

Out of Reach 2006

The image shows a collage of various classified advertisements from a newspaper, tilted at an angle. A red circle highlights one specific ad for a two-bedroom apartment. Other visible ads include job openings for a front desk receptionist and an auto mechanic, as well as real estate listings for houses and other apartments.

FRONT DESK RECEPTIONIST
\$11/ hour

**Start Today!
New
Restaurant**
Earn up to \$8
in three months

**Auto Mechanic
foreign &
domestic**
\$14/ hour
Must be
licensed

**Sunny two-
bedroom**
\$848 incl.
utilities
Must earn \$16/
hour to qualify

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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Out of Reach 2006

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Preface

By Congressman Barney Frank (D-MA)

For some time now the excellent report done by the National Low Income Housing Coalition documenting the serious housing crisis that confronts so many low income Americans has been called “Out of Reach.” Unfortunately, for the past few years, affordable housing for low income people has not only been “out of reach,” it has been “out of sight.” That is, it has been off the national agenda because the people in control of the Congress have blocked any efforts to revive federal programs for the construction of affordable housing. The voucher program does add some equity to our housing policies, and I have resisted efforts to diminish its ability to help low income people. But a housing policy which consists almost entirely of annual vouchers adds to the demand for housing in ways that do not help increase the supply, and a sensible housing policy must do both.

Increasingly, students of the American economy now understand that the housing crisis that affects so many moderate and low income people is not simply a social problem – although that by itself should be enough to lead us to act. It’s also an economic problem in both the macro and micro aspects. Nationally, we now understand how important the housing sector is to a prosperous national economy. While private construction will continue to bear the brunt of meeting housing needs, a contribution from the public sector is also important if we are to maintain housing’s supportive economic role. Additionally, in many regions of the country, the high cost of housing is a barrier to economic development. In my home state of Massachusetts, leading business people have pointed to the high cost of housing in Massachusetts across the

board as an obstacle to their ability to increase employment in our state. In the gulf area devastated by Hurricane Katrina, the failure of the federal government to take a vigorous role in helping replace the large number of affordable housing units that were destroyed has become an economic problem, as employers in the service industry find themselves short of workers because those workers would have no place to live.

In addition to recognizing the economic importance of housing, we have discredited the myth that government-aided housing must somehow lead to the construction of stark, socially destructive ghettos for the poor. It is true that we did build housing like this after World War II. But it is also true that that was the result of a series of blatant mistakes, and was in no way inherent in having the federal government support housing. A full range of housing programs, including various direct construction programs and public/private cooperation, can lead to a significant increase in badly needed affordable housing with none of the negative consequences of before.

I have enjoyed working with the National Low Income Housing Coalition during my years in the Congress because of the passion and accuracy of its advocacy. As Chair of the Committee of the U.S. House of Representatives with jurisdiction over housing programs in the 110th Congress, I look forward to continuing that collaboration with the National Low Income Housing Coalition and other groups so that we can begin to put in place the public policies that are called for by the statistics set forth here.

Introduction

Out of Reach 2006 compares the Housing Wage to local wage and income levels for every county, metropolitan area and state in the country. The Housing Wage is the full time¹ hourly wage you would need to earn in order to pay what HUD estimates to be the Fair Market Rent for a home where you live spending no more than 30% of your income on housing costs.²

Despite its outward appearance, *Out of Reach* is not only a research publication. *Out of Reach* is a tool for advocacy, providing a simple and quick rejoinder to the oft-heard rhetorical response to those with housing needs, “Why don’t they just get a job?”

One approach to answering this question is to ask people to reject its very premise and argue that affordable housing is a necessity and a right. Alternatively, one could point out that the majority of families with housing need already have wage income, are elderly or face disabilities.³

¹ Full time work is defined as 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 34 hours a week or 1,760 hours a year). See The Employment Situation: October 2006 retrieved November 19, 2006 from http://www.bls.gov/schedule/archives/empisit_nr.htm#2006.

² The Housing and Urban-Rural Recovery Act of 1983 made the 30% of income standard applicable to all current rental housing assistance programs. This standard has remained in place since.

³ For example, HUD estimates that 31% of households with the “worst case needs” for affordable housing would “not be expected to work” because of

Out of Reach, however, takes a different approach. Rather than seeking to dismiss the question, *Out of Reach* reframes it as: “What if they have a job?” More specifically, *Out of Reach* asks you to consider the answers to two related questions:

1. **Could someone who gets a full time job in your community today reasonably expect to find a modest rental unit he or she could afford?**
2. **What would a family in your community have to earn to be reasonably assured of quickly finding an affordable rental unit?**

Not only does *Out of Reach* provide concrete and useful answers to these two questions, it makes its case in personal terms. By presenting the data in hourly wages and monthly housing costs, *Out of Reach* translates the national housing crisis into numbers that people can relate to in their personal lives, also enabling them to understand the housing needs of others as individuals and not as statistics.

Finally, rather than simply focusing on describing the problem, *Out of Reach* provides a single statistic that helps direct our

age and disability while 56% had wages as their primary source of income. See Hardiman, D., Martin, M, Schroder. M.D. Steffan, B., Susin, S., Vandenbroucke, D & Yao, D. (2005). Affordable housing needs: A report to Congress on the significant need for housing. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

thinking about how to solve America's low income housing crisis. Whether through decreasing housing costs or increasing wages, the Housing Wage provides a policy goal as well as a benchmark for bridging the country's affordable housing gap.

The Numbers in this Report

As in past years, *Out of Reach 2006* relies on data from the Department of Housing and Urban Development (HUD), the Census Bureau, the Bureau of Labor Statistics (BLS), the Department of Labor and the Social Security Administration to make its case. (See Appendix A for a detailed explanation of data sources and methodologies.)

The Fair Market Rent on which the Housing Wage is based is HUD's best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for ***rent and utilities*** in the current market. Thus, Fair Market Rents are an estimate of what a family moving today can expect to pay for a modest rental home, *not* what current renters are paying *on average*. Since HUD calculates Fair Market Rents for housing markets in all cities and non-metropolitan counties in the United States, Fair Market Rents are particularly helpful in answering questions about what renters who move or get a job *in a specific location* can expect to pay in monthly rental housing costs. (For more information on the uses and derivation of the Fair Market Rent see Appendix B.)

Along with providing the two-bedroom Fair Market Rents and calculating Housing Wages for every metro area and rural county in the country, this report also makes direct

comparisons between local housing costs and wage levels. For example, this report provides the number of full time minimum wage jobs necessary to afford the Fair Market Rent. *Out of Reach* also estimates the average hourly wage earned by renters and the number of jobs required at that wage to rent affordably in a given jurisdiction. Focusing on the number of jobs allows for a quick appreciation of the hardship faced by households of different sizes and with different numbers of wage earners. To provide further context for the Housing Wage, this report considers what a family could afford earning the Area Median Income (AMI) or just 30% of AMI (HUD's standard for "Extremely Low Income").

Viewed together, the Housing Wage and the contextual data provide a snapshot of the rental housing affordability gap where readers live.

For further discussion of the variables used in this report see Appendix A. The data contained in this printed version are limited and are supplemented by additional data on-line, such as the Housing Wages for an array of apartment sizes (0-4 bedrooms), as well estimates of the change in rental costs from 2000 to 2007.

The data in this report and the additional materials and data can be found online at www.nlihc.org/oor2006/.

Analysis

The 2006 National Housing Wage for a two-bedroom rental unit is \$16.31.

The federal minimum wage today is \$5.15, as it has been since 1997. Comparing the federal minimum wage to the National Housing Wage is a strong indication that simply working full time at “just any job” is not sufficient to provide a person access to affordable housing today.

While there are nearly two million minimum wage earners in the US, most Americans earn more than the minimum wage for every hour they work.⁴ The median hourly wage in the US is under \$15.00⁵ and nationwide the average renter earns less than \$13.00 an hour. Since both are less than the National Housing Wage, the numbers in this report indicate that even if someone finds and keeps a job at prevailing wage levels, he or she is likely to face considerable difficulty finding affordable rental housing.

⁴ In 2005, 1.8 million wage earners reported earning the minimum wage or less for every hour they worked. Of these, roughly 1 million were aged between 16 and 24 and 800,000 were over 25 years old. Data are for wage and salary workers, excluding the incorporated self-employed. See Table 44 of the 2005 Current. Population Survey from the Bureau of Labor Statistics (2006).

⁵ In May of 2005 (the most recent data available) the median wage was \$14.15. Multiplying this by the 3% increase in wages for private sector employees in the past year yields an estimated median wage of \$14.57. Increase from Employment Cost Index September 2006 retrieved November 19, 2006 from <http://www.bls.gov/news.release/eci.nr0.htm>.

What about Multiple Wage Earner Households?

With two-bedroom apartments being the most common rental units in the US, NLIHC uses the two-bedroom Fair Market Rent in constructing its benchmark statistic of housing affordability, the two-bedroom Housing Wage, which is published in *Out of Reach*. In reading the report, some critics will point out that the Housing Wage appears to reflect the wage *a single individual* needs to earn to afford a two-bedroom unit. Why, they ask, should an individual need a two-bedroom unit? Or conversely, what about the Americans, including many minimum wage earners, who live in households with more than one wage earner?

While neither of these criticisms really addresses the fundamental concern that working full time does not assure someone of finding affordable housing for his or her family, it is perhaps important to note two things to further respond to this criticism.

First, though the data in the published report has historically focused on the two-bedroom housing wage, today ***there is not a county in the country where a full time minimum wage worker can afford even a one-bedroom apartment at the FMR.***⁶

Second, on average, nationwide, even a household with three workers earning the federal minimum wage and working 40

⁶ See on-line data at www.nlihc.org/oor2006/ for data related to the one bedroom FMR.

hours a week, 52 weeks a year could not afford a two-bedroom unit at \$848, the national average Fair Market Rent.

Converted to an annual income, the Housing Wage indicates that on a national basis a family would have to earn \$33,925 a year to be reasonably assured of finding an affordable two-bedroom rental unit in today's housing market. Yet, according to the most recent data available,⁷ roughly 42 million households nationwide, including 22 million with at least two people living in them, earned less than \$34,000 last year. Roughly 11 million households earned less than \$10,712, the equivalent of working 40 hours a week, 52 weeks a year at the minimum wage.⁸

Who Is Affected Nationally?

Out of Reach is designed to illuminate the fundamental gap between what people can expect to earn and what they can expect to pay for housing where they live. To get a sense of who is affected by the affordability gap it is important to note that today roughly a third (37 million) of American households rent. Further, recent data indicate that renters are growing both in number and as a proportion of American households.⁹ Of

⁷ NLIHC tabulations of 2005 ACS public use microdata.

⁸ Again these individuals may not actually work for the minimum wage but their annual household is equivalent to what one wage earner earning the federal minimum wage would earn in a year working 40 hours a week, 52 weeks a year. See also ftnt 4.

⁹ NLIHC (2006) Initial Assessment of 2005 American Community Survey Indicates Growing Housing Cost Burdens for Lowest Income Households.

the roughly 22 million renter households earning less than the Housing Wage annually, nearly half (47%) moved in the two years prior to 2005. In looking for a new home, these households would have been unable to affordably rent a two-bedroom apartment at the national average Fair Market Rent. A 2006 NLIHC study found that there are roughly nine million renter households nationwide who pay *half* or more of their income for housing and 99% of them are considered low income where they live.¹⁰ Thus, the affordability gap is not hypothetical; it affects millions of real American renter families, many of whom will have to find a new rental home this year.

The Local Picture

At today's wages millions of American households feel the effects of the affordable housing gap first hand. While the national data are illustrative of what Americans face, it is important to consider the substantial local variation in housing costs and wages.

In 2006, the Stamford-Norwalk, CT area had the highest Housing Wage (\$30.62), while rural areas of Louisiana had a Housing Wage of \$8.42, the lowest for a metropolitan area outside of Puerto Rico. Thus despite Connecticut's higher minimum wage of \$7.40, compared to \$5.15 rural areas of

Research Note #06-04. Retrieved October 31, 2006 from www.nlihc.org/research/06-04.pdf

¹⁰ HUD considers households earning 80% of AMI "Low Income." The majority of households with severe housing cost burdens earn 30% of AMI or less. Data from NLIHC (2006).

Louisiana, it is considerably harder for a householder earning the Connecticut minimum wage to make ends meet in the Stamford-Norwalk area.

When comparing Housing Wages to the minimum wage, the relatively large burden faced by the poorest renters in the most expensive regions becomes clear. Yet, this is only part of the story. For example, in San Francisco a household would have to work more than four full time jobs at the minimum wage of \$6.75 to make a two-bedroom unit affordable. By comparison in Hot Springs, Arkansas a household would need to work 1.8 minimum wage jobs. But in San Francisco, where the average hourly renter wage is \$24.54, it takes 1.2 full time jobs to afford a two-bedroom apartment. In Hot Springs, it takes 1.4 jobs to afford the two-bedroom apartment due to a much lower average renter wage of \$8.01. Thus, while San Francisco with its high real estate costs is indeed more expensive for the typical renter, Hot Springs is just as unaffordable.

Along with providing data for city and county housing markets, *Out of Reach* also provides a summary line for combined nonmetro areas in each state, providing readers with a quick way of assessing how a state's rural areas are faring relative to metro areas and the state as a whole. What the data show is that in general, in no state can a full time minimum wage job assure a household access to affordable rental housing even in nonmetro areas, which are often assumed to be affordable. A dearth of quality rental housing and limits on rental development in rural areas can often put rental housing out of reach of those who need it.

While this report focuses on those who are working, one group particularly vulnerable to the high cost of housing are those receiving Supplemental Security Income (SSI). These are people of limited means who are over 65, disabled or blind. In 2006, in most states these individuals received \$603 per month. In seven states, all individual SSI recipients receive additional assistance. As a result, a recipient relying entirely on SSI would be able to afford to pay between \$181 and \$251 (in California) on rent and utilities, well below the cost of a studio (efficiency) apartment in the lowest cost county (Avoyelles Parish, LA at \$283). (Data and local comparisons to SSI payments are available online.)

Conclusion

Could someone who gets a full time job in your community today reasonably expect to find a modest rental unit he or she could afford?

The data in this report should make clear that in your community or anywhere in the US today, someone who simply gets a full time job at the minimum wage cannot reasonably expect to find a modest rental unit he or she can afford.

While it is in the highest cost metropolitan areas that the lowest income workers face the most significant gap between what they earn and what they can afford, the data in this report should also make clear that the problem is nationwide. Whether they are able to work or not, low income households face significant barriers to finding modest affordable rental housing in every county in America.

Of course, many American renters do find low cost rental housing. Along with subsidized rental units and tenant-based rental subsidies, there also remains a stock of decent, market-rate rental units that low income people can afford. But, in the private market there is no guarantee that low cost units are serving low income households. Lower rents often are associated only with deteriorating, unsafe units lacking complete facilities. Moreover, with each passing year the numbers of both private and subsidized low cost units shrinks from neglect, gentrification and conversion to condominiums.¹¹

What would a family in your community have to earn to be reasonably assured of quickly finding an affordable rental unit?

If housing costs in your community remain stable, your local Housing Wage is a good benchmark for what an individual or a household would have to earn to be reasonably assured of finding a modest, affordable rental unit where you live. If the costs of rental housing can be brought down, however, so can the Housing Wage. Whether you work to raise the incomes of low income people or to lower the cost of housing, you are working to bring America's affordable housing crisis to an end. We hope you will use *Out of Reach* as a resource toward this goal.

¹¹ Joint Center for Housing Studies at Harvard University. (2006) America's Rental Housing: Homes for a Diverse Nation. Cambridge, MA:Author.

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$23,360) by 52 (weeks per year) and then by 40 (hours per work week) (\$23,360 / 52 = \$449; \$449 / 40 = \$11.23).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$58,900 x .3 = \$17,670). Divide by 12 to obtain monthly amount (\$17,670 / 12 = \$1,473).

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 x 100 = 35%).

U.S. Census 2000

Average wage reported by the Bureau of Labor Statistics for 2005, 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 (2005)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	100,654	35%	\$8.76	\$456	1.3

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$584 x 12 = \$7,008). Then divide by .3 to determine the total income needed to afford \$7,008 per year in rent (\$7,008 / .3 = \$23,360).

Divide income needed to afford the FMR by 52 (weeks per year) (\$23,360 / 52 = \$449). Then divide by \$5.15 (Any State's minimum wage) (\$449 / \$5.15 = 87 hours). Finally, divide by 40 (hours per work week) (87 / 40 = 2.2 full-time jobs).

Multiply AMI by .3 (\$58,900 x .3 = \$17,670).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$17,670 x .3 = \$5,301). Divide by 12 to obtain monthly amount (\$5,301 / 12 = \$442).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$8.76 x 40 x 52 = \$18,221). Multiple by .3 to determine maximum amount that can be spent on rent (\$18,221 x .3 = \$5,466). Divide by 12 to obtain monthly amount (\$5,466 / 12 = \$456).

Divide income needed to afford the FMR by 52 (weeks per year) (\$23,360 / 52 = \$449). Then divide by \$8.76 (Any County's mean renter wage) (\$449 / \$8.76 = 51 hours). Finally, divide by 40 (hours per work week) (51 / 40 = 1.3 full-time jobs).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 \$11.23 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 \$1,473 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 \$58,900.

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

The estimated mean (average) renter wage in Any County was \$8.76 in 2005.

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 (2005) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	100,654	35%	\$8.76	\$456	1.3

The Fair Market Rent for a two-bedroom rental unit in Any County is \$584.

A renter household needs an annual income of \$23,360 in order for a two-bedroom rental unit at the Fair Market Rent to be affordable.

A renter household needs 2.2 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 \$17,670 annually.

For an Extremely Low Income family earning 30% of the Area Median Income, monthly rent of \$442 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 \$456 in monthly rent.

A renter household needs 1.3 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, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

MOST EXPENSIVE JURISDICTIONS

State	Housing Wage for Two-Bedroom FMR
Hawaii	\$23.53
California	\$22.86
Massachusetts	\$22.65
New Jersey	\$21.21
New York	\$20.70
Connecticut	\$20.42
Maryland	\$20.07
Rhode Island	\$19.36
New Hampshire	\$18.10
Alaska	\$17.90

County	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$29.83
San Mateo County, CA	\$29.83
San Francisco County, CA	\$29.83
Orange County, CA *	\$28.56
Ventura County, CA	\$28.29
Nantucket County, MA	\$26.92
Westchester County, NY	\$26.83
Santa Cruz County, CA	\$26.13
Pitkin County, CO	\$26.10
Nassau & Suffolk Counties, NY	\$26.08

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
Stamford-Norwalk, CT HMFA	\$30.62
San Francisco, CA HMFA	\$29.83
Orange County, CA HMFA *	\$28.56
Oxnard-Thousand Oaks-Ventura, CA MSA	\$28.29
Westchester County, NY Statutory Exception Area	\$26.83
Boston-Cambridge-Quincy, MA-NH HMFA	\$26.27
Santa Cruz-Watsonville, CA MSA	\$26.13
Nassau-Suffolk, NY HMFA	\$26.08
Easton-Raynham, MA HMFA	\$25.94
Washington-Arlington-Alexandria, DC-VA-MD HMFA *	\$24.73

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$24.47
Hawaii	\$20.46
Alaska	\$18.71
Connecticut	\$16.31
New Hampshire	\$14.99
Colorado	\$14.64
Nevada	\$14.47
Maryland	\$14.07
California	\$14.03
Vermont	\$13.52

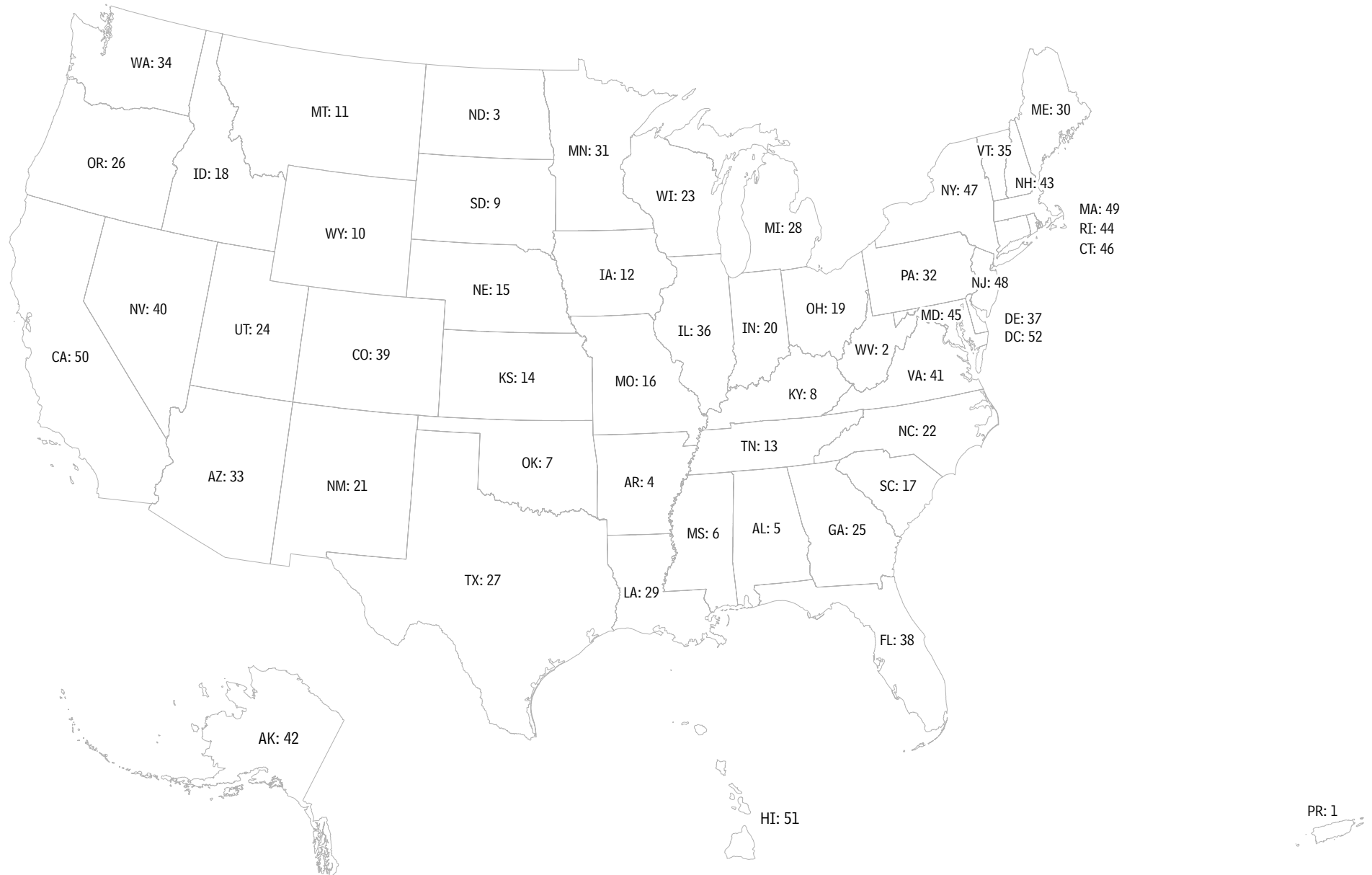
* 50th percentile FMR (See Appendix B).

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	\$24.73	26	Oregon	\$13.46
51	Hawaii	\$23.53	25	Georgia	\$13.05
50	California	\$22.86	24	Utah	\$13.04
49	Massachusetts	\$22.65	23	Wisconsin	\$12.80
48	New Jersey	\$21.21	22	North Carolina	\$12.61
47	New York	\$20.70	21	New Mexico	\$12.45
46	Connecticut	\$20.42	20	Indiana	\$12.36
45	Maryland	\$20.07	19	Ohio	\$12.31
44	Rhode Island	\$19.36	18	Idaho	\$12.00
43	New Hampshire	\$18.10	17	South Carolina	\$11.82
42	Alaska	\$17.90	16	Missouri	\$11.76
41	Virginia	\$17.13	15	Nebraska	\$11.71
40	Nevada	\$16.95	14	Kansas	\$11.70
39	Colorado	\$16.43	13	Tennessee	\$11.61
38	Florida	\$16.35	12	Iowa	\$11.42
37	Delaware	\$16.31	11	Montana	\$11.37
36	Illinois	\$15.95	10	Wyoming	\$11.05
35	Vermont	\$15.34	9	South Dakota	\$10.94
34	Washington	\$14.91	8	Kentucky	\$10.72
33	Arizona	\$14.74	7	Oklahoma	\$10.70
32	Pennsylvania	\$14.57	6	Mississippi	\$10.63
31	Minnesota	\$14.47	5	Alabama	\$10.55
30	Maine	\$14.04	4	Arkansas	\$10.40
29	Louisiana	\$13.82	3	North Dakota	\$10.33
28	Michigan	\$13.80	2	West Virginia	\$10.10
27	Texas	\$13.67	1	Puerto Rico	\$8.83

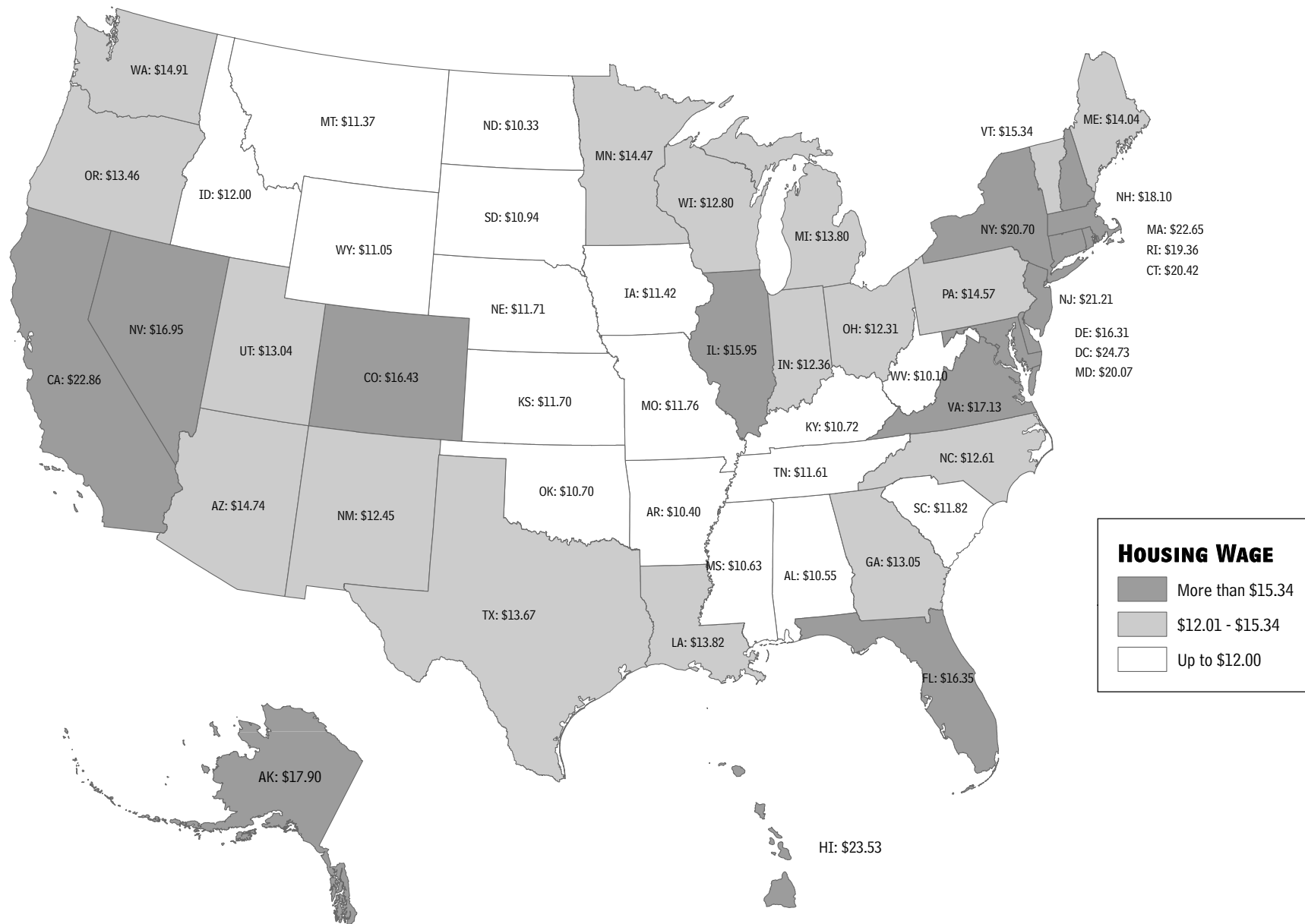
STATES RANKED BY TWO-BEDROOM HOUSING WAGE

1 = most affordable; 52 = least affordable



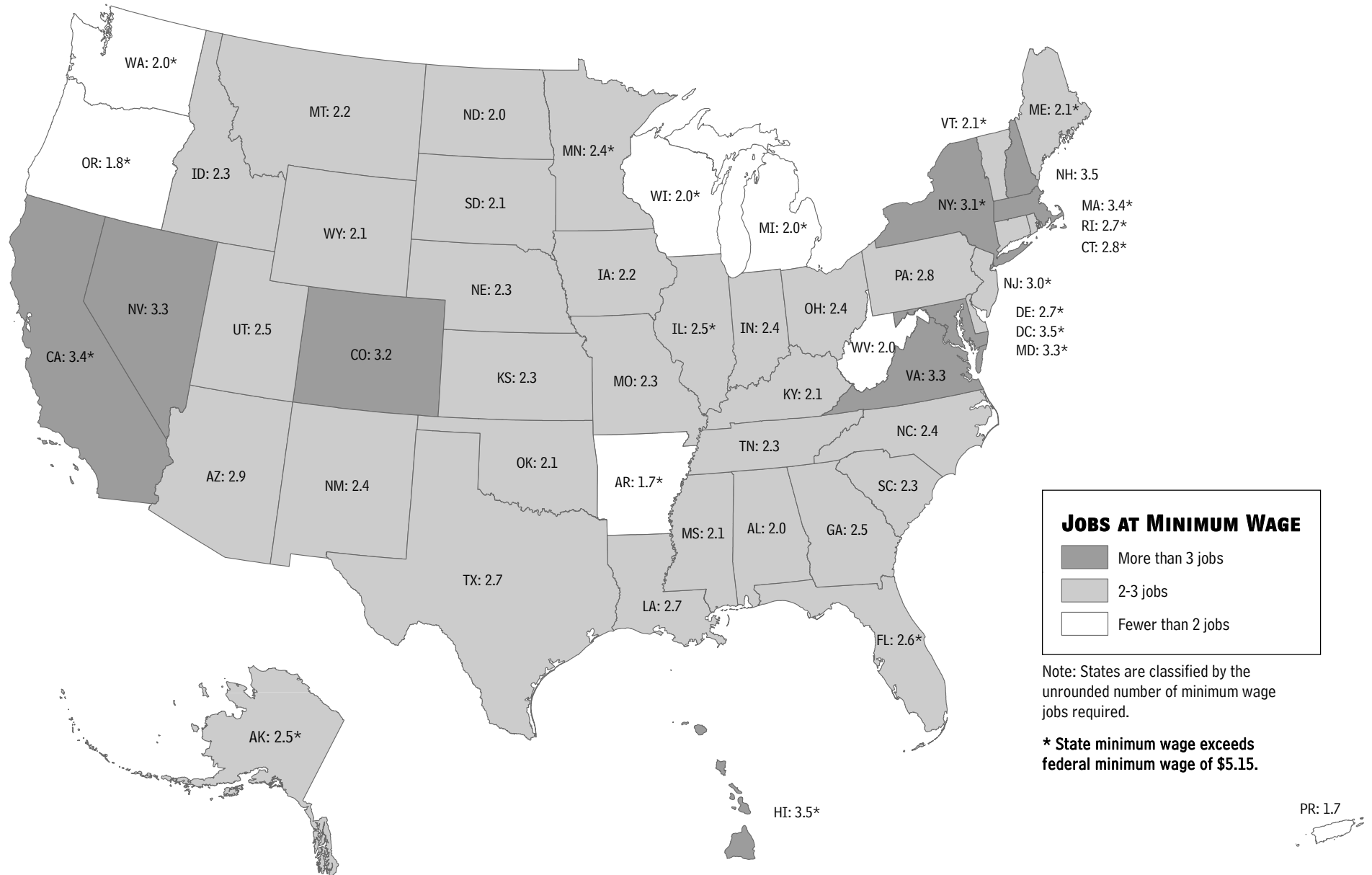
HOUSING WAGE

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.



JOBS AT MINIMUM WAGE

- More than 3 jobs
- 2-3 jobs
- Fewer than 2 jobs

Note: States are classified by the unrounded number of minimum wage jobs required.

* State minimum wage exceeds federal minimum wage of \$5.15.

STATE SUMMARY TABLE

	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 (2005) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
ALASKA	\$17.90	\$931	\$37,235	2.5	\$72,291	\$1,807	\$21,687	\$542	83,097	37%	\$12.93	\$672	1.4
ALABAMA	\$10.55	\$549	\$21,946	2.0	\$51,784	\$1,295	\$15,535	\$388	478,394	28%	\$9.45	\$491	1.1
ARKANSAS	\$10.40	\$541	\$21,635	1.7	\$43,284	\$1,082	\$12,985	\$325	319,238	31%	\$9.59	\$499	1.1
ARIZONA	\$14.74	\$766	\$30,659	2.9	\$55,532	\$1,388	\$16,660	\$416	607,690	32%	\$12.13	\$631	1.2
CALIFORNIA	\$22.86	\$1,189	\$47,547	3.4	\$66,153	\$1,654	\$19,846	\$496	4,956,633	43%	\$15.14	\$787	1.5
COLORADO	\$16.43	\$854	\$34,176	3.2	\$66,507	\$1,663	\$19,952	\$499	541,933	33%	\$13.00	\$676	1.3
CONNECTICUT	\$20.42	\$1,062	\$42,480	2.8	\$82,756	\$2,069	\$24,827	\$621	431,928	33%	\$15.09	\$785	1.4
DISTRICT OF COLUMBIA	\$24.73	\$1,286	\$51,440	3.5	\$90,300	\$2,258	\$27,090	\$677	147,122	59%	\$21.37	\$1,111	1.2
DELAWARE	\$16.31	\$848	\$33,923	2.7	\$65,774	\$1,644	\$19,732	\$493	82,690	28%	\$13.93	\$725	1.2
FLORIDA	\$16.35	\$850	\$34,007	2.6	\$56,131	\$1,403	\$16,839	\$421	1,896,218	30%	\$11.94	\$621	1.4
GEORGIA	\$13.05	\$679	\$27,144	2.5	\$58,203	\$1,455	\$17,461	\$437	977,076	33%	\$12.30	\$640	1.1
HAWAII	\$23.53	\$1,224	\$48,940	3.5	\$68,061	\$1,702	\$20,418	\$510	175,457	44%	\$11.36	\$591	2.1
IOWA	\$11.42	\$594	\$23,744	2.2	\$58,689	\$1,467	\$17,607	\$440	317,849	28%	\$9.62	\$500	1.2
IDAHO	\$12.00	\$624	\$24,969	2.3	\$51,094	\$1,277	\$15,328	\$383	129,732	28%	\$8.93	\$465	1.3
ILLINOIS	\$15.95	\$829	\$33,177	2.5	\$67,514	\$1,688	\$20,254	\$506	1,502,655	33%	\$13.24	\$689	1.2
INDIANA	\$12.36	\$643	\$25,705	2.4	\$58,860	\$1,471	\$17,658	\$441	667,223	29%	\$10.64	\$553	1.2
KANSAS	\$11.70	\$608	\$24,339	2.3	\$58,382	\$1,460	\$17,515	\$438	319,018	31%	\$10.35	\$538	1.1
KENTUCKY	\$10.72	\$557	\$22,294	2.1	\$50,213	\$1,255	\$15,064	\$377	465,349	29%	\$9.78	\$509	1.1
LOUISIANA	\$13.82	\$719	\$28,751	2.7	\$49,033	\$1,226	\$14,710	\$368	531,058	32%	\$9.93	\$516	1.4
MASSACHUSETTS	\$22.65	\$1,178	\$47,122	3.4	\$76,895	\$1,922	\$23,068	\$577	935,332	38%	\$15.68	\$815	1.4
MARYLAND	\$20.07	\$1,044	\$41,747	3.3	\$77,729	\$1,943	\$23,319	\$583	627,639	32%	\$12.89	\$670	1.6
MAINE	\$14.04	\$730	\$29,208	2.1	\$55,890	\$1,397	\$16,767	\$419	147,280	28%	\$9.35	\$486	1.5
MICHIGAN	\$13.80	\$718	\$28,701	2.0	\$63,806	\$1,595	\$19,142	\$479	992,315	26%	\$11.60	\$603	1.2
MINNESOTA	\$14.47	\$753	\$30,102	2.4	\$69,573	\$1,739	\$20,872	\$522	482,403	25%	\$11.07	\$576	1.3
MISSOURI	\$11.76	\$612	\$24,470	2.3	\$58,194	\$1,455	\$17,458	\$436	652,284	30%	\$10.91	\$567	1.1
MISSISSIPPI	\$10.63	\$553	\$22,106	2.1	\$42,220	\$1,055	\$12,666	\$317	289,283	28%	\$8.78	\$456	1.2
MONTANA	\$11.37	\$591	\$23,642	2.2	\$49,067	\$1,227	\$14,720	\$368	110,967	31%	\$8.24	\$429	1.4
NORTH CAROLINA	\$12.61	\$656	\$26,237	2.4	\$54,555	\$1,364	\$16,367	\$409	959,743	31%	\$11.05	\$575	1.1
NORTH DAKOTA	\$10.33	\$537	\$21,477	2.0	\$57,085	\$1,427	\$17,126	\$428	85,842	33%	\$8.84	\$460	1.2
NEBRASKA	\$11.71	\$609	\$24,346	2.3	\$59,530	\$1,488	\$17,859	\$446	216,878	33%	\$9.79	\$509	1.2
NEW HAMPSHIRE	\$18.10	\$941	\$37,658	3.5	\$72,076	\$1,802	\$21,623	\$541	143,823	30%	\$12.45	\$647	1.5
NEW JERSEY	\$21.21	\$1,103	\$44,112	3.0	\$80,742	\$2,019	\$24,223	\$606	1,053,347	34%	\$14.94	\$777	1.4
NEW MEXICO	\$12.45	\$648	\$25,905	2.4	\$46,948	\$1,174	\$14,084	\$352	203,536	30%	\$9.72	\$505	1.3
NEVADA	\$16.95	\$881	\$35,254	3.3	\$58,759	\$1,469	\$17,628	\$441	293,920	39%	\$12.75	\$663	1.3
NEW YORK	\$20.70	\$1,076	\$43,051	3.1	\$70,627	\$1,766	\$21,188	\$530	3,317,613	47%	\$18.52	\$963	1.1
OHIO	\$12.31	\$640	\$25,596	2.4	\$58,736	\$1,468	\$17,621	\$441	1,373,259	31%	\$10.81	\$562	1.1
OKLAHOMA	\$10.70	\$557	\$22,262	2.1	\$48,955	\$1,224	\$14,686	\$367	424,152	32%	\$9.81	\$510	1.1
OREGON	\$13.46	\$700	\$27,995	1.8	\$59,336	\$1,483	\$17,801	\$445	476,833	36%	\$11.44	\$595	1.2
PENNSYLVANIA	\$14.57	\$757	\$30,300	2.8	\$61,609	\$1,540	\$18,483	\$462	1,370,836	29%	\$11.57	\$602	1.3
PUERTO RICO	\$8.83	\$459	\$18,361	1.7	\$19,478	\$487	\$5,843	\$146	341,614	27%	\$6.44	\$335	1.4
RHODE ISLAND	\$19.36	\$1,007	\$40,266	2.7	\$64,543	\$1,614	\$19,363	\$484	163,274	40%	\$10.64	\$553	1.8

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

STATE SUMMARY TABLE

	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 (2005) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SOUTH CAROLINA	\$11.82	\$615	\$24,580	2.3	\$53,083	\$1,327	\$15,925	\$398	426,235	28%	\$9.77	\$508	1.2
SOUTH DAKOTA	\$10.94	\$569	\$22,751	2.1	\$52,593	\$1,315	\$15,778	\$394	92,338	32%	\$8.41	\$437	1.3
TENNESSEE	\$11.61	\$604	\$24,149	2.3	\$51,544	\$1,289	\$15,463	\$387	671,444	30%	\$10.80	\$562	1.1
TEXAS	\$13.67	\$711	\$28,436	2.7	\$55,719	\$1,393	\$16,716	\$418	2,676,060	36%	\$13.43	\$699	1.0
UTAH	\$13.04	\$678	\$27,130	2.5	\$57,805	\$1,445	\$17,341	\$434	199,622	28%	\$9.92	\$516	1.3
VIRGINIA	\$17.13	\$891	\$35,622	3.3	\$67,205	\$1,680	\$20,162	\$504	861,215	32%	\$13.44	\$699	1.3
VERMONT	\$15.34	\$797	\$31,897	2.1	\$62,785	\$1,570	\$18,836	\$471	70,857	29%	\$9.87	\$513	1.6
WASHINGTON	\$14.91	\$776	\$31,021	2.0	\$64,142	\$1,604	\$19,243	\$481	804,413	35%	\$12.51	\$650	1.2
WISCONSIN	\$12.80	\$666	\$26,633	2.0	\$62,896	\$1,572	\$18,869	\$472	657,884	32%	\$10.66	\$554	1.2
WEST VIRGINIA	\$10.10	\$525	\$21,008	2.0	\$46,994	\$1,175	\$14,098	\$352	182,855	25%	\$8.28	\$431	1.2
WYOMING	\$11.05	\$575	\$22,984	2.1	\$59,023	\$1,476	\$17,707	\$443	58,120	30%	\$10.00	\$520	1.1

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

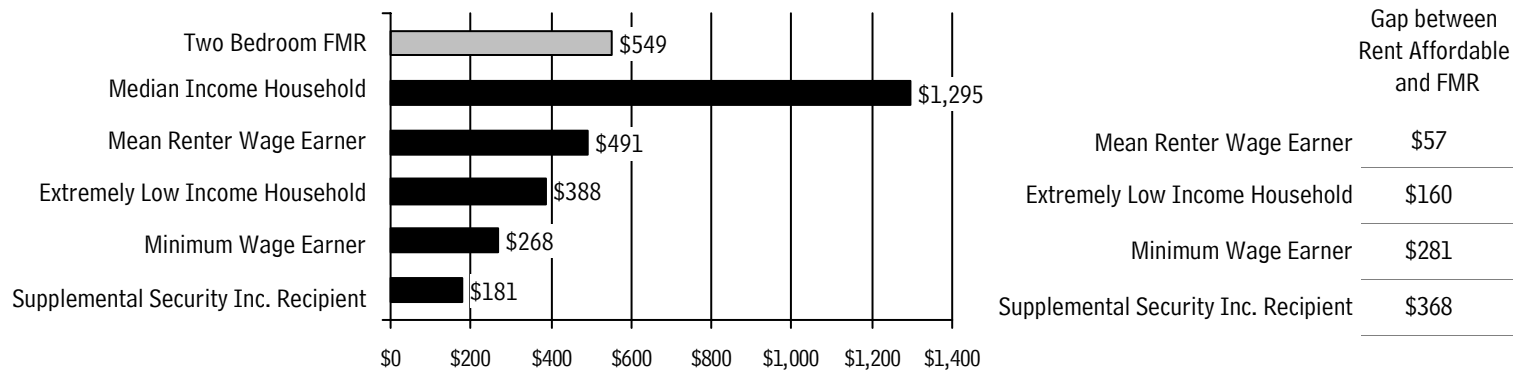
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$549. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,829 monthly or \$21,946 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.55

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 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 Alabama, the estimated mean (average) wage for a renter is \$9.45. 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



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 (2005) ⁵	Rent affordable at mean wage	
ALABAMA	\$10.55	\$549	\$21,946	2.0	\$51,784	\$1,295	\$15,535	\$388	478,394	28%	\$9.45	\$491	1.1

METROPOLITAN AREAS

ANNISTON-OXFORD, AL MSA	\$9.48	\$493	\$19,720	1.8	\$49,500	\$1,238	\$14,850	\$371	12,462	28%	\$7.60	\$395	1.2
AUBURN-OPELIKA, AL MSA	\$10.50	\$546	\$21,840	2.0	\$57,600	\$1,440	\$17,280	\$432	17,326	38%	\$5.39	\$280	1.9
BIRMINGHAM-HOOVER, AL HMFA	\$11.62	\$604	\$24,160	2.3	\$57,400	\$1,435	\$17,220	\$431	107,282	29%	\$11.99	\$624	1.0
CHILTON COUNTY, AL HMFA	\$9.17	\$477	\$19,080	1.8	\$49,000	\$1,225	\$14,700	\$368	2,716	18%	\$6.89	\$359	1.3
COLUMBUS, GA-AL MSA	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	7,413	38%	\$10.03	\$522	1.1
DECATUR, AL MSA	\$9.77	\$508	\$20,320	1.9	\$53,700	\$1,343	\$16,110	\$403	14,013	25%	\$9.33	\$485	1.0
DOTHAN, AL HMFA	\$8.98	\$467	\$18,680	1.7	\$49,100	\$1,228	\$14,730	\$368	12,972	28%	\$8.38	\$436	1.1
FLORENCE-MUSCLE SHOALS, AL MSA	\$9.73	\$506	\$20,240	1.9	\$50,000	\$1,250	\$15,000	\$375	15,111	26%	\$6.83	\$355	1.4
GADSDEN, AL MSA	\$9.69	\$504	\$20,160	1.9	\$47,400	\$1,185	\$14,220	\$356	10,658	26%	\$7.86	\$409	1.2
HENRY COUNTY, AL HMFA	\$8.71	\$453	\$18,120	1.7	\$45,300	\$1,133	\$13,590	\$340	1,246	19%	\$7.06	\$367	1.2
HUNTSVILLE, AL MSA	\$10.77	\$560	\$22,400	2.1	\$64,800	\$1,620	\$19,440	\$486	38,744	29%	\$10.82	\$563	1.0
MOBILE, AL MSA	\$11.35	\$590	\$23,600	2.2	\$49,500	\$1,238	\$14,850	\$371	46,777	31%	\$9.06	\$471	1.3
MONTGOMERY, AL MSA	\$11.98	\$623	\$24,920	2.3	\$55,900	\$1,398	\$16,770	\$419	39,053	30%	\$9.48	\$493	1.3
TUSCALOOSA, AL MSA	\$11.73	\$610	\$24,400	2.3	\$52,300	\$1,308	\$15,690	\$392	25,787	34%	\$8.31	\$432	1.4
WALKER COUNTY, AL HMFA	\$8.94	\$465	\$18,600	1.7	\$43,000	\$1,075	\$12,900	\$323	5,671	20%	\$7.51	\$390	1.2

COMBINED NONMETRO AREAS

ALABAMA	\$9.17	\$477	\$19,079	1.8	\$44,970	\$1,124	\$13,491	\$337	121,163	24%	\$7.80	\$406	1.2
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COUNTIES

AUTAUGA COUNTY	\$11.98	\$623	\$24,920	2.3	\$55,900	\$1,398	\$16,770	\$419	3,068	19%	\$8.32	\$432	1.4
BALDWIN COUNTY	\$12.38	\$644	\$25,760	2.4	\$58,100	\$1,453	\$17,430	\$436	11,300	20%	\$8.52	\$443	1.5
BARBOUR COUNTY	\$8.75	\$455	\$18,200	1.7	\$38,700	\$968	\$11,610	\$290	2,794	27%	\$6.04	\$314	1.4
BIBB COUNTY	\$11.62	\$604	\$24,160	2.3	\$57,400	\$1,435	\$17,220	\$431	1,470	20%	\$7.39	\$384	1.6
BLOUNT COUNTY	\$11.62	\$604	\$24,160	2.3	\$57,400	\$1,435	\$17,220	\$431	3,181	17%	\$7.00	\$364	1.7
BULLOCK COUNTY	\$8.94	\$465	\$18,600	1.7	\$29,700	\$743	\$8,910	\$223	1,019	26%	\$6.88	\$358	1.3
BUTLER COUNTY	\$8.94	\$465	\$18,600	1.7	\$38,300	\$958	\$11,490	\$287	2,000	24%	\$6.06	\$315	1.5
CALHOUN COUNTY	\$9.48	\$493	\$19,720	1.8	\$49,500	\$1,238	\$14,850	\$371	12,462	28%	\$7.60	\$395	1.2
CHAMBERS COUNTY	\$8.71	\$453	\$18,120	1.7	\$45,300	\$1,133	\$13,590	\$340	3,530	24%	\$7.83	\$407	1.1
CHEROKEE COUNTY	\$9.15	\$476	\$19,040	1.8	\$45,400	\$1,135	\$13,620	\$341	1,777	18%	\$7.41	\$385	1.2
CHILTON COUNTY	\$9.17	\$477	\$19,080	1.8	\$49,000	\$1,225	\$14,700	\$368	2,716	18%	\$6.89	\$359	1.3
CHOCTAW COUNTY	\$8.71	\$453	\$18,120	1.7	\$39,100	\$978	\$11,730	\$293	869	14%	\$10.48	\$545	0.8
CLARKE COUNTY	\$8.71	\$453	\$18,120	1.7	\$42,600	\$1,065	\$12,780	\$320	1,994	19%	\$8.78	\$456	1.0
CLAY COUNTY	\$8.71	\$453	\$18,120	1.7	\$42,200	\$1,055	\$12,660	\$317	1,314	23%	\$6.82	\$355	1.3
CLEBURNE COUNTY	\$8.79	\$457	\$18,280	1.7	\$44,300	\$1,108	\$13,290	\$332	1,094	20%	\$8.78	\$457	1.0
COFFEE COUNTY	\$9.00	\$468	\$18,720	1.7	\$48,900	\$1,223	\$14,670	\$367	4,985	29%	\$7.29	\$379	1.2

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
COLBERT COUNTY	\$9.73	\$506	\$20,240	1.9	\$50,000	\$1,250	\$15,000	\$375	5,455	24%	\$8.21	\$427	1.2
CONECUH COUNTY	\$8.71	\$453	\$18,120	1.7	\$38,300	\$958	\$11,490	\$287	1,097	19%	\$6.66	\$346	1.3
COOSA COUNTY	\$8.71	\$453	\$18,120	1.7	\$44,400	\$1,110	\$13,320	\$333	711	15%	\$8.57	\$446	1.0
COVINGTON COUNTY	\$8.71	\$453	\$18,120	1.7	\$40,800	\$1,020	\$12,240	\$306	3,485	22%	\$7.35	\$382	1.2
CRENSHAW COUNTY	\$8.94	\$465	\$18,600	1.7	\$38,500	\$963	\$11,550	\$289	1,303	23%	\$6.12	\$318	1.5
CULLMAN COUNTY	\$9.13	\$475	\$19,000	1.8	\$48,400	\$1,210	\$14,520	\$363	6,735	22%	\$9.10	\$473	1.0
DALE COUNTY	\$8.71	\$453	\$18,120	1.7	\$46,800	\$1,170	\$14,040	\$351	6,751	36%	\$11.62	\$604	0.7
DALLAS COUNTY	\$8.92	\$464	\$18,560	1.7	\$37,400	\$935	\$11,220	\$281	6,121	34%	\$6.70	\$349	1.3
DEKALB COUNTY	\$8.71	\$453	\$18,120	1.7	\$44,300	\$1,108	\$13,290	\$332	5,342	21%	\$8.32	\$432	1.0
ELMORE COUNTY	\$11.98	\$623	\$24,920	2.3	\$55,900	\$1,398	\$16,770	\$419	4,230	19%	\$8.64	\$450	1.4
ESCAMBIA COUNTY	\$8.71	\$453	\$18,120	1.7	\$44,300	\$1,108	\$13,290	\$332	3,279	23%	\$8.14	\$423	1.1
ETOWAH COUNTY	\$9.69	\$504	\$20,160	1.9	\$47,400	\$1,185	\$14,220	\$356	10,658	26%	\$7.86	\$409	1.2
FAYETTE COUNTY	\$8.71	\$453	\$18,120	1.7	\$43,700	\$1,093	\$13,110	\$328	1,707	23%	\$6.49	\$338	1.3
FRANKLIN COUNTY	\$8.71	\$453	\$18,120	1.7	\$42,100	\$1,053	\$12,630	\$316	3,149	26%	\$6.65	\$346	1.3
GENEVA COUNTY	\$8.98	\$467	\$18,680	1.7	\$49,100	\$1,228	\$14,730	\$368	2,031	19%	\$6.00	\$312	1.5
GREENE COUNTY	\$11.73	\$610	\$24,400	2.3	\$52,300	\$1,308	\$15,690	\$392	959	24%	\$7.12	\$370	1.6
HALE COUNTY	\$11.73	\$610	\$24,400	2.3	\$52,300	\$1,308	\$15,690	\$392	1,269	20%	\$5.49	\$285	2.1
HENRY COUNTY	\$8.71	\$453	\$18,120	1.7	\$45,300	\$1,133	\$13,590	\$340	1,246	19%	\$7.06	\$367	1.2
HOUSTON COUNTY	\$8.98	\$467	\$18,680	1.7	\$49,100	\$1,228	\$14,730	\$368	10,941	31%	\$8.64	\$449	1.0
JACKSON COUNTY	\$8.71	\$453	\$18,120	1.7	\$46,400	\$1,160	\$13,920	\$348	4,770	22%	\$7.65	\$398	1.1
JEFFERSON COUNTY	\$11.62	\$604	\$24,160	2.3	\$57,400	\$1,435	\$17,220	\$431	88,283	34%	\$12.44	\$647	0.9
LAMAR COUNTY	\$8.71	\$453	\$18,120	1.7	\$40,800	\$1,020	\$12,240	\$306	1,496	23%	\$7.33	\$381	1.2
LAUDERDALE COUNTY	\$9.73	\$506	\$20,240	1.9	\$50,000	\$1,250	\$15,000	\$375	9,656	27%	\$5.92	\$308	1.6
LAWRENCE COUNTY	\$9.77	\$508	\$20,320	1.9	\$53,700	\$1,343	\$16,110	\$403	2,292	17%	\$11.31	\$588	0.9
LEE COUNTY	\$10.50	\$546	\$21,840	2.0	\$57,600	\$1,440	\$17,280	\$432	17,326	38%	\$5.39	\$280	1.9
LIMESTONE COUNTY	\$10.77	\$560	\$22,400	2.1	\$64,800	\$1,620	\$19,440	\$486	5,605	23%	\$10.48	\$545	1.0
LOWNDES COUNTY	\$11.98	\$623	\$24,920	2.3	\$55,900	\$1,398	\$16,770	\$419	813	17%	\$6.32	\$328	1.9
MACON COUNTY	\$9.00	\$468	\$18,720	1.7	\$35,400	\$885	\$10,620	\$266	2,928	33%	\$6.15	\$320	1.5
MADISON COUNTY	\$10.77	\$560	\$22,400	2.1	\$64,800	\$1,620	\$19,440	\$486	33,139	30%	\$10.86	\$565	1.0
MARENGO COUNTY	\$8.71	\$453	\$18,120	1.7	\$43,300	\$1,083	\$12,990	\$325	1,823	21%	\$6.16	\$320	1.4
MARION COUNTY	\$8.71	\$453	\$18,120	1.7	\$41,800	\$1,045	\$12,540	\$314	2,812	22%	\$7.62	\$396	1.1
MARSHALL COUNTY	\$9.31	\$484	\$19,360	1.8	\$47,500	\$1,188	\$14,250	\$356	8,224	25%	\$7.00	\$364	1.3
MOBILE COUNTY	\$11.35	\$590	\$23,600	2.2	\$49,500	\$1,238	\$14,850	\$371	46,777	31%	\$9.06	\$471	1.3
MONROE COUNTY	\$8.71	\$453	\$18,120	1.7	\$42,500	\$1,063	\$12,750	\$319	1,835	20%	\$8.06	\$419	1.1
MONTGOMERY COUNTY	\$11.98	\$623	\$24,920	2.3	\$55,900	\$1,398	\$16,770	\$419	30,942	36%	\$9.76	\$508	1.2
MORGAN COUNTY	\$9.77	\$508	\$20,320	1.9	\$53,700	\$1,343	\$16,110	\$403	11,721	27%	\$9.09	\$473	1.1
PERRY COUNTY	\$8.71	\$453	\$18,120	1.7	\$31,900	\$798	\$9,570	\$239	1,136	26%	\$6.25	\$325	1.4
PICKENS COUNTY	\$8.71	\$453	\$18,120	1.7	\$40,700	\$1,018	\$12,210	\$305	1,682	21%	\$6.20	\$322	1.4
PIKE COUNTY	\$8.71	\$453	\$18,120	1.7	\$42,100	\$1,053	\$12,630	\$316	3,914	33%	\$6.45	\$335	1.4
RANDOLPH COUNTY	\$8.71	\$453	\$18,120	1.7	\$42,700	\$1,068	\$12,810	\$320	1,804	21%	\$7.04	\$366	1.2
RUSSELL COUNTY	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	7,413	38%	\$10.03	\$522	1.1

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
SHELBY COUNTY	\$11.62	\$604	\$24,160	2.3	\$57,400	\$1,435	\$17,220	\$431	10,411	19%	\$11.01	\$572	1.1
ST. CLAIR COUNTY	\$11.62	\$604	\$24,160	2.3	\$57,400	\$1,435	\$17,220	\$431	3,937	16%	\$8.72	\$453	1.3
SUMTER COUNTY	\$8.71	\$453	\$18,120	1.7	\$28,600	\$715	\$8,580	\$215	1,579	28%	\$6.36	\$331	1.4
TALLADEGA COUNTY	\$8.85	\$460	\$18,400	1.7	\$47,600	\$1,190	\$14,280	\$357	7,251	24%	\$8.66	\$450	1.0
TALLAPOOSA COUNTY	\$8.73	\$454	\$18,160	1.7	\$47,100	\$1,178	\$14,130	\$353	3,941	24%	\$6.42	\$334	1.4
TUSCALOOSA COUNTY	\$11.73	\$610	\$24,400	2.3	\$52,300	\$1,308	\$15,690	\$392	23,559	37%	\$8.46	\$440	1.4
WALKER COUNTY	\$8.94	\$465	\$18,600	1.7	\$43,000	\$1,075	\$12,900	\$323	5,671	20%	\$7.51	\$390	1.2
WASHINGTON COUNTY	\$8.71	\$453	\$18,120	1.7	\$46,300	\$1,158	\$13,890	\$347	793	12%	\$12.56	\$653	0.7
WILCOX COUNTY	\$8.71	\$453	\$18,120	1.7	\$26,800	\$670	\$8,040	\$201	799	17%	\$8.93	\$465	1.0
WINSTON COUNTY	\$8.71	\$453	\$18,120	1.7	\$39,700	\$993	\$11,910	\$298	2,020	20%	\$6.68	\$348	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.

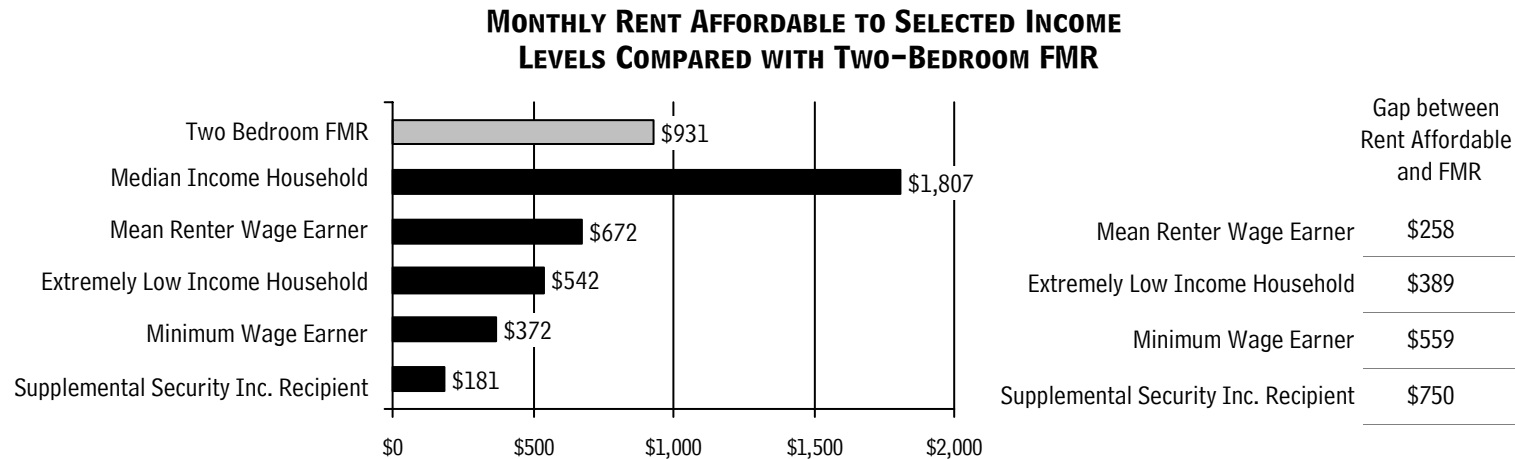
ALASKA

In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$931. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,103 monthly or \$37,235 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.90

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 100 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 Alaska, the estimated mean (average) wage for a renter is \$12.93. 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.



