEKALB COUNTY	\$8.85	\$460	\$18,400	1.7	\$42,300	\$1,058	\$12,690	\$317	1,749	25%	\$8.08	\$420	1.1
DICKSON COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	3,945	24%	\$7.71	\$401	1.7
DYER COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,900	\$1,148	\$13,770	\$344	5,075	34%	\$9.08	\$472	1.0
FAYETTE COUNTY	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	2,058	20%	\$7.13	\$371	1.7
FENTRESS COUNTY	\$8.85	\$460	\$18,400	1.7	\$33,600	\$840	\$10,080	\$252	1,399	21%	\$6.82	\$355	1.3
FRANKLIN COUNTY	\$9.38	\$488	\$19,520	1.8	\$47,500	\$1,188	\$14,250	\$356	3,230	22%	\$7.72	\$402	1.2
GIBSON COUNTY	\$8.85	\$460	\$18,400	1.7	\$45,050	\$1,126	\$13,515	\$338	5,443	28%	\$9.17	\$477	1.0
GILES COUNTY	\$9.65	\$502	\$20,080	1.9	\$47,750	\$1,194	\$14,325	\$358	2,882	25%	\$8.85	\$460	1.1
GRAINGER COUNTY	\$9.10	\$473	\$18,920	1.8	\$43,650	\$1,091	\$13,095	\$327	1,353	16%	\$8.03	\$417	1.1
GREENE COUNTY	\$8.85	\$460	\$18,400	1.7	\$42,500	\$1,063	\$12,750	\$319	6,008	23%	\$9.11	\$474	1.0
GRUNDY COUNTY	\$8.85	\$460	\$18,400	1.7	\$32,300	\$808	\$9,690	\$242	998	18%	\$5.25	\$273	1.7
HAMBLÉN COUNTY	\$9.10	\$473	\$18,920	1.8	\$43,650	\$1,091	\$13,095	\$327	6,375	27%	\$10.40	\$541	0.9
HAMILTON COUNTY	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	42,389	34%	\$9.87	\$513	1.1
HANCOCK COUNTY	\$8.85	\$460	\$18,400	1.7	\$28,750	\$719	\$8,625	\$216	591	21%	\$4.54	\$236	1.9
HARDEMAN COUNTY	\$8.85	\$460	\$18,400	1.7	\$39,900	\$998	\$11,970	\$299	2,434	26%	\$8.61	\$448	1.0
HARDIN COUNTY	\$8.85	\$460	\$18,400	1.7	\$39,200	\$980	\$11,760	\$294	2,371	23%	\$8.56	\$445	1.0
HAWKINS COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	4,678	21%	\$9.09	\$473	1.0
HAYWOOD COUNTY	\$10.06	\$523	\$20,920	2.0	\$37,400	\$935	\$11,220	\$281	2,581	34%	\$8.51	\$443	1.2
HENDERSON COUNTY	\$9.58	\$498	\$19,920	1.9	\$44,550	\$1,114	\$13,365	\$334	2,146	21%	\$7.57	\$394	1.3
HENRY COUNTY	\$8.90	\$463	\$18,520	1.7	\$41,200	\$1,030	\$12,360	\$309	2,946	23%	\$9.13	\$475	1.0
HICKMAN COUNTY	\$9.12	\$474	\$18,960	1.8	\$59,800	\$1,495	\$17,940	\$449	1,601	20%	\$6.98	\$363	1.3
HOUSTON COUNTY	\$8.85	\$460	\$18,400	1.7	\$40,800	\$1,020	\$12,240	\$306	741	23%	\$5.73	\$298	1.5
HUMPHREYS COUNTY	\$8.85	\$460	\$18,400	1.7	\$48,500	\$1,213	\$14,550	\$364	1,597	22%	\$9.94	\$517	0.9
JACKSON COUNTY	\$8.85	\$460	\$18,400	1.7	\$42,250	\$1,056	\$12,675	\$317	858	19%	\$7.43	\$386	1.2
JEFFERSON COUNTY	\$9.10	\$473	\$18,920	1.8	\$43,650	\$1,091	\$13,095	\$327	3,786	22%	\$9.28	\$483	1.0
JOHNSON COUNTY	\$8.85	\$460	\$18,400	1.7	\$32,900	\$823	\$9,870	\$247	1,389	20%	\$7.99	\$416	1.1
KNOX COUNTY	\$10.94	\$569	\$22,760	2.1	\$53,750	\$1,344	\$16,125	\$403	52,278	33%	\$8.90	\$463	1.2
LAKE COUNTY	\$8.85	\$460	\$18,400	1.7	\$35,050	\$876	\$10,515	\$263	963	40%	\$6.04	\$314	1.5
LAUDERDALE COUNTY	\$9.38	\$488	\$19,520	1.8	\$42,150	\$1,054	\$12,645	\$316	3,350	35%	\$9.35	\$486	1.0
LAWRENCE COUNTY	\$8.85	\$460	\$18,400	1.7	\$40,950	\$1,024	\$12,285	\$307	3,546	23%	\$8.59	\$447	1.0
LEWIS COUNTY	\$8.88	\$462	\$18,480	1.7	\$41,300	\$1,033	\$12,390	\$310	899	21%	\$5.57	\$290	1.6
LINCOLN COUNTY	\$8.85	\$460	\$18,400	1.7	\$47,600	\$1,190	\$14,280	\$357	2,970	24%	\$7.62	\$396	1.2
LOUDON COUNTY	\$10.94	\$569	\$22,760	2.1	\$53,750	\$1,344	\$16,125	\$403	3,327	21%	\$9.40	\$489	1.2
MACON COUNTY	\$8.85	\$460	\$18,400	1.7	\$59,800	\$1,495	\$17,940	\$449	1,692	21%	\$6.54	\$340	1.4
MADISON COUNTY	\$11.40	\$593	\$23,720	2.2	\$50,750	\$1,269	\$15,225	\$381	11,737	33%	\$9.23	\$480	1.2
MARION COUNTY	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	2,147	19%	\$8.51	\$442	1.3
MARSHALL COUNTY	\$9.96	\$518	\$20,720	1.9	\$52,900	\$1,323	\$15,870	\$397	2,781	27%	\$8.53	\$443	1.2
MAURY COUNTY	\$11.75	\$611	\$24,440	2.3	\$55,250	\$1,381	\$16,575	\$414	7,203	27%	\$12.55	\$653	0.9

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

TENNESSEE

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
McMINN COUNTY	\$9.40	\$489	\$19,560	1.8	\$45,000	\$1,125	\$13,500	\$338	4,785	24%	\$10.56	\$549	0.9
McNAIRY COUNTY	\$8.85	\$460	\$18,400	1.7	\$41,250	\$1,031	\$12,375	\$309	1,997	20%	\$8.26	\$429	1.1
MEIGS COUNTY	\$8.85	\$460	\$18,400	1.7	\$39,500	\$988	\$11,850	\$296	777	18%	\$7.90	\$411	1.1
MONROE COUNTY	\$8.88	\$462	\$18,480	1.7	\$40,300	\$1,008	\$12,090	\$302	3,320	22%	\$9.39	\$488	0.9
MONTGOMERY COUNTY	\$10.83	\$563	\$22,520	2.1	\$46,650	\$1,166	\$13,995	\$350	17,645	37%	\$9.27	\$482	1.2
MOORE COUNTY	\$9.29	\$483	\$19,320	1.8	\$47,500	\$1,188	\$14,250	\$356	361	16%	\$10.23	\$532	0.9
MORGAN COUNTY	\$8.85	\$460	\$18,400	1.7	\$36,900	\$923	\$11,070	\$277	1,199	17%	\$8.78	\$457	1.0
OBION COUNTY	\$8.85	\$460	\$18,400	1.7	\$44,300	\$1,108	\$13,290	\$332	3,751	28%	\$11.12	\$578	0.8
OVERTON COUNTY	\$8.85	\$460	\$18,400	1.7	\$42,250	\$1,056	\$12,675	\$317	1,555	19%	\$9.02	\$469	1.0
PERRY COUNTY	\$8.88	\$462	\$18,480	1.7	\$39,700	\$993	\$11,910	\$298	429	14%	\$8.43	\$438	1.1
PICKETT COUNTY	\$8.85	\$460	\$18,400	1.7	\$36,250	\$906	\$10,875	\$272	329	16%	\$6.02	\$313	1.5
POLK COUNTY	\$10.15	\$528	\$21,120	2.0	\$47,250	\$1,181	\$14,175	\$354	1,240	19%	\$6.57	\$342	1.5
PUTNAM COUNTY	\$9.19	\$478	\$19,120	1.8	\$42,250	\$1,056	\$12,675	\$317	8,548	34%	\$8.36	\$435	1.1
RHEA COUNTY	\$8.85	\$460	\$18,400	1.7	\$41,250	\$1,031	\$12,375	\$309	2,753	25%	\$8.41	\$437	1.1
ROANE COUNTY	\$9.29	\$483	\$19,320	1.8	\$47,900	\$1,198	\$14,370	\$359	4,762	22%	\$11.70	\$608	0.8
ROBERTSON COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	4,677	23%	\$8.23	\$428	1.6
RUTHERFORD COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	20,035	30%	\$9.71	\$505	1.3
SCOTT COUNTY	\$8.85	\$460	\$18,400	1.7	\$32,900	\$823	\$9,870	\$247	1,924	23%	\$7.27	\$378	1.2
SEQUATCHIE COUNTY	\$11.23	\$584	\$23,360	2.2	\$51,900	\$1,298	\$15,570	\$389	1,061	24%	\$8.20	\$427	1.4
SEVIER COUNTY	\$10.83	\$563	\$22,520	2.1	\$46,500	\$1,163	\$13,950	\$349	7,589	27%	\$7.47	\$388	1.4
SHELBY COUNTY	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	124,922	37%	\$12.22	\$635	1.0
SMITH COUNTY	\$9.12	\$474	\$18,960	1.8	\$59,800	\$1,495	\$17,940	\$449	1,458	21%	\$8.43	\$439	1.1
STEWART COUNTY	\$8.92	\$464	\$18,560	1.7	\$46,650	\$1,166	\$13,995	\$350	1,022	21%	\$8.07	\$420	1.1
SULLIVAN COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	15,403	24%	\$10.86	\$565	0.9
SUMNER COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	11,971	24%	\$8.63	\$449	1.5
TIPTON COUNTY	\$12.23	\$636	\$25,440	2.4	\$53,600	\$1,340	\$16,080	\$402	4,313	24%	\$7.44	\$387	1.6
TROUSDALE COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	660	24%	\$7.86	\$409	1.6
UNICOI COUNTY	\$9.63	\$501	\$20,040	1.9	\$44,150	\$1,104	\$13,245	\$331	1,761	23%	\$10.07	\$523	1.0
UNION COUNTY	\$10.94	\$569	\$22,760	2.1	\$53,750	\$1,344	\$16,125	\$403	1,290	19%	\$9.04	\$470	1.2
VAN BUREN COUNTY	\$8.85	\$460	\$18,400	1.7	\$41,100	\$1,028	\$12,330	\$308	314	14%	\$12.12	\$630	0.7
WARREN COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,900	\$1,098	\$13,170	\$329	4,120	27%	\$9.14	\$475	1.0
WASHINGTON COUNTY	\$9.63	\$501	\$20,040	1.9	\$44,150	\$1,104	\$13,245	\$331	14,073	32%	\$8.36	\$435	1.2
WAYNE COUNTY	\$8.88	\$462	\$18,480	1.7	\$35,900	\$898	\$10,770	\$269	1,015	17%	\$7.29	\$379	1.2
WEAKLEY COUNTY	\$8.85	\$460	\$18,400	1.7	\$44,400	\$1,110	\$13,320	\$333	4,237	31%	\$7.23	\$376	1.2
WHITE COUNTY	\$8.85	\$460	\$18,400	1.7	\$40,450	\$1,011	\$12,135	\$303	1,872	20%	\$8.98	\$467	1.0
WILLIAMSON COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	8,288	19%	\$10.49	\$546	1.2
WILSON COUNTY	\$12.81	\$666	\$26,640	2.5	\$59,800	\$1,495	\$17,940	\$449	6,093	19%	\$9.16	\$476	1.4

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

TEXAS

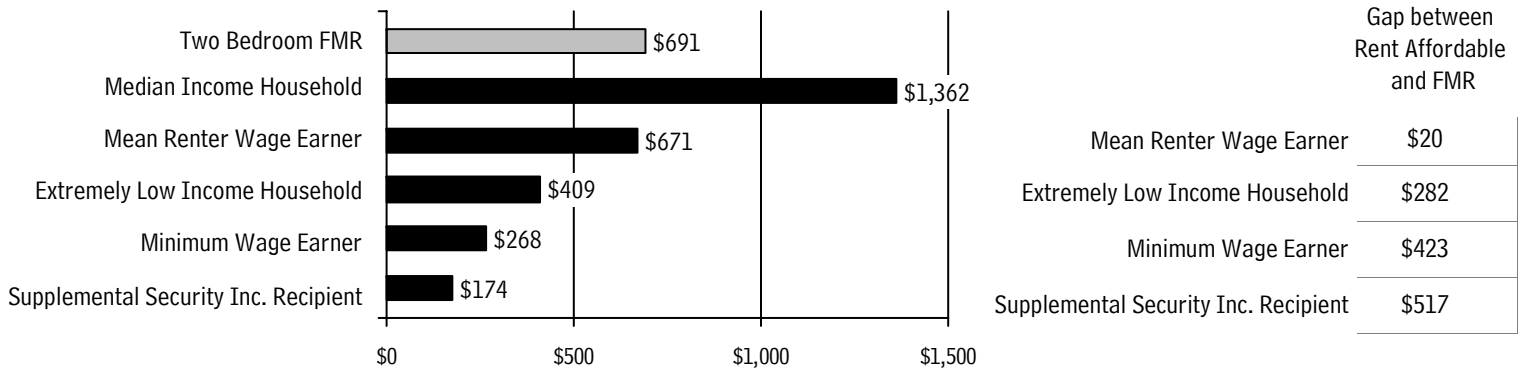
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$691. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,302 monthly or \$27,627 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.28

In Texas, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 103 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is \$12.90. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 41 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
TEXAS	\$13.28	\$691	\$27,627	2.6	\$54,497	\$1,362	\$16,349	\$409	2,676,060	36%	\$12.90	\$671	1.0
METROPOLITAN AREAS													
ABILENE, TX MSA	\$10.15	\$528	\$21,120	2.0	\$46,100	\$1,153	\$13,830	\$346	20,433	35%	\$8.77	\$456	1.2
AMARILLO, TX MSA	\$10.63	\$553	\$22,120	2.1	\$50,500	\$1,263	\$15,150	\$379	29,089	34%	\$10.38	\$540	1.0
ARANSAS COUNTY, TX HMFA	\$10.29	\$535	\$21,400	2.0	\$46,800	\$1,170	\$14,040	\$351	2,273	25%	\$8.61	\$448	1.2
ATASCOSA COUNTY, TX HMFA	\$9.31	\$484	\$19,360	1.8	\$51,500	\$1,288	\$15,450	\$386	2,758	22%	\$7.78	\$405	1.2
AUSTIN COUNTY, TX HMFA	\$11.04	\$574	\$22,960	2.1	\$59,400	\$1,485	\$17,820	\$446	1,993	23%	\$12.42	\$646	0.9
AUSTIN-ROUND ROCK, TX MSA *	\$15.46	\$804	\$32,160	3.0	\$68,600	\$1,715	\$20,580	\$515	196,986	42%	\$13.92	\$724	1.1
BEAUMONT-PORT ARTHUR, TX MSA	\$10.96	\$570	\$22,800	2.1	\$49,600	\$1,240	\$14,880	\$372	41,944	29%	\$10.52	\$547	1.0
BRAZORIA COUNTY, TX HMFA	\$12.35	\$642	\$25,680	2.4	\$59,400	\$1,485	\$17,820	\$446	21,272	26%	\$11.67	\$607	1.1
BROWNSVILLE-HARLINGEN, TX MSA	\$9.48	\$493	\$19,720	1.8	\$32,300	\$808	\$9,690	\$242	31,413	32%	\$6.58	\$342	1.4
CALHOUN COUNTY, TX HMFA	\$10.06	\$523	\$20,920	2.0	\$49,900	\$1,248	\$14,970	\$374	2,026	27%	\$14.54	\$756	0.7
COLLEGE STATION-BRYAN, TX MSA	\$13.19	\$686	\$27,440	2.6	\$50,700	\$1,268	\$15,210	\$380	33,108	49%	\$7.41	\$385	1.8
CORPUS CHRISTI, TX HMFA	\$12.85	\$668	\$26,720	2.5	\$46,800	\$1,170	\$14,040	\$351	49,699	38%	\$10.14	\$528	1.3
DALLAS, TX HMFA *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	521,374	42%	\$16.18	\$841	0.9
EL PASO, TX MSA	\$10.85	\$564	\$22,560	2.1	\$38,600	\$965	\$11,580	\$290	76,426	36%	\$8.04	\$418	1.3
FORT WORTH-ARLINGTON, TX HMFA *	\$13.94	\$725	\$29,000	2.7	\$61,500	\$1,538	\$18,450	\$461	224,376	37%	\$12.99	\$675	1.1
HOUSTON-BAYTOWN-SUGAR LAND, TX HMFA *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	624,551	40%	\$15.35	\$798	0.9
KENDALL COUNTY, TX HMFA	\$15.21	\$791	\$31,640	3.0	\$51,500	\$1,288	\$15,450	\$386	1,755	20%	\$7.75	\$403	2.0
KILLEEN-TEMPLE-FORT HOOD, TX HMFA	\$11.62	\$604	\$24,160	2.3	\$47,300	\$1,183	\$14,190	\$355	46,895	44%	\$10.20	\$530	1.1
LAMPASAS COUNTY, TX HMFA	\$9.31	\$484	\$19,360	1.8	\$47,300	\$1,183	\$14,190	\$355	1,703	26%	\$7.23	\$376	1.3
LAREDO, TX MSA	\$10.60	\$551	\$22,040	2.1	\$33,900	\$848	\$10,170	\$254	17,420	34%	\$7.18	\$373	1.5
LONGVIEW, TX HMFA	\$10.29	\$535	\$21,400	2.0	\$47,300	\$1,183	\$14,190	\$355	17,753	32%	\$9.91	\$515	1.0
LUBBOCK, TX MSA	\$11.42	\$594	\$23,760	2.2	\$47,000	\$1,175	\$14,100	\$353	38,523	41%	\$8.42	\$438	1.4
MCALLEN-EDINBURG-PHARR, TX MSA	\$11.73	\$610	\$24,400	2.3	\$30,000	\$750	\$9,000	\$225	42,254	27%	\$6.77	\$352	1.7
MEDINA COUNTY, TX HMFA	\$10.71	\$557	\$22,280	2.1	\$51,500	\$1,288	\$15,450	\$386	2,618	20%	\$7.05	\$367	1.5
MIDLAND, TX MSA	\$10.31	\$536	\$21,440	2.0	\$54,600	\$1,365	\$16,380	\$410	13,021	30%	\$10.74	\$559	1.0
ODESSA, TX MSA	\$9.35	\$486	\$19,440	1.8	\$41,900	\$1,048	\$12,570	\$314	13,748	31%	\$9.88	\$514	0.9
RUSK COUNTY, TX HMFA	\$9.56	\$497	\$19,880	1.9	\$47,300	\$1,183	\$14,190	\$355	3,486	20%	\$10.01	\$521	1.0
SAN ANGELO, TX MSA	\$10.69	\$556	\$22,240	2.1	\$45,600	\$1,140	\$13,680	\$342	14,324	36%	\$9.45	\$491	1.1
SAN ANTONIO, TX HMFA *	\$14.08	\$732	\$29,280	2.7	\$51,500	\$1,288	\$15,450	\$386	206,357	36%	\$11.07	\$576	1.3
SHERMAN-DENISON, TX MSA	\$11.65	\$606	\$24,240	2.3	\$52,000	\$1,300	\$15,600	\$390	12,621	29%	\$10.39	\$540	1.1
TEXARKANA, TX-TEXARKANA, AR MSA	\$10.10	\$525	\$21,000	2.0	\$46,000	\$1,150	\$13,800	\$345	9,609	29%	\$8.00	\$416	1.3
TYLER, TX MSA	\$11.35	\$590	\$23,600	2.2	\$51,400	\$1,285	\$15,420	\$386	19,915	30%	\$10.73	\$558	1.1
VICTORIA, TX HMFA	\$11.33	\$589	\$23,560	2.2	\$49,900	\$1,248	\$14,970	\$374	10,336	32%	\$9.99	\$519	1.1
WACO, TX MSA	\$11.63	\$605	\$24,200	2.3	\$47,800	\$1,195	\$14,340	\$359	31,396	40%	\$9.13	\$475	1.3
WICHITA FALLS, TX MSA	\$10.52	\$547	\$21,880	2.0	\$47,600	\$1,190	\$14,280	\$357	19,612	35%	\$9.57	\$498	1.1
WISE COUNTY, TX HMFA	\$10.25	\$533	\$21,320	2.0	\$61,500	\$1,538	\$18,450	\$461	3,204	19%	\$9.19	\$478	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR	
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage		
COMBINED NONMETRO AREAS														
TEXAS	\$9.86	\$513	\$20,502	1.9	\$42,440	\$1,061	\$12,732	\$318	269,789	26%	\$8.60	\$447	1.1	
COUNTIES														
ANDERSON COUNTY	\$10.04	\$522	\$20,880	1.9	\$43,500	\$1,088	\$13,050	\$326	4,093	26%	\$9.82	\$510	1.0	
ANDREWS COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,300	\$1,083	\$12,990	\$325	936	20%	\$11.44	\$595	0.8	
ANGELINA COUNTY	\$10.12	\$526	\$21,040	2.0	\$45,500	\$1,138	\$13,650	\$341	7,910	28%	\$9.19	\$478	1.1	
ARANSAS COUNTY	\$10.29	\$535	\$21,400	2.0	\$46,800	\$1,170	\$14,040	\$351	2,273	25%	\$8.61	\$448	1.2	
ARCHER COUNTY	\$10.52	\$547	\$21,880	2.0	\$47,600	\$1,190	\$14,280	\$357	629	19%	\$6.59	\$343	1.6	
ARMSTRONG COUNTY	\$10.63	\$553	\$22,120	2.1	\$50,500	\$1,263	\$15,150	\$379	168	21%	\$9.33	\$485	1.1	
ATASCOSA COUNTY	\$9.31	\$484	\$19,360	1.8	\$51,500	\$1,288	\$15,450	\$386	2,758	22%	\$7.78	\$405	1.2	
AUSTIN COUNTY	\$11.04	\$574	\$22,960	2.1	\$59,400	\$1,485	\$17,820	\$446	1,993	23%	\$12.42	\$646	0.9	
BAILEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,900	\$948	\$11,370	\$284	673	29%	\$8.53	\$443	1.1	
BANDERA COUNTY *	\$14.08	\$732	\$29,280	2.7	\$51,500	\$1,288	\$15,450	\$386	1,199	17%	\$6.92	\$360	2.0	
BASTROP COUNTY *	\$15.46	\$804	\$32,160	3.0	\$68,600	\$1,715	\$20,580	\$515	3,952	20%	\$7.36	\$382	2.1	
BAYLOR COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,000	\$1,000	\$12,000	\$300	491	27%	\$4.42	\$230	2.1	
BEE COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,200	\$955	\$11,460	\$287	3,122	34%	\$7.75	\$403	1.2	
BELL COUNTY	\$11.62	\$604	\$24,160	2.3	\$47,300	\$1,183	\$14,190	\$355	37,878	44%	\$10.30	\$536	1.1	
BEXAR COUNTY *	\$14.08	\$732	\$29,280	2.7	\$51,500	\$1,288	\$15,450	\$386	189,771	39%	\$11.28	\$586	1.2	
BLANCO COUNTY	\$10.06	\$523	\$20,920	2.0	\$52,550	\$1,314	\$15,765	\$394	706	21%	\$9.55	\$497	1.1	
BORDEN COUNTY †	\$9.31	\$484	\$19,360	1.8	\$42,150	\$1,054	\$12,645	\$316	78	27%				
BOSQUE COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,000	\$1,175	\$14,100	\$353	1,510	22%	\$8.57	\$446	1.1	
BOWIE COUNTY	\$10.10	\$525	\$21,000	2.0	\$46,000	\$1,150	\$13,800	\$345	9,609	29%	\$8.00	\$416	1.3	
BRAZORIA COUNTY	\$12.35	\$642	\$25,680	2.4	\$59,400	\$1,485	\$17,820	\$446	21,272	26%	\$11.67	\$607	1.1	
BRAZOS COUNTY	\$13.19	\$686	\$27,440	2.6	\$50,700	\$1,268	\$15,210	\$380	30,055	54%	\$7.32	\$381	1.8	
BREWSTER COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,600	\$990	\$11,880	\$297	1,489	41%	\$8.55	\$445	1.1	
BRISCOE COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,800	\$1,020	\$12,240	\$306	166	23%	\$5.97	\$311	1.6	
BROOKS COUNTY	\$9.31	\$484	\$19,360	1.8	\$25,850	\$646	\$7,755	\$194	730	27%	\$5.34	\$277	1.7	
BROWN COUNTY	\$10.13	\$527	\$21,080	2.0	\$43,300	\$1,083	\$12,990	\$325	3,970	28%	\$7.80	\$405	1.3	
BURLESON COUNTY	\$13.19	\$686	\$27,440	2.6	\$50,700	\$1,268	\$15,210	\$380	1,299	20%	\$9.40	\$489	1.4	
BURNET COUNTY	\$11.60	\$603	\$24,120	2.3	\$50,700	\$1,268	\$15,210	\$380	2,835	22%	\$8.60	\$447	1.3	
CALDWELL COUNTY *	\$15.46	\$804	\$32,160	3.0	\$68,600	\$1,715	\$20,580	\$515	3,286	30%	\$8.10	\$421	1.9	
CALHOUN COUNTY	\$10.06	\$523	\$20,920	2.0	\$49,900	\$1,248	\$14,970	\$374	2,026	27%	\$14.54	\$756	0.7	
CALLAHAN COUNTY	\$10.15	\$528	\$21,120	2.0	\$46,100	\$1,153	\$13,830	\$346	970	19%	\$7.89	\$410	1.3	
CAMERON COUNTY	\$9.48	\$493	\$19,720	1.8	\$32,300	\$808	\$9,690	\$242	31,413	32%	\$6.58	\$342	1.4	
CAMP COUNTY	\$9.60	\$499	\$19,960	1.9	\$41,600	\$1,040	\$12,480	\$312	1,093	25%	\$8.91	\$464	1.1	
CARSON COUNTY	\$10.63	\$553	\$22,120	2.1	\$50,500	\$1,263	\$15,150	\$379	406	16%	\$21.20	\$1,102	0.5	
CASS COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,100	\$1,028	\$12,330	\$308	2,603	21%	\$7.60	\$395	1.2	
CASTRO COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,800	\$1,020	\$12,240	\$306	800	29%	\$8.24	\$428	1.1	
CHAMBERS COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	1,502	16%	\$12.85	\$668	1.1	