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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
ALASKA	\$17.90	\$931	\$37,235	2.5	\$72,291	\$1,807	\$21,687	\$542	83,097	37%	\$12.93	\$672	1.4
METROPOLITAN AREAS													
ANCHORAGE, AK HMFA	\$18.12	\$942	\$37,680	2.5	\$76,900	\$1,923	\$23,070	\$577	37,889	40%	\$12.54	\$652	1.4
FAIRBANKS, AK MSA	\$16.52	\$859	\$34,360	2.3	\$70,100	\$1,753	\$21,030	\$526	13,707	46%	\$12.18	\$633	1.4
MATANUSKA-SUSITNA BOROUGH, AK HMFA	\$15.33	\$797	\$31,880	2.1	\$70,400	\$1,760	\$21,120	\$528	4,350	21%	\$8.11	\$421	1.9
COMBINED NONMETRO AREAS													
ALASKA	\$18.71	\$973	\$38,925	2.6	\$67,937	\$1,698	\$20,381	\$510	27,151	36%	\$14.76	\$767	1.3
COUNTIES													
ALEUTIANS EAST BOROUGH	\$19.31	\$1,004	\$40,160	2.7	\$61,100	\$1,528	\$18,330	\$458	219	42%	\$14.21	\$739	1.4
ALEUTIANS WEST CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$89,400	\$2,235	\$26,820	\$671	917	72%	\$18.19	\$946	1.1
ANCHORAGE MUNICIPALITY	\$18.12	\$942	\$37,680	2.5	\$76,900	\$1,923	\$23,070	\$577	37,889	40%	\$12.54	\$652	1.4
BETHEL CENSUS AREA	\$23.33	\$1,213	\$48,520	3.3	\$45,200	\$1,130	\$13,560	\$339	1,652	39%	\$16.27	\$846	1.4
BRISTOL BAY BOROUGH	\$19.31	\$1,004	\$40,160	2.7	\$73,300	\$1,833	\$21,990	\$550	240	49%	\$17.08	\$888	1.1
DENALI BOROUGH	\$17.44	\$907	\$36,280	2.4	\$86,500	\$2,163	\$25,950	\$649	277	35%	\$11.53	\$600	1.5
DILLINGHAM CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$56,000	\$1,400	\$16,800	\$420	602	39%	\$15.63	\$813	1.2
FAIRBANKS NORTH STAR BOROUGH	\$16.52	\$859	\$34,360	2.3	\$70,100	\$1,753	\$21,030	\$526	13,707	46%	\$12.18	\$633	1.4
HAINES BOROUGH	\$17.44	\$907	\$36,280	2.4	\$60,800	\$1,520	\$18,240	\$456	300	30%	\$8.13	\$423	2.1
JUNEAU CITY AND BOROUGH	\$21.08	\$1,096	\$43,840	2.9	\$86,900	\$2,173	\$26,070	\$652	4,180	36%	\$9.11	\$474	2.3
KENAI PENINSULA BOROUGH	\$14.08	\$732	\$29,280	2.0	\$66,500	\$1,663	\$19,950	\$499	4,857	26%	\$10.03	\$522	1.4
KETCHIKAN GATEWAY BOROUGH	\$18.50	\$962	\$38,480	2.6	\$72,600	\$1,815	\$21,780	\$545	2,121	39%	\$10.21	\$531	1.8
KODIAK ISLAND BOROUGH	\$19.88	\$1,034	\$41,360	2.8	\$72,900	\$1,823	\$21,870	\$547	1,999	45%	\$12.52	\$651	1.6
LAKE AND PENINSULA BOROUGH	\$19.31	\$1,004	\$40,160	2.7	\$52,100	\$1,303	\$15,630	\$391	191	32%	\$14.77	\$768	1.3
MATANUSKA-SUSITNA BOROUGH	\$15.33	\$797	\$31,880	2.1	\$70,400	\$1,760	\$21,120	\$528	4,350	21%	\$8.11	\$421	1.9
NOME CENSUS AREA	\$19.81	\$1,030	\$41,200	2.8	\$54,200	\$1,355	\$16,260	\$407	1,125	42%	\$18.25	\$949	1.1
NORTH SLOPE BOROUGH	\$21.23	\$1,104	\$44,160	3.0	\$78,400	\$1,960	\$23,520	\$588	1,080	51%	\$33.99	\$1,768	0.6
NORTHWEST ARCTIC BOROUGH	\$19.31	\$1,004	\$40,160	2.7	\$55,300	\$1,383	\$16,590	\$415	778	44%	\$25.25	\$1,313	0.8
PRINCE OF WALES-OUTER KETCHIKAN CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$57,100	\$1,428	\$17,130	\$428	677	30%	\$11.14	\$579	1.7
SITKA CITY AND BOROUGH	\$17.69	\$920	\$36,800	2.5	\$77,000	\$1,925	\$23,100	\$578	1,373	42%	\$10.18	\$530	1.7
SKAGWAY-HOONAH-ANGOON CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$58,700	\$1,468	\$17,610	\$440	498	36%	\$11.61	\$604	1.7
SOUTHEAST FAIRBANKS CENSUS AREA	\$17.44	\$907	\$36,280	2.4	\$61,600	\$1,540	\$18,480	\$462	648	31%	\$16.51	\$858	1.1
VALDEZ-CORDOVA CENSUS AREA	\$17.44	\$907	\$36,280	2.4	\$74,500	\$1,863	\$22,350	\$559	1,249	32%	\$15.28	\$794	1.1
WADE HAMPTON CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$36,600	\$915	\$10,980	\$275	538	34%	\$12.06	\$627	1.6
WRANGELL-PETERSBURG CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$65,800	\$1,645	\$19,740	\$494	766	30%	\$9.25	\$481	2.1
YAKUTAT CITY AND BOROUGH	\$19.31	\$1,004	\$40,160	2.7	\$64,500	\$1,613	\$19,350	\$484	107	40%	\$8.67	\$451	2.2
YUKON-KOYUKUK CENSUS AREA	\$19.31	\$1,004	\$40,160	2.7	\$41,800	\$1,045	\$12,540	\$314	757	33%	\$16.90	\$879	1.1

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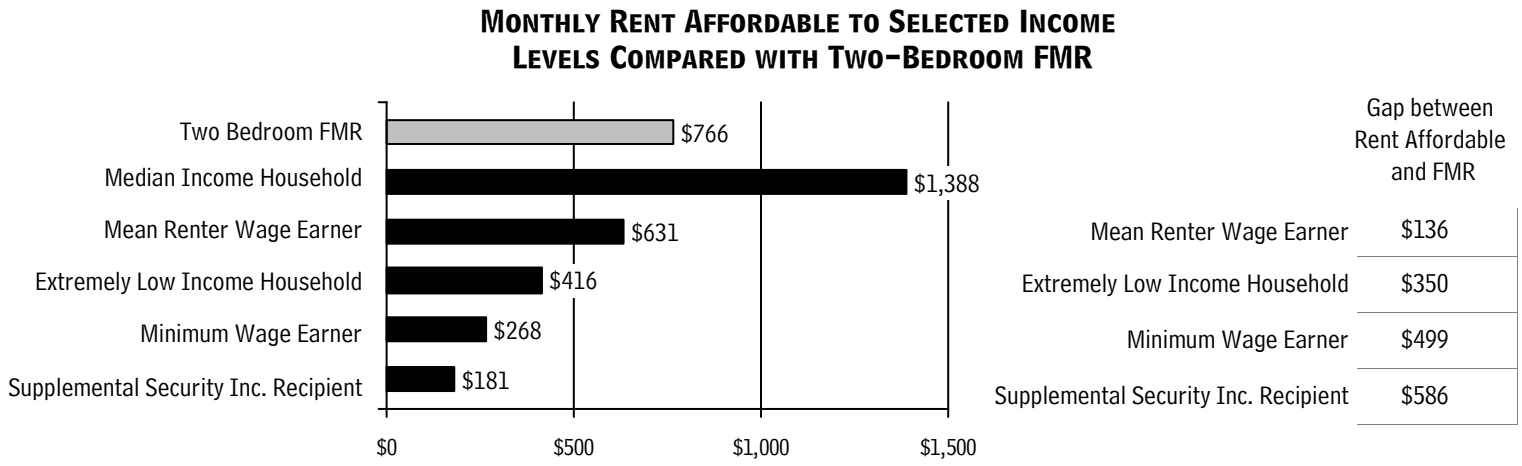
ARIZONA

In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$766. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,555 monthly or \$30,659 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.74

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 114 hours per week, 52 weeks per year. Or a household must include 2.9 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 \$12.13. 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.



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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
ARIZONA	\$14.74	\$766	\$30,659	2.9	\$55,532	\$1,388	\$16,660	\$416	607,690	32%	\$12.13	\$631	1.2

METROPOLITAN AREAS

FLAGSTAFF, AZ MSA	\$18.06	\$939	\$37,560	3.5	\$54,200	\$1,355	\$16,260	\$407	15,620	39%	\$9.28	\$482	1.9
PHOENIX-MESA-SCOTTSDALE, AZ MSA *	\$15.04	\$782	\$31,280	2.9	\$60,100	\$1,503	\$18,030	\$451	382,165	32%	\$12.81	\$666	1.2
PRESCOTT, AZ MSA	\$14.31	\$744	\$29,760	2.8	\$48,300	\$1,208	\$14,490	\$362	18,652	27%	\$9.58	\$498	1.5
TUCSON, AZ MSA *	\$14.85	\$772	\$30,880	2.9	\$52,400	\$1,310	\$15,720	\$393	118,730	36%	\$10.71	\$557	1.4
YUMA, AZ MSA	\$13.37	\$695	\$27,800	2.6	\$41,100	\$1,028	\$12,330	\$308	14,962	28%	\$8.71	\$453	1.5

COMBINED NONMETRO AREAS

ARIZONA	\$12.14	\$631	\$25,245	2.4	\$40,904	\$1,023	\$12,271	\$307	57,561	27%	\$10.45	\$543	1.2
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COUNTIES

APACHE COUNTY	\$10.04	\$522	\$20,880	1.9	\$31,300	\$783	\$9,390	\$235	5,127	26%	\$13.17	\$685	0.8
COCHISE COUNTY	\$11.87	\$617	\$24,680	2.3	\$45,200	\$1,130	\$13,560	\$339	14,347	33%	\$10.10	\$525	1.2
COCONINO COUNTY	\$18.06	\$939	\$37,560	3.5	\$54,200	\$1,355	\$16,260	\$407	15,620	39%	\$9.28	\$482	1.9
GILA COUNTY	\$13.71	\$713	\$28,520	2.7	\$42,700	\$1,068	\$12,810	\$320	4,280	21%	\$9.64	\$502	1.4
GRAHAM COUNTY	\$11.19	\$582	\$23,280	2.2	\$40,500	\$1,013	\$12,150	\$304	2,714	27%	\$8.41	\$437	1.3
GREENLEE COUNTY	\$11.83	\$615	\$24,600	2.3	\$51,100	\$1,278	\$15,330	\$383	1,526	49%	\$23.53	\$1,223	0.5
LA PAZ COUNTY	\$11.38	\$592	\$23,680	2.2	\$34,000	\$850	\$10,200	\$255	1,834	22%	\$8.76	\$456	1.3
MARICOPA COUNTY *	\$15.04	\$782	\$31,280	2.9	\$60,100	\$1,503	\$18,030	\$451	368,323	33%	\$12.86	\$669	1.2
MOHAVE COUNTY	\$13.00	\$676	\$27,040	2.5	\$42,800	\$1,070	\$12,840	\$321	16,580	26%	\$10.36	\$538	1.3
NAVAJO COUNTY	\$11.73	\$610	\$24,400	2.3	\$38,100	\$953	\$11,430	\$286	7,372	25%	\$9.97	\$519	1.2
PIMA COUNTY *	\$14.85	\$772	\$30,880	2.9	\$52,400	\$1,310	\$15,720	\$393	118,730	36%	\$10.71	\$557	1.4
PINAL COUNTY *	\$15.04	\$782	\$31,280	2.9	\$60,100	\$1,503	\$18,030	\$451	13,842	23%	\$9.88	\$514	1.5
SANTA CRUZ COUNTY	\$12.40	\$645	\$25,800	2.4	\$37,700	\$943	\$11,310	\$283	3,781	32%	\$8.88	\$462	1.4
YAVAPAI COUNTY	\$14.31	\$744	\$29,760	2.8	\$48,300	\$1,208	\$14,490	\$362	18,652	27%	\$9.58	\$498	1.5
YUMA COUNTY	\$13.37	\$695	\$27,800	2.6	\$41,100	\$1,028	\$12,330	\$308	14,962	28%	\$8.71	\$453	1.5

* 50th percentile FMR (See Appendix B).

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2: AMI = Area Median Income (HUD, 2006).

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.

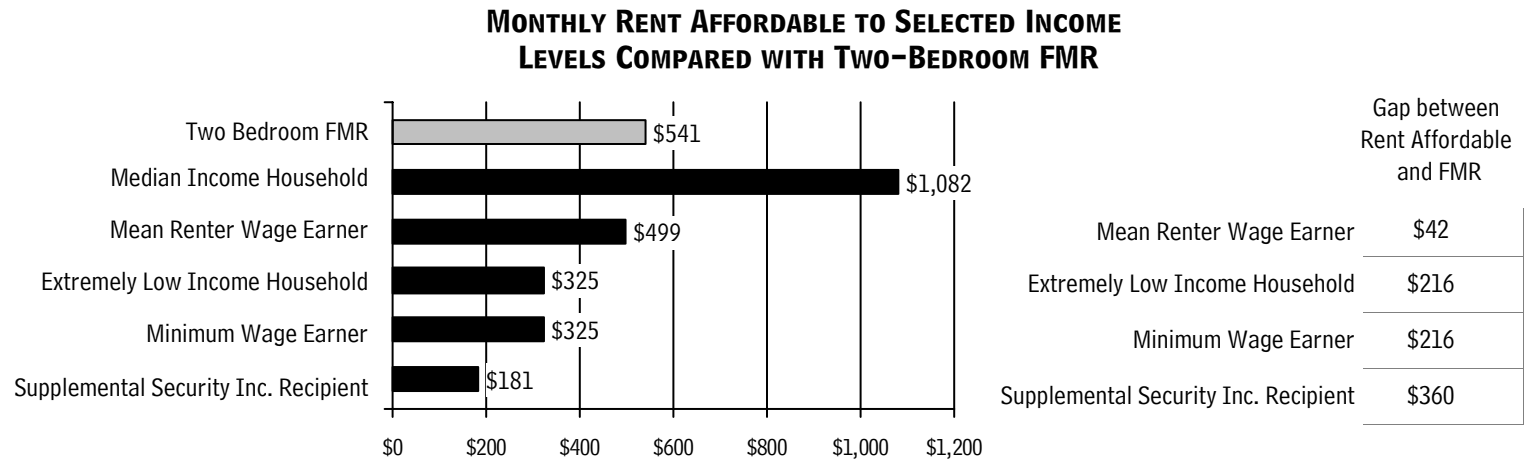
ARKANSAS

In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$541. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,803 monthly or \$21,635 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.40

In Arkansas, 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 67 hours per week, 52 weeks per year. Or a household must include 1.7 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 \$9.59. 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.



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 (2005) ⁵	Rent affordable at mean wage	
ARKANSAS	\$10.40	\$541	\$21,635	1.7	\$43,284	\$1,082	\$12,985	\$325	319,238	31%	\$9.59	\$499	1.1

METROPOLITAN AREAS

FAYETTEVILLE-SPRINGDALE-ROGERS, AR HMFA	\$11.08	\$576	\$23,040	1.8	\$47,400	\$1,185	\$14,220	\$356	41,736	34%	\$11.49	\$597	1.0
FORT SMITH, AR-OK HMFA	\$9.48	\$493	\$19,720	1.5	\$41,200	\$1,030	\$12,360	\$309	21,265	33%	\$10.02	\$521	0.9
FRANKLIN COUNTY, AR HMFA	\$9.12	\$474	\$18,960	1.5	\$40,200	\$1,005	\$12,060	\$302	1,511	22%	\$6.71	\$349	1.4
GRANT COUNTY, AR HMFA	\$9.33	\$485	\$19,400	1.5	\$47,500	\$1,188	\$14,250	\$356	1,236	20%	\$8.46	\$440	1.1
HOT SPRINGS, AR MSA	\$11.06	\$575	\$23,000	1.8	\$42,200	\$1,055	\$12,660	\$317	10,905	29%	\$8.01	\$417	1.4
JONESBORO, AR HMFA	\$10.06	\$523	\$20,920	1.6	\$42,900	\$1,073	\$12,870	\$322	11,652	36%	\$8.50	\$442	1.2
LITTLE ROCK-NORTH LITTLE ROCK, AR HMFA	\$11.81	\$614	\$24,560	1.9	\$51,500	\$1,288	\$15,450	\$386	79,374	34%	\$10.55	\$549	1.1
MEMPHIS, TN-MS-AR HMFA	\$12.73	\$662	\$26,480	2.0	\$54,400	\$1,360	\$16,320	\$408	7,333	40%	\$8.52	\$443	1.5
PINE BLUFF, AR MSA	\$10.52	\$547	\$21,880	1.7	\$41,900	\$1,048	\$12,570	\$314	11,944	31%	\$8.79	\$457	1.2
POINSETT COUNTY, AR HMFA	\$9.12	\$474	\$18,960	1.5	\$35,700	\$893	\$10,710	\$268	3,324	33%	\$7.86	\$409	1.2
TEXARKANA, TX-TEXARKANA, AR MSA	\$10.50	\$546	\$21,840	1.7	\$46,600	\$1,165	\$13,980	\$350	5,013	32%	\$9.06	\$471	1.2

COMBINED NONMETRO AREAS

ARKANSAS	\$9.31	\$484	\$19,373	1.5	\$38,028	\$951	\$11,408	\$285	123,945	27%	\$8.25	\$429	1.1
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COUNTIES

ARKANSAS COUNTY	\$9.12	\$474	\$18,960	1.5	\$40,400	\$1,010	\$12,120	\$303	2,724	32%	\$8.56	\$445	1.1
ASHLEY COUNTY	\$9.65	\$502	\$20,080	1.5	\$41,400	\$1,035	\$12,420	\$311	2,234	24%	\$10.94	\$569	0.9
BAXTER COUNTY	\$9.87	\$513	\$20,520	1.6	\$38,400	\$960	\$11,520	\$288	3,455	20%	\$8.19	\$426	1.2
BENTON COUNTY	\$11.08	\$576	\$23,040	1.8	\$47,400	\$1,185	\$14,220	\$356	16,184	28%	\$12.96	\$674	0.9
BOONE COUNTY	\$9.31	\$484	\$19,360	1.5	\$38,800	\$970	\$11,640	\$291	3,693	27%	\$8.35	\$434	1.1
BRADLEY COUNTY	\$9.12	\$474	\$18,960	1.5	\$34,100	\$853	\$10,230	\$256	1,329	27%	\$6.45	\$336	1.4
CALHOUN COUNTY	\$9.12	\$474	\$18,960	1.5	\$38,400	\$960	\$11,520	\$288	413	18%	\$14.08	\$732	0.6
CARROLL COUNTY	\$9.63	\$501	\$20,040	1.5	\$36,800	\$920	\$11,040	\$276	2,749	27%	\$8.03	\$418	1.2
CHICOT COUNTY	\$9.12	\$474	\$18,960	1.5	\$30,900	\$773	\$9,270	\$232	1,581	30%	\$7.49	\$390	1.2
CLARK COUNTY	\$9.48	\$493	\$19,720	1.5	\$41,200	\$1,030	\$12,360	\$309	3,062	34%	\$6.33	\$329	1.5
CLAY COUNTY	\$9.12	\$474	\$18,960	1.5	\$36,200	\$905	\$10,860	\$272	1,861	25%	\$7.41	\$385	1.2
CLEBURNE COUNTY	\$9.94	\$517	\$20,680	1.6	\$41,300	\$1,033	\$12,390	\$310	1,977	19%	\$6.85	\$356	1.5
CLEVELAND COUNTY	\$10.52	\$547	\$21,880	1.7	\$41,900	\$1,048	\$12,570	\$314	581	18%	\$6.68	\$347	1.6
COLUMBIA COUNTY	\$9.25	\$481	\$19,240	1.5	\$40,300	\$1,008	\$12,090	\$302	2,867	29%	\$8.50	\$442	1.1
CONWAY COUNTY	\$9.12	\$474	\$18,960	1.5	\$42,200	\$1,055	\$12,660	\$317	1,751	22%	\$7.77	\$404	1.2
CRAIGHEAD COUNTY	\$11.06	\$523	\$20,920	1.6	\$42,900	\$1,073	\$12,870	\$322	11,652	36%	\$8.50	\$442	1.2
CRAWFORD COUNTY	\$9.48	\$493	\$19,720	1.5	\$41,200	\$1,030	\$12,360	\$309	4,753	24%	\$8.30	\$431	1.1
CRITTENDEN COUNTY	\$12.73	\$662	\$26,480	2.0	\$54,400	\$1,360	\$16,320	\$408	7,333	40%	\$8.52	\$443	1.5
CROSS COUNTY	\$9.23	\$480	\$19,200	1.5	\$37,700	\$943	\$11,310	\$283	2,167	29%	\$8.03	\$417	1.1
DALLAS COUNTY	\$9.12	\$474	\$18,960	1.5	\$36,100	\$903	\$10,830	\$271	918	26%	\$8.12	\$422	1.1

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
DESHA COUNTY	\$9.12	\$474	\$18,960	1.5	\$33,300	\$833	\$9,990	\$250	2,162	37%	\$7.09	\$369	1.3
DREW COUNTY	\$10.42	\$542	\$21,680	1.7	\$41,300	\$1,033	\$12,390	\$310	2,283	31%	\$6.58	\$342	1.6
FAULKNER COUNTY	\$11.81	\$614	\$24,560	1.9	\$51,500	\$1,288	\$15,450	\$386	10,017	31%	\$8.45	\$439	1.4
FRANKLIN COUNTY	\$9.12	\$474	\$18,960	1.5	\$40,200	\$1,005	\$12,060	\$302	1,511	22%	\$6.71	\$349	1.4
FULTON COUNTY	\$9.12	\$474	\$18,960	1.5	\$33,200	\$830	\$9,960	\$249	908	19%	\$5.86	\$305	1.6
GARLAND COUNTY	\$11.06	\$575	\$23,000	1.8	\$42,200	\$1,055	\$12,660	\$317	10,905	29%	\$8.01	\$417	1.4
GRANT COUNTY	\$9.33	\$485	\$19,400	1.5	\$47,500	\$1,188	\$14,250	\$356	1,236	20%	\$8.46	\$440	1.1
GREENE COUNTY	\$9.12	\$474	\$18,960	1.5	\$41,400	\$1,035	\$12,420	\$311	4,233	29%	\$8.28	\$431	1.1
HEMPSTEAD COUNTY	\$9.37	\$487	\$19,480	1.5	\$37,800	\$945	\$11,340	\$284	2,749	31%	\$8.06	\$419	1.2
HOT SPRING COUNTY	\$9.12	\$474	\$18,960	1.5	\$41,200	\$1,030	\$12,360	\$309	2,645	22%	\$9.22	\$480	1.0
HOWARD COUNTY	\$9.12	\$474	\$18,960	1.5	\$38,200	\$955	\$11,460	\$287	1,531	28%	\$8.52	\$443	1.1
INDEPENDENCE COUNTY	\$9.12	\$474	\$18,960	1.5	\$42,600	\$1,065	\$12,780	\$320	3,449	26%	\$7.89	\$410	1.2
IZARD COUNTY	\$9.12	\$474	\$18,960	1.5	\$35,700	\$893	\$10,710	\$268	1,080	20%	\$6.20	\$322	1.5
JACKSON COUNTY	\$9.12	\$474	\$18,960	1.5	\$36,200	\$905	\$10,860	\$272	2,120	30%	\$8.56	\$445	1.1
JEFFERSON COUNTY	\$10.52	\$547	\$21,880	1.7	\$41,900	\$1,048	\$12,570	\$314	10,346	34%	\$8.97	\$466	1.2
JOHNSON COUNTY	\$9.12	\$474	\$18,960	1.5	\$37,300	\$933	\$11,190	\$280	2,360	27%	\$7.84	\$408	1.2
LAFAYETTE COUNTY	\$9.46	\$492	\$19,680	1.5	\$34,100	\$853	\$10,230	\$256	741	22%	\$6.78	\$352	1.4
LAWRENCE COUNTY	\$9.12	\$474	\$18,960	1.5	\$35,800	\$895	\$10,740	\$269	2,049	29%	\$6.83	\$355	1.3
LEE COUNTY	\$9.12	\$474	\$18,960	1.5	\$28,600	\$715	\$8,580	\$215	1,521	36%	\$7.51	\$391	1.2
LINCOLN COUNTY	\$10.52	\$547	\$21,880	1.7	\$41,900	\$1,048	\$12,570	\$314	1,017	24%	\$6.85	\$356	1.5
LITTLE RIVER COUNTY	\$9.46	\$492	\$19,680	1.5	\$40,000	\$1,000	\$12,000	\$300	1,284	23%	\$11.72	\$609	0.8
LOGAN COUNTY	\$9.12	\$474	\$18,960	1.5	\$37,400	\$935	\$11,220	\$281	1,982	23%	\$7.54	\$392	1.2
LONOKE COUNTY	\$11.81	\$614	\$24,560	1.9	\$51,500	\$1,288	\$15,450	\$386	4,637	24%	\$6.87	\$357	1.7
MADISON COUNTY	\$11.08	\$576	\$23,040	1.8	\$47,400	\$1,185	\$14,220	\$356	1,149	21%	\$7.69	\$400	1.4
MARION COUNTY	\$9.12	\$474	\$18,960	1.5	\$35,700	\$893	\$10,710	\$268	1,353	20%	\$7.84	\$408	1.2
MILLER COUNTY	\$10.50	\$546	\$21,840	1.7	\$46,600	\$1,165	\$13,980	\$350	5,013	32%	\$9.06	\$471	1.2
MISSISSIPPI COUNTY	\$9.40	\$489	\$19,560	1.5	\$36,300	\$908	\$10,890	\$272	7,960	41%	\$10.36	\$539	0.9
MONROE COUNTY	\$9.12	\$474	\$18,960	1.5	\$32,000	\$800	\$9,600	\$240	1,440	35%	\$5.65	\$294	1.6
MONTGOMERY COUNTY	\$10.40	\$541	\$21,640	1.7	\$36,400	\$910	\$10,920	\$273	651	17%	\$5.32	\$277	2.0
NEVADA COUNTY	\$9.46	\$492	\$19,680	1.5	\$36,800	\$920	\$11,040	\$276	981	25%	\$6.14	\$319	1.5
NEWTON COUNTY †	\$9.21	\$479	\$19,160	1.5	\$33,400	\$835	\$10,020	\$251	648	19%			
OUACHITA COUNTY	\$9.12	\$474	\$18,960	1.5	\$39,400	\$985	\$11,820	\$296	3,322	29%	\$7.42	\$386	1.2
PERRY COUNTY	\$11.81	\$614	\$24,560	1.9	\$51,500	\$1,288	\$15,450	\$386	713	18%	\$7.41	\$385	1.6
PHILLIPS COUNTY	\$9.12	\$474	\$18,960	1.5	\$29,400	\$735	\$8,820	\$221	4,246	44%	\$7.47	\$389	1.2
PIKE COUNTY	\$9.46	\$492	\$19,680	1.5	\$36,500	\$913	\$10,950	\$274	962	21%	\$7.31	\$380	1.3
POINSETT COUNTY	\$9.12	\$474	\$18,960	1.5	\$35,700	\$893	\$10,710	\$268	3,324	33%	\$7.86	\$409	1.2
POLK COUNTY	\$9.12	\$474	\$18,960	1.5	\$34,800	\$870	\$10,440	\$261	1,739	22%	\$7.13	\$371	1.3
POPE COUNTY	\$9.56	\$497	\$19,880	1.5	\$43,200	\$1,080	\$12,960	\$324	5,962	29%	\$9.01	\$468	1.1
PRAIRIE COUNTY	\$9.12	\$474	\$18,960	1.5	\$40,100	\$1,003	\$12,030	\$301	1,061	27%	\$7.09	\$369	1.3
PULASKI COUNTY	\$11.81	\$614	\$24,560	1.9	\$51,500	\$1,288	\$15,450	\$386	57,874	39%	\$11.25	\$585	1.0
RANDOLPH COUNTY	\$9.12	\$474	\$18,960	1.5	\$37,200	\$930	\$11,160	\$279	1,850	25%	\$5.84	\$304	1.6

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; 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.

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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
SALINE COUNTY	\$11.81	\$614	\$24,560	1.9	\$51,500	\$1,288	\$15,450	\$386	6,133	19%	\$8.05	\$418	1.5
SCOTT COUNTY	\$9.12	\$474	\$18,960	1.5	\$33,600	\$840	\$10,080	\$252	1,115	26%	\$7.32	\$381	1.2
SEARCY COUNTY	\$9.21	\$479	\$19,160	1.5	\$30,600	\$765	\$9,180	\$230	786	22%	\$4.76	\$247	1.9
SEBASTIAN COUNTY	\$9.48	\$493	\$19,720	1.5	\$41,200	\$1,030	\$12,360	\$309	16,512	36%	\$10.44	\$543	0.9
SEVIER COUNTY	\$9.12	\$474	\$18,960	1.5	\$38,300	\$958	\$11,490	\$287	1,474	26%	\$8.61	\$448	1.1
SHARP COUNTY	\$9.12	\$474	\$18,960	1.5	\$33,000	\$825	\$9,900	\$248	1,434	20%	\$7.29	\$379	1.3
ST. FRANCIS COUNTY	\$9.37	\$487	\$19,480	1.5	\$33,600	\$840	\$10,080	\$252	3,694	37%	\$5.98	\$311	1.6
STONE COUNTY	\$9.12	\$474	\$18,960	1.5	\$31,000	\$775	\$9,300	\$233	1,056	22%	\$6.88	\$358	1.3
UNION COUNTY	\$9.38	\$488	\$19,520	1.5	\$40,900	\$1,023	\$12,270	\$307	4,884	27%	\$10.06	\$523	0.9
VAN BUREN COUNTY	\$9.12	\$474	\$18,960	1.5	\$35,800	\$895	\$10,740	\$269	1,288	19%	\$6.90	\$359	1.3
WASHINGTON COUNTY	\$11.08	\$576	\$23,040	1.8	\$47,400	\$1,185	\$14,220	\$356	24,403	41%	\$10.05	\$523	1.1
WHITE COUNTY	\$9.42	\$490	\$19,600	1.5	\$43,000	\$1,075	\$12,900	\$323	6,802	27%	\$8.55	\$445	1.1
WOODRUFF COUNTY	\$9.12	\$474	\$18,960	1.5	\$30,900	\$773	\$9,270	\$232	1,214	34%	\$8.02	\$417	1.1
YELL COUNTY	\$9.12	\$474	\$18,960	1.5	\$37,100	\$928	\$11,130	\$278	2,145	27%	\$7.91	\$412	1.2

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; 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.

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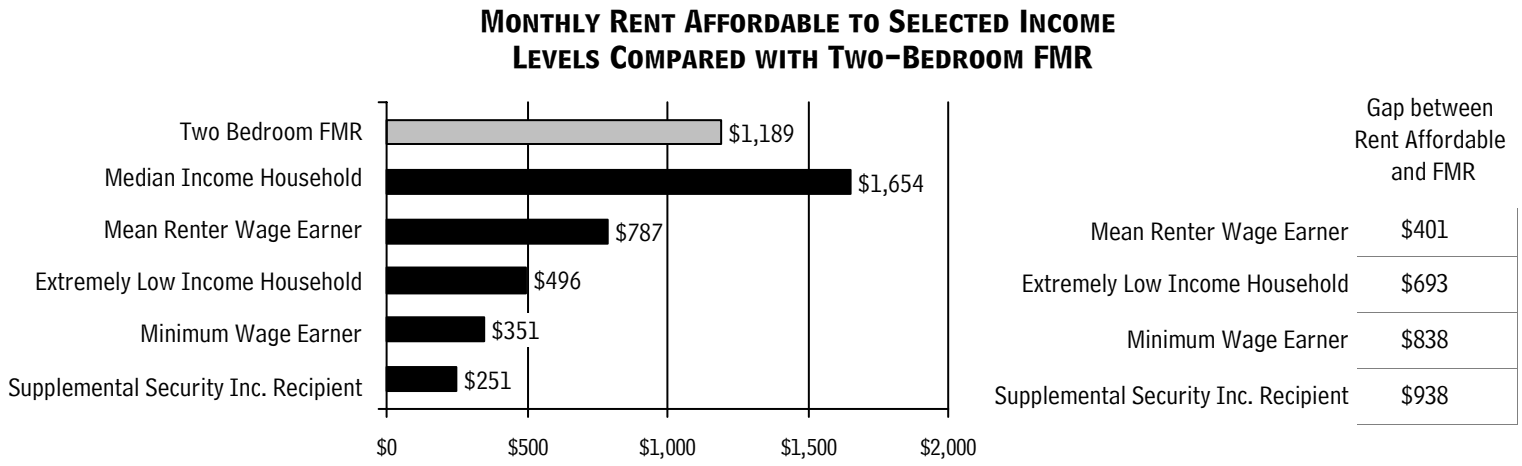
CALIFORNIA

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,189. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,962 monthly or \$47,547 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$22.86

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 135 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 California, the estimated mean (average) wage for a renter is \$15.14. 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.



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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
CALIFORNIA	\$22.86	\$1,189	\$47,547	3.4	\$66,153	\$1,654	\$19,846	\$496	4,956,633	43%	\$15.14	\$787	1.5

METROPOLITAN AREAS

BAKERSFIELD, CA MSA	\$12.42	\$646	\$25,840	1.8	\$48,100	\$1,203	\$14,430	\$361	78,991	38%	\$9.62	\$500	1.3
CHICO, CA MSA	\$13.50	\$702	\$28,080	2.0	\$49,700	\$1,243	\$14,910	\$373	31,233	39%	\$8.72	\$454	1.5
EL CENTRO, CA MSA	\$13.08	\$680	\$27,200	1.9	\$43,300	\$1,083	\$12,990	\$325	16,413	42%	\$7.45	\$387	1.8
FRESNO, CA MSA	\$13.96	\$726	\$29,040	2.1	\$47,000	\$1,175	\$14,100	\$353	110,084	44%	\$9.25	\$481	1.5
HANFORD-CORCORAN, CA MSA	\$12.17	\$633	\$25,320	1.8	\$46,200	\$1,155	\$13,860	\$347	15,168	44%	\$9.00	\$468	1.4
LOS ANGELES-LONG BEACH, CA HMFA	\$24.40	\$1,269	\$50,760	3.6	\$56,200	\$1,405	\$16,860	\$422	1,634,080	52%	\$15.33	\$797	1.6
MADERA, CA MSA	\$13.21	\$687	\$27,480	2.0	\$48,000	\$1,200	\$14,400	\$360	12,206	34%	\$8.83	\$459	1.5
MERCED, CA MSA	\$12.63	\$657	\$26,280	1.9	\$46,400	\$1,160	\$13,920	\$348	26,340	41%	\$9.06	\$471	1.4
MODESTO, CA MSA	\$14.62	\$760	\$30,400	2.2	\$54,400	\$1,360	\$16,320	\$408	55,235	38%	\$10.28	\$534	1.4
NAPA, CA MSA	\$21.38	\$1,112	\$44,480	3.2	\$75,000	\$1,875	\$22,500	\$563	15,838	35%	\$13.76	\$716	1.6
OAKLAND-FREMONT, CA HMFA	\$24.04	\$1,250	\$50,000	3.6	\$83,800	\$2,095	\$25,140	\$629	342,776	40%	\$16.46	\$856	1.5
ORANGE COUNTY, CA HMFA *	\$28.56	\$1,485	\$59,400	4.2	\$78,300	\$1,958	\$23,490	\$587	361,094	39%	\$15.61	\$812	1.8
OXNARD-THOUSAND OAKS-VENTURA, CA MSA	\$28.29	\$1,471	\$58,840	4.2	\$79,500	\$1,988	\$23,850	\$596	78,861	32%	\$13.96	\$726	2.0
REDDING, CA MSA	\$13.08	\$680	\$27,200	1.9	\$49,000	\$1,225	\$14,700	\$368	21,477	34%	\$9.47	\$493	1.4
RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA *	\$18.73	\$974	\$38,960	2.8	\$57,500	\$1,438	\$17,250	\$431	345,319	33%	\$10.22	\$531	1.8
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA HMFA	\$19.08	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	229,711	38%	\$12.65	\$658	1.5
SALINAS, CA MSA	\$21.27	\$1,106	\$44,240	3.2	\$62,200	\$1,555	\$18,660	\$467	54,970	45%	\$12.01	\$625	1.8
SAN BENITO COUNTY, CA HMFA	\$17.92	\$932	\$37,280	2.7	\$74,100	\$1,853	\$22,230	\$556	5,061	32%	\$9.45	\$492	1.9
SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA *	\$23.17	\$1,205	\$48,200	3.4	\$64,900	\$1,623	\$19,470	\$487	443,188	45%	\$14.22	\$739	1.6
SAN FRANCISCO, CA HMFA	\$29.83	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	348,856	51%	\$24.54	\$1,276	1.2
SAN JOSE-SUNNYVALE-SANTA CLARA, CA HMFA	\$24.69	\$1,284	\$51,360	3.7	\$97,100	\$2,428	\$29,130	\$728	227,227	40%	\$26.18	\$1,362	0.9
SAN LUIS OBISPO-PASO ROBLES, CA MSA	\$18.37	\$955	\$38,200	2.7	\$63,800	\$1,595	\$19,140	\$479	35,747	39%	\$9.89	\$514	1.9
SANTA BARBARA-SANTA MARIA, CA MSA	\$20.63	\$1,073	\$42,920	3.1	\$65,800	\$1,645	\$19,740	\$494	60,043	44%	\$12.61	\$656	1.6
SANTA CRUZ-WATSONVILLE, CA MSA	\$26.13	\$1,359	\$54,360	3.9	\$75,100	\$1,878	\$22,530	\$563	36,474	40%	\$11.81	\$614	2.2
SANTA ROSA-PETALUMA, CA MSA	\$22.40	\$1,165	\$46,600	3.3	\$75,100	\$1,878	\$22,530	\$563	61,892	36%	\$13.46	\$700	1.7
STOCKTON, CA MSA	\$16.85	\$876	\$35,040	2.5	\$57,100	\$1,428	\$17,130	\$428	71,958	40%	\$9.91	\$516	1.7
VALLEJO-FAIRFIELD, CA MSA	\$19.17	\$997	\$39,880	2.8	\$74,000	\$1,850	\$22,200	\$555	45,406	35%	\$11.74	\$610	1.6
VISALIA-PORTERVILLE, CA MSA	\$12.44	\$647	\$25,880	1.8	\$44,100	\$1,103	\$13,230	\$331	42,481	38%	\$8.40	\$437	1.5
YOLO, CA HMFA	\$17.50	\$910	\$36,400	2.6	\$61,900	\$1,548	\$18,570	\$464	27,866	47%	\$10.67	\$555	1.6
YUBA CITY, CA MSA	\$12.06	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	19,865	42%	\$9.68	\$503	1.2

COMBINED NONMETRO AREAS

CALIFORNIA	\$14.03	\$730	\$29,193	2.1	\$51,642	\$1,291	\$15,493	\$387	100,773	33%	\$8.95	\$465	1.6
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COUNTIES

ALAMEDA COUNTY	\$24.04	\$1,250	\$50,000	3.6	\$83,800	\$2,095	\$25,140	\$629	237,060	45%	\$16.83	\$875	1.4
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* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
ALPINE COUNTY	\$14.19	\$738	\$29,520	2.1	\$64,600	\$1,615	\$19,380	\$485	155	32%	\$8.07	\$420	1.8
AMADOR COUNTY	\$16.44	\$855	\$34,200	2.4	\$62,700	\$1,568	\$18,810	\$470	3,139	25%	\$9.44	\$491	1.7
BUTTE COUNTY	\$13.50	\$702	\$28,080	2.0	\$49,700	\$1,243	\$14,910	\$373	31,233	39%	\$8.72	\$454	1.5
CALAVERAS COUNTY	\$13.12	\$682	\$27,280	1.9	\$58,100	\$1,453	\$17,430	\$436	3,505	21%	\$8.38	\$436	1.6
COLUSA COUNTY	\$13.00	\$676	\$27,040	1.9	\$49,000	\$1,225	\$14,700	\$368	2,240	37%	\$9.23	\$480	1.4
CONTRA COSTA COUNTY	\$24.04	\$1,250	\$50,000	3.6	\$83,800	\$2,095	\$25,140	\$629	105,716	31%	\$15.75	\$819	1.5
DEL NORTE COUNTY	\$12.77	\$664	\$26,560	1.9	\$43,900	\$1,098	\$13,170	\$329	3,319	36%	\$6.99	\$363	1.8
EL DORADO COUNTY	\$19.08	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	14,906	25%	\$10.00	\$520	1.9
FRESNO COUNTY	\$13.96	\$726	\$29,040	2.1	\$47,000	\$1,175	\$14,100	\$353	110,084	44%	\$9.25	\$481	1.5
GLENN COUNTY	\$11.50	\$598	\$23,920	1.7	\$44,700	\$1,118	\$13,410	\$335	3,304	36%	\$8.47	\$441	1.4
HUMBOLDT COUNTY	\$13.94	\$725	\$29,000	2.1	\$47,700	\$1,193	\$14,310	\$358	21,714	42%	\$8.44	\$439	1.7
IMPERIAL COUNTY	\$13.08	\$680	\$27,200	1.9	\$43,300	\$1,083	\$12,990	\$325	16,413	42%	\$7.45	\$387	1.8
INYO COUNTY	\$12.19	\$634	\$25,360	1.8	\$54,600	\$1,365	\$16,380	\$410	2,628	34%	\$9.03	\$470	1.3
KERN COUNTY	\$12.42	\$646	\$25,840	1.8	\$48,100	\$1,203	\$14,430	\$361	78,991	38%	\$9.62	\$500	1.3
KINGS COUNTY	\$12.17	\$633	\$25,320	1.8	\$46,200	\$1,155	\$13,860	\$347	15,168	44%	\$9.00	\$468	1.4
LAKE COUNTY	\$13.65	\$710	\$28,400	2.0	\$44,200	\$1,105	\$13,260	\$332	7,066	29%	\$9.64	\$501	1.4
LASSEN COUNTY	\$13.42	\$698	\$27,920	2.0	\$52,500	\$1,313	\$15,750	\$394	3,073	32%	\$8.48	\$441	1.6
LOS ANGELES COUNTY	\$24.40	\$1,269	\$50,760	3.6	\$56,200	\$1,405	\$16,860	\$422	1,634,080	52%	\$15.33	\$797	1.6
MADERA COUNTY	\$13.21	\$687	\$27,480	2.0	\$48,000	\$1,200	\$14,400	\$360	12,206	34%	\$8.83	\$459	1.5
MARIN COUNTY	\$29.83	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	36,632	36%	\$17.17	\$893	1.7
MARIPOSA COUNTY	\$14.19	\$738	\$29,520	2.1	\$51,300	\$1,283	\$15,390	\$385	1,990	30%	\$7.60	\$395	1.9
MENDOCINO COUNTY	\$14.98	\$779	\$31,160	2.2	\$51,100	\$1,278	\$15,330	\$383	12,877	39%	\$9.15	\$476	1.6
MERCED COUNTY	\$12.63	\$657	\$26,280	1.9	\$46,400	\$1,160	\$13,920	\$348	26,340	41%	\$9.06	\$471	1.4
MODOC COUNTY	\$12.48	\$649	\$25,960	1.8	\$43,900	\$1,098	\$13,170	\$329	1,109	29%	\$6.84	\$355	1.8
MONO COUNTY	\$17.92	\$932	\$37,280	2.7	\$62,100	\$1,553	\$18,630	\$466	2,051	40%	\$10.07	\$524	1.8
MONTEREY COUNTY	\$21.27	\$1,106	\$44,240	3.2	\$62,200	\$1,555	\$18,660	\$467	54,970	45%	\$12.01	\$625	1.8
NAPA COUNTY	\$21.38	\$1,112	\$44,480	3.2	\$75,000	\$1,875	\$22,500	\$563	15,838	35%	\$13.76	\$716	1.6
NEVADA COUNTY	\$17.23	\$896	\$35,840	2.6	\$64,200	\$1,605	\$19,260	\$482	8,944	24%	\$10.06	\$523	1.7
ORANGE COUNTY *	\$28.56	\$1,485	\$59,400	4.2	\$78,300	\$1,958	\$23,490	\$587	361,094	39%	\$15.61	\$812	1.8
PLACER COUNTY	\$19.08	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	25,014	27%	\$11.67	\$607	1.6
PLUMAS COUNTY	\$13.67	\$711	\$28,440	2.0	\$55,900	\$1,398	\$16,770	\$419	2,695	30%	\$8.34	\$434	1.6
RIVERSIDE COUNTY *	\$18.73	\$974	\$38,960	2.8	\$57,500	\$1,438	\$17,250	\$431	157,739	31%	\$9.91	\$515	1.9
SACRAMENTO COUNTY	\$19.08	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	189,791	42%	\$13.14	\$683	1.5
SAN BENITO COUNTY	\$17.92	\$932	\$37,280	2.7	\$74,100	\$1,853	\$22,230	\$556	5,061	32%	\$9.45	\$492	1.9
SAN BERNARDINO COUNTY *	\$18.73	\$974	\$38,960	2.8	\$57,500	\$1,438	\$17,250	\$431	187,580	35%	\$10.50	\$546	1.8
SAN DIEGO COUNTY *	\$23.17	\$1,205	\$48,200	3.4	\$64,900	\$1,623	\$19,470	\$487	443,188	45%	\$14.22	\$739	1.6
SAN FRANCISCO COUNTY	\$29.83	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	214,385	65%	\$26.60	\$1,383	1.1
SAN JOAQUIN COUNTY	\$16.85	\$876	\$35,040	2.5	\$57,100	\$1,428	\$17,130	\$428	71,958	40%	\$9.91	\$516	1.7
SAN LUIS OBISPO COUNTY	\$18.37	\$955	\$38,200	2.7	\$63,800	\$1,595	\$19,140	\$479	35,747	39%	\$9.89	\$514	1.9
SAN MATEO COUNTY	\$29.83	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	97,839	39%	\$23.89	\$1,242	1.2
SANTA BARBARA COUNTY	\$20.63	\$1,073	\$42,920	3.1	\$65,800	\$1,645	\$19,740	\$494	60,043	44%	\$12.61	\$656	1.6

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
SANTA CLARA COUNTY	\$24.69	\$1,284	\$51,360	3.7	\$97,100	\$2,428	\$29,130	\$728	227,227	40%	\$26.18	\$1,362	0.9
SANTA CRUZ COUNTY	\$26.13	\$1,359	\$54,360	3.9	\$75,100	\$1,878	\$22,530	\$563	36,474	40%	\$11.81	\$614	2.2
SHASTA COUNTY	\$13.08	\$680	\$27,200	1.9	\$49,000	\$1,225	\$14,700	\$368	21,477	34%	\$9.47	\$493	1.4
SIERRA COUNTY	\$16.13	\$839	\$33,560	2.4	\$50,100	\$1,253	\$15,030	\$376	443	29%	\$8.19	\$426	2.0
SISKIYOU COUNTY	\$11.87	\$617	\$24,680	1.8	\$45,100	\$1,128	\$13,530	\$338	6,081	33%	\$7.60	\$395	1.6
SOLANO COUNTY	\$19.17	\$997	\$39,880	2.8	\$74,000	\$1,850	\$22,200	\$555	45,406	35%	\$11.74	\$610	1.6
SONOMA COUNTY	\$22.40	\$1,165	\$46,600	3.3	\$75,100	\$1,878	\$22,530	\$563	61,892	36%	\$13.46	\$700	1.7
STANISLAUS COUNTY	\$14.62	\$760	\$30,400	2.2	\$54,400	\$1,360	\$16,320	\$408	55,235	38%	\$10.28	\$534	1.4
SUTTER COUNTY	\$12.06	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	10,418	39%	\$8.78	\$457	1.4
TEHAMA COUNTY	\$12.02	\$625	\$25,000	1.8	\$45,200	\$1,130	\$13,560	\$339	6,791	32%	\$9.46	\$492	1.3
TRINITY COUNTY	\$12.10	\$629	\$25,160	1.8	\$42,000	\$1,050	\$12,600	\$315	1,606	29%	\$7.19	\$374	1.7
TULARE COUNTY	\$12.44	\$647	\$25,880	1.8	\$44,100	\$1,103	\$13,230	\$331	42,481	38%	\$8.40	\$437	1.5
TUOLUMNE COUNTY	\$14.81	\$770	\$30,800	2.2	\$54,200	\$1,355	\$16,260	\$407	6,043	29%	\$9.34	\$486	1.6
VENTURA COUNTY	\$28.29	\$1,471	\$58,840	4.2	\$79,500	\$1,988	\$23,850	\$596	78,861	32%	\$13.96	\$726	2.0
YOLO COUNTY	\$17.50	\$910	\$36,400	2.6	\$61,900	\$1,548	\$18,570	\$464	27,866	47%	\$10.67	\$555	1.6
YUBA COUNTY	\$12.06	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	9,447	46%	\$11.58	\$602	1.0

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

COLORADO

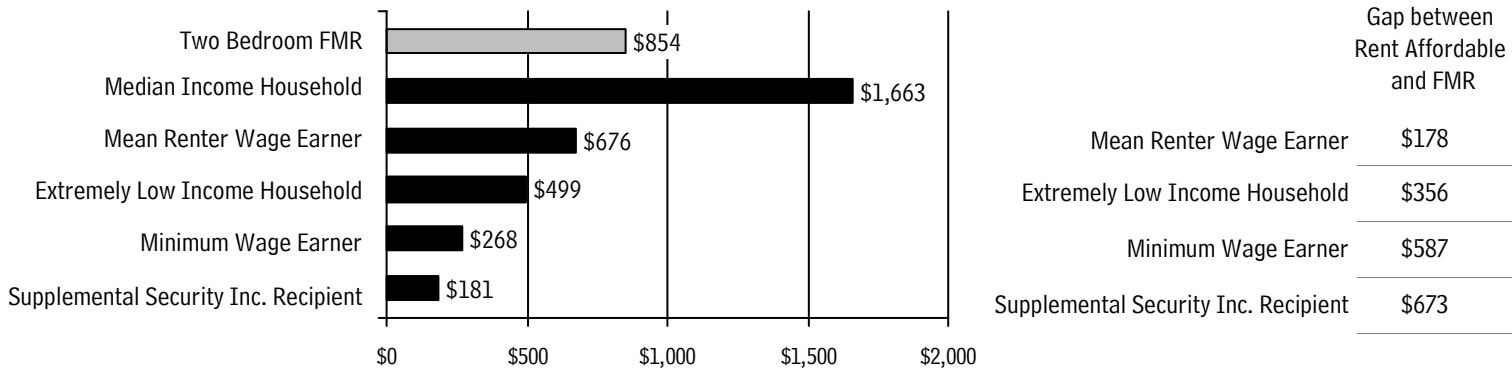
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$854. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,848 monthly or \$34,176 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.43

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 128 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 Colorado, the estimated mean (average) wage for a renter is \$13.00. 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 (2005) ⁵	Rent affordable at mean wage	
COLORADO	\$16.43	\$854	\$34,176	3.2	\$66,507	\$1,663	\$19,952	\$499	541,933	33%	\$13.00	\$676	1.3

METROPOLITAN AREAS

BOULDER, CO MSA	\$20.02	\$1,041	\$41,640	3.9	\$81,600	\$2,040	\$24,480	\$612	40,431	35%	\$14.31	\$744	1.4
COLORADO SPRINGS, CO HMFA	\$15.10	\$785	\$31,400	2.9	\$63,100	\$1,578	\$18,930	\$473	67,966	35%	\$11.69	\$608	1.3
DENVER-AURORA, CO MSA *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	279,218	33%	\$14.69	\$764	1.2
FORT COLLINS-LOVELAND, CO MSA	\$15.42	\$802	\$32,080	3.0	\$68,600	\$1,715	\$20,580	\$515	31,420	32%	\$10.32	\$537	1.5
GRAND JUNCTION, CO MSA	\$11.58	\$602	\$24,080	2.2	\$50,100	\$1,253	\$15,030	\$376	12,517	27%	\$9.11	\$474	1.3
GREELEY, CO MSA	\$13.27	\$690	\$27,600	2.6	\$57,800	\$1,445	\$17,340	\$434	19,819	31%	\$9.49	\$493	1.4
PUEBLO, CO MSA	\$12.54	\$652	\$26,080	2.4	\$46,800	\$1,170	\$14,040	\$351	16,145	30%	\$8.07	\$420	1.6
TELLER COUNTY, CO HMFA	\$17.17	\$893	\$35,720	3.3	\$66,700	\$1,668	\$20,010	\$500	1,527	19%	\$10.76	\$560	1.6

COMBINED NONMETRO AREAS

COLORADO	\$14.64	\$761	\$30,444	2.8	\$54,140	\$1,354	\$16,242	\$406	72,890	31%	\$10.04	\$522	1.5
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COUNTIES

ADAMS COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	37,708	29%	\$12.50	\$650	1.4
ALAMOSA COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,600	\$1,115	\$13,380	\$335	1,966	36%	\$6.87	\$357	1.5
ARAPAHOE COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	61,010	32%	\$15.24	\$793	1.1
ARCHULETA COUNTY	\$14.35	\$746	\$29,840	2.8	\$50,600	\$1,265	\$15,180	\$380	924	23%	\$7.97	\$415	1.8
BACA COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,400	\$985	\$11,820	\$296	447	23%	\$7.11	\$370	1.4
BENT COUNTY	\$10.27	\$534	\$21,360	2.0	\$38,900	\$973	\$11,670	\$292	646	32%	\$7.81	\$406	1.3
BOULDER COUNTY	\$20.02	\$1,041	\$41,640	3.9	\$81,600	\$2,040	\$24,480	\$612	40,431	35%	\$14.31	\$744	1.4
CHAFFEE COUNTY	\$12.42	\$646	\$25,840	2.4	\$49,000	\$1,225	\$14,700	\$368	1,760	27%	\$7.54	\$392	1.6
CHEYENNE COUNTY	\$10.27	\$534	\$21,360	2.0	\$51,800	\$1,295	\$15,540	\$389	220	25%	\$11.07	\$576	0.9
CLEAR CREEK COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	967	24%	\$9.91	\$515	1.8
CONEJOS COUNTY	\$9.98	\$519	\$20,760	1.9	\$33,900	\$848	\$10,170	\$254	637	21%	\$6.88	\$358	1.5
COSTILLA COUNTY	\$9.98	\$519	\$20,760	1.9	\$29,800	\$745	\$8,940	\$224	323	21%	\$7.40	\$385	1.3
CROWLEY COUNTY	\$10.27	\$534	\$21,360	2.0	\$37,800	\$945	\$11,340	\$284	368	27%	\$9.69	\$504	1.1
CUSTER COUNTY	\$13.29	\$691	\$27,640	2.6	\$48,100	\$1,203	\$14,430	\$361	312	21%	\$7.64	\$397	1.7
DELTA COUNTY	\$11.42	\$594	\$23,760	2.2	\$44,100	\$1,103	\$13,230	\$331	2,492	23%	\$7.80	\$405	1.5
DENVER COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	113,604	47%	\$17.03	\$886	1.0
DOLORES COUNTY	\$13.19	\$686	\$27,440	2.6	\$43,900	\$1,098	\$13,170	\$329	188	24%	\$6.92	\$360	1.9
DOUGLAS COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	7,382	12%	\$11.78	\$613	1.5
EAGLE COUNTY	\$24.67	\$1,283	\$51,320	4.8	\$79,600	\$1,990	\$23,880	\$597	5,493	36%	\$13.28	\$691	1.9
EL PASO COUNTY	\$15.10	\$785	\$31,400	2.9	\$63,100	\$1,578	\$18,930	\$473	67,966	35%	\$11.69	\$608	1.3
ELBERT COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	715	11%	\$8.08	\$420	2.2
FREMONT COUNTY	\$11.83	\$615	\$24,600	2.3	\$49,400	\$1,235	\$14,820	\$371	3,661	24%	\$7.35	\$382	1.6
GARFIELD COUNTY	\$15.54	\$808	\$32,320	3.0	\$62,700	\$1,568	\$18,810	\$470	5,657	35%	\$11.97	\$622	1.3

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

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
GILPIN COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	440	22%	\$11.02	\$573	1.6
GRAND COUNTY	\$14.02	\$729	\$29,160	2.7	\$64,500	\$1,613	\$19,350	\$484	1,608	32%	\$9.01	\$468	1.6
GUNNISON COUNTY	\$14.25	\$741	\$29,640	2.8	\$61,300	\$1,533	\$18,390	\$460	2,348	42%	\$8.16	\$424	1.7
HINSDALE COUNTY	\$18.52	\$963	\$38,520	3.6	\$49,100	\$1,228	\$14,730	\$368	126	35%	\$6.61	\$344	2.8
HUERFANO COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,000	\$950	\$11,400	\$285	905	29%	\$7.95	\$414	1.3
JACKSON COUNTY	\$13.85	\$720	\$28,800	2.7	\$43,100	\$1,078	\$12,930	\$323	212	32%	\$9.31	\$484	1.5
JEFFERSON COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	56,672	28%	\$12.23	\$636	1.4
KIOWA COUNTY	\$10.27	\$534	\$21,360	2.0	\$40,700	\$1,018	\$12,210	\$305	191	29%	\$5.79	\$301	1.8
KIT CARSON COUNTY	\$10.27	\$534	\$21,360	2.0	\$48,800	\$1,220	\$14,640	\$366	834	28%	\$8.17	\$425	1.3
LA PLATA COUNTY	\$14.85	\$772	\$30,880	2.9	\$59,200	\$1,480	\$17,760	\$444	5,485	32%	\$9.27	\$482	1.6
LAKE COUNTY	\$18.52	\$963	\$38,520	3.6	\$48,400	\$1,210	\$14,520	\$363	950	32%	\$8.14	\$423	2.3
LARIMER COUNTY	\$15.42	\$802	\$32,080	3.0	\$68,600	\$1,715	\$20,580	\$515	31,420	32%	\$10.32	\$537	1.5
LAS ANIMAS COUNTY	\$10.73	\$558	\$22,320	2.1	\$39,900	\$998	\$11,970	\$299	1,829	30%	\$7.73	\$402	1.4
LINCOLN COUNTY	\$10.27	\$534	\$21,360	2.0	\$46,300	\$1,158	\$13,890	\$347	641	31%	\$9.16	\$477	1.1
LOGAN COUNTY	\$10.63	\$553	\$22,120	2.1	\$49,300	\$1,233	\$14,790	\$370	2,277	30%	\$8.08	\$420	1.3
MESA COUNTY	\$11.58	\$602	\$24,080	2.2	\$50,100	\$1,253	\$15,030	\$376	12,517	27%	\$9.11	\$474	1.3
MINERAL COUNTY	\$18.52	\$963	\$38,520	3.6	\$48,100	\$1,203	\$14,430	\$361	101	27%	\$6.20	\$323	3.0
MOFFAT COUNTY	\$10.71	\$557	\$22,280	2.1	\$52,900	\$1,323	\$15,870	\$397	1,393	28%	\$10.34	\$538	1.0
MONTEZUMA COUNTY	\$11.48	\$597	\$23,880	2.2	\$44,200	\$1,105	\$13,260	\$332	2,321	25%	\$7.77	\$404	1.5
MONTROSE COUNTY	\$12.44	\$647	\$25,880	2.4	\$47,700	\$1,193	\$14,310	\$358	3,277	25%	\$8.79	\$457	1.4
MORGAN COUNTY	\$11.15	\$580	\$23,200	2.2	\$45,400	\$1,135	\$13,620	\$341	3,006	32%	\$9.49	\$494	1.2
OTERO COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,800	\$1,045	\$12,540	\$314	2,437	31%	\$6.52	\$339	1.5
OURAY COUNTY	\$18.52	\$963	\$38,520	3.6	\$60,300	\$1,508	\$18,090	\$452	426	27%	\$8.73	\$454	2.1
PARK COUNTY *	\$17.48	\$909	\$36,360	3.4	\$71,300	\$1,783	\$21,390	\$535	720	12%	\$10.28	\$534	1.7
PHILLIPS COUNTY	\$10.27	\$534	\$21,360	2.0	\$44,200	\$1,105	\$13,260	\$332	422	24%	\$9.26	\$481	1.1
PITKIN COUNTY	\$26.10	\$1,357	\$54,280	5.1	\$87,800	\$2,195	\$26,340	\$659	2,786	41%	\$13.99	\$727	1.9
PROWERS COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,900	\$998	\$11,970	\$299	1,796	34%	\$7.89	\$410	1.3
PUEBLO COUNTY	\$12.54	\$652	\$26,080	2.4	\$46,800	\$1,170	\$14,040	\$351	16,145	30%	\$8.07	\$420	1.6
RIO BLANCO COUNTY	\$13.85	\$720	\$28,800	2.7	\$52,400	\$1,310	\$15,720	\$393	683	30%	\$13.64	\$709	1.0
RIO GRANDE COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,900	\$1,073	\$12,870	\$322	1,375	29%	\$7.22	\$375	1.4
ROUTT COUNTY	\$19.27	\$1,002	\$40,080	3.7	\$72,200	\$1,805	\$21,660	\$542	2,445	31%	\$12.32	\$641	1.6
SAGUACHE COUNTY	\$9.98	\$519	\$20,760	1.9	\$34,600	\$865	\$10,380	\$260	703	31%	\$7.08	\$368	1.4
SAN JUAN COUNTY	\$13.19	\$686	\$27,440	2.6	\$47,100	\$1,178	\$14,130	\$353	88	33%	\$4.56	\$237	2.9
SAN MIGUEL COUNTY	\$20.04	\$1,042	\$41,680	3.9	\$70,000	\$1,750	\$21,000	\$525	1,460	48%	\$11.15	\$580	1.8
SEDGWICK COUNTY	\$10.27	\$534	\$21,360	2.0	\$39,700	\$993	\$11,910	\$298	310	27%	\$8.15	\$424	1.3
SUMMIT COUNTY	\$21.62	\$1,124	\$44,960	4.2	\$77,700	\$1,943	\$23,310	\$583	3,738	41%	\$10.23	\$532	2.1
TELLER COUNTY	\$17.17	\$893	\$35,720	3.3	\$66,700	\$1,668	\$20,010	\$500	1,527	19%	\$10.76	\$560	1.6
WASHINGTON COUNTY	\$10.27	\$534	\$21,360	2.0	\$43,300	\$1,083	\$12,990	\$325	523	26%	\$8.97	\$466	1.1
WELD COUNTY	\$13.27	\$690	\$27,600	2.6	\$57,800	\$1,445	\$17,340	\$434	19,819	31%	\$9.49	\$493	1.4
YUMA COUNTY	\$10.27	\$534	\$21,360	2.0	\$46,600	\$1,165	\$13,980	\$350	1,100	29%	\$8.77	\$456	1.2

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

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

CONNECTICUT

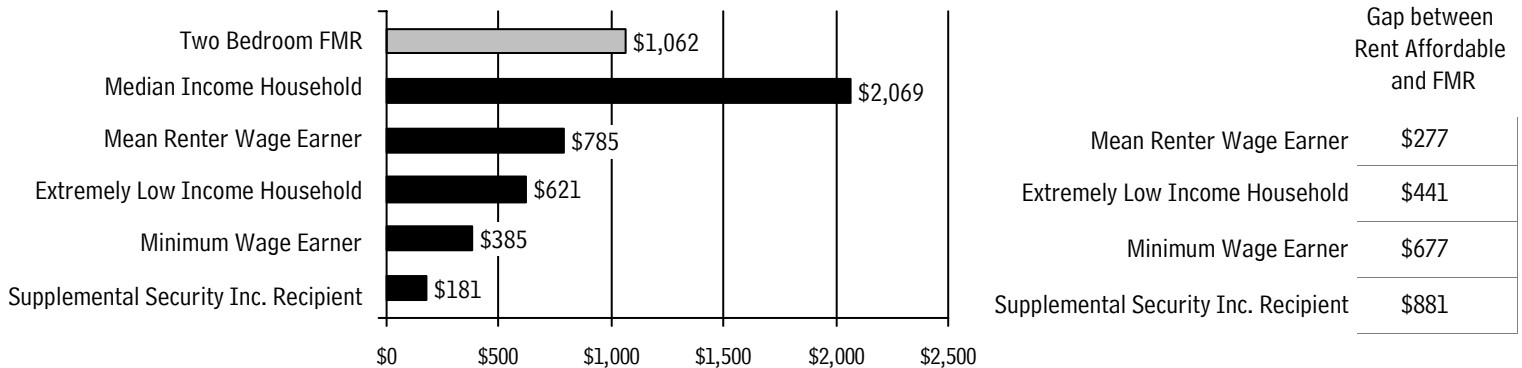
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,062. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,540 monthly or \$42,480 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.42

In Connecticut, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 110 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 Connecticut, the estimated mean (average) wage for a renter is \$15.09. 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



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 (2005) ⁵	Rent affordable at mean wage	
CONNECTICUT	\$20.42	\$1,062	\$42,480	2.8	\$82,756	\$2,069	\$24,827	\$621	431,928	33%	\$15.09	\$785	1.4

METROPOLITAN AREAS

BRIDGEPORT, CT HMFA	\$19.69	\$1,024	\$40,960	2.7	\$79,900	\$1,998	\$23,970	\$599	40,146	32%	\$20.26	\$1,053	1.0
COLCHESTER-LEBANON, CT HMFA	\$20.06	\$1,043	\$41,720	2.7	\$86,000	\$2,150	\$25,800	\$645	1,479	19%	\$13.04	\$678	1.5
DANBURY, CT HMFA	\$24.37	\$1,267	\$50,680	3.3	\$95,900	\$2,398	\$28,770	\$719	16,095	25%	\$20.26	\$1,053	1.2
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA *	\$19.79	\$1,029	\$41,160	2.7	\$80,200	\$2,005	\$24,060	\$602	146,515	34%	\$14.37	\$747	1.4
MILFORD-ANSONIA-SEYMOUR, CT HMFA	\$20.04	\$1,042	\$41,680	2.7	\$81,700	\$2,043	\$24,510	\$613	12,775	28%	\$12.20	\$634	1.6
NEW HAVEN-MERIDEN, CT HMFA *	\$20.48	\$1,065	\$42,600	2.8	\$76,600	\$1,915	\$22,980	\$575	76,728	38%	\$12.20	\$634	1.7
NORWICH-NEW LONDON, CT HMFA	\$16.48	\$857	\$34,280	2.2	\$73,900	\$1,848	\$22,170	\$554	31,808	35%	\$13.04	\$678	1.3
SOUTHERN MIDDLESEX COUNTY, CT HMFA	\$20.06	\$1,043	\$41,720	2.7	\$93,000	\$2,325	\$27,900	\$698	3,570	19%	\$13.53	\$703	1.5
STAMFORD-NORWALK, CT HMFA	\$30.62	\$1,592	\$63,680	4.1	\$116,300	\$2,908	\$34,890	\$872	43,482	33%	\$20.26	\$1,053	1.5
WATERBURY, CT HMFA	\$15.87	\$825	\$33,000	2.1	\$65,800	\$1,645	\$19,740	\$494	28,188	39%	\$12.20	\$634	1.3

COMBINED NONMETRO AREAS

CONNECTICUT	\$16.31	\$848	\$33,923	2.2	\$75,940	\$1,898	\$22,782	\$570	31,142	28%	\$9.91	\$515	1.6
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COUNTIES

LITCHFIELD COUNTY	\$17.27	\$898	\$35,920	2.3	\$82,000	\$2,050	\$24,600	\$615	17,738	25%	\$10.09	\$525	1.7
WINDHAM COUNTY	\$15.04	\$782	\$31,280	2.0	\$65,400	\$1,635	\$19,620	\$491	13,404	33%	\$9.60	\$499	1.6

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; 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.

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

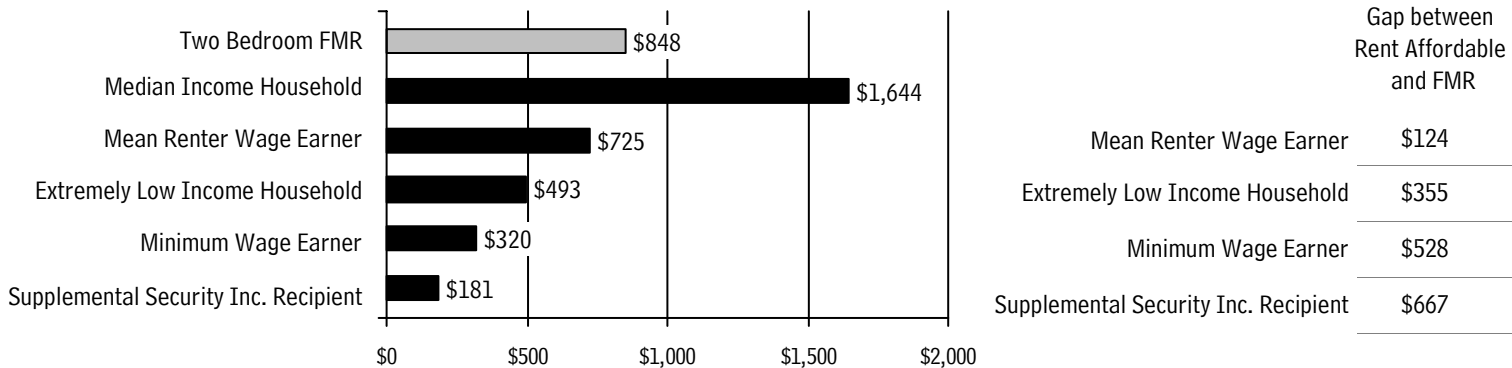
In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$848. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,827 monthly or \$33,923 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.31

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 106 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 \$13.93. 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



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 (2005) ⁵	Rent affordable at mean wage		
DELAWARE	\$16.31	\$848	\$33,923	2.7	\$65,774	\$1,644	\$19,732	\$493	82,690	28%	\$13.93	\$725	1.2	
METROPOLITAN AREAS														
DOVER, DE MSA †	\$13.63	\$709	\$28,360	2.2	\$55,800	\$1,395	\$16,740	\$419	14,176	30%				
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA	\$17.75	\$923	\$36,920	2.9	\$72,100	\$1,803	\$21,630	\$541	56,442	30%	\$15.11	\$786	1.2	
COMBINED NONMETRO AREAS														
DELAWARE	\$12.71	\$661	\$26,440	2.1	\$54,200	\$1,355	\$16,260	\$407	12,072	19%	\$9.24	\$481	1.4	
COUNTIES														
KENT COUNTY †	\$13.63	\$709	\$28,360	2.2	\$55,800	\$1,395	\$16,740	\$419	14,176	30%				
NEW CASTLE COUNTY	\$17.75	\$923	\$36,920	2.9	\$72,100	\$1,803	\$21,630	\$541	56,442	30%	\$15.11	\$786	1.2	
SUSSEX COUNTY	\$12.71	\$661	\$26,440	2.1	\$54,200	\$1,355	\$16,260	\$407	12,072	19%	\$9.24	\$481	1.4	

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

DISTRICT OF COLUMBIA

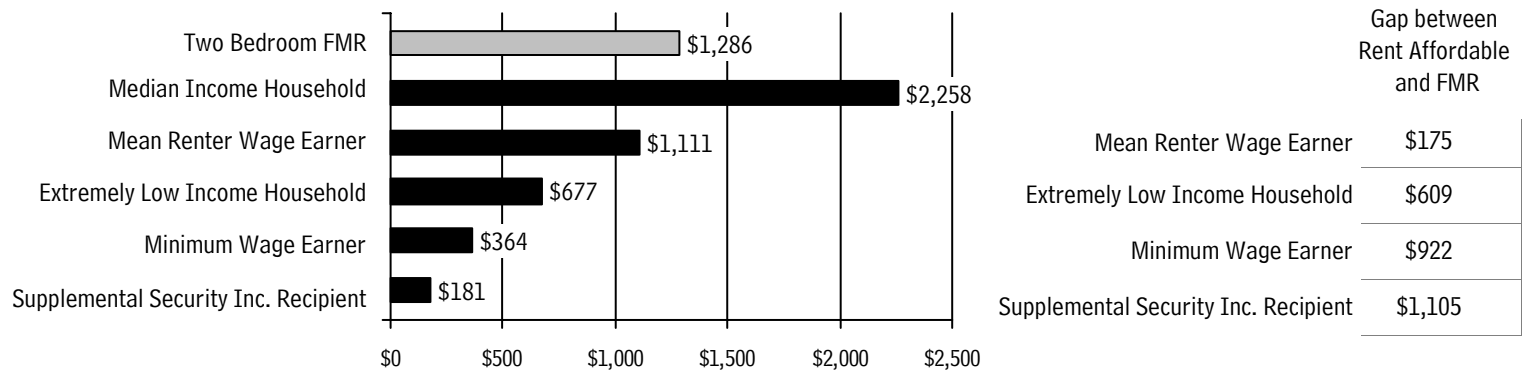
In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,286. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,287 monthly or \$51,440 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$24.73

In the District of Columbia, 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 141 hours per week, 52 weeks per year. Or a household must include 3.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In the District of Columbia, the estimated mean (average) wage for a renter is \$21.37. 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



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 (2005) ⁵	Rent affordable at mean wage	
DISTRICT OF COLUMBIA	\$24.73	\$1,286	\$51,440	3.5	\$90,300	\$2,258	\$27,090	\$677	147,122	59%	\$21.37	\$1,111	1.2

METROPOLITAN AREAS

WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD HMFA *	\$24.73	\$1,286	\$51,440	3.5	\$90,300	\$2,258	\$27,090	\$677	147,122	59%	\$21.37	\$1,111	1.2
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COUNTIES

DISTRICT OF COLUMBIA *	\$24.73	\$1,286	\$51,440	3.5	\$90,300	\$2,258	\$27,090	\$677	147,122	59%	\$21.37	\$1,111	1.2
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* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

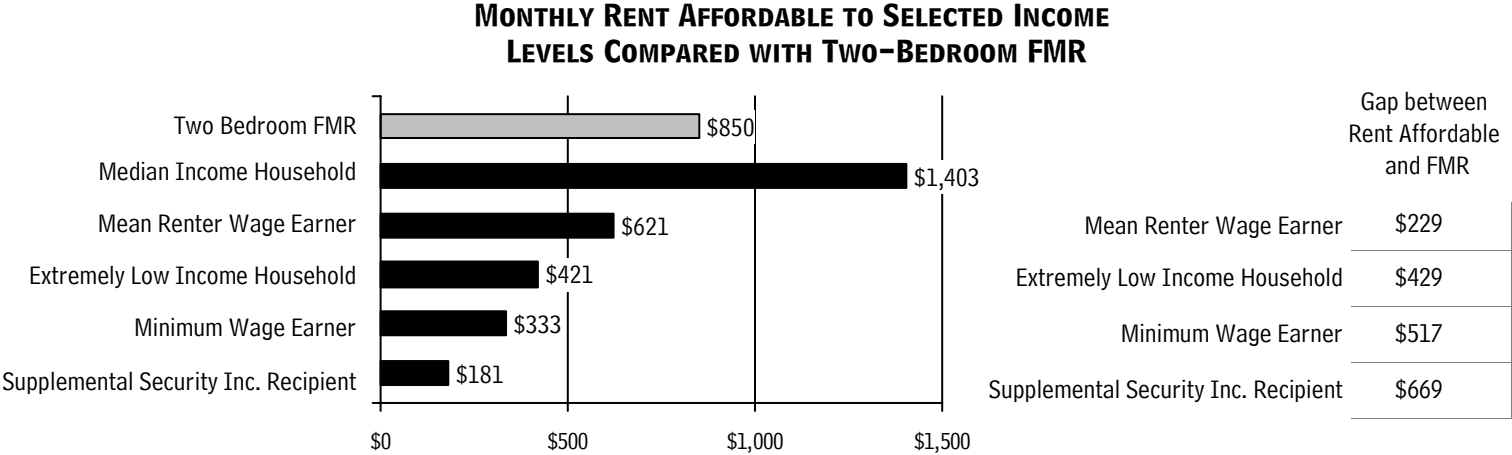
FLORIDA

In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$850. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,834 monthly or \$34,007 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.35

In Florida, a minimum wage worker earns an hourly wage of \$6.40. 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 \$11.94. 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.



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 (2005) ⁵	Rent affordable at mean wage	
FLORIDA	\$16.35	\$850	\$34,007	2.6	\$56,131	\$1,403	\$16,839	\$421	1,896,218	30%	\$11.94	\$621	1.4

METROPOLITAN AREAS

BAKER COUNTY, FL HMFA	\$9.98	\$519	\$20,760	1.6	\$52,500	\$1,313	\$15,750	\$394	1,320	19%	\$6.79	\$353	1.5
CAPE CORAL-FORT MYERS, FL MSA	\$14.56	\$757	\$30,280	2.3	\$56,000	\$1,400	\$16,800	\$420	44,343	24%	\$12.01	\$624	1.2
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL MSA	\$14.04	\$730	\$29,200	2.2	\$50,300	\$1,258	\$15,090	\$377	45,686	25%	\$9.64	\$501	1.5
FORT LAUDERDALE, FL HMFA *	\$20.27	\$1,054	\$42,160	3.2	\$60,600	\$1,515	\$18,180	\$455	199,820	31%	\$13.54	\$704	1.5
FORT WALTON BEACH-CRESTVIEW-DESTIN, FL MSA	\$12.56	\$653	\$26,120	2.0	\$57,800	\$1,445	\$17,340	\$434	22,297	34%	\$10.91	\$567	1.2
GAINESVILLE, FL MSA	\$12.52	\$651	\$26,040	2.0	\$54,500	\$1,363	\$16,350	\$409	40,120	43%	\$8.35	\$434	1.5
JACKSONVILLE, FL HMFA	\$14.98	\$779	\$31,160	2.3	\$60,300	\$1,508	\$18,090	\$452	139,121	33%	\$12.39	\$644	1.2
LAKELAND, FL MSA	\$11.42	\$594	\$23,760	1.8	\$49,500	\$1,238	\$14,850	\$371	49,860	27%	\$10.80	\$562	1.1
MIAMI-MIAMI BEACH-KENDALL, FL HMFA	\$19.58	\$1,018	\$40,720	3.1	\$55,900	\$1,398	\$16,770	\$419	327,441	42%	\$12.00	\$624	1.6
NAPLES-MARCO ISLAND, FL MSA	\$17.23	\$896	\$35,840	2.7	\$66,100	\$1,653	\$19,830	\$496	25,144	24%	\$13.19	\$686	1.3
Ocala, FL MSA	\$11.52	\$599	\$23,960	1.8	\$44,900	\$1,123	\$13,470	\$337	21,584	20%	\$10.51	\$546	1.1
ORLANDO-KISSIMMEE, FL MSA	\$15.65	\$814	\$32,560	2.4	\$57,400	\$1,435	\$17,220	\$431	210,700	34%	\$12.51	\$650	1.3
PALM BAY-MELBOURNE-TITUSVILLE, FL MSA	\$13.52	\$703	\$28,120	2.1	\$57,300	\$1,433	\$17,190	\$430	50,317	25%	\$12.21	\$635	1.1
PANAMA CITY-LYNN HAVEN, FL MSA	\$11.88	\$618	\$24,720	1.9	\$51,600	\$1,290	\$15,480	\$387	18,705	31%	\$10.13	\$527	1.2
PENSACOLA-FERRY PASS-BRENT, FL MSA	\$11.58	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	44,954	29%	\$9.87	\$513	1.2
PORT ST. LUCIE-FORT PIERCE, FL MSA	\$14.12	\$734	\$29,360	2.2	\$54,600	\$1,365	\$16,380	\$410	28,055	21%	\$10.31	\$536	1.4
PUNTA GORDA, FL MSA	\$13.48	\$701	\$28,040	2.1	\$50,800	\$1,270	\$15,240	\$381	10,420	16%	\$11.08	\$576	1.2
SARASOTA-BRADENTON-VENICE, FL MSA *	\$16.48	\$857	\$34,280	2.6	\$58,400	\$1,460	\$17,520	\$438	60,923	23%	\$11.66	\$606	1.4
SEBASTIAN-VERO BEACH, FL MSA	\$14.12	\$734	\$29,360	2.2	\$55,500	\$1,388	\$16,650	\$416	11,018	22%	\$10.22	\$532	1.4
TALLAHASSEE, FL HMFA	\$13.75	\$715	\$28,600	2.1	\$58,500	\$1,463	\$17,550	\$439	45,892	39%	\$8.42	\$438	1.6
TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA	\$15.71	\$817	\$32,680	2.5	\$54,400	\$1,360	\$16,320	\$408	294,922	29%	\$12.14	\$631	1.3
WAKULLA COUNTY, FL HMFA	\$11.38	\$592	\$23,680	1.8	\$49,400	\$1,235	\$14,820	\$371	1,334	16%	\$7.69	\$400	1.5
WEST PALM BEACH-BOCA RATON, FL HMFA *	\$20.33	\$1,057	\$42,280	3.2	\$64,400	\$1,610	\$19,320	\$483	120,151	25%	\$13.17	\$685	1.5

COMBINED NONMETRO AREAS

FLORIDA	\$11.99	\$623	\$24,937	1.9	\$44,720	\$1,118	\$13,416	\$335	82,091	21%	\$9.22	\$479	1.3
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COUNTIES

ALACHUA COUNTY	\$12.52	\$651	\$26,040	2.0	\$54,500	\$1,363	\$16,350	\$409	39,425	45%	\$8.37	\$435	1.5
BAKER COUNTY	\$9.98	\$519	\$20,760	1.6	\$52,500	\$1,313	\$15,750	\$394	1,320	19%	\$6.79	\$353	1.5
BAY COUNTY	\$11.88	\$618	\$24,720	1.9	\$51,600	\$1,290	\$15,480	\$387	18,705	31%	\$10.13	\$527	1.2
BRADFORD COUNTY	\$9.98	\$519	\$20,760	1.6	\$46,900	\$1,173	\$14,070	\$352	1,788	21%	\$8.18	\$426	1.2
BREVARD COUNTY	\$13.52	\$703	\$28,120	2.1	\$57,300	\$1,433	\$17,190	\$430	50,317	25%	\$12.21	\$635	1.1
BROWARD COUNTY *	\$20.27	\$1,054	\$42,160	3.2	\$60,600	\$1,515	\$18,180	\$455	199,820	31%	\$13.54	\$704	1.5
CALHOUN COUNTY	\$9.98	\$519	\$20,760	1.6	\$38,500	\$963	\$11,550	\$289	884	20%	\$7.10	\$369	1.4
CHARLOTTE COUNTY	\$13.48	\$701	\$28,040	2.1	\$50,800	\$1,270	\$15,240	\$381	10,420	16%	\$11.08	\$576	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
CITRUS COUNTY	\$10.23	\$532	\$21,280	1.6	\$44,000	\$1,100	\$13,200	\$330	7,587	14%	\$9.89	\$515	1.0
CLAY COUNTY	\$14.98	\$779	\$31,160	2.3	\$60,300	\$1,508	\$18,090	\$452	11,123	22%	\$9.37	\$487	1.6
COLLIER COUNTY	\$17.23	\$896	\$35,840	2.7	\$66,100	\$1,653	\$19,830	\$496	25,144	24%	\$13.19	\$686	1.3
COLUMBIA COUNTY	\$10.12	\$526	\$21,040	1.6	\$42,900	\$1,073	\$12,870	\$322	4,788	23%	\$9.73	\$506	1.0
DESOTO COUNTY	\$10.08	\$524	\$20,960	1.6	\$41,600	\$1,040	\$12,480	\$312	2,720	25%	\$8.56	\$445	1.2
DIXIE COUNTY	\$9.98	\$519	\$20,760	1.6	\$37,400	\$935	\$11,220	\$281	705	14%	\$8.84	\$460	1.1
DUVAL COUNTY	\$14.98	\$779	\$31,160	2.3	\$60,300	\$1,508	\$18,090	\$452	112,025	37%	\$13.11	\$682	1.1
ESCAMBIA COUNTY	\$11.58	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	36,359	33%	\$10.19	\$530	1.1
FLAGLER COUNTY	\$14.79	\$769	\$30,760	2.3	\$55,500	\$1,388	\$16,650	\$416	3,394	16%	\$10.67	\$555	1.4
FRANKLIN COUNTY	\$9.98	\$519	\$20,760	1.6	\$37,400	\$935	\$11,220	\$281	851	21%	\$8.23	\$428	1.2
GADSDEN COUNTY	\$13.75	\$715	\$28,600	2.1	\$58,500	\$1,463	\$17,550	\$439	3,488	22%	\$6.73	\$350	2.0
GILCHRIST COUNTY	\$12.52	\$651	\$26,040	2.0	\$54,500	\$1,363	\$16,350	\$409	695	14%	\$7.52	\$391	1.7
GLADES COUNTY †	\$10.63	\$553	\$22,120	1.7	\$40,700	\$1,018	\$12,210	\$305	707	18%			
GULF COUNTY	\$9.98	\$519	\$20,760	1.6	\$43,300	\$1,083	\$12,990	\$325	936	19%	\$8.30	\$432	1.2
HAMILTON COUNTY	\$9.98	\$519	\$20,760	1.6	\$36,500	\$913	\$10,950	\$274	943	23%	\$10.90	\$567	0.9
HARDEE COUNTY	\$10.08	\$524	\$20,960	1.6	\$39,000	\$975	\$11,700	\$293	2,169	27%	\$9.28	\$483	1.1
HENDRY COUNTY	\$10.62	\$552	\$22,080	1.7	\$41,800	\$1,045	\$12,540	\$314	2,991	28%	\$8.06	\$419	1.3
HERNANDO COUNTY	\$15.71	\$817	\$32,680	2.5	\$54,400	\$1,360	\$16,320	\$408	7,471	13%	\$9.81	\$510	1.6
HIGHLANDS COUNTY	\$10.85	\$564	\$22,560	1.7	\$43,400	\$1,085	\$13,020	\$326	7,617	20%	\$8.33	\$433	1.3
HILLSBOROUGH COUNTY	\$15.71	\$817	\$32,680	2.5	\$54,400	\$1,360	\$16,320	\$408	140,334	36%	\$12.57	\$654	1.2
HOLMES COUNTY	\$9.98	\$519	\$20,760	1.6	\$41,300	\$1,033	\$12,390	\$310	1,276	18%	\$6.08	\$316	1.6
INDIAN RIVER COUNTY	\$14.12	\$734	\$29,360	2.2	\$55,500	\$1,388	\$16,650	\$416	11,018	22%	\$10.22	\$532	1.4
JACKSON COUNTY	\$9.98	\$519	\$20,760	1.6	\$44,000	\$1,100	\$13,200	\$330	3,677	22%	\$8.05	\$419	1.2
JEFFERSON COUNTY	\$13.75	\$715	\$28,600	2.1	\$58,500	\$1,463	\$17,550	\$439	897	19%	\$6.60	\$343	2.1
LAFAYETTE COUNTY	\$9.98	\$519	\$20,760	1.6	\$42,400	\$1,060	\$12,720	\$318	419	20%	\$6.55	\$340	1.5
LAKE COUNTY	\$15.65	\$814	\$32,560	2.4	\$57,400	\$1,435	\$17,220	\$431	16,366	19%	\$9.64	\$501	1.6
LEE COUNTY	\$14.56	\$757	\$30,280	2.3	\$56,000	\$1,400	\$16,800	\$420	44,343	24%	\$12.01	\$624	1.2
LEON COUNTY	\$13.75	\$715	\$28,600	2.1	\$58,500	\$1,463	\$17,550	\$439	41,507	43%	\$8.64	\$449	1.6
LEVY COUNTY	\$9.98	\$519	\$20,760	1.6	\$36,800	\$920	\$11,040	\$276	2,279	16%	\$7.75	\$403	1.3
LIBERTY COUNTY	\$9.98	\$519	\$20,760	1.6	\$41,100	\$1,028	\$12,330	\$308	406	18%	\$10.26	\$534	1.0
MADISON COUNTY	\$9.98	\$519	\$20,760	1.6	\$38,200	\$955	\$11,460	\$287	1,432	22%	\$6.83	\$355	1.5
MANATEE COUNTY *	\$16.48	\$857	\$34,280	2.6	\$58,400	\$1,460	\$17,520	\$438	29,524	26%	\$10.82	\$562	1.5
MARION COUNTY	\$11.52	\$599	\$23,960	1.8	\$44,900	\$1,123	\$13,470	\$337	21,584	20%	\$10.51	\$546	1.1
MARTIN COUNTY	\$14.12	\$734	\$29,360	2.2	\$54,600	\$1,365	\$16,380	\$410	11,157	20%	\$10.15	\$528	1.4
MIAMI-DADE COUNTY	\$19.58	\$1,018	\$40,720	3.1	\$55,900	\$1,398	\$16,770	\$419	327,441	42%	\$12.00	\$624	1.6
MONROE COUNTY	\$19.94	\$1,037	\$41,480	3.1	\$61,000	\$1,525	\$18,300	\$458	13,186	38%	\$11.98	\$623	1.7
NASSAU COUNTY	\$14.98	\$779	\$31,160	2.3	\$60,300	\$1,508	\$18,090	\$452	4,248	19%	\$8.72	\$453	1.7
OKALOOSA COUNTY	\$12.56	\$653	\$26,120	2.0	\$57,800	\$1,445	\$17,340	\$434	22,297	34%	\$10.91	\$567	1.2
OKEECHOBEE COUNTY	\$10.81	\$562	\$22,480	1.7	\$42,300	\$1,058	\$12,690	\$317	3,163	25%	\$9.68	\$503	1.1
ORANGE COUNTY	\$15.65	\$814	\$32,560	2.4	\$57,400	\$1,435	\$17,220	\$431	132,056	39%	\$13.09	\$681	1.2
OSCEOLA COUNTY	\$15.65	\$814	\$32,560	2.4	\$57,400	\$1,435	\$17,220	\$431	19,662	32%	\$10.41	\$542	1.5

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
PALM BEACH COUNTY *	\$20.33	\$1,057	\$42,280	3.2	\$64,400	\$1,610	\$19,320	\$483	120,151	25%	\$13.17	\$685	1.5
PASCO COUNTY	\$15.71	\$817	\$32,680	2.5	\$54,400	\$1,360	\$16,320	\$408	26,018	18%	\$9.30	\$484	1.7
PINELLAS COUNTY	\$15.71	\$817	\$32,680	2.5	\$54,400	\$1,360	\$16,320	\$408	121,099	29%	\$12.29	\$639	1.3
POLK COUNTY	\$11.42	\$594	\$23,760	1.8	\$49,500	\$1,238	\$14,850	\$371	49,860	27%	\$10.80	\$562	1.1
PUTNAM COUNTY	\$9.98	\$519	\$20,760	1.6	\$41,500	\$1,038	\$12,450	\$311	5,574	20%	\$7.95	\$413	1.3
SANTA ROSA COUNTY	\$11.58	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	8,595	20%	\$8.56	\$445	1.4
SARASOTA COUNTY *	\$16.48	\$857	\$34,280	2.6	\$58,400	\$1,460	\$17,520	\$438	31,399	21%	\$12.31	\$640	1.3
SEMINOLE COUNTY	\$15.65	\$814	\$32,560	2.4	\$57,400	\$1,435	\$17,220	\$431	42,616	31%	\$12.28	\$639	1.3
ST. JOHNS COUNTY	\$14.98	\$779	\$31,160	2.3	\$60,300	\$1,508	\$18,090	\$452	11,725	24%	\$9.47	\$492	1.6
ST. LUCIE COUNTY	\$14.12	\$734	\$29,360	2.2	\$54,600	\$1,365	\$16,380	\$410	16,898	22%	\$10.46	\$544	1.3
SUMTER COUNTY	\$9.98	\$519	\$20,760	1.6	\$44,500	\$1,113	\$13,350	\$334	2,818	14%	\$8.48	\$441	1.2
SUWANNEE COUNTY	\$9.98	\$519	\$20,760	1.6	\$40,800	\$1,020	\$12,240	\$306	2,557	19%	\$6.93	\$360	1.4
TAYLOR COUNTY	\$9.98	\$519	\$20,760	1.6	\$41,800	\$1,045	\$12,540	\$314	1,451	20%	\$9.04	\$470	1.1
UNION COUNTY	\$9.98	\$519	\$20,760	1.6	\$44,500	\$1,113	\$13,350	\$334	858	25%	\$8.65	\$450	1.2
VOLUSIA COUNTY	\$14.04	\$730	\$29,200	2.2	\$50,300	\$1,258	\$15,090	\$377	45,686	25%	\$9.64	\$501	1.5
WAKULLA COUNTY	\$11.38	\$592	\$23,680	1.8	\$49,400	\$1,235	\$14,820	\$371	1,334	16%	\$7.69	\$400	1.5
WALTON COUNTY	\$10.73	\$558	\$22,320	1.7	\$45,500	\$1,138	\$13,650	\$341	3,476	21%	\$9.47	\$492	1.1
WASHINGTON COUNTY	\$9.98	\$519	\$20,760	1.6	\$39,500	\$988	\$11,850	\$296	1,439	18%	\$7.16	\$372	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

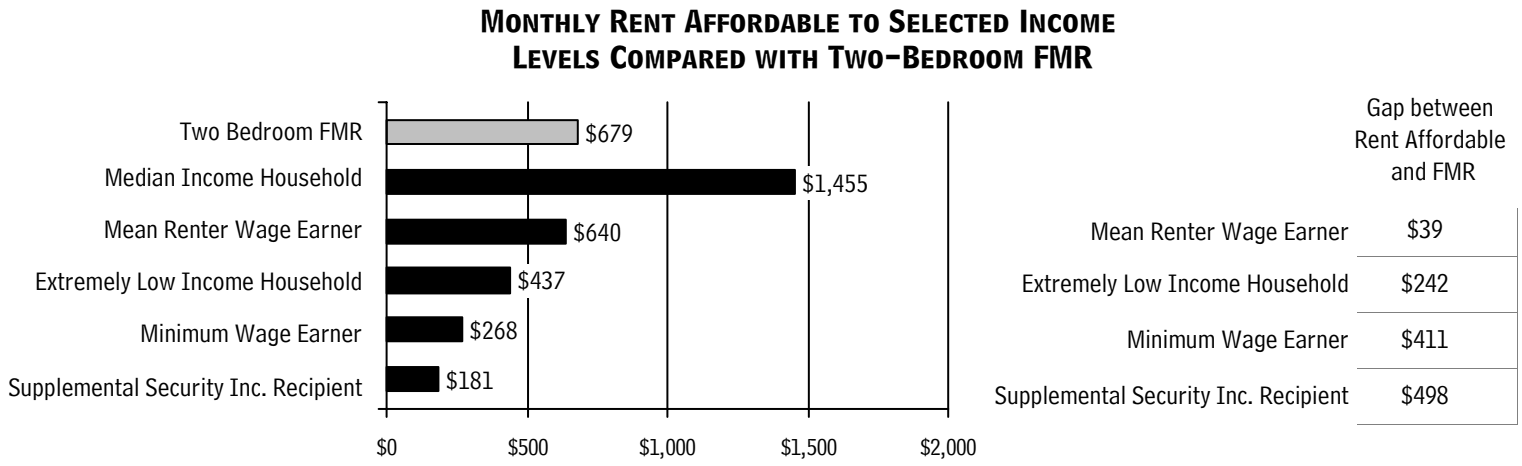
GEORGIA

In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$679. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,262 monthly or \$27,144 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.05

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 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 Georgia, the estimated mean (average) wage for a renter is \$12.30. 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.



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 (2005) ⁵	Rent affordable at mean wage	
GEORGIA	\$13.05	\$679	\$27,144	2.5	\$58,203	\$1,455	\$17,461	\$437	977,076	33%	\$12.30	\$640	1.1

METROPOLITAN AREAS

ALBANY, GA MSA	\$10.71	\$557	\$22,280	2.1	\$46,100	\$1,153	\$13,830	\$346	21,944	38%	\$9.39	\$488	1.1
ATHENS-CLARKE COUNTY, GA MSA	\$12.79	\$665	\$26,600	2.5	\$52,900	\$1,323	\$15,870	\$397	27,573	43%	\$9.38	\$488	1.4
ATLANTA-SANDY SPRINGS-MARIETTA, GA HMFA	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	509,021	33%	\$14.39	\$748	1.0
AUGUSTA-RICHMOND COUNTY, GA-SC MSA	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	40,863	34%	\$9.75	\$507	1.2
BRUNSWICK, GA MSA	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	10,795	29%	\$8.70	\$452	1.2
BUTTS COUNTY, GA HMFA	\$10.50	\$546	\$21,840	2.0	\$52,200	\$1,305	\$15,660	\$392	1,510	23%	\$9.03	\$470	1.2
CHATTANOOGA, TN-GA MSA	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	11,227	23%	\$8.22	\$427	1.4
COLUMBUS, GA-AL MSA	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	34,370	41%	\$10.47	\$545	1.0
DALTON, GA HMFA	\$10.52	\$547	\$21,880	2.0	\$50,800	\$1,270	\$15,240	\$381	9,523	32%	\$11.36	\$591	0.9
GAINESVILLE, GA MSA	\$14.50	\$754	\$30,160	2.8	\$58,300	\$1,458	\$17,490	\$437	13,700	29%	\$11.24	\$584	1.3
HARALSON COUNTY, GA HMFA	\$9.15	\$476	\$19,040	1.8	\$44,700	\$1,118	\$13,410	\$335	2,440	25%	\$8.28	\$431	1.1
HINESVILLE-FORT STEWART, GA HMFA	\$10.48	\$545	\$21,800	2.0	\$40,800	\$1,020	\$12,240	\$306	9,559	49%	\$10.99	\$571	1.0
LAMAR COUNTY, GA HMFA	\$9.54	\$496	\$19,840	1.9	\$50,900	\$1,273	\$15,270	\$382	1,576	28%	\$8.42	\$438	1.1
LONG COUNTY, GA HMFA	\$9.35	\$486	\$19,440	1.8	\$37,800	\$945	\$11,340	\$284	1,208	34%	\$7.34	\$382	1.3
MACON, GA MSA	\$10.85	\$564	\$22,560	2.1	\$51,800	\$1,295	\$15,540	\$389	27,154	35%	\$9.46	\$492	1.1
MERIWETHER COUNTY, GA HMFA	\$9.38	\$488	\$19,520	1.8	\$44,100	\$1,103	\$13,230	\$331	2,139	26%	\$7.36	\$383	1.3
MONROE COUNTY, GA HMFA	\$10.48	\$545	\$21,800	2.0	\$51,800	\$1,295	\$15,540	\$389	1,590	21%	\$8.11	\$421	1.3
MURRAY COUNTY, GA HMFA	\$9.88	\$514	\$20,560	1.9	\$48,800	\$1,220	\$14,640	\$366	3,493	26%	\$10.30	\$535	1.0
ROME, GA MSA	\$10.87	\$565	\$22,600	2.1	\$49,200	\$1,230	\$14,760	\$369	11,288	33%	\$11.11	\$578	1.0
SAVANNAH, GA MSA	\$13.52	\$703	\$28,120	2.6	\$54,800	\$1,370	\$16,440	\$411	39,634	36%	\$10.24	\$532	1.3
VALDOSTA, GA MSA	\$10.71	\$557	\$22,280	2.1	\$45,900	\$1,148	\$13,770	\$344	15,134	35%	\$7.88	\$410	1.4
WARNER ROBINS, GA MSA	\$11.88	\$618	\$24,720	2.3	\$58,900	\$1,473	\$17,670	\$442	12,885	31%	\$9.14	\$475	1.3

COMBINED NONMETRO AREAS

GEORGIA	\$9.82	\$511	\$20,431	1.9	\$43,419	\$1,085	\$13,026	\$326	168,450	27%	\$8.06	\$419	1.2
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COUNTIES

APPLING COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,400	\$1,010	\$12,120	\$303	1,384	21%	\$8.47	\$440	1.1
ATKINSON COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,900	\$948	\$11,370	\$284	702	26%	\$8.70	\$452	1.1
BACON COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,500	\$938	\$11,250	\$281	963	25%	\$5.91	\$307	1.5
BAKER COUNTY	\$10.71	\$557	\$22,280	2.1	\$46,100	\$1,153	\$13,830	\$346	339	22%	\$8.68	\$451	1.2
BALDWIN COUNTY	\$10.62	\$552	\$22,080	2.1	\$49,700	\$1,243	\$14,910	\$373	4,953	34%	\$8.31	\$432	1.3
BANKS COUNTY	\$9.46	\$492	\$19,680	1.8	\$49,700	\$1,243	\$14,910	\$373	1,017	19%	\$8.38	\$436	1.1
BARROW COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	4,001	24%	\$9.36	\$486	1.6
BARTOW COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	6,732	25%	\$10.15	\$528	1.5
BEN HILL COUNTY	\$9.23	\$480	\$19,200	1.8	\$38,100	\$953	\$11,430	\$286	2,225	33%	\$7.75	\$403	1.2

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
BERRIEN COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,100	\$1,003	\$12,030	\$301	1,528	24%	\$7.93	\$412	1.2
BIBB COUNTY	\$10.85	\$564	\$22,560	2.1	\$51,800	\$1,295	\$15,540	\$389	24,581	41%	\$9.52	\$495	1.1
BLECKLEY COUNTY	\$9.15	\$476	\$19,040	1.8	\$47,500	\$1,188	\$14,250	\$356	1,044	24%	\$9.08	\$472	1.0
BRANTLEY COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	713	13%	\$8.25	\$429	1.3
BROOKS COUNTY	\$10.71	\$557	\$22,280	2.1	\$45,900	\$1,148	\$13,770	\$344	1,424	23%	\$7.04	\$366	1.5
BRYAN COUNTY	\$13.52	\$703	\$28,120	2.6	\$54,800	\$1,370	\$16,440	\$411	1,777	22%	\$7.97	\$415	1.7
BULLOCH COUNTY	\$10.33	\$537	\$21,480	2.0	\$49,000	\$1,225	\$14,700	\$368	8,690	42%	\$6.20	\$322	1.7
BURKE COUNTY	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	1,904	24%	\$8.92	\$464	1.3
BUTTS COUNTY	\$10.50	\$546	\$21,840	2.0	\$52,200	\$1,305	\$15,660	\$392	1,510	23%	\$9.03	\$470	1.2
CALHOUN COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,200	\$905	\$10,860	\$272	558	28%	\$6.23	\$324	1.5
CAMDEN COUNTY	\$11.37	\$591	\$23,640	2.2	\$52,000	\$1,300	\$15,600	\$390	5,406	37%	\$9.25	\$481	1.2
CANDLER COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,100	\$903	\$10,830	\$271	905	27%	\$5.80	\$302	1.6
CARROLL COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	9,309	29%	\$8.83	\$459	1.7
CATOOSA COUNTY	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	4,688	23%	\$7.39	\$384	1.6
CHARLTON COUNTY	\$9.15	\$476	\$19,040	1.8	\$39,100	\$978	\$11,730	\$293	645	19%	\$6.31	\$328	1.5
CHATHAM COUNTY	\$13.52	\$703	\$28,120	2.6	\$54,800	\$1,370	\$16,440	\$411	35,577	40%	\$10.38	\$540	1.3
CHATTAHOOCHEE COUNTY	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	2,113	72%	\$13.76	\$715	0.8
CHATTOOGA COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,900	\$1,048	\$12,570	\$314	2,357	25%	\$9.46	\$492	1.0
CHEROKEE COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	7,992	16%	\$9.22	\$479	1.6
CLARKE COUNTY	\$12.79	\$665	\$26,600	2.5	\$52,900	\$1,323	\$15,870	\$397	22,990	58%	\$9.68	\$503	1.3
CLAY COUNTY	\$9.15	\$476	\$19,040	1.8	\$32,700	\$818	\$9,810	\$245	347	26%	\$4.90	\$255	1.9
CLAYTON COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	32,398	39%	\$14.69	\$764	1.0
CLINCH COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,700	\$918	\$11,010	\$275	694	28%	\$7.24	\$377	1.3
COBB COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	72,412	32%	\$14.68	\$763	1.0
COFFEE COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,700	\$1,043	\$12,510	\$313	3,419	26%	\$8.77	\$456	1.0
COLQUITT COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,500	\$1,013	\$12,150	\$304	5,162	33%	\$6.62	\$344	1.4
COLUMBIA COUNTY	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	5,576	18%	\$8.50	\$442	1.3
COOK COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,000	\$925	\$11,100	\$278	1,474	25%	\$7.68	\$399	1.2
COWETA COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	6,909	22%	\$7.75	\$403	1.9
CRAWFORD COUNTY	\$10.85	\$564	\$22,560	2.1	\$51,800	\$1,295	\$15,540	\$389	680	15%	\$5.88	\$306	1.8
CRISP COUNTY	\$9.15	\$476	\$19,040	1.8	\$38,100	\$953	\$11,430	\$286	3,295	40%	\$6.12	\$318	1.5
DADE COUNTY	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	1,115	20%	\$8.33	\$433	1.4
DAWSON COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	1,128	19%	\$9.36	\$487	1.6
DECATUR COUNTY	\$10.38	\$540	\$21,600	2.0	\$37,700	\$943	\$11,310	\$283	2,855	28%	\$7.70	\$401	1.3
DEKALB COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	103,518	42%	\$14.95	\$777	1.0
DODGE COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,500	\$1,013	\$12,150	\$304	1,847	26%	\$6.50	\$338	1.4
DOOLY COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,200	\$1,030	\$12,360	\$309	1,119	29%	\$6.09	\$317	1.5
DOUGHERTY COUNTY	\$10.71	\$557	\$22,280	2.1	\$46,100	\$1,153	\$13,830	\$346	16,540	47%	\$9.81	\$510	1.1
DOUGLAS COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	8,267	25%	\$9.34	\$486	1.6
EARLY COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,900	\$923	\$11,070	\$277	1,294	28%	\$9.01	\$469	1.0
ECHOLS COUNTY	\$10.71	\$557	\$22,280	2.1	\$45,900	\$1,148	\$13,770	\$344	307	24%	\$5.13	\$267	2.1

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
EFFINGHAM COUNTY	\$13.52	\$703	\$28,120	2.6	\$54,800	\$1,370	\$16,440	\$411	2,280	17%	\$9.06	\$471	1.5
ELBERT COUNTY	\$9.15	\$476	\$19,040	1.8	\$39,600	\$990	\$11,880	\$297	1,928	24%	\$7.34	\$382	1.2
EMANUEL COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,200	\$905	\$10,860	\$272	2,318	29%	\$5.45	\$284	1.7
EVANS COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,200	\$905	\$10,860	\$272	1,079	29%	\$7.65	\$398	1.2
FANNIN COUNTY	\$9.48	\$493	\$19,720	1.8	\$41,300	\$1,033	\$12,390	\$310	1,456	17%	\$7.41	\$385	1.3
FAYETTE COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	4,239	13%	\$9.54	\$496	1.6
FLOYD COUNTY	\$10.87	\$565	\$22,600	2.1	\$49,200	\$1,230	\$14,760	\$369	11,288	33%	\$11.11	\$578	1.0
FORSYTH COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	4,129	12%	\$9.70	\$505	1.5
FRANKLIN COUNTY	\$9.46	\$492	\$19,680	1.8	\$44,600	\$1,115	\$13,380	\$335	1,631	21%	\$8.33	\$433	1.1
FULTON COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	154,131	48%	\$17.22	\$895	0.9
GILMER COUNTY	\$10.77	\$560	\$22,400	2.1	\$45,400	\$1,135	\$13,620	\$341	1,991	22%	\$8.56	\$445	1.3
GLASCOCK COUNTY	\$9.15	\$476	\$19,040	1.8	\$42,400	\$1,060	\$12,720	\$318	199	20%	\$11.18	\$581	0.8
GLYNN COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	9,390	35%	\$8.85	\$460	1.2
GORDON COUNTY	\$11.52	\$599	\$23,960	2.2	\$50,300	\$1,258	\$15,090	\$377	4,572	28%	\$9.93	\$516	1.2
GRADY COUNTY	\$9.15	\$476	\$19,040	1.8	\$39,700	\$993	\$11,910	\$298	2,348	27%	\$6.82	\$354	1.3
GREENE COUNTY	\$9.15	\$476	\$19,040	1.8	\$46,300	\$1,158	\$13,890	\$347	1,301	24%	\$8.09	\$421	1.1
GWINNETT COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	55,752	28%	\$13.78	\$716	1.1
HABERSHAM COUNTY	\$10.83	\$563	\$22,520	2.1	\$49,000	\$1,225	\$14,700	\$368	3,152	24%	\$8.99	\$468	1.2
HALL COUNTY	\$14.50	\$754	\$30,160	2.8	\$58,300	\$1,458	\$17,490	\$437	13,700	29%	\$11.24	\$584	1.3
HANCOCK COUNTY	\$9.15	\$476	\$19,040	1.8	\$31,500	\$788	\$9,450	\$236	762	24%	\$4.85	\$252	1.9
HARALSON COUNTY	\$9.15	\$476	\$19,040	1.8	\$44,700	\$1,118	\$13,410	\$335	2,440	25%	\$8.28	\$431	1.1
HARRIS COUNTY	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	1,226	14%	\$5.31	\$276	2.1
HART COUNTY	\$9.15	\$476	\$19,040	1.8	\$45,700	\$1,143	\$13,710	\$343	1,745	19%	\$7.96	\$414	1.2
HEARD COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	919	23%	\$13.39	\$696	1.1
HENRY COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	6,101	15%	\$9.18	\$477	1.6
HOUSTON COUNTY	\$11.88	\$618	\$24,720	2.3	\$58,900	\$1,473	\$17,670	\$442	12,885	31%	\$9.14	\$475	1.3
IRWIN COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,800	\$1,020	\$12,240	\$306	846	23%	\$7.25	\$377	1.3
JACKSON COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,100	\$1,353	\$16,230	\$406	3,774	25%	\$9.07	\$472	1.3
JASPER COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	872	21%	\$8.54	\$444	1.8
JEFF DAVIS COUNTY	\$9.15	\$476	\$19,040	1.8	\$35,700	\$893	\$10,710	\$268	1,093	23%	\$8.79	\$457	1.0
JEFFERSON COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,400	\$910	\$10,920	\$273	1,765	28%	\$7.75	\$403	1.2
JENKINS COUNTY	\$9.15	\$476	\$19,040	1.8	\$34,400	\$860	\$10,320	\$258	855	27%	\$7.33	\$381	1.2
JOHNSON COUNTY	\$9.38	\$488	\$19,520	1.8	\$34,600	\$865	\$10,380	\$260	632	20%	\$5.90	\$307	1.6
JONES COUNTY	\$10.85	\$564	\$22,560	2.1	\$51,800	\$1,295	\$15,540	\$389	1,229	14%	\$7.35	\$382	1.5
LAMAR COUNTY	\$9.54	\$496	\$19,840	1.9	\$50,900	\$1,273	\$15,270	\$382	1,576	28%	\$8.42	\$438	1.1
LANIER COUNTY	\$10.71	\$557	\$22,280	2.1	\$45,900	\$1,148	\$13,770	\$344	614	24%	\$7.72	\$401	1.4
LAURENS COUNTY	\$9.15	\$476	\$19,040	1.8	\$45,200	\$1,130	\$13,560	\$339	4,908	29%	\$7.42	\$386	1.2
LEE COUNTY	\$10.71	\$557	\$22,280	2.1	\$46,100	\$1,153	\$13,830	\$346	1,786	22%	\$8.22	\$428	1.3
LIBERTY COUNTY	\$10.48	\$545	\$21,800	2.0	\$40,800	\$1,020	\$12,240	\$306	9,559	49%	\$10.99	\$571	1.0
LINCOLN COUNTY	\$9.15	\$476	\$19,040	1.8	\$42,700	\$1,068	\$12,810	\$320	593	18%	\$8.61	\$448	1.1
LONG COUNTY	\$9.35	\$486	\$19,440	1.8	\$37,800	\$945	\$11,340	\$284	1,208	34%	\$7.34	\$382	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
LOWNDES COUNTY	\$10.71	\$557	\$22,280	2.1	\$45,900	\$1,148	\$13,770	\$344	12,789	39%	\$7.98	\$415	1.3
LUMPKIN COUNTY	\$12.35	\$642	\$25,680	2.4	\$53,700	\$1,343	\$16,110	\$403	2,084	28%	\$8.99	\$467	1.4
MACON COUNTY	\$9.15	\$476	\$19,040	1.8	\$34,000	\$850	\$10,200	\$255	1,295	27%	\$9.53	\$496	1.0
MADISON COUNTY	\$12.79	\$665	\$26,600	2.5	\$52,900	\$1,323	\$15,870	\$397	1,943	20%	\$7.87	\$409	1.6
MARION COUNTY	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	584	22%	\$4.38	\$228	2.5
MCDUFFIE COUNTY	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	2,282	29%	\$7.43	\$387	1.5
MCINTOSH COUNTY	\$10.38	\$540	\$21,600	2.0	\$49,700	\$1,243	\$14,910	\$373	692	16%	\$6.02	\$313	1.7
MERIWETHER COUNTY	\$9.38	\$488	\$19,520	1.8	\$44,100	\$1,103	\$13,230	\$331	2,139	26%	\$7.36	\$383	1.3
MILLER COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,000	\$925	\$11,100	\$278	574	23%	\$5.45	\$283	1.7
MITCHELL COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,300	\$908	\$10,890	\$272	2,260	28%	\$5.92	\$308	1.5
MONROE COUNTY	\$10.48	\$545	\$21,800	2.0	\$51,800	\$1,295	\$15,540	\$389	1,590	21%	\$8.11	\$421	1.3
MONTGOMERY COUNTY	\$9.15	\$476	\$19,040	1.8	\$44,200	\$1,105	\$13,260	\$332	637	22%	\$7.46	\$388	1.2
MORGAN COUNTY	\$10.12	\$526	\$21,040	2.0	\$53,500	\$1,338	\$16,050	\$401	1,243	22%	\$8.76	\$455	1.2
MURRAY COUNTY	\$9.88	\$514	\$20,560	1.9	\$48,800	\$1,220	\$14,640	\$366	3,493	26%	\$10.30	\$535	1.0
MUSCOGEE COUNTY	\$10.96	\$570	\$22,800	2.1	\$48,000	\$1,200	\$14,400	\$360	30,447	44%	\$10.74	\$559	1.0
NEWTON COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	4,898	22%	\$9.72	\$505	1.5
OCONEE COUNTY	\$12.79	\$665	\$26,600	2.5	\$52,900	\$1,323	\$15,870	\$397	1,791	20%	\$8.41	\$437	1.5
OGLETHORPE COUNTY	\$12.79	\$665	\$26,600	2.5	\$52,900	\$1,323	\$15,870	\$397	849	18%	\$6.78	\$352	1.9
PAULDING COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	3,706	13%	\$8.51	\$442	1.8
PEACH COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,300	\$1,208	\$14,490	\$362	2,667	32%	\$6.85	\$356	1.5
PICKENS COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	1,606	18%	\$8.96	\$466	1.7
PIERCE COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,600	\$1,040	\$12,480	\$312	1,150	19%	\$6.72	\$350	1.4
PIKE COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	878	18%	\$7.64	\$397	2.0
POLK COUNTY	\$10.15	\$528	\$21,120	2.0	\$44,200	\$1,105	\$13,260	\$332	4,020	29%	\$8.73	\$454	1.2
PULASKI COUNTY	\$9.15	\$476	\$19,040	1.8	\$46,000	\$1,150	\$13,800	\$345	897	26%	\$7.88	\$410	1.2
PUTNAM COUNTY	\$9.15	\$476	\$19,040	1.8	\$49,600	\$1,240	\$14,880	\$372	1,519	21%	\$7.26	\$377	1.3
QUITMAN COUNTY	\$9.15	\$476	\$19,040	1.8	\$35,700	\$893	\$10,710	\$268	205	20%	\$10.39	\$540	0.9
RABUN COUNTY	\$10.79	\$561	\$22,440	2.1	\$46,500	\$1,163	\$13,950	\$349	1,292	21%	\$9.13	\$475	1.2
RANDOLPH COUNTY	\$9.15	\$476	\$19,040	1.8	\$35,200	\$880	\$10,560	\$264	908	31%	\$7.12	\$370	1.3
RICHMOND COUNTY	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	31,101	42%	\$10.33	\$537	1.1
ROCKDALE COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	6,129	25%	\$11.16	\$580	1.3
SCHLEY COUNTY	\$9.15	\$476	\$19,040	1.8	\$42,200	\$1,055	\$12,660	\$317	340	24%	\$7.73	\$402	1.2
SCREVEN COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,100	\$1,003	\$12,030	\$301	1,290	22%	\$6.17	\$321	1.5
SEMINOLE COUNTY	\$9.15	\$476	\$19,040	1.8	\$39,600	\$990	\$11,880	\$297	686	19%	\$7.64	\$397	1.2
SPALDING COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	7,996	37%	\$8.99	\$468	1.7
STEPHENS COUNTY	\$9.38	\$488	\$19,520	1.8	\$41,700	\$1,043	\$12,510	\$313	2,714	27%	\$9.69	\$504	1.0
STEWART COUNTY	\$9.15	\$476	\$19,040	1.8	\$34,400	\$860	\$10,320	\$258	551	27%	\$6.56	\$341	1.4
SUMTER COUNTY	\$9.85	\$512	\$20,480	1.9	\$41,400	\$1,035	\$12,420	\$311	4,338	36%	\$7.42	\$386	1.3
TALBOT COUNTY	\$10.58	\$550	\$22,000	2.1	\$42,100	\$1,053	\$12,630	\$316	438	17%	\$7.28	\$378	1.5
TALIAFERRO COUNTY †	\$9.15	\$476	\$19,040	1.8	\$33,100	\$828	\$9,930	\$248	199	23%			
TATTNALL COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,800	\$1,045	\$12,540	\$314	2,084	30%	\$7.25	\$377	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
TAYLOR COUNTY	\$9.15	\$476	\$19,040	1.8	\$35,100	\$878	\$10,530	\$263	761	23%	\$5.94	\$309	1.5
TELFAIR COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,400	\$935	\$11,220	\$281	899	22%	\$4.73	\$246	1.9
TERRELL COUNTY	\$10.71	\$557	\$22,280	2.1	\$46,100	\$1,153	\$13,830	\$346	1,349	34%	\$6.68	\$347	1.6
THOMAS COUNTY	\$10.06	\$523	\$20,920	2.0	\$45,700	\$1,143	\$13,710	\$343	4,900	30%	\$9.45	\$491	1.1
TIFT COUNTY	\$9.50	\$494	\$19,760	1.8	\$45,300	\$1,133	\$13,590	\$340	4,559	33%	\$8.10	\$421	1.2
TOOMBS COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,200	\$1,005	\$12,060	\$302	3,407	34%	\$8.08	\$420	1.1
TOWNS COUNTY	\$10.79	\$561	\$22,440	2.1	\$43,100	\$1,078	\$12,930	\$323	591	15%	\$7.53	\$391	1.4
TREUTLEN COUNTY	\$9.15	\$476	\$19,040	1.8	\$38,400	\$960	\$11,520	\$288	635	25%	\$4.13	\$215	2.2
TROUP COUNTY	\$11.12	\$578	\$23,120	2.2	\$48,700	\$1,218	\$14,610	\$365	7,788	36%	\$10.08	\$524	1.1
TURNER COUNTY	\$9.15	\$476	\$19,040	1.8	\$36,100	\$903	\$10,830	\$271	982	29%	\$5.73	\$298	1.6
TWIGGS COUNTY	\$10.85	\$564	\$22,560	2.1	\$51,800	\$1,295	\$15,540	\$389	664	17%	\$13.24	\$688	0.8
UNION COUNTY	\$10.79	\$561	\$22,440	2.1	\$46,500	\$1,163	\$13,950	\$349	1,268	18%	\$7.33	\$381	1.5
UPSON COUNTY	\$9.90	\$515	\$20,600	1.9	\$43,400	\$1,085	\$13,020	\$326	3,226	30%	\$7.59	\$395	1.3
WALKER COUNTY	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	5,424	23%	\$9.13	\$475	1.3
WALTON COUNTY	\$14.98	\$779	\$31,160	2.9	\$68,100	\$1,703	\$20,430	\$511	4,999	23%	\$8.16	\$424	1.8
WARE COUNTY	\$9.15	\$476	\$19,040	1.8	\$39,900	\$998	\$11,970	\$299	4,003	30%	\$7.89	\$410	1.2
WARREN COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,600	\$940	\$11,280	\$282	564	23%	\$5.55	\$289	1.6
WASHINGTON COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,800	\$1,045	\$12,540	\$314	1,929	26%	\$8.68	\$451	1.1
WAYNE COUNTY	\$9.15	\$476	\$19,040	1.8	\$46,100	\$1,153	\$13,830	\$346	2,195	24%	\$8.36	\$435	1.1
WEBSTER COUNTY	\$9.15	\$476	\$19,040	1.8	\$37,500	\$938	\$11,250	\$281	169	19%	\$9.30	\$484	1.0
WHEELER COUNTY	\$9.15	\$476	\$19,040	1.8	\$34,700	\$868	\$10,410	\$260	455	23%	\$7.24	\$377	1.3
WHITE COUNTY	\$11.10	\$577	\$23,080	2.2	\$47,300	\$1,183	\$14,190	\$355	1,601	21%	\$7.50	\$390	1.5
WHITFIELD COUNTY	\$10.52	\$547	\$21,880	2.0	\$50,800	\$1,270	\$15,240	\$381	9,523	32%	\$11.36	\$591	0.9
WILCOX COUNTY	\$9.15	\$476	\$19,040	1.8	\$40,600	\$1,015	\$12,180	\$305	561	20%	\$6.56	\$341	1.4
WILKES COUNTY	\$9.15	\$476	\$19,040	1.8	\$41,800	\$1,045	\$12,540	\$314	1,056	24%	\$6.24	\$324	1.5
WILKINSON COUNTY	\$9.38	\$488	\$19,520	1.8	\$45,700	\$1,143	\$13,710	\$343	679	18%	\$9.50	\$494	1.0
WORTH COUNTY	\$10.71	\$557	\$22,280	2.1	\$46,100	\$1,153	\$13,830	\$346	1,930	24%	\$5.61	\$292	1.9

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

HAWAII

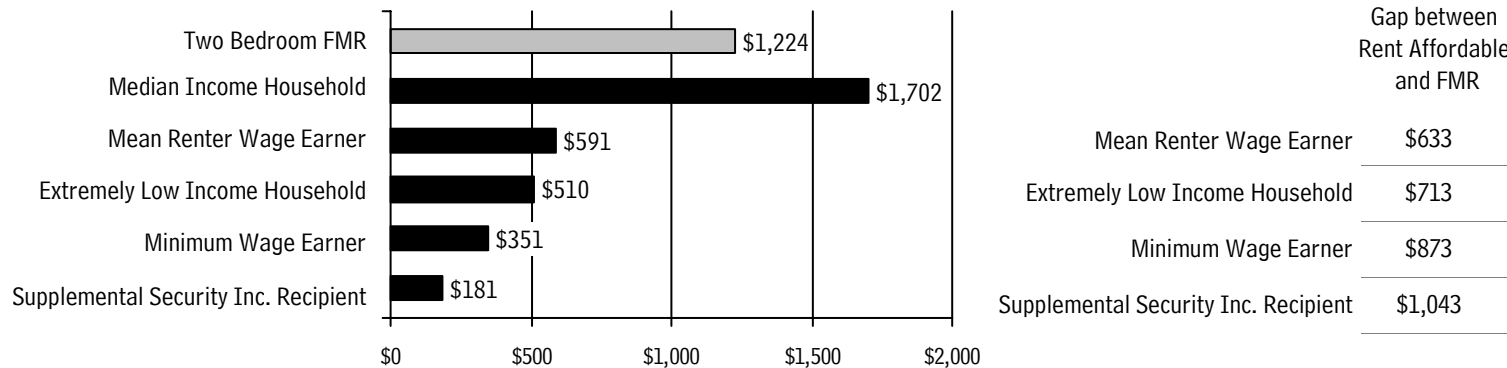
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,224. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,078 monthly or \$48,940 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$23.53

In Hawaii, 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 139 hours per week, 52 weeks per year. Or a household must include 3.5 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 \$11.36. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 83 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.1 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



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 (2005) ⁵	Rent affordable at mean wage		
HAWAII	\$23.53	\$1,224	\$48,940	3.5	\$68,061	\$1,702	\$20,418	\$510	175,457	44%	\$11.36	\$591	2.1	
METROPOLITAN AREAS														
HONOLULU, HI MSA *	\$24.60	\$1,279	\$51,160	3.6	\$71,300	\$1,783	\$21,390	\$535	130,217	45%	\$11.69	\$608	2.1	
COMBINED NONMETRO AREAS														
HAWAII	\$20.46	\$1,064	\$42,552	3.0	\$60,118	\$1,503	\$18,035	\$451	45,240	39%	\$10.53	\$548	1.9	
COUNTIES														
HAWAII COUNTY	\$16.81	\$874	\$34,960	2.5	\$55,300	\$1,383	\$16,590	\$415	18,819	36%	\$9.85	\$512	1.7	
HONOLULU COUNTY *	\$24.60	\$1,279	\$51,160	3.6	\$71,300	\$1,783	\$21,390	\$535	130,217	45%	\$11.69	\$608	2.1	
KALAWAO COUNTY †	\$18.25	\$949	\$37,960	2.7	\$31,100	\$778	\$9,330	\$233	115	100%				
KAUAI COUNTY	\$21.81	\$1,134	\$45,360	3.2	\$60,900	\$1,523	\$18,270	\$457	7,817	39%	\$9.79	\$509	2.2	
MAUI COUNTY	\$23.62	\$1,228	\$49,120	3.5	\$65,700	\$1,643	\$19,710	\$493	18,489	42%	\$11.43	\$594	2.1	

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

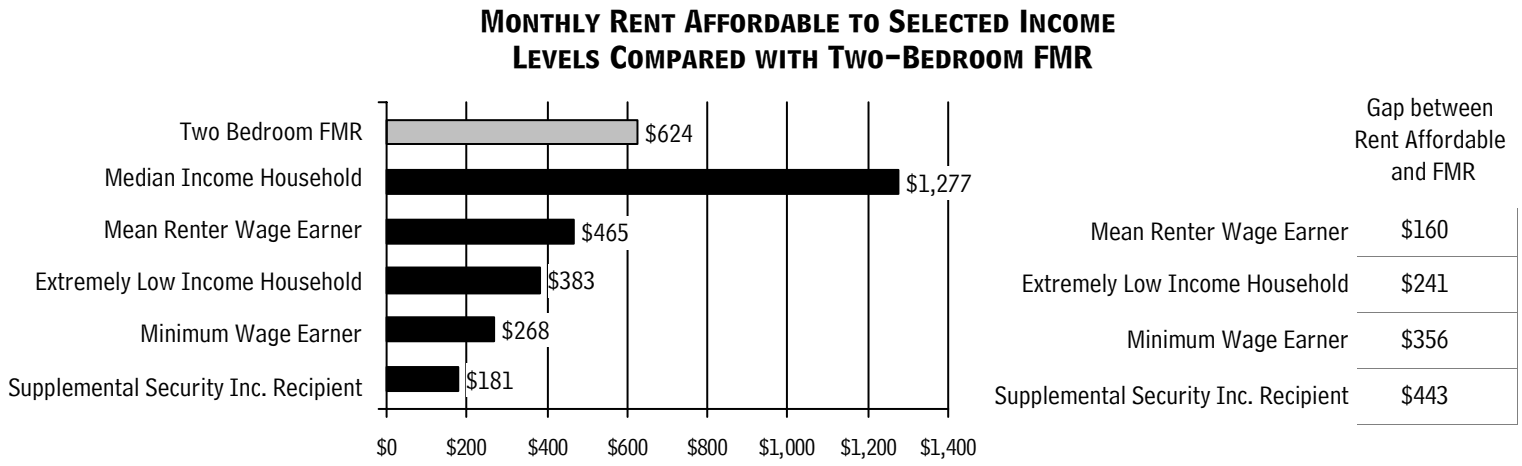
IDAHO

In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$624. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,081 monthly or \$24,969 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.00

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 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 Idaho, the estimated mean (average) wage for a renter is \$8.93. 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.