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
CHEROKEE COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,100	\$1,003	\$12,030	\$301	4,360	26%	\$8.08	\$420	1.2
CHILDRESS COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,900	\$1,023	\$12,270	\$307	726	29%	\$5.57	\$289	1.7
CLAY COUNTY	\$10.52	\$547	\$21,880	2.0	\$47,600	\$1,190	\$14,280	\$357	734	17%	\$9.91	\$515	1.1
COCHRAN COUNTY	\$9.31	\$484	\$19,360	1.8	\$36,000	\$900	\$10,800	\$270	339	26%	\$11.80	\$613	0.8
COKE COUNTY	\$10.63	\$553	\$22,120	2.1	\$42,350	\$1,059	\$12,705	\$318	328	21%	\$6.33	\$329	1.7
COLEMAN COUNTY	\$10.06	\$523	\$20,920	2.0	\$36,000	\$900	\$10,800	\$270	988	25%	\$5.83	\$303	1.7
COLLIN COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	57,035	31%	\$13.17	\$685	1.1
COLLINGSWORTH COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,200	\$955	\$11,460	\$287	273	21%	\$6.98	\$363	1.3
COLORADO COUNTY	\$9.31	\$484	\$19,360	1.8	\$48,000	\$1,200	\$14,400	\$360	1,783	23%	\$8.05	\$418	1.2
COMAL COUNTY *	\$14.08	\$732	\$29,280	2.7	\$51,500	\$1,288	\$15,450	\$386	6,625	23%	\$9.13	\$475	1.5
COMANCHE COUNTY	\$9.56	\$497	\$19,880	1.9	\$40,100	\$1,003	\$12,030	\$301	1,314	24%	\$7.47	\$388	1.3
CONCHO COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,100	\$1,078	\$12,930	\$323	264	25%	\$9.27	\$482	1.0
COOKE COUNTY	\$10.81	\$562	\$22,480	2.1	\$51,800	\$1,295	\$15,540	\$389	3,813	28%	\$9.05	\$471	1.2
CORYELL COUNTY	\$11.62	\$604	\$24,160	2.3	\$47,300	\$1,183	\$14,190	\$355	9,017	45%	\$9.11	\$474	1.3
COTTLE COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,350	\$959	\$11,505	\$288	233	28%	\$12.74	\$663	0.7
CRANE COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,200	\$1,080	\$12,960	\$324	200	15%	\$12.99	\$675	0.7
CROCKETT COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,000	\$1,000	\$12,000	\$300	435	29%	\$8.15	\$424	1.1
CROSBY COUNTY	\$11.42	\$594	\$23,760	2.2	\$47,000	\$1,175	\$14,100	\$353	770	31%	\$8.05	\$419	1.4
CULBERSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$32,900	\$823	\$9,870	\$247	311	30%	\$5.58	\$290	1.7
DALLAM COUNTY	\$10.06	\$523	\$20,920	2.0	\$38,500	\$963	\$11,550	\$289	858	37%	\$11.90	\$619	0.8
DALLAS COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	382,833	47%	\$17.56	\$913	0.9
DAWSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,800	\$945	\$11,340	\$284	1,257	27%	\$6.72	\$349	1.4
DEAF SMITH COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,200	\$930	\$11,160	\$279	2,012	33%	\$9.34	\$486	1.0
DELTA COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	480	23%	\$8.33	\$433	1.8
DENTON COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	56,434	36%	\$9.73	\$506	1.5
DEWITT COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,800	\$970	\$11,640	\$291	1,683	23%	\$6.91	\$359	1.3
DICKENS COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,100	\$928	\$11,130	\$278	219	22%	\$7.85	\$408	1.2
DIMMIT COUNTY	\$9.31	\$484	\$19,360	1.8	\$28,400	\$710	\$8,520	\$213	862	26%	\$5.74	\$299	1.6
DONLEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,000	\$1,075	\$12,900	\$323	404	26%	\$6.25	\$325	1.5
DUVAL COUNTY	\$9.31	\$484	\$19,360	1.8	\$30,300	\$758	\$9,090	\$227	835	19%	\$10.48	\$545	0.9
EASTLAND COUNTY	\$9.56	\$497	\$19,880	1.9	\$38,600	\$965	\$11,580	\$290	1,707	23%	\$6.44	\$335	1.5
ECTOR COUNTY	\$9.35	\$486	\$19,440	1.8	\$41,900	\$1,048	\$12,570	\$314	13,748	31%	\$9.88	\$514	0.9
EDWARDS COUNTY	\$9.31	\$484	\$19,360	1.8	\$32,400	\$810	\$9,720	\$243	163	20%	\$7.57	\$393	1.2
EL PASO COUNTY	\$10.85	\$564	\$22,560	2.1	\$38,600	\$965	\$11,580	\$290	76,426	36%	\$8.04	\$418	1.3
ELLIS COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	8,794	24%	\$9.25	\$481	1.6
ERATH COUNTY	\$10.15	\$528	\$21,120	2.0	\$45,500	\$1,138	\$13,650	\$341	4,642	37%	\$8.11	\$422	1.3
FALLS COUNTY	\$9.40	\$489	\$19,560	1.8	\$37,600	\$940	\$11,280	\$282	1,840	28%	\$6.34	\$330	1.5
FANNIN COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,700	\$1,218	\$14,610	\$365	2,814	25%	\$8.07	\$420	1.2
FAYETTE COUNTY	\$10.56	\$549	\$21,960	2.1	\$50,300	\$1,258	\$15,090	\$377	1,905	22%	\$8.15	\$424	1.3
FISHER COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,300	\$1,008	\$12,090	\$302	414	23%	\$7.24	\$377	1.3
FLOYD COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,100	\$928	\$11,130	\$278	711	26%	\$7.09	\$369	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
FOARD COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,500	\$988	\$11,850	\$296	166	25%	\$5.61	\$292	1.7
FORT BEND COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	21,287	19%	\$10.74	\$559	1.3
FRANKLIN COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,400	\$1,085	\$13,020	\$326	789	21%	\$8.38	\$436	1.2
FREESTONE COUNTY	\$9.40	\$489	\$19,560	1.8	\$45,600	\$1,140	\$13,680	\$342	1,407	21%	\$9.69	\$504	1.0
FRIO COUNTY	\$11.13	\$579	\$23,160	2.2	\$30,900	\$773	\$9,270	\$232	1,471	31%	\$6.65	\$346	1.7
GAINES COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,200	\$980	\$11,760	\$294	1,002	21%	\$9.77	\$508	1.0
GALVESTON COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	31,992	34%	\$9.49	\$493	1.5
GARZA COUNTY	\$9.31	\$484	\$19,360	1.8	\$36,400	\$910	\$10,920	\$273	484	29%	\$9.86	\$513	0.9
GILLESPIE COUNTY	\$12.08	\$628	\$25,120	2.3	\$52,300	\$1,308	\$15,690	\$392	1,917	22%	\$8.51	\$443	1.4
GLASSCOCK COUNTY	\$9.31	\$484	\$19,360	1.8	\$50,500	\$1,263	\$15,150	\$379	158	33%	\$9.41	\$489	1.0
GOLIAD COUNTY	\$11.33	\$589	\$23,560	2.2	\$49,900	\$1,248	\$14,970	\$374	522	20%	\$6.55	\$340	1.7
GONZALES COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,700	\$1,018	\$12,210	\$305	2,091	31%	\$8.51	\$442	1.1
GRAY COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,500	\$1,163	\$13,950	\$349	1,983	23%	\$11.07	\$576	0.8
GRAYSON COUNTY	\$11.65	\$606	\$24,240	2.3	\$52,000	\$1,300	\$15,600	\$390	12,621	29%	\$10.39	\$540	1.1
GREGG COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,300	\$1,183	\$14,190	\$355	15,321	36%	\$10.12	\$526	1.0
GRIMES COUNTY	\$10.10	\$525	\$21,000	2.0	\$43,800	\$1,095	\$13,140	\$329	1,721	22%	\$10.78	\$561	0.9
GUADALUPE COUNTY *	\$14.08	\$732	\$29,280	2.7	\$51,500	\$1,288	\$15,450	\$386	7,101	23%	\$9.41	\$489	1.5
HALE COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,700	\$1,018	\$12,210	\$305	4,210	35%	\$9.37	\$487	1.0
HALL COUNTY	\$9.31	\$484	\$19,360	1.8	\$31,500	\$788	\$9,450	\$236	398	26%	\$6.66	\$346	1.4
HAMILTON COUNTY	\$10.06	\$523	\$20,920	2.0	\$45,500	\$1,138	\$13,650	\$341	750	22%	\$7.59	\$394	1.3
HANSFORD COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,600	\$1,165	\$13,980	\$350	514	26%	\$9.77	\$508	1.0
HARDEMAN COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,150	\$954	\$11,445	\$286	520	27%	\$7.87	\$409	1.2
HARDIN COUNTY	\$10.96	\$570	\$22,800	2.1	\$49,600	\$1,240	\$14,880	\$372	3,111	17%	\$8.66	\$450	1.3
HARRIS COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	538,387	45%	\$16.15	\$840	0.9
HARRISON COUNTY	\$9.90	\$515	\$20,600	1.9	\$47,500	\$1,188	\$14,250	\$356	5,274	23%	\$10.46	\$544	0.9
HARTLEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$60,900	\$1,523	\$18,270	\$457	378	24%	\$7.12	\$370	1.3
HASKELL COUNTY	\$9.31	\$484	\$19,360	1.8	\$34,000	\$850	\$10,200	\$255	541	21%	\$6.96	\$362	1.3
HAYS COUNTY *	\$15.46	\$804	\$32,160	3.0	\$68,600	\$1,715	\$20,580	\$515	11,730	35%	\$6.64	\$345	2.3
HEMPHILL COUNTY	\$9.31	\$484	\$19,360	1.8	\$48,500	\$1,213	\$14,550	\$364	290	23%	\$9.98	\$519	0.9
HENDERSON COUNTY	\$10.75	\$559	\$22,360	2.1	\$44,000	\$1,100	\$13,200	\$330	5,768	20%	\$7.94	\$413	1.4
HIDALGO COUNTY	\$11.73	\$610	\$24,400	2.3	\$30,000	\$750	\$9,000	\$225	42,254	27%	\$6.77	\$352	1.7
HILL COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,700	\$1,093	\$13,110	\$328	3,055	25%	\$6.93	\$361	1.3
HOCKLEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,700	\$1,018	\$12,210	\$305	2,045	26%	\$8.93	\$465	1.0
HOOD COUNTY *	\$11.04	\$574	\$22,960	2.1	\$57,200	\$1,430	\$17,160	\$429	3,042	19%	\$8.18	\$425	1.3
HOPKINS COUNTY	\$9.75	\$507	\$20,280	1.9	\$44,500	\$1,113	\$13,350	\$334	3,516	29%	\$9.52	\$495	1.0
HOUSTON COUNTY	\$10.77	\$560	\$22,400	2.1	\$40,600	\$1,015	\$12,180	\$305	1,976	24%	\$10.95	\$569	1.0
HOWARD COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,400	\$1,085	\$13,020	\$326	3,471	30%	\$8.30	\$432	1.1
HUDSPETH COUNTY	\$9.31	\$484	\$19,360	1.8	\$25,950	\$649	\$7,785	\$195	208	19%	\$10.39	\$540	0.9
HUNT COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	8,210	29%	\$10.79	\$561	1.4
HUTCHINSON COUNTY	\$9.33	\$485	\$19,400	1.8	\$49,200	\$1,230	\$14,760	\$369	1,963	21%	\$11.23	\$584	0.8
IRION COUNTY	\$10.69	\$556	\$22,240	2.1	\$45,600	\$1,140	\$13,680	\$342	155	22%	\$11.60	\$603	0.9

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
JACK COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,900	\$1,098	\$13,170	\$329	706	23%	\$10.45	\$544	0.9
JACKSON COUNTY	\$9.31	\$484	\$19,360	1.8	\$48,900	\$1,223	\$14,670	\$367	1,401	26%	\$9.14	\$475	1.0
JASPER COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,300	\$1,033	\$12,390	\$310	2,610	19%	\$9.10	\$473	1.0
JEFF DAVIS COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,150	\$1,154	\$13,845	\$346	267	30%	\$10.70	\$556	0.9
JEFFERSON COUNTY	\$10.96	\$570	\$22,800	2.1	\$49,600	\$1,240	\$14,880	\$372	31,627	34%	\$10.85	\$564	1.0
JIM HOGG COUNTY	\$9.31	\$484	\$19,360	1.8	\$34,400	\$860	\$10,320	\$258	407	22%	\$4.64	\$241	2.0
JIM WELLS COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,700	\$943	\$11,310	\$283	3,048	24%	\$9.11	\$474	1.0
JOHNSON COUNTY *	\$13.94	\$725	\$29,000	2.7	\$61,500	\$1,538	\$18,450	\$461	9,216	21%	\$8.95	\$465	1.6
JONES COUNTY	\$10.15	\$528	\$21,120	2.0	\$46,100	\$1,153	\$13,830	\$346	1,280	21%	\$6.79	\$353	1.5
KARNES COUNTY	\$9.31	\$484	\$19,360	1.8	\$35,300	\$883	\$10,590	\$265	1,158	26%	\$7.29	\$379	1.3
KAUFMAN COUNTY *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	5,068	21%	\$8.00	\$416	1.9
KENDALL COUNTY	\$15.21	\$791	\$31,640	3.0	\$51,500	\$1,288	\$15,450	\$386	1,755	20%	\$7.75	\$403	2.0
KENEDY COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,100	\$953	\$11,430	\$286	82	59%	\$13.67	\$711	0.7
KENT COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,900	\$1,023	\$12,270	\$307	76	22%	\$15.19	\$790	0.6
KERR COUNTY	\$11.38	\$592	\$23,680	2.2	\$47,000	\$1,175	\$14,100	\$353	4,754	27%	\$9.42	\$490	1.2
KIMBLE COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,300	\$1,008	\$12,090	\$302	493	26%	\$6.63	\$345	1.4
KING COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,200	\$1,080	\$12,960	\$324	66	61%	\$21.13	\$1,099	0.4
KINNEY COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,200	\$930	\$11,160	\$279	291	22%	\$4.73	\$246	2.0
KLEBERG COUNTY	\$9.56	\$497	\$19,880	1.9	\$38,100	\$953	\$11,430	\$286	4,516	41%	\$7.03	\$365	1.4
KNOX COUNTY	\$9.31	\$484	\$19,360	1.8	\$35,300	\$883	\$10,590	\$265	415	25%	\$9.75	\$507	1.0
LA SALLE COUNTY	\$9.31	\$484	\$19,360	1.8	\$30,150	\$754	\$9,045	\$226	461	25%	\$7.90	\$411	1.2
LAMAR COUNTY	\$10.13	\$527	\$21,080	2.0	\$44,100	\$1,103	\$13,230	\$331	6,252	33%	\$8.86	\$461	1.1
LAMB COUNTY	\$9.31	\$484	\$19,360	1.8	\$36,700	\$918	\$11,010	\$275	1,309	24%	\$7.87	\$409	1.2
LAMPASAS COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,300	\$1,183	\$14,190	\$355	1,703	26%	\$7.23	\$376	1.3
LAVACA COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,400	\$1,060	\$12,720	\$318	1,657	22%	\$6.63	\$345	1.4
LEE COUNTY	\$9.40	\$489	\$19,560	1.8	\$48,700	\$1,218	\$14,610	\$365	1,165	21%	\$9.74	\$507	1.0
LEON COUNTY	\$10.10	\$525	\$21,000	2.0	\$43,700	\$1,093	\$13,110	\$328	1,064	17%	\$10.51	\$546	1.0
LIBERTY COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	4,880	21%	\$7.98	\$415	1.8
LIMESTONE COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,500	\$1,063	\$12,750	\$319	1,984	25%	\$8.53	\$443	1.1
LIPSCOMB COUNTY	\$9.31	\$484	\$19,360	1.8	\$45,900	\$1,148	\$13,770	\$344	266	22%	\$15.43	\$803	0.6
LIVE OAK COUNTY	\$9.31	\$484	\$19,360	1.8	\$43,900	\$1,098	\$13,170	\$329	786	19%	\$10.72	\$557	0.9
LLANO COUNTY	\$12.71	\$661	\$26,440	2.5	\$46,900	\$1,173	\$14,070	\$352	1,507	19%	\$8.93	\$464	1.4
LOVING COUNTY †	\$9.31	\$484	\$19,360	1.8	\$64,000	\$1,600	\$19,200	\$480	6	19%			
LUBBOCK COUNTY	\$11.42	\$594	\$23,760	2.2	\$47,000	\$1,175	\$14,100	\$353	37,753	41%	\$8.43	\$438	1.4
LYNN COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,750	\$944	\$11,325	\$283	598	25%	\$8.54	\$444	1.1
MADISON COUNTY	\$10.10	\$525	\$21,000	2.0	\$41,300	\$1,033	\$12,390	\$310	900	23%	\$8.53	\$443	1.2
MARION COUNTY	\$9.60	\$499	\$19,960	1.9	\$38,000	\$950	\$11,400	\$285	827	18%	\$6.29	\$327	1.5
MARTIN COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,500	\$1,038	\$12,450	\$311	418	26%	\$8.97	\$467	1.0
MASON COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,150	\$1,154	\$13,845	\$346	313	19%	\$7.11	\$370	1.3
MATAGORDA COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,800	\$1,170	\$14,040	\$351	4,614	33%	\$12.06	\$627	0.8
MAVERICK COUNTY	\$9.31	\$484	\$19,360	1.8	\$27,200	\$680	\$8,160	\$204	3,990	30%	\$5.83	\$303	1.6