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 (2005) ⁵	Rent affordable at mean wage	
IDAHO	\$12.00	\$624	\$24,969	2.3	\$51,094	\$1,277	\$15,328	\$383	129,732	28%	\$8.93	\$465	1.3
METROPOLITAN AREAS													
BOISE CITY-NAMPA, ID HMFA	\$13.37	\$695	\$27,800	2.6	\$56,100	\$1,403	\$16,830	\$421	46,846	28%	\$10.09	\$525	1.3
COEUR D'ALENE, ID MSA	\$12.42	\$646	\$25,840	2.4	\$50,100	\$1,253	\$15,030	\$376	10,527	25%	\$8.42	\$438	1.5
GEM COUNTY, ID HMFA	\$11.27	\$586	\$23,440	2.2	\$45,900	\$1,148	\$13,770	\$344	1,116	20%	\$6.24	\$325	1.8
IDAHO FALLS, ID MSA	\$10.92	\$568	\$22,720	2.1	\$54,900	\$1,373	\$16,470	\$412	8,179	24%	\$7.74	\$402	1.4
LEWISTON, ID-WA MSA	\$10.96	\$570	\$22,800	2.1	\$49,400	\$1,235	\$14,820	\$371	4,778	31%	\$8.34	\$434	1.3
LOGAN, UT-ID MSA	\$11.83	\$615	\$24,600	2.3	\$49,200	\$1,230	\$14,760	\$369	668	19%	\$8.59	\$447	1.4
POCATELLO, ID MSA	\$10.48	\$545	\$21,800	2.0	\$50,200	\$1,255	\$15,060	\$377	8,637	29%	\$6.97	\$362	1.5
COMBINED NONMETRO AREAS													
IDAHO	\$11.18	\$581	\$23,259	2.2	\$46,361	\$1,159	\$13,908	\$348	48,981	28%	\$8.25	\$429	1.4
COUNTIES													
ADA COUNTY	\$13.37	\$695	\$27,800	2.6	\$56,100	\$1,403	\$16,830	\$421	33,275	29%	\$10.48	\$545	1.3
ADAMS COUNTY	\$10.69	\$556	\$22,240	2.1	\$37,700	\$943	\$11,310	\$283	298	21%	\$6.86	\$357	1.6
BANNOCK COUNTY	\$10.48	\$545	\$21,800	2.0	\$50,200	\$1,255	\$15,060	\$377	7,985	29%	\$6.81	\$354	1.5
BEAR LAKE COUNTY	\$10.27	\$534	\$21,360	2.0	\$44,800	\$1,120	\$13,440	\$336	380	17%	\$5.61	\$292	1.8
BENEWAH COUNTY	\$11.98	\$623	\$24,920	2.3	\$41,700	\$1,043	\$12,510	\$313	774	22%	\$9.90	\$515	1.2
BINGHAM COUNTY	\$10.02	\$521	\$20,840	1.9	\$47,000	\$1,175	\$14,100	\$353	2,749	21%	\$6.64	\$345	1.5
BLAINE COUNTY	\$16.35	\$850	\$34,000	3.2	\$69,700	\$1,743	\$20,910	\$523	2,434	31%	\$10.08	\$524	1.6
BOISE COUNTY	\$13.37	\$695	\$27,800	2.6	\$56,100	\$1,403	\$16,830	\$421	438	17%	\$6.56	\$341	2.0
BONNER COUNTY	\$12.19	\$634	\$25,360	2.4	\$44,200	\$1,105	\$13,260	\$332	3,255	22%	\$8.48	\$441	1.4
BONNEVILLE COUNTY	\$10.92	\$568	\$22,720	2.1	\$54,900	\$1,373	\$16,470	\$412	7,276	25%	\$7.85	\$408	1.4
BOUNDARY COUNTY	\$11.98	\$623	\$24,920	2.3	\$42,600	\$1,065	\$12,780	\$320	802	22%	\$8.85	\$460	1.4
BUTTE COUNTY	\$10.60	\$551	\$22,040	2.1	\$43,800	\$1,095	\$13,140	\$329	249	23%	\$15.30	\$795	0.7
CAMAS COUNTY	\$11.33	\$589	\$23,560	2.2	\$46,900	\$1,173	\$14,070	\$352	88	22%	\$8.23	\$428	1.4
CANYON COUNTY	\$13.37	\$695	\$27,800	2.6	\$56,100	\$1,403	\$16,830	\$421	12,008	27%	\$8.70	\$453	1.5
CARIBOU COUNTY	\$10.27	\$534	\$21,360	2.0	\$49,500	\$1,238	\$14,850	\$371	524	20%	\$12.63	\$657	0.8
CASSIA COUNTY	\$11.33	\$589	\$23,560	2.2	\$44,500	\$1,113	\$13,350	\$334	1,935	27%	\$7.15	\$372	1.6
CLARK COUNTY	\$10.60	\$551	\$22,040	2.1	\$37,600	\$940	\$11,280	\$282	108	32%	\$9.41	\$489	1.1
CLEARWATER COUNTY	\$10.63	\$553	\$22,120	2.1	\$43,000	\$1,075	\$12,900	\$323	763	22%	\$7.84	\$408	1.4
CUSTER COUNTY	\$10.60	\$551	\$22,040	2.1	\$46,500	\$1,163	\$13,950	\$349	448	25%	\$9.58	\$498	1.1
ELMORE COUNTY	\$10.81	\$562	\$22,480	2.1	\$44,300	\$1,108	\$13,290	\$332	3,874	43%	\$8.25	\$429	1.3
FRANKLIN COUNTY	\$11.83	\$615	\$24,600	2.3	\$49,200	\$1,230	\$14,760	\$369	668	19%	\$8.59	\$447	1.4
FREMONT COUNTY	\$10.60	\$551	\$22,040	2.1	\$43,100	\$1,078	\$12,930	\$323	611	16%	\$7.12	\$370	1.5
GEM COUNTY	\$11.27	\$586	\$23,440	2.2	\$45,900	\$1,148	\$13,770	\$344	1,116	20%	\$6.24	\$325	1.8
GOODING COUNTY	\$11.33	\$589	\$23,560	2.2	\$42,600	\$1,065	\$12,780	\$320	1,391	28%	\$9.69	\$504	1.2

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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.

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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
IDAHO COUNTY	\$11.42	\$594	\$23,760	2.2	\$39,500	\$988	\$11,850	\$296	1,397	23%	\$7.76	\$404	1.5
JEFFERSON COUNTY	\$10.92	\$568	\$22,720	2.1	\$54,900	\$1,373	\$16,470	\$412	903	15%	\$6.62	\$344	1.7
JEROME COUNTY	\$11.33	\$589	\$23,560	2.2	\$45,700	\$1,143	\$13,710	\$343	1,891	30%	\$8.49	\$441	1.3
KOOTENAI COUNTY	\$12.42	\$646	\$25,840	2.4	\$50,100	\$1,253	\$15,030	\$376	10,527	25%	\$8.42	\$438	1.5
LATAH COUNTY	\$10.50	\$546	\$21,840	2.0	\$53,600	\$1,340	\$16,080	\$402	5,398	41%	\$5.87	\$305	1.8
LEMHI COUNTY	\$10.60	\$551	\$22,040	2.1	\$40,700	\$1,018	\$12,210	\$305	784	24%	\$5.52	\$287	1.9
LEWIS COUNTY	\$10.63	\$553	\$22,120	2.1	\$43,400	\$1,085	\$13,020	\$326	397	26%	\$6.38	\$332	1.7
LINCOLN COUNTY	\$11.33	\$589	\$23,560	2.2	\$43,300	\$1,083	\$12,990	\$325	370	26%	\$8.67	\$451	1.3
MADISON COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,100	\$1,203	\$14,430	\$361	2,907	41%	\$6.92	\$360	1.4
MINIDOKA COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,200	\$1,055	\$12,660	\$317	1,613	23%	\$8.07	\$419	1.2
NEZ PERCE COUNTY	\$10.96	\$570	\$22,800	2.1	\$49,400	\$1,235	\$14,820	\$371	4,778	31%	\$8.34	\$434	1.3
ONEIDA COUNTY	\$10.27	\$534	\$21,360	2.0	\$44,500	\$1,113	\$13,350	\$334	253	18%	\$5.26	\$273	2.0
OWYHEE COUNTY	\$13.37	\$695	\$27,800	2.6	\$56,100	\$1,403	\$16,830	\$421	1,125	30%	\$9.60	\$499	1.4
PAYETTE COUNTY	\$10.73	\$558	\$22,320	2.1	\$43,800	\$1,095	\$13,140	\$329	1,904	26%	\$8.47	\$440	1.3
POWER COUNTY	\$10.48	\$545	\$21,800	2.0	\$50,200	\$1,255	\$15,060	\$377	652	25%	\$8.93	\$464	1.2
SHOSHONE COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,100	\$1,028	\$12,330	\$308	1,620	27%	\$9.06	\$471	1.1
TETON COUNTY	\$10.60	\$551	\$22,040	2.1	\$54,200	\$1,355	\$16,260	\$407	547	26%	\$10.34	\$538	1.0
TWIN FALLS COUNTY	\$11.52	\$599	\$23,960	2.2	\$46,400	\$1,160	\$13,920	\$348	7,561	32%	\$7.74	\$403	1.5
VALLEY COUNTY	\$10.69	\$556	\$22,240	2.1	\$49,500	\$1,238	\$14,850	\$371	671	21%	\$8.69	\$452	1.2
WASHINGTON COUNTY	\$10.69	\$556	\$22,240	2.1	\$41,400	\$1,035	\$12,420	\$311	985	26%	\$8.62	\$448	1.2

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

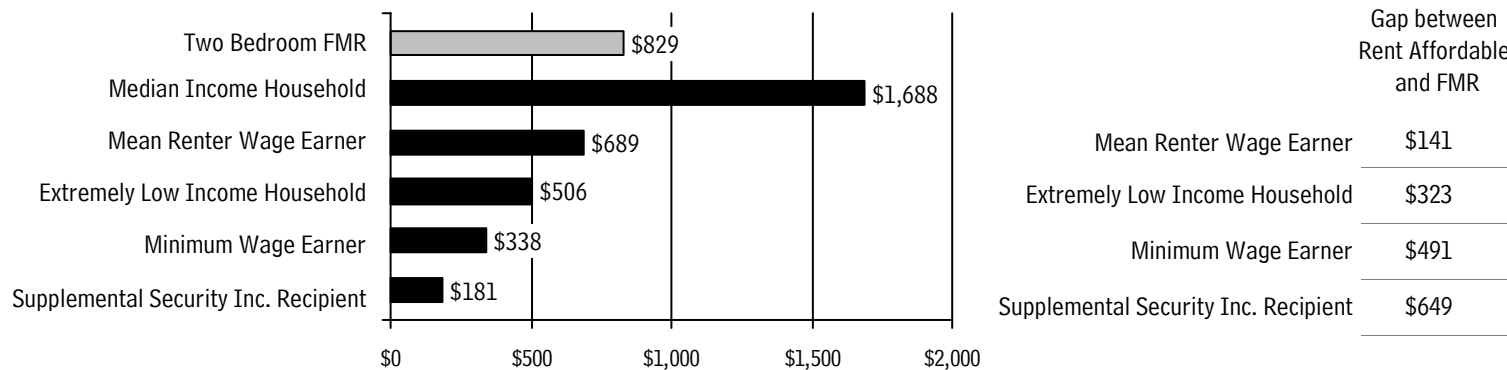
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$829. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,765 monthly or \$33,177 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.95

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 98 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 Illinois, the estimated mean (average) wage for a renter is \$13.24. 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 (2005) ⁵	Rent affordable at mean wage	
ILLINOIS	\$15.95	\$829	\$33,177	2.5	\$67,514	\$1,688	\$20,254	\$506	1,502,655	33%	\$13.24	\$689	1.2

METROPOLITAN AREAS

BLOOMINGTON-NORMAL, IL MSA	\$12.38	\$644	\$25,760	1.9	\$73,500	\$1,838	\$22,050	\$551	19,039	34%	\$11.04	\$574	1.1
BOND COUNTY, IL HMFA	\$9.75	\$507	\$20,280	1.5	\$54,300	\$1,358	\$16,290	\$407	1,255	20%	\$7.32	\$380	1.3
CHAMPAIGN-URBANA, IL MSA	\$12.17	\$633	\$25,320	1.9	\$62,600	\$1,565	\$18,780	\$470	33,892	41%	\$8.37	\$435	1.5
CHICAGO-NAPERVILLE-JOLIET, IL HMFA *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	1,031,656	35%	\$14.82	\$770	1.2
DANVILLE, IL MSA	\$10.37	\$539	\$21,560	1.6	\$49,800	\$1,245	\$14,940	\$374	9,426	28%	\$9.13	\$475	1.1
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL MSA	\$11.38	\$592	\$23,680	1.8	\$60,100	\$1,503	\$18,030	\$451	24,008	27%	\$10.33	\$537	1.1
DECATUR, IL MSA	\$10.58	\$550	\$22,000	1.6	\$56,500	\$1,413	\$16,950	\$424	13,182	28%	\$10.47	\$544	1.0
DEKALB COUNTY, IL HMFA	\$14.92	\$776	\$31,040	2.3	\$69,400	\$1,735	\$20,820	\$521	12,796	40%	\$8.58	\$446	1.7
GRUNDY COUNTY, IL HMFA	\$15.52	\$807	\$32,280	2.4	\$72,800	\$1,820	\$21,840	\$546	3,959	28%	\$13.82	\$719	1.1
KANKAKEE-BRADLEY, IL MSA	\$13.56	\$705	\$28,200	2.1	\$58,800	\$1,470	\$17,640	\$441	11,680	31%	\$9.53	\$496	1.4
KENDALL COUNTY, IL HMFA	\$17.52	\$911	\$36,440	2.7	\$72,400	\$1,810	\$21,720	\$543	2,988	16%	\$11.35	\$590	1.5
MACOUPIN COUNTY, IL HMFA	\$9.75	\$507	\$20,280	1.5	\$51,600	\$1,290	\$15,480	\$387	4,041	21%	\$8.26	\$430	1.2
PEORIA, IL MSA	\$11.62	\$604	\$24,160	1.8	\$62,400	\$1,560	\$18,720	\$468	39,276	27%	\$11.06	\$575	1.0
ROCKFORD, IL MSA	\$12.21	\$635	\$25,400	1.9	\$63,600	\$1,590	\$19,080	\$477	35,438	29%	\$10.16	\$528	1.2
SPRINGFIELD, IL MSA	\$11.46	\$596	\$23,840	1.8	\$64,600	\$1,615	\$19,380	\$485	24,651	29%	\$9.69	\$504	1.2
ST. LOUIS, MO-IL HMFA	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	65,416	28%	\$9.20	\$478	1.4

COMBINED NONMETRO AREAS

ILLINOIS	\$10.18	\$529	\$21,178	1.6	\$52,489	\$1,312	\$15,747	\$394	169,952	25%	\$8.38	\$436	1.2
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COUNTIES

ADAMS COUNTY	\$9.75	\$507	\$20,280	1.5	\$52,900	\$1,323	\$15,870	\$397	7,049	26%	\$8.70	\$452	1.1
ALEXANDER COUNTY	\$9.75	\$507	\$20,280	1.5	\$38,800	\$970	\$11,640	\$291	1,065	28%	\$6.08	\$316	1.6
BOND COUNTY	\$9.75	\$507	\$20,280	1.5	\$54,300	\$1,358	\$16,290	\$407	1,255	20%	\$7.32	\$380	1.3
BOONE COUNTY	\$12.21	\$635	\$25,400	1.9	\$63,600	\$1,590	\$19,080	\$477	3,125	21%	\$11.77	\$612	1.0
BROWN COUNTY	\$9.75	\$507	\$20,280	1.5	\$52,600	\$1,315	\$15,780	\$395	547	26%	\$8.60	\$447	1.1
BUREAU COUNTY	\$10.56	\$549	\$21,960	1.6	\$58,600	\$1,465	\$17,580	\$440	3,406	24%	\$10.24	\$533	1.0
CALHOUN COUNTY	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	392	19%	\$6.74	\$351	1.9
CARROLL COUNTY	\$10.50	\$546	\$21,840	1.6	\$51,800	\$1,295	\$15,540	\$389	1,585	23%	\$8.67	\$451	1.2
CASS COUNTY	\$9.75	\$507	\$20,280	1.5	\$49,700	\$1,243	\$14,910	\$373	1,328	25%	\$9.02	\$469	1.1
CHAMPAIGN COUNTY	\$12.17	\$633	\$25,320	1.9	\$62,600	\$1,565	\$18,780	\$470	31,263	44%	\$8.31	\$432	1.5
CHRISTIAN COUNTY	\$9.75	\$507	\$20,280	1.5	\$52,500	\$1,313	\$15,750	\$394	3,313	24%	\$7.74	\$403	1.3
CLARK COUNTY	\$9.75	\$507	\$20,280	1.5	\$51,900	\$1,298	\$15,570	\$389	1,565	22%	\$8.47	\$440	1.2
CLAY COUNTY	\$9.75	\$507	\$20,280	1.5	\$43,800	\$1,095	\$13,140	\$329	1,177	20%	\$8.94	\$465	1.1
CLINTON COUNTY	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	2,518	20%	\$7.12	\$370	1.8
COLES COUNTY	\$10.37	\$539	\$21,560	1.6	\$54,500	\$1,363	\$16,350	\$409	8,016	38%	\$6.34	\$330	1.6

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; 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.

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 (2005) ⁵	Rent affordable at mean wage	
COOK COUNTY *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	831,438	42%	\$16.05	\$834	1.1
CRAWFORD COUNTY	\$9.75	\$507	\$20,280	1.5	\$49,000	\$1,225	\$14,700	\$368	1,550	20%	\$11.02	\$573	0.9
CUMBERLAND COUNTY	\$10.13	\$527	\$21,080	1.6	\$51,000	\$1,275	\$15,300	\$383	787	18%	\$6.41	\$333	1.6
DE WITT COUNTY	\$9.79	\$509	\$20,360	1.5	\$59,800	\$1,495	\$17,940	\$449	1,699	25%	\$10.72	\$557	0.9
DEKALB COUNTY	\$14.92	\$776	\$31,040	2.3	\$69,400	\$1,735	\$20,820	\$521	12,796	40%	\$8.58	\$446	1.7
DOUGLAS COUNTY	\$10.13	\$527	\$21,080	1.6	\$55,900	\$1,398	\$16,770	\$419	1,748	23%	\$8.76	\$455	1.2
DUPAGE COUNTY *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	76,830	24%	\$14.62	\$760	1.2
EDGAR COUNTY	\$9.75	\$507	\$20,280	1.5	\$49,700	\$1,243	\$14,910	\$373	2,001	25%	\$8.16	\$424	1.2
EDWARDS COUNTY	\$9.75	\$507	\$20,280	1.5	\$47,000	\$1,175	\$14,100	\$353	546	19%	\$8.30	\$432	1.2
EFFINGHAM COUNTY	\$10.33	\$537	\$21,480	1.6	\$56,700	\$1,418	\$17,010	\$425	3,118	24%	\$8.66	\$450	1.2
FAYETTE COUNTY	\$9.75	\$507	\$20,280	1.5	\$47,500	\$1,188	\$14,250	\$356	1,650	20%	\$7.44	\$387	1.3
FORD COUNTY	\$12.17	\$633	\$25,320	1.9	\$62,600	\$1,565	\$18,780	\$470	1,351	24%	\$9.02	\$469	1.4
FRANKLIN COUNTY	\$9.75	\$507	\$20,280	1.5	\$43,800	\$1,095	\$13,140	\$329	3,662	22%	\$6.94	\$361	1.4
FULTON COUNTY	\$9.75	\$507	\$20,280	1.5	\$49,700	\$1,243	\$14,910	\$373	3,527	24%	\$6.69	\$348	1.5
GALLATIN COUNTY	\$9.75	\$507	\$20,280	1.5	\$41,000	\$1,025	\$12,300	\$308	516	19%	\$6.94	\$361	1.4
GREENE COUNTY	\$9.81	\$510	\$20,400	1.5	\$44,400	\$1,110	\$13,320	\$333	1,359	24%	\$7.85	\$408	1.2
GRUNDY COUNTY	\$15.52	\$807	\$32,280	2.4	\$72,800	\$1,820	\$21,840	\$546	3,959	28%	\$13.82	\$719	1.1
HAMILTON COUNTY	\$9.75	\$507	\$20,280	1.5	\$45,600	\$1,140	\$13,680	\$342	640	18%	\$6.24	\$325	1.6
HANCOCK COUNTY	\$9.75	\$507	\$20,280	1.5	\$53,400	\$1,335	\$16,020	\$401	1,589	20%	\$8.19	\$426	1.2
HARDIN COUNTY	\$9.75	\$507	\$20,280	1.5	\$37,500	\$938	\$11,250	\$281	388	20%	\$6.82	\$355	1.4
HENDERSON COUNTY	\$9.75	\$507	\$20,280	1.5	\$50,900	\$1,273	\$15,270	\$382	711	21%	\$6.88	\$358	1.4
HENRY COUNTY	\$11.38	\$592	\$23,680	1.8	\$60,100	\$1,503	\$18,030	\$451	4,259	21%	\$8.08	\$420	1.4
IROQUOIS COUNTY	\$9.75	\$507	\$20,280	1.5	\$54,600	\$1,365	\$16,380	\$410	2,881	24%	\$8.80	\$458	1.1
JACKSON COUNTY	\$10.12	\$526	\$21,040	1.6	\$49,100	\$1,228	\$14,730	\$368	11,298	47%	\$6.09	\$317	1.7
JASPER COUNTY	\$9.75	\$507	\$20,280	1.5	\$52,100	\$1,303	\$15,630	\$391	659	17%	\$7.82	\$407	1.2
JEFFERSON COUNTY	\$10.19	\$530	\$21,200	1.6	\$49,700	\$1,243	\$14,910	\$373	3,937	26%	\$8.79	\$457	1.2
JERSEY COUNTY	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	1,804	22%	\$6.24	\$324	2.1
JO DAVIESS COUNTY	\$9.75	\$507	\$20,280	1.5	\$58,000	\$1,450	\$17,400	\$435	2,095	23%	\$7.05	\$366	1.4
JOHNSON COUNTY	\$9.75	\$507	\$20,280	1.5	\$51,700	\$1,293	\$15,510	\$388	633	15%	\$5.24	\$273	1.9
KANE COUNTY *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	32,174	24%	\$10.20	\$531	1.8
KANKAKEE COUNTY	\$13.56	\$705	\$28,200	2.1	\$58,800	\$1,470	\$17,640	\$441	11,680	31%	\$9.53	\$496	1.4
KENDALL COUNTY	\$17.52	\$911	\$36,440	2.7	\$72,400	\$1,810	\$21,720	\$543	2,988	16%	\$11.35	\$590	1.5
KNOX COUNTY	\$10.31	\$536	\$21,440	1.6	\$52,800	\$1,320	\$15,840	\$396	6,271	28%	\$7.62	\$396	1.4
LA SALLE COUNTY	\$11.42	\$594	\$23,760	1.8	\$59,100	\$1,478	\$17,730	\$443	10,821	25%	\$9.63	\$501	1.2
LAKE COUNTY *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	48,004	22%	\$12.72	\$662	1.4
LAWRENCE COUNTY	\$9.75	\$507	\$20,280	1.5	\$45,200	\$1,130	\$13,560	\$339	1,453	23%	\$9.32	\$484	1.0
LEE COUNTY	\$10.35	\$538	\$21,520	1.6	\$58,600	\$1,465	\$17,580	\$440	3,463	26%	\$9.74	\$507	1.1
LIVINGSTON COUNTY	\$11.15	\$580	\$23,200	1.7	\$57,700	\$1,443	\$17,310	\$433	3,708	26%	\$10.33	\$537	1.1
LOGAN COUNTY	\$9.98	\$519	\$20,760	1.5	\$59,100	\$1,478	\$17,730	\$443	3,187	29%	\$8.75	\$455	1.1
MACON COUNTY	\$10.58	\$550	\$22,000	1.6	\$56,500	\$1,413	\$16,950	\$424	13,182	28%	\$10.47	\$544	1.0
MACOUPIN COUNTY	\$9.75	\$507	\$20,280	1.5	\$51,600	\$1,290	\$15,480	\$387	4,041	21%	\$8.26	\$430	1.2

* 50th percentile FMR (See Appendix B).

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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 (2005) ⁵	Rent affordable at mean wage	
MADISON COUNTY	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	26,718	26%	\$9.34	\$486	1.4
MARION COUNTY	\$9.75	\$507	\$20,280	1.5	\$49,400	\$1,235	\$14,820	\$371	3,882	23%	\$6.68	\$348	1.5
MARSHALL COUNTY	\$11.62	\$604	\$24,160	1.8	\$62,400	\$1,560	\$18,720	\$468	1,037	20%	\$8.24	\$428	1.4
MASON COUNTY	\$9.75	\$507	\$20,280	1.5	\$50,600	\$1,265	\$15,180	\$380	1,486	23%	\$7.97	\$415	1.2
MASSAC COUNTY	\$9.75	\$507	\$20,280	1.5	\$47,100	\$1,178	\$14,130	\$353	1,340	21%	\$9.29	\$483	1.0
McDONOUGH COUNTY	\$9.75	\$507	\$20,280	1.5	\$52,400	\$1,310	\$15,720	\$393	4,566	37%	\$5.21	\$271	1.9
McHENRY COUNTY *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	15,079	17%	\$9.88	\$514	1.8
McLEAN COUNTY	\$12.38	\$644	\$25,760	1.9	\$73,500	\$1,838	\$22,050	\$551	19,039	34%	\$11.04	\$574	1.1
MENARD COUNTY	\$11.46	\$596	\$23,840	1.8	\$64,600	\$1,615	\$19,380	\$485	1,027	21%	\$5.96	\$310	1.9
MERCER COUNTY	\$11.38	\$592	\$23,680	1.8	\$60,100	\$1,503	\$18,030	\$451	1,343	20%	\$7.54	\$392	1.5
MONROE COUNTY	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	2,034	20%	\$8.45	\$439	1.5
MONTGOMERY COUNTY	\$9.75	\$507	\$20,280	1.5	\$48,600	\$1,215	\$14,580	\$365	2,490	22%	\$8.26	\$430	1.2
MORGAN COUNTY	\$10.48	\$545	\$21,800	1.6	\$55,500	\$1,388	\$16,650	\$416	4,175	30%	\$7.94	\$413	1.3
MOULTRIE COUNTY	\$9.96	\$518	\$20,720	1.5	\$56,300	\$1,408	\$16,890	\$422	1,166	22%	\$9.69	\$504	1.0
OGLE COUNTY	\$11.52	\$599	\$23,960	1.8	\$63,600	\$1,590	\$19,080	\$477	4,916	26%	\$11.28	\$587	1.0
PEORIA COUNTY	\$11.62	\$604	\$24,160	1.8	\$62,400	\$1,560	\$18,720	\$468	23,436	32%	\$10.63	\$553	1.1
PERRY COUNTY	\$9.75	\$507	\$20,280	1.5	\$49,800	\$1,245	\$14,940	\$374	1,819	21%	\$7.54	\$392	1.3
PIATT COUNTY	\$12.17	\$633	\$25,320	1.9	\$62,600	\$1,565	\$18,780	\$470	1,278	20%	\$8.91	\$463	1.4
PIKE COUNTY	\$9.75	\$507	\$20,280	1.5	\$46,600	\$1,165	\$13,980	\$350	1,565	23%	\$7.20	\$375	1.4
POPE COUNTY	\$9.75	\$507	\$20,280	1.5	\$43,800	\$1,095	\$13,140	\$329	316	18%	\$4.66	\$242	2.1
PULASKI COUNTY	\$9.75	\$507	\$20,280	1.5	\$39,900	\$998	\$11,970	\$299	704	24%	\$7.44	\$387	1.3
PUTNAM COUNTY	\$10.12	\$526	\$21,040	1.6	\$59,000	\$1,475	\$17,700	\$443	427	18%	\$11.98	\$623	0.8
RANDOLPH COUNTY	\$9.75	\$507	\$20,280	1.5	\$54,100	\$1,353	\$16,230	\$406	2,493	21%	\$9.13	\$475	1.1
RICHLAND COUNTY	\$9.75	\$507	\$20,280	1.5	\$48,100	\$1,203	\$14,430	\$361	1,574	24%	\$7.18	\$373	1.4
ROCK ISLAND COUNTY	\$11.38	\$592	\$23,680	1.8	\$60,100	\$1,503	\$18,030	\$451	18,406	30%	\$10.80	\$562	1.1
SALINE COUNTY	\$9.75	\$507	\$20,280	1.5	\$44,800	\$1,120	\$13,440	\$336	2,588	24%	\$8.38	\$436	1.2
SANGAMON COUNTY	\$11.46	\$596	\$23,840	1.8	\$64,600	\$1,615	\$19,380	\$485	23,624	30%	\$9.75	\$507	1.2
SCHUYLER COUNTY	\$9.75	\$507	\$20,280	1.5	\$50,800	\$1,270	\$15,240	\$381	626	21%	\$11.93	\$620	0.8
SCOTT COUNTY	\$9.81	\$510	\$20,400	1.5	\$49,500	\$1,238	\$14,850	\$371	497	22%	\$12.17	\$633	0.8
SHELBY COUNTY	\$9.75	\$507	\$20,280	1.5	\$52,700	\$1,318	\$15,810	\$395	1,723	19%	\$7.72	\$401	1.3
St. CLAIR COUNTY	\$12.88	\$670	\$26,800	2.0	\$65,800	\$1,645	\$19,740	\$494	31,950	33%	\$9.53	\$496	1.4
STARK COUNTY	\$11.62	\$604	\$24,160	1.8	\$62,400	\$1,560	\$18,720	\$468	570	23%	\$9.23	\$480	1.3
STEPHENSON COUNTY	\$11.25	\$585	\$23,400	1.7	\$57,800	\$1,445	\$17,340	\$434	4,995	25%	\$9.75	\$507	1.2
TAZEWELL COUNTY	\$11.62	\$604	\$24,160	1.8	\$62,400	\$1,560	\$18,720	\$468	12,023	24%	\$12.54	\$652	0.9
UNION COUNTY	\$9.75	\$507	\$20,280	1.5	\$45,500	\$1,138	\$13,650	\$341	1,794	25%	\$6.04	\$314	1.6
VERMILION COUNTY	\$10.37	\$539	\$21,560	1.6	\$49,800	\$1,245	\$14,940	\$374	9,426	28%	\$9.13	\$475	1.1
WABASH COUNTY	\$9.75	\$507	\$20,280	1.5	\$50,500	\$1,263	\$15,150	\$379	1,288	25%	\$6.53	\$340	1.5
WARREN COUNTY	\$9.75	\$507	\$20,280	1.5	\$51,700	\$1,293	\$15,510	\$388	1,832	26%	\$8.71	\$453	1.1
WASHINGTON COUNTY	\$9.75	\$507	\$20,280	1.5	\$57,800	\$1,445	\$17,340	\$434	1,109	19%	\$10.26	\$534	1.0
WAYNE COUNTY	\$9.75	\$507	\$20,280	1.5	\$45,100	\$1,128	\$13,530	\$338	1,460	20%	\$7.65	\$398	1.3
WHITE COUNTY	\$9.75	\$507	\$20,280	1.5	\$43,700	\$1,093	\$13,110	\$328	1,438	22%	\$7.82	\$407	1.2

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
WHITESIDE COUNTY	\$10.81	\$562	\$22,480	1.7	\$55,100	\$1,378	\$16,530	\$413	6,049	26%	\$8.14	\$423	1.3
WILL COUNTY *	\$17.98	\$935	\$37,400	2.8	\$72,400	\$1,810	\$21,720	\$543	28,131	17%	\$9.36	\$487	1.9
WILLIAMSON COUNTY	\$9.75	\$507	\$20,280	1.5	\$48,800	\$1,220	\$14,640	\$366	6,686	26%	\$7.48	\$389	1.3
WINNEBAGO COUNTY	\$12.21	\$635	\$25,400	1.9	\$63,600	\$1,590	\$19,080	\$477	32,313	30%	\$10.01	\$521	1.2
WOODFORD COUNTY	\$11.62	\$604	\$24,160	1.8	\$62,400	\$1,560	\$18,720	\$468	2,210	17%	\$8.54	\$444	1.4

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

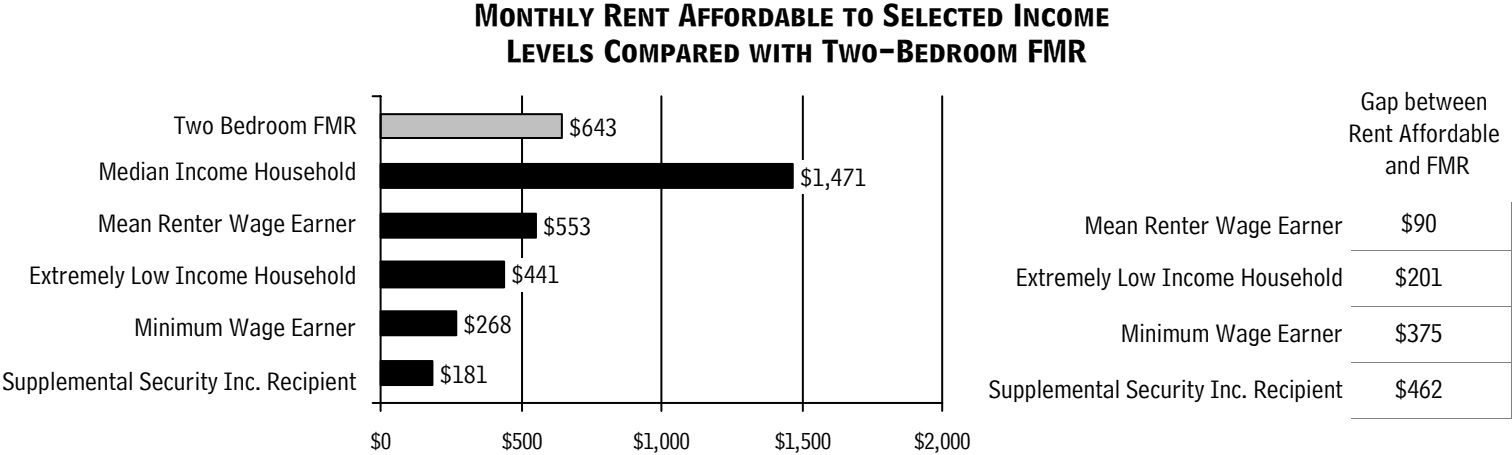
INDIANA

In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$643. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,142 monthly or \$25,705 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.36

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 96 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 Indiana, the estimated mean (average) wage for a renter is \$10.64. 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.



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 (2005) ⁵	Rent affordable at mean wage	
INDIANA	\$12.36	\$643	\$25,705	2.4	\$58,860	\$1,471	\$17,658	\$441	667,223	29%	\$10.64	\$553	1.2

METROPOLITAN AREAS

ANDERSON, IN MSA	\$11.62	\$604	\$24,160	2.3	\$53,900	\$1,348	\$16,170	\$404	13,700	26%	\$8.71	\$453	1.3
BLOOMINGTON, IN HMFA	\$12.85	\$668	\$26,720	2.5	\$55,000	\$1,375	\$16,500	\$413	21,600	46%	\$7.99	\$416	1.6
CARROLL COUNTY, IN HMFA	\$10.85	\$564	\$22,560	2.1	\$59,000	\$1,475	\$17,700	\$443	1,566	20%	\$9.11	\$474	1.2
CINCINNATI-MIDDLETON, OH-KY-IN HMFA	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	5,556	21%	\$7.31	\$380	1.8
COLUMBUS, IN MSA	\$13.46	\$700	\$28,000	2.6	\$60,700	\$1,518	\$18,210	\$455	7,198	26%	\$12.27	\$638	1.1
ELKHART-GOSHEN, IN MSA	\$12.69	\$660	\$26,400	2.5	\$59,100	\$1,478	\$17,730	\$443	18,362	28%	\$11.36	\$591	1.1
EVANSVILLE, IN-KY HMFA	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	28,538	28%	\$9.75	\$507	1.1
FORT WAYNE, IN MSA	\$11.73	\$610	\$24,400	2.3	\$61,300	\$1,533	\$18,390	\$460	41,303	27%	\$10.37	\$539	1.1
GARY, IN HMFA	\$14.52	\$755	\$30,200	2.8	\$61,400	\$1,535	\$18,420	\$461	70,162	29%	\$10.52	\$547	1.4
GIBSON COUNTY, IN HMFA	\$10.02	\$521	\$20,840	1.9	\$54,800	\$1,370	\$16,440	\$411	2,837	22%	\$12.43	\$646	0.8
GREENE COUNTY, IN HMFA	\$9.98	\$519	\$20,760	1.9	\$48,600	\$1,215	\$14,580	\$365	2,672	20%	\$6.62	\$344	1.5
INDIANAPOLIS, IN HMFA	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	189,908	33%	\$12.46	\$648	1.1
JASPER COUNTY, IN HMFA	\$11.94	\$621	\$24,840	2.3	\$59,000	\$1,475	\$17,700	\$443	2,407	23%	\$9.67	\$503	1.2
KOKOMO, IN MSA	\$11.92	\$620	\$24,800	2.3	\$62,200	\$1,555	\$18,660	\$467	11,147	27%	\$12.74	\$663	0.9
LAFAYETTE, IN HMFA	\$13.38	\$696	\$27,840	2.6	\$59,900	\$1,498	\$17,970	\$449	25,206	43%	\$9.65	\$502	1.4
LOUISVILLE, KY-IN HMFA	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	21,255	27%	\$8.92	\$464	1.3
MICHIGAN CITY-La PORTE, IN MSA	\$11.73	\$610	\$24,400	2.3	\$58,300	\$1,458	\$17,490	\$437	10,184	25%	\$8.74	\$454	1.3
MUNCIE, IN MSA	\$11.85	\$616	\$24,640	2.3	\$53,200	\$1,330	\$15,960	\$399	15,439	33%	\$8.62	\$448	1.4
OWEN COUNTY, IN HMFA	\$10.29	\$535	\$21,400	2.0	\$48,600	\$1,215	\$14,580	\$365	1,526	18%	\$9.44	\$491	1.1
PUTNAM COUNTY, IN HMFA	\$11.62	\$604	\$24,160	2.3	\$53,900	\$1,348	\$16,170	\$404	2,651	21%	\$8.63	\$449	1.3
SOUTH BEND-MISHAWAKA, IN HMFA	\$12.31	\$640	\$25,600	2.4	\$57,700	\$1,443	\$17,310	\$433	28,537	28%	\$10.08	\$524	1.2
SULLIVAN COUNTY, IN HMFA	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	1,578	20%	\$6.94	\$361	1.4
TERRE HAUTE, IN HMFA	\$10.44	\$543	\$21,720	2.0	\$49,300	\$1,233	\$14,790	\$370	16,902	29%	\$8.49	\$442	1.2
WASHINGTON COUNTY, IN HMFA	\$9.98	\$519	\$20,760	1.9	\$50,000	\$1,250	\$15,000	\$375	1,940	19%	\$8.03	\$417	1.2

COMBINED NONMETRO AREAS

INDIANA	\$10.75	\$559	\$22,369	2.1	\$53,364	\$1,334	\$16,009	\$400	125,049	24%	\$9.42	\$490	1.1
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COUNTIES

ADAMS COUNTY	\$9.98	\$519	\$20,760	1.9	\$54,700	\$1,368	\$16,410	\$410	2,722	23%	\$8.69	\$452	1.1
ALLEN COUNTY	\$11.73	\$610	\$24,400	2.3	\$61,300	\$1,533	\$18,390	\$460	37,351	29%	\$10.48	\$545	1.1
BARTHOLOMEW COUNTY	\$13.46	\$700	\$28,000	2.6	\$60,700	\$1,518	\$18,210	\$455	7,198	26%	\$12.27	\$638	1.1
BENTON COUNTY	\$13.38	\$696	\$27,840	2.6	\$59,900	\$1,498	\$17,970	\$449	862	24%	\$9.13	\$475	1.5
BLACKFORD COUNTY	\$10.27	\$534	\$21,360	2.0	\$48,900	\$1,223	\$14,670	\$367	1,218	21%	\$8.65	\$450	1.2
BOONE COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	3,645	21%	\$9.65	\$502	1.4
BROWN COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	886	15%	\$6.46	\$336	2.1

† Wage data not available (See Appendix A).

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 2: AMI = Area Median Income (HUD, 2006).
 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.

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 (2005) ⁵	Rent affordable at mean wage	
CARROLL COUNTY	\$10.85	\$564	\$22,560	2.1	\$59,000	\$1,475	\$17,700	\$443	1,566	20%	\$9.11	\$474	1.2
CASS COUNTY	\$10.27	\$534	\$21,360	2.0	\$54,500	\$1,363	\$16,350	\$409	4,141	26%	\$9.15	\$476	1.1
CLARK COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	11,637	30%	\$9.38	\$488	1.2
CLAY COUNTY	\$10.44	\$543	\$21,720	2.0	\$49,300	\$1,233	\$14,790	\$370	2,139	21%	\$7.76	\$403	1.3
CLINTON COUNTY	\$11.46	\$596	\$23,840	2.2	\$57,200	\$1,430	\$17,160	\$429	3,402	27%	\$9.90	\$515	1.2
CRAWFORD COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,200	\$1,105	\$13,260	\$332	714	17%	\$7.41	\$385	1.3
DAVISS COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,100	\$1,228	\$14,730	\$368	2,333	21%	\$7.11	\$370	1.4
DEARBORN COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	3,604	21%	\$7.62	\$396	1.7
DECATUR COUNTY	\$11.63	\$605	\$24,200	2.3	\$54,800	\$1,370	\$16,440	\$411	2,518	27%	\$10.39	\$540	1.1
DEKALB COUNTY	\$11.17	\$581	\$23,240	2.2	\$60,400	\$1,510	\$18,120	\$453	2,793	18%	\$10.86	\$564	1.0
DELAWARE COUNTY	\$11.85	\$616	\$24,640	2.3	\$53,200	\$1,330	\$15,960	\$399	15,439	33%	\$8.62	\$448	1.4
DUBOIS COUNTY	\$10.31	\$536	\$21,440	2.0	\$61,400	\$1,535	\$18,420	\$461	3,254	22%	\$9.27	\$482	1.1
ELKHART COUNTY	\$12.69	\$660	\$26,400	2.5	\$59,100	\$1,478	\$17,730	\$443	18,362	28%	\$11.36	\$591	1.1
FAYETTE COUNTY	\$10.50	\$546	\$21,840	2.0	\$53,900	\$1,348	\$16,170	\$404	2,895	28%	\$10.98	\$571	1.0
FLOYD COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	7,562	27%	\$8.57	\$446	1.3
FOUNTAIN COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,300	\$1,258	\$15,090	\$377	1,553	22%	\$8.85	\$460	1.1
FRANKLIN COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	1,460	19%	\$6.44	\$335	2.0
FULTON COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,800	\$1,320	\$15,840	\$396	1,752	22%	\$9.54	\$496	1.1
GIBSON COUNTY	\$10.02	\$521	\$20,840	1.9	\$54,800	\$1,370	\$16,440	\$411	2,837	22%	\$12.43	\$646	0.8
GRANT COUNTY	\$10.58	\$550	\$22,000	2.1	\$51,700	\$1,293	\$15,510	\$388	7,577	27%	\$9.04	\$470	1.2
GREENE COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,600	\$1,215	\$14,580	\$365	2,672	20%	\$6.62	\$344	1.5
HAMILTON COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	12,589	19%	\$10.62	\$552	1.3
HANCOCK COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	3,855	19%	\$9.48	\$493	1.4
HARRISON COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	2,056	16%	\$7.97	\$414	1.4
HENDRICKS COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	6,356	17%	\$8.92	\$464	1.5
HENRY COUNTY	\$10.92	\$568	\$22,720	2.1	\$53,100	\$1,328	\$15,930	\$398	4,459	23%	\$8.43	\$438	1.3
HOWARD COUNTY	\$11.92	\$620	\$24,800	2.3	\$62,200	\$1,555	\$18,660	\$467	9,846	28%	\$12.99	\$675	0.9
HUNTINGTON COUNTY	\$11.02	\$573	\$22,920	2.1	\$57,500	\$1,438	\$17,250	\$431	3,270	23%	\$9.03	\$469	1.2
JACKSON COUNTY	\$11.37	\$591	\$23,640	2.2	\$52,800	\$1,320	\$15,840	\$396	4,137	26%	\$10.43	\$543	1.1
JASPER COUNTY	\$11.94	\$621	\$24,840	2.3	\$59,000	\$1,475	\$17,700	\$443	2,407	23%	\$9.67	\$503	1.2
JAY COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,300	\$1,233	\$14,790	\$370	1,867	22%	\$8.67	\$451	1.2
JEFFERSON COUNTY	\$10.48	\$545	\$21,800	2.0	\$53,700	\$1,343	\$16,110	\$403	3,081	25%	\$9.25	\$481	1.1
JENNINGS COUNTY	\$11.12	\$578	\$23,120	2.2	\$50,000	\$1,250	\$15,000	\$375	2,121	21%	\$9.70	\$504	1.1
JOHNSON COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	9,970	23%	\$8.19	\$426	1.6
KNOX COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,300	\$1,208	\$14,490	\$362	4,829	31%	\$6.50	\$338	1.5
KOSCIUSKO COUNTY	\$11.63	\$605	\$24,200	2.3	\$58,200	\$1,455	\$17,460	\$437	5,745	21%	\$12.66	\$658	0.9
LAGRANGE COUNTY	\$11.08	\$576	\$23,040	2.2	\$54,400	\$1,360	\$16,320	\$408	2,088	19%	\$10.51	\$547	1.1
LAKE COUNTY	\$14.52	\$755	\$30,200	2.8	\$61,400	\$1,535	\$18,420	\$461	56,310	31%	\$10.59	\$551	1.4
LAPORTE COUNTY	\$11.73	\$610	\$24,400	2.3	\$58,300	\$1,458	\$17,490	\$437	10,184	25%	\$8.74	\$454	1.3
LAWRENCE COUNTY	\$11.19	\$582	\$23,280	2.2	\$50,500	\$1,263	\$15,150	\$379	3,902	21%	\$8.43	\$439	1.3
MADISON COUNTY	\$11.62	\$604	\$24,160	2.3	\$53,900	\$1,348	\$16,170	\$404	13,700	26%	\$8.71	\$453	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
MARION COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	143,232	41%	\$13.64	\$709	1.0
MARSHALL COUNTY	\$11.33	\$589	\$23,560	2.2	\$56,600	\$1,415	\$16,980	\$425	3,834	23%	\$9.57	\$497	1.2
MARTIN COUNTY	\$9.98	\$519	\$20,760	1.9	\$51,600	\$1,290	\$15,480	\$387	782	19%	\$7.98	\$415	1.3
MIAMI COUNTY	\$9.98	\$519	\$20,760	1.9	\$53,500	\$1,338	\$16,050	\$401	3,285	24%	\$8.66	\$450	1.2
MONROE COUNTY	\$12.85	\$668	\$26,720	2.5	\$55,000	\$1,375	\$16,500	\$413	21,600	46%	\$7.99	\$416	1.6
MONTGOMERY COUNTY	\$11.06	\$575	\$23,000	2.1	\$57,000	\$1,425	\$17,100	\$428	3,891	27%	\$10.60	\$551	1.0
MORGAN COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	4,965	20%	\$7.72	\$401	1.7
NEWTON COUNTY	\$14.52	\$755	\$30,200	2.8	\$61,400	\$1,535	\$18,420	\$461	1,070	20%	\$8.35	\$434	1.7
NOBLE COUNTY	\$11.83	\$615	\$24,600	2.3	\$57,400	\$1,435	\$17,220	\$431	3,666	22%	\$9.03	\$469	1.3
OHIO COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	492	22%	\$6.65	\$346	1.9
ORANGE COUNTY	\$9.98	\$519	\$20,760	1.9	\$45,300	\$1,133	\$13,590	\$340	1,586	21%	\$6.99	\$363	1.4
OWEN COUNTY	\$10.29	\$535	\$21,400	2.0	\$48,600	\$1,215	\$14,580	\$365	1,526	18%	\$9.44	\$491	1.1
PARKE COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,500	\$1,188	\$14,250	\$356	1,264	20%	\$6.37	\$331	1.6
PERRY COUNTY	\$9.98	\$519	\$20,760	1.9	\$51,800	\$1,295	\$15,540	\$389	1,511	21%	\$7.14	\$371	1.4
PIKE COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,700	\$1,218	\$14,610	\$365	887	17%	\$12.54	\$652	0.8
PORTER COUNTY	\$14.52	\$755	\$30,200	2.8	\$61,400	\$1,535	\$18,420	\$461	12,782	23%	\$10.46	\$544	1.4
POSEY COUNTY	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	1,848	18%	\$11.01	\$572	1.0
PULASKI COUNTY	\$10.40	\$541	\$21,640	2.0	\$48,200	\$1,205	\$14,460	\$362	996	19%	\$11.82	\$615	0.9
PUTNAM COUNTY	\$11.62	\$604	\$24,160	2.3	\$53,900	\$1,348	\$16,170	\$404	2,651	21%	\$8.63	\$449	1.3
RANDOLPH COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,000	\$1,200	\$14,400	\$360	2,636	24%	\$8.52	\$443	1.2
RIPLEY COUNTY	\$11.52	\$599	\$23,960	2.2	\$55,000	\$1,375	\$16,500	\$413	2,273	23%	\$9.60	\$499	1.2
RUSH COUNTY	\$10.87	\$565	\$22,600	2.1	\$50,300	\$1,258	\$15,090	\$377	1,792	26%	\$9.99	\$520	1.1
SCOTT COUNTY	\$10.40	\$541	\$21,640	2.0	\$46,200	\$1,155	\$13,860	\$347	2,141	24%	\$8.15	\$424	1.3
SHELBY COUNTY	\$13.33	\$693	\$27,720	2.6	\$65,100	\$1,628	\$19,530	\$488	4,410	27%	\$10.93	\$569	1.2
SPENCER COUNTY	\$9.98	\$519	\$20,760	1.9	\$56,900	\$1,423	\$17,070	\$427	1,253	17%	\$8.09	\$421	1.2
St. JOSEPH COUNTY	\$12.31	\$640	\$25,600	2.4	\$57,700	\$1,443	\$17,310	\$433	28,537	28%	\$10.08	\$524	1.2
STARKE COUNTY	\$10.44	\$543	\$21,720	2.0	\$49,600	\$1,240	\$14,880	\$372	1,675	19%	\$6.77	\$352	1.5
STEBEN COUNTY	\$12.52	\$651	\$26,040	2.4	\$58,700	\$1,468	\$17,610	\$440	2,770	22%	\$8.98	\$467	1.4
SULLIVAN COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	1,578	20%	\$6.94	\$361	1.4
SWITZERLAND COUNTY	\$11.23	\$584	\$23,360	2.2	\$48,700	\$1,218	\$14,610	\$365	761	22%	\$8.33	\$433	1.3
TIPPECANOE COUNTY	\$13.38	\$696	\$27,840	2.6	\$59,900	\$1,498	\$17,970	\$449	24,344	44%	\$9.67	\$503	1.4
TIPTON COUNTY	\$11.92	\$620	\$24,800	2.3	\$62,200	\$1,555	\$18,660	\$467	1,301	20%	\$10.06	\$523	1.2
UNION COUNTY †	\$10.90	\$567	\$22,680	2.1	\$49,600	\$1,240	\$14,880	\$372	697	25%			
VANDERBURGH COUNTY	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	23,438	33%	\$9.68	\$504	1.1
VERMILLION COUNTY	\$10.44	\$543	\$21,720	2.0	\$49,300	\$1,233	\$14,790	\$370	1,404	21%	\$9.82	\$510	1.1
VIGO COUNTY	\$10.44	\$543	\$21,720	2.0	\$49,300	\$1,233	\$14,790	\$370	13,359	33%	\$8.48	\$441	1.2
WABASH COUNTY	\$9.98	\$519	\$20,760	1.9	\$55,000	\$1,375	\$16,500	\$413	3,179	24%	\$9.12	\$474	1.1
WARREN COUNTY	\$10.94	\$569	\$22,760	2.1	\$57,300	\$1,433	\$17,190	\$430	614	19%	\$8.76	\$456	1.2
WARRICK COUNTY	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	3,252	17%	\$9.52	\$495	1.1
WASHINGTON COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,000	\$1,250	\$15,000	\$375	1,940	19%	\$8.03	\$417	1.2
WAYNE COUNTY	\$10.54	\$548	\$21,920	2.0	\$50,100	\$1,253	\$15,030	\$376	8,905	31%	\$8.75	\$455	1.2

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
WELLS COUNTY	\$11.73	\$610	\$24,400	2.3	\$61,300	\$1,533	\$18,390	\$460	1,996	19%	\$9.44	\$491	1.2
WHITE COUNTY	\$11.63	\$605	\$24,200	2.3	\$54,200	\$1,355	\$16,260	\$407	2,280	23%	\$9.42	\$490	1.2
WHITLEY COUNTY	\$11.73	\$610	\$24,400	2.3	\$61,300	\$1,533	\$18,390	\$460	1,956	17%	\$9.45	\$491	1.2

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

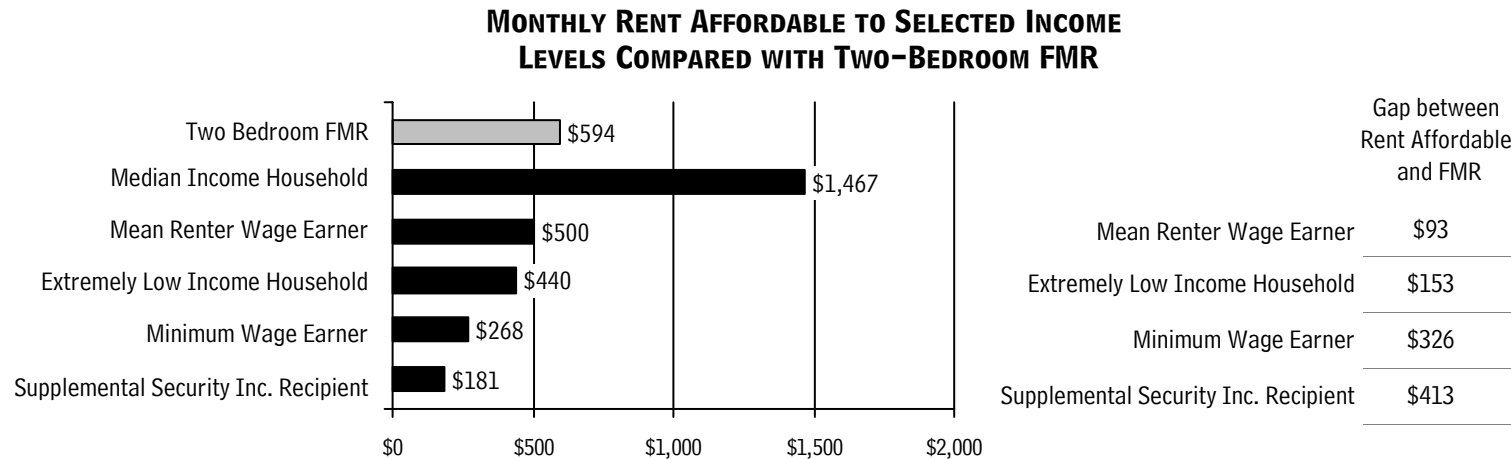
IOWA

In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$594. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,979 monthly or \$23,744 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.42

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 89 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 Iowa, the estimated mean (average) wage for a renter is \$9.62. 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.