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
McCulloch County	\$9.31	\$484	\$19,360	1.8	\$36,150	\$904	\$10,845	\$271	894	27%	\$7.04	\$366	1.3
McLennan County	\$11.63	\$605	\$24,200	2.3	\$47,800	\$1,195	\$14,340	\$359	31,396	40%	\$9.13	\$475	1.3
McMullen County	\$9.31	\$484	\$19,360	1.8	\$41,000	\$1,025	\$12,300	\$308	68	19%	\$23.15	\$1,204	0.4
Medina County	\$10.71	\$557	\$22,280	2.1	\$51,500	\$1,288	\$15,450	\$386	2,618	20%	\$7.05	\$367	1.5
Menard County	\$9.31	\$484	\$19,360	1.8	\$35,400	\$885	\$10,620	\$266	244	25%	\$6.91	\$359	1.3
Midland County	\$10.31	\$536	\$21,440	2.0	\$54,600	\$1,365	\$16,380	\$410	13,021	30%	\$10.74	\$559	1.0
Milam County	\$9.31	\$484	\$19,360	1.8	\$46,600	\$1,165	\$13,980	\$350	2,482	27%	\$10.47	\$544	0.9
Mills County	\$10.06	\$523	\$20,920	2.0	\$43,200	\$1,080	\$12,960	\$324	383	19%	\$5.49	\$286	1.8
Mitchell County	\$9.31	\$484	\$19,360	1.8	\$36,100	\$903	\$10,830	\$271	681	24%	\$9.38	\$488	1.0
Montague County	\$10.04	\$522	\$20,880	1.9	\$43,800	\$1,095	\$13,140	\$329	1,652	21%	\$7.19	\$374	1.4
Montgomery County *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	22,546	22%	\$10.34	\$538	1.4
Moore County	\$9.31	\$484	\$19,360	1.8	\$43,900	\$1,098	\$13,170	\$329	2,000	30%	\$9.62	\$500	1.0
Morris County	\$9.65	\$502	\$20,080	1.9	\$40,700	\$1,018	\$12,210	\$305	1,156	22%	\$11.63	\$605	0.8
Motley County	\$9.31	\$484	\$19,360	1.8	\$39,500	\$988	\$11,850	\$296	137	23%	\$7.23	\$376	1.3
Nacogdoches County	\$11.10	\$577	\$23,080	2.2	\$44,400	\$1,110	\$13,320	\$333	8,466	38%	\$6.12	\$318	1.8
Navarro County	\$10.69	\$556	\$22,240	2.1	\$44,100	\$1,103	\$13,230	\$331	4,830	29%	\$8.18	\$425	1.3
Newton County	\$9.31	\$484	\$19,360	1.8	\$39,600	\$990	\$11,880	\$297	865	15%	\$6.44	\$335	1.4
Nolan County	\$9.31	\$484	\$19,360	1.8	\$37,300	\$933	\$11,190	\$280	2,013	33%	\$8.05	\$419	1.2
Nueces County	\$12.85	\$668	\$26,720	2.5	\$46,800	\$1,170	\$14,040	\$351	42,678	39%	\$10.08	\$524	1.3
Ochiltree County	\$9.31	\$484	\$19,360	1.8	\$52,500	\$1,313	\$15,750	\$394	897	28%	\$10.90	\$567	0.9
Oldham County	\$9.31	\$484	\$19,360	1.8	\$45,300	\$1,133	\$13,590	\$340	248	34%	\$10.72	\$558	0.9
Orange County	\$10.96	\$570	\$22,800	2.1	\$49,600	\$1,240	\$14,880	\$372	7,206	23%	\$9.60	\$499	1.1
Palo Pinto County	\$9.75	\$507	\$20,280	1.9	\$42,700	\$1,068	\$12,810	\$320	2,974	28%	\$8.90	\$463	1.1
Panola County	\$9.31	\$484	\$19,360	1.8	\$43,600	\$1,090	\$13,080	\$327	1,698	19%	\$8.22	\$427	1.1
Parker County *	\$13.94	\$725	\$29,000	2.7	\$61,500	\$1,538	\$18,450	\$461	6,050	19%	\$7.71	\$401	1.8
Parmer County	\$9.31	\$484	\$19,360	1.8	\$39,300	\$983	\$11,790	\$295	920	28%	\$9.51	\$495	1.0
Pecos County	\$9.31	\$484	\$19,360	1.8	\$36,300	\$908	\$10,890	\$272	1,332	26%	\$9.76	\$508	1.0
Polk County	\$9.31	\$484	\$19,360	1.8	\$41,500	\$1,038	\$12,450	\$311	2,776	18%	\$8.51	\$443	1.1
Potter County	\$10.63	\$553	\$22,120	2.1	\$50,500	\$1,263	\$15,150	\$379	16,263	40%	\$10.28	\$535	1.0
Presidio County	\$9.31	\$484	\$19,360	1.8	\$25,700	\$643	\$7,710	\$193	757	30%	\$6.32	\$329	1.5
Rains County	\$9.71	\$505	\$20,200	1.9	\$46,500	\$1,163	\$13,950	\$349	627	17%	\$7.25	\$377	1.3
Randall County	\$10.63	\$553	\$22,120	2.1	\$50,500	\$1,263	\$15,150	\$379	12,252	30%	\$8.08	\$420	1.3
Reagan County	\$9.31	\$484	\$19,360	1.8	\$42,800	\$1,070	\$12,840	\$321	239	22%	\$11.64	\$605	0.8
Real County	\$9.31	\$484	\$19,360	1.8	\$34,550	\$864	\$10,365	\$259	286	23%	\$6.47	\$336	1.4
Red River County	\$9.65	\$502	\$20,080	1.9	\$38,600	\$965	\$11,580	\$290	1,459	25%	\$6.11	\$318	1.6
Reeves County	\$9.31	\$484	\$19,360	1.8	\$28,950	\$724	\$8,685	\$217	917	22%	\$7.41	\$385	1.3
Refugio County	\$9.31	\$484	\$19,360	1.8	\$41,900	\$1,048	\$12,570	\$314	754	25%	\$8.68	\$452	1.1
Roberts County	\$9.31	\$484	\$19,360	1.8	\$46,500	\$1,163	\$13,950	\$349	74	20%	\$13.00	\$676	0.7
Robertson County	\$13.19	\$686	\$27,440	2.6	\$50,700	\$1,268	\$15,210	\$380	1,754	28%	\$7.07	\$367	1.9
Rockwall County *	\$14.94	\$777	\$31,080	2.9	\$65,000	\$1,625	\$19,500	\$488	2,520	17%	\$8.12	\$422	1.8
Runnels County	\$9.31	\$484	\$19,360	1.8	\$38,000	\$950	\$11,400	\$285	1,000	23%	\$8.39	\$436	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
RUSK COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,300	\$1,183	\$14,190	\$355	3,486	20%	\$10.01	\$521	1.0
SABINE COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,850	\$946	\$11,355	\$284	617	14%	\$12.46	\$648	0.7
SAN AUGUSTINE COUNTY	\$9.31	\$484	\$19,360	1.8	\$37,550	\$939	\$11,265	\$282	659	18%	\$6.74	\$350	1.4
SAN JACINTO COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	1,049	12%	\$5.77	\$300	2.5
SAN PATRICIO COUNTY	\$12.85	\$668	\$26,720	2.5	\$46,800	\$1,170	\$14,040	\$351	7,021	32%	\$10.81	\$562	1.2
SAN SABA COUNTY	\$10.06	\$523	\$20,920	2.0	\$40,950	\$1,024	\$12,285	\$307	558	24%	\$7.01	\$365	1.4
SCHLEICHER COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,000	\$1,100	\$13,200	\$330	271	24%	\$11.08	\$576	0.8
SCURRY COUNTY	\$9.31	\$484	\$19,360	1.8	\$45,150	\$1,129	\$13,545	\$339	1,501	26%	\$11.11	\$578	0.8
SHACKELFORD COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,300	\$1,108	\$13,290	\$332	277	21%	\$9.30	\$484	1.0
SHELBY COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,400	\$985	\$11,820	\$296	2,089	22%	\$7.62	\$396	1.2
SHERMAN COUNTY	\$9.31	\$484	\$19,360	1.8	\$45,500	\$1,138	\$13,650	\$341	290	26%	\$10.34	\$538	0.9
SMITH COUNTY	\$11.35	\$590	\$23,600	2.2	\$51,400	\$1,285	\$15,420	\$386	19,915	30%	\$10.73	\$558	1.1
SOMERVELL COUNTY	\$9.56	\$497	\$19,880	1.9	\$57,200	\$1,430	\$17,160	\$429	617	25%	\$15.15	\$788	0.6
STARR COUNTY	\$9.31	\$484	\$19,360	1.8	\$20,200	\$505	\$6,060	\$152	2,965	21%	\$4.77	\$248	2.0
STEPHENS COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,800	\$1,020	\$12,240	\$306	1,012	28%	\$8.68	\$451	1.1
STERLING COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,600	\$1,115	\$13,380	\$335	122	24%	\$8.79	\$457	1.1
STONEWALL COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,100	\$1,028	\$12,330	\$308	153	21%	\$7.14	\$371	1.3
SUTTON COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,800	\$1,120	\$13,440	\$336	424	28%	\$13.21	\$687	0.7
SWISHER COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,800	\$995	\$11,940	\$299	865	30%	\$9.31	\$484	1.0
TARRANT COUNTY *	\$13.94	\$725	\$29,000	2.7	\$61,500	\$1,538	\$18,450	\$461	209,110	39%	\$13.30	\$692	1.0
TAYLOR COUNTY	\$10.15	\$528	\$21,120	2.0	\$46,100	\$1,153	\$13,830	\$346	18,183	38%	\$8.90	\$463	1.1
TERRELL COUNTY	\$9.31	\$484	\$19,360	1.8	\$33,900	\$848	\$10,170	\$254	99	22%	\$10.79	\$561	0.9
TERRY COUNTY	\$9.31	\$484	\$19,360	1.8	\$38,250	\$956	\$11,475	\$287	1,236	29%	\$8.95	\$466	1.0
THROCKMORTON COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,900	\$998	\$11,970	\$299	174	23%	\$7.07	\$368	1.3
TITUS COUNTY	\$10.21	\$531	\$21,240	2.0	\$42,750	\$1,069	\$12,825	\$321	2,641	28%	\$9.49	\$493	1.1
TOM GREEN COUNTY	\$10.69	\$556	\$22,240	2.1	\$45,600	\$1,140	\$13,680	\$342	14,169	36%	\$9.43	\$490	1.1
TRAVIS COUNTY *	\$15.46	\$804	\$32,160	3.0	\$68,600	\$1,715	\$20,580	\$515	155,643	49%	\$14.72	\$766	1.1
TRINITY COUNTY	\$10.77	\$560	\$22,400	2.1	\$37,600	\$940	\$11,280	\$282	1,101	19%	\$7.06	\$367	1.5
TYLER COUNTY	\$9.31	\$484	\$19,360	1.8	\$40,600	\$1,015	\$12,180	\$305	1,244	16%	\$8.01	\$416	1.2
UPSHUR COUNTY	\$10.29	\$535	\$21,400	2.0	\$47,300	\$1,183	\$14,190	\$355	2,432	18%	\$7.28	\$379	1.4
UPTON COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,200	\$1,055	\$12,660	\$317	307	24%	\$14.47	\$752	0.6
UVALDE COUNTY	\$9.31	\$484	\$19,360	1.8	\$35,400	\$885	\$10,620	\$266	2,395	28%	\$6.47	\$336	1.4
VAL VERDE COUNTY	\$9.35	\$486	\$19,440	1.8	\$36,300	\$908	\$10,890	\$272	4,808	34%	\$7.43	\$386	1.3
VAN ZANDT COUNTY	\$10.10	\$525	\$21,000	2.0	\$47,600	\$1,190	\$14,280	\$357	3,482	19%	\$7.08	\$368	1.4
VICTORIA COUNTY	\$11.33	\$589	\$23,560	2.2	\$49,900	\$1,248	\$14,970	\$374	9,814	33%	\$10.08	\$524	1.1
WALKER COUNTY	\$11.90	\$619	\$24,760	2.3	\$49,000	\$1,225	\$14,700	\$368	7,344	40%	\$6.71	\$349	1.8
WALLER COUNTY *	\$14.29	\$743	\$29,720	2.8	\$59,400	\$1,485	\$17,820	\$446	2,908	28%	\$8.87	\$461	1.6
WARD COUNTY	\$9.31	\$484	\$19,360	1.8	\$41,650	\$1,041	\$12,495	\$312	866	22%	\$8.83	\$459	1.1
WASHINGTON COUNTY	\$11.04	\$574	\$22,960	2.1	\$51,000	\$1,275	\$15,300	\$383	2,995	26%	\$8.28	\$431	1.3
WEBB COUNTY	\$10.60	\$551	\$22,040	2.1	\$33,900	\$848	\$10,170	\$254	17,420	34%	\$7.18	\$373	1.5
WHARTON COUNTY	\$9.31	\$484	\$19,360	1.8	\$46,100	\$1,153	\$13,830	\$346	4,623	31%	\$8.23	\$428	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

TEXAS	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WHEELER COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,700	\$1,068	\$12,810	\$320	473	22%	\$9.03	\$469	1.0
WICHITA COUNTY	\$10.52	\$547	\$21,880	2.0	\$47,600	\$1,190	\$14,280	\$357	18,249	38%	\$9.68	\$504	1.1
WILBARGER COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,600	\$1,115	\$13,380	\$335	1,868	34%	\$7.83	\$407	1.2
WILLACY COUNTY	\$9.31	\$484	\$19,360	1.8	\$28,900	\$723	\$8,670	\$217	1,268	23%	\$6.90	\$359	1.3
WILLIAMSON COUNTY *	\$15.46	\$804	\$32,160	3.0	\$68,600	\$1,715	\$20,580	\$515	22,375	26%	\$13.27	\$690	1.2
WILSON COUNTY *	\$14.08	\$732	\$29,280	2.7	\$51,500	\$1,288	\$15,450	\$386	1,661	15%	\$5.84	\$304	2.4
WINKLER COUNTY	\$9.31	\$484	\$19,360	1.8	\$39,500	\$988	\$11,850	\$296	435	17%	\$12.38	\$644	0.8
WISE COUNTY	\$10.25	\$533	\$21,320	2.0	\$61,500	\$1,538	\$18,450	\$461	3,204	19%	\$9.19	\$478	1.1
WOOD COUNTY	\$9.31	\$484	\$19,360	1.8	\$44,200	\$1,105	\$13,260	\$332	2,715	19%	\$7.24	\$377	1.3
YOAKUM COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,700	\$1,068	\$12,810	\$320	538	22%	\$16.91	\$879	0.6
YOUNG COUNTY	\$9.31	\$484	\$19,360	1.8	\$42,400	\$1,060	\$12,720	\$318	1,881	26%	\$8.94	\$465	1.0
ZAPATA COUNTY	\$9.31	\$484	\$19,360	1.8	\$31,300	\$783	\$9,390	\$235	708	18%	\$6.37	\$331	1.5
ZAVALA COUNTY	\$9.31	\$484	\$19,360	1.8	\$22,500	\$563	\$6,750	\$169	926	27%	\$5.13	\$267	1.8

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

UTAH

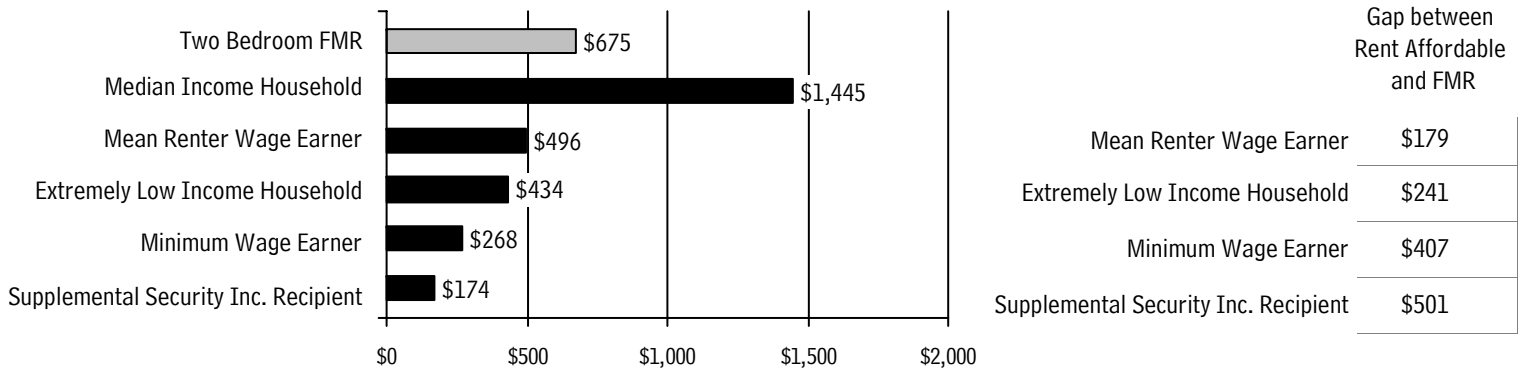
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$675. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,249 monthly or \$26,989 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.98

In Utah, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 101 hours per week, 52 weeks per year. Or a household must include 2.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Utah, the estimated mean (average) wage for a renter is \$9.54. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



UTAH	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
UTAH	\$12.98	\$675	\$26,989	2.5	\$57,804	\$1,445	\$17,341	\$434	199,622	28%	\$9.54	\$496	1.4
METROPOLITAN AREAS													
LOGAN, UT-ID MSA	\$11.42	\$594	\$23,760	2.2	\$49,400	\$1,235	\$14,820	\$371	9,741	35%	\$7.27	\$378	1.6
OGDEN-CLEARFIELD, UT MSA *	\$12.48	\$649	\$25,960	2.4	\$61,400	\$1,535	\$18,420	\$461	32,699	24%	\$7.97	\$414	1.6
PROVO-OREM, UT MSA	\$12.54	\$652	\$26,080	2.4	\$56,150	\$1,404	\$16,845	\$421	33,637	33%	\$8.77	\$456	1.4
SALT LAKE CITY, UT HMFA *	\$13.87	\$721	\$28,840	2.7	\$61,550	\$1,539	\$18,465	\$462	91,451	31%	\$10.82	\$563	1.3
ST. GEORGE, UT MSA	\$12.08	\$628	\$25,120	2.3	\$47,000	\$1,175	\$14,100	\$353	7,795	26%	\$8.17	\$425	1.5
SUMMIT COUNTY, UT HMFA	\$18.92	\$984	\$39,360	3.7	\$61,550	\$1,539	\$18,465	\$462	2,529	24%	\$8.12	\$422	2.3
TOOELE COUNTY, UT HMFA	\$12.12	\$630	\$25,200	2.4	\$61,550	\$1,539	\$18,465	\$462	2,753	22%	\$9.81	\$510	1.2
COMBINED NONMETRO AREAS													
UTAH	\$10.82	\$562	\$22,497	2.1	\$46,337	\$1,158	\$13,901	\$348	19,017	23%	\$8.26	\$430	1.3
COUNTIES													
BEAVER COUNTY	\$11.37	\$591	\$23,640	2.2	\$44,250	\$1,106	\$13,275	\$332	418	21%	\$7.86	\$409	1.4
BOX ELDER COUNTY	\$11.12	\$578	\$23,120	2.2	\$55,450	\$1,386	\$16,635	\$416	2,634	20%	\$10.16	\$528	1.1
CACHE COUNTY	\$11.42	\$594	\$23,760	2.2	\$49,400	\$1,235	\$14,820	\$371	9,741	35%	\$7.27	\$378	1.6
CARBON COUNTY	\$9.94	\$517	\$20,680	1.9	\$45,900	\$1,148	\$13,770	\$344	1,678	23%	\$8.40	\$437	1.2
DAGGETT COUNTY	\$10.31	\$536	\$21,440	2.0	\$46,100	\$1,153	\$13,830	\$346	100	29%	\$7.40	\$385	1.4
DAVIS COUNTY *	\$12.48	\$649	\$25,960	2.4	\$61,400	\$1,535	\$18,420	\$461	15,956	22%	\$8.17	\$425	1.5
DUCHESNE COUNTY	\$10.31	\$536	\$21,440	2.0	\$40,150	\$1,004	\$12,045	\$301	876	19%	\$9.03	\$470	1.1
EMERY COUNTY	\$10.31	\$536	\$21,440	2.0	\$49,500	\$1,238	\$14,850	\$371	623	18%	\$9.80	\$509	1.1
GARFIELD COUNTY	\$11.37	\$591	\$23,640	2.2	\$45,300	\$1,133	\$13,590	\$340	331	21%	\$6.52	\$339	1.7
GRAND COUNTY	\$10.37	\$539	\$21,560	2.0	\$43,800	\$1,095	\$13,140	\$329	999	29%	\$5.98	\$311	1.7
IRON COUNTY	\$10.31	\$536	\$21,440	2.0	\$41,800	\$1,045	\$12,540	\$314	3,577	34%	\$6.68	\$347	1.5
JUAB COUNTY	\$12.54	\$652	\$26,080	2.4	\$56,150	\$1,404	\$16,845	\$421	500	20%	\$7.94	\$413	1.6
KANE COUNTY	\$11.37	\$591	\$23,640	2.2	\$45,350	\$1,134	\$13,605	\$340	491	22%	\$6.62	\$344	1.7
MILLARD COUNTY	\$11.37	\$591	\$23,640	2.2	\$47,550	\$1,189	\$14,265	\$357	783	20%	\$8.18	\$425	1.4
MORGAN COUNTY *	\$12.48	\$649	\$25,960	2.4	\$61,400	\$1,535	\$18,420	\$461	239	12%	\$7.91	\$411	1.6
PIUTE COUNTY	\$11.37	\$591	\$23,640	2.2	\$39,150	\$979	\$11,745	\$294	65	13%	\$4.25	\$221	2.7
RICH COUNTY	\$11.48	\$597	\$23,880	2.2	\$50,550	\$1,264	\$15,165	\$379	105	16%	\$4.21	\$219	2.7
SALT LAKE COUNTY *	\$13.87	\$721	\$28,840	2.7	\$61,550	\$1,539	\$18,465	\$462	91,451	31%	\$10.82	\$563	1.3
SAN JUAN COUNTY	\$10.31	\$536	\$21,440	2.0	\$35,400	\$885	\$10,620	\$266	847	21%	\$9.90	\$515	1.0
SANPETE COUNTY	\$11.37	\$591	\$23,640	2.2	\$42,650	\$1,066	\$12,795	\$320	1,388	21%	\$5.75	\$299	2.0
SEVIER COUNTY	\$11.37	\$591	\$23,640	2.2	\$45,200	\$1,130	\$13,560	\$339	1,097	18%	\$6.77	\$352	1.7
SUMMIT COUNTY	\$18.92	\$984	\$39,360	3.7	\$61,550	\$1,539	\$18,465	\$462	2,529	24%	\$8.12	\$422	2.3
TOOELE COUNTY	\$12.12	\$630	\$25,200	2.4	\$61,550	\$1,539	\$18,465	\$462	2,753	22%	\$9.81	\$510	1.2
UINTAH COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,000	\$1,100	\$13,200	\$330	1,887	23%	\$9.76	\$508	1.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

UTAH

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
UTAH COUNTY	\$12.54	\$652	\$26,080	2.4	\$56,150	\$1,404	\$16,845	\$421	33,137	33%	\$8.78	\$457	1.4
WASATCH COUNTY	\$14.79	\$769	\$30,760	2.9	\$59,200	\$1,480	\$17,760	\$444	919	19%	\$8.22	\$427	1.8
WASHINGTON COUNTY	\$12.08	\$628	\$25,120	2.3	\$47,000	\$1,175	\$14,100	\$353	7,795	26%	\$8.17	\$425	1.5
WAYNE COUNTY	\$11.37	\$591	\$23,640	2.2	\$41,650	\$1,041	\$12,495	\$312	199	22%	\$7.77	\$404	1.5
WEBER COUNTY *	\$12.48	\$649	\$25,960	2.4	\$61,400	\$1,535	\$18,420	\$461	16,504	25%	\$7.76	\$404	1.6

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

VERMONT

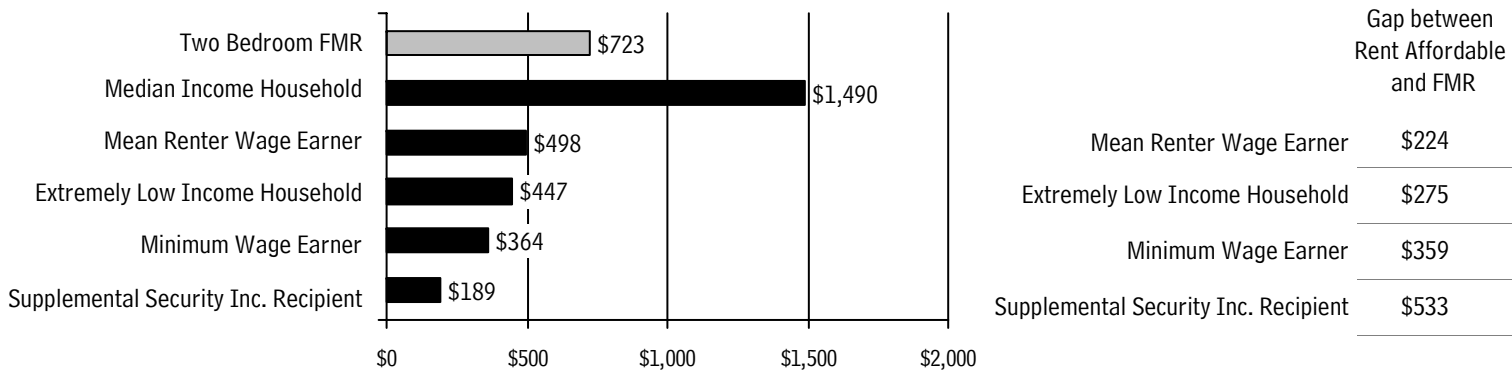
In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$723. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,409 monthly or \$28,903 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.90

In Vermont, a minimum wage worker earns an hourly wage of \$7.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Vermont, the estimated mean (average) wage for a renter is \$9.58. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



VERMONT

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
VERMONT	\$13.90	\$723	\$28,903	2.0	\$59,618	\$1,490	\$17,885	\$447	70,857	29%	\$9.58	\$498	1.4

METROPOLITAN AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA	\$15.92	\$828	\$33,120	2.3	\$66,900	\$1,673	\$20,070	\$502	23,874	31%	\$10.61	\$551	1.5
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COMBINED NONMETRO AREAS

VERMONT	\$12.87	\$669	\$26,759	1.8	\$56,257	\$1,406	\$16,877	\$422	46,983	29%	\$8.95	\$465	1.4
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COUNTIES

ADDISON COUNTY	\$13.67	\$711	\$28,440	2.0	\$59,800	\$1,495	\$17,940	\$449	3,271	25%	\$10.33	\$537	1.3
BENNINGTON COUNTY	\$13.21	\$687	\$27,480	1.9	\$56,400	\$1,410	\$16,920	\$423	4,247	29%	\$8.03	\$418	1.6
CALEDONIA COUNTY	\$11.17	\$581	\$23,240	1.6	\$51,100	\$1,278	\$15,330	\$383	3,157	27%	\$7.36	\$383	1.5
ESSEX COUNTY	\$12.04	\$626	\$25,040	1.7	\$46,700	\$1,168	\$14,010	\$350	529	20%	\$9.22	\$479	1.3
LAMOILLE COUNTY	\$12.52	\$651	\$26,040	1.8	\$54,400	\$1,360	\$16,320	\$408	2,691	29%	\$8.51	\$443	1.5
ORANGE COUNTY	\$12.54	\$652	\$26,080	1.8	\$58,600	\$1,465	\$17,580	\$440	2,393	22%	\$8.92	\$464	1.4
ORLEANS COUNTY	\$9.92	\$516	\$20,640	1.4	\$44,200	\$1,105	\$13,260	\$332	2,710	26%	\$7.35	\$382	1.3
RUTLAND COUNTY	\$12.44	\$647	\$25,880	1.8	\$54,250	\$1,356	\$16,275	\$407	7,754	30%	\$8.98	\$467	1.4
WASHINGTON COUNTY	\$13.15	\$684	\$27,360	1.9	\$61,900	\$1,548	\$18,570	\$464	7,457	32%	\$8.99	\$467	1.5
WINDHAM COUNTY	\$14.58	\$758	\$30,320	2.1	\$57,100	\$1,428	\$17,130	\$428	5,896	32%	\$10.48	\$545	1.4
WINDSOR COUNTY	\$13.21	\$687	\$27,480	1.9	\$58,600	\$1,465	\$17,580	\$440	6,878	28%	\$8.79	\$457	1.5

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

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, Enosburg 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

Alburg town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

VIRGINIA

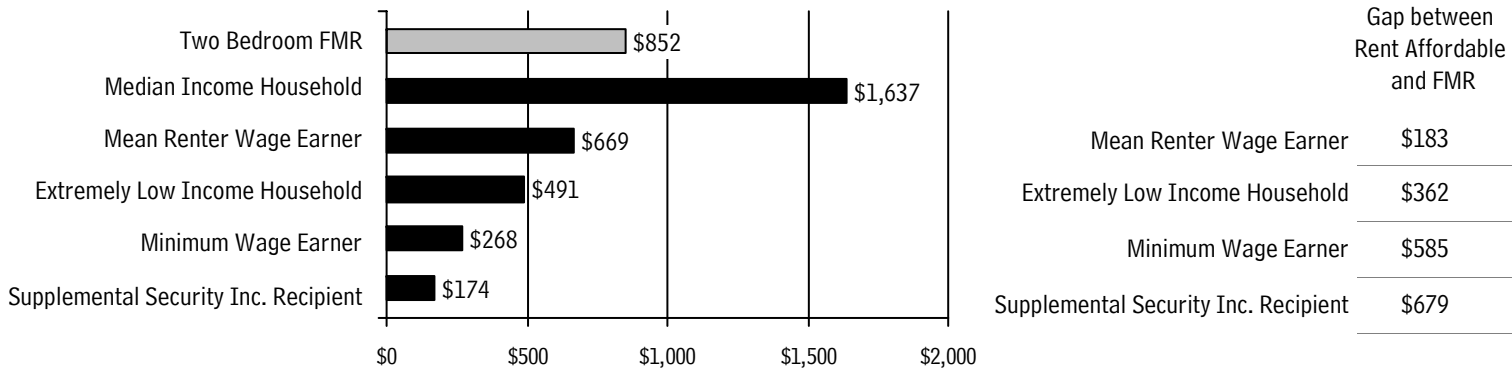
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$852. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,842 monthly or \$34,099 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.39

In Virginia, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 127 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$12.87. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



VIRGINIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
VIRGINIA	\$16.39	\$852	\$34,099	3.2	\$65,464	\$1,637	\$19,639	\$491	861,215	32%	\$12.87	\$669	1.3

METROPOLITAN AREAS

BLACKSBURG-CHRISTIANSBURG-RADFORD, VA HMFA	\$11.06	\$575	\$23,000	2.1	\$54,000	\$1,350	\$16,200	\$405	17,128	47%	\$8.13	\$423	1.4
CHARLOTTESVILLE, VA MSA	\$14.63	\$761	\$30,440	2.8	\$65,200	\$1,630	\$19,560	\$489	24,104	36%	\$10.68	\$555	1.4
DANVILLE, VA MSA	\$9.67	\$503	\$20,120	1.9	\$46,600	\$1,165	\$13,980	\$350	13,552	30%	\$8.48	\$441	1.1
FRANKLIN COUNTY, VA HMFA	\$9.29	\$483	\$19,320	1.8	\$56,950	\$1,424	\$17,085	\$427	3,565	19%	\$7.50	\$390	1.2
GILES COUNTY, VA HMFA	\$9.29	\$483	\$19,320	1.8	\$54,000	\$1,350	\$16,200	\$405	1,468	21%	\$9.42	\$490	1.0
HARRISONBURG, VA MSA	\$11.27	\$586	\$23,440	2.2	\$55,100	\$1,378	\$16,530	\$413	13,573	35%	\$10.08	\$524	1.1
KINGSPOBT-BRISTOL-BRISTOL, TN-VA MSA	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	9,596	25%	\$8.37	\$435	1.1
LOUISA COUNTY, VA HMFA	\$11.04	\$574	\$22,960	2.1	\$66,050	\$1,651	\$19,815	\$495	1,848	19%	\$12.40	\$645	0.9
LYNCHBURG, VA MSA	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	23,085	26%	\$9.79	\$509	1.0
PULASKI COUNTY, VA HMFA	\$9.29	\$483	\$19,320	1.8	\$54,000	\$1,350	\$16,200	\$405	3,863	26%	\$9.54	\$496	1.0
RICHMOND, VA HMFA *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	130,843	32%	\$12.64	\$658	1.2
ROANOKE, VA HMFA	\$11.33	\$589	\$23,560	2.2	\$56,950	\$1,424	\$17,085	\$427	31,352	31%	\$10.58	\$550	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MSA *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	213,178	37%	\$10.32	\$537	1.5
WARREN COUNTY, VA HMFA	\$12.56	\$653	\$26,120	2.4	\$86,200	\$2,155	\$25,860	\$647	3,129	26%	\$8.74	\$454	1.4
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD HMFA *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	258,180	33%	\$17.24	\$896	1.4
WINCHESTER, VA HMFA	\$12.44	\$647	\$25,880	2.4	\$57,100	\$1,428	\$17,130	\$428	9,773	30%	\$11.75	\$611	1.1

COMBINED NONMETRO AREAS

VIRGINIA	\$10.06	\$523	\$20,916	2.0	\$47,060	\$1,177	\$14,118	\$353	102,978	24%	\$8.64	\$449	1.2
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COUNTIES

ACCOMACK COUNTY	\$9.77	\$508	\$20,320	1.9	\$41,750	\$1,044	\$12,525	\$313	3,827	25%	\$8.16	\$425	1.2
ALBEMARLE COUNTY	\$14.63	\$761	\$30,440	2.8	\$65,200	\$1,630	\$19,560	\$489	10,893	34%	\$11.13	\$579	1.3
ALEXANDRIA CITY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	37,162	60%	\$18.24	\$949	1.3
ALLEGHANY COUNTY	\$9.29	\$483	\$19,320	1.8	\$48,000	\$1,200	\$14,400	\$360	782	15%	\$7.99	\$416	1.2
AMELIA COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	763	18%	\$8.21	\$427	1.8
AMHERST COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	2,614	22%	\$8.67	\$451	1.2
APPOMATTOX COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	1,011	19%	\$7.53	\$391	1.4
ARLINGTON COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	48,988	57%	\$22.34	\$1,162	1.1
AUGUSTA COUNTY	\$10.87	\$565	\$22,600	2.1	\$55,750	\$1,394	\$16,725	\$418	4,176	17%	\$9.59	\$499	1.1
BATH COUNTY	\$10.25	\$533	\$21,320	2.0	\$48,800	\$1,220	\$14,640	\$366	414	20%	\$10.60	\$551	1.0
BEDFORD CITY	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	1,000	40%	\$8.10	\$421	1.3
BEDFORD COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	3,198	13%	\$9.15	\$476	1.1
BLAND COUNTY	\$9.29	\$483	\$19,320	1.8	\$43,450	\$1,086	\$13,035	\$326	358	14%	\$10.51	\$546	0.9
BOTETOURT COUNTY	\$11.33	\$589	\$23,560	2.2	\$56,950	\$1,424	\$17,085	\$427	1,436	12%	\$7.54	\$392	1.5
BRISTOL CITY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	2,684	35%	\$7.81	\$406	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

VIRGINIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
BRUNSWICK COUNTY	\$9.60	\$499	\$19,960	1.9	\$46,100	\$1,153	\$13,830	\$346	1,402	22%	\$8.28	\$430	1.2
BUCHANAN COUNTY	\$9.29	\$483	\$19,320	1.8	\$32,950	\$824	\$9,885	\$247	1,790	17%	\$8.96	\$466	1.0
BUCKINGHAM COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,000	\$1,125	\$13,500	\$338	1,176	22%	\$7.76	\$403	1.2
BUENA VISTA CITY	\$9.29	\$483	\$19,320	1.8	\$50,550	\$1,264	\$15,165	\$379	748	29%	\$9.47	\$492	1.0
CAMPBELL COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	4,688	23%	\$9.33	\$485	1.1
CAROLINE COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	1,442	18%	\$9.04	\$470	1.6
CARROLL COUNTY	\$9.29	\$483	\$19,320	1.8	\$44,000	\$1,100	\$13,200	\$330	2,231	18%	\$6.08	\$316	1.5
CHARLES CITY COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	404	15%	\$10.87	\$565	1.3
CHARLOTTE COUNTY	\$9.29	\$483	\$19,320	1.8	\$41,600	\$1,040	\$12,480	\$312	1,117	23%	\$7.10	\$369	1.3
CHARLOTTESVILLE CITY	\$14.63	\$761	\$30,440	2.8	\$65,200	\$1,630	\$19,560	\$489	9,964	59%	\$10.83	\$563	1.4
CHESAPEAKE CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	17,577	25%	\$8.63	\$449	1.8
CHESTERFIELD COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	17,865	19%	\$10.36	\$539	1.4
CLARKE COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	1,209	24%	\$9.73	\$506	2.4
CLIFTON FORGE CITY †	\$9.29	\$483	\$19,320	1.8	\$48,000	\$1,200	\$14,400	\$360	686	37%			
COLONIAL HEIGHTS CITY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	2,153	31%	\$7.33	\$381	2.0
COVINGTON CITY	\$9.29	\$483	\$19,320	1.8	\$48,000	\$1,200	\$14,400	\$360	855	30%	\$11.49	\$597	0.8
CRAIG COUNTY	\$11.33	\$589	\$23,560	2.2	\$56,950	\$1,424	\$17,085	\$427	384	19%	\$5.69	\$296	2.0
CULPEPER COUNTY	\$13.88	\$722	\$28,880	2.7	\$62,050	\$1,551	\$18,615	\$465	3,581	29%	\$10.45	\$543	1.3
CUMBERLAND COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	805	23%	\$6.16	\$320	2.4
DANVILLE CITY	\$9.67	\$503	\$20,120	1.9	\$46,600	\$1,165	\$13,980	\$350	8,645	42%	\$8.94	\$465	1.1
DICKENSON COUNTY	\$9.29	\$483	\$19,320	1.8	\$33,150	\$829	\$9,945	\$249	1,207	18%	\$7.31	\$380	1.3
DINWIDDIE COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	1,892	21%	\$10.67	\$555	1.4
EMPORIA CITY	\$9.62	\$500	\$20,000	1.9	\$45,350	\$1,134	\$13,605	\$340	1,067	48%	\$6.36	\$331	1.5
ESSEX COUNTY	\$11.35	\$590	\$23,600	2.2	\$51,950	\$1,299	\$15,585	\$390	909	23%	\$7.58	\$394	1.5
FAIRFAX CITY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	2,484	31%	\$15.74	\$818	1.5
FAIRFAX COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	101,856	29%	\$18.91	\$984	1.2
FALLS CHURCH CITY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	1,767	40%	\$14.36	\$747	1.6
FAUQUIER COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	4,729	24%	\$9.85	\$512	2.4
FLOYD COUNTY	\$10.27	\$534	\$21,360	2.0	\$45,700	\$1,143	\$13,710	\$343	1,053	18%	\$7.73	\$402	1.3
FLUVANNA COUNTY	\$14.63	\$761	\$30,440	2.8	\$65,200	\$1,630	\$19,560	\$489	1,087	15%	\$8.79	\$457	1.7
FRANKLIN CITY	\$10.29	\$535	\$21,400	2.0	\$48,950	\$1,224	\$14,685	\$367	1,571	46%	\$6.57	\$342	1.6
FRANKLIN COUNTY	\$9.29	\$483	\$19,320	1.8	\$56,950	\$1,424	\$17,085	\$427	3,565	19%	\$7.50	\$390	1.2
FREDERICK COUNTY	\$12.44	\$647	\$25,880	2.4	\$57,100	\$1,428	\$17,130	\$428	4,343	20%	\$11.14	\$579	1.1
FREDERICKSBURG CITY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	5,226	65%	\$11.79	\$613	2.0
GALAX CITY	\$9.29	\$483	\$19,320	1.8	\$44,000	\$1,100	\$13,200	\$330	1,001	34%	\$6.69	\$348	1.4
GILES COUNTY	\$9.29	\$483	\$19,320	1.8	\$54,000	\$1,350	\$16,200	\$405	1,468	21%	\$9.42	\$490	1.0
GLOUCESTER COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	2,445	19%	\$6.37	\$331	2.4
GOOCHLAND COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	820	13%	\$18.13	\$943	0.8
GRAYSON COUNTY	\$9.29	\$483	\$19,320	1.8	\$41,950	\$1,049	\$12,585	\$315	1,357	19%	\$7.59	\$395	1.2
GREENE COUNTY	\$14.63	\$761	\$30,440	2.8	\$65,200	\$1,630	\$19,560	\$489	1,031	18%	\$7.86	\$409	1.9
GREENSVILLE COUNTY	\$9.62	\$500	\$20,000	1.9	\$45,350	\$1,134	\$13,605	\$340	734	22%	\$10.08	\$524	1.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

VIRGINIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
HALIFAX COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,300	\$1,133	\$13,590	\$340	3,601	24%	\$8.67	\$451	1.1
HAMPTON CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	22,321	41%	\$10.25	\$533	1.5
HANOVER COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	4,895	16%	\$8.43	\$438	1.7
HARRISONBURG CITY	\$11.27	\$586	\$23,440	2.2	\$55,100	\$1,378	\$16,530	\$413	8,001	61%	\$9.95	\$518	1.1
HENRICO COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	37,032	34%	\$13.96	\$726	1.0
HENRY COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	5,527	23%	\$8.48	\$441	1.1
HIGHLAND COUNTY	\$10.25	\$533	\$21,320	2.0	\$45,150	\$1,129	\$13,545	\$339	184	16%	\$7.43	\$387	1.4
HOPEWELL CITY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	3,993	44%	\$13.73	\$714	1.1
ISLE OF WIGHT COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	2,166	19%	\$8.08	\$420	1.9
JAMES CITY COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	4,364	23%	\$7.92	\$412	2.0
KING AND QUEEN COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	474	18%	\$12.49	\$650	1.2
KING GEORGE COUNTY	\$14.00	\$728	\$29,120	2.7	\$66,800	\$1,670	\$20,040	\$501	1,716	28%	\$16.16	\$841	0.9
KING WILLIAM COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	724	15%	\$10.15	\$528	1.4
LANCASTER COUNTY	\$11.17	\$581	\$23,240	2.2	\$51,600	\$1,290	\$15,480	\$387	852	17%	\$8.83	\$459	1.3
LEE COUNTY	\$9.29	\$483	\$19,320	1.8	\$34,150	\$854	\$10,245	\$256	2,489	26%	\$6.54	\$340	1.4
LEXINGTON CITY	\$9.29	\$483	\$19,320	1.8	\$50,550	\$1,264	\$15,165	\$379	1,000	45%	\$6.67	\$347	1.4
LOUDOUN COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	12,312	21%	\$15.47	\$805	1.5
LOUISA COUNTY	\$11.04	\$574	\$22,960	2.1	\$66,050	\$1,651	\$19,815	\$495	1,848	19%	\$12.40	\$645	0.9
LUNENBURG COUNTY	\$9.60	\$499	\$19,960	1.9	\$41,850	\$1,046	\$12,555	\$314	1,111	22%	\$8.69	\$452	1.1
LYNCHBURG CITY	\$10.27	\$534	\$21,360	2.0	\$52,750	\$1,319	\$15,825	\$396	10,574	42%	\$10.53	\$548	1.0
MADISON COUNTY	\$11.04	\$574	\$22,960	2.1	\$53,500	\$1,338	\$16,050	\$401	1,093	23%	\$8.13	\$423	1.4
MANASSAS CITY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	3,554	30%	\$14.80	\$770	1.6
MANASSAS PARK CITY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	693	21%	\$16.56	\$861	1.4
MARTINSVILLE CITY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	2,584	40%	\$7.75	\$403	1.2
MATHEWS COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	603	15%	\$5.80	\$302	2.7
MECKLENBURG COUNTY	\$9.35	\$486	\$19,440	1.8	\$45,250	\$1,131	\$13,575	\$339	3,324	26%	\$7.58	\$394	1.2
MIDDLESEX COUNTY	\$11.17	\$581	\$23,240	2.2	\$52,350	\$1,309	\$15,705	\$393	723	17%	\$7.57	\$394	1.5
MONTGOMERY COUNTY	\$11.06	\$575	\$23,000	2.1	\$54,000	\$1,350	\$16,200	\$405	13,904	45%	\$8.18	\$426	1.4
NELSON COUNTY	\$14.63	\$761	\$30,440	2.8	\$65,200	\$1,630	\$19,560	\$489	1,129	19%	\$8.44	\$439	1.7
NEW KENT COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	552	11%	\$6.85	\$356	2.1
NEWPORT NEWS CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	33,158	48%	\$11.77	\$612	1.3
NORFOLK CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	46,939	54%	\$12.80	\$666	1.2
NORTHAMPTON COUNTY	\$11.17	\$581	\$23,240	2.2	\$43,050	\$1,076	\$12,915	\$323	1,666	31%	\$9.59	\$499	1.2
NORTHUMBERLAND COUNTY	\$11.17	\$581	\$23,240	2.2	\$59,050	\$1,476	\$17,715	\$443	687	13%	\$7.55	\$393	1.5
NORTON CITY	\$9.29	\$483	\$19,320	1.8	\$39,100	\$978	\$11,730	\$293	762	44%	\$7.93	\$412	1.2
NOTTOWAY COUNTY	\$9.29	\$483	\$19,320	1.8	\$47,300	\$1,183	\$14,190	\$355	1,647	29%	\$7.84	\$408	1.2
ORANGE COUNTY	\$11.40	\$593	\$23,720	2.2	\$57,800	\$1,445	\$17,340	\$434	2,325	23%	\$9.06	\$471	1.3
PAGE COUNTY	\$9.63	\$501	\$20,040	1.9	\$46,800	\$1,170	\$14,040	\$351	2,428	26%	\$7.21	\$375	1.3
PATRICK COUNTY	\$9.29	\$483	\$19,320	1.8	\$43,100	\$1,078	\$12,930	\$323	1,610	20%	\$8.11	\$422	1.1
PETERSBURG CITY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	6,686	48%	\$10.98	\$571	1.3
PITTSYLVANIA COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,600	\$1,165	\$13,980	\$350	4,907	20%	\$7.45	\$387	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

VIRGINIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
POQUOSON CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	664	16%	\$7.08	\$368	2.2
PORTSMOUTH CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	15,823	41%	\$10.25	\$533	1.5
POWHATAN COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	809	11%	\$7.81	\$406	1.9
PRINCE EDWARD COUNTY	\$10.85	\$564	\$22,560	2.1	\$46,150	\$1,154	\$13,845	\$346	2,066	31%	\$7.75	\$403	1.4
PRINCE GEORGE COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	2,736	27%	\$8.78	\$457	1.7
PRINCE WILLIAM COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	26,772	28%	\$10.15	\$528	2.3
PULASKI COUNTY	\$9.29	\$483	\$19,320	1.8	\$54,000	\$1,350	\$16,200	\$405	3,863	26%	\$9.54	\$496	1.0
RADFORD CITY	\$11.06	\$575	\$23,000	2.1	\$54,000	\$1,350	\$16,200	\$405	3,224	56%	\$7.78	\$404	1.4
RAPPAHANNOCK COUNTY	\$11.04	\$574	\$22,960	2.1	\$61,450	\$1,536	\$18,435	\$461	685	25%	\$12.45	\$647	0.9
RICHMOND CITY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	45,539	54%	\$15.35	\$798	0.9
RICHMOND COUNTY	\$11.17	\$581	\$23,240	2.2	\$50,550	\$1,264	\$15,165	\$379	669	23%	\$8.36	\$435	1.3
ROANOKE CITY	\$11.33	\$589	\$23,560	2.2	\$56,950	\$1,424	\$17,085	\$427	18,371	44%	\$11.21	\$583	1.0
ROANOKE COUNTY	\$11.33	\$589	\$23,560	2.2	\$56,950	\$1,424	\$17,085	\$427	7,933	23%	\$9.57	\$498	1.2
ROCKBRIDGE COUNTY	\$9.29	\$483	\$19,320	1.8	\$50,550	\$1,264	\$15,165	\$379	1,901	22%	\$7.57	\$394	1.2
ROCKINGHAM COUNTY	\$11.27	\$586	\$23,440	2.2	\$55,100	\$1,378	\$16,530	\$413	5,572	22%	\$10.21	\$531	1.1
RUSSELL COUNTY	\$9.29	\$483	\$19,320	1.8	\$38,050	\$951	\$11,415	\$285	2,225	19%	\$8.81	\$458	1.1
SALEM CITY	\$11.33	\$589	\$23,560	2.2	\$56,950	\$1,424	\$17,085	\$427	3,228	32%	\$11.17	\$581	1.0
SCOTT COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	2,124	22%	\$7.20	\$374	1.3
SHENANDOAH COUNTY	\$10.02	\$521	\$20,840	1.9	\$53,850	\$1,346	\$16,155	\$404	3,843	27%	\$9.23	\$480	1.1
SMYTH COUNTY	\$9.29	\$483	\$19,320	1.8	\$43,750	\$1,094	\$13,125	\$328	3,488	26%	\$9.42	\$490	1.0
SOUTHAMPTON COUNTY	\$10.29	\$535	\$21,400	2.0	\$48,950	\$1,224	\$14,685	\$367	1,614	26%	\$7.80	\$406	1.3
SPOTSYLVANIA COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	5,572	18%	\$9.74	\$506	2.4
STAFFORD COUNTY *	\$23.56	\$1,225	\$49,000	4.6	\$86,200	\$2,155	\$25,860	\$647	5,856	19%	\$9.48	\$493	2.5
STAUNTON CITY	\$10.87	\$565	\$22,600	2.1	\$55,750	\$1,394	\$16,725	\$418	3,738	39%	\$7.37	\$383	1.5
SUFFOLK CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	6,469	28%	\$7.66	\$399	2.0
SURRY COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	602	23%	\$19.35	\$1,006	0.8
SUSSEX COUNTY *	\$14.56	\$757	\$30,280	2.8	\$66,050	\$1,651	\$19,815	\$495	1,259	31%	\$8.14	\$423	1.8
TAZEWELL COUNTY	\$9.29	\$483	\$19,320	1.8	\$40,550	\$1,014	\$12,165	\$304	4,150	23%	\$9.49	\$493	1.0
VIRGINIA BEACH CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	53,190	34%	\$9.89	\$514	1.6
WARREN COUNTY	\$12.56	\$653	\$26,120	2.4	\$86,200	\$2,155	\$25,860	\$647	3,129	26%	\$8.74	\$454	1.4
WASHINGTON COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,650	\$1,141	\$13,695	\$342	4,788	23%	\$8.98	\$467	1.0
WAYNESBORO CITY	\$10.87	\$565	\$22,600	2.1	\$55,750	\$1,394	\$16,725	\$418	3,236	39%	\$10.98	\$571	1.0
WESTMORELAND COUNTY	\$11.60	\$603	\$24,120	2.3	\$49,750	\$1,244	\$14,925	\$373	1,421	21%	\$7.91	\$411	1.5
WILLIAMSBURG CITY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	2,017	56%	\$9.09	\$473	1.7
WINCHESTER CITY	\$12.44	\$647	\$25,880	2.4	\$57,100	\$1,428	\$17,130	\$428	5,430	54%	\$12.12	\$630	1.0
WISE COUNTY	\$9.29	\$483	\$19,320	1.8	\$39,100	\$978	\$11,730	\$293	3,966	25%	\$8.25	\$429	1.1
WYTHE COUNTY	\$9.29	\$483	\$19,320	1.8	\$47,700	\$1,193	\$14,310	\$358	2,605	23%	\$7.49	\$390	1.2
YORK COUNTY *	\$15.60	\$811	\$32,440	3.0	\$59,100	\$1,478	\$17,730	\$443	4,840	24%	\$7.87	\$409	2.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

† Wage data not available (See Appendix A).

WASHINGTON

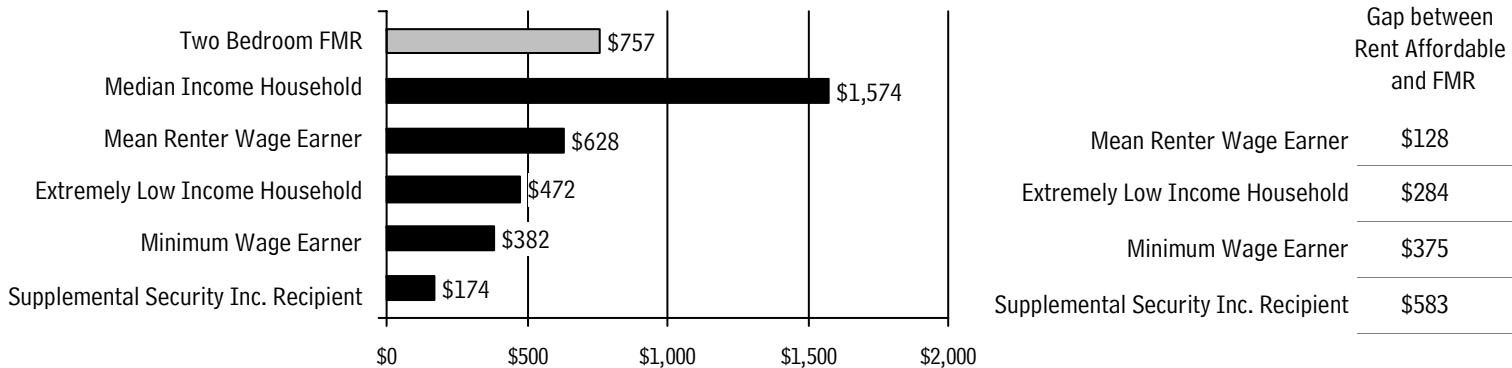
In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$757. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,522 monthly or \$30,268 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.55

In Washington, a minimum wage worker earns an hourly wage of \$7.35. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Washington, the estimated mean (average) wage for a renter is \$12.08. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WASHINGTON

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WASHINGTON	\$14.55	\$757	\$30,268	2.0	\$62,965	\$1,574	\$18,890	\$472	804,413	35%	\$12.08	\$628	1.2

METROPOLITAN AREAS

BELLINGHAM, WA MSA	\$13.77	\$716	\$28,640	1.9	\$56,300	\$1,408	\$16,890	\$422	23,575	37%	\$8.57	\$446	1.6
BREMERTON-SILVERDALE, WA MSA	\$14.75	\$767	\$30,680	2.0	\$62,000	\$1,550	\$18,600	\$465	28,164	33%	\$8.69	\$452	1.7
KENNEWICK-RICHLAND-PASCO, WA MSA	\$12.02	\$625	\$25,000	1.6	\$59,050	\$1,476	\$17,715	\$443	21,601	32%	\$10.77	\$560	1.1
LEWISTON, ID-WA MSA	\$10.60	\$551	\$22,040	1.4	\$49,350	\$1,234	\$14,805	\$370	2,752	33%	\$7.48	\$389	1.4
LONGVIEW, WA MSA	\$11.31	\$588	\$23,520	1.5	\$53,250	\$1,331	\$15,975	\$399	11,598	32%	\$9.45	\$491	1.2
MOUNT VERNON-ANACORTES, WA MSA	\$15.23	\$792	\$31,680	2.1	\$55,400	\$1,385	\$16,620	\$416	11,765	30%	\$9.37	\$487	1.6
OLYMPIA, WA MSA	\$14.40	\$749	\$29,960	2.0	\$63,100	\$1,578	\$18,930	\$473	27,261	33%	\$9.25	\$481	1.6
PORTLAND-VANCOUVER-BEAVERTON, OR-WA MSA	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	42,637	33%	\$10.85	\$564	1.3
SEATTLE-BELLEVUE, WA HMFA	\$16.15	\$840	\$33,600	2.2	\$72,950	\$1,824	\$21,885	\$547	357,993	38%	\$14.89	\$774	1.1
SPOKANE, WA MSA	\$12.19	\$634	\$25,360	1.7	\$52,950	\$1,324	\$15,885	\$397	56,445	34%	\$8.82	\$459	1.4
TACOMA, WA HMFA *	\$14.88	\$774	\$30,960	2.0	\$59,750	\$1,494	\$17,925	\$448	95,177	36%	\$10.67	\$555	1.4
WENATCHEE, WA MSA	\$12.08	\$628	\$25,120	1.6	\$52,000	\$1,300	\$15,600	\$390	12,256	33%	\$7.40	\$385	1.6
YAKIMA, WA MSA	\$12.71	\$661	\$26,440	1.7	\$45,450	\$1,136	\$13,635	\$341	26,306	36%	\$7.72	\$401	1.6

COMBINED NONMETRO AREAS

WASHINGTON	\$11.64	\$605	\$24,204	1.6	\$48,891	\$1,222	\$14,667	\$367	86,883	30%	\$7.48	\$389	1.6
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COUNTIES

ADAMS COUNTY	\$10.75	\$559	\$22,360	1.5	\$42,500	\$1,063	\$12,750	\$319	1,650	32%	\$8.41	\$437	1.3
ASOTIN COUNTY	\$10.60	\$551	\$22,040	1.4	\$49,350	\$1,234	\$14,805	\$370	2,752	33%	\$7.48	\$389	1.4
BENTON COUNTY	\$12.02	\$625	\$25,000	1.6	\$59,050	\$1,476	\$17,715	\$443	16,512	31%	\$12.11	\$630	1.0
CHELAN COUNTY	\$12.08	\$628	\$25,120	1.6	\$52,000	\$1,300	\$15,600	\$390	8,851	35%	\$7.60	\$395	1.6
CLALLAM COUNTY	\$11.46	\$596	\$23,840	1.6	\$50,600	\$1,265	\$15,180	\$380	7,397	27%	\$7.49	\$389	1.5
CLARK COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	41,657	33%	\$10.89	\$566	1.3
COLUMBIA COUNTY	\$11.17	\$581	\$23,240	1.5	\$50,350	\$1,259	\$15,105	\$378	513	30%	\$7.21	\$375	1.6
COWLITZ COUNTY	\$11.31	\$588	\$23,520	1.5	\$53,250	\$1,331	\$15,975	\$399	11,598	32%	\$9.45	\$491	1.2
DOUGLAS COUNTY	\$12.08	\$628	\$25,120	1.6	\$52,000	\$1,300	\$15,600	\$390	3,405	29%	\$6.62	\$344	1.8
FERRY COUNTY	\$10.75	\$559	\$22,360	1.5	\$40,600	\$1,015	\$12,180	\$305	763	27%	\$7.45	\$387	1.4
FRANKLIN COUNTY	\$12.02	\$625	\$25,000	1.6	\$59,050	\$1,476	\$17,715	\$443	5,089	34%	\$6.59	\$343	1.8
GARFIELD COUNTY	\$11.17	\$581	\$23,240	1.5	\$48,150	\$1,204	\$14,445	\$361	259	26%	\$7.40	\$385	1.5
GRANT COUNTY	\$11.02	\$573	\$22,920	1.5	\$44,450	\$1,111	\$13,335	\$333	8,399	33%	\$7.25	\$377	1.5
GRAYS HARBOR COUNTY	\$11.21	\$583	\$23,320	1.5	\$45,250	\$1,131	\$13,575	\$339	8,294	31%	\$8.76	\$456	1.3
ISLAND COUNTY	\$12.52	\$651	\$26,040	1.7	\$58,850	\$1,471	\$17,655	\$441	8,296	30%	\$7.73	\$402	1.6
JEFFERSON COUNTY	\$13.62	\$708	\$28,320	1.9	\$52,050	\$1,301	\$15,615	\$390	2,780	24%	\$6.68	\$347	2.0
KING COUNTY	\$16.15	\$840	\$33,600	2.2	\$72,950	\$1,824	\$21,885	\$547	285,465	40%	\$15.35	\$798	1.1
KITSAP COUNTY	\$14.75	\$767	\$30,680	2.0	\$62,000	\$1,550	\$18,600	\$465	28,164	33%	\$8.69	\$452	1.7

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

WASHINGTON

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
KITTITAS COUNTY	\$12.46	\$648	\$25,920	1.7	\$52,700	\$1,318	\$15,810	\$395	5,583	42%	\$4.97	\$259	2.5
Klickitat County	\$11.31	\$588	\$23,520	1.5	\$45,900	\$1,148	\$13,770	\$344	2,335	31%	\$7.73	\$402	1.5
LEWIS COUNTY	\$12.06	\$627	\$25,080	1.6	\$46,950	\$1,174	\$14,085	\$352	7,515	29%	\$9.15	\$476	1.3
LINCOLN COUNTY	\$10.75	\$559	\$22,360	1.5	\$47,450	\$1,186	\$14,235	\$356	970	23%	\$7.64	\$397	1.4
MASON COUNTY	\$12.44	\$647	\$25,880	1.7	\$50,350	\$1,259	\$15,105	\$378	3,965	21%	\$8.01	\$416	1.6
OKANOGAN COUNTY	\$11.06	\$575	\$23,000	1.5	\$39,900	\$998	\$11,970	\$299	4,718	31%	\$5.36	\$278	2.1
PACIFIC COUNTY	\$10.88	\$566	\$22,640	1.5	\$44,750	\$1,119	\$13,425	\$336	2,300	25%	\$6.30	\$327	1.7
PEND OREILLE COUNTY	\$10.75	\$559	\$22,360	1.5	\$42,050	\$1,051	\$12,615	\$315	1,050	23%	\$7.77	\$404	1.4
PIERCE COUNTY *	\$14.88	\$774	\$30,960	2.0	\$59,750	\$1,494	\$17,925	\$448	95,177	36%	\$10.67	\$555	1.4
SAN JUAN COUNTY	\$14.77	\$768	\$30,720	2.0	\$59,200	\$1,480	\$17,760	\$444	1,707	26%	\$8.17	\$425	1.8
SKAGIT COUNTY	\$15.23	\$792	\$31,680	2.1	\$55,400	\$1,385	\$16,620	\$416	11,765	30%	\$9.37	\$487	1.6
SKAMANIA COUNTY	\$13.90	\$723	\$28,920	1.9	\$65,900	\$1,648	\$19,770	\$494	980	26%	\$7.42	\$386	1.9
SNOHOMISH COUNTY	\$16.15	\$840	\$33,600	2.2	\$72,950	\$1,824	\$21,885	\$547	72,528	32%	\$12.43	\$646	1.3
SPOKANE COUNTY	\$12.19	\$634	\$25,360	1.7	\$52,950	\$1,324	\$15,885	\$397	56,445	34%	\$8.82	\$459	1.4
STEVENS COUNTY	\$10.73	\$558	\$22,320	1.5	\$45,700	\$1,143	\$13,710	\$343	3,286	22%	\$7.11	\$370	1.5
THURSTON COUNTY	\$14.40	\$749	\$29,960	2.0	\$63,100	\$1,578	\$18,930	\$473	27,261	33%	\$9.25	\$481	1.6
WAHIAKUM COUNTY	\$11.33	\$589	\$23,560	1.5	\$53,950	\$1,349	\$16,185	\$405	316	20%	\$8.64	\$449	1.3
WALLA WALLA COUNTY	\$11.17	\$581	\$23,240	1.5	\$51,150	\$1,279	\$15,345	\$384	6,830	35%	\$7.27	\$378	1.5
WHATCOM COUNTY	\$13.77	\$716	\$28,640	1.9	\$56,300	\$1,408	\$16,890	\$422	23,575	37%	\$8.57	\$446	1.6
WHITMAN COUNTY	\$11.21	\$583	\$23,320	1.5	\$51,450	\$1,286	\$15,435	\$386	7,957	52%	\$6.95	\$361	1.6
YAKIMA COUNTY	\$12.71	\$661	\$26,440	1.7	\$45,450	\$1,136	\$13,635	\$341	26,306	36%	\$7.72	\$401	1.6

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

WEST VIRGINIA

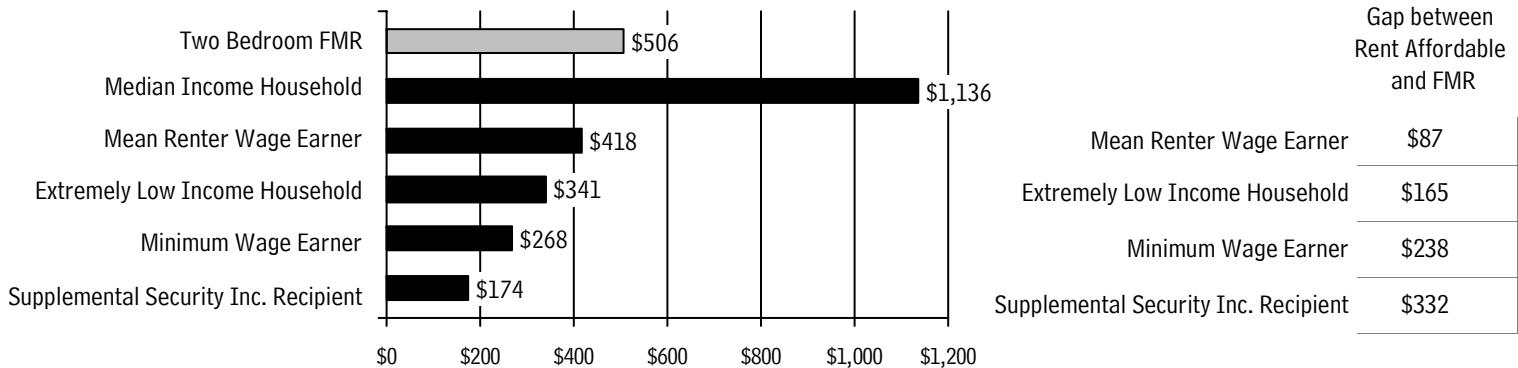
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$506. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,686 monthly or \$20,232 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$9.73