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 (2005) ⁵	Rent affordable at mean wage	
IOWA	\$11.42	\$594	\$23,744	2.2	\$58,689	\$1,467	\$17,607	\$440	317,849	28%	\$9.62	\$500	1.2
METROPOLITAN AREAS													
AMES, IA MSA	\$13.12	\$682	\$27,280	2.5	\$67,000	\$1,675	\$20,100	\$503	12,260	42%	\$7.79	\$405	1.7
BENTON COUNTY, IA HMFA	\$9.87	\$513	\$20,520	1.9	\$60,300	\$1,508	\$18,090	\$452	2,011	21%	\$8.53	\$444	1.2
BREMER COUNTY, IA HMFA	\$9.96	\$518	\$20,720	1.9	\$60,700	\$1,518	\$18,210	\$455	1,937	22%	\$8.91	\$463	1.1
CEDAR RAPIDS, IA HMFA	\$11.75	\$611	\$24,440	2.3	\$65,200	\$1,630	\$19,560	\$489	20,932	27%	\$11.29	\$587	1.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL MSA	\$11.38	\$592	\$23,680	2.2	\$60,100	\$1,503	\$18,030	\$451	18,384	29%	\$8.85	\$460	1.3
DES MOINES-WEST DES MOINES, IA MSA	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	55,250	29%	\$11.69	\$608	1.1
DUBUQUE, IA MSA	\$10.42	\$542	\$21,680	2.0	\$58,700	\$1,468	\$17,610	\$440	8,937	27%	\$9.19	\$478	1.1
IOWA CITY, IA HMFA	\$13.12	\$682	\$27,280	2.5	\$68,000	\$1,700	\$20,400	\$510	19,094	43%	\$7.95	\$414	1.6
JONES COUNTY, IA HMFA	\$9.87	\$513	\$20,520	1.9	\$53,600	\$1,340	\$16,080	\$402	1,826	24%	\$8.46	\$440	1.2
OMAHA-COUNCIL BLUFFS, NE-IA HMFA	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	12,317	27%	\$9.01	\$469	1.5
SIoux CITY, IA-NE-SD MSA	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	12,292	31%	\$9.06	\$471	1.3
WASHINGTON COUNTY, IA HMFA	\$9.98	\$519	\$20,760	1.9	\$55,200	\$1,380	\$16,560	\$414	1,987	25%	\$7.85	\$408	1.3
WATERLOO-CEDAR FALLS, IA HMFA	\$10.88	\$566	\$22,640	2.1	\$57,600	\$1,440	\$17,280	\$432	16,457	30%	\$9.36	\$487	1.2
COMBINED NONMETRO AREAS													
IOWA	\$10.24	\$532	\$21,297	2.0	\$52,964	\$1,324	\$15,889	\$397	134,165	25%	\$8.75	\$455	1.2
COUNTIES													
ADAIR COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,700	\$1,293	\$15,510	\$388	838	25%	\$8.89	\$462	1.1
ADAMS COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,100	\$1,203	\$14,430	\$361	470	25%	\$8.92	\$464	1.1
ALLAMAKEE COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,100	\$1,228	\$14,730	\$368	1,343	23%	\$7.58	\$394	1.3
APPANOOSE COUNTY	\$9.87	\$513	\$20,520	1.9	\$43,700	\$1,093	\$13,110	\$328	1,499	26%	\$7.29	\$379	1.4
AUDUBON COUNTY	\$9.87	\$513	\$20,520	1.9	\$45,300	\$1,133	\$13,590	\$340	583	21%	\$9.15	\$476	1.1
BENTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$60,300	\$1,508	\$18,090	\$452	2,011	21%	\$8.53	\$444	1.2
BLACK HAWK COUNTY	\$10.88	\$566	\$22,640	2.1	\$57,600	\$1,440	\$17,280	\$432	15,444	31%	\$9.27	\$482	1.2
BOONE COUNTY	\$11.29	\$587	\$23,480	2.2	\$59,900	\$1,498	\$17,970	\$449	2,528	24%	\$9.39	\$488	1.2
BREMER COUNTY	\$9.96	\$518	\$20,720	1.9	\$60,700	\$1,518	\$18,210	\$455	1,937	22%	\$8.91	\$463	1.1
BUCHANAN COUNTY	\$9.87	\$513	\$20,520	1.9	\$54,500	\$1,363	\$16,350	\$409	1,736	22%	\$7.54	\$392	1.3
BUENA VISTA COUNTY	\$10.13	\$527	\$21,080	2.0	\$49,600	\$1,240	\$14,880	\$372	2,210	29%	\$8.08	\$420	1.3
BUTLER COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,800	\$1,270	\$15,240	\$381	1,209	20%	\$8.11	\$422	1.2
CALHOUN COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,100	\$1,253	\$15,030	\$376	1,018	23%	\$6.64	\$345	1.5
CARROLL COUNTY	\$10.31	\$536	\$21,440	2.0	\$56,400	\$1,410	\$16,920	\$423	2,183	26%	\$8.40	\$437	1.2
CASS COUNTY	\$11.27	\$586	\$23,440	2.2	\$48,800	\$1,220	\$14,640	\$366	1,556	25%	\$7.70	\$400	1.5
CEDAR COUNTY	\$10.13	\$527	\$21,080	2.0	\$59,300	\$1,483	\$17,790	\$445	1,653	23%	\$8.66	\$450	1.2
CERRO GORDO COUNTY	\$10.90	\$567	\$22,680	2.1	\$55,600	\$1,390	\$16,680	\$417	5,513	28%	\$8.21	\$427	1.3
CHEROKEE COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,800	\$1,295	\$15,540	\$389	1,425	26%	\$10.06	\$523	1.0

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
CHICKASAW COUNTY	\$9.87	\$513	\$20,520	1.9	\$52,200	\$1,305	\$15,660	\$392	1,020	20%	\$7.94	\$413	1.2
CLARKE COUNTY	\$10.06	\$523	\$20,920	2.0	\$50,900	\$1,273	\$15,270	\$382	994	28%	\$8.47	\$441	1.2
CLAY COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,800	\$1,295	\$15,540	\$389	2,239	31%	\$8.66	\$450	1.1
CLAYTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,400	\$1,210	\$14,520	\$363	1,726	23%	\$8.89	\$462	1.1
CLINTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,700	\$1,393	\$16,710	\$418	5,450	27%	\$8.35	\$434	1.2
CRAWFORD COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,000	\$1,225	\$14,700	\$368	1,735	27%	\$9.20	\$478	1.1
DALLAS COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	3,681	24%	\$9.20	\$479	1.4
DAVIS COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,000	\$1,225	\$14,700	\$368	649	20%	\$6.76	\$351	1.5
DECATUR COUNTY	\$9.87	\$513	\$20,520	1.9	\$41,800	\$1,045	\$12,540	\$314	963	29%	\$6.29	\$327	1.6
DELAWARE COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,900	\$1,323	\$15,870	\$397	1,505	22%	\$8.13	\$423	1.2
DES MOINES COUNTY	\$10.56	\$549	\$21,960	2.1	\$54,000	\$1,350	\$16,200	\$405	4,450	26%	\$8.51	\$442	1.2
DICKINSON COUNTY	\$9.87	\$513	\$20,520	1.9	\$57,800	\$1,445	\$17,340	\$434	1,560	22%	\$7.40	\$385	1.3
DUBUQUE COUNTY	\$10.42	\$542	\$21,680	2.0	\$58,700	\$1,468	\$17,610	\$440	8,937	27%	\$9.19	\$478	1.1
EMMET COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,500	\$1,238	\$14,850	\$371	1,105	25%	\$9.05	\$471	1.1
FAYETTE COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,100	\$1,203	\$14,430	\$361	2,139	24%	\$7.46	\$388	1.3
FLOYD COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,400	\$1,235	\$14,820	\$371	1,770	26%	\$7.47	\$389	1.3
FRANKLIN COUNTY	\$9.87	\$513	\$20,520	1.9	\$54,300	\$1,358	\$16,290	\$407	1,098	25%	\$9.45	\$491	1.0
FREMONT COUNTY	\$11.27	\$586	\$23,440	2.2	\$55,700	\$1,393	\$16,710	\$418	817	26%	\$9.35	\$486	1.2
GREENE COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,900	\$1,248	\$14,970	\$374	1,027	24%	\$7.91	\$411	1.2
GRUNDY COUNTY	\$10.88	\$566	\$22,640	2.1	\$57,600	\$1,440	\$17,280	\$432	1,013	20%	\$11.10	\$577	1.0
GUTHRIE COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	949	20%	\$9.59	\$499	1.4
HAMILTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,100	\$1,378	\$16,530	\$413	1,821	27%	\$9.96	\$518	1.0
HANCOCK COUNTY	\$9.87	\$513	\$20,520	1.9	\$53,100	\$1,328	\$15,930	\$398	1,046	22%	\$11.22	\$583	0.9
HARDIN COUNTY	\$10.12	\$526	\$21,040	2.0	\$50,400	\$1,260	\$15,120	\$378	1,939	25%	\$9.55	\$496	1.1
HARRISON COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	1,432	23%	\$6.95	\$362	1.9
HENRY COUNTY	\$9.98	\$519	\$20,760	1.9	\$57,000	\$1,425	\$17,100	\$428	2,051	27%	\$9.09	\$473	1.1
HOWARD COUNTY	\$9.87	\$513	\$20,520	1.9	\$52,100	\$1,303	\$15,630	\$391	827	21%	\$8.82	\$459	1.1
HUMBOLDT COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,800	\$1,395	\$16,740	\$419	1,034	24%	\$7.80	\$406	1.3
IDA COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,900	\$1,298	\$15,570	\$389	860	27%	\$10.22	\$531	1.0
IOWA COUNTY	\$10.00	\$520	\$20,800	1.9	\$57,700	\$1,443	\$17,310	\$433	1,364	22%	\$9.45	\$491	1.1
JACKSON COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,600	\$1,290	\$15,480	\$387	1,951	24%	\$7.08	\$368	1.4
JASPER COUNTY	\$11.02	\$573	\$22,920	2.1	\$59,900	\$1,498	\$17,970	\$449	3,564	24%	\$10.61	\$552	1.0
JEFFERSON COUNTY	\$9.92	\$516	\$20,640	1.9	\$51,700	\$1,293	\$15,510	\$388	2,170	33%	\$10.57	\$550	0.9
JOHNSON COUNTY	\$13.12	\$682	\$27,280	2.5	\$68,000	\$1,700	\$20,400	\$510	19,094	43%	\$7.95	\$414	1.6
JONES COUNTY	\$9.87	\$513	\$20,520	1.9	\$53,600	\$1,340	\$16,080	\$402	1,826	24%	\$8.46	\$440	1.2
KEOKUK COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,200	\$1,255	\$15,060	\$377	971	21%	\$7.82	\$407	1.3
KOSSUTH COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,000	\$1,250	\$15,000	\$375	1,563	22%	\$9.60	\$499	1.0
LEE COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,500	\$1,288	\$15,450	\$386	3,718	25%	\$8.51	\$442	1.2
LINN COUNTY	\$11.75	\$611	\$24,440	2.3	\$65,200	\$1,630	\$19,560	\$489	20,932	27%	\$11.29	\$587	1.0
LOUISA COUNTY	\$10.46	\$544	\$21,760	2.0	\$52,900	\$1,323	\$15,870	\$397	1,025	23%	\$8.61	\$448	1.2
LUCAS COUNTY	\$9.87	\$513	\$20,520	1.9	\$46,400	\$1,160	\$13,920	\$348	825	22%	\$6.68	\$347	1.5

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
LYON COUNTY	\$9.87	\$513	\$20,520	1.9	\$54,400	\$1,360	\$16,320	\$408	809	18%	\$8.00	\$416	1.2
MADISON COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	1,173	22%	\$7.48	\$389	1.8
MAHASKA COUNTY	\$10.52	\$547	\$21,880	2.0	\$52,300	\$1,308	\$15,690	\$392	2,570	29%	\$8.79	\$457	1.2
MARION COUNTY	\$11.27	\$586	\$23,440	2.2	\$59,500	\$1,488	\$17,850	\$446	2,940	24%	\$10.18	\$529	1.1
MARSHALL COUNTY	\$10.90	\$567	\$22,680	2.1	\$56,000	\$1,400	\$16,800	\$420	4,025	26%	\$9.57	\$497	1.1
MILLS COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	1,093	21%	\$7.29	\$379	1.8
MITCHELL COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,000	\$1,250	\$15,000	\$375	796	19%	\$8.11	\$422	1.2
MONONA COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,500	\$1,238	\$14,850	\$371	1,001	24%	\$9.08	\$472	1.1
MONROE COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,500	\$1,263	\$15,150	\$379	694	21%	\$6.93	\$360	1.4
MONTGOMERY COUNTY	\$11.27	\$586	\$23,440	2.2	\$48,200	\$1,205	\$14,460	\$362	1,308	27%	\$7.65	\$398	1.5
MUSCATINE COUNTY	\$11.58	\$602	\$24,080	2.2	\$58,100	\$1,453	\$17,430	\$436	3,901	25%	\$9.84	\$511	1.2
O'BRIEN COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,500	\$1,288	\$15,450	\$386	1,390	23%	\$8.15	\$424	1.2
OSCEOLA COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,100	\$1,253	\$15,030	\$376	618	22%	\$9.91	\$515	1.0
PAGE COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,500	\$1,263	\$15,150	\$379	1,901	28%	\$7.14	\$371	1.4
PALO ALTO COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,500	\$1,263	\$15,150	\$379	1,071	26%	\$9.01	\$468	1.1
PLYMOUTH COUNTY	\$9.87	\$513	\$20,520	1.9	\$60,700	\$1,518	\$18,210	\$455	2,117	23%	\$9.72	\$505	1.0
POCAHONTAS COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,700	\$1,218	\$14,610	\$365	754	21%	\$8.73	\$454	1.1
POLK COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	46,489	31%	\$12.14	\$631	1.1
POTTAWATTAMIE COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	9,792	29%	\$9.32	\$485	1.4
POWESHIEK COUNTY	\$10.54	\$548	\$21,920	2.0	\$56,500	\$1,413	\$16,950	\$424	2,082	28%	\$10.16	\$529	1.0
RINGGOLD COUNTY	\$9.87	\$513	\$20,520	1.9	\$41,200	\$1,030	\$12,360	\$309	549	24%	\$7.00	\$364	1.4
SAC COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,900	\$1,223	\$14,670	\$367	1,103	23%	\$7.85	\$408	1.3
SCOTT COUNTY	\$11.38	\$592	\$23,680	2.2	\$60,100	\$1,503	\$18,030	\$451	18,384	29%	\$8.85	\$460	1.3
SHELBY COUNTY	\$11.27	\$586	\$23,440	2.2	\$54,400	\$1,360	\$16,320	\$408	1,187	23%	\$7.99	\$415	1.4
SIoux COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,700	\$1,393	\$16,710	\$418	2,098	20%	\$7.65	\$398	1.3
STORY COUNTY	\$13.12	\$682	\$27,280	2.5	\$67,000	\$1,675	\$20,100	\$503	12,260	42%	\$7.79	\$405	1.7
TAMA COUNTY	\$10.00	\$520	\$20,800	1.9	\$52,500	\$1,313	\$15,750	\$394	1,575	22%	\$8.26	\$430	1.2
TAYLOR COUNTY	\$9.87	\$513	\$20,520	1.9	\$44,700	\$1,118	\$13,410	\$335	660	23%	\$8.26	\$429	1.2
UNION COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,100	\$1,253	\$15,030	\$376	1,466	28%	\$7.43	\$386	1.3
VAN BUREN COUNTY	\$9.87	\$513	\$20,520	1.9	\$43,900	\$1,098	\$13,170	\$329	657	21%	\$9.41	\$489	1.0
WAPELLO COUNTY	\$10.81	\$562	\$22,480	2.1	\$47,400	\$1,185	\$14,220	\$356	3,602	24%	\$9.18	\$477	1.2
WARREN COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	2,958	20%	\$6.71	\$349	2.0
WASHINGTON COUNTY	\$9.98	\$519	\$20,760	1.9	\$55,200	\$1,380	\$16,560	\$414	1,987	25%	\$7.85	\$408	1.3
WAYNE COUNTY	\$9.87	\$513	\$20,520	1.9	\$42,700	\$1,068	\$12,810	\$320	578	20%	\$7.24	\$377	1.4
WEBSTER COUNTY	\$9.94	\$517	\$20,680	1.9	\$52,900	\$1,323	\$15,870	\$397	4,569	29%	\$9.40	\$489	1.1
WINNEBAGO COUNTY	\$9.87	\$513	\$20,520	1.9	\$56,800	\$1,420	\$17,040	\$426	1,135	24%	\$8.12	\$422	1.2
WINNESHIEK COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,400	\$1,385	\$16,620	\$416	2,044	26%	\$8.40	\$437	1.2
WOODBURY COUNTY	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	12,292	31%	\$9.06	\$471	1.3
WORTH COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,200	\$1,255	\$15,060	\$377	687	21%	\$7.68	\$399	1.3
WRIGHT COUNTY	\$9.87	\$513	\$20,520	1.9	\$53,000	\$1,325	\$15,900	\$398	1,538	26%	\$8.22	\$427	1.2

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

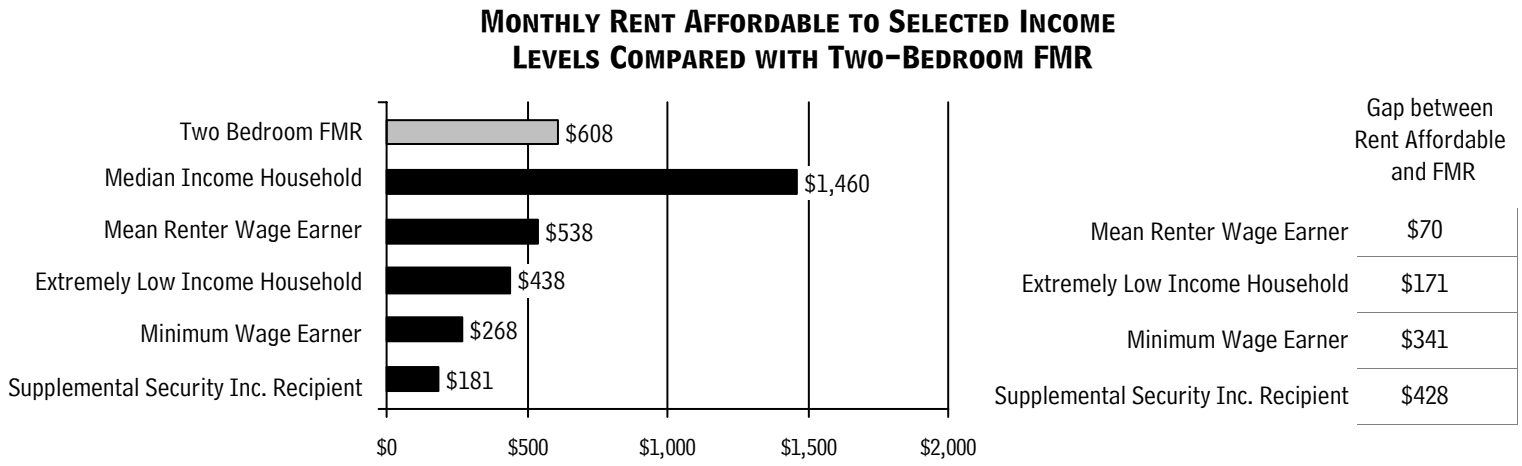
KANSAS

In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$608. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,028 monthly or \$24,339 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.70

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 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 Kansas, the estimated mean (average) wage for a renter is \$10.35. 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.



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 (2005) ⁵	Rent affordable at mean wage	
KANSAS	\$11.70	\$608	\$24,339	2.3	\$58,382	\$1,460	\$17,515	\$438	319,018	31%	\$10.35	\$538	1.1
METROPOLITAN AREAS													
FRANKLIN COUNTY, KS HMFA	\$10.42	\$542	\$21,680	2.0	\$54,000	\$1,350	\$16,200	\$405	2,505	27%	\$8.49	\$441	1.2
KANSAS CITY, MO-KS HMFA *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	81,018	30%	\$12.40	\$645	1.1
LAWRENCE, KS MSA	\$12.67	\$659	\$26,360	2.5	\$64,700	\$1,618	\$19,410	\$485	18,514	48%	\$7.41	\$385	1.7
ST. JOSEPH, MO-KS MSA	\$10.13	\$527	\$21,080	2.0	\$52,200	\$1,305	\$15,660	\$392	807	25%	\$10.09	\$525	1.0
SUMNER COUNTY, KS HMFA	\$9.85	\$512	\$20,480	1.9	\$55,400	\$1,385	\$16,620	\$416	2,304	23%	\$6.77	\$352	1.5
TOPEKA, KS MSA	\$11.25	\$585	\$23,400	2.2	\$60,400	\$1,510	\$18,120	\$453	26,095	29%	\$9.62	\$500	1.2
WICHITA, KS HMFA	\$11.88	\$618	\$24,720	2.3	\$61,200	\$1,530	\$18,360	\$459	68,046	32%	\$11.08	\$576	1.1
COMBINED NONMETRO AREAS													
KANSAS	\$10.25	\$533	\$21,311	2.0	\$49,918	\$1,248	\$14,975	\$374	119,729	30%	\$8.20	\$426	1.2
COUNTIES													
ALLEN COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,600	\$1,165	\$13,980	\$350	1,450	25%	\$7.44	\$387	1.3
ANDERSON COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,800	\$1,170	\$14,040	\$351	645	20%	\$7.57	\$394	1.3
ATCHISON COUNTY	\$10.54	\$548	\$21,920	2.0	\$48,900	\$1,223	\$14,670	\$367	1,665	27%	\$8.43	\$438	1.3
BARBER COUNTY	\$9.85	\$512	\$20,480	1.9	\$47,900	\$1,198	\$14,370	\$359	551	25%	\$9.95	\$517	1.0
BARTON COUNTY	\$9.85	\$512	\$20,480	1.9	\$47,900	\$1,198	\$14,370	\$359	3,185	28%	\$8.64	\$449	1.1
BOURBON COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,900	\$1,173	\$14,070	\$352	1,598	26%	\$7.54	\$392	1.3
BROWN COUNTY	\$10.54	\$548	\$21,920	2.0	\$47,600	\$1,190	\$14,280	\$357	1,238	29%	\$8.71	\$453	1.2
BUTLER COUNTY	\$11.88	\$618	\$24,720	2.3	\$61,200	\$1,530	\$18,360	\$459	4,803	22%	\$7.43	\$386	1.6
CHASE COUNTY	\$9.85	\$512	\$20,480	1.9	\$47,400	\$1,185	\$14,220	\$356	330	26%	\$8.03	\$418	1.2
CHAUTAUQUA COUNTY	\$9.85	\$512	\$20,480	1.9	\$40,100	\$1,003	\$12,030	\$301	327	18%	\$6.67	\$347	1.5
CHEROKEE COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,500	\$1,113	\$13,350	\$334	2,111	24%	\$8.37	\$435	1.2
CHEYENNE COUNTY	\$9.85	\$512	\$20,480	1.9	\$40,800	\$1,020	\$12,240	\$306	308	23%	\$9.22	\$479	1.1
CLARK COUNTY	\$10.44	\$543	\$21,720	2.0	\$48,300	\$1,208	\$14,490	\$362	230	23%	\$9.88	\$514	1.1
CLAY COUNTY	\$10.31	\$536	\$21,440	2.0	\$49,000	\$1,225	\$14,700	\$368	833	23%	\$6.25	\$325	1.6
CLOUD COUNTY	\$9.85	\$512	\$20,480	1.9	\$47,200	\$1,180	\$14,160	\$354	1,064	26%	\$6.07	\$316	1.6
COFFEY COUNTY	\$9.85	\$512	\$20,480	1.9	\$54,100	\$1,353	\$16,230	\$406	758	22%	\$14.49	\$754	0.7
COMANCHE COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,400	\$1,110	\$13,320	\$333	231	26%	\$6.39	\$333	1.5
COWLEY COUNTY	\$9.85	\$512	\$20,480	1.9	\$52,300	\$1,308	\$15,690	\$392	4,090	29%	\$8.80	\$458	1.1
CRAWFORD COUNTY	\$10.73	\$558	\$22,320	2.1	\$48,500	\$1,213	\$14,550	\$364	5,534	36%	\$7.40	\$385	1.4
DECATUR COUNTY	\$9.85	\$512	\$20,480	1.9	\$41,700	\$1,043	\$12,510	\$313	359	24%	\$6.60	\$343	1.5
DICKINSON COUNTY	\$9.85	\$512	\$20,480	1.9	\$52,700	\$1,318	\$15,810	\$395	1,991	25%	\$7.10	\$369	1.4
DONIPHAN COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,200	\$1,305	\$15,660	\$392	807	25%	\$10.09	\$525	1.0
DOUGLAS COUNTY	\$12.67	\$659	\$26,360	2.5	\$64,700	\$1,618	\$19,410	\$485	18,514	48%	\$7.41	\$385	1.7
EDWARDS COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,200	\$1,155	\$13,860	\$347	327	22%	\$8.49	\$441	1.2

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
ELK COUNTY	\$9.85	\$512	\$20,480	1.9	\$41,600	\$1,040	\$12,480	\$312	271	19%	\$5.42	\$282	1.8
ELLIS COUNTY	\$10.52	\$547	\$21,880	2.0	\$53,400	\$1,335	\$16,020	\$401	4,108	37%	\$7.15	\$372	1.5
ELLSWORTH COUNTY	\$9.85	\$512	\$20,480	1.9	\$53,000	\$1,325	\$15,900	\$398	505	20%	\$8.12	\$422	1.2
FINNEY COUNTY	\$11.17	\$581	\$23,240	2.2	\$51,200	\$1,280	\$15,360	\$384	4,562	35%	\$8.54	\$444	1.3
FORD COUNTY	\$10.88	\$566	\$22,640	2.1	\$50,800	\$1,270	\$15,240	\$381	3,818	35%	\$8.94	\$465	1.2
FRANKLIN COUNTY	\$10.42	\$542	\$21,680	2.0	\$54,000	\$1,350	\$16,200	\$405	2,505	27%	\$8.49	\$441	1.2
GEARY COUNTY	\$10.13	\$527	\$21,080	2.0	\$44,000	\$1,100	\$13,200	\$330	5,192	50%	\$8.91	\$463	1.1
GOVE COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,300	\$1,208	\$14,490	\$362	253	20%	\$7.71	\$401	1.3
GRAHAM COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,800	\$1,145	\$13,740	\$344	261	21%	\$8.33	\$433	1.2
GRANT COUNTY	\$10.44	\$543	\$21,720	2.0	\$53,700	\$1,343	\$16,110	\$403	693	25%	\$10.94	\$569	1.0
GRAY COUNTY	\$10.44	\$543	\$21,720	2.0	\$54,100	\$1,353	\$16,230	\$406	559	27%	\$10.47	\$545	1.0
GREELEY COUNTY	\$10.44	\$543	\$21,720	2.0	\$54,000	\$1,350	\$16,200	\$405	150	25%	\$9.14	\$475	1.1
GREENWOOD COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,600	\$1,140	\$13,680	\$342	800	25%	\$6.65	\$346	1.5
HAMILTON COUNTY	\$10.44	\$543	\$21,720	2.0	\$45,800	\$1,145	\$13,740	\$344	319	30%	\$8.38	\$436	1.2
HARPER COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,200	\$1,205	\$14,460	\$362	704	25%	\$8.69	\$452	1.1
HARVEY COUNTY	\$11.88	\$618	\$24,720	2.3	\$61,200	\$1,530	\$18,360	\$459	3,537	28%	\$8.20	\$427	1.4
HASKELL COUNTY	\$10.44	\$543	\$21,720	2.0	\$51,900	\$1,298	\$15,570	\$389	412	28%	\$10.26	\$534	1.0
HODGEMAN COUNTY	\$10.44	\$543	\$21,720	2.0	\$46,700	\$1,168	\$14,010	\$350	172	22%	\$9.29	\$483	1.1
JACKSON COUNTY	\$11.25	\$585	\$23,400	2.2	\$60,400	\$1,510	\$18,120	\$453	917	19%	\$8.01	\$416	1.4
JEFFERSON COUNTY	\$11.25	\$585	\$23,400	2.2	\$60,400	\$1,510	\$18,120	\$453	1,016	15%	\$9.11	\$474	1.2
JEWELL COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,400	\$1,110	\$13,320	\$333	340	20%	\$7.20	\$374	1.4
JOHNSON COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	48,339	28%	\$12.54	\$652	1.1
KEARNY COUNTY	\$10.44	\$543	\$21,720	2.0	\$52,500	\$1,313	\$15,750	\$394	408	26%	\$9.16	\$477	1.1
KINGMAN COUNTY	\$9.85	\$512	\$20,480	1.9	\$53,200	\$1,330	\$15,960	\$399	737	22%	\$9.14	\$475	1.1
KIOWA COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,700	\$1,243	\$14,910	\$373	385	28%	\$8.83	\$459	1.1
LABETTE COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,500	\$1,113	\$13,350	\$334	2,456	27%	\$7.62	\$396	1.3
LANE COUNTY	\$10.44	\$543	\$21,720	2.0	\$50,300	\$1,258	\$15,090	\$377	209	23%	\$9.66	\$502	1.1
LEAVENWORTH COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	7,621	33%	\$10.40	\$541	1.3
LINCOLN COUNTY	\$9.85	\$512	\$20,480	1.9	\$43,700	\$1,093	\$13,110	\$328	325	21%	\$5.39	\$280	1.8
LINN COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	665	17%	\$9.54	\$496	1.4
LOGAN COUNTY	\$9.85	\$512	\$20,480	1.9	\$47,600	\$1,190	\$14,280	\$357	294	24%	\$9.65	\$502	1.0
LYON COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,200	\$1,280	\$15,360	\$384	5,351	39%	\$7.53	\$392	1.3
MARION COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,300	\$1,233	\$14,790	\$370	1,028	20%	\$6.21	\$323	1.6
MARSHALL COUNTY	\$10.31	\$536	\$21,440	2.0	\$47,600	\$1,190	\$14,280	\$357	904	20%	\$9.35	\$486	1.1
McPHERSON COUNTY	\$9.85	\$512	\$20,480	1.9	\$57,600	\$1,440	\$17,280	\$432	2,922	26%	\$8.37	\$435	1.2
MEADE COUNTY	\$10.44	\$543	\$21,720	2.0	\$49,000	\$1,225	\$14,700	\$368	451	26%	\$9.65	\$502	1.1
MIAMI COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	2,224	21%	\$7.52	\$391	1.8
MITCHELL COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,700	\$1,243	\$14,910	\$373	722	25%	\$8.07	\$420	1.2
MONTGOMERY COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,700	\$1,143	\$13,710	\$343	4,221	28%	\$7.44	\$387	1.3
MORRIS COUNTY	\$10.31	\$536	\$21,440	2.0	\$47,500	\$1,188	\$14,250	\$356	553	22%	\$7.37	\$383	1.4
MORTON COUNTY	\$10.44	\$543	\$21,720	2.0	\$50,900	\$1,273	\$15,270	\$382	371	28%	\$10.08	\$524	1.0

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
NEMAHA COUNTY	\$10.54	\$548	\$21,920	2.0	\$49,800	\$1,245	\$14,940	\$374	772	19%	\$7.08	\$368	1.5
NEOSHO COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,400	\$1,160	\$13,920	\$348	1,717	25%	\$8.08	\$420	1.2
NESS COUNTY	\$10.44	\$543	\$21,720	2.0	\$48,200	\$1,205	\$14,460	\$362	362	24%	\$10.18	\$529	1.0
NORTON COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,500	\$1,113	\$13,350	\$334	501	22%	\$7.69	\$400	1.3
OSAGE COUNTY	\$11.25	\$585	\$23,400	2.2	\$60,400	\$1,510	\$18,120	\$453	1,314	20%	\$5.72	\$297	2.0
OSBORNE COUNTY	\$9.85	\$512	\$20,480	1.9	\$41,700	\$1,043	\$12,510	\$313	416	21%	\$6.56	\$341	1.5
OTTAWA COUNTY	\$9.85	\$512	\$20,480	1.9	\$54,700	\$1,368	\$16,410	\$410	433	18%	\$6.11	\$317	1.6
PAWNEE COUNTY	\$9.85	\$512	\$20,480	1.9	\$54,500	\$1,363	\$16,350	\$409	701	26%	\$6.51	\$338	1.5
PHILLIPS COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,600	\$1,240	\$14,880	\$372	552	22%	\$8.06	\$419	1.2
POTTAWATOMIE COUNTY	\$10.23	\$532	\$21,280	2.0	\$56,100	\$1,403	\$16,830	\$421	1,459	22%	\$8.78	\$456	1.2
PRATT COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,600	\$1,290	\$15,480	\$387	1,055	27%	\$7.19	\$374	1.4
RAWLINS COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,000	\$1,200	\$14,400	\$360	294	23%	\$7.38	\$384	1.3
RENO COUNTY	\$10.23	\$532	\$21,280	2.0	\$50,500	\$1,263	\$15,150	\$379	7,481	29%	\$8.64	\$449	1.2
REPUBLIC COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,400	\$1,160	\$13,920	\$348	539	21%	\$5.24	\$273	1.9
RICE COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,000	\$1,225	\$14,700	\$368	947	23%	\$8.39	\$436	1.2
RILEY COUNTY	\$10.75	\$559	\$22,360	2.1	\$56,200	\$1,405	\$16,860	\$422	11,673	53%	\$7.05	\$366	1.5
ROOKS COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,000	\$1,100	\$13,200	\$330	540	23%	\$10.06	\$523	1.0
RUSH COUNTY	\$9.85	\$512	\$20,480	1.9	\$46,500	\$1,163	\$13,950	\$349	273	18%	\$9.71	\$505	1.0
RUSSELL COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,200	\$1,205	\$14,460	\$362	795	25%	\$6.28	\$327	1.6
SALINE COUNTY	\$10.73	\$558	\$22,320	2.1	\$55,600	\$1,390	\$16,680	\$417	6,637	31%	\$9.17	\$477	1.2
SCOTT COUNTY	\$10.44	\$543	\$21,720	2.0	\$60,400	\$1,510	\$18,120	\$453	523	26%	\$8.62	\$448	1.2
SEDGWICK COUNTY	\$11.88	\$618	\$24,720	2.3	\$61,200	\$1,530	\$18,360	\$459	59,706	34%	\$11.43	\$594	1.0
SEWARD COUNTY	\$10.48	\$545	\$21,800	2.0	\$48,900	\$1,223	\$14,670	\$367	2,666	36%	\$9.15	\$476	1.1
SHAWNEE COUNTY	\$11.25	\$585	\$23,400	2.2	\$60,400	\$1,510	\$18,120	\$453	22,398	32%	\$9.84	\$512	1.1
SHERIDAN COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,500	\$1,138	\$13,650	\$341	199	18%	\$8.92	\$464	1.1
SHERMAN COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,700	\$1,143	\$13,710	\$343	858	31%	\$7.16	\$372	1.4
SMITH COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,400	\$1,110	\$13,320	\$333	396	20%	\$7.41	\$385	1.3
STAFFORD COUNTY	\$9.85	\$512	\$20,480	1.9	\$45,200	\$1,130	\$13,560	\$339	449	22%	\$8.14	\$424	1.2
STANTON COUNTY	\$10.44	\$543	\$21,720	2.0	\$55,300	\$1,383	\$16,590	\$415	276	32%	\$9.83	\$511	1.1
STEVENS COUNTY	\$10.44	\$543	\$21,720	2.0	\$59,600	\$1,490	\$17,880	\$447	490	25%	\$9.37	\$487	1.1
SUMNER COUNTY	\$9.85	\$512	\$20,480	1.9	\$55,400	\$1,385	\$16,620	\$416	2,304	23%	\$6.77	\$352	1.5
THOMAS COUNTY	\$9.85	\$512	\$20,480	1.9	\$55,000	\$1,375	\$16,500	\$413	999	31%	\$6.20	\$323	1.6
TREGO COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,400	\$1,210	\$14,520	\$363	262	19%	\$7.63	\$397	1.3
WABAUNSEE COUNTY	\$11.25	\$585	\$23,400	2.2	\$60,400	\$1,510	\$18,120	\$453	450	17%	\$7.65	\$398	1.5
WALLACE COUNTY	\$9.85	\$512	\$20,480	1.9	\$50,100	\$1,253	\$15,030	\$376	158	23%	\$6.29	\$327	1.6
WASHINGTON COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,900	\$1,123	\$13,470	\$337	549	21%	\$7.50	\$390	1.3
WICHITA COUNTY	\$10.44	\$543	\$21,720	2.0	\$48,700	\$1,218	\$14,610	\$365	249	26%	\$11.88	\$618	0.9
WILSON COUNTY	\$9.85	\$512	\$20,480	1.9	\$44,200	\$1,105	\$13,260	\$332	921	22%	\$8.74	\$455	1.1
WOODSON COUNTY	\$9.85	\$512	\$20,480	1.9	\$37,700	\$943	\$11,310	\$283	306	19%	\$6.44	\$335	1.5
WYANDOTTE COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	22,169	37%	\$12.77	\$664	1.1

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

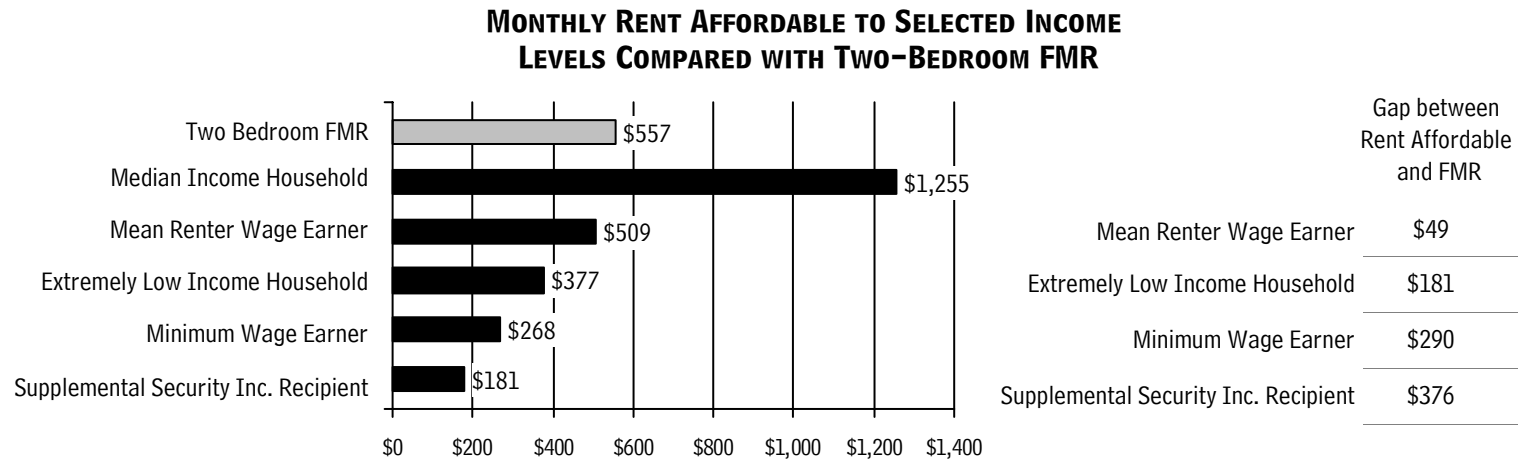
KENTUCKY

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$557. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,858 monthly or \$22,294 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.72

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 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 Kentucky, the estimated mean (average) wage for a renter is \$9.78. 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.



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 (2005) ⁵	Rent affordable at mean wage	
KENTUCKY	\$10.72	\$557	\$22,294	2.1	\$50,213	\$1,255	\$15,064	\$377	465,349	29%	\$9.78	\$509	1.1

METROPOLITAN AREAS

BOWLING GREEN, KY MSA	\$11.37	\$591	\$23,640	2.2	\$50,900	\$1,273	\$15,270	\$382	13,390	33%	\$9.13	\$475	1.2
CINCINNATI-MIDDLETON, OH-KY-IN HMFA	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	41,392	30%	\$10.52	\$547	1.2
CLARKSVILLE, TN-KY HMFA	\$11.27	\$586	\$23,440	2.2	\$47,800	\$1,195	\$14,340	\$359	12,089	40%	\$11.62	\$604	1.0
ELIZABETHTOWN, KY MSA	\$9.75	\$507	\$20,280	1.9	\$51,300	\$1,283	\$15,390	\$385	12,462	31%	\$9.75	\$507	1.0
EVANSVILLE, IN-KY HMFA	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	7,140	30%	\$8.87	\$461	1.2
GRANT COUNTY, KY HMFA	\$11.92	\$620	\$24,800	2.3	\$51,500	\$1,288	\$15,450	\$386	2,115	26%	\$8.17	\$425	1.5
HUNTINGTON-ASHLAND, WV-KY-OH MSA	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	8,071	23%	\$9.57	\$498	1.0
LEXINGTON-FAYETTE, KY MSA	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	65,778	40%	\$10.55	\$549	1.2
LOUISVILLE, KY-IN HMFA	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	108,856	32%	\$11.32	\$588	1.0
MEADE COUNTY, KY HMFA	\$9.56	\$497	\$19,880	1.9	\$47,900	\$1,198	\$14,370	\$359	2,476	26%	\$9.84	\$512	1.0
NELSON COUNTY, KY HMFA	\$9.96	\$518	\$20,720	1.9	\$53,700	\$1,343	\$16,110	\$403	3,068	22%	\$7.85	\$408	1.3
OWENSBORO, KY MSA	\$10.27	\$534	\$21,360	2.0	\$52,700	\$1,318	\$15,810	\$395	12,048	28%	\$8.54	\$444	1.2
SHELBY COUNTY, KY HMFA	\$11.58	\$602	\$24,080	2.2	\$58,900	\$1,473	\$17,670	\$442	3,299	27%	\$9.07	\$472	1.3

COMBINED NONMETRO AREAS

KENTUCKY	\$9.28	\$482	\$19,294	1.8	\$40,096	\$1,002	\$12,029	\$301	173,165	25%	\$8.10	\$421	1.1
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COUNTIES

ADAIR COUNTY	\$8.58	\$446	\$17,840	1.7	\$35,300	\$883	\$10,590	\$265	1,340	20%	\$6.33	\$329	1.4
ALLEN COUNTY	\$8.58	\$446	\$17,840	1.7	\$43,600	\$1,090	\$13,080	\$327	1,453	21%	\$6.93	\$361	1.2
ANDERSON COUNTY	\$11.73	\$610	\$24,400	2.3	\$60,800	\$1,520	\$18,240	\$456	1,476	20%	\$10.10	\$525	1.2
BALLARD COUNTY	\$9.60	\$499	\$19,960	1.9	\$49,900	\$1,248	\$14,970	\$374	616	18%	\$11.76	\$611	0.8
BARREN COUNTY	\$9.00	\$468	\$18,720	1.7	\$44,100	\$1,103	\$13,230	\$331	4,256	28%	\$8.96	\$466	1.0
BATH COUNTY	\$9.00	\$468	\$18,720	1.7	\$38,200	\$955	\$11,460	\$287	898	20%	\$6.78	\$352	1.3
BELL COUNTY	\$8.58	\$446	\$17,840	1.7	\$28,600	\$715	\$8,580	\$215	3,906	33%	\$7.62	\$396	1.1
BOONE COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	8,062	26%	\$10.97	\$570	1.2
BOURBON COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	2,649	34%	\$9.27	\$482	1.3
BOYD COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	5,419	27%	\$9.60	\$499	1.0
BOYLE COUNTY	\$10.50	\$546	\$21,840	2.0	\$51,100	\$1,278	\$15,330	\$383	3,250	31%	\$8.49	\$442	1.2
BRACKEN COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	747	23%	\$8.04	\$418	1.6
BREATHITT COUNTY	\$8.58	\$446	\$17,840	1.7	\$28,700	\$718	\$8,610	\$215	1,449	23%	\$8.48	\$441	1.0
BRECKINRIDGE COUNTY	\$9.10	\$473	\$18,920	1.8	\$44,100	\$1,103	\$13,230	\$331	1,329	18%	\$6.08	\$316	1.5
BULLITT COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	3,566	16%	\$7.88	\$410	1.4
BUTLER COUNTY	\$11.12	\$578	\$23,120	2.2	\$41,800	\$1,045	\$12,540	\$314	1,038	21%	\$7.77	\$404	1.4
CALDWELL COUNTY	\$8.58	\$446	\$17,840	1.7	\$42,100	\$1,053	\$12,630	\$316	1,228	23%	\$7.88	\$410	1.1
CALLOWAY COUNTY	\$10.31	\$536	\$21,440	2.0	\$47,800	\$1,195	\$14,340	\$359	4,394	32%	\$7.29	\$379	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
CAMPBELL COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	10,769	31%	\$8.41	\$437	1.5
CARLISLE COUNTY	\$9.60	\$499	\$19,960	1.9	\$40,100	\$1,003	\$12,030	\$301	353	16%	\$7.05	\$367	1.4
CARROLL COUNTY	\$10.54	\$548	\$21,920	2.0	\$52,700	\$1,318	\$15,810	\$395	1,309	33%	\$10.48	\$545	1.0
CARTER COUNTY	\$8.71	\$453	\$18,120	1.7	\$37,600	\$940	\$11,280	\$282	1,969	19%	\$5.56	\$289	1.6
CASEY COUNTY	\$8.58	\$446	\$17,840	1.7	\$32,500	\$813	\$9,750	\$244	1,185	19%	\$6.28	\$327	1.4
CHRISTIAN COUNTY	\$11.27	\$586	\$23,440	2.2	\$47,800	\$1,195	\$14,340	\$359	11,115	45%	\$11.58	\$602	1.0
CLARK COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	4,082	31%	\$9.70	\$505	1.3
CLAY COUNTY	\$8.58	\$446	\$17,840	1.7	\$22,900	\$573	\$6,870	\$172	2,158	25%	\$7.64	\$397	1.1
CLINTON COUNTY	\$8.58	\$446	\$17,840	1.7	\$31,300	\$783	\$9,390	\$235	932	23%	\$6.96	\$362	1.2
CRITTENDEN COUNTY	\$8.58	\$446	\$17,840	1.7	\$43,200	\$1,080	\$12,960	\$324	753	20%	\$5.46	\$284	1.6
CUMBERLAND COUNTY	\$8.58	\$446	\$17,840	1.7	\$34,400	\$860	\$10,320	\$258	667	22%	\$6.55	\$341	1.3
DAVISS COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,700	\$1,318	\$15,810	\$395	10,700	30%	\$8.11	\$422	1.3
EDMONSON COUNTY	\$11.37	\$591	\$23,640	2.2	\$50,900	\$1,273	\$15,270	\$382	668	14%	\$5.63	\$293	2.0
ELLIOTT COUNTY	\$9.10	\$473	\$18,920	1.8	\$32,600	\$815	\$9,780	\$245	467	18%	\$4.66	\$242	2.0
ESTILL COUNTY	\$8.58	\$446	\$17,840	1.7	\$33,200	\$830	\$9,960	\$249	1,593	26%	\$5.76	\$300	1.5
FAYETTE COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	48,373	45%	\$10.51	\$547	1.2
FLEMING COUNTY	\$9.00	\$468	\$18,720	1.7	\$39,900	\$998	\$11,970	\$299	1,138	21%	\$7.33	\$381	1.2
FLOYD COUNTY	\$8.58	\$446	\$17,840	1.7	\$30,900	\$773	\$9,270	\$232	4,018	24%	\$7.58	\$394	1.1
FRANKLIN COUNTY	\$11.87	\$617	\$24,680	2.3	\$61,200	\$1,530	\$18,360	\$459	7,007	35%	\$8.76	\$456	1.4
FULTON COUNTY	\$9.60	\$499	\$19,960	1.9	\$36,800	\$920	\$11,040	\$276	1,158	36%	\$5.70	\$297	1.7
GALLATIN COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	667	23%	\$11.37	\$591	1.1
GARRARD COUNTY	\$9.77	\$508	\$20,320	1.9	\$49,900	\$1,248	\$14,970	\$374	1,356	24%	\$6.64	\$345	1.5
GRANT COUNTY	\$11.92	\$620	\$24,800	2.3	\$51,500	\$1,288	\$15,450	\$386	2,115	26%	\$8.17	\$425	1.5
GRAVES COUNTY	\$8.58	\$446	\$17,840	1.7	\$45,400	\$1,135	\$13,620	\$341	3,281	22%	\$6.05	\$314	1.4
GRAYSON COUNTY	\$8.58	\$446	\$17,840	1.7	\$39,700	\$993	\$11,910	\$298	2,178	23%	\$7.59	\$395	1.1
GREEN COUNTY	\$8.58	\$446	\$17,840	1.7	\$38,100	\$953	\$11,430	\$286	1,018	22%	\$5.43	\$282	1.6
GREENUP COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	2,652	18%	\$9.45	\$491	1.1
HANCOCK COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,700	\$1,318	\$15,810	\$395	564	18%	\$13.32	\$693	0.8
HARDIN COUNTY	\$9.75	\$507	\$20,280	1.9	\$51,300	\$1,283	\$15,390	\$385	11,422	33%	\$10.05	\$523	1.0
HARLAN COUNTY	\$8.58	\$446	\$17,840	1.7	\$28,300	\$708	\$8,490	\$212	3,523	27%	\$9.16	\$477	0.9
HARRISON COUNTY	\$9.73	\$506	\$20,240	1.9	\$50,300	\$1,258	\$15,090	\$377	2,067	29%	\$9.77	\$508	1.0
HART COUNTY	\$8.58	\$446	\$17,840	1.7	\$37,900	\$948	\$11,370	\$284	1,539	23%	\$7.23	\$376	1.2
HENDERSON COUNTY	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	5,919	33%	\$8.86	\$461	1.2
HENRY COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	1,319	23%	\$8.45	\$439	1.3
HICKMAN COUNTY	\$9.60	\$499	\$19,960	1.9	\$44,800	\$1,120	\$13,440	\$336	407	19%	\$5.87	\$305	1.6
HOPKINS COUNTY	\$8.58	\$446	\$17,840	1.7	\$43,900	\$1,098	\$13,170	\$329	4,756	25%	\$9.83	\$511	0.9
JACKSON COUNTY	\$8.58	\$446	\$17,840	1.7	\$28,400	\$710	\$8,520	\$213	1,051	20%	\$6.15	\$320	1.4
JEFFERSON COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	100,654	35%	\$11.59	\$603	1.0
JESSAMINE COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	4,557	33%	\$9.40	\$489	1.3
JOHNSON COUNTY	\$8.58	\$446	\$17,840	1.7	\$34,600	\$865	\$10,380	\$260	2,150	24%	\$7.23	\$376	1.2
KENTON COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	20,002	34%	\$10.95	\$569	1.2

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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 (2005) ⁵	Rent affordable at mean wage	
KNOTT COUNTY	\$8.58	\$446	\$17,840	1.7	\$29,900	\$748	\$8,970	\$224	1,367	20%	\$12.20	\$634	0.7
KNOX COUNTY	\$8.58	\$446	\$17,840	1.7	\$27,700	\$693	\$8,310	\$208	3,555	29%	\$7.84	\$408	1.1
LARUE COUNTY	\$9.75	\$507	\$20,280	1.9	\$51,300	\$1,283	\$15,390	\$385	1,040	20%	\$5.16	\$268	1.9
LAUREL COUNTY	\$8.58	\$446	\$17,840	1.7	\$37,500	\$938	\$11,250	\$281	4,684	23%	\$8.49	\$442	1.0
LAWRENCE COUNTY	\$8.58	\$446	\$17,840	1.7	\$31,400	\$785	\$9,420	\$236	1,307	22%	\$8.25	\$429	1.0
LEE COUNTY	\$8.58	\$446	\$17,840	1.7	\$30,100	\$753	\$9,030	\$226	693	23%	\$6.07	\$316	1.4
LESLIE COUNTY	\$8.58	\$446	\$17,840	1.7	\$25,700	\$643	\$7,710	\$193	873	18%	\$9.02	\$469	1.0
LETCHER COUNTY	\$8.58	\$446	\$17,840	1.7	\$30,000	\$750	\$9,000	\$225	1,937	19%	\$8.64	\$449	1.0
LEWIS COUNTY	\$9.00	\$468	\$18,720	1.7	\$30,800	\$770	\$9,240	\$231	1,018	19%	\$5.18	\$269	1.7
LINCOLN COUNTY	\$9.40	\$489	\$19,560	1.8	\$38,400	\$960	\$11,520	\$288	1,941	21%	\$7.84	\$407	1.2
LIVINGSTON COUNTY	\$8.58	\$446	\$17,840	1.7	\$47,000	\$1,175	\$14,100	\$353	592	15%	\$11.41	\$593	0.8
LOGAN COUNTY	\$9.21	\$479	\$19,160	1.8	\$47,300	\$1,183	\$14,190	\$355	2,606	25%	\$10.37	\$539	0.9
LYON COUNTY	\$10.10	\$525	\$21,000	2.0	\$47,800	\$1,195	\$14,340	\$359	517	18%	\$5.74	\$298	1.8
MADISON COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,400	\$1,235	\$14,820	\$371	10,936	40%	\$8.43	\$438	1.2
MAGOFFIN COUNTY	\$8.58	\$446	\$17,840	1.7	\$28,700	\$718	\$8,610	\$215	907	18%	\$6.61	\$343	1.3
MARION COUNTY	\$9.10	\$473	\$18,920	1.8	\$43,400	\$1,085	\$13,020	\$326	1,440	22%	\$7.47	\$388	1.2
MARSHALL COUNTY	\$9.31	\$484	\$19,360	1.8	\$51,800	\$1,295	\$15,540	\$389	2,160	17%	\$9.62	\$500	1.0
MARTIN COUNTY	\$8.58	\$446	\$17,840	1.7	\$25,700	\$643	\$7,710	\$193	989	21%	\$8.38	\$436	1.0
MASON COUNTY	\$8.94	\$465	\$18,600	1.7	\$45,100	\$1,128	\$13,530	\$338	2,231	33%	\$8.78	\$457	1.0
McCRACKEN COUNTY	\$9.96	\$518	\$20,720	1.9	\$51,000	\$1,275	\$15,300	\$383	8,675	31%	\$8.51	\$442	1.2
McCREARY COUNTY	\$8.58	\$446	\$17,840	1.7	\$27,000	\$675	\$8,100	\$203	1,593	24%	\$6.85	\$356	1.3
McLEAN COUNTY	\$10.27	\$534	\$21,360	2.0	\$52,700	\$1,318	\$15,810	\$395	784	20%	\$6.33	\$329	1.6
MEADE COUNTY	\$9.56	\$497	\$19,880	1.9	\$47,900	\$1,198	\$14,370	\$359	2,476	26%	\$9.84	\$512	1.0
MENIFEE COUNTY	\$9.00	\$468	\$18,720	1.7	\$31,900	\$798	\$9,570	\$239	478	19%	\$4.67	\$243	1.9
MERCER COUNTY	\$9.42	\$490	\$19,600	1.8	\$51,900	\$1,298	\$15,570	\$389	2,151	26%	\$10.83	\$563	0.9
METCALFE COUNTY	\$8.58	\$446	\$17,840	1.7	\$35,100	\$878	\$10,530	\$263	831	21%	\$7.00	\$364	1.2
MONROE COUNTY	\$8.58	\$446	\$17,840	1.7	\$32,200	\$805	\$9,660	\$242	1,179	25%	\$6.02	\$313	1.4
MONTGOMERY COUNTY	\$10.63	\$553	\$22,120	2.1	\$44,300	\$1,108	\$13,290	\$332	2,541	29%	\$8.55	\$444	1.2
MORGAN COUNTY	\$9.00	\$468	\$18,720	1.7	\$31,500	\$788	\$9,450	\$236	957	20%	\$8.27	\$430	1.1
MUHLENBERG COUNTY	\$8.58	\$446	\$17,840	1.7	\$40,000	\$1,000	\$12,000	\$300	2,111	17%	\$6.22	\$324	1.4
NELSON COUNTY	\$9.96	\$518	\$20,720	1.9	\$53,700	\$1,343	\$16,110	\$403	3,068	22%	\$7.85	\$408	1.3
NICHOLAS COUNTY	\$11.52	\$599	\$23,960	2.2	\$42,600	\$1,065	\$12,780	\$320	683	25%	\$6.12	\$318	1.9
OHIO COUNTY	\$8.58	\$446	\$17,840	1.7	\$42,400	\$1,060	\$12,720	\$318	1,759	20%	\$7.41	\$385	1.2
OLDHAM COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	1,968	13%	\$5.95	\$309	1.9
OWEN COUNTY	\$12.27	\$638	\$25,520	2.4	\$46,400	\$1,160	\$13,920	\$348	891	22%	\$7.70	\$401	1.6
OWSLEY COUNTY	\$8.58	\$446	\$17,840	1.7	\$21,400	\$535	\$6,420	\$161	409	22%	\$4.60	\$239	1.9
PENDLETON COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	1,145	22%	\$8.21	\$427	1.6
PERRY COUNTY	\$8.58	\$446	\$17,840	1.7	\$32,000	\$800	\$9,600	\$240	2,590	23%	\$7.98	\$415	1.1
PIKE COUNTY	\$8.77	\$456	\$18,240	1.7	\$34,900	\$873	\$10,470	\$262	5,873	21%	\$9.36	\$487	0.9
POWELL COUNTY	\$10.06	\$523	\$20,920	2.0	\$37,000	\$925	\$11,100	\$278	1,310	26%	\$7.77	\$404	1.3
PULASKI COUNTY	\$8.58	\$446	\$17,840	1.7	\$38,800	\$970	\$11,640	\$291	5,461	24%	\$7.16	\$372	1.2

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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 (2005) ⁵	Rent affordable at mean wage	
ROBERTSON COUNTY	\$9.00	\$468	\$18,720	1.7	\$43,200	\$1,080	\$12,960	\$324	191	22%	\$4.63	\$241	1.9
ROCKCASTLE COUNTY	\$8.58	\$446	\$17,840	1.7	\$36,400	\$910	\$10,920	\$273	1,338	20%	\$5.05	\$262	1.7
ROWAN COUNTY	\$9.37	\$487	\$19,480	1.8	\$41,200	\$1,030	\$12,360	\$309	2,399	30%	\$6.34	\$329	1.5
RUSSELL COUNTY	\$8.58	\$446	\$17,840	1.7	\$33,200	\$830	\$9,960	\$249	1,427	21%	\$6.69	\$348	1.3
SCOTT COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	3,661	30%	\$12.80	\$666	1.0
SHELBY COUNTY	\$11.58	\$602	\$24,080	2.2	\$58,900	\$1,473	\$17,670	\$442	3,299	27%	\$9.07	\$472	1.3
SIMPSON COUNTY	\$11.88	\$618	\$24,720	2.3	\$50,700	\$1,268	\$15,210	\$380	1,810	28%	\$11.14	\$579	1.1
SPENCER COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	740	17%	\$5.11	\$265	2.2
TAYLOR COUNTY	\$8.58	\$446	\$17,840	1.7	\$40,400	\$1,010	\$12,120	\$303	2,560	28%	\$6.38	\$332	1.3
TODD COUNTY	\$10.10	\$525	\$21,000	2.0	\$42,500	\$1,063	\$12,750	\$319	1,074	24%	\$7.60	\$395	1.3
TRIGG COUNTY	\$11.27	\$586	\$23,440	2.2	\$47,800	\$1,195	\$14,340	\$359	974	19%	\$11.98	\$623	0.9
TRIMBLE COUNTY	\$11.23	\$584	\$23,360	2.2	\$58,900	\$1,473	\$17,670	\$442	609	19%	\$9.49	\$493	1.2
UNION COUNTY	\$9.17	\$477	\$19,080	1.8	\$50,800	\$1,270	\$15,240	\$381	1,261	22%	\$8.36	\$435	1.1
WARREN COUNTY	\$11.37	\$591	\$23,640	2.2	\$50,900	\$1,273	\$15,270	\$382	12,722	36%	\$9.20	\$478	1.2
WASHINGTON COUNTY	\$9.10	\$473	\$18,920	1.8	\$47,800	\$1,195	\$14,340	\$359	829	20%	\$7.95	\$413	1.1
WAYNE COUNTY	\$8.58	\$446	\$17,840	1.7	\$29,800	\$745	\$8,940	\$224	1,868	24%	\$6.37	\$331	1.3
WEBSTER COUNTY	\$10.77	\$560	\$22,400	2.1	\$56,900	\$1,423	\$17,070	\$427	1,221	22%	\$8.93	\$464	1.2
WHITLEY COUNTY	\$9.13	\$475	\$19,000	1.8	\$33,500	\$838	\$10,050	\$251	3,760	27%	\$6.63	\$345	1.4
WOLFE COUNTY	\$8.58	\$446	\$17,840	1.7	\$27,900	\$698	\$8,370	\$209	737	26%	\$5.09	\$265	1.7
WOODFORD COUNTY	\$12.44	\$647	\$25,880	2.4	\$61,800	\$1,545	\$18,540	\$464	2,456	28%	\$9.50	\$494	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.