In West Virginia, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 76 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is \$8.05. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WEST VIRGINIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WEST VIRGINIA	\$9.73	\$506	\$20,232	1.9	\$45,448	\$1,136	\$13,634	\$341	182,855	25%	\$8.05	\$418	1.2

METROPOLITAN AREAS

BOONE COUNTY, WV HMFA	\$8.83	\$459	\$18,360	1.7	\$49,700	\$1,243	\$14,910	\$373	2,168	21%	\$13.40	\$697	0.7
CHARLESTON, WV HMFA	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	31,482	26%	\$9.89	\$514	1.0
CUMBERLAND, MD-WV MSA	\$9.67	\$503	\$20,120	1.9	\$47,450	\$1,186	\$14,235	\$356	2,389	22%	\$7.82	\$407	1.2
HAGERSTOWN-MARTINSBURG, MD-WV MSA	\$12.10	\$629	\$25,160	2.3	\$56,250	\$1,406	\$16,875	\$422	8,676	24%	\$8.65	\$450	1.4
HUNTINGTON-ASHLAND, WV-KY-OH MSA	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	18,360	31%	\$7.43	\$386	1.3
JEFFERSON COUNTY, WV HMFA	\$11.92	\$620	\$24,800	2.3	\$86,200	\$2,155	\$25,860	\$647	3,903	24%	\$6.61	\$344	1.8
MORGANTOWN, WV MSA	\$9.85	\$512	\$20,480	1.9	\$48,350	\$1,209	\$14,505	\$363	14,992	33%	\$6.56	\$341	1.5
PARKERSBURG-MARIETTA, WV-OH MSA	\$9.67	\$503	\$20,120	1.9	\$48,200	\$1,205	\$14,460	\$362	10,601	26%	\$8.00	\$416	1.2
WEIRTON-STEUBENVILLE, WV-OH MSA	\$9.67	\$503	\$20,120	1.9	\$46,500	\$1,163	\$13,950	\$349	5,576	23%	\$9.48	\$493	1.0
WHEELING, WV-OH MSA	\$9.67	\$503	\$20,120	1.9	\$46,200	\$1,155	\$13,860	\$347	9,395	28%	\$7.40	\$385	1.3
WINCHESTER, VA HMFA	\$12.44	\$647	\$25,880	2.4	\$57,100	\$1,428	\$17,130	\$428	1,505	19%	\$6.90	\$359	1.8

COMBINED NONMETRO AREAS

WEST VIRGINIA	\$9.03	\$470	\$18,787	1.8	\$39,689	\$992	\$11,907	\$298	73,808	22%	\$7.36	\$383	1.2
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COUNTIES

BARBOUR COUNTY	\$8.83	\$459	\$18,360	1.7	\$36,000	\$900	\$10,800	\$270	1,315	21%	\$5.37	\$279	1.6
BERKELEY COUNTY	\$12.10	\$629	\$25,160	2.3	\$56,250	\$1,406	\$16,875	\$422	7,648	26%	\$8.70	\$452	1.4
BOONE COUNTY	\$8.83	\$459	\$18,360	1.7	\$49,700	\$1,243	\$14,910	\$373	2,168	21%	\$13.40	\$697	0.7
BRAXTON COUNTY	\$8.83	\$459	\$18,360	1.7	\$35,500	\$888	\$10,650	\$266	1,261	22%	\$7.19	\$374	1.2
BROOKE COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,500	\$1,163	\$13,950	\$349	2,430	23%	\$9.37	\$487	1.0
CABELL COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	14,584	35%	\$7.39	\$384	1.3
CALHOUN COUNTY	\$9.33	\$485	\$19,400	1.8	\$32,450	\$811	\$9,735	\$243	646	21%	\$7.61	\$396	1.2
CLAY COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	841	21%	\$8.00	\$416	1.3
DODDRIDGE COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,000	\$1,075	\$12,900	\$323	533	19%	\$6.10	\$317	1.5
FAYETTE COUNTY	\$8.83	\$459	\$18,360	1.7	\$36,750	\$919	\$11,025	\$276	4,326	23%	\$6.62	\$344	1.3
GILMER COUNTY	\$8.83	\$459	\$18,360	1.7	\$35,250	\$881	\$10,575	\$264	767	28%	\$5.90	\$307	1.5
GRANT COUNTY	\$10.04	\$522	\$20,880	1.9	\$41,900	\$1,048	\$12,570	\$314	880	19%	\$9.17	\$477	1.1
GREENBRIER COUNTY	\$8.83	\$459	\$18,360	1.7	\$40,400	\$1,010	\$12,120	\$303	3,417	23%	\$6.54	\$340	1.4
HAMPSHIRE COUNTY	\$12.44	\$647	\$25,880	2.4	\$57,100	\$1,428	\$17,130	\$428	1,505	19%	\$6.90	\$359	1.8
HANCOCK COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,500	\$1,163	\$13,950	\$349	3,146	23%	\$9.55	\$496	1.0
HARDY COUNTY	\$10.04	\$522	\$20,880	1.9	\$45,000	\$1,125	\$13,500	\$338	1,017	20%	\$7.22	\$375	1.4
HARRISON COUNTY	\$9.13	\$475	\$19,000	1.8	\$43,000	\$1,075	\$12,900	\$323	7,032	25%	\$7.97	\$414	1.1
JACKSON COUNTY	\$9.33	\$485	\$19,400	1.8	\$46,200	\$1,155	\$13,860	\$347	2,262	20%	\$7.34	\$382	1.3
JEFFERSON COUNTY	\$11.92	\$620	\$24,800	2.3	\$86,200	\$2,155	\$25,860	\$647	3,903	24%	\$6.61	\$344	1.8
KANAWHA COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	25,610	30%	\$10.05	\$522	1.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

WEST VIRGINIA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
LEWIS COUNTY	\$8.83	\$459	\$18,360	1.7	\$39,600	\$990	\$11,880	\$297	1,878	27%	\$6.36	\$331	1.4
LINCOLN COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	1,820	21%	\$5.23	\$272	2.0
LOGAN COUNTY	\$8.83	\$459	\$18,360	1.7	\$35,400	\$885	\$10,620	\$266	3,448	23%	\$8.00	\$416	1.1
MARION COUNTY	\$9.69	\$504	\$20,160	1.9	\$45,200	\$1,130	\$13,560	\$339	5,985	25%	\$8.02	\$417	1.2
MARSHALL COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,200	\$1,155	\$13,860	\$347	3,199	23%	\$9.33	\$485	1.0
MASON COUNTY	\$8.83	\$459	\$18,360	1.7	\$40,750	\$1,019	\$12,225	\$306	2,020	19%	\$6.71	\$349	1.3
McDOWELL COUNTY	\$8.83	\$459	\$18,360	1.7	\$24,850	\$621	\$7,455	\$186	2,252	20%	\$8.46	\$440	1.0
MERCER COUNTY	\$8.83	\$459	\$18,360	1.7	\$40,550	\$1,014	\$12,165	\$304	6,136	23%	\$7.33	\$381	1.2
MINERAL COUNTY	\$9.67	\$503	\$20,120	1.9	\$47,450	\$1,186	\$14,235	\$356	2,389	22%	\$7.82	\$407	1.2
MINGO COUNTY	\$8.83	\$459	\$18,360	1.7	\$32,600	\$815	\$9,780	\$245	2,511	22%	\$7.96	\$414	1.1
MONONGALIA COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,350	\$1,209	\$14,505	\$363	13,044	39%	\$6.57	\$342	1.5
MONROE COUNTY	\$8.83	\$459	\$18,360	1.7	\$43,250	\$1,081	\$12,975	\$324	850	16%	\$7.63	\$397	1.2
MORGAN COUNTY	\$12.10	\$629	\$25,160	2.3	\$56,250	\$1,406	\$16,875	\$422	1,028	17%	\$8.16	\$424	1.5
NICHOLAS COUNTY	\$8.83	\$459	\$18,360	1.7	\$39,100	\$978	\$11,730	\$293	1,836	17%	\$6.24	\$325	1.4
OHIO COUNTY	\$9.67	\$503	\$20,120	1.9	\$46,200	\$1,155	\$13,860	\$347	6,196	31%	\$6.72	\$349	1.4
PENDLETON COUNTY	\$10.08	\$524	\$20,960	2.0	\$42,300	\$1,058	\$12,690	\$317	697	21%	\$8.33	\$433	1.2
PLEASANTS COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,200	\$1,205	\$14,460	\$362	562	19%	\$11.43	\$594	0.8
POCAHONTAS COUNTY	\$8.83	\$459	\$18,360	1.7	\$39,600	\$990	\$11,880	\$297	756	20%	\$8.08	\$420	1.1
PRESTON COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,350	\$1,209	\$14,505	\$363	1,948	17%	\$6.48	\$337	1.5
PUTNAM COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	3,211	16%	\$9.76	\$508	1.1
RALEIGH COUNTY	\$8.92	\$464	\$18,560	1.7	\$42,800	\$1,070	\$12,840	\$321	7,467	23%	\$7.86	\$409	1.1
RANDOLPH COUNTY	\$9.00	\$468	\$18,720	1.7	\$39,750	\$994	\$11,925	\$298	2,678	24%	\$6.79	\$353	1.3
RITCHIE COUNTY	\$9.33	\$485	\$19,400	1.8	\$42,300	\$1,058	\$12,690	\$317	766	18%	\$8.59	\$447	1.1
ROANE COUNTY	\$9.33	\$485	\$19,400	1.8	\$35,200	\$880	\$10,560	\$264	1,256	20%	\$6.33	\$329	1.5
SUMMERS COUNTY	\$8.83	\$459	\$18,360	1.7	\$33,250	\$831	\$9,975	\$249	1,154	21%	\$5.87	\$305	1.5
TAYLOR COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,000	\$1,075	\$12,900	\$323	1,291	20%	\$5.39	\$280	1.7
TUCKER COUNTY	\$8.83	\$459	\$18,360	1.7	\$39,500	\$988	\$11,850	\$296	533	17%	\$7.03	\$365	1.3
TYLER COUNTY	\$9.33	\$485	\$19,400	1.8	\$42,800	\$1,070	\$12,840	\$321	625	16%	\$9.99	\$520	0.9
UPSHUR COUNTY	\$8.83	\$459	\$18,360	1.7	\$39,500	\$988	\$11,850	\$296	2,086	23%	\$6.70	\$348	1.3
WAYNE COUNTY	\$9.67	\$503	\$20,120	1.9	\$44,050	\$1,101	\$13,215	\$330	3,776	22%	\$7.72	\$401	1.3
WEBSTER COUNTY	\$8.83	\$459	\$18,360	1.7	\$30,400	\$760	\$9,120	\$228	840	21%	\$6.53	\$340	1.4
WETZEL COUNTY	\$8.83	\$459	\$18,360	1.7	\$44,800	\$1,120	\$13,440	\$336	1,542	22%	\$4.71	\$245	1.9
WIRT COUNTY †	\$9.67	\$503	\$20,120	1.9	\$48,200	\$1,205	\$14,460	\$362	385	17%			
WOOD COUNTY	\$9.67	\$503	\$20,120	1.9	\$48,200	\$1,205	\$14,460	\$362	9,654	27%	\$7.77	\$404	1.2
WYOMING COUNTY	\$8.83	\$459	\$18,360	1.7	\$36,100	\$903	\$10,830	\$271	1,745	17%	\$7.91	\$411	1.1

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

WISCONSIN

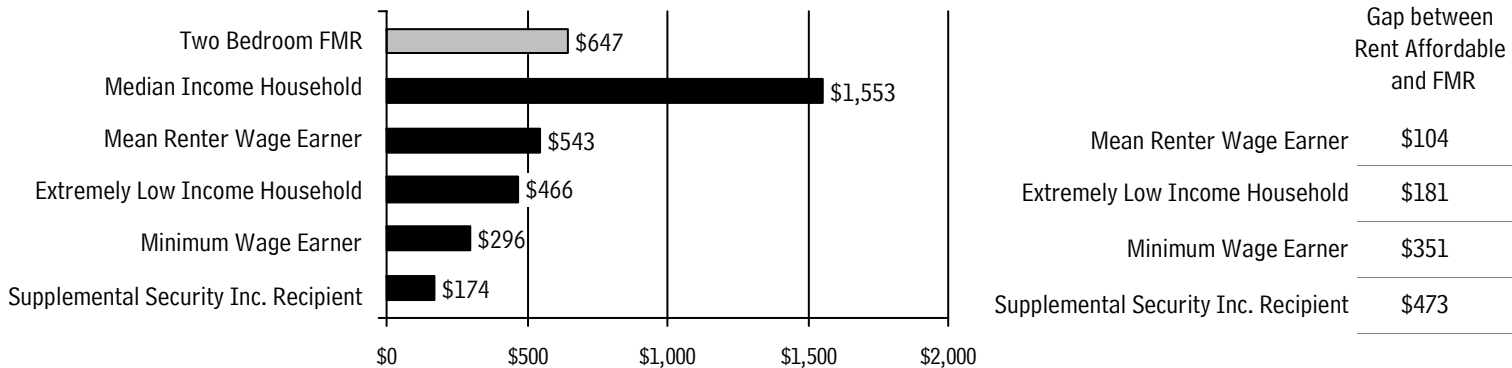
In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$647. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,157 monthly or \$25,887 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.45

In Wisconsin, a minimum wage worker earns an hourly wage of \$5.70. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 87 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wisconsin, the estimated mean (average) wage for a renter is \$10.45. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WISCONSIN

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WISCONSIN	\$12.45	\$647	\$25,887	2.2	\$62,103	\$1,553	\$18,631	\$466	657,884	32%	\$10.45	\$543	1.2

METROPOLITAN AREAS

APPLETON, WI MSA	\$11.27	\$586	\$23,440	2.0	\$66,100	\$1,653	\$19,830	\$496	19,609	26%	\$9.99	\$520	1.1
COLUMBIA COUNTY, WI HMFA	\$11.94	\$621	\$24,840	2.1	\$70,650	\$1,766	\$21,195	\$530	5,139	25%	\$8.78	\$456	1.4
DULUTH, MN-WI MSA	\$10.37	\$539	\$21,560	1.8	\$54,850	\$1,371	\$16,455	\$411	5,078	29%	\$6.89	\$358	1.5
EAU CLAIRE, WI MSA	\$10.42	\$542	\$21,680	1.8	\$56,500	\$1,413	\$16,950	\$424	17,755	31%	\$8.80	\$458	1.2
FOND DU LAC, WI MSA	\$10.90	\$567	\$22,680	1.9	\$60,950	\$1,524	\$18,285	\$457	9,977	27%	\$9.06	\$471	1.2
GREEN BAY, WI HMFA	\$11.35	\$590	\$23,600	2.0	\$62,300	\$1,558	\$18,690	\$467	31,540	33%	\$10.50	\$546	1.1
IOWA COUNTY, WI HMFA	\$11.48	\$597	\$23,880	2.0	\$70,650	\$1,766	\$21,195	\$530	2,120	24%	\$9.91	\$515	1.2
JANESVILLE, WI MSA	\$12.06	\$627	\$25,080	2.1	\$61,150	\$1,529	\$18,345	\$459	16,907	29%	\$10.08	\$524	1.2
KENOSHA COUNTY, WI HMFA	\$14.21	\$739	\$29,560	2.5	\$82,150	\$2,054	\$24,645	\$616	17,324	31%	\$9.79	\$509	1.5
LA CROSSE, WI-MN MSA	\$10.63	\$553	\$22,120	1.9	\$57,900	\$1,448	\$17,370	\$434	14,523	35%	\$8.98	\$467	1.2
MADISON, WI HMFA	\$14.46	\$752	\$30,080	2.5	\$70,650	\$1,766	\$21,195	\$530	73,561	42%	\$10.81	\$562	1.3
MILWAUKEE-WAUKESHA-WEST ALLIS, WI MSA *	\$13.58	\$706	\$28,240	2.4	\$65,200	\$1,630	\$19,560	\$489	228,575	39%	\$12.39	\$644	1.1
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA *	\$16.96	\$882	\$35,280	3.0	\$77,000	\$1,925	\$23,100	\$578	9,029	25%	\$8.07	\$419	2.1
OCONTO COUNTY, WI HMFA	\$9.67	\$503	\$20,120	1.7	\$62,300	\$1,558	\$18,690	\$467	2,385	17%	\$6.81	\$354	1.4
OSHKOSH-NEENAH, WI MSA	\$10.88	\$566	\$22,640	1.9	\$61,750	\$1,544	\$18,525	\$463	19,599	32%	\$11.53	\$600	0.9
RACINE, WI MSA	\$12.98	\$675	\$27,000	2.3	\$64,300	\$1,608	\$19,290	\$482	20,821	29%	\$9.94	\$517	1.3
SHEBOYGAN, WI MSA	\$10.67	\$555	\$22,200	1.9	\$61,900	\$1,548	\$18,570	\$464	12,458	29%	\$10.91	\$567	1.0
WAUSAU, WI MSA	\$10.73	\$558	\$22,320	1.9	\$60,400	\$1,510	\$18,120	\$453	11,593	24%	\$9.50	\$494	1.1

COMBINED NONMETRO AREAS

WISCONSIN	\$10.64	\$553	\$22,122	1.9	\$53,748	\$1,344	\$16,124	\$403	139,891	24%	\$8.51	\$442	1.3
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COUNTIES

ADAMS COUNTY	\$10.10	\$525	\$21,000	1.8	\$45,150	\$1,129	\$13,545	\$339	1,152	15%	\$8.18	\$425	1.2
ASHLAND COUNTY	\$9.67	\$503	\$20,120	1.7	\$45,400	\$1,135	\$13,620	\$341	1,974	29%	\$7.32	\$381	1.3
BARRON COUNTY	\$9.67	\$503	\$20,120	1.7	\$49,800	\$1,245	\$14,940	\$374	4,308	24%	\$7.09	\$369	1.4
BAYFIELD COUNTY	\$9.67	\$503	\$20,120	1.7	\$45,750	\$1,144	\$13,725	\$343	1,077	17%	\$5.09	\$265	1.9
BROWN COUNTY	\$11.35	\$590	\$23,600	2.0	\$62,300	\$1,558	\$18,690	\$467	30,161	35%	\$10.59	\$551	1.1
BUFFALO COUNTY	\$9.98	\$519	\$20,760	1.8	\$51,200	\$1,280	\$15,360	\$384	1,296	24%	\$11.08	\$576	0.9
BURNETT COUNTY	\$9.67	\$503	\$20,120	1.7	\$46,350	\$1,159	\$13,905	\$348	1,026	16%	\$7.49	\$390	1.3
CALUMET COUNTY	\$11.27	\$586	\$23,440	2.0	\$66,100	\$1,653	\$19,830	\$496	2,925	20%	\$7.76	\$404	1.5
CHIPPEWA COUNTY	\$10.42	\$542	\$21,680	1.8	\$56,500	\$1,413	\$16,950	\$424	5,204	24%	\$8.65	\$450	1.2
CLARK COUNTY	\$9.67	\$503	\$20,120	1.7	\$47,000	\$1,175	\$14,100	\$353	2,257	19%	\$7.81	\$406	1.2
COLUMBIA COUNTY	\$11.94	\$621	\$24,840	2.1	\$70,650	\$1,766	\$21,195	\$530	5,139	25%	\$8.78	\$456	1.4
CRAWFORD COUNTY	\$9.67	\$503	\$20,120	1.7	\$47,650	\$1,191	\$14,295	\$357	1,544	23%	\$7.56	\$393	1.3
DANE COUNTY	\$14.46	\$752	\$30,080	2.5	\$70,650	\$1,766	\$21,195	\$530	73,561	42%	\$10.81	\$562	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