LOUISIANA

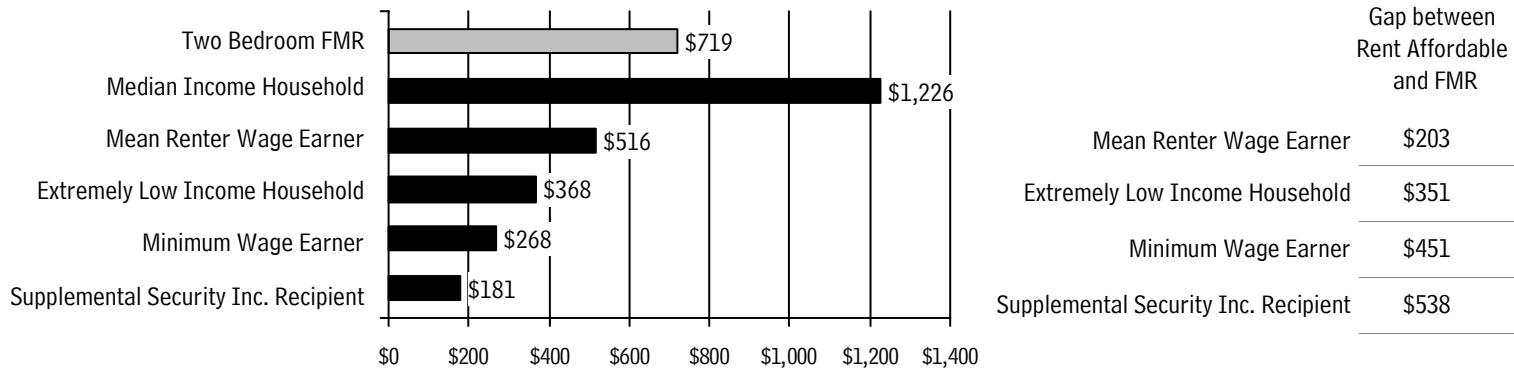
In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$719. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,396 monthly or \$28,751 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.82

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 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 Louisiana, the estimated mean (average) wage for a renter is \$9.93. 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



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 ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
LOUISIANA	\$13.82	\$719	\$28,751	2.7	\$49,033	\$1,226	\$14,710	\$368	531,058	32%	\$9.93	\$516	1.4

METROPOLITAN AREAS

ALEXANDRIA, LA MSA	\$9.63	\$501	\$20,040	1.9	\$44,900	\$1,123	\$13,470	\$337	16,362	30%	\$8.52	\$443	1.1
BATON ROUGE, LA HMFA	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	76,286	31%	\$9.45	\$492	1.5
HOUMA-BAYOU CANE-THIBODAUX, LA MSA	\$10.40	\$541	\$21,640	2.0	\$49,400	\$1,235	\$14,820	\$371	15,873	23%	\$10.97	\$571	0.9
IBERVILLE PARISH, LA HMFA	\$8.54	\$444	\$17,760	1.7	\$41,700	\$1,043	\$12,510	\$313	2,425	23%	\$13.67	\$711	0.6
LAFAYETTE, LA MSA	\$10.96	\$570	\$22,800	2.1	\$52,700	\$1,318	\$15,810	\$395	27,711	31%	\$10.08	\$524	1.1
LAKE CHARLES, LA MSA	\$11.10	\$577	\$23,080	2.2	\$50,900	\$1,273	\$15,270	\$382	20,059	28%	\$9.69	\$504	1.1
MONROE, LA MSA	\$10.35	\$538	\$21,520	2.0	\$48,100	\$1,203	\$14,430	\$361	21,468	34%	\$8.06	\$419	1.3
NEW ORLEANS-METAIRIE-KENNER, LA MSA	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	191,975	39%	\$11.63	\$605	1.6
SHREVEPORT-BOSSIER CITY, LA MSA	\$11.27	\$586	\$23,440	2.2	\$49,600	\$1,240	\$14,880	\$372	48,877	34%	\$9.54	\$496	1.2

COMBINED NONMETRO AREAS

LOUISIANA	\$8.98	\$467	\$18,685	1.7	\$40,463	\$1,012	\$12,139	\$303	110,022	27%	\$7.89	\$410	1.1
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COUNTIES

ACADIA PARISH	\$8.42	\$438	\$17,520	1.6	\$39,200	\$980	\$11,760	\$294	5,883	28%	\$8.21	\$427	1.0
ALLEN PARISH	\$8.42	\$438	\$17,520	1.6	\$41,800	\$1,045	\$12,540	\$314	1,942	24%	\$7.04	\$366	1.2
ASCENSION PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	4,739	18%	\$9.02	\$469	1.6
ASSUMPTION PARISH	\$9.46	\$492	\$19,680	1.8	\$45,100	\$1,128	\$13,530	\$338	1,311	16%	\$8.39	\$436	1.1
AVOUELLES PARISH	\$8.42	\$438	\$17,520	1.6	\$35,900	\$898	\$10,770	\$269	3,768	26%	\$5.21	\$271	1.6
BEAUREGARD PARISH	\$8.62	\$448	\$17,920	1.7	\$46,400	\$1,160	\$13,920	\$348	2,440	20%	\$10.64	\$553	0.8
BIENVILLE PARISH	\$9.29	\$483	\$19,320	1.8	\$37,800	\$945	\$11,340	\$284	1,354	22%	\$7.34	\$381	1.3
BOSSIER PARISH	\$11.27	\$586	\$23,440	2.2	\$49,600	\$1,240	\$14,880	\$372	11,186	31%	\$8.19	\$426	1.4
CADDO PARISH	\$11.27	\$586	\$23,440	2.2	\$49,600	\$1,240	\$14,880	\$372	35,428	36%	\$10.03	\$522	1.1
CALCASIEU PARISH	\$11.10	\$577	\$23,080	2.2	\$50,900	\$1,273	\$15,270	\$382	19,528	28%	\$9.63	\$501	1.2
CALDWELL PARISH	\$8.42	\$438	\$17,520	1.6	\$41,100	\$1,028	\$12,330	\$308	819	21%	\$5.28	\$275	1.6
CAMERON PARISH	\$11.10	\$577	\$23,080	2.2	\$50,900	\$1,273	\$15,270	\$382	531	15%	\$11.87	\$617	0.9
CATAHOULA PARISH	\$8.42	\$438	\$17,520	1.6	\$33,400	\$835	\$10,020	\$251	692	17%	\$5.46	\$284	1.5
CLAIBORNE PARISH	\$9.29	\$483	\$19,320	1.8	\$39,900	\$998	\$11,970	\$299	1,519	24%	\$7.78	\$405	1.2
CONCORDIA PARISH	\$8.42	\$438	\$17,520	1.6	\$35,100	\$878	\$10,530	\$263	1,798	24%	\$6.39	\$332	1.3
DE SOTO PARISH	\$11.27	\$586	\$23,440	2.2	\$49,600	\$1,240	\$14,880	\$372	2,263	23%	\$8.24	\$429	1.4
EAST BATON ROUGE PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	60,060	38%	\$9.58	\$498	1.5
EAST CARROLL PARISH	\$8.42	\$438	\$17,520	1.6	\$30,400	\$760	\$9,120	\$228	1,126	38%	\$6.07	\$315	1.4
EAST FELICIANA PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	1,182	18%	\$6.47	\$336	2.2
EVANGELINE PARISH	\$8.42	\$438	\$17,520	1.6	\$33,900	\$848	\$10,170	\$254	3,899	31%	\$5.21	\$271	1.6
FRANKLIN PARISH	\$8.42	\$438	\$17,520	1.6	\$33,700	\$843	\$10,110	\$253	1,842	24%	\$4.75	\$247	1.8
GRANT PARISH	\$9.63	\$501	\$20,040	1.9	\$44,900	\$1,123	\$13,470	\$337	1,297	18%	\$6.66	\$347	1.4

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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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
IBERIA PARISH	\$9.63	\$501	\$20,040	1.9	\$44,000	\$1,100	\$13,200	\$330	6,753	27%	\$8.84	\$460	1.1
IBERVILLE PARISH	\$8.54	\$444	\$17,760	1.7	\$41,700	\$1,043	\$12,510	\$313	2,425	23%	\$13.67	\$711	0.6
JACKSON PARISH	\$8.42	\$438	\$17,520	1.6	\$44,200	\$1,105	\$13,260	\$332	1,380	23%	\$7.96	\$414	1.1
JEFFERSON DAVIS PARISH	\$8.42	\$438	\$17,520	1.6	\$40,800	\$1,020	\$12,240	\$306	2,884	25%	\$6.84	\$356	1.2
JEFFERSON PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	63,700	36%	\$11.54	\$600	1.6
LA SALLE PARISH	\$8.42	\$438	\$17,520	1.6	\$44,100	\$1,103	\$13,230	\$331	875	17%	\$7.25	\$377	1.2
LAFAYETTE PARISH	\$10.96	\$570	\$22,800	2.1	\$52,700	\$1,318	\$15,810	\$395	24,569	34%	\$10.39	\$540	1.1
LAFOURCHE PARISH	\$10.40	\$541	\$21,640	2.0	\$49,400	\$1,235	\$14,820	\$371	7,069	22%	\$9.95	\$517	1.0
LINCOLN PARISH	\$9.92	\$516	\$20,640	1.9	\$47,600	\$1,190	\$14,280	\$357	6,104	40%	\$5.74	\$299	1.7
LIVINGSTON PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	5,293	16%	\$9.01	\$468	1.6
MADISON PARISH	\$8.42	\$438	\$17,520	1.6	\$29,400	\$735	\$8,820	\$221	1,703	38%	\$6.32	\$328	1.3
MOREHOUSE PARISH	\$8.92	\$464	\$18,560	1.7	\$38,600	\$965	\$11,580	\$290	3,232	28%	\$6.91	\$359	1.3
NATCHITOCHE PARISH	\$9.69	\$504	\$20,160	1.9	\$40,100	\$1,003	\$12,030	\$301	5,063	35%	\$5.87	\$305	1.7
ORLEANS PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	100,716	54%	\$12.26	\$637	1.5
OUACHITA PARISH	\$10.35	\$538	\$21,520	2.0	\$48,100	\$1,203	\$14,430	\$361	19,804	36%	\$8.15	\$424	1.3
PLAQUEMINES PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	1,907	21%	\$18.41	\$957	1.0
POINTE COUPEE PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	1,874	22%	\$7.38	\$384	2.0
RAPIDES PARISH	\$9.63	\$501	\$20,040	1.9	\$44,900	\$1,123	\$13,470	\$337	15,065	32%	\$8.58	\$446	1.1
RED RIVER PARISH	\$9.29	\$483	\$19,320	1.8	\$34,300	\$858	\$10,290	\$257	814	24%	\$7.15	\$372	1.3
RICHLAND PARISH	\$8.42	\$438	\$17,520	1.6	\$35,500	\$888	\$10,650	\$266	2,076	28%	\$5.71	\$297	1.5
SABINE PARISH	\$9.29	\$483	\$19,320	1.8	\$39,700	\$993	\$11,910	\$298	1,753	19%	\$5.51	\$287	1.7
ST. BERNARD PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	6,365	25%	\$10.20	\$530	1.8
ST. CHARLES PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	3,052	19%	\$13.22	\$687	1.4
ST. HELENA PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	582	15%	\$9.07	\$472	1.6
ST. JAMES PARISH	\$11.50	\$598	\$23,920	2.2	\$50,300	\$1,258	\$15,090	\$377	1,008	14%	\$10.87	\$565	1.1
ST. JOHN THE BAPTIST PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	2,714	19%	\$9.95	\$517	1.9
ST. LANDRY PARISH	\$8.42	\$438	\$17,520	1.6	\$35,700	\$893	\$10,710	\$268	9,459	29%	\$6.84	\$356	1.2
ST. MARTIN PARISH	\$10.96	\$570	\$22,800	2.1	\$52,700	\$1,318	\$15,810	\$395	3,142	18%	\$5.86	\$305	1.9
ST. MARY PARISH	\$9.33	\$485	\$19,400	1.8	\$40,400	\$1,010	\$12,120	\$303	5,042	26%	\$13.58	\$706	0.7
ST. TAMMANY PARISH	\$18.81	\$978	\$39,120	3.7	\$52,300	\$1,308	\$15,690	\$392	13,521	20%	\$8.57	\$445	2.2
TANGIPAHOA PARISH	\$10.62	\$552	\$22,080	2.1	\$45,000	\$1,125	\$13,500	\$338	9,753	27%	\$6.54	\$340	1.6
TENSAS PARISH	\$8.42	\$438	\$17,520	1.6	\$31,900	\$798	\$9,570	\$239	740	31%	\$7.85	\$408	1.1
TERREBONNE PARISH	\$10.40	\$541	\$21,640	2.0	\$49,400	\$1,235	\$14,820	\$371	8,804	24%	\$11.58	\$602	0.9
UNION PARISH	\$10.35	\$538	\$21,520	2.0	\$48,100	\$1,203	\$14,430	\$361	1,664	19%	\$6.98	\$363	1.5
VERMILION PARISH	\$8.42	\$438	\$17,520	1.6	\$44,300	\$1,108	\$13,290	\$332	4,565	23%	\$8.43	\$439	1.0
VERNON PARISH	\$8.42	\$438	\$17,520	1.6	\$42,800	\$1,070	\$12,840	\$321	7,900	43%	\$10.24	\$533	0.8
WASHINGTON PARISH	\$8.42	\$438	\$17,520	1.6	\$35,900	\$898	\$10,770	\$269	3,875	24%	\$7.90	\$411	1.1
WEBSTER PARISH	\$8.58	\$446	\$17,840	1.7	\$42,800	\$1,070	\$12,840	\$321	4,210	26%	\$7.89	\$411	1.1
WEST BATON ROUGE PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	1,627	21%	\$8.92	\$464	1.6
WEST CARROLL PARISH	\$8.42	\$438	\$17,520	1.6	\$38,700	\$968	\$11,610	\$290	937	21%	\$8.27	\$430	1.0
WEST FELICIANA PARISH	\$14.40	\$749	\$29,960	2.8	\$55,800	\$1,395	\$16,740	\$419	929	25%	\$13.83	\$719	1.0

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WINN PARISH	\$8.42	\$438	\$17,520	1.6	\$38,600	\$965	\$11,580	\$290	1,503	25%	\$7.44	\$387	1.1

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

MAINE

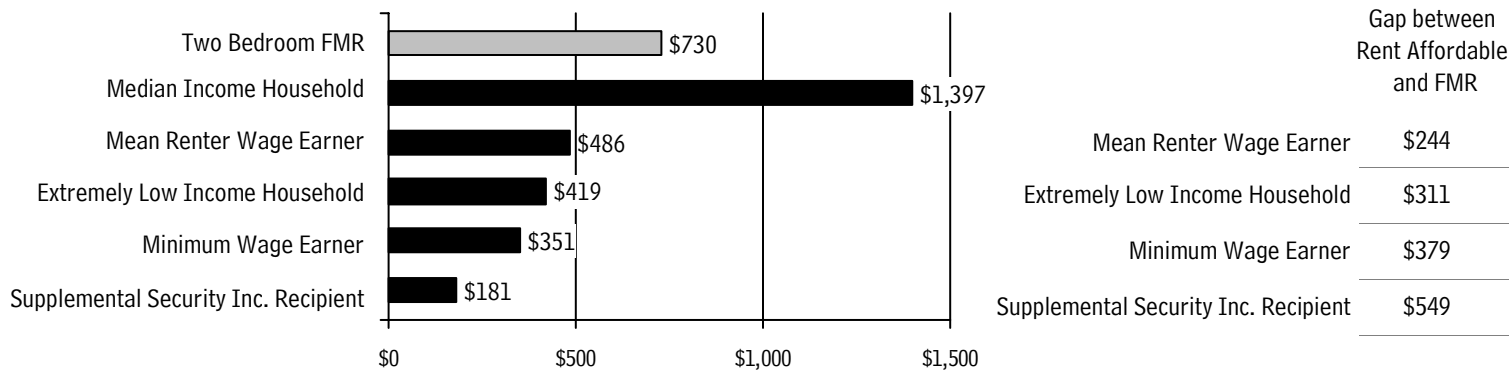
In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$730. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,434 monthly or \$29,208 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.04

In Maine, 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 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 Maine, the estimated mean (average) wage for a renter is \$9.35. 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



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 (2005) ⁵	Rent affordable at mean wage		
MAINE	\$14.04	\$730	\$29,208	2.1	\$55,890	\$1,397	\$16,767	\$419	147,280	28%	\$9.35	\$486	1.5	
METROPOLITAN AREAS														
BANGOR, ME HMFA	\$13.54	\$704	\$28,160	2.0	\$51,700	\$1,293	\$15,510	\$388	13,413	38%	\$8.39	\$436	1.6	
CUMBERLAND COUNTY, ME (PART) HMFA	\$14.87	\$773	\$30,920	2.2	\$57,800	\$1,445	\$17,340	\$434	4,718	26%	\$11.36	\$591	1.3	
LEWISTON-AUBURN, ME MSA	\$11.46	\$596	\$23,840	1.7	\$54,400	\$1,360	\$16,320	\$408	15,373	37%	\$8.85	\$460	1.3	
PENOBSCOT COUNTY, ME (PART) HMFA	\$11.13	\$579	\$23,160	1.6	\$45,800	\$1,145	\$13,740	\$344	4,141	18%	\$8.39	\$436	1.3	
PORTLAND, ME HMFA	\$18.87	\$981	\$39,240	2.8	\$68,200	\$1,705	\$20,460	\$512	33,928	34%	\$11.20	\$583	1.7	
SAGadahoc COUNTY, ME HMFA	\$13.96	\$726	\$29,040	2.1	\$61,300	\$1,533	\$18,390	\$460	3,948	28%	\$11.04	\$574	1.3	
YORK COUNTY, ME (PART) HMFA	\$14.06	\$731	\$29,240	2.1	\$60,800	\$1,520	\$18,240	\$456	13,793	28%	\$8.46	\$440	1.7	
YORK-KITTERY-SOUTH BERWICK, ME HMFA	\$19.13	\$995	\$39,800	2.8	\$73,400	\$1,835	\$22,020	\$551	3,877	24%	\$8.46	\$440	2.3	
COMBINED NONMETRO AREAS														
MAINE	\$11.66	\$606	\$24,259	1.7	\$49,471	\$1,237	\$14,841	\$371	54,089	24%	\$8.14	\$424	1.4	
COUNTIES														
AROOSTOOK COUNTY	\$10.42	\$542	\$21,680	1.5	\$44,500	\$1,113	\$13,350	\$334	8,177	27%	\$6.76	\$351	1.5	
FRANKLIN COUNTY	\$11.52	\$599	\$23,960	1.7	\$46,700	\$1,168	\$14,010	\$350	2,832	24%	\$8.09	\$421	1.4	
HANCOCK COUNTY	\$12.85	\$668	\$26,720	1.9	\$53,400	\$1,335	\$16,020	\$401	5,332	24%	\$8.93	\$465	1.4	
KENNEBEC COUNTY	\$11.33	\$589	\$23,560	1.7	\$54,000	\$1,350	\$16,200	\$405	13,736	29%	\$8.09	\$421	1.4	
KNOX COUNTY	\$13.08	\$680	\$27,200	1.9	\$54,400	\$1,360	\$16,320	\$408	4,317	26%	\$9.10	\$473	1.4	
LINCOLN COUNTY	\$13.56	\$705	\$28,200	2.0	\$56,100	\$1,403	\$16,830	\$421	2,399	17%	\$8.21	\$427	1.7	
OXFORD COUNTY	\$11.17	\$581	\$23,240	1.7	\$48,800	\$1,220	\$14,640	\$366	5,138	23%	\$8.31	\$432	1.3	
PISCATAQUIS COUNTY †	\$12.83	\$667	\$26,680	1.9	\$42,600	\$1,065	\$12,780	\$320	1,499	21%				
SOMERSET COUNTY	\$10.69	\$556	\$22,240	1.6	\$45,200	\$1,130	\$13,560	\$339	4,528	22%	\$8.41	\$437	1.3	
WALDO COUNTY	\$13.17	\$685	\$27,400	2.0	\$50,100	\$1,253	\$15,030	\$376	2,970	20%	\$8.70	\$452	1.5	
WASHINGTON COUNTY	\$11.31	\$588	\$23,520	1.7	\$38,800	\$970	\$11,640	\$291	3,161	22%	\$7.41	\$385	1.5	

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 Maine FMR Areas

Bangor, ME HMFA

Penobscot County

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

Cumberland County, ME (part) HMFA

Cumberland County

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

Lewiston-Auburn, ME MSA

Androscoggin County

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

Penobscot County, ME (part) HMFA

Penobscot County

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

Portland, ME HMFA

Cumberland County

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

York County

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

Sagadahoc County, ME HMFA

Sagadahoc County

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

York County, ME (part) HMFA

York County

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

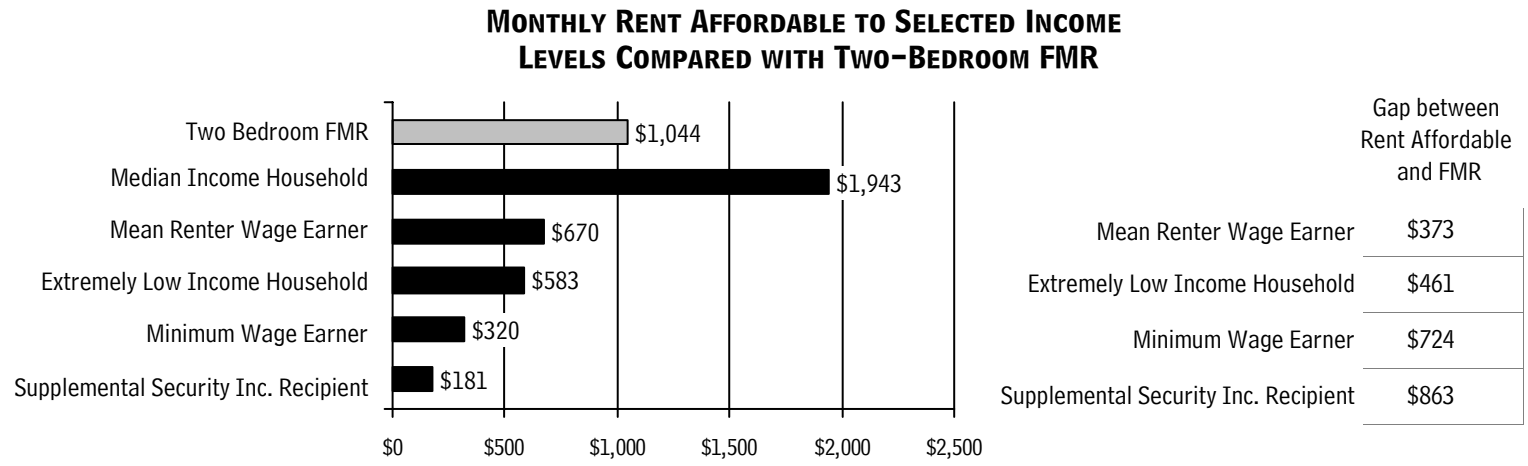
MARYLAND

In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,044. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,479 monthly or \$41,747 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.07

In Maryland, 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 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 Maryland, the estimated mean (average) wage for a renter is \$12.89. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 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.



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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
MARYLAND	\$20.07	\$1,044	\$41,747	3.3	\$77,729	\$1,943	\$23,319	\$583	627,639	32%	\$12.89	\$670	1.6

METROPOLITAN AREAS

BALTIMORE-TOWSON, MD HMFA *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	310,754	33%	\$13.10	\$681	1.4
CUMBERLAND, MD-WV MSA	\$9.98	\$519	\$20,760	1.6	\$48,400	\$1,210	\$14,520	\$363	8,753	30%	\$6.97	\$362	1.4
HAGERSTOWN, MD HMFA	\$12.94	\$673	\$26,920	2.1	\$57,700	\$1,443	\$17,310	\$433	17,096	34%	\$10.47	\$545	1.2
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA	\$17.75	\$923	\$36,920	2.9	\$72,100	\$1,803	\$21,630	\$541	7,828	25%	\$10.30	\$536	1.7
SALISBURY, MD HMFA	\$12.56	\$653	\$26,120	2.0	\$55,300	\$1,383	\$16,590	\$415	10,805	34%	\$9.38	\$488	1.3
SOMERSET COUNTY, MD HMFA	\$10.62	\$552	\$22,080	1.7	\$46,100	\$1,153	\$13,830	\$346	2,532	30%	\$7.42	\$386	1.4
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD HMFA *	\$24.73	\$1,286	\$51,440	4.0	\$90,300	\$2,258	\$27,090	\$677	240,755	32%	\$13.78	\$717	1.8

COMBINED NONMETRO AREAS

MARYLAND	\$14.07	\$731	\$29,256	2.3	\$61,408	\$1,535	\$18,422	\$461	29,116	27%	\$9.12	\$474	1.5
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COUNTIES

ALLEGANY COUNTY	\$9.98	\$519	\$20,760	1.6	\$48,400	\$1,210	\$14,520	\$363	8,753	30%	\$6.97	\$362	1.4
ANNE ARUNDEL COUNTY *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	43,748	24%	\$12.87	\$669	1.4
BALTIMORE CITY *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	128,117	50%	\$15.27	\$794	1.2
BALTIMORE COUNTY *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	97,303	32%	\$12.77	\$664	1.4
CALVERT COUNTY *	\$24.73	\$1,286	\$51,440	4.0	\$90,300	\$2,258	\$27,090	\$677	3,771	15%	\$9.47	\$493	2.6
CAROLINE COUNTY	\$11.62	\$604	\$24,160	1.9	\$54,600	\$1,365	\$16,380	\$410	2,885	26%	\$9.07	\$472	1.3
CARROLL COUNTY *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	9,466	18%	\$7.97	\$415	2.3
CECIL COUNTY	\$17.75	\$923	\$36,920	2.9	\$72,100	\$1,803	\$21,630	\$541	7,828	25%	\$10.30	\$536	1.7
CHARLES COUNTY *	\$24.73	\$1,286	\$51,440	4.0	\$90,300	\$2,258	\$27,090	\$677	9,101	22%	\$9.10	\$473	2.7
DORCHESTER COUNTY	\$11.10	\$577	\$23,080	1.8	\$51,200	\$1,280	\$15,360	\$384	3,797	30%	\$8.57	\$446	1.3
FREDERICK COUNTY *	\$24.73	\$1,286	\$51,440	4.0	\$90,300	\$2,258	\$27,090	\$677	16,922	24%	\$10.64	\$553	2.3
GARRETT COUNTY	\$9.98	\$519	\$20,760	1.6	\$46,000	\$1,150	\$13,800	\$345	2,531	22%	\$6.99	\$363	1.4
HARFORD COUNTY *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	17,548	22%	\$9.36	\$487	1.9
HOWARD COUNTY (EX. COLUMBIA CITY) *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	12,003	21%	\$13.74	\$715	1.3
KENT COUNTY	\$13.04	\$678	\$27,120	2.1	\$57,500	\$1,438	\$17,250	\$431	2,278	30%	\$9.64	\$501	1.4
MONTGOMERY COUNTY *	\$24.73	\$1,286	\$51,440	4.0	\$90,300	\$2,258	\$27,090	\$677	101,557	31%	\$15.54	\$808	1.6
PRINCE GEORGE'S COUNTY *	\$24.73	\$1,286	\$51,440	4.0	\$90,300	\$2,258	\$27,090	\$677	109,404	38%	\$12.92	\$672	1.9
QUEEN ANNE'S COUNTY *	\$18.10	\$941	\$37,640	2.9	\$72,800	\$1,820	\$21,840	\$546	2,569	17%	\$7.78	\$405	2.3
SOMERSET COUNTY	\$10.62	\$552	\$22,080	1.7	\$46,100	\$1,153	\$13,830	\$346	2,532	30%	\$7.42	\$386	1.4
ST. MARY'S COUNTY	\$18.77	\$976	\$39,040	3.1	\$75,700	\$1,893	\$22,710	\$568	8,641	28%	\$11.70	\$609	1.6
TALBOT COUNTY	\$13.62	\$708	\$28,320	2.2	\$64,700	\$1,618	\$19,410	\$485	4,065	28%	\$8.80	\$457	1.5
WASHINGTON COUNTY	\$12.94	\$673	\$26,920	2.1	\$57,700	\$1,443	\$17,310	\$433	17,096	34%	\$10.47	\$545	1.2
WICOMICO COUNTY	\$12.56	\$653	\$26,120	2.0	\$55,300	\$1,383	\$16,590	\$415	10,805	34%	\$9.38	\$488	1.3
WORCESTER COUNTY	\$12.48	\$649	\$25,960	2.0	\$57,700	\$1,443	\$17,310	\$433	4,919	25%	\$7.19	\$374	1.7

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

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

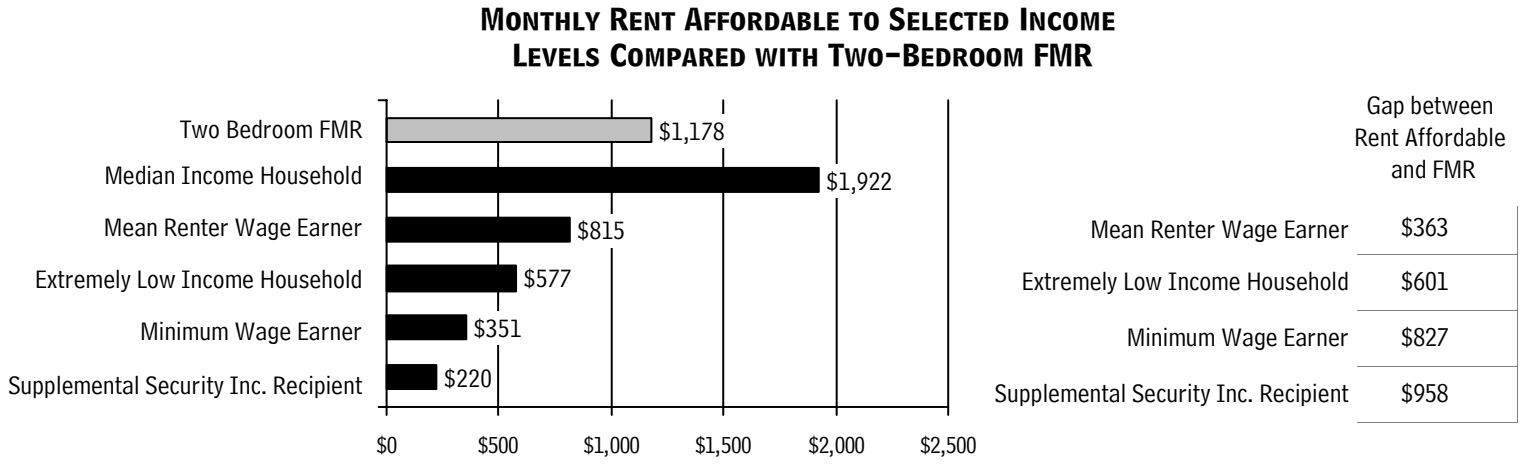
MASSACHUSETTS

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,178. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,927 monthly or \$47,122 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$22.65

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 134 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 Massachusetts, the estimated mean (average) wage for a renter is \$15.68. 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.



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 (2005) ⁵	Rent affordable at mean wage	
MASSACHUSETTS	\$22.65	\$1,178	\$47,122	3.4	\$76,895	\$1,922	\$23,068	\$577	935,332	38%	\$15.68	\$815	1.4

METROPOLITAN AREAS

BARNSTABLE TOWN, MA MSA	\$19.29	\$1,003	\$40,120	2.9	\$66,800	\$1,670	\$20,040	\$501	21,039	22%	\$10.23	\$532	1.9
BERKSHIRE COUNTY, MA (PART) HMFA	\$12.85	\$668	\$26,720	1.9	\$61,900	\$1,548	\$18,570	\$464	6,123	31%	\$9.88	\$514	1.3
BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA	\$26.27	\$1,366	\$54,640	3.9	\$84,100	\$2,103	\$25,230	\$631	522,109	42%	\$18.79	\$977	1.4
BROCKTON, MA HMFA	\$21.88	\$1,138	\$45,520	3.2	\$73,600	\$1,840	\$22,080	\$552	25,490	31%	\$9.67	\$503	2.3
EASTERN WORCESTER COUNTY, MA HMFA	\$21.25	\$1,105	\$44,200	3.1	\$91,600	\$2,290	\$27,480	\$687	7,122	24%	\$11.41	\$593	1.9
EASTON-RAYNHAM, MA HMFA	\$25.94	\$1,349	\$53,960	3.8	\$93,600	\$2,340	\$28,080	\$702	2,069	18%	\$9.56	\$497	2.7
FITCHBURG-LEOMINSTER, MA HMFA	\$16.19	\$842	\$33,680	2.4	\$63,400	\$1,585	\$19,020	\$476	20,350	38%	\$11.41	\$593	1.4
FRANKLIN COUNTY, MA (PART) HMFA	\$13.77	\$716	\$28,640	2.0	\$62,100	\$1,553	\$18,630	\$466	8,828	32%	\$8.91	\$463	1.5
LAWRENCE, MA-NH HMFA	\$20.67	\$1,075	\$43,000	3.1	\$78,200	\$1,955	\$23,460	\$587	36,622	38%	\$11.66	\$607	1.8
LOWELL, MA HMFA	\$22.52	\$1,171	\$46,840	3.3	\$81,600	\$2,040	\$24,480	\$612	31,511	31%	\$18.41	\$957	1.2
NEW BEDFORD, MA HMFA	\$15.21	\$791	\$31,640	2.3	\$55,200	\$1,380	\$16,560	\$414	26,229	42%	\$9.56	\$497	1.6
PITTSFIELD, MA HMFA	\$13.58	\$706	\$28,240	2.0	\$61,200	\$1,530	\$18,360	\$459	12,395	34%	\$9.88	\$514	1.4
PROVIDENCE-FALL RIVER, RI-MA HMFA *	\$19.50	\$1,014	\$40,560	2.9	\$64,000	\$1,600	\$19,200	\$480	38,300	42%	\$9.56	\$497	2.0
SPRINGFIELD, MA HMFA	\$16.15	\$840	\$33,600	2.4	\$62,900	\$1,573	\$18,870	\$472	87,297	37%	\$9.71	\$505	1.7
TAUNTON-MANSFIELD-NORTON, MA HMFA	\$20.06	\$1,043	\$41,720	3.0	\$76,200	\$1,905	\$22,860	\$572	12,282	31%	\$9.56	\$497	2.1
WESTERN WORCESTER COUNTY, MA HMFA	\$12.29	\$639	\$25,560	1.8	\$59,500	\$1,488	\$17,850	\$446	2,623	25%	\$11.41	\$593	1.1
WORCESTER, MA HMFA	\$17.12	\$890	\$35,600	2.5	\$71,700	\$1,793	\$21,510	\$538	71,735	38%	\$11.41	\$593	1.5

COMBINED NONMETRO AREAS

MASSACHUSETTS	\$24.47	\$1,273	\$50,901	3.6	\$73,271	\$1,832	\$21,981	\$550	3,208	32%	\$13.32	\$692	1.8
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COUNTIES

DUKES COUNTY	\$22.65	\$1,178	\$47,120	3.4	\$68,300	\$1,708	\$20,490	\$512	1,842	29%	\$13.32	\$692	1.7
NANTUCKET COUNTY †	\$26.92	\$1,400	\$56,000	4.0	\$81,900	\$2,048	\$24,570	\$614	1,366	37%			

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 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

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.

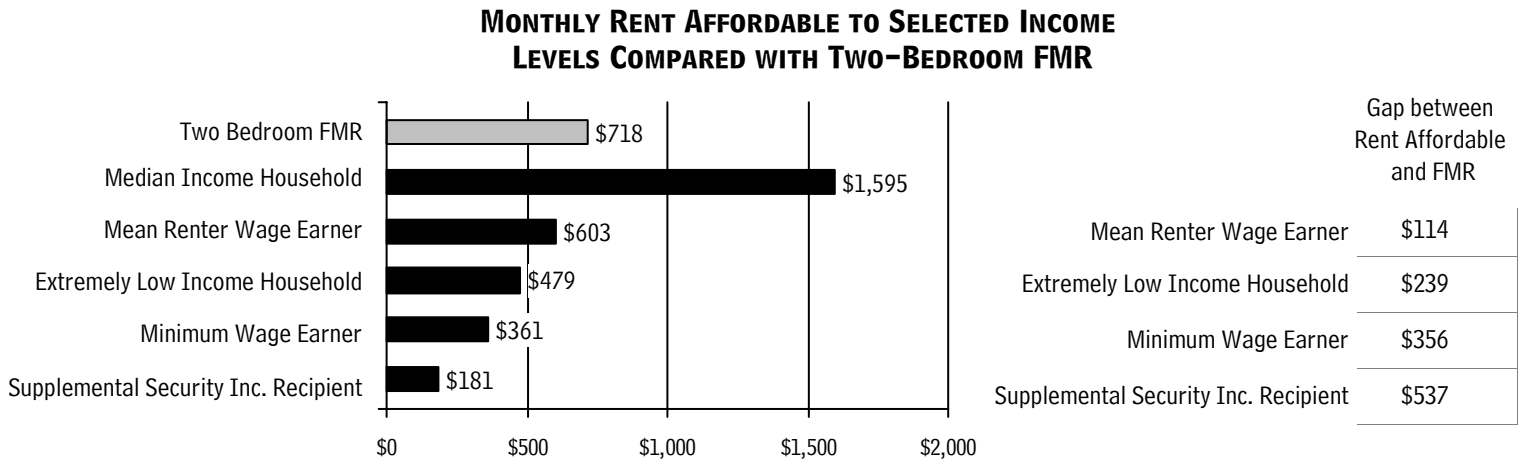
MICHIGAN

In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$718. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,392 monthly or \$28,701 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.80

In Michigan, a minimum wage worker earns an hourly wage of \$6.95. 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 Michigan, the estimated mean (average) wage for a renter is \$11.60. 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.



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 (2005) ⁵	Rent affordable at mean wage	
MICHIGAN	\$13.80	\$718	\$28,701	2.0	\$63,806	\$1,595	\$19,142	\$479	992,315	26%	\$11.60	\$603	1.2

METROPOLITAN AREAS

ANN ARBOR, MI MSA	\$17.96	\$934	\$37,360	2.6	\$82,400	\$2,060	\$24,720	\$618	50,481	40%	\$12.92	\$672	1.4
BARRY COUNTY, MI HMFA	\$11.23	\$584	\$23,360	1.6	\$60,400	\$1,510	\$18,120	\$453	2,974	14%	\$8.46	\$440	1.3
BATTLE CREEK, MI MSA	\$11.73	\$610	\$24,400	1.7	\$55,200	\$1,380	\$16,560	\$414	14,615	27%	\$11.39	\$592	1.0
BAY CITY, MI MSA	\$10.50	\$546	\$21,840	1.5	\$55,800	\$1,395	\$16,740	\$419	9,081	21%	\$8.41	\$438	1.2
CASS COUNTY, MI HMFA	\$10.29	\$535	\$21,400	1.5	\$54,300	\$1,358	\$16,290	\$407	3,562	18%	\$9.76	\$508	1.1
DETROIT-WARREN-LIVONIA, MI HMFA	\$15.25	\$793	\$31,720	2.2	\$69,700	\$1,743	\$20,910	\$523	457,958	28%	\$13.48	\$701	1.1
FLINT, MI MSA	\$12.48	\$649	\$25,960	1.8	\$57,800	\$1,445	\$17,340	\$434	45,438	27%	\$9.79	\$509	1.3
GRAND RAPIDS-WYOMING, MI HMFA *	\$13.46	\$700	\$28,000	1.9	\$61,500	\$1,538	\$18,450	\$461	63,171	30%	\$11.09	\$577	1.2
HOLLAND-GRAND HAVEN, MI MSA	\$12.87	\$669	\$26,760	1.9	\$69,800	\$1,745	\$20,940	\$524	15,694	19%	\$10.73	\$558	1.2
IONIA COUNTY, MI HMFA	\$11.00	\$572	\$22,880	1.6	\$58,600	\$1,465	\$17,580	\$440	4,109	20%	\$7.98	\$415	1.4
JACKSON, MI MSA	\$11.65	\$606	\$24,240	1.7	\$59,200	\$1,480	\$17,760	\$444	13,666	23%	\$9.82	\$510	1.2
KALAMAZOO-PORTAGE, MI MSA	\$12.12	\$630	\$25,200	1.7	\$60,600	\$1,515	\$18,180	\$455	37,724	31%	\$9.62	\$500	1.3
LANSING-EAST LANSING, MI MSA	\$13.06	\$679	\$27,160	1.9	\$64,900	\$1,623	\$19,470	\$487	56,512	33%	\$10.00	\$520	1.3
LIVINGSTON COUNTY, MI HMFA	\$16.46	\$856	\$34,240	2.4	\$87,800	\$2,195	\$26,340	\$659	6,604	12%	\$8.88	\$462	1.9
MONROE, MI MSA	\$14.33	\$745	\$29,800	2.1	\$69,600	\$1,740	\$20,880	\$522	10,253	19%	\$9.98	\$519	1.4
MUSKEGON-NORTON SHORES, MI MSA	\$10.56	\$549	\$21,960	1.5	\$53,000	\$1,325	\$15,900	\$398	14,092	22%	\$8.31	\$432	1.3
NEWAYGO COUNTY, MI HMFA	\$10.33	\$537	\$21,480	1.5	\$49,400	\$1,235	\$14,820	\$371	2,727	15%	\$8.42	\$438	1.2
NILES-BENTON HARBOR, MI MSA	\$11.23	\$584	\$23,360	1.6	\$54,200	\$1,355	\$16,260	\$407	17,644	28%	\$9.91	\$515	1.1
SAGINAW-SAGINAW TOWNSHIP NORTH, MI MSA	\$11.69	\$608	\$24,320	1.7	\$53,800	\$1,345	\$16,140	\$404	21,045	26%	\$9.68	\$503	1.2

COMBINED NONMETRO AREAS

MICHIGAN	\$10.83	\$563	\$22,517	1.6	\$51,646	\$1,291	\$15,494	\$387	144,965	20%	\$8.69	\$452	1.2
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COUNTIES

ALCONA COUNTY	\$9.98	\$519	\$20,760	1.4	\$41,200	\$1,030	\$12,360	\$309	537	10%	\$6.74	\$350	1.5
ALGER COUNTY	\$9.98	\$519	\$20,760	1.4	\$48,700	\$1,218	\$14,610	\$365	665	18%	\$8.38	\$436	1.2
ALLEGAN COUNTY	\$12.10	\$629	\$25,160	1.7	\$60,300	\$1,508	\$18,090	\$452	6,536	17%	\$10.35	\$538	1.2
ALPENA COUNTY	\$9.98	\$519	\$20,760	1.4	\$49,300	\$1,233	\$14,790	\$370	2,659	21%	\$7.29	\$379	1.4
ANTRIM COUNTY	\$10.54	\$548	\$21,920	1.5	\$50,400	\$1,260	\$15,120	\$378	1,383	15%	\$7.21	\$375	1.5
ARENAC COUNTY	\$9.98	\$519	\$20,760	1.4	\$44,700	\$1,118	\$13,410	\$335	1,054	16%	\$5.38	\$280	1.9
BARAGA COUNTY	\$9.98	\$519	\$20,760	1.4	\$49,100	\$1,228	\$14,730	\$368	748	22%	\$6.57	\$342	1.5
BARRY COUNTY	\$11.23	\$584	\$23,360	1.6	\$60,400	\$1,510	\$18,120	\$453	2,974	14%	\$8.46	\$440	1.3
BAY COUNTY	\$10.50	\$546	\$21,840	1.5	\$55,800	\$1,395	\$16,740	\$419	9,081	21%	\$8.41	\$438	1.2
BENZIE COUNTY	\$13.08	\$680	\$27,200	1.9	\$50,400	\$1,260	\$15,120	\$378	926	14%	\$6.73	\$350	1.9
BERRIEN COUNTY	\$11.23	\$584	\$23,360	1.6	\$54,200	\$1,355	\$16,260	\$407	17,644	28%	\$9.91	\$515	1.1
BRANCH COUNTY	\$11.73	\$610	\$24,400	1.7	\$52,400	\$1,310	\$15,720	\$393	3,457	21%	\$9.95	\$517	1.2

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
CALHOUN COUNTY	\$11.73	\$610	\$24,400	1.7	\$55,200	\$1,380	\$16,560	\$414	14,615	27%	\$11.39	\$592	1.0
CASS COUNTY	\$10.29	\$535	\$21,400	1.5	\$54,300	\$1,358	\$16,290	\$407	3,562	18%	\$9.76	\$508	1.1
CHARLEVOIX COUNTY	\$10.96	\$570	\$22,800	1.6	\$53,800	\$1,345	\$16,140	\$404	1,954	19%	\$9.90	\$515	1.1
CHEBOYGAN COUNTY	\$10.10	\$525	\$21,000	1.5	\$44,700	\$1,118	\$13,410	\$335	1,861	17%	\$7.06	\$367	1.4
CHIPPEWA COUNTY	\$10.23	\$532	\$21,280	1.5	\$48,300	\$1,208	\$14,490	\$362	3,502	26%	\$6.63	\$345	1.5
CLARE COUNTY	\$9.98	\$519	\$20,760	1.4	\$39,900	\$998	\$11,970	\$299	2,255	18%	\$7.24	\$377	1.4
CLINTON COUNTY	\$13.06	\$679	\$27,160	1.9	\$64,900	\$1,623	\$19,470	\$487	3,491	15%	\$9.16	\$476	1.4
CRAWFORD COUNTY	\$10.21	\$531	\$21,240	1.5	\$43,100	\$1,078	\$12,930	\$323	966	17%	\$7.99	\$416	1.3
DELTA COUNTY	\$9.98	\$519	\$20,760	1.4	\$52,500	\$1,313	\$15,750	\$394	3,237	20%	\$7.45	\$388	1.3
DICKINSON COUNTY	\$9.98	\$519	\$20,760	1.4	\$50,100	\$1,253	\$15,030	\$376	2,264	20%	\$8.09	\$421	1.2
EATON COUNTY	\$13.06	\$679	\$27,160	1.9	\$64,900	\$1,623	\$19,470	\$487	10,397	26%	\$10.07	\$524	1.3
EMMET COUNTY	\$11.75	\$611	\$24,440	1.7	\$56,400	\$1,410	\$16,920	\$423	3,080	24%	\$8.82	\$458	1.3
GENESEE COUNTY	\$12.48	\$649	\$25,960	1.8	\$57,800	\$1,445	\$17,340	\$434	45,438	27%	\$9.79	\$509	1.3
GLADWIN COUNTY	\$9.98	\$519	\$20,760	1.4	\$42,900	\$1,073	\$12,870	\$322	1,526	14%	\$7.91	\$411	1.3
GOGEBIC COUNTY	\$9.98	\$519	\$20,760	1.4	\$41,400	\$1,035	\$12,420	\$311	1,583	21%	\$7.02	\$365	1.4
GRAND TRAVERSE COUNTY	\$13.83	\$719	\$28,760	2.0	\$59,600	\$1,490	\$17,880	\$447	6,902	23%	\$10.56	\$549	1.3
GRATIOT COUNTY	\$9.98	\$519	\$20,760	1.4	\$50,900	\$1,273	\$15,270	\$382	3,260	22%	\$8.38	\$436	1.2
HILLSDALE COUNTY	\$10.33	\$537	\$21,480	1.5	\$53,800	\$1,345	\$16,140	\$404	3,486	20%	\$10.39	\$540	1.0
HOUGHTON COUNTY	\$9.98	\$519	\$20,760	1.4	\$45,000	\$1,125	\$13,500	\$338	3,928	28%	\$6.25	\$325	1.6
HURON COUNTY	\$9.98	\$519	\$20,760	1.4	\$49,000	\$1,225	\$14,700	\$368	2,414	17%	\$8.17	\$425	1.2
INGHAM COUNTY	\$13.06	\$679	\$27,160	1.9	\$64,900	\$1,623	\$19,470	\$487	42,624	39%	\$10.07	\$524	1.3
IONIA COUNTY	\$11.00	\$572	\$22,880	1.6	\$58,600	\$1,465	\$17,580	\$440	4,109	20%	\$7.98	\$415	1.4
IOSCO COUNTY	\$9.98	\$519	\$20,760	1.4	\$43,700	\$1,093	\$13,110	\$328	2,114	18%	\$7.07	\$368	1.4
IRON COUNTY	\$9.98	\$519	\$20,760	1.4	\$43,400	\$1,085	\$13,020	\$326	1,006	18%	\$7.08	\$368	1.4
ISABELLA COUNTY	\$9.98	\$519	\$20,760	1.4	\$53,600	\$1,340	\$16,080	\$402	8,221	37%	\$7.15	\$372	1.4
JACKSON COUNTY	\$11.65	\$606	\$24,240	1.7	\$59,200	\$1,480	\$17,760	\$444	13,666	23%	\$9.82	\$510	1.2
KALAMAZOO COUNTY	\$12.12	\$630	\$25,200	1.7	\$60,600	\$1,515	\$18,180	\$455	31,995	34%	\$9.80	\$510	1.2
KALKASKA COUNTY	\$10.42	\$542	\$21,680	1.5	\$46,200	\$1,155	\$13,860	\$347	941	15%	\$10.50	\$546	1.0
KENT COUNTY *	\$13.46	\$700	\$28,000	1.9	\$61,500	\$1,538	\$18,450	\$461	63,171	30%	\$11.09	\$577	1.2
KEWEENAW COUNTY	\$9.98	\$519	\$20,760	1.4	\$41,800	\$1,045	\$12,540	\$314	107	11%	\$4.54	\$236	2.2
LAKE COUNTY	\$9.98	\$519	\$20,760	1.4	\$38,000	\$950	\$11,400	\$285	803	17%	\$6.53	\$339	1.5
LAPEER COUNTY	\$15.25	\$793	\$31,720	2.2	\$69,700	\$1,743	\$20,910	\$523	4,597	15%	\$7.93	\$413	1.9
LEELANAU COUNTY	\$13.08	\$680	\$27,200	1.9	\$62,400	\$1,560	\$18,720	\$468	1,290	15%	\$8.12	\$422	1.6
LENAWEE COUNTY	\$12.85	\$668	\$26,720	1.8	\$62,100	\$1,553	\$18,630	\$466	7,829	22%	\$9.32	\$485	1.4
LIVINGSTON COUNTY	\$16.46	\$856	\$34,240	2.4	\$87,800	\$2,195	\$26,340	\$659	6,604	12%	\$8.88	\$462	1.9
LUCE COUNTY	\$9.98	\$519	\$20,760	1.4	\$42,600	\$1,065	\$12,780	\$320	507	20%	\$5.54	\$288	1.8
MACKINAC COUNTY	\$10.25	\$533	\$21,320	1.5	\$46,900	\$1,173	\$14,070	\$352	1,059	21%	\$7.49	\$390	1.4
MACOMB COUNTY	\$15.25	\$793	\$31,720	2.2	\$69,700	\$1,743	\$20,910	\$523	65,316	21%	\$12.64	\$657	1.2
MANISTEE COUNTY	\$10.90	\$567	\$22,680	1.6	\$48,500	\$1,213	\$14,550	\$364	1,877	19%	\$7.71	\$401	1.4
MARQUETTE COUNTY	\$9.98	\$519	\$20,760	1.4	\$53,600	\$1,340	\$16,080	\$402	7,777	30%	\$8.01	\$416	1.2
MASON COUNTY	\$9.98	\$519	\$20,760	1.4	\$48,400	\$1,210	\$14,520	\$363	2,473	22%	\$7.63	\$397	1.3

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
MECOSTA COUNTY	\$10.58	\$550	\$22,000	1.5	\$47,100	\$1,178	\$14,130	\$353	3,939	26%	\$5.92	\$308	1.8
MENOMINEE COUNTY	\$9.98	\$519	\$20,760	1.4	\$46,900	\$1,173	\$14,070	\$352	2,160	21%	\$7.53	\$391	1.3
MIDLAND COUNTY	\$11.44	\$595	\$23,800	1.6	\$64,600	\$1,615	\$19,380	\$485	6,876	22%	\$11.68	\$607	1.0
MISSAUKEE COUNTY	\$10.96	\$570	\$22,800	1.6	\$45,500	\$1,138	\$13,650	\$341	898	16%	\$8.96	\$466	1.2
MONROE COUNTY	\$14.33	\$745	\$29,800	2.1	\$69,600	\$1,740	\$20,880	\$522	10,253	19%	\$9.98	\$519	1.4
MONTCALM COUNTY	\$10.29	\$535	\$21,400	1.5	\$50,000	\$1,250	\$15,000	\$375	4,065	18%	\$9.09	\$473	1.1
MONTMORENCY COUNTY	\$10.23	\$532	\$21,280	1.5	\$41,000	\$1,025	\$12,300	\$308	621	14%	\$8.33	\$433	1.2
MUSKEGON COUNTY	\$10.56	\$549	\$21,960	1.5	\$53,000	\$1,325	\$15,900	\$398	14,092	22%	\$8.31	\$432	1.3
NEWAYGO COUNTY	\$10.33	\$537	\$21,480	1.5	\$49,400	\$1,235	\$14,820	\$371	2,727	15%	\$8.42	\$438	1.2
OAKLAND COUNTY	\$15.25	\$793	\$31,720	2.2	\$69,700	\$1,743	\$20,910	\$523	118,873	25%	\$14.21	\$739	1.1
OCEANA COUNTY	\$10.04	\$522	\$20,880	1.4	\$47,600	\$1,190	\$14,280	\$357	1,694	17%	\$6.47	\$336	1.6
OGEMAW COUNTY	\$9.98	\$519	\$20,760	1.4	\$40,800	\$1,020	\$12,240	\$306	1,328	15%	\$7.12	\$370	1.4
ONTONAGON COUNTY	\$9.98	\$519	\$20,760	1.4	\$42,800	\$1,070	\$12,840	\$321	521	15%	\$7.28	\$379	1.4
OSCEOLA COUNTY	\$9.98	\$519	\$20,760	1.4	\$46,600	\$1,165	\$13,980	\$350	1,655	19%	\$12.12	\$630	0.8
OSCODA COUNTY	\$9.98	\$519	\$20,760	1.4	\$37,400	\$935	\$11,220	\$281	576	15%	\$7.07	\$368	1.4
OTSEGO COUNTY	\$12.63	\$657	\$26,280	1.8	\$53,900	\$1,348	\$16,170	\$404	1,631	18%	\$8.01	\$417	1.6
OTTAWA COUNTY	\$12.87	\$669	\$26,760	1.9	\$69,800	\$1,745	\$20,940	\$524	15,694	19%	\$10.73	\$558	1.2
PRESQUE ISLE COUNTY	\$9.98	\$519	\$20,760	1.4	\$43,800	\$1,095	\$13,140	\$329	891	14%	\$6.70	\$349	1.5
ROSCOMMON COUNTY	\$9.98	\$519	\$20,760	1.4	\$42,000	\$1,050	\$12,600	\$315	1,596	14%	\$6.79	\$353	1.5
SAGINAW COUNTY	\$11.69	\$608	\$24,320	1.7	\$53,800	\$1,345	\$16,140	\$404	21,045	26%	\$9.68	\$503	1.2
SANILAC COUNTY	\$9.98	\$519	\$20,760	1.4	\$49,300	\$1,233	\$14,790	\$370	3,059	18%	\$8.69	\$452	1.1
SCHOOLCRAFT COUNTY	\$9.98	\$519	\$20,760	1.4	\$43,200	\$1,080	\$12,960	\$324	658	18%	\$7.27	\$378	1.4
SHIAWASSEE COUNTY	\$11.02	\$573	\$22,920	1.6	\$57,700	\$1,443	\$17,310	\$433	5,346	20%	\$7.61	\$396	1.4
ST. CLAIR COUNTY	\$15.25	\$793	\$31,720	2.2	\$69,700	\$1,743	\$20,910	\$523	12,668	20%	\$8.63	\$449	1.8
ST. JOSEPH COUNTY	\$10.92	\$568	\$22,720	1.6	\$54,000	\$1,350	\$16,200	\$405	5,396	23%	\$10.35	\$538	1.1
TUSCOLA COUNTY	\$10.50	\$546	\$21,840	1.5	\$53,500	\$1,338	\$16,050	\$401	3,406	16%	\$8.13	\$423	1.3
VAN BUREN COUNTY	\$12.12	\$630	\$25,200	1.7	\$60,600	\$1,515	\$18,180	\$455	5,729	20%	\$8.56	\$445	1.4
WASHTENAW COUNTY	\$17.96	\$934	\$37,360	2.6	\$82,400	\$2,060	\$24,720	\$618	50,481	40%	\$12.92	\$672	1.4
WAYNE COUNTY	\$15.25	\$793	\$31,720	2.2	\$69,700	\$1,743	\$20,910	\$523	256,504	33%	\$13.55	\$705	1.1
WEXFORD COUNTY	\$10.85	\$564	\$22,560	1.6	\$46,500	\$1,163	\$13,950	\$349	2,462	21%	\$8.87	\$461	1.2

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

MINNESOTA

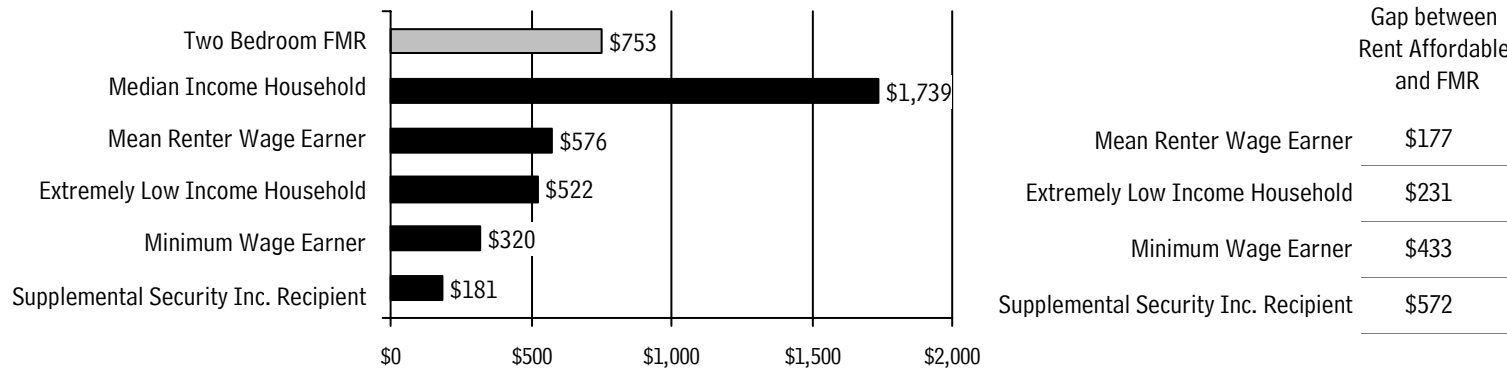
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$753. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,509 monthly or \$30,102 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.47

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 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 Minnesota, 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 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



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 (2005) ⁵	Rent affordable at mean wage	
MINNESOTA	\$14.47	\$753	\$30,102	2.4	\$69,573	\$1,739	\$20,872	\$522	482,403	25%	\$11.07	\$576	1.3

METROPOLITAN AREAS

DULUTH, MN-WI MSA	\$10.67	\$555	\$22,200	1.7	\$55,700	\$1,393	\$16,710	\$418	23,101	24%	\$7.54	\$392	1.4
FARGO, ND-MN MSA	\$11.15	\$580	\$23,200	1.8	\$65,000	\$1,625	\$19,500	\$488	5,293	28%	\$5.15	\$268	2.2
GRAND FORKS, ND-MN MSA	\$11.08	\$576	\$23,040	1.8	\$58,200	\$1,455	\$17,460	\$437	3,143	26%	\$6.12	\$318	1.8
LA CROSSE, WI-MN MSA	\$10.96	\$570	\$22,800	1.8	\$59,200	\$1,480	\$17,760	\$444	1,446	19%	\$6.00	\$312	1.8
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	304,258	28%	\$12.70	\$660	1.3
ROCHESTER, MN HMFA	\$14.46	\$752	\$30,080	2.4	\$70,900	\$1,773	\$21,270	\$532	12,500	23%	\$11.10	\$577	1.3
ST. CLOUD, MN MSA	\$11.19	\$582	\$23,280	1.8	\$61,800	\$1,545	\$18,540	\$464	16,786	28%	\$8.52	\$443	1.3
WABASHA COUNTY, MN HMFA	\$10.10	\$525	\$21,000	1.6	\$60,700	\$1,518	\$18,210	\$455	1,448	17%	\$7.84	\$408	1.3

COMBINED NONMETRO AREAS

MINNESOTA	\$10.68	\$555	\$22,208	1.7	\$55,218	\$1,380	\$16,565	\$414	114,428	21%	\$7.48	\$389	1.4
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COUNTIES

AITKIN COUNTY	\$11.04	\$574	\$22,960	1.8	\$45,100	\$1,128	\$13,530	\$338	978	15%	\$6.79	\$353	1.6
ANOKA COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	17,652	17%	\$9.90	\$515	1.7
BECKER COUNTY	\$9.98	\$519	\$20,760	1.6	\$50,300	\$1,258	\$15,090	\$377	2,316	20%	\$6.18	\$321	1.6
BELTRAMI COUNTY	\$10.40	\$541	\$21,640	1.7	\$48,400	\$1,210	\$14,520	\$363	3,662	26%	\$6.80	\$353	1.5
BENTON COUNTY	\$11.19	\$582	\$23,280	1.8	\$61,800	\$1,545	\$18,540	\$464	4,293	33%	\$9.22	\$479	1.2
BIG STONE COUNTY	\$9.98	\$519	\$20,760	1.6	\$44,800	\$1,120	\$13,440	\$336	353	15%	\$5.34	\$278	1.9
BLUE EARTH COUNTY	\$11.77	\$612	\$24,480	1.9	\$60,200	\$1,505	\$18,060	\$452	7,074	34%	\$8.28	\$430	1.4
BROWN COUNTY	\$10.06	\$523	\$20,920	1.6	\$59,500	\$1,488	\$17,850	\$446	2,110	20%	\$7.79	\$405	1.3
CARLTON COUNTY	\$10.67	\$555	\$22,200	1.7	\$55,700	\$1,393	\$16,710	\$418	2,172	18%	\$7.48	\$389	1.4
CARVER COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	4,029	17%	\$9.32	\$485	1.8
CASS COUNTY	\$9.98	\$519	\$20,760	1.6	\$48,300	\$1,208	\$14,490	\$362	1,527	14%	\$5.04	\$262	2.0
CHIPPEWA COUNTY	\$9.98	\$519	\$20,760	1.6	\$53,800	\$1,345	\$16,140	\$404	1,258	23%	\$7.43	\$386	1.3
CHISAGO COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	1,872	13%	\$7.22	\$375	2.3
CLAY COUNTY	\$11.15	\$580	\$23,200	1.8	\$65,000	\$1,625	\$19,500	\$488	5,293	28%	\$5.15	\$268	2.2
CLEARWATER COUNTY	\$9.98	\$519	\$20,760	1.6	\$47,100	\$1,178	\$14,130	\$353	613	18%	\$6.20	\$323	1.6
COOK COUNTY	\$9.98	\$519	\$20,760	1.6	\$56,500	\$1,413	\$16,950	\$424	512	22%	\$6.08	\$316	1.6
COTTONWOOD COUNTY	\$9.98	\$519	\$20,760	1.6	\$48,100	\$1,203	\$14,430	\$361	964	20%	\$6.21	\$323	1.6
CROW WING COUNTY	\$11.37	\$591	\$23,640	1.8	\$53,700	\$1,343	\$16,110	\$403	4,531	20%	\$6.79	\$353	1.7
DAKOTA COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	28,602	22%	\$11.08	\$576	1.5
DODGE COUNTY	\$14.46	\$752	\$30,080	2.4	\$70,900	\$1,773	\$21,270	\$532	1,004	16%	\$8.45	\$439	1.7
DOUGLAS COUNTY	\$10.54	\$548	\$21,920	1.7	\$55,400	\$1,385	\$16,620	\$416	3,032	23%	\$6.56	\$341	1.6
FARIBAUT COUNTY	\$9.98	\$519	\$20,760	1.6	\$51,200	\$1,280	\$15,360	\$384	1,289	19%	\$12.68	\$659	0.8
FILLMORE COUNTY	\$10.31	\$536	\$21,440	1.7	\$53,800	\$1,345	\$16,140	\$404	1,587	19%	\$6.73	\$350	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.