WISCONSIN

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable ³ at mean wage	
DODGE COUNTY	\$11.88	\$618	\$24,720	2.1	\$59,800	\$1,495	\$17,940	\$449	8,340	27%	\$10.55	\$548	1.1
DOOR COUNTY	\$11.17	\$581	\$23,240	2.0	\$55,500	\$1,388	\$16,650	\$416	2,447	21%	\$7.02	\$365	1.6
DOUGLAS COUNTY	\$10.37	\$539	\$21,560	1.8	\$54,850	\$1,371	\$16,455	\$411	5,078	29%	\$6.89	\$358	1.5
DUNN COUNTY	\$10.17	\$529	\$21,160	1.8	\$54,400	\$1,360	\$16,320	\$408	4,442	31%	\$8.20	\$426	1.2
EAU CLAIRE COUNTY	\$10.42	\$542	\$21,680	1.8	\$56,500	\$1,413	\$16,950	\$424	12,551	35%	\$8.85	\$460	1.2
FLORENCE COUNTY	\$9.67	\$503	\$20,120	1.7	\$48,900	\$1,223	\$14,670	\$367	307	14%	\$5.73	\$298	1.7
FOND DU LAC COUNTY	\$10.90	\$567	\$22,680	1.9	\$60,950	\$1,524	\$18,285	\$457	9,977	27%	\$9.06	\$471	1.2
FOREST COUNTY	\$10.10	\$525	\$21,000	1.8	\$45,000	\$1,125	\$13,500	\$338	855	21%	\$6.12	\$318	1.7
GRANT COUNTY	\$9.67	\$503	\$20,120	1.7	\$50,000	\$1,250	\$15,000	\$375	5,101	28%	\$6.95	\$362	1.4
GREEN COUNTY	\$10.25	\$533	\$21,320	1.8	\$58,100	\$1,453	\$17,430	\$436	3,475	26%	\$8.69	\$452	1.2
GREEN LAKE COUNTY	\$9.81	\$510	\$20,400	1.7	\$54,000	\$1,350	\$16,200	\$405	1,753	23%	\$8.87	\$461	1.1
IOWA COUNTY	\$11.48	\$597	\$23,880	2.0	\$70,650	\$1,766	\$21,195	\$530	2,120	24%	\$9.91	\$515	1.2
IRON COUNTY	\$9.67	\$503	\$20,120	1.7	\$42,050	\$1,051	\$12,615	\$315	596	19%	\$5.96	\$310	1.6
JACKSON COUNTY	\$9.98	\$519	\$20,760	1.8	\$50,000	\$1,250	\$15,000	\$375	1,771	25%	\$8.94	\$465	1.1
JEFFERSON COUNTY	\$13.08	\$680	\$27,200	2.3	\$61,700	\$1,543	\$18,510	\$463	7,974	28%	\$9.25	\$481	1.4
JUNEAU COUNTY	\$10.02	\$521	\$20,840	1.8	\$47,750	\$1,194	\$14,325	\$358	2,236	23%	\$8.45	\$440	1.2
KENOSHA COUNTY	\$14.21	\$739	\$29,560	2.5	\$82,150	\$2,054	\$24,645	\$616	17,324	31%	\$9.79	\$509	1.5
KEWAUNEE COUNTY	\$11.35	\$590	\$23,600	2.0	\$62,300	\$1,558	\$18,690	\$467	1,379	18%	\$8.71	\$453	1.3
LA CROSSE COUNTY	\$10.63	\$553	\$22,120	1.9	\$57,900	\$1,448	\$17,370	\$434	14,523	35%	\$8.98	\$467	1.2
LAFAYETTE COUNTY	\$9.75	\$507	\$20,280	1.7	\$50,750	\$1,269	\$15,225	\$381	1,401	23%	\$7.69	\$400	1.3
LANGLADE COUNTY	\$9.67	\$503	\$20,120	1.7	\$47,500	\$1,188	\$14,250	\$356	1,800	21%	\$7.00	\$364	1.4
LINCOLN COUNTY	\$9.67	\$503	\$20,120	1.7	\$54,600	\$1,365	\$16,380	\$410	2,549	22%	\$7.38	\$384	1.3
MANITOWOC COUNTY	\$10.13	\$527	\$21,080	1.8	\$59,450	\$1,486	\$17,835	\$446	7,847	24%	\$9.58	\$498	1.1
MARATHON COUNTY	\$10.73	\$558	\$22,320	1.9	\$60,400	\$1,510	\$18,120	\$453	11,593	24%	\$9.50	\$494	1.1
MARINETTE COUNTY	\$9.67	\$503	\$20,120	1.7	\$47,950	\$1,199	\$14,385	\$360	3,597	20%	\$8.69	\$452	1.1
MARQUETTE COUNTY	\$10.38	\$540	\$21,600	1.8	\$47,050	\$1,176	\$14,115	\$353	1,060	18%	\$8.26	\$429	1.3
MENOMINEE COUNTY	\$10.38	\$540	\$21,600	1.8	\$32,400	\$810	\$9,720	\$243	343	26%	\$3.04	\$158	3.4
MILWAUKEE COUNTY *	\$13.58	\$706	\$28,240	2.4	\$65,200	\$1,630	\$19,560	\$489	178,961	47%	\$13.13	\$683	1.0
MONROE COUNTY	\$10.44	\$543	\$21,720	1.8	\$50,550	\$1,264	\$15,165	\$379	4,055	26%	\$8.06	\$419	1.3
OCONTO COUNTY	\$9.67	\$503	\$20,120	1.7	\$62,300	\$1,558	\$18,690	\$467	2,385	17%	\$6.81	\$354	1.4
ONEIDA COUNTY	\$10.58	\$550	\$22,000	1.9	\$50,850	\$1,271	\$15,255	\$381	3,114	20%	\$7.84	\$408	1.3
OUTAGAMIE COUNTY	\$11.27	\$586	\$23,440	2.0	\$66,100	\$1,653	\$19,830	\$496	16,684	28%	\$10.28	\$534	1.1
OZAUKEE COUNTY *	\$13.58	\$706	\$28,240	2.4	\$65,200	\$1,630	\$19,560	\$489	7,311	24%	\$10.91	\$568	1.2
PEPIN COUNTY	\$9.98	\$519	\$20,760	1.8	\$52,050	\$1,301	\$15,615	\$390	564	20%	\$6.97	\$362	1.4
PIERCE COUNTY *	\$16.96	\$882	\$35,280	3.0	\$77,000	\$1,925	\$23,100	\$578	3,504	27%	\$7.50	\$390	2.3
POLK COUNTY	\$11.54	\$600	\$24,000	2.0	\$55,900	\$1,398	\$16,770	\$419	3,229	20%	\$7.56	\$393	1.5
PORTAGE COUNTY	\$10.44	\$543	\$21,720	1.8	\$61,250	\$1,531	\$18,375	\$459	7,289	29%	\$8.20	\$426	1.3
PRICE COUNTY	\$9.67	\$503	\$20,120	1.7	\$49,050	\$1,226	\$14,715	\$368	1,261	19%	\$7.86	\$409	1.2
RACINE COUNTY	\$12.98	\$675	\$27,000	2.3	\$64,300	\$1,608	\$19,290	\$482	20,821	29%	\$9.94	\$517	1.3
RICHLAND COUNTY	\$9.67	\$503	\$20,120	1.7	\$47,600	\$1,190	\$14,280	\$357	1,816	26%	\$8.22	\$427	1.2
ROCK COUNTY	\$12.06	\$627	\$25,080	2.1	\$61,150	\$1,529	\$18,345	\$459	16,907	29%	\$10.08	\$524	1.2

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

WISCONSIN

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
RUSK COUNTY	\$9.67	\$503	\$20,120	1.7	\$44,050	\$1,101	\$13,215	\$330	1,305	21%	\$7.61	\$396	1.3
SAUK COUNTY	\$11.38	\$592	\$23,680	2.0	\$56,350	\$1,409	\$16,905	\$423	5,772	27%	\$9.07	\$472	1.3
SAWYER COUNTY	\$9.67	\$503	\$20,120	1.7	\$44,750	\$1,119	\$13,425	\$336	1,532	23%	\$7.46	\$388	1.3
SHAWANO COUNTY	\$9.67	\$503	\$20,120	1.7	\$50,550	\$1,264	\$15,165	\$379	3,453	22%	\$7.40	\$385	1.3
SHEBOYGAN COUNTY	\$10.67	\$555	\$22,200	1.9	\$61,900	\$1,548	\$18,570	\$464	12,458	29%	\$10.91	\$567	1.0
ST. CROIX COUNTY *	\$16.96	\$882	\$35,280	3.0	\$77,000	\$1,925	\$23,100	\$578	5,525	24%	\$8.22	\$428	2.1
TAYLOR COUNTY	\$9.67	\$503	\$20,120	1.7	\$53,050	\$1,326	\$15,915	\$398	1,478	20%	\$8.41	\$437	1.2
TREMPEALEAU COUNTY	\$9.67	\$503	\$20,120	1.7	\$52,250	\$1,306	\$15,675	\$392	2,765	26%	\$8.61	\$448	1.1
VERNON COUNTY	\$9.67	\$503	\$20,120	1.7	\$46,850	\$1,171	\$14,055	\$351	2,261	21%	\$7.20	\$375	1.3
VILAS COUNTY	\$10.10	\$525	\$21,000	1.8	\$47,150	\$1,179	\$14,145	\$354	1,635	18%	\$7.19	\$374	1.4
WALWORTH COUNTY	\$13.38	\$696	\$27,840	2.3	\$63,400	\$1,585	\$19,020	\$476	10,670	31%	\$8.96	\$466	1.5
WASHBURN COUNTY	\$9.67	\$503	\$20,120	1.7	\$46,400	\$1,160	\$13,920	\$348	1,259	19%	\$7.48	\$389	1.3
WASHINGTON COUNTY *	\$13.58	\$706	\$28,240	2.4	\$65,200	\$1,630	\$19,560	\$489	10,532	24%	\$9.87	\$513	1.4
WAUKESHA COUNTY *	\$13.58	\$706	\$28,240	2.4	\$65,200	\$1,630	\$19,560	\$489	31,771	23%	\$11.64	\$605	1.2
WAUPACA COUNTY	\$10.19	\$530	\$21,200	1.8	\$56,100	\$1,403	\$16,830	\$421	4,598	23%	\$8.36	\$435	1.2
WAUSHARA COUNTY	\$10.38	\$540	\$21,600	1.8	\$48,800	\$1,220	\$14,640	\$366	1,552	17%	\$6.39	\$332	1.6
WINNEBAGO COUNTY	\$10.88	\$566	\$22,640	1.9	\$61,750	\$1,544	\$18,525	\$463	19,599	32%	\$11.53	\$600	0.9
WOOD COUNTY	\$9.96	\$518	\$20,720	1.7	\$58,400	\$1,460	\$17,520	\$438	7,755	26%	\$10.22	\$532	1.0

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

* 50th percentile FMR (See Appendix B).

WYOMING

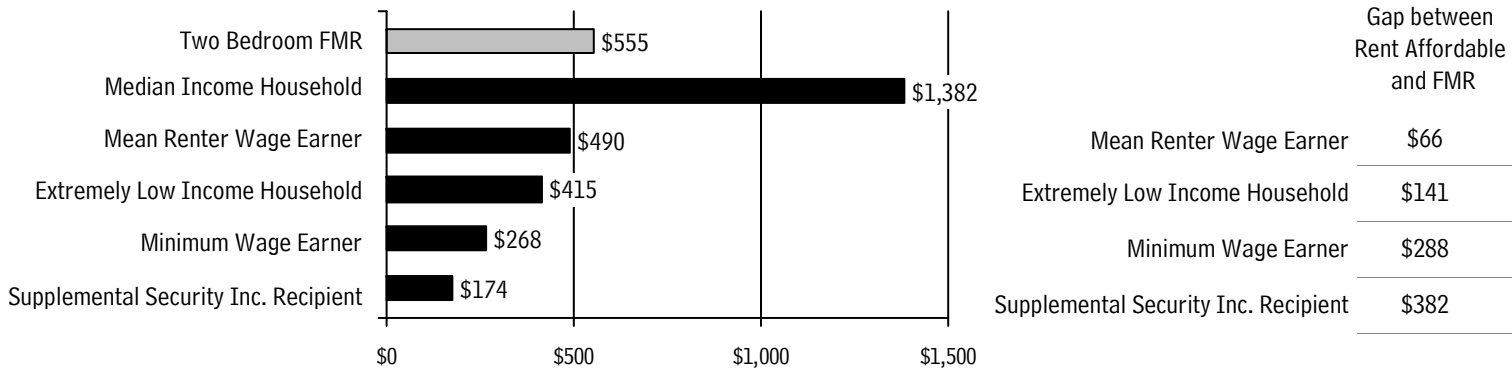
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$555. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,851 monthly or \$22,216 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.68

In Wyoming, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 83 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Wyoming, the estimated mean (average) wage for a renter is \$9.41. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



WYOMING

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2004) ⁵	Rent affordable at mean wage	
WYOMING	\$10.68	\$555	\$22,216	2.1	\$55,296	\$1,382	\$16,589	\$415	58,120	30%	\$9.41	\$490	1.1

METROPOLITAN AREAS

CASPER, WY MSA	\$9.52	\$495	\$19,800	1.8	\$55,100	\$1,378	\$16,530	\$413	8,062	30%	\$9.34	\$486	1.0
CHEYENNE, WY MSA	\$11.77	\$612	\$24,480	2.3	\$56,400	\$1,410	\$16,920	\$423	9,877	31%	\$8.48	\$441	1.4

COMBINED NONMETRO AREAS

WYOMING	\$10.65	\$554	\$22,145	2.1	\$55,073	\$1,377	\$16,522	\$413	40,181	30%	\$9.64	\$501	1.1
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COUNTIES

ALBANY COUNTY	\$11.06	\$575	\$23,000	2.1	\$54,050	\$1,351	\$16,215	\$405	6,461	49%	\$6.42	\$334	1.7
BIG HORN COUNTY	\$9.52	\$495	\$19,800	1.8	\$46,000	\$1,150	\$13,800	\$345	1,103	26%	\$9.57	\$498	1.0
CAMPBELL COUNTY	\$10.21	\$531	\$21,240	2.0	\$65,550	\$1,639	\$19,665	\$492	3,222	26%	\$12.77	\$664	0.8
CARBON COUNTY	\$9.52	\$495	\$19,800	1.8	\$50,600	\$1,265	\$15,180	\$380	1,786	29%	\$8.47	\$441	1.1
CONVERSE COUNTY	\$9.52	\$495	\$19,800	1.8	\$54,600	\$1,365	\$16,380	\$410	1,215	26%	\$7.50	\$390	1.3
CROOK COUNTY	\$9.52	\$495	\$19,800	1.8	\$52,200	\$1,305	\$15,660	\$392	460	20%	\$9.56	\$497	1.0
FREMONT COUNTY	\$9.52	\$495	\$19,800	1.8	\$45,650	\$1,141	\$13,695	\$342	3,679	27%	\$7.89	\$411	1.2
GOSHEN COUNTY	\$9.52	\$495	\$19,800	1.8	\$48,600	\$1,215	\$14,580	\$365	1,481	29%	\$6.42	\$334	1.5
HOT SPRINGS COUNTY	\$9.52	\$495	\$19,800	1.8	\$47,800	\$1,195	\$14,340	\$359	662	31%	\$6.47	\$336	1.5
JOHNSON COUNTY	\$9.69	\$504	\$20,160	1.9	\$51,200	\$1,280	\$15,360	\$384	778	26%	\$8.16	\$424	1.2
LARAMIE COUNTY	\$11.77	\$612	\$24,480	2.3	\$56,400	\$1,410	\$16,920	\$423	9,877	31%	\$8.48	\$441	1.4
LINCOLN COUNTY	\$10.04	\$522	\$20,880	1.9	\$54,000	\$1,350	\$16,200	\$405	980	19%	\$11.06	\$575	0.9
NATRONA COUNTY	\$9.52	\$495	\$19,800	1.8	\$55,100	\$1,378	\$16,530	\$413	8,062	30%	\$9.34	\$486	1.0
NIORARA COUNTY †	\$9.52	\$495	\$19,800	1.8	\$40,500	\$1,013	\$12,150	\$304	274	27%			
PARK COUNTY	\$9.56	\$497	\$19,880	1.9	\$49,800	\$1,245	\$14,940	\$374	2,957	29%	\$7.93	\$412	1.2
PLATTE COUNTY	\$9.52	\$495	\$19,800	1.8	\$49,950	\$1,249	\$14,985	\$375	879	24%	\$10.26	\$534	0.9
SHERIDAN COUNTY	\$10.06	\$523	\$20,920	2.0	\$51,950	\$1,299	\$15,585	\$390	3,476	31%	\$7.62	\$396	1.3
SUBLETTE COUNTY	\$10.23	\$532	\$21,280	2.0	\$55,350	\$1,384	\$16,605	\$415	628	26%	\$11.70	\$609	0.9
SWEETWATER COUNTY	\$9.52	\$495	\$19,800	1.8	\$65,300	\$1,633	\$19,590	\$490	3,514	25%	\$11.57	\$602	0.8
TETON COUNTY	\$18.17	\$945	\$37,800	3.5	\$71,350	\$1,784	\$21,405	\$535	3,472	45%	\$11.21	\$583	1.6
UINTA COUNTY	\$9.52	\$495	\$19,800	1.8	\$60,050	\$1,501	\$18,015	\$450	1,695	25%	\$9.12	\$474	1.0
WASHAKIE COUNTY	\$9.52	\$495	\$19,800	1.8	\$51,350	\$1,284	\$15,405	\$385	881	27%	\$7.71	\$401	1.2
WESTON COUNTY	\$9.52	\$495	\$19,800	1.8	\$49,250	\$1,231	\$14,775	\$369	578	22%	\$7.21	\$375	1.3

1: FMR = Fair Market Rent (HUD, 2005; final as of October 1).

2: AMI = Area Median Income (HUD, 2005).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

† Wage data not available (See Appendix A).

Appendix A: Data Notes, Methodologies and Sources

Appendix A describes the methodology underpinning the *Out of Reach* analyses. Following a description of each variable, the link to the primary data source is provided. In some instances, supplementary material is also cited.

Metropolitan Area Definitions

Appendix B explains the usage of new metropolitan area definitions in the delineation of this year's Fair Market Rent (FMR) areas. This section explains the way in which this methodological shift manifests itself in *Out of Reach*.

As a result of the methodological departure in question, all counties and towns that fall within a new metropolitan area are included in a Fair Market Rent area labeled as either a Metropolitan Statistical Area (MSA) or a HUD Metro FMR Area (HMFA). Where metro areas are consistent with the new OMB definitions, HUD assigns them the former suffix; where they differ as a result of significantly different 2000 base rents, they are classified as HMFAs.

Because the new metropolitan area definitions are county-based, this new methodology impacts the six New England states in unique ways. New England has traditionally been the only geographic region in the nation where MSA borders have not always corresponded with county borders. Thus, in many cases, it was customary for towns in one part of a county to be

within an MSA, while other towns in the same county were considered non-metropolitan.

In previous issues of *Out of Reach*, the non-metropolitan portion of a county in New England was summarized separately from the metropolitan area that included its more urbanized portion. This has changed with the introduction of the new county-based metropolitan area definitions. Under this taxonomy, each county is classified as either metropolitan or non-metropolitan. Given HUD's adjustments described above, if a county is classified as metropolitan, all of its cities and towns are included in one or more MSAs or HMFAs. Consistent with previous editions of *Out of Reach*, only non-metropolitan counties are listed for New England states, and tables are provided that list the city and town components of the metropolitan areas.

A list of the counties and towns that comprise each MSA and HMFA is available at: www.huduser.org/datasets/fmr/fmr2006F/FY2006F_SCHEDULE_B.doc.

40th and 50th Percentile FMR Designation

According to an interim rule (65 FR 8870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th, for units in large metropolitan areas with concentrated poverty. This rule was established to expand

rental opportunities by making units in less-impooverished areas affordable to Housing Choice Voucher holders.

In FY02, the FMRs for 39 metropolitan areas were set at the 50th percentile. With the conversion to the new metropolitan area definitions, these 39 areas now comprise 48 distinct MSAs and HMFAs. In the August 25, 2005 notice, however, it was proposed that the FMR level for 34 of the 48 would be reduced to the 40th percentile. Reasons for failing to meet the criteria for a 50th percentile FMR this year include changing demographics and area definitions, a lack of progress toward poverty deconcentration, and insufficient information to make that determination. Additionally, changing demographics and area definitions meant 10 areas would be added to the list of 50th percentile qualifiers, bringing the total to 24 areas. No final notice has yet been published.

In the notice published on October 1, 2005, the 34 areas that HUD proposed to disqualify in August maintained their 50th percentile FMR, bringing the total number of 50th percentile areas to 58 MSAs and HMFAs. Because this edition of *Out of Reach* reflects the most recent data available, the calculations provided herein are based on the assumption that all 58 areas will remain eligible for 50th percentile FMRs. The 34 areas proposed as 40th percentile areas in August are listed alphabetically in Appendix C.

Income and Affordability

HUD reports the 2005 Area Median Income (AMI) for families at the metropolitan level for more urbanized areas and at the

county level for nonmetropolitan areas. The Census definition of “family” is two or more persons related by blood, marriage, or adoption residing together. This family AMI value relates to the universe of all families and is not intended to apply to a specific family size. The median income for states and combined nonmetropolitan areas reflects the AMI for each county in the state or combined nonmetropolitan area weighted by the number of households in each county (Census 2000). As a check, this methodology results in state-level incomes within 6% of the state values reported by HUD for FY05.

Estimates of income in this edition of *Out of Reach* may differ significantly from previous editions, however, for three reasons. The primary reason is that this year’s FMR areas are not consistent with those used in the past (see Appendix B), and income estimates have not been developed for HMFAs. Because HUD is staging a migration to the current definition of metropolitan areas, and the FMR areas used in FY06 more closely reflect the new definitions, the income estimates included in this booklet are based on the new metropolitan definitions. This is a divergence from previous editions of *Out of Reach* and can have a significant impact on what is reported as an area’s median income.

By way of example, under the previous delineation of metropolitan areas, Lamar County, GA was considered nonmetropolitan and assigned a 2005 median income of \$51,600. Under the new metropolitan definitions, however, Lamar County is part of the Atlanta-Sandy Springs-Marietta MSA and assigned a significantly higher income of \$69,300. Complicating matters further is that Lamar County’s

substantially lower 2000 base rent prevents it from being included in the Atlanta MSA; instead, it is relegated to a separate HMFA because of historic housing characteristics, despite being assigned Atlanta's income.

While not the norm, this situation is not unique to Lamar County. Because FMRs do not reflect either the historic or the current metropolitan area definitions in their entirety, neither set of income data would be perfectly compatible. The decision was made to use the income associated with the most current metropolitan areas, as HUD will very likely wholly adopt these definitions at some point in the future.

For areas unaffected by this transition, smaller differences in this year's income relative to last year's may be attributed to methodological changes in the calculation. This year, HUD recalculated county and metropolitan base year income to more closely approximate levels reported in Census 2000. Any adjustment made to the base year income will have implications for current year estimates. Current year income estimates also incorporate wage data from the Bureau of Labor Statistics not applied in last year's estimates.

Out of Reach conducts an analysis by percent of the AMI for each jurisdiction. The results for households earning 30% of AMI are presented in this book, and those at 50% and 80% are also included in the online publication. It is important to note that these are straight percentages and do not include adjustments HUD uses in calculating its administrative thresholds for Extremely, Very and Low Income categories.

In terms of affordability, *Out of Reach* is consistent with federal housing policy subsidy programs in that the analyses are based on the assumption that no more than 30% of a household's income should be consumed by housing costs.

It is also worth noting that *Out of Reach* addresses affordability for the rental housing market, not the homeownership market. This is not meant to imply that housing affordability problems are unique to renters. Harvard University's Joint Center for Housing Studies' *State of the Nation's Housing: 2005* (www.jchs.harvard.edu/publications/markets/son2005/index.html) includes an analysis of the affordability problems of homeowners.

HUD estimates of median family income for 2005 Core-Based Statistical Areas are available at: www.huduser.org/datasets/il/IL05Est/index.html.

Census 2000 data are from Summary File 3, available at: www.census.gov/main/www/cen2000.html.

For a description and a list of the current metropolitan areas, follow this link to the relevant bulletin released by the Office of Management and Budget: www.whitehouse.gov/omb/bulletins/fy04/b04-03.html.

Detailed information on HUD's calculation of family Area Median Income can be found at: www.huduser.org/Datasets/IL/IL05Est/FY05-CBSA-medians-calculation-methodology.pdf.

Wages, Jobs, and Hours

The federal minimum wage in 2005 is \$5.15 per hour. Where a state has enacted a minimum wage that is higher than the federal minimum, the higher value is used to calculate the number of jobs per household needed to pay the two-bedroom FMR at 30% of income.¹ These calculations assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Realistically, few are able to maintain a full-time work schedule throughout the year for reasons such as unpaid sick leave or vacation, a temporary lay-off, or a job change. In fact, according to Current Employment Statistics data for the second and third quarters of 2005, the average wage earner worked roughly 1,750 hours per year. Thus, the annual income of a minimum wage worker used for the calculations of affordability here is likely to overestimate the real income of minimum wage workers by as much as 19%.

The number of jobs per household required to pay the two-bedroom FMR at 30% of income at the mean (average) renter wage is also computed for each county where data are available. The calculation of the mean renter wage is based on the average weekly earnings of private (non-governmental) employees working in each county as reported by the Bureau of Labor Statistics in the Quarterly Census of Employment and Wages. Earnings include the hourly wage as well as paid leave,

¹ New York, New Jersey, and the District of Columbia are expected to increase their minimum wage rates in January 2006; however, this study incorporates the minimum wage at the time of publication in the event that the wage is not increased as planned.

bonuses, stock options, and other forms of compensation. Preliminary annual values for 2004 are used, and data are not provided for 29 counties because the number of employees working in the county is insufficient to calculate a reliable wage. For each county, the mean wage is multiplied by the ratio of renter to total household income in Census 2000 to arrive at the mean renter wage. In 13 cases, this resulted in an upward adjustment; nationally, however, renter households earned only 65% of the total household income reported in 1999.

In approximately 4% of the counties, the mean renter wage is below the state's prevailing minimum wage. This is to be expected because to obtain the average renter wage, weekly wages reported by the BLS are divided by 40 even though the actual basis may be fewer hours. This is clearly a matter of accounting and does not affect the conclusions that can be drawn from the data. These counties clearly demonstrate that when starting with an hourly wage, it may be somewhat conservative to assume that all workers are employed for 40 hours each week.

In the past, *Out of Reach* has reported the number of hours of work at the minimum wage necessary to afford the two-bedroom FMR, rather than the number of full-time jobs required of each household, as is reported this year. This number is still available online (www.nlihc.org/oor05). Anyone wishing to calculate the number of hours at either the minimum or the mean renter wage in FY06 need only multiply the number of full-time jobs by 40, the number of hours in the standard definition of a full-time workweek.

Information on statewide minimum wages can be found on the Department of Labor's website at: www.dol.gov/esa/minwage/america.htm. Although absent from this federal site, information on New Jersey's minimum wage increase can be found at: www.state.nj.us/labor/lasse/forms/mw-220.pdf.

For an expanded report on hours and earnings by the Current Employment Statistics program, see *The Employment Situation: October 2005* at: www.bls.gov/news.release/empsit.nr0.htm.

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.

Supplemental Security Income (SSI)

Out of Reach continues to compare rental housing costs and Supplemental Security Income (SSI) payments made to individuals in each state. The basic federal SSI payment for individuals in 2005 is \$579. State governments can supplement this in various ways. Included in these analyses are the state supplements administered by the Social Security Administration that apply to all individual SSI recipients in the state. State supplements that may be administered at the state level or those administered only to populations with specific disabilities, in specific facilities, or in specific household settings are not included.

For reference, the federal SSI payment is slated to increase to \$603 for individuals in 2006. However, since information pertaining to next year's state supplements were not readily available, the decision was made to utilize the 2005 payment in *Out of Reach* analyses. As SSI payments are set at the state level, the published version of *Out of Reach* provides state-level comparisons. County and metropolitan area data available on-line also includes comparisons to the state SSI payments.

Information on SSI payments is available through the Social Security Administration at www.ssa.gov/notices/supplemental-security-income/. Information on state supplements can be found at www.ssa.gov/pubs/11015.pdf.

For a more thorough treatment of SSI data see the Technical Assistance Collaborative, Inc. and Consortium for Citizens with Disabilities Housing Taskforce report *Priced Out in 2002* at www.c-c-d.org/PO2002.pdf.

Additional Data Available On-line

As referenced above, the data available in the print version of *Out of Reach* is limited, in an effort to present the most important information clearly. Additional data can be found online at: www.nlihc.org/oor2005/.

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

Appendix B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents (FMRs) for Fiscal Year 2006, available at www.huduser.org/datasets/fmr/fmr2006f/FY2006FMR_Preamble.pdf.

Department of Housing and Urban Development
[Docket No. FR-4995-N-03]

Final Fair Market Rents for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program for Fiscal Year 2006

AGENCY: Office of the Secretary, HUD

ACTION: Notice of Final Fair Market Rents (FMRs) for Fiscal Year 2006

...

I. Background

Section 8 of the U.S. Housing Act of 1937 (USHA) (42 U.S.C. 1437f) authorizes housing assistance to aid lower-income families in renting safe and decent housing. Housing assistance payments are limited by FMRs established by HUD for different areas. In the Housing Choice Voucher program, the FMR is the basis for determining the “payment standard amount” used to calculate the maximum monthly subsidy for an assisted family (see 24 CFR 982.503). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with

suitable amenities. In addition, all rents subsidized under the Housing Choice Voucher program must meet reasonable rent standards. The final FY2006 FMRs are the first to be calculated using the revised Office of Management and Budget (OMB) statistical area definitions that were issued in 2003. The new definitions are county-based.

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II. Procedures for the Development of FMRs

Section 8(c) of the USHA requires the Secretary of HUD to publish FMRs periodically, but not less frequently than annually. Section 8(c) states in part as follows:

Proposed fair market rentals for an area shall be published in the Federal Register with reasonable time for public comment and shall become effective upon the date of publication in final form in the Federal Register. Each fair market rental in effect under this subsection shall be adjusted to be effective on October 1 of each year to reflect changes, based on the most recent available data trended so the rentals will be current for the year to which they apply, of rents for existing or newly constructed rental dwelling units, as the case may be, of various sizes and types in this section.

The Department’s regulations at 24 CFR part 888 provide that HUD will develop proposed FMRs, publish them for

public comment, provide a public comment period of at least 30 days, analyze the comments, and publish final FMRs. (See 24 CFR 888.115.) Final FY2006 FMRs are published on or before October 1, 2005, as required by section 8(c)(1) of the USHA.

III. Proposed FY2006 FMRs

On June 2, 2005 (70 FR 32402), HUD published proposed FY2006 FMRs. In the proposed FY2006 FMRs notice, HUD advised that the assessment, as directed by HUD's regulations, on eligibility or ineligibility for 50th percentile FMRs would be addressed by a subsequent notice. The subsequent notice on 50th percentile FMRs was published on August 25, 2005, and is further discussed in Section VII of this notice.

As noted in the preamble to the proposed FMRs, the FMRs for FY2006 were based on a change in metropolitan area definitions. HUD is using the county-based statistical areas as defined by OMB, with some modifications. The only modifications made are to permit OMB-defined metropolitan areas to be divided into more than one FMR area when necessary to minimize changes in FMRs due solely to the use of the new definitions. All proposed metropolitan FMR areas consist of areas within new OMB metropolitan areas. In general, any parts of old metropolitan areas, or formerly nonmetropolitan counties, that would have more than a 5 percent increase or decrease in their FMRs as a result of implementing the new OMB metropolitan definitions are defined as separate FMR areas.

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All RDD results are being implemented with the exception of the reduction for New Orleans. This area experienced such massive losses to its rental housing inventory that the survey results are no longer valid.

IV. FMR Methodology

As detailed in the June 2, 2005, notice, the FY2006 FMRs are based on current OMB metropolitan area definitions. These definitions have the advantages that they are based on more current (2000 Census) data, use a more relevant commuting interchange, and generally provide a better measure of current housing market relationships. HUD had three objectives in defining FMR areas for FY2006: (1) to incorporate new OMB metropolitan area definitions so the FMR estimation system can employ new data collected using those definitions; (2) to better reflect current housing markets; and (3) to minimize the number of large changes in FMRs due to use of the new OMB definitions. The proposed FMR area definitions were developed to achieve these objectives as follows:

- FMRs were calculated for each of the new OMB metropolitan areas using 2000 Census data.
- Subparts of any of the new areas that had separate FMRs under the old OMB definitions were identified, and 2000 Census Base Rents for these subparts were calculated. Only the subparts within the new OMB metropolitan area were included in this calculation (e.g., counties that had been excluded from the new OMB metropolitan area were not included).
- Metropolitan subparts of new areas that had previously had separate FMRs were assigned their own FMRs if their

2000 Census Base Rents differed by more than 5 percent from the new OMB area 2000 Census Base Rent.

- Formerly metro counties removed from metro areas get their own FMRs.
- Proposed FY2006 FMRs were calculated using the same information used to compute FY2005 Final FMRs plus additional update factors.

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A. Data Sources

FY2005 and FY2006 FMRs for most areas were based on 2000 Census data updated with more current survey data. At HUD's request, the Census Bureau prepared a special publicly releasable Census file that permits almost exact replication of HUD's 2000 Base Rent calculations except for areas with few rental units. This data set is located on HUD's HUDUSER website at: www.huduser.org/datasets/fmr/CensusRentData/. The area-specific data and computations used to calculate final FY2006 FMRs and FMR area definitions can be found at www.huduser.org/datasets/fmr/fmrs/.

B. FMR Updates From 2005 to 2006

The 2000 to 2005 update factors in the Revised Final FY2005 FMRs, published February 28, 2005 (70 FR 9778), are used to update the metropolitan area to the new OMB definition, as modified by HUD. All new FMR areas that are part of a new metropolitan area are updated with the same 2005-to-2006 metropolitan area update factor, except where RDDs were performed at the subarea level.

Specifically, local Consumer Price Index (CPI) data is used to move rents from the end of 2003 to the end of 2004 and the same 15-month trending factor is then applied. Regional RDD surveys were used to provide update factors for areas without local CPI estimates. Regional RDDs, however, were not conducted in 2004 in anticipation of the arrival of American Community Survey (ACS) data. Data from the 2004 ACS was not available in time for inclusion in the final FY2006 FMR publication. Therefore, for proposed FY2006 FMRs, census region CPI data for Class B and C size cities is being used to update areas without local CPI update factors. Once full-scale ACS data collections start to become available in the latter part of 2006, sample sizes will be large enough to estimate FMRs for the larger metropolitan areas on an annual basis and for other areas on a two- to four-year basis.

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D. Large Bedroom Rents

FMR estimates are calculated for two-bedroom units. This is the most common type of rental unit and, therefore, the easiest to accurately survey and analyze. After each Decennial Census, rent ratios between two-bedroom units and other unit sizes are calculated. These ratios are then used to calculate FMRs in future years after a two-bedroom FMR is calculated. This is done because it is much easier to obtain accurate two-bedroom estimates, and then to use pre-established cost relationships with other bedroom sizes to update those rent estimates, than it is to develop independent FMR estimates for each bedroom size. A publicly releasable version of the data file that permits derivations of rent ratios from the 2000 Census, as well as

demonstrations of how the data are used, are available at www.huduser.org/datasets/fmr/fmr.html.

The rents for three-bedroom and larger units continue to reflect HUD's policy to set higher rents for these units than would result from using normal market rents. This adjustment is intended to increase the likelihood that the largest families, who have the most difficulty in leasing units, will be successful in finding eligible program units. The adjustment adds bonuses of 8.7 percent to the unadjusted three-bedroom FMR estimates and adds 7.7 percent to the unadjusted four-bedroom FMR estimates. The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four-bedroom FMR for each extra bedroom. For example, the FMR for a five-bedroom unit is 1.15 times the four-bedroom FMR, and the FMR for a six-bedroom unit is 1.30 times the four-bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero-bedroom (efficiency) FMR.

A further adjustment is made for areas with local bedroom-size intervals above or below what are considered to be reasonable ranges or where sample sizes are inadequate to accurately measure bedroom rent differentials. Experience has shown that highly unusual bedroom ratios typically reflect inadequate sample sizes or peculiar local circumstances that HUD would not want to utilize in setting FMRs (e.g., luxury efficiency apartments in New York City that rent for more than typical one-bedroom units). Bedroom interval ranges were established based on an analysis of the range of such intervals for all areas with large enough samples to permit accurate bedroom ratio determinations. The final ranges used were:

efficiency units are constrained to fall between 0.65 and 0.83 of the two-bedroom FMR, one-bedroom units must be between 0.76 and 0.90 of the two-bedroom unit, three-bedroom units must be between 1.10 and 1.34 of the two-bedroom unit, and four-bedroom units must be between 1.14 and 1.63 of the two-bedroom unit. Bedroom rents for a given FMR area were then adjusted if the differentials between bedroom-size FMRs were inconsistent with normally observed patterns (e.g., efficiency rents were not allowed to be higher than one-bedroom rents and four-bedroom rents were set at a minimum of 3 percent higher than three-bedroom rents).

For nonmetropolitan counties with few rental units and small Census recent-mover rent samples, Census-defined county group data were used in determining rents for each bedroom size. This adjustment was made to protect against unrealistically high or low FMRs due to insufficient sample sizes. The areas covered by this new estimation method had less than 200 two-bedroom Census-tabulated observations.

E. State Minimums

In response to comments received on the FY2005 and the proposed FY2006 FMRs, a state minimum policy similar to that used prior to FY2005 has been implemented. The rationale for having a state minimum FMR is that some low-income, low-rent nonmetropolitan counties have Census-based FMR estimates that appear to be below long-term operating costs for standard quality rental units and raise concerns about housing quality. Housing quality problems are limited in most parts of the country and have little impact on FMR estimates. The exception to this generality within the continental United States

occurs in some nonmetropolitan areas with unusually low rents. State minimum FMRs have been set at the respective state-wide median nonmetropolitan rent level, but are not allowed to exceed the U.S. median nonmetropolitan rent level. This change primarily affects small nonmetropolitan counties in the South with low rents.

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VI. Manufactured Home Space Surveys

The FMR used to establish payment standard amounts for the rental of manufactured home spaces in the Housing Choice Voucher program is 40 percent of the FMR for a two-bedroom unit. HUD will consider modification of the manufactured home space FMRs where public comments present statistically valid survey data showing the 40th percentile manufactured home space rent (including the cost of utilities) for the entire FMR area. No new exception requests were filed.

All approved exceptions to these rents that were in effect in FY2005 were updated to the midpoint of FY2006 using the same data used to estimate the Housing Choice Voucher program FMRs. If the result of this computation was higher than 40 percent of the rebenchmarked two-bedroom rent, the exception remains and is listed in Schedule D. The FMR area definitions used for the rental of manufactured home spaces are the same as the area definitions used for the other FMRs.

VII. 50th Percentile FMR Area Designation

An interim rule published on October 2, 2000 (65 FR 58870), established 50th percentile FMRs for 39 FMR areas. That notice required a periodic review of areas eligible for 50th

percentile FMRs. The notice published on August 25, 2005 (70 FR 50138), provided updated information on which areas met the 50th percentile FMR eligibility criteria and requested public comments on the proposed changes. Because FY2006 FMRs have to be issued for effect before public comments on the August 25, 2005, notice can be considered, the FMRs published in this notice do not implement any of the proposed FMR reductions from the 50th to the 40th percentile level. This notice does, however, provide 50th percentile FMRs for the newly eligible areas designated in the August 25, 2005, notice.

HUD asks that areas please take special note that unless information is submitted that changes the results of the eligibility determinations issued in the August 25, 2005, notice, the proposed reductions in FMRs from the 50th to the 40th percentile for selected areas will be implemented in a subsequent notice. HUD intends to issue this subsequent notice as quickly as possible after review and consideration of the public comments on the August 25, 2005, notice.

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VIII. Katrina Disaster Area FMRs

The Secretary of HUD has authority to modify FMRs to meet changes in rents resulting from declared federal disasters. HUD's past natural disaster policy has been to allow PHAs in Federal Emergency Management Agency (FEMA)-designated disaster areas to request exception FMRs of 110 percent of published FMRs, and to allow them to retain use of those FMRs for a two-year period. The Department is fully aware that the Katrina disaster is much larger in scope than previous disasters and that the FMRs in this publication are based on pre-Katrina data. Communities far outside FEMA-designated

disaster areas are being significantly impacted by displaceds seeking housing. HUD's Office of Public and Indian Housing will be issuing a notice within the next few weeks that addresses how PHAs may obtain disaster-related exception FMRs to meet local needs.

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This document can be found in its entirety at www.huduser.org/datasets/fmr/fmr2006f/FY2006FMR_Preamble.pdf.

Appendix C: 50th Percentile Areas with the Potential to Revert to the 40th Percentile if Revised FMRs Are Issued¹

<u>FMR Area</u>	<u>40th Percentile FMR</u>	<u>FMR Area</u>	<u>40th Percentile FMR</u>
Allegan County, MI	\$611	Nye County, NV	\$631
Ashtabula County, OH	\$590	Oakland-Fremont, CA HMFA	\$1,238
Atlanta-Sandy Springs-Marietta, GA HMFA	\$763	Ogden-Clearfield, UT MSA	\$617
Baton Rouge, LA HMFA	\$576	Oklahoma City, OK HMFA	\$564
Bergen-Passaic, NJ HMFA	\$1,125	Oxnard-Thousand Oaks-Ventura, CA MSA	\$1,379
Buffalo-Niagara Falls, NY MSA	\$586	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$886
Cleveland-Elyria-Mentor, OH MSA	\$682	Pottawatomie County, OK	\$497
Dallas, TX HMFA	\$733	Sacramento--Arden-Arcade--Roseville, CA HMFA	\$959
Detroit-Warren-Livonia, MI HMFA	\$770	Salt Lake City, UT HMFA	\$690
Holland-Grand Haven, MI MSA	\$649	San Antonio, TX HMFA	\$687
Hood County, TX	\$542	San Diego-Carlsbad-San Marcos, CA MSA	\$1,065
Miami-Fort Lauderdale-Miami Beach, FL MSA	\$911	San Jose-Sunnyvale-Santa Clara, CA HMFA	\$1,220
Minneapolis-St. Paul-Bloomington, MN-WI MSA	\$855	St. Louis, MO-IL HMFA	\$654
Mohave County, AZ	\$653	Tampa-St. Petersburg-Clearwater, FL MSA	\$785
Monroe, MI MSA	\$723	Tulsa, OK HMFA	\$605
Muskegon-Norton Shores, MI MSA	\$533	Warren County, NJ HMFA	\$999
Newark, NJ HMFA	\$1,004	Wichita, KS HMFA	\$600

¹ Proposed Fair Market Rents for Fiscal Year 2006 for Housing Choice Voucher, Moderate Rehabilitation Single Room Occupancy and Certain Other HUD Programs; Supplemental Notice on 50th Percentile Designation. Department of Housing and Urban Development [Docket No. FR-4995-N-02; HUD-2005-0017]. Available at http://www.huduser.org/datasets/fmr/fmr2006RP/FR-4995-N-02_50th_Percentile_FY2006.pdf.

National Low Income Housing Coalition Membership Form

Membership Types

Individual

- Low Income \$20
 Regular \$50
 Sustaining \$200

I am joining NLIHC
 renewing my membership

Nonprofit Organizations & Government Agencies (by operating budget)

- Up to \$100,000 \$50
 \$100,000–249,000 \$100
 \$250,000–499,999 \$200
 \$500,000–999,999 \$350
 \$1,000,000–1,500,000 \$750
 over \$1,500,000 \$1000

Corporations

- Corporations \$1000

Nonprofit organizations, corporations and government agencies may list additional staff to receive *Memo to Members* on the back of the form

- Yes! I want to be an NLIHC member for the year ending 6/30/06. \$ _____ OOR2005
 Yes! I would like to contribute to the Scholarship Fund to support the participation of low income people in NLIHC. \$ _____

Total amount enclosed: \$ _____

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Primary contact person
(if organizational membership) _____
Address _____
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Telephone _____
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Please contact us if you cannot receive the newsletter, Memo to Members, via email.

Payment

- Check enclosed
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Please return completed form and payment to:

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Washington DC 20005

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Our Website is our most up-to-date resource!

www.nlihc.org

- Current and past **Memo to Members** weekly newsletters
- Information on the Department of Housing and Urban Development (HUD) budget
- Legislative Updates, Calls to Action and News Alerts
- Information on state housing coalitions
- Lots of links, issue papers, and information about our Board, our staff and our mission

About NLIHC

Established in 1974, the National Low Income Housing Coalition is the only national organization dedicated solely to ending America's affordable housing crisis. NLIHC is committed to educating, organizing and advocating to ensure safe, decent, affordable housing within healthy neighborhoods for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and strategies for solutions.

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Up to \$100,000 \$50
 \$100,000– \$249,000 \$100
 \$250,000– \$499,999 \$200
 \$500,000– \$999,999 \$350
 \$1,000,000– \$1,499,999 \$750
 Over \$1,500,000 \$1000

Nonprofit organizations, corporations and government agencies may list additional staff to receive *Memo to Members* on a separate piece of paper. Please include full name and email.

Name

Organization

Address

City State Zip

Phone Fax Email (required for newsletter)

Visa Mastercard

Name on card

Signature

Credit Card Number Expiration Date