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 (2005) ⁵	Rent affordable at mean wage	
FREEBORN COUNTY	\$9.98	\$519	\$20,760	1.6	\$54,000	\$1,350	\$16,200	\$405	2,848	21%	\$7.24	\$377	1.4
GOODHUE COUNTY	\$12.29	\$639	\$25,560	2.0	\$66,700	\$1,668	\$20,010	\$500	3,582	21%	\$8.57	\$446	1.4
GRANT COUNTY	\$9.98	\$519	\$20,760	1.6	\$50,800	\$1,270	\$15,240	\$381	452	18%	\$6.93	\$361	1.4
HENNEPIN COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	154,294	34%	\$14.52	\$755	1.1
HOUSTON COUNTY	\$10.96	\$570	\$22,800	1.8	\$59,200	\$1,480	\$17,760	\$444	1,446	19%	\$6.00	\$312	1.8
HUBBARD COUNTY	\$9.98	\$519	\$20,760	1.6	\$49,500	\$1,238	\$14,850	\$371	1,236	17%	\$6.62	\$344	1.5
ISANTI COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	1,659	15%	\$6.20	\$322	2.7
ITASCA COUNTY	\$10.37	\$539	\$21,560	1.7	\$52,400	\$1,310	\$15,720	\$393	3,045	17%	\$7.83	\$407	1.3
JACKSON COUNTY	\$9.98	\$519	\$20,760	1.6	\$52,100	\$1,303	\$15,630	\$391	953	21%	\$8.39	\$436	1.2
KANABEC COUNTY	\$12.00	\$624	\$24,960	2.0	\$52,100	\$1,303	\$15,630	\$391	919	16%	\$7.48	\$389	1.6
KANDIYOHI COUNTY	\$10.21	\$531	\$21,240	1.7	\$57,500	\$1,438	\$17,250	\$431	3,910	25%	\$6.83	\$355	1.5
KITTSOON COUNTY	\$9.98	\$519	\$20,760	1.6	\$48,700	\$1,218	\$14,610	\$365	374	17%	\$6.35	\$330	1.6
KOOCHICHING COUNTY	\$9.98	\$519	\$20,760	1.6	\$52,500	\$1,313	\$15,750	\$394	1,184	20%	\$7.38	\$384	1.4
LAC QUI PARLE COUNTY	\$9.98	\$519	\$20,760	1.6	\$49,900	\$1,248	\$14,970	\$374	641	19%	\$7.10	\$369	1.4
LAKE COUNTY	\$9.98	\$519	\$20,760	1.6	\$56,100	\$1,403	\$16,830	\$421	744	16%	\$7.09	\$368	1.4
LAKE OF THE WOODS COUNTY	\$9.98	\$519	\$20,760	1.6	\$46,800	\$1,170	\$14,040	\$351	278	15%	\$5.84	\$304	1.7
LE SUEUR COUNTY	\$11.00	\$572	\$22,880	1.8	\$63,300	\$1,583	\$18,990	\$475	1,647	17%	\$7.69	\$400	1.4
LINCOLN COUNTY	\$9.98	\$519	\$20,760	1.6	\$45,900	\$1,148	\$13,770	\$344	519	20%	\$6.91	\$360	1.4
LYON COUNTY	\$10.50	\$546	\$21,840	1.7	\$58,200	\$1,455	\$17,460	\$437	3,072	32%	\$8.00	\$416	1.3
MAHONOMEN COUNTY	\$9.98	\$519	\$20,760	1.6	\$42,300	\$1,058	\$12,690	\$317	447	23%	\$7.29	\$379	1.4
MARSHALL COUNTY	\$9.98	\$519	\$20,760	1.6	\$50,500	\$1,263	\$15,150	\$379	664	16%	\$6.45	\$335	1.5
MARTIN COUNTY	\$9.98	\$519	\$20,760	1.6	\$53,800	\$1,345	\$16,140	\$404	2,053	23%	\$7.89	\$410	1.3
MCLEOD COUNTY	\$11.52	\$599	\$23,960	1.9	\$65,700	\$1,643	\$19,710	\$493	2,891	21%	\$8.95	\$466	1.3
MEEKER COUNTY	\$10.29	\$535	\$21,400	1.7	\$57,500	\$1,438	\$17,250	\$431	1,593	19%	\$7.27	\$378	1.4
MILLE LACS COUNTY	\$11.35	\$590	\$23,600	1.8	\$53,100	\$1,328	\$15,930	\$398	1,742	20%	\$5.84	\$304	1.9
MORRISON COUNTY	\$10.25	\$533	\$21,320	1.7	\$52,800	\$1,320	\$15,840	\$396	2,132	18%	\$6.19	\$322	1.7
MOWER COUNTY	\$9.98	\$519	\$20,760	1.6	\$53,800	\$1,345	\$16,140	\$404	3,385	22%	\$7.97	\$414	1.3
MURRAY COUNTY	\$9.98	\$519	\$20,760	1.6	\$49,000	\$1,225	\$14,700	\$368	578	16%	\$7.23	\$376	1.4
NICOLLET COUNTY	\$11.13	\$579	\$23,160	1.8	\$66,500	\$1,663	\$19,950	\$499	2,592	24%	\$7.35	\$382	1.5
NOBLES COUNTY	\$9.98	\$519	\$20,760	1.6	\$51,600	\$1,290	\$15,480	\$387	1,978	25%	\$7.94	\$413	1.3
NORMAN COUNTY	\$9.98	\$519	\$20,760	1.6	\$49,400	\$1,235	\$14,820	\$371	570	19%	\$7.51	\$391	1.3
OLMSTED COUNTY	\$14.46	\$752	\$30,080	2.4	\$70,900	\$1,773	\$21,270	\$532	11,496	24%	\$11.24	\$584	1.3
OTTER TAIL COUNTY	\$9.98	\$519	\$20,760	1.6	\$51,500	\$1,288	\$15,450	\$386	4,531	20%	\$6.14	\$319	1.6
PENNINGTON COUNTY	\$9.98	\$519	\$20,760	1.6	\$53,100	\$1,328	\$15,930	\$398	1,404	25%	\$8.24	\$428	1.2
PINE COUNTY	\$11.17	\$581	\$23,240	1.8	\$53,200	\$1,330	\$15,960	\$399	1,624	16%	\$5.44	\$283	2.1
PIPESTONE COUNTY	\$9.98	\$519	\$20,760	1.6	\$49,000	\$1,225	\$14,700	\$368	915	22%	\$7.35	\$382	1.4
POLK COUNTY	\$11.08	\$576	\$23,040	1.8	\$58,200	\$1,455	\$17,460	\$437	3,143	26%	\$6.12	\$318	1.8
POPE COUNTY	\$9.98	\$519	\$20,760	1.6	\$51,200	\$1,280	\$15,360	\$384	866	19%	\$6.62	\$344	1.5
RAMSEY COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	73,533	37%	\$12.93	\$672	1.3
RED LAKE COUNTY	\$9.98	\$519	\$20,760	1.6	\$48,200	\$1,205	\$14,460	\$362	356	21%	\$6.79	\$353	1.5
REDWOOD COUNTY	\$9.98	\$519	\$20,760	1.6	\$55,100	\$1,378	\$16,530	\$413	1,338	20%	\$7.70	\$401	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.

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 (2005) ⁵	Rent affordable at mean wage	
RENNVILLE COUNTY	\$10.29	\$535	\$21,400	1.7	\$54,000	\$1,350	\$16,200	\$405	1,285	19%	\$8.74	\$454	1.2
RICE COUNTY	\$13.31	\$692	\$27,680	2.2	\$67,400	\$1,685	\$20,220	\$506	4,166	22%	\$8.73	\$454	1.5
ROCK COUNTY	\$9.98	\$519	\$20,760	1.6	\$52,800	\$1,320	\$15,840	\$396	846	22%	\$6.75	\$351	1.5
ROSEAU COUNTY	\$9.98	\$519	\$20,760	1.6	\$55,000	\$1,375	\$16,500	\$413	982	16%	\$9.48	\$493	1.1
SCOTT COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	4,101	13%	\$7.87	\$409	2.1
SHERBURNE COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	3,456	16%	\$7.44	\$387	2.2
SIBLEY COUNTY	\$10.29	\$535	\$21,400	1.7	\$58,700	\$1,468	\$17,610	\$440	1,104	19%	\$7.35	\$382	1.4
ST. LOUIS COUNTY	\$10.67	\$555	\$22,200	1.7	\$55,700	\$1,393	\$16,710	\$418	20,929	25%	\$7.54	\$392	1.4
STEARNS COUNTY	\$11.19	\$582	\$23,280	1.8	\$61,800	\$1,545	\$18,540	\$464	12,493	26%	\$8.37	\$435	1.3
STEELE COUNTY	\$11.87	\$617	\$24,680	1.9	\$64,600	\$1,615	\$19,380	\$485	2,542	20%	\$8.89	\$462	1.3
STEVENS COUNTY	\$9.98	\$519	\$20,760	1.6	\$57,400	\$1,435	\$17,220	\$431	1,119	30%	\$5.78	\$301	1.7
SWIFT COUNTY	\$9.98	\$519	\$20,760	1.6	\$53,400	\$1,335	\$16,020	\$401	996	23%	\$7.75	\$403	1.3
TODD COUNTY	\$9.98	\$519	\$20,760	1.6	\$47,600	\$1,190	\$14,280	\$357	1,598	17%	\$6.19	\$322	1.6
TRAVERSE COUNTY	\$9.98	\$519	\$20,760	1.6	\$47,400	\$1,185	\$14,220	\$356	335	20%	\$6.44	\$335	1.5
WABASHA COUNTY	\$10.10	\$525	\$21,000	1.6	\$60,700	\$1,518	\$18,210	\$455	1,448	17%	\$7.84	\$408	1.3
WADENA COUNTY	\$9.98	\$519	\$20,760	1.6	\$46,600	\$1,165	\$13,980	\$350	1,224	23%	\$5.90	\$307	1.7
WASECA COUNTY	\$11.04	\$574	\$22,960	1.8	\$59,900	\$1,498	\$17,970	\$449	1,414	20%	\$7.93	\$412	1.4
WASHINGTON COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	10,126	14%	\$8.59	\$447	1.9
WATONWAN COUNTY	\$9.98	\$519	\$20,760	1.6	\$50,700	\$1,268	\$15,210	\$380	1,063	23%	\$7.33	\$381	1.4
WILKIN COUNTY	\$9.98	\$519	\$20,760	1.6	\$55,600	\$1,390	\$16,680	\$417	534	19%	\$5.40	\$281	1.8
WINONA COUNTY	\$11.19	\$582	\$23,280	1.8	\$59,700	\$1,493	\$17,910	\$448	5,434	29%	\$7.49	\$390	1.5
WRIGHT COUNTY	\$16.50	\$858	\$34,320	2.7	\$78,500	\$1,963	\$23,550	\$589	4,934	16%	\$7.16	\$372	2.3
YELLOW MEDICINE COUNTY	\$9.98	\$519	\$20,760	1.6	\$50,300	\$1,258	\$15,090	\$377	917	21%	\$7.80	\$405	1.3

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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.

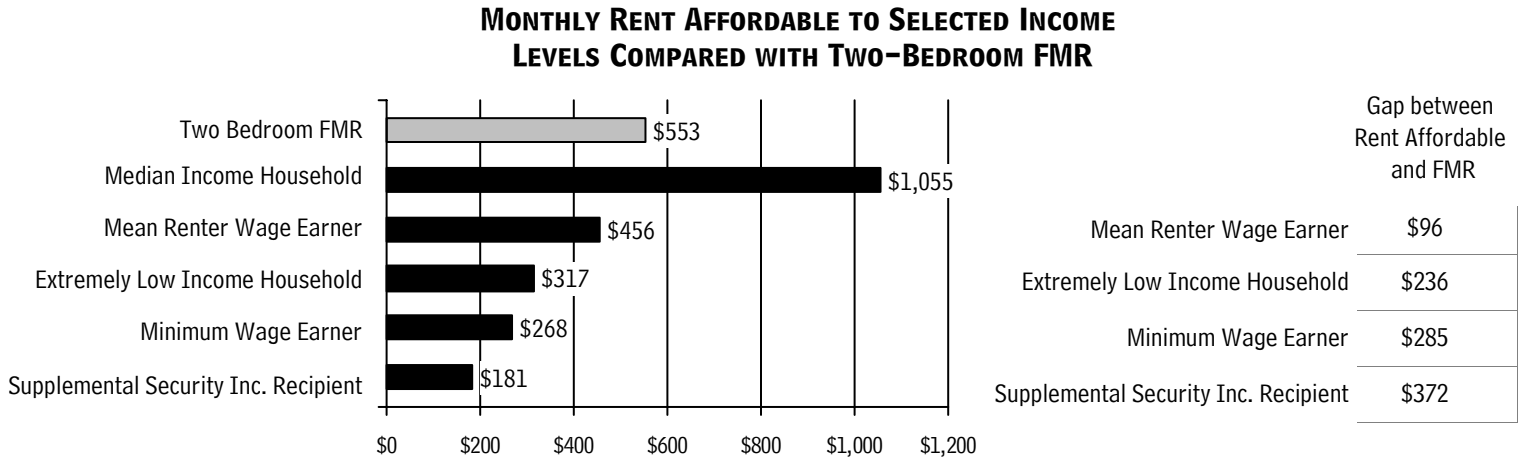
MISSISSIPPI

In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$553. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,842 monthly or \$22,106 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.63

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 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 Mississippi, the estimated mean (average) wage for a renter is \$8.78. 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.



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 (2005) ⁵	Rent affordable at mean wage	
MISSISSIPPI	\$10.63	\$553	\$22,106	2.1	\$42,220	\$1,055	\$12,666	\$317	289,283	28%	\$8.78	\$456	1.2

METROPOLITAN AREAS

GULFPORT-BILOXI, MS MSA	\$12.31	\$640	\$25,600	2.4	\$46,800	\$1,170	\$14,040	\$351	31,019	33%	\$9.95	\$517	1.2
HATTIESBURG, MS MSA	\$10.56	\$549	\$21,960	2.1	\$43,000	\$1,075	\$12,900	\$323	14,929	32%	\$8.37	\$435	1.3
JACKSON, MS HMFA	\$12.27	\$638	\$25,520	2.4	\$49,900	\$1,248	\$14,970	\$374	52,484	31%	\$9.79	\$509	1.3
MARSHALL COUNTY, MS HMFA	\$9.10	\$473	\$18,920	1.8	\$38,600	\$965	\$11,580	\$290	2,366	19%	\$7.32	\$381	1.2
MEMPHIS, TN-MS-AR HMFA	\$12.73	\$662	\$26,480	2.5	\$54,400	\$1,360	\$16,320	\$408	8,056	21%	\$9.33	\$485	1.4
PASCAGOULA, MS MSA	\$11.75	\$611	\$24,440	2.3	\$48,300	\$1,208	\$14,490	\$362	13,056	24%	\$10.77	\$560	1.1
SIMPSON COUNTY, MS HMFA	\$9.10	\$473	\$18,920	1.8	\$36,000	\$900	\$10,800	\$270	1,896	19%	\$6.85	\$356	1.3
TATE COUNTY, MS HMFA	\$9.17	\$477	\$19,080	1.8	\$45,800	\$1,145	\$13,740	\$344	1,922	22%	\$7.21	\$375	1.3
TUNICA COUNTY, MS HMFA	\$11.96	\$622	\$24,880	2.3	\$28,500	\$713	\$8,550	\$214	1,570	48%	\$9.98	\$519	1.2

COMBINED NONMETRO AREAS

MISSISSIPPI	\$9.63	\$501	\$20,032	1.9	\$38,188	\$955	\$11,457	\$286	161,985	27%	\$7.96	\$414	1.2
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COUNTIES

ADAMS COUNTY	\$9.62	\$500	\$20,000	1.9	\$32,900	\$823	\$9,870	\$247	4,075	30%	\$6.92	\$360	1.4
ALCORN COUNTY	\$9.10	\$473	\$18,920	1.8	\$39,500	\$988	\$11,850	\$296	3,770	27%	\$7.98	\$415	1.1
AMITE COUNTY	\$9.10	\$473	\$18,920	1.8	\$32,500	\$813	\$9,750	\$244	743	14%	\$6.10	\$317	1.5
ATTALA COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,900	\$923	\$11,070	\$277	1,686	22%	\$7.10	\$369	1.3
BENTON COUNTY	\$10.31	\$536	\$21,440	2.0	\$36,700	\$918	\$11,010	\$275	470	16%	\$9.87	\$513	1.0
BOLIVAR COUNTY	\$9.62	\$500	\$20,000	1.9	\$29,900	\$748	\$8,970	\$224	5,361	39%	\$7.48	\$389	1.3
CALHOUN COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,400	\$910	\$10,920	\$273	1,435	24%	\$7.05	\$366	1.3
CARROLL COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,600	\$965	\$11,580	\$290	617	15%	\$7.72	\$401	1.2
CHICKASAW COUNTY	\$9.87	\$513	\$20,520	1.9	\$38,200	\$955	\$11,460	\$287	1,608	22%	\$7.87	\$409	1.3
CHOCTAW COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,300	\$908	\$10,890	\$272	690	19%	\$9.23	\$480	1.0
CLAIBORNE COUNTY	\$9.10	\$473	\$18,920	1.8	\$31,600	\$790	\$9,480	\$237	725	20%	\$14.87	\$773	0.6
CLARKE COUNTY	\$9.65	\$502	\$20,080	1.9	\$34,600	\$865	\$10,380	\$260	1,100	16%	\$6.98	\$363	1.4
CLAY COUNTY	\$9.10	\$473	\$18,920	1.8	\$37,200	\$930	\$11,160	\$279	2,168	27%	\$7.86	\$409	1.2
COAHOMA COUNTY	\$10.56	\$549	\$21,960	2.1	\$30,200	\$755	\$9,060	\$227	4,502	43%	\$8.36	\$435	1.3
COPIAH COUNTY	\$12.27	\$638	\$25,520	2.4	\$49,900	\$1,248	\$14,970	\$374	2,047	20%	\$6.55	\$341	1.9
COVINGTON COUNTY	\$9.10	\$473	\$18,920	1.8	\$34,600	\$865	\$10,380	\$260	1,077	15%	\$6.78	\$353	1.3
DESOTO COUNTY	\$12.73	\$662	\$26,480	2.5	\$54,400	\$1,360	\$16,320	\$408	8,056	21%	\$9.33	\$485	1.4
FORREST COUNTY	\$10.56	\$549	\$21,960	2.1	\$43,000	\$1,075	\$12,900	\$323	10,763	40%	\$8.77	\$456	1.2
FRANKLIN COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,000	\$900	\$10,800	\$270	447	14%	\$6.18	\$321	1.5
GEORGE COUNTY	\$11.75	\$611	\$24,440	2.3	\$48,300	\$1,208	\$14,490	\$362	928	14%	\$7.73	\$402	1.5
GREENE COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,400	\$960	\$11,520	\$288	542	13%	\$5.71	\$297	1.6
GRENADA COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,100	\$903	\$10,830	\$271	2,724	31%	\$7.97	\$414	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 (2005) ⁵	Rent affordable at mean wage	
HANCOCK COUNTY	\$12.31	\$640	\$25,600	2.4	\$46,800	\$1,170	\$14,040	\$351	3,440	20%	\$10.56	\$549	1.2
HARRISON COUNTY	\$12.31	\$640	\$25,600	2.4	\$46,800	\$1,170	\$14,040	\$351	26,693	37%	\$9.94	\$517	1.2
HINDS COUNTY	\$12.27	\$638	\$25,520	2.4	\$49,900	\$1,248	\$14,970	\$374	32,877	36%	\$9.98	\$519	1.2
HOLMES COUNTY	\$9.87	\$513	\$20,520	1.9	\$24,800	\$620	\$7,440	\$186	1,962	27%	\$6.85	\$356	1.4
HUMPHREYS COUNTY	\$9.10	\$473	\$18,920	1.8	\$25,800	\$645	\$7,740	\$194	1,453	39%	\$6.18	\$321	1.5
ISSAQUENA COUNTY	\$9.87	\$513	\$20,520	1.9	\$26,300	\$658	\$7,890	\$197	237	33%	\$7.25	\$377	1.4
ITAWAMBA COUNTY	\$9.10	\$473	\$18,920	1.8	\$41,600	\$1,040	\$12,480	\$312	1,536	18%	\$8.33	\$433	1.1
JACKSON COUNTY	\$11.75	\$611	\$24,440	2.3	\$48,300	\$1,208	\$14,490	\$362	12,128	25%	\$11.01	\$572	1.1
JASPER COUNTY	\$9.10	\$473	\$18,920	1.8	\$35,200	\$880	\$10,560	\$264	886	13%	\$8.88	\$462	1.0
JEFFERSON COUNTY	\$9.10	\$473	\$18,920	1.8	\$28,000	\$700	\$8,400	\$210	647	20%	\$6.21	\$323	1.5
JEFFERSON DAVIS COUNTY	\$9.10	\$473	\$18,920	1.8	\$30,300	\$758	\$9,090	\$227	802	15%	\$7.03	\$365	1.3
JONES COUNTY	\$9.10	\$473	\$18,920	1.8	\$39,000	\$975	\$11,700	\$293	5,627	23%	\$9.22	\$480	1.0
KEMPER COUNTY	\$9.65	\$502	\$20,080	1.9	\$35,300	\$883	\$10,590	\$265	630	16%	\$5.03	\$261	1.9
LAFAYETTE COUNTY	\$11.87	\$617	\$24,680	2.3	\$51,300	\$1,283	\$15,390	\$385	5,663	39%	\$7.34	\$382	1.6
LAMAR COUNTY	\$10.56	\$549	\$21,960	2.1	\$43,000	\$1,075	\$12,900	\$323	3,484	24%	\$7.16	\$372	1.5
LAUDERDALE COUNTY	\$10.06	\$523	\$20,920	2.0	\$42,800	\$1,070	\$12,840	\$321	9,648	32%	\$7.68	\$399	1.3
LAWRENCE COUNTY	\$9.10	\$473	\$18,920	1.8	\$48,100	\$1,203	\$14,430	\$361	793	16%	\$11.99	\$623	0.8
LEAKE COUNTY	\$9.10	\$473	\$18,920	1.8	\$34,300	\$858	\$10,290	\$257	1,371	18%	\$7.32	\$381	1.2
LEE COUNTY	\$9.92	\$516	\$20,640	1.9	\$50,800	\$1,270	\$15,240	\$381	8,986	31%	\$9.75	\$507	1.0
LEFLORE COUNTY	\$9.10	\$473	\$18,920	1.8	\$29,300	\$733	\$8,790	\$220	6,051	47%	\$7.64	\$397	1.2
LINCOLN COUNTY	\$9.10	\$473	\$18,920	1.8	\$39,400	\$985	\$11,820	\$296	2,750	22%	\$7.64	\$397	1.2
LOWNDES COUNTY	\$9.54	\$496	\$19,840	1.9	\$41,600	\$1,040	\$12,480	\$312	7,636	33%	\$7.64	\$398	1.2
MADISON COUNTY	\$12.27	\$638	\$25,520	2.4	\$49,900	\$1,248	\$14,970	\$374	7,947	29%	\$9.36	\$487	1.3
MARION COUNTY	\$9.10	\$473	\$18,920	1.8	\$33,800	\$845	\$10,140	\$254	1,830	20%	\$7.83	\$407	1.2
MARSHALL COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,600	\$965	\$11,580	\$290	2,366	19%	\$7.32	\$381	1.2
MONROE COUNTY	\$9.10	\$473	\$18,920	1.8	\$42,000	\$1,050	\$12,600	\$315	3,064	21%	\$7.95	\$413	1.1
MONTGOMERY COUNTY	\$9.10	\$473	\$18,920	1.8	\$35,500	\$888	\$10,650	\$266	1,082	23%	\$5.19	\$270	1.8
NESHOBA COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,200	\$955	\$11,460	\$287	2,189	20%	\$8.43	\$438	1.1
NEWTON COUNTY	\$9.65	\$502	\$20,080	1.9	\$39,800	\$995	\$11,940	\$299	1,493	18%	\$6.35	\$330	1.5
NOXUBEE COUNTY	\$9.25	\$481	\$19,240	1.8	\$30,700	\$768	\$9,210	\$230	906	20%	\$6.56	\$341	1.4
OKTIBBEHA COUNTY	\$10.69	\$556	\$22,240	2.1	\$40,300	\$1,008	\$12,090	\$302	7,075	44%	\$5.79	\$301	1.8
PANOLA COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,800	\$920	\$11,040	\$276	2,706	22%	\$7.66	\$398	1.2
PEARL RIVER COUNTY	\$9.60	\$499	\$19,960	1.9	\$43,200	\$1,080	\$12,960	\$324	3,652	20%	\$7.22	\$375	1.3
PERRY COUNTY	\$10.56	\$549	\$21,960	2.1	\$43,000	\$1,075	\$12,900	\$323	682	15%	\$11.28	\$586	0.9
PIKE COUNTY	\$9.10	\$473	\$18,920	1.8	\$33,700	\$843	\$10,110	\$253	3,795	26%	\$6.41	\$333	1.4
PONTOTOC COUNTY	\$9.10	\$473	\$18,920	1.8	\$45,600	\$1,140	\$13,680	\$342	2,216	22%	\$8.41	\$437	1.1
PRETISS COUNTY	\$9.10	\$473	\$18,920	1.8	\$39,000	\$975	\$11,700	\$293	2,158	22%	\$8.07	\$420	1.1
QUITMAN COUNTY	\$9.35	\$486	\$19,440	1.8	\$28,400	\$710	\$8,520	\$213	1,112	31%	\$7.06	\$367	1.3
RANKIN COUNTY	\$12.27	\$638	\$25,520	2.4	\$49,900	\$1,248	\$14,970	\$374	9,613	23%	\$10.18	\$529	1.2
SCOTT COUNTY	\$9.10	\$473	\$18,920	1.8	\$37,300	\$933	\$11,190	\$280	2,198	22%	\$7.89	\$410	1.2
SHARKEY COUNTY	\$9.87	\$513	\$20,520	1.9	\$29,700	\$743	\$8,910	\$223	742	34%	\$6.27	\$326	1.6

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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.

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 (2005) ⁵	Rent affordable at mean wage	
SIMPSON COUNTY	\$9.10	\$473	\$18,920	1.8	\$36,000	\$900	\$10,800	\$270	1,896	19%	\$6.85	\$356	1.3
SMITH COUNTY	\$9.10	\$473	\$18,920	1.8	\$42,900	\$1,073	\$12,870	\$322	788	13%	\$10.29	\$535	0.9
STONE COUNTY	\$12.31	\$640	\$25,600	2.4	\$46,800	\$1,170	\$14,040	\$351	886	19%	\$8.13	\$423	1.5
SUNFLOWER COUNTY	\$9.10	\$473	\$18,920	1.8	\$31,400	\$785	\$9,420	\$236	3,673	38%	\$7.00	\$364	1.3
TALLAHATCHIE COUNTY	\$9.10	\$473	\$18,920	1.8	\$30,400	\$760	\$9,120	\$228	1,256	24%	\$6.41	\$333	1.4
TATE COUNTY	\$9.17	\$477	\$19,080	1.8	\$45,800	\$1,145	\$13,740	\$344	1,922	22%	\$7.21	\$375	1.3
TIPPAH COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,100	\$953	\$11,430	\$286	1,774	22%	\$8.85	\$460	1.0
TISHOMINGO COUNTY	\$9.10	\$473	\$18,920	1.8	\$38,000	\$950	\$11,400	\$285	1,683	21%	\$7.99	\$416	1.1
TUNICA COUNTY	\$11.96	\$622	\$24,880	2.3	\$28,500	\$713	\$8,550	\$214	1,570	48%	\$9.98	\$519	1.2
UNION COUNTY	\$9.48	\$493	\$19,720	1.8	\$43,300	\$1,083	\$12,990	\$325	2,188	22%	\$7.97	\$415	1.2
WALTHALL COUNTY	\$9.10	\$473	\$18,920	1.8	\$31,500	\$788	\$9,450	\$236	934	17%	\$7.13	\$371	1.3
WARREN COUNTY	\$11.33	\$589	\$23,560	2.2	\$49,500	\$1,238	\$14,850	\$371	5,949	32%	\$8.10	\$421	1.4
WASHINGTON COUNTY	\$9.62	\$500	\$20,000	1.9	\$32,600	\$815	\$9,780	\$245	8,966	40%	\$7.99	\$416	1.2
WAYNE COUNTY	\$9.10	\$473	\$18,920	1.8	\$33,300	\$833	\$9,990	\$250	1,184	15%	\$7.67	\$399	1.2
WEBSTER COUNTY	\$9.10	\$473	\$18,920	1.8	\$40,000	\$1,000	\$12,000	\$300	843	22%	\$6.21	\$323	1.5
WILKINSON COUNTY	\$9.10	\$473	\$18,920	1.8	\$27,500	\$688	\$8,250	\$206	604	17%	\$6.03	\$314	1.5
WINSTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$37,000	\$925	\$11,100	\$278	1,549	20%	\$8.96	\$466	1.1
YALOBUSHA COUNTY	\$9.10	\$473	\$18,920	1.8	\$37,600	\$940	\$11,280	\$282	1,105	21%	\$9.06	\$471	1.0
YAZOO COUNTY	\$9.10	\$473	\$18,920	1.8	\$33,100	\$828	\$9,930	\$248	2,853	31%	\$7.02	\$365	1.3

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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.

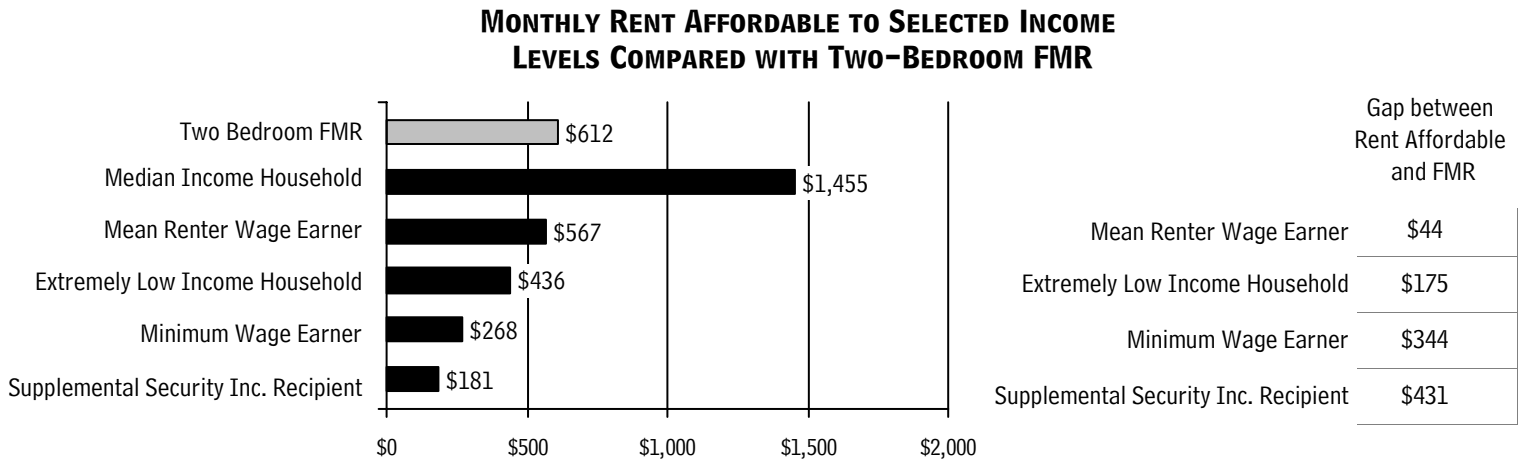
MISSOURI

In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$612. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,039 monthly or \$24,470 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.76

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 \$10.91. 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.



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 (2005) ⁵	Rent affordable at mean wage	
MISSOURI	\$11.76	\$612	\$24,470	2.3	\$58,194	\$1,455	\$17,458	\$436	652,284	30%	\$10.91	\$567	1.1

METROPOLITAN AREAS

BATES COUNTY, MO HMFA	\$9.19	\$478	\$19,120	1.8	\$45,400	\$1,135	\$13,620	\$341	1,629	25%	\$7.38	\$384	1.2
ALLOWAY COUNTY, MO HMFA	\$9.96	\$518	\$20,720	1.9	\$60,400	\$1,510	\$18,120	\$453	3,344	23%	\$9.95	\$517	1.0
COLUMBIA, MO MSA	\$11.19	\$582	\$23,280	2.2	\$62,000	\$1,550	\$18,600	\$465	23,517	41%	\$8.12	\$422	1.4
DALLAS COUNTY, MO HMFA	\$9.19	\$478	\$19,120	1.8	\$41,500	\$1,038	\$12,450	\$311	1,256	21%	\$5.40	\$281	1.7
JEFFERSON CITY, MO HMFA	\$10.04	\$522	\$20,880	1.9	\$60,400	\$1,510	\$18,120	\$453	9,535	30%	\$8.49	\$442	1.2
JOPLIN, MO MSA	\$10.00	\$520	\$20,800	1.9	\$47,900	\$1,198	\$14,370	\$359	18,385	30%	\$9.56	\$497	1.0
KANSAS CITY, MO-KS HMFA *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	143,020	33%	\$12.25	\$637	1.1
MCDONALD COUNTY, MO HMFA	\$9.19	\$478	\$19,120	1.8	\$39,200	\$980	\$11,760	\$294	2,311	28%	\$7.76	\$404	1.2
MONITEAU COUNTY, MO HMFA	\$9.29	\$483	\$19,320	1.8	\$52,400	\$1,310	\$15,720	\$393	1,175	22%	\$6.43	\$334	1.4
POLK COUNTY, MO HMFA	\$9.19	\$478	\$19,120	1.8	\$45,000	\$1,125	\$13,500	\$338	2,681	27%	\$7.09	\$368	1.3
SPRINGFIELD, MO HMFA	\$10.38	\$540	\$21,600	2.0	\$51,400	\$1,285	\$15,420	\$386	42,929	33%	\$9.25	\$481	1.1
ST. JOSEPH, MO-KS MSA	\$10.13	\$527	\$21,080	2.0	\$52,200	\$1,305	\$15,660	\$392	13,094	30%	\$9.01	\$469	1.1
ST. LOUIS, MO-IL HMFA	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	224,777	29%	\$12.65	\$658	1.0
WASHINGTON COUNTY, MO HMFA	\$9.19	\$478	\$19,120	1.8	\$38,800	\$970	\$11,640	\$291	1,691	20%	\$5.78	\$301	1.6

COMBINED NONMETRO AREAS

MISSOURI	\$9.58	\$498	\$19,919	1.9	\$45,055	\$1,126	\$13,517	\$338	162,940	27%	\$7.53	\$392	1.3
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COUNTIES

ADAIR COUNTY	\$10.13	\$527	\$21,080	2.0	\$47,000	\$1,175	\$14,100	\$353	3,832	40%	\$5.94	\$309	1.7
ANDREW COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,200	\$1,305	\$15,660	\$392	1,257	20%	\$6.95	\$361	1.5
ATCHISON COUNTY	\$9.19	\$478	\$19,120	1.8	\$47,300	\$1,183	\$14,190	\$355	839	31%	\$7.67	\$399	1.2
AUDRAIN COUNTY	\$9.19	\$478	\$19,120	1.8	\$49,700	\$1,243	\$14,910	\$373	2,547	26%	\$8.87	\$461	1.0
BARRY COUNTY	\$9.19	\$478	\$19,120	1.8	\$42,400	\$1,060	\$12,720	\$318	3,253	24%	\$8.75	\$455	1.1
BARTON COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,800	\$1,095	\$13,140	\$329	1,302	27%	\$7.50	\$390	1.2
BATES COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,400	\$1,135	\$13,620	\$341	1,629	25%	\$7.38	\$384	1.2
BENTON COUNTY	\$9.19	\$478	\$19,120	1.8	\$40,100	\$1,003	\$12,030	\$301	1,323	18%	\$5.82	\$303	1.6
BOLLINGER COUNTY	\$9.90	\$515	\$20,600	1.9	\$44,500	\$1,113	\$13,350	\$334	844	18%	\$5.95	\$310	1.7
BOONE COUNTY	\$11.19	\$582	\$23,280	2.2	\$62,000	\$1,550	\$18,600	\$465	22,565	43%	\$8.19	\$426	1.4
BUCHANAN COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,200	\$1,305	\$15,660	\$392	10,900	32%	\$9.22	\$479	1.1
BUTLER COUNTY	\$9.19	\$478	\$19,120	1.8	\$41,400	\$1,035	\$12,420	\$311	5,193	31%	\$7.14	\$371	1.3
CALDWELL COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	796	23%	\$7.31	\$380	1.9
CALLAWAY COUNTY	\$9.96	\$518	\$20,720	1.9	\$60,400	\$1,510	\$18,120	\$453	3,344	23%	\$9.95	\$517	1.0
CAMDEN COUNTY	\$10.44	\$543	\$21,720	2.0	\$50,400	\$1,260	\$15,120	\$378	2,799	18%	\$8.13	\$423	1.3
CAPE GIRARDEAU COUNTY	\$10.44	\$543	\$21,720	2.0	\$56,400	\$1,410	\$16,920	\$423	8,530	32%	\$8.35	\$434	1.3
CARROLL COUNTY	\$10.12	\$526	\$21,040	2.0	\$45,700	\$1,143	\$13,710	\$343	1,082	26%	\$7.55	\$393	1.3

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

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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 (2005) ⁵	Rent affordable at mean wage	
CARTER COUNTY	\$9.19	\$478	\$19,120	1.8	\$34,900	\$873	\$10,470	\$262	553	23%	\$5.04	\$262	1.8
CASS COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	6,166	20%	\$7.43	\$386	1.8
CEDAR COUNTY	\$9.19	\$478	\$19,120	1.8	\$40,400	\$1,010	\$12,120	\$303	1,234	22%	\$4.98	\$259	1.8
CHARITON COUNTY	\$10.12	\$526	\$21,040	2.0	\$48,700	\$1,218	\$14,610	\$365	675	19%	\$6.76	\$352	1.5
CHRISTIAN COUNTY	\$10.38	\$540	\$21,600	2.0	\$51,400	\$1,285	\$15,420	\$386	4,916	24%	\$7.39	\$384	1.4
CLARK COUNTY	\$9.19	\$478	\$19,120	1.8	\$44,800	\$1,120	\$13,440	\$336	639	22%	\$6.41	\$333	1.4
CLAY COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	21,276	29%	\$11.93	\$620	1.2
CLINTON COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	1,503	21%	\$6.63	\$345	2.1
COLE COUNTY	\$10.04	\$522	\$20,880	1.9	\$60,400	\$1,510	\$18,120	\$453	8,699	32%	\$8.73	\$454	1.2
COOPER COUNTY	\$10.00	\$520	\$20,800	1.9	\$51,300	\$1,283	\$15,390	\$385	1,530	26%	\$8.10	\$421	1.2
CRAWFORD COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,200	\$1,130	\$13,560	\$339	2,068	23%	\$7.51	\$390	1.2
DADE COUNTY	\$9.77	\$508	\$20,320	1.9	\$41,700	\$1,043	\$12,510	\$313	680	21%	\$7.45	\$387	1.3
DALLAS COUNTY	\$9.19	\$478	\$19,120	1.8	\$41,500	\$1,038	\$12,450	\$311	1,256	21%	\$5.40	\$281	1.7
DAVISS COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,800	\$1,095	\$13,140	\$329	738	23%	\$6.64	\$346	1.4
DEKALB COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,200	\$1,305	\$15,660	\$392	937	27%	\$6.04	\$314	1.7
DENT COUNTY	\$9.19	\$478	\$19,120	1.8	\$40,600	\$1,015	\$12,180	\$305	1,548	26%	\$7.71	\$401	1.2
DOUGLAS COUNTY	\$9.19	\$478	\$19,120	1.8	\$37,900	\$948	\$11,370	\$284	1,090	21%	\$8.70	\$453	1.1
DUNKLIN COUNTY	\$9.19	\$478	\$19,120	1.8	\$38,100	\$953	\$11,430	\$286	4,570	34%	\$6.75	\$351	1.4
FRANKLIN COUNTY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	7,680	22%	\$8.67	\$451	1.5
GASCONADE COUNTY	\$9.19	\$478	\$19,120	1.8	\$50,600	\$1,265	\$15,180	\$380	1,216	20%	\$7.37	\$383	1.2
GENTRY COUNTY	\$9.19	\$478	\$19,120	1.8	\$44,600	\$1,115	\$13,380	\$335	701	26%	\$7.42	\$386	1.2
GREENE COUNTY	\$10.38	\$540	\$21,600	2.0	\$51,400	\$1,285	\$15,420	\$386	35,575	36%	\$9.46	\$492	1.1
GRUNDY COUNTY	\$9.19	\$478	\$19,120	1.8	\$42,500	\$1,063	\$12,750	\$319	1,235	28%	\$7.34	\$382	1.3
HARRISON COUNTY	\$9.19	\$478	\$19,120	1.8	\$42,500	\$1,063	\$12,750	\$319	924	25%	\$5.92	\$308	1.6
HENRY COUNTY	\$10.13	\$527	\$21,080	2.0	\$45,400	\$1,135	\$13,620	\$341	2,462	27%	\$8.80	\$457	1.2
HICKORY COUNTY	\$9.19	\$478	\$19,120	1.8	\$35,900	\$898	\$10,770	\$269	607	16%	\$5.17	\$269	1.8
HOLT COUNTY	\$9.19	\$478	\$19,120	1.8	\$44,100	\$1,103	\$13,230	\$331	572	26%	\$6.37	\$331	1.4
HOWARD COUNTY	\$11.19	\$582	\$23,280	2.2	\$62,000	\$1,550	\$18,600	\$465	952	25%	\$6.01	\$312	1.9
HOWELL COUNTY	\$9.19	\$478	\$19,120	1.8	\$38,100	\$953	\$11,430	\$286	3,908	26%	\$6.68	\$347	1.4
IRON COUNTY	\$9.90	\$515	\$20,600	1.9	\$38,600	\$965	\$11,580	\$290	1,011	24%	\$9.00	\$468	1.1
JACKSON COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	98,859	37%	\$12.98	\$675	1.1
JASPER COUNTY	\$10.00	\$520	\$20,800	1.9	\$47,900	\$1,198	\$14,370	\$359	13,676	33%	\$9.45	\$491	1.1
JEFFERSON COUNTY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	11,884	17%	\$7.70	\$400	1.7
JOHNSON COUNTY	\$10.40	\$541	\$21,640	2.0	\$53,100	\$1,328	\$15,930	\$398	6,701	38%	\$7.09	\$369	1.5
KNOX COUNTY	\$9.19	\$478	\$19,120	1.8	\$39,100	\$978	\$11,730	\$293	411	23%	\$6.00	\$312	1.5
LACLEDE COUNTY	\$9.19	\$478	\$19,120	1.8	\$44,500	\$1,113	\$13,350	\$334	3,473	27%	\$8.05	\$419	1.1
LAFAYETTE COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	3,091	25%	\$7.00	\$364	2.0
LAWRENCE COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,600	\$1,140	\$13,680	\$342	3,491	26%	\$6.91	\$359	1.3
LEWIS COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,600	\$1,090	\$13,080	\$327	929	23%	\$6.18	\$321	1.5
LINCOLN COUNTY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	2,663	19%	\$8.32	\$433	1.5
LINN COUNTY	\$9.19	\$478	\$19,120	1.8	\$44,900	\$1,123	\$13,470	\$337	1,309	23%	\$6.81	\$354	1.3

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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.

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 (2005) ⁵	Rent affordable at mean wage	
LIVINGSTON COUNTY	\$9.19	\$478	\$19,120	1.8	\$50,600	\$1,265	\$15,180	\$380	1,677	29%	\$7.01	\$365	1.3
MACON COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,500	\$1,138	\$13,650	\$341	1,567	24%	\$6.46	\$336	1.4
MADISON COUNTY	\$9.90	\$515	\$20,600	1.9	\$38,100	\$953	\$11,430	\$286	1,130	24%	\$6.31	\$328	1.6
MARIES COUNTY	\$9.19	\$478	\$19,120	1.8	\$48,200	\$1,205	\$14,460	\$362	651	18%	\$7.68	\$399	1.2
MARION COUNTY	\$9.27	\$482	\$19,280	1.8	\$51,100	\$1,278	\$15,330	\$383	3,276	30%	\$7.32	\$381	1.3
MCDONALD COUNTY	\$9.19	\$478	\$19,120	1.8	\$39,200	\$980	\$11,760	\$294	2,311	28%	\$7.76	\$404	1.2
MERCER COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,900	\$1,098	\$13,170	\$329	371	23%	\$9.24	\$480	1.0
MILLER COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,500	\$1,138	\$13,650	\$341	2,323	25%	\$7.10	\$369	1.3
MISSISSIPPI COUNTY	\$9.19	\$478	\$19,120	1.8	\$35,800	\$895	\$10,740	\$269	1,963	36%	\$7.25	\$377	1.3
MONITEAU COUNTY	\$9.29	\$483	\$19,320	1.8	\$52,400	\$1,310	\$15,720	\$393	1,175	22%	\$6.43	\$334	1.4
MONROE COUNTY	\$9.29	\$483	\$19,320	1.8	\$44,600	\$1,115	\$13,380	\$335	787	22%	\$7.38	\$384	1.3
MONTGOMERY COUNTY	\$9.29	\$483	\$19,320	1.8	\$47,700	\$1,193	\$14,310	\$358	1,015	21%	\$7.33	\$381	1.3
MORGAN COUNTY	\$9.33	\$485	\$19,400	1.8	\$44,700	\$1,118	\$13,410	\$335	1,344	17%	\$6.10	\$317	1.5
NEW MADRID COUNTY	\$9.19	\$478	\$19,120	1.8	\$40,300	\$1,008	\$12,090	\$302	2,653	34%	\$9.63	\$501	1.0
NEWTON COUNTY	\$10.00	\$520	\$20,800	1.9	\$47,900	\$1,198	\$14,370	\$359	4,709	23%	\$9.90	\$515	1.0
NODAWAY COUNTY	\$10.12	\$526	\$21,040	2.0	\$52,200	\$1,305	\$15,660	\$392	2,949	36%	\$6.80	\$354	1.5
OREGON COUNTY	\$9.19	\$478	\$19,120	1.8	\$33,200	\$830	\$9,960	\$249	927	22%	\$5.96	\$310	1.5
OSAGE COUNTY	\$10.04	\$522	\$20,880	1.9	\$60,400	\$1,510	\$18,120	\$453	836	17%	\$5.74	\$298	1.8
OZARK COUNTY	\$9.19	\$478	\$19,120	1.8	\$37,000	\$925	\$11,100	\$278	728	18%	\$5.10	\$265	1.8
PEMISCOT COUNTY	\$9.19	\$478	\$19,120	1.8	\$34,000	\$850	\$10,200	\$255	3,270	42%	\$6.16	\$320	1.5
PERRY COUNTY	\$9.75	\$507	\$20,280	1.9	\$53,700	\$1,343	\$16,110	\$403	1,385	20%	\$8.19	\$426	1.2
PETTIS COUNTY	\$10.40	\$541	\$21,640	2.0	\$46,500	\$1,163	\$13,950	\$349	4,284	28%	\$8.84	\$460	1.2
PHELPS COUNTY	\$9.19	\$478	\$19,120	1.8	\$48,300	\$1,208	\$14,490	\$362	5,394	34%	\$6.97	\$362	1.3
PIKE COUNTY	\$9.19	\$478	\$19,120	1.8	\$48,200	\$1,205	\$14,460	\$362	1,673	26%	\$7.94	\$413	1.2
PLATTE COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	9,534	33%	\$11.21	\$583	1.2
POLK COUNTY	\$9.19	\$478	\$19,120	1.8	\$45,000	\$1,125	\$13,500	\$338	2,681	27%	\$7.09	\$368	1.3
PULASKI COUNTY	\$9.42	\$490	\$19,600	1.8	\$47,300	\$1,183	\$14,190	\$355	5,644	42%	\$9.17	\$477	1.0
PUTNAM COUNTY	\$9.19	\$478	\$19,120	1.8	\$39,800	\$995	\$11,940	\$299	509	23%	\$5.18	\$269	1.8
RALLS COUNTY	\$9.29	\$483	\$19,320	1.8	\$51,800	\$1,295	\$15,540	\$389	663	18%	\$8.66	\$450	1.1
RANDOLPH COUNTY	\$9.54	\$496	\$19,840	1.9	\$48,600	\$1,215	\$14,580	\$365	2,578	28%	\$8.32	\$432	1.1
RAY COUNTY *	\$13.73	\$714	\$28,560	2.7	\$67,600	\$1,690	\$20,280	\$507	1,795	21%	\$5.87	\$305	2.3
REYNOLDS COUNTY	\$9.19	\$478	\$19,120	1.8	\$37,500	\$938	\$11,250	\$281	622	23%	\$8.28	\$431	1.1
RIPLEY COUNTY	\$9.19	\$478	\$19,120	1.8	\$34,300	\$858	\$10,290	\$257	1,191	22%	\$5.30	\$275	1.7
SALINE COUNTY	\$9.35	\$486	\$19,440	1.8	\$48,400	\$1,210	\$14,520	\$363	2,782	31%	\$7.65	\$398	1.2
SCHUYLER COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,400	\$1,085	\$13,020	\$326	427	25%	\$5.47	\$285	1.7
SCOTLAND COUNTY	\$9.19	\$478	\$19,120	1.8	\$41,800	\$1,045	\$12,540	\$314	443	23%	\$5.90	\$307	1.6
SCOTT COUNTY	\$9.58	\$498	\$19,920	1.9	\$46,700	\$1,168	\$14,010	\$350	4,794	31%	\$7.02	\$365	1.4
SHANNON COUNTY	\$9.19	\$478	\$19,120	1.8	\$31,200	\$780	\$9,360	\$234	674	20%	\$4.87	\$253	1.9
SHELBY COUNTY	\$9.19	\$478	\$19,120	1.8	\$43,600	\$1,090	\$13,080	\$327	684	25%	\$7.05	\$367	1.3
ST. CHARLES COUNTY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	18,316	18%	\$9.84	\$512	1.3
ST. CLAIR COUNTY	\$9.19	\$478	\$19,120	1.8	\$38,900	\$973	\$11,670	\$292	830	21%	\$6.08	\$316	1.5

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

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
ST. FRANCOIS COUNTY	\$9.62	\$500	\$20,000	1.9	\$46,000	\$1,150	\$13,800	\$345	5,574	27%	\$6.58	\$342	1.5
ST. LOUIS CITY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	78,159	53%	\$15.81	\$822	0.8
ST. LOUIS COUNTY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	104,523	26%	\$12.80	\$666	1.0
STE. GENEVIEVE COUNTY	\$9.90	\$515	\$20,600	1.9	\$54,800	\$1,370	\$16,440	\$411	1,163	18%	\$7.79	\$405	1.3
STODDARD COUNTY	\$9.19	\$478	\$19,120	1.8	\$41,300	\$1,033	\$12,390	\$310	3,341	28%	\$7.58	\$394	1.2
STONE COUNTY	\$10.42	\$542	\$21,680	2.0	\$46,100	\$1,153	\$13,830	\$346	2,228	19%	\$7.03	\$365	1.5
SULLIVAN COUNTY	\$9.19	\$478	\$19,120	1.8	\$41,700	\$1,043	\$12,510	\$313	828	28%	\$8.94	\$465	1.0
TANEY COUNTY	\$11.02	\$573	\$22,920	2.1	\$45,600	\$1,140	\$13,680	\$342	5,031	31%	\$8.40	\$437	1.3
TEXAS COUNTY	\$9.19	\$478	\$19,120	1.8	\$35,900	\$898	\$10,770	\$269	2,193	23%	\$6.25	\$325	1.5
VERNON COUNTY	\$9.21	\$479	\$19,160	1.8	\$46,700	\$1,168	\$14,010	\$350	2,207	28%	\$7.13	\$371	1.3
WARREN COUNTY	\$12.88	\$670	\$26,800	2.5	\$65,800	\$1,645	\$19,740	\$494	1,552	17%	\$7.39	\$384	1.7
WASHINGTON COUNTY	\$9.19	\$478	\$19,120	1.8	\$38,800	\$970	\$11,640	\$291	1,691	20%	\$5.78	\$301	1.6
WAYNE COUNTY	\$9.19	\$478	\$19,120	1.8	\$35,600	\$890	\$10,680	\$267	1,211	22%	\$5.67	\$295	1.6
WEBSTER COUNTY	\$10.38	\$540	\$21,600	2.0	\$51,400	\$1,285	\$15,420	\$386	2,438	22%	\$8.23	\$428	1.3
WORTH COUNTY †	\$9.19	\$478	\$19,120	1.8	\$42,200	\$1,055	\$12,660	\$317	234	23%			
WRIGHT COUNTY	\$9.19	\$478	\$19,120	1.8	\$37,000	\$925	\$11,100	\$278	1,903	27%	\$6.19	\$322	1.5

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

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2: AMI = Area Median Income (HUD, 2006).

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.

MONTANA

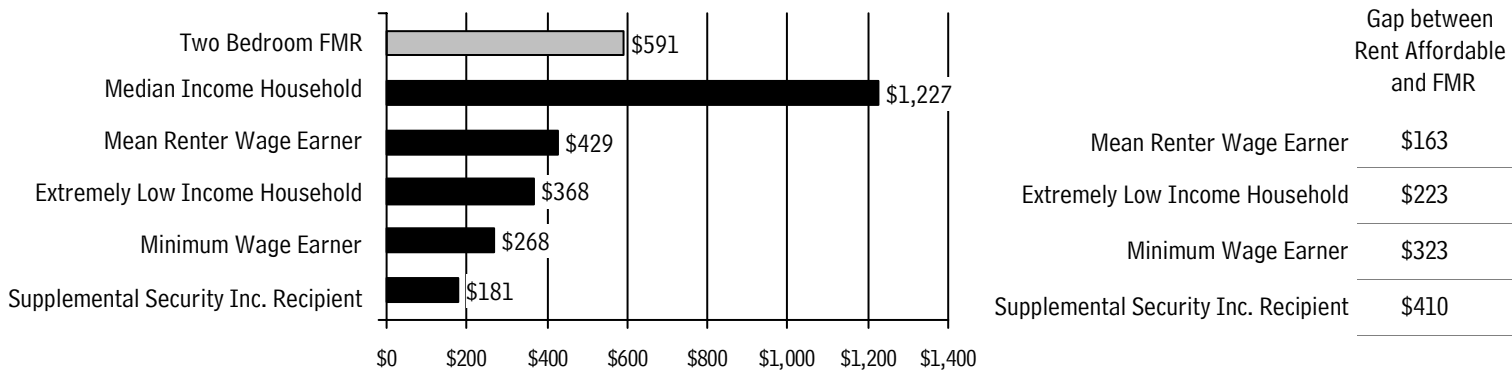
In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$591. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,970 monthly or \$23,642 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.37

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 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 Montana, the estimated mean (average) wage for a renter is \$8.24. 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



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 (2005) ⁵	Rent affordable at mean wage	
MONTANA	\$11.37	\$591	\$23,642	2.2	\$49,067	\$1,227	\$14,720	\$368	110,967	31%	\$8.24	\$429	1.4

METROPOLITAN AREAS

BILLINGS, MT MSA	\$11.50	\$598	\$23,920	2.2	\$53,800	\$1,345	\$16,140	\$404	17,097	30%	\$8.63	\$449	1.3
GREAT FALLS, MT MSA	\$10.58	\$550	\$22,000	2.1	\$47,800	\$1,195	\$14,340	\$359	11,436	35%	\$8.14	\$424	1.3
MISSOULA, MT MSA	\$12.85	\$668	\$26,720	2.5	\$54,000	\$1,350	\$16,200	\$405	14,646	38%	\$7.94	\$413	1.6

COMBINED NONMETRO AREAS

MONTANA	\$11.15	\$580	\$23,183	2.2	\$47,279	\$1,182	\$14,184	\$355	67,788	29%	\$8.19	\$426	1.4
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COUNTIES

BEAVERHEAD COUNTY	\$12.65	\$658	\$26,320	2.5	\$46,900	\$1,173	\$14,070	\$352	1,339	36%	\$6.89	\$358	1.8
BIG HORN COUNTY	\$9.98	\$519	\$20,760	1.9	\$37,600	\$940	\$11,280	\$282	1,379	35%	\$13.22	\$687	0.8
BLAINE COUNTY	\$10.12	\$526	\$21,040	2.0	\$37,100	\$928	\$11,130	\$278	975	39%	\$7.70	\$401	1.3
BROADWATER COUNTY	\$10.73	\$558	\$22,320	2.1	\$43,400	\$1,085	\$13,020	\$326	362	21%	\$8.72	\$453	1.2
CARBON COUNTY	\$11.50	\$598	\$23,920	2.2	\$53,800	\$1,345	\$16,140	\$404	1,050	26%	\$7.57	\$394	1.5
CARTER COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,400	\$960	\$11,520	\$288	138	25%	\$6.71	\$349	1.5
CASCADE COUNTY	\$10.58	\$550	\$22,000	2.1	\$47,800	\$1,195	\$14,340	\$359	11,436	35%	\$8.14	\$424	1.3
CHOUTEAU COUNTY	\$10.12	\$526	\$21,040	2.0	\$38,500	\$963	\$11,550	\$289	698	31%	\$6.08	\$316	1.7
CUSTER COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,600	\$1,165	\$13,980	\$350	1,427	30%	\$6.79	\$353	1.5
DANIELS COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,400	\$1,060	\$12,720	\$318	197	22%	\$7.59	\$394	1.3
DAWSON COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,600	\$1,165	\$13,980	\$350	942	26%	\$6.42	\$334	1.6
DEER LODGE COUNTY	\$10.73	\$558	\$22,320	2.1	\$43,100	\$1,078	\$12,930	\$323	1,043	26%	\$5.73	\$298	1.9
FALLON COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,200	\$1,155	\$13,860	\$347	259	23%	\$11.94	\$621	0.8
FERGUS COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,000	\$1,100	\$13,200	\$330	1,278	26%	\$7.33	\$381	1.4
FLATHEAD COUNTY	\$11.52	\$599	\$23,960	2.2	\$48,800	\$1,220	\$14,640	\$366	7,906	27%	\$8.42	\$438	1.4
GALLATIN COUNTY	\$13.08	\$680	\$27,200	2.5	\$56,400	\$1,410	\$16,920	\$423	9,888	38%	\$8.85	\$460	1.5
GARFIELD COUNTY	\$9.98	\$519	\$20,760	1.9	\$37,000	\$925	\$11,100	\$278	142	27%	\$6.00	\$312	1.7
GLACIER COUNTY	\$10.12	\$526	\$21,040	2.0	\$37,700	\$943	\$11,310	\$283	1,637	38%	\$7.45	\$388	1.4
GOLDEN VALLEY COUNTY †	\$9.98	\$519	\$20,760	1.9	\$42,500	\$1,063	\$12,750	\$319	82	22%			
GRANITE COUNTY	\$10.73	\$558	\$22,320	2.1	\$40,300	\$1,008	\$12,090	\$302	312	26%	\$6.56	\$341	1.6
HILL COUNTY	\$9.98	\$519	\$20,760	1.9	\$45,800	\$1,145	\$13,740	\$344	2,296	36%	\$6.15	\$320	1.6
JEFFERSON COUNTY	\$10.73	\$558	\$22,320	2.1	\$58,000	\$1,450	\$17,400	\$435	631	17%	\$7.09	\$369	1.5
JUDITH BASIN COUNTY	\$10.12	\$526	\$21,040	2.0	\$41,000	\$1,025	\$12,300	\$308	217	23%	\$7.12	\$370	1.4
LAKE COUNTY	\$10.69	\$556	\$22,240	2.1	\$41,200	\$1,030	\$12,360	\$309	2,908	29%	\$6.86	\$357	1.6
LEWIS AND CLARK COUNTY	\$11.37	\$591	\$23,640	2.2	\$56,200	\$1,405	\$16,860	\$422	6,866	30%	\$8.16	\$424	1.4
LIBERTY COUNTY	\$10.12	\$526	\$21,040	2.0	\$45,100	\$1,128	\$13,530	\$338	234	28%	\$8.24	\$429	1.2
LINCOLN COUNTY	\$10.98	\$571	\$22,840	2.1	\$38,100	\$953	\$11,430	\$286	1,823	23%	\$5.64	\$293	1.9
MADISON COUNTY	\$12.65	\$658	\$26,320	2.5	\$42,500	\$1,063	\$12,750	\$319	876	30%	\$9.55	\$496	1.3

† Wage data not available (See Appendix A).

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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 (2005) ⁵	Rent affordable at mean wage	
McCONE COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,800	\$1,070	\$12,840	\$321	181	22%	\$8.28	\$431	1.2
MEAGHER COUNTY	\$12.65	\$658	\$26,320	2.5	\$40,800	\$1,020	\$12,240	\$306	215	27%	\$7.87	\$409	1.6
MINERAL COUNTY	\$12.56	\$653	\$26,120	2.4	\$38,500	\$963	\$11,550	\$289	428	27%	\$5.56	\$289	2.3
MISSOULA COUNTY	\$12.85	\$668	\$26,720	2.5	\$54,000	\$1,350	\$16,200	\$405	14,646	38%	\$7.94	\$413	1.6
MUSSELSHELL COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,800	\$970	\$11,640	\$291	433	23%	\$7.58	\$394	1.3
PARK COUNTY	\$12.06	\$627	\$25,080	2.3	\$48,500	\$1,213	\$14,550	\$364	2,294	34%	\$7.42	\$386	1.6
PETROLEUM COUNTY †	\$9.98	\$519	\$20,760	1.9	\$38,200	\$955	\$11,460	\$287	54	26%			
PHILLIPS COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,600	\$1,115	\$13,380	\$335	546	30%	\$6.46	\$336	1.5
PONDERA COUNTY	\$10.12	\$526	\$21,040	2.0	\$44,000	\$1,100	\$13,200	\$330	718	30%	\$8.24	\$429	1.2
POWDER RIVER COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,700	\$1,043	\$12,510	\$313	200	27%	\$6.16	\$320	1.6
POWELL COUNTY	\$10.73	\$558	\$22,320	2.1	\$42,800	\$1,070	\$12,840	\$321	694	29%	\$8.57	\$446	1.3
PRAIRIE COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,100	\$978	\$11,730	\$293	120	22%	\$8.91	\$463	1.1
RAVALLI COUNTY	\$11.75	\$611	\$24,440	2.3	\$45,900	\$1,148	\$13,770	\$344	3,474	24%	\$7.71	\$401	1.5
RICHLAND COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,200	\$1,180	\$14,160	\$354	1,075	28%	\$8.88	\$462	1.1
ROOSEVELT COUNTY	\$9.98	\$519	\$20,760	1.9	\$33,600	\$840	\$10,080	\$252	1,241	35%	\$5.84	\$304	1.7
ROSEBUD COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,600	\$1,240	\$14,880	\$372	1,084	33%	\$11.38	\$592	0.9
SANDERS COUNTY	\$10.98	\$571	\$22,840	2.1	\$37,500	\$938	\$11,250	\$281	1,004	23%	\$7.35	\$382	1.5
SHERIDAN COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,100	\$1,053	\$12,630	\$316	346	20%	\$5.40	\$281	1.8
SILVER BOW COUNTY	\$10.04	\$522	\$20,880	1.9	\$47,600	\$1,190	\$14,280	\$357	4,278	30%	\$7.71	\$401	1.3
STILLWATER COUNTY	\$9.98	\$519	\$20,760	1.9	\$54,900	\$1,373	\$16,470	\$412	777	24%	\$15.52	\$807	0.6
SWEET GRASS COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,000	\$1,150	\$13,800	\$345	382	26%	\$13.97	\$726	0.7
TETON COUNTY	\$10.12	\$526	\$21,040	2.0	\$44,500	\$1,113	\$13,350	\$334	618	24%	\$7.54	\$392	1.3
TOOLE COUNTY	\$10.12	\$526	\$21,040	2.0	\$47,800	\$1,195	\$14,340	\$359	560	29%	\$8.61	\$448	1.2
TREASURE COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,900	\$1,023	\$12,270	\$307	102	29%	\$5.10	\$265	2.0
VALLEY COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,100	\$1,178	\$14,130	\$353	759	24%	\$6.86	\$357	1.5
WHEATLAND COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,700	\$968	\$11,610	\$290	237	28%	\$6.56	\$341	1.5
WIBAUX COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,500	\$1,038	\$12,450	\$311	113	27%	\$5.95	\$309	1.7
YELLOWSTONE COUNTY	\$11.50	\$598	\$23,920	2.2	\$53,800	\$1,345	\$16,140	\$404	16,047	31%	\$8.66	\$451	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

NEBRASKA

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$609. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,029 monthly or \$24,346 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.71

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 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 Nebraska, the estimated mean (average) wage for a renter is \$9.79. 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 (2005) ⁵	Rent affordable at mean wage	
NEBRASKA	\$11.71	\$609	\$24,346	2.3	\$59,530	\$1,488	\$17,859	\$446	216,878	33%	\$9.79	\$509	1.2

METROPOLITAN AREAS

LINCOLN, NE HMFA	\$11.81	\$614	\$24,560	2.3	\$66,100	\$1,653	\$19,830	\$496	39,220	40%	\$9.14	\$475	1.3
OMAHA-COUNCIL BLUFFS, NE-IA HMFA	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	83,796	35%	\$11.21	\$583	1.2
SAUNDERS COUNTY, NE HMFA	\$11.50	\$598	\$23,920	2.2	\$61,200	\$1,530	\$18,360	\$459	1,533	20%	\$7.52	\$391	1.5
SEWARD COUNTY, NE HMFA	\$9.94	\$517	\$20,680	1.9	\$64,000	\$1,600	\$19,200	\$480	1,685	28%	\$7.87	\$409	1.3
SIoux CITY, IA-NE-SD MSA	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	2,881	30%	\$9.09	\$473	1.3

COMBINED NONMETRO AREAS

NEBRASKA	\$10.35	\$538	\$21,520	2.0	\$51,789	\$1,295	\$15,537	\$388	87,763	29%	\$8.38	\$436	1.2
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COUNTIES

ADAMS COUNTY	\$10.60	\$551	\$22,040	2.1	\$56,600	\$1,415	\$16,980	\$425	4,026	33%	\$7.97	\$414	1.3
ANTELOPE COUNTY	\$9.94	\$517	\$20,680	1.9	\$44,900	\$1,123	\$13,470	\$337	696	24%	\$9.10	\$473	1.1
ARTHUR COUNTY †	\$9.94	\$517	\$20,680	1.9	\$40,600	\$1,015	\$12,180	\$305	67	36%			
BANNER COUNTY †	\$9.94	\$517	\$20,680	1.9	\$51,200	\$1,280	\$15,360	\$384	110	35%			
BLAINE COUNTY †	\$9.96	\$518	\$20,720	1.9	\$35,600	\$890	\$10,680	\$267	83	35%			
BOONE COUNTY	\$9.94	\$517	\$20,680	1.9	\$47,200	\$1,180	\$14,160	\$354	609	25%	\$8.25	\$429	1.2
BOX BUTTE COUNTY	\$9.94	\$517	\$20,680	1.9	\$57,600	\$1,440	\$17,280	\$432	1,427	30%	\$7.60	\$395	1.3
BOYD COUNTY	\$9.94	\$517	\$20,680	1.9	\$39,100	\$978	\$11,730	\$293	199	20%	\$7.36	\$383	1.4
BROWN COUNTY	\$9.94	\$517	\$20,680	1.9	\$43,300	\$1,083	\$12,990	\$325	392	26%	\$6.63	\$345	1.5
BUFFALO COUNTY	\$11.54	\$600	\$24,000	2.2	\$57,200	\$1,430	\$17,160	\$429	5,806	36%	\$8.84	\$460	1.3
BURT COUNTY	\$9.94	\$517	\$20,680	1.9	\$49,800	\$1,245	\$14,940	\$374	761	24%	\$7.49	\$390	1.3
BUTLER COUNTY	\$9.94	\$517	\$20,680	1.9	\$54,900	\$1,373	\$16,470	\$412	840	25%	\$8.51	\$443	1.2
CASS COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	1,860	20%	\$8.06	\$419	1.6
CEDAR COUNTY	\$9.94	\$517	\$20,680	1.9	\$48,700	\$1,218	\$14,610	\$365	715	20%	\$7.80	\$406	1.3
CHASE COUNTY	\$9.94	\$517	\$20,680	1.9	\$48,700	\$1,218	\$14,610	\$365	380	23%	\$8.45	\$440	1.2
CHERRY COUNTY	\$9.94	\$517	\$20,680	1.9	\$45,300	\$1,133	\$13,590	\$340	949	38%	\$7.13	\$371	1.4
CHEYENNE COUNTY	\$9.94	\$517	\$20,680	1.9	\$51,700	\$1,293	\$15,510	\$388	1,109	27%	\$10.61	\$552	0.9
CLAY COUNTY	\$10.73	\$558	\$22,320	2.1	\$48,800	\$1,220	\$14,640	\$366	611	22%	\$8.75	\$455	1.2
COLFAX COUNTY	\$9.94	\$517	\$20,680	1.9	\$50,000	\$1,250	\$15,000	\$375	906	25%	\$10.31	\$536	1.0
CUMING COUNTY	\$9.94	\$517	\$20,680	1.9	\$47,500	\$1,188	\$14,250	\$356	1,123	28%	\$8.91	\$463	1.1
CUSTER COUNTY	\$9.96	\$518	\$20,720	1.9	\$46,200	\$1,155	\$13,860	\$347	1,293	27%	\$8.08	\$420	1.2
DAKOTA COUNTY	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	2,309	33%	\$9.09	\$473	1.3
DAWES COUNTY	\$9.94	\$517	\$20,680	1.9	\$50,800	\$1,270	\$15,240	\$381	1,312	37%	\$5.21	\$271	1.9
DAWSON COUNTY	\$10.35	\$538	\$21,520	2.0	\$52,200	\$1,305	\$15,660	\$392	2,731	31%	\$9.00	\$468	1.1
DEUEL COUNTY	\$9.94	\$517	\$20,680	1.9	\$51,300	\$1,283	\$15,390	\$385	200	22%	\$5.88	\$306	1.7
DIXON COUNTY	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	572	24%	\$9.05	\$471	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
DODGE COUNTY	\$12.10	\$629	\$25,160	2.3	\$55,400	\$1,385	\$16,620	\$416	4,631	32%	\$8.18	\$425	1.5
DOUGLAS COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	66,995	37%	\$11.52	\$599	1.1
DUNDY COUNTY	\$9.94	\$517	\$20,680	1.9	\$44,600	\$1,115	\$13,380	\$335	265	28%	\$9.40	\$489	1.1
FILLMORE COUNTY	\$9.94	\$517	\$20,680	1.9	\$52,000	\$1,300	\$15,600	\$390	681	25%	\$9.00	\$468	1.1
FRANKLIN COUNTY	\$10.73	\$558	\$22,320	2.1	\$43,700	\$1,093	\$13,110	\$328	277	19%	\$8.69	\$452	1.2
FRONTIER COUNTY	\$9.94	\$517	\$20,680	1.9	\$47,600	\$1,190	\$14,280	\$357	322	27%	\$8.21	\$427	1.2
FURNAS COUNTY	\$9.94	\$517	\$20,680	1.9	\$45,700	\$1,143	\$13,710	\$343	532	23%	\$8.05	\$419	1.2
GAGE COUNTY	\$9.94	\$517	\$20,680	1.9	\$53,400	\$1,335	\$16,020	\$401	2,668	29%	\$8.06	\$419	1.2
GARDEN COUNTY	\$9.94	\$517	\$20,680	1.9	\$40,600	\$1,015	\$12,180	\$305	298	29%	\$8.11	\$422	1.2
GARFIELD COUNTY	\$9.96	\$518	\$20,720	1.9	\$42,600	\$1,065	\$12,780	\$320	223	27%	\$6.03	\$314	1.7
GOSPER COUNTY	\$9.94	\$517	\$20,680	1.9	\$53,100	\$1,328	\$15,930	\$398	211	24%	\$8.39	\$436	1.2
GRANT COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,200	\$1,155	\$13,860	\$347	94	32%	\$10.26	\$533	1.0
GREELEY COUNTY	\$9.96	\$518	\$20,720	1.9	\$42,500	\$1,063	\$12,750	\$319	233	22%	\$7.85	\$408	1.3
HALL COUNTY	\$10.52	\$547	\$21,880	2.0	\$54,500	\$1,363	\$16,350	\$409	6,950	34%	\$7.94	\$413	1.3
HAMILTON COUNTY	\$9.96	\$518	\$20,720	1.9	\$56,700	\$1,418	\$17,010	\$425	869	25%	\$9.14	\$475	1.1
HARLAN COUNTY	\$10.73	\$558	\$22,320	2.1	\$45,100	\$1,128	\$13,530	\$338	317	20%	\$7.12	\$370	1.5
HAYES COUNTY †	\$9.94	\$517	\$20,680	1.9	\$38,800	\$970	\$11,640	\$291	121	28%			
HITCHCOCK COUNTY	\$9.94	\$517	\$20,680	1.9	\$43,500	\$1,088	\$13,050	\$326	283	22%	\$8.76	\$455	1.1
HOLT COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,300	\$1,158	\$13,890	\$347	1,221	26%	\$8.78	\$456	1.1
HOOVER COUNTY	\$9.94	\$517	\$20,680	1.9	\$43,600	\$1,090	\$13,080	\$327	87	26%	\$6.87	\$357	1.4
HOWARD COUNTY	\$9.96	\$518	\$20,720	1.9	\$50,000	\$1,250	\$15,000	\$375	581	23%	\$7.04	\$366	1.4
JEFFERSON COUNTY	\$9.94	\$517	\$20,680	1.9	\$50,400	\$1,260	\$15,120	\$378	856	24%	\$7.52	\$391	1.3
JOHNSON COUNTY	\$9.94	\$517	\$20,680	1.9	\$51,900	\$1,298	\$15,570	\$389	472	25%	\$8.45	\$439	1.2
KEARNEY COUNTY	\$10.73	\$558	\$22,320	2.1	\$55,100	\$1,378	\$16,530	\$413	686	26%	\$7.62	\$396	1.4
KEITH COUNTY	\$9.94	\$517	\$20,680	1.9	\$48,000	\$1,200	\$14,400	\$360	998	27%	\$7.27	\$378	1.4
KEYA PAHA COUNTY †	\$9.94	\$517	\$20,680	1.9	\$34,700	\$868	\$10,410	\$260	117	29%			
KIMBALL COUNTY	\$9.94	\$517	\$20,680	1.9	\$44,600	\$1,115	\$13,380	\$335	406	24%	\$7.96	\$414	1.2
KNOX COUNTY	\$9.94	\$517	\$20,680	1.9	\$42,400	\$1,060	\$12,720	\$318	955	25%	\$6.71	\$349	1.5
LANCASTER COUNTY	\$11.81	\$614	\$24,560	2.3	\$66,100	\$1,653	\$19,830	\$496	39,220	40%	\$9.14	\$475	1.3
LINCOLN COUNTY	\$10.38	\$540	\$21,600	2.0	\$55,900	\$1,398	\$16,770	\$419	4,333	31%	\$7.32	\$380	1.4
LOGAN COUNTY †	\$9.94	\$517	\$20,680	1.9	\$47,500	\$1,188	\$14,250	\$356	90	28%			
LOUP COUNTY †	\$9.96	\$518	\$20,720	1.9	\$34,200	\$855	\$10,260	\$257	65	22%			
MADISON COUNTY	\$10.15	\$528	\$21,120	2.0	\$55,500	\$1,388	\$16,650	\$416	4,598	34%	\$7.95	\$413	1.3
MCPHERSON COUNTY †	\$9.94	\$517	\$20,680	1.9	\$39,800	\$995	\$11,940	\$299	66	33%			
MERRICK COUNTY	\$9.96	\$518	\$20,720	1.9	\$49,500	\$1,238	\$14,850	\$371	825	26%	\$8.97	\$467	1.1
MORRILL COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,000	\$1,150	\$13,800	\$345	611	29%	\$8.95	\$465	1.1
NANCE COUNTY	\$9.94	\$517	\$20,680	1.9	\$47,900	\$1,198	\$14,370	\$359	398	25%	\$6.01	\$313	1.7
NEMAHA COUNTY	\$9.94	\$517	\$20,680	1.9	\$54,500	\$1,363	\$16,350	\$409	838	28%	\$9.28	\$482	1.1
NUCKOLLS COUNTY	\$10.73	\$558	\$22,320	2.1	\$43,500	\$1,088	\$13,050	\$326	444	20%	\$6.75	\$351	1.6
OTOE COUNTY	\$9.94	\$517	\$20,680	1.9	\$56,000	\$1,400	\$16,800	\$420	1,573	26%	\$8.05	\$419	1.2
PAWNEE COUNTY	\$9.94	\$517	\$20,680	1.9	\$45,200	\$1,130	\$13,560	\$339	255	19%	\$7.80	\$405	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
PERKINS COUNTY	\$9.94	\$517	\$20,680	1.9	\$52,300	\$1,308	\$15,690	\$392	311	24%	\$9.62	\$500	1.0
PHELPS COUNTY	\$10.73	\$558	\$22,320	2.1	\$55,300	\$1,383	\$16,590	\$415	1,029	27%	\$9.22	\$479	1.2
PIERCE COUNTY	\$9.94	\$517	\$20,680	1.9	\$50,000	\$1,250	\$15,000	\$375	662	22%	\$8.07	\$420	1.2
PLATTE COUNTY	\$9.94	\$517	\$20,680	1.9	\$58,800	\$1,470	\$17,640	\$441	3,226	27%	\$8.64	\$449	1.2
POLK COUNTY	\$9.94	\$517	\$20,680	1.9	\$56,500	\$1,413	\$16,950	\$424	522	23%	\$8.56	\$445	1.2
RED WILLOW COUNTY	\$9.94	\$517	\$20,680	1.9	\$50,100	\$1,253	\$15,030	\$376	1,383	29%	\$7.79	\$405	1.3
RICHARDSON COUNTY	\$9.94	\$517	\$20,680	1.9	\$49,200	\$1,230	\$14,760	\$369	1,009	25%	\$6.73	\$350	1.5
ROCK COUNTY	\$9.94	\$517	\$20,680	1.9	\$36,700	\$918	\$11,010	\$275	205	27%	\$8.02	\$417	1.2
SALINE COUNTY	\$10.56	\$549	\$21,960	2.1	\$55,400	\$1,385	\$16,620	\$416	1,515	29%	\$11.18	\$581	0.9
SARPY COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	13,368	31%	\$9.90	\$515	1.3
SAUNDERS COUNTY	\$11.50	\$598	\$23,920	2.2	\$61,200	\$1,530	\$18,360	\$459	1,533	20%	\$7.52	\$391	1.5
SCOTTS BLUFF COUNTY	\$9.94	\$517	\$20,680	1.9	\$48,000	\$1,200	\$14,400	\$360	5,032	34%	\$8.59	\$447	1.2
SEWARD COUNTY	\$9.94	\$517	\$20,680	1.9	\$64,000	\$1,600	\$19,200	\$480	1,685	28%	\$7.87	\$409	1.3
SHERIDAN COUNTY	\$9.94	\$517	\$20,680	1.9	\$43,500	\$1,088	\$13,050	\$326	766	30%	\$5.83	\$303	1.7
SHERMAN COUNTY	\$9.96	\$518	\$20,720	1.9	\$42,900	\$1,073	\$12,870	\$322	271	19%	\$6.64	\$345	1.5
SIoux COUNTY †	\$9.94	\$517	\$20,680	1.9	\$39,000	\$975	\$11,700	\$293	201	33%			
STANTON COUNTY	\$9.94	\$517	\$20,680	1.9	\$50,600	\$1,265	\$15,180	\$380	458	20%	\$18.16	\$944	0.5
THAYER COUNTY	\$9.94	\$517	\$20,680	1.9	\$47,500	\$1,188	\$14,250	\$356	509	20%	\$9.38	\$488	1.1
THOMAS COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,300	\$1,158	\$13,890	\$347	86	26%	\$10.61	\$552	0.9
THURSTON COUNTY	\$9.94	\$517	\$20,680	1.9	\$38,300	\$958	\$11,490	\$287	883	39%	\$10.49	\$545	0.9
VALLEY COUNTY	\$9.96	\$518	\$20,720	1.9	\$43,900	\$1,098	\$13,170	\$329	475	24%	\$6.57	\$342	1.5
WASHINGTON COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	1,573	23%	\$10.04	\$522	1.3
WAYNE COUNTY	\$9.94	\$517	\$20,680	1.9	\$54,000	\$1,350	\$16,200	\$405	1,209	35%	\$6.52	\$339	1.5
WEBSTER COUNTY	\$10.73	\$558	\$22,320	2.1	\$44,900	\$1,123	\$13,470	\$337	371	22%	\$7.04	\$366	1.5
WHEELER COUNTY	\$9.96	\$518	\$20,720	1.9	\$41,900	\$1,048	\$12,570	\$314	105	30%	\$11.09	\$577	0.9
YORK COUNTY	\$10.85	\$564	\$22,560	2.1	\$56,100	\$1,403	\$16,830	\$421	1,740	30%	\$9.62	\$500	1.1

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

NEVADA

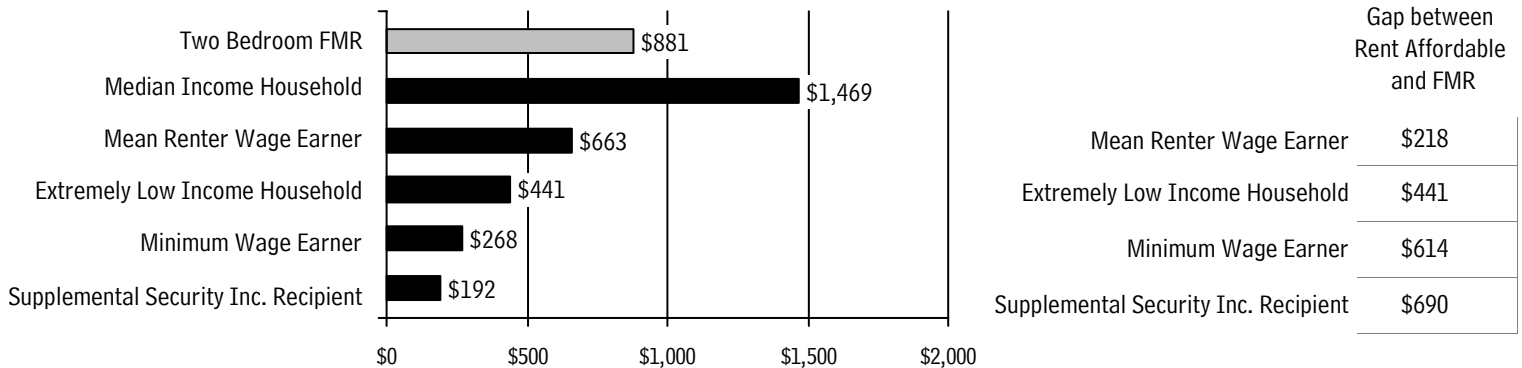
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$881. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,938 monthly or \$35,254 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.95

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 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 Nevada, the estimated mean (average) wage for a renter is \$12.75. 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



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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
NEVADA	\$16.95	\$881	\$35,254	3.3	\$58,759	\$1,469	\$17,628	\$441	293,920	39%	\$12.75	\$663	1.3
METROPOLITAN AREAS													
CARSON CITY, NV MSA	\$15.27	\$794	\$31,760	3.0	\$57,300	\$1,433	\$17,190	\$430	7,444	37%	\$11.93	\$620	1.3
LAS VEGAS-PARADISE, NV MSA *	\$17.13	\$891	\$35,640	3.3	\$58,200	\$1,455	\$17,460	\$437	209,411	41%	\$12.99	\$675	1.3
RENO-SPARKS, NV MSA	\$17.52	\$911	\$36,440	3.4	\$62,800	\$1,570	\$18,840	\$471	54,063	40%	\$12.13	\$631	1.4
COMBINED NONMETRO AREAS													
NEVADA	\$14.47	\$752	\$30,088	2.8	\$56,131	\$1,403	\$16,839	\$421	23,002	27%	\$12.15	\$632	1.2
COUNTIES													
CARSON CITY	\$15.27	\$794	\$31,760	3.0	\$57,300	\$1,433	\$17,190	\$430	7,444	37%	\$11.93	\$620	1.3
CHURCHILL COUNTY	\$14.29	\$743	\$29,720	2.8	\$53,700	\$1,343	\$16,110	\$403	3,052	34%	\$11.35	\$590	1.3
CLARK COUNTY *	\$17.13	\$891	\$35,640	3.3	\$58,200	\$1,455	\$17,460	\$437	209,411	41%	\$12.99	\$675	1.3
DOUGLAS COUNTY	\$17.75	\$923	\$36,920	3.4	\$65,800	\$1,645	\$19,740	\$494	4,227	26%	\$10.65	\$554	1.7
ELKO COUNTY	\$14.42	\$750	\$30,000	2.8	\$60,100	\$1,503	\$18,030	\$451	4,723	30%	\$10.47	\$545	1.4
ESMERALDA COUNTY †	\$13.12	\$682	\$27,280	2.5	\$46,100	\$1,153	\$13,830	\$346	153	34%			
EUREKA COUNTY	\$13.12	\$682	\$27,280	2.5	\$57,500	\$1,438	\$17,250	\$431	173	26%	\$21.40	\$1,113	0.6
HUMBOLDT COUNTY	\$13.79	\$717	\$28,680	2.7	\$59,700	\$1,493	\$17,910	\$448	1,547	27%	\$12.40	\$645	1.1
LANDER COUNTY	\$13.12	\$682	\$27,280	2.5	\$58,700	\$1,468	\$17,610	\$440	479	23%	\$13.09	\$681	1.0
LINCOLN COUNTY	\$13.12	\$682	\$27,280	2.5	\$52,000	\$1,300	\$15,600	\$390	390	25%	\$6.77	\$352	1.9
LYON COUNTY	\$13.88	\$722	\$28,880	2.7	\$51,700	\$1,293	\$15,510	\$388	3,140	24%	\$11.54	\$600	1.2
MINERAL COUNTY	\$13.12	\$682	\$27,280	2.5	\$46,500	\$1,163	\$13,950	\$349	600	27%	\$12.09	\$629	1.1
NYE COUNTY	\$12.56	\$653	\$26,120	2.4	\$47,900	\$1,198	\$14,370	\$359	3,147	24%	\$15.89	\$826	0.8
PERSHING COUNTY	\$13.12	\$682	\$27,280	2.5	\$52,900	\$1,323	\$15,870	\$397	600	31%	\$12.60	\$655	1.0
STOREY COUNTY	\$17.52	\$911	\$36,440	3.4	\$62,800	\$1,570	\$18,840	\$471	297	20%	\$12.61	\$656	1.4
WASHOE COUNTY	\$17.52	\$911	\$36,440	3.4	\$62,800	\$1,570	\$18,840	\$471	53,766	41%	\$12.13	\$631	1.4
WHITE PINE COUNTY	\$13.12	\$682	\$27,280	2.5	\$50,000	\$1,250	\$15,000	\$375	771	23%	\$10.33	\$537	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 HAMPSHIRE

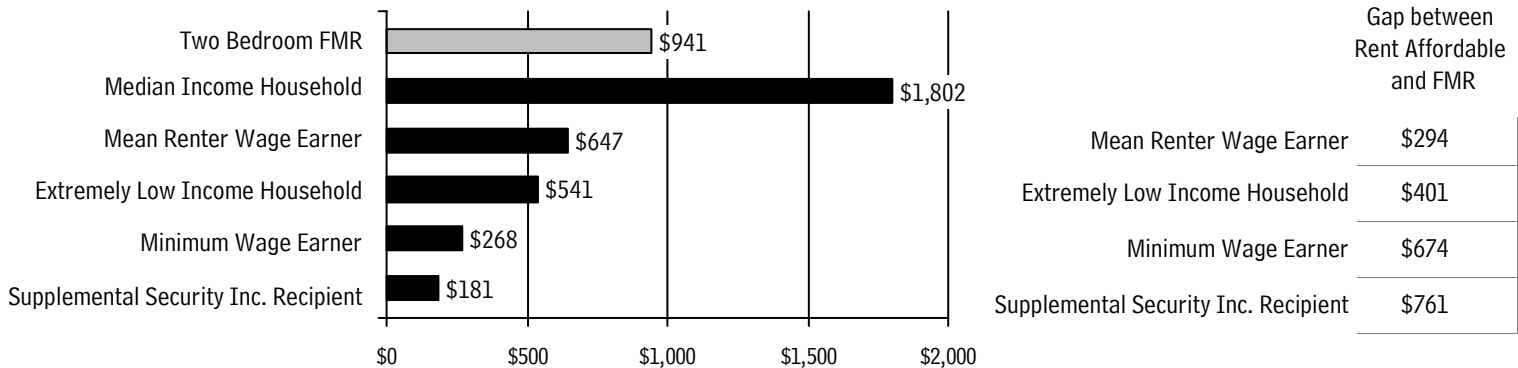
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$941. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,138 monthly or \$37,658 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$18.10

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 141 hours per week, 52 weeks per year. Or a household must include 3.5 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 \$12.45. 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 (2005) ⁵	Rent affordable at mean wage	
NEW HAMPSHIRE	\$18.10	\$941	\$37,658	3.5	\$72,076	\$1,802	\$21,623	\$541	143,823	30%	\$12.45	\$647	1.5

METROPOLITAN AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA	\$26.27	\$1,366	\$54,640	5.1	\$84,100	\$2,103	\$25,230	\$631	1,300	35%	\$12.84	\$668	2.0
HILLSBOROUGH COUNTY, NH (PART) HMFA	\$15.98	\$831	\$33,240	3.1	\$70,500	\$1,763	\$21,150	\$529	2,472	23%	\$13.91	\$723	1.1
LAWRENCE, MA-NH HMFA	\$20.67	\$1,075	\$43,000	4.0	\$78,200	\$1,955	\$23,460	\$587	10,045	21%	\$12.84	\$668	1.6
MANCHESTER, NH HMFA	\$19.25	\$1,001	\$40,040	3.7	\$76,900	\$1,923	\$23,070	\$577	26,081	44%	\$13.91	\$723	1.4
NASHUA, NH HMFA	\$21.50	\$1,118	\$44,720	4.2	\$83,700	\$2,093	\$25,110	\$628	22,082	30%	\$13.91	\$723	1.5
PORTSMOUTH-ROCHESTER, NH HMFA	\$19.00	\$988	\$39,520	3.7	\$71,900	\$1,798	\$21,570	\$539	27,695	34%	\$12.42	\$646	1.5
WESTERN ROCKINGHAM COUNTY, NH HMFA	\$19.69	\$1,024	\$40,960	3.8	\$85,700	\$2,143	\$25,710	\$643	1,645	11%	\$12.84	\$668	1.5

COMBINED NONMETRO AREAS

NEW HAMPSHIRE	\$14.99	\$780	\$31,185	2.9	\$63,052	\$1,576	\$18,916	\$473	52,503	29%	\$10.99	\$572	1.4
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COUNTIES

BELKNAP COUNTY	\$14.73	\$766	\$30,640	2.9	\$62,500	\$1,563	\$18,750	\$469	5,819	26%	\$10.26	\$534	1.4
CARROLL COUNTY	\$14.81	\$770	\$30,800	2.9	\$57,900	\$1,448	\$17,370	\$434	4,085	22%	\$9.26	\$481	1.6
CHESHIRE COUNTY	\$15.77	\$820	\$32,800	3.1	\$62,600	\$1,565	\$18,780	\$470	8,242	29%	\$10.97	\$571	1.4
COOS COUNTY	\$10.62	\$552	\$22,080	2.1	\$49,900	\$1,248	\$14,970	\$374	4,036	29%	\$8.49	\$441	1.3
GRAFTON COUNTY	\$14.58	\$758	\$30,320	2.8	\$62,900	\$1,573	\$18,870	\$472	9,911	31%	\$12.77	\$664	1.1
MERRIMACK COUNTY	\$16.48	\$857	\$34,280	3.2	\$70,000	\$1,750	\$21,000	\$525	15,795	30%	\$11.11	\$578	1.5
SULLIVAN COUNTY	\$13.73	\$714	\$28,560	2.7	\$59,900	\$1,498	\$17,970	\$449	4,615	28%	\$10.03	\$522	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

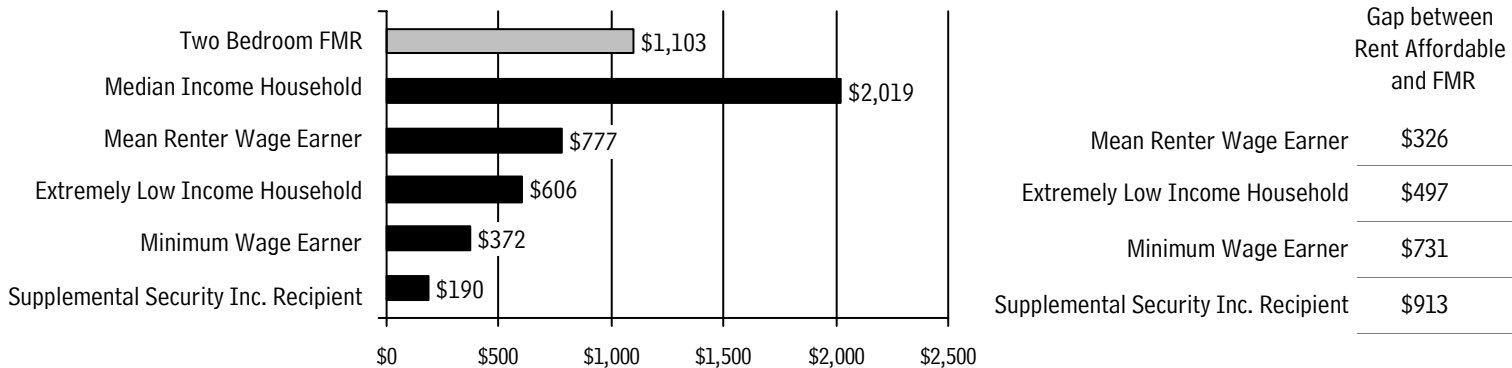
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,103. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,676 monthly or \$44,112 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$21.21

In New Jersey, 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 119 hours per week, 52 weeks per year. Or a household must include 3.0 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 \$14.94. 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



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 (2005) ⁵	Rent affordable at mean wage	
NEW JERSEY	\$21.21	\$1,103	\$44,112	3.0	\$80,742	\$2,019	\$24,223	\$606	1,053,347	34%	\$14.94	\$777	1.4

METROPOLITAN AREAS

ATLANTIC CITY, NJ MSA	\$18.54	\$964	\$38,560	2.6	\$64,400	\$1,610	\$19,320	\$483	31,984	34%	\$10.48	\$545	1.8
BERGEN-PASSAIC, NJ HMFA	\$22.37	\$1,163	\$46,520	3.1	\$87,500	\$2,188	\$26,250	\$656	181,265	37%	\$15.46	\$804	1.4
JERSEY CITY, NJ HMFA	\$22.19	\$1,154	\$46,160	3.1	\$55,000	\$1,375	\$16,500	\$413	159,888	69%	\$22.47	\$1,168	1.0
MIDDLESEX-SOMERSET-HUNTERDON, NJ HMFA	\$24.17	\$1,257	\$50,280	3.4	\$95,800	\$2,395	\$28,740	\$719	120,398	29%	\$17.53	\$912	1.4
MONMOUTH-OCEAN, NJ HMFA	\$22.50	\$1,170	\$46,800	3.1	\$81,900	\$2,048	\$24,570	\$614	90,586	21%	\$10.55	\$549	2.1
NEWARK, NJ HMFA	\$20.44	\$1,063	\$42,520	2.9	\$84,400	\$2,110	\$25,320	\$633	275,216	40%	\$16.30	\$848	1.3
OCEAN CITY, NJ MSA	\$16.04	\$834	\$33,360	2.2	\$64,100	\$1,603	\$19,230	\$481	10,849	26%	\$8.68	\$451	1.8
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA	\$17.75	\$923	\$36,920	2.5	\$72,100	\$1,803	\$21,630	\$541	115,404	25%	\$11.50	\$598	1.5
TRENTON-EWING, NJ MSA	\$20.85	\$1,084	\$43,360	2.9	\$85,400	\$2,135	\$25,620	\$641	41,482	33%	\$14.59	\$759	1.4
VINELAND-MILLVILLE-BRIDGETON, NJ MSA	\$17.10	\$889	\$35,560	2.4	\$56,400	\$1,410	\$16,920	\$423	15,751	32%	\$9.14	\$475	1.9
WARREN COUNTY, NJ HMFA	\$20.19	\$1,050	\$42,000	2.8	\$82,600	\$2,065	\$24,780	\$620	10,524	27%	\$12.66	\$658	1.6

COUNTIES

ATLANTIC COUNTY	\$18.54	\$964	\$38,560	2.6	\$64,400	\$1,610	\$19,320	\$483	31,984	34%	\$10.48	\$545	1.8
BERGEN COUNTY	\$22.37	\$1,163	\$46,520	3.1	\$87,500	\$2,188	\$26,250	\$656	108,580	33%	\$16.13	\$839	1.4
BURLINGTON COUNTY	\$17.75	\$923	\$36,920	2.5	\$72,100	\$1,803	\$21,630	\$541	34,871	23%	\$13.14	\$684	1.4
CAMDEN COUNTY	\$17.75	\$923	\$36,920	2.5	\$72,100	\$1,803	\$21,630	\$541	55,737	30%	\$11.05	\$575	1.6
CAPE MAY COUNTY	\$16.04	\$834	\$33,360	2.2	\$64,100	\$1,603	\$19,230	\$481	10,849	26%	\$8.68	\$451	1.8
CUMBERLAND COUNTY	\$17.10	\$889	\$35,560	2.4	\$56,400	\$1,410	\$16,920	\$423	15,751	32%	\$9.14	\$475	1.9
ESSEX COUNTY	\$20.44	\$1,063	\$42,520	2.9	\$84,400	\$2,110	\$25,320	\$633	154,247	54%	\$15.90	\$827	1.3
GLOUCESTER COUNTY	\$17.75	\$923	\$36,920	2.5	\$72,100	\$1,803	\$21,630	\$541	18,235	20%	\$9.12	\$474	1.9
HUDSON COUNTY	\$22.19	\$1,154	\$46,160	3.1	\$55,000	\$1,375	\$16,500	\$413	159,888	69%	\$22.47	\$1,168	1.0
HUNTERDON COUNTY	\$24.17	\$1,257	\$50,280	3.4	\$95,800	\$2,395	\$28,740	\$719	7,129	16%	\$13.15	\$684	1.8
MERCER COUNTY	\$20.85	\$1,084	\$43,360	2.9	\$85,400	\$2,135	\$25,620	\$641	41,482	33%	\$14.59	\$759	1.4
MIDDLESEX COUNTY	\$24.17	\$1,257	\$50,280	3.4	\$95,800	\$2,395	\$28,740	\$719	88,438	33%	\$17.11	\$890	1.4
MONMOUTH COUNTY	\$22.50	\$1,170	\$46,800	3.1	\$81,900	\$2,048	\$24,570	\$614	56,963	25%	\$10.32	\$537	2.2
MORRIS COUNTY	\$20.44	\$1,063	\$42,520	2.9	\$84,400	\$2,110	\$25,320	\$633	40,721	24%	\$17.77	\$924	1.2
OCEAN COUNTY	\$22.50	\$1,170	\$46,800	3.1	\$81,900	\$2,048	\$24,570	\$614	33,623	17%	\$10.97	\$570	2.1
PASSAIC COUNTY	\$22.37	\$1,163	\$46,520	3.1	\$87,500	\$2,188	\$26,250	\$656	72,685	44%	\$13.63	\$709	1.6
SALEM COUNTY	\$17.75	\$923	\$36,920	2.5	\$72,100	\$1,803	\$21,630	\$541	6,561	27%	\$11.76	\$611	1.5
SOMERSET COUNTY	\$24.17	\$1,257	\$50,280	3.4	\$95,800	\$2,395	\$28,740	\$719	24,831	23%	\$19.61	\$1,020	1.2
SUSSEX COUNTY	\$20.44	\$1,063	\$42,520	2.9	\$84,400	\$2,110	\$25,320	\$633	8,812	17%	\$9.40	\$489	2.2
UNION COUNTY	\$20.44	\$1,063	\$42,520	2.9	\$84,400	\$2,110	\$25,320	\$633	71,436	38%	\$16.19	\$842	1.3

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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				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 (2005) ⁵	Rent affordable at mean wage	
WARREN COUNTY	\$20.19	\$1,050	\$42,000	2.8	\$82,600	\$2,065	\$24,780	\$620	10,524	27%	\$12.66	\$658	1.6

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

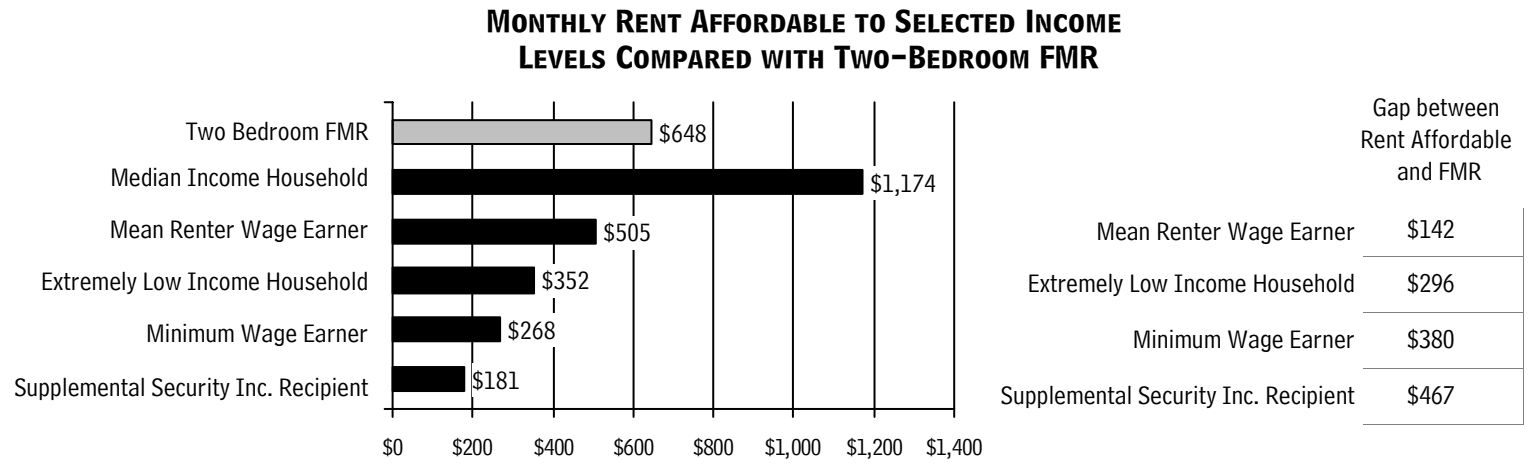
NEW MEXICO

In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$648. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,159 monthly or \$25,905 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.45

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 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 New Mexico, the estimated mean (average) wage for a renter is \$9.72. 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.



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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
NEW MEXICO	\$12.45	\$648	\$25,905	2.4	\$46,948	\$1,174	\$14,084	\$352	203,536	30%	\$9.72	\$505	1.3

METROPOLITAN AREAS

ALBUQUERQUE, NM MSA *	\$14.35	\$746	\$29,840	2.8	\$53,200	\$1,330	\$15,960	\$399	90,093	32%	\$10.52	\$547	1.4
FARMINGTON, NM MSA	\$10.98	\$571	\$22,840	2.1	\$43,400	\$1,085	\$13,020	\$326	9,296	25%	\$11.27	\$586	1.0
LAS CRUCES, NM MSA	\$10.02	\$521	\$20,840	1.9	\$39,000	\$975	\$11,700	\$293	19,355	32%	\$6.94	\$361	1.4
SANTA FE, NM MSA	\$16.77	\$872	\$34,880	3.3	\$58,200	\$1,455	\$17,460	\$437	16,505	31%	\$10.12	\$526	1.7

COMBINED NONMETRO AREAS

NEW MEXICO	\$9.81	\$510	\$20,398	1.9	\$39,906	\$998	\$11,972	\$299	68,287	28%	\$8.61	\$448	1.1
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COUNTIES

BERNALILLO COUNTY *	\$14.35	\$746	\$29,840	2.8	\$53,200	\$1,330	\$15,960	\$399	80,331	36%	\$10.51	\$547	1.4
CATRON COUNTY	\$9.08	\$472	\$18,880	1.8	\$35,800	\$895	\$10,740	\$269	311	20%	\$6.55	\$340	1.4
CHAVES COUNTY	\$9.27	\$482	\$19,280	1.8	\$37,500	\$938	\$11,250	\$281	6,575	29%	\$8.24	\$429	1.1
CIBOLA COUNTY	\$9.08	\$472	\$18,880	1.8	\$35,900	\$898	\$10,770	\$269	1,903	23%	\$8.61	\$448	1.1
COLFAX COUNTY	\$9.65	\$502	\$20,080	1.9	\$42,700	\$1,068	\$12,810	\$320	1,588	27%	\$8.03	\$418	1.2
CURRY COUNTY	\$9.08	\$472	\$18,880	1.8	\$39,300	\$983	\$11,790	\$295	6,809	41%	\$8.35	\$434	1.1
DE BACA COUNTY	\$9.08	\$472	\$18,880	1.8	\$38,000	\$950	\$11,400	\$285	205	22%	\$7.08	\$368	1.3
DONA ANA COUNTY	\$10.02	\$521	\$20,840	1.9	\$39,000	\$975	\$11,700	\$293	19,355	32%	\$6.94	\$361	1.4
EDDY COUNTY	\$9.08	\$472	\$18,880	1.8	\$42,900	\$1,073	\$12,870	\$322	4,978	26%	\$9.86	\$513	0.9
GRANT COUNTY	\$9.56	\$497	\$19,880	1.9	\$39,200	\$980	\$11,760	\$294	3,093	25%	\$7.49	\$390	1.3
GUADALUPE COUNTY	\$10.69	\$556	\$22,240	2.1	\$33,300	\$833	\$9,990	\$250	429	26%	\$6.03	\$314	1.8
HARDING COUNTY †	\$9.08	\$472	\$18,880	1.8	\$42,500	\$1,063	\$12,750	\$319	92	25%			
HIDALGO COUNTY	\$9.08	\$472	\$18,880	1.8	\$35,300	\$883	\$10,590	\$265	694	32%	\$6.25	\$325	1.5
LEA COUNTY	\$9.08	\$472	\$18,880	1.8	\$40,300	\$1,008	\$12,090	\$302	5,403	27%	\$9.98	\$519	0.9
LINCOLN COUNTY	\$10.81	\$562	\$22,480	2.1	\$46,500	\$1,163	\$13,950	\$349	1,870	23%	\$6.57	\$342	1.6
LOS ALAMOS COUNTY	\$17.27	\$898	\$35,920	3.4	\$105,600	\$2,640	\$31,680	\$792	1,602	21%	\$12.56	\$653	1.4
LUNA COUNTY	\$9.08	\$472	\$18,880	1.8	\$28,300	\$708	\$8,490	\$212	2,349	25%	\$6.35	\$330	1.4
McKINLEY COUNTY	\$11.06	\$575	\$23,000	2.1	\$31,000	\$775	\$9,300	\$233	5,926	28%	\$9.90	\$515	1.1
MORA COUNTY	\$10.69	\$556	\$22,240	2.1	\$31,900	\$798	\$9,570	\$239	352	17%	\$5.75	\$299	1.9
OTERO COUNTY	\$9.08	\$472	\$18,880	1.8	\$40,100	\$1,003	\$12,030	\$301	7,607	33%	\$9.25	\$481	1.0
QUAY COUNTY	\$9.08	\$472	\$18,880	1.8	\$35,400	\$885	\$10,620	\$266	1,238	29%	\$6.24	\$324	1.5
RIO ARRIBA COUNTY	\$9.73	\$506	\$20,240	1.9	\$38,100	\$953	\$11,430	\$286	2,748	18%	\$7.25	\$377	1.3
ROOSEVELT COUNTY	\$9.08	\$472	\$18,880	1.8	\$36,600	\$915	\$10,980	\$275	2,474	37%	\$6.78	\$353	1.3
SAN JUAN COUNTY	\$10.98	\$571	\$22,840	2.1	\$43,400	\$1,085	\$13,020	\$326	9,296	25%	\$11.27	\$586	1.0
SAN MIGUEL COUNTY	\$10.08	\$524	\$20,960	2.0	\$36,100	\$903	\$10,830	\$271	2,986	27%	\$5.77	\$300	1.7
SANDOVAL COUNTY *	\$14.35	\$746	\$29,840	2.8	\$53,200	\$1,330	\$15,960	\$399	5,146	16%	\$13.01	\$676	1.1
SANTA FE COUNTY	\$16.77	\$872	\$34,880	3.3	\$58,200	\$1,455	\$17,460	\$437	16,505	31%	\$10.12	\$526	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SIERRA COUNTY	\$9.08	\$472	\$18,880	1.8	\$34,500	\$863	\$10,350	\$259	1,542	25%	\$5.40	\$281	1.7
SOCORRO COUNTY	\$9.08	\$472	\$18,880	1.8	\$34,400	\$860	\$10,320	\$258	1,935	29%	\$8.29	\$431	1.1
TAOS COUNTY	\$12.94	\$673	\$26,920	2.5	\$39,600	\$990	\$11,880	\$297	3,108	25%	\$7.83	\$407	1.7
TORRANCE COUNTY *	\$14.35	\$746	\$29,840	2.8	\$53,200	\$1,330	\$15,960	\$399	967	16%	\$6.68	\$347	2.1
UNION COUNTY	\$9.08	\$472	\$18,880	1.8	\$41,100	\$1,028	\$12,330	\$308	470	27%	\$6.08	\$316	1.5
VALENCIA COUNTY *	\$14.35	\$746	\$29,840	2.8	\$53,200	\$1,330	\$15,960	\$399	3,649	16%	\$6.53	\$340	2.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

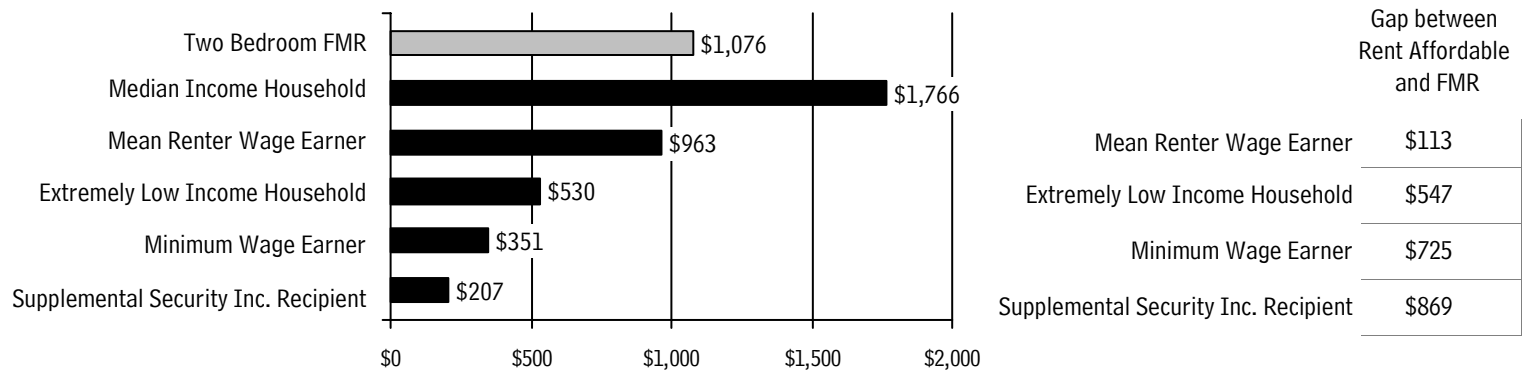
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,076. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,588 monthly or \$43,051 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$20.70

In New York, 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 123 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 New York, the estimated mean (average) wage for a renter is \$18.52. 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



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 (2005) ⁵	Rent affordable at mean wage	
NEW YORK	\$20.70	\$1,076	\$43,051	3.1	\$70,627	\$1,766	\$21,188	\$530	3,317,613	47%	\$18.52	\$963	1.1

METROPOLITAN AREAS

ALBANY-SCHENECTADY-TROY, NY MSA	\$14.46	\$752	\$30,080	2.1	\$66,200	\$1,655	\$19,860	\$497	117,463	36%	\$11.31	\$588	1.3
BINGHAMTON, NY MSA	\$11.04	\$574	\$22,960	1.6	\$54,100	\$1,353	\$16,230	\$406	32,557	32%	\$9.19	\$478	1.2
BUFFALO-NIAGARA FALLS, NY MSA	\$11.85	\$616	\$24,640	1.8	\$58,300	\$1,458	\$17,490	\$437	158,545	34%	\$9.00	\$468	1.3
ELMIRA, NY MSA	\$12.12	\$630	\$25,200	1.8	\$52,400	\$1,310	\$15,720	\$393	10,890	31%	\$8.55	\$445	1.4
GLENS FALLS, NY MSA	\$12.73	\$662	\$26,480	1.9	\$53,700	\$1,343	\$16,110	\$403	13,514	28%	\$9.19	\$478	1.4
ITHACA, NY MSA	\$14.87	\$773	\$30,920	2.2	\$63,500	\$1,588	\$19,050	\$476	16,837	46%	\$10.11	\$526	1.5
KINGSTON, NY MSA	\$15.48	\$805	\$32,200	2.3	\$61,400	\$1,535	\$18,420	\$461	21,583	32%	\$8.51	\$443	1.8
NASSAU-SUFFOLK, NY HMFA	\$26.08	\$1,356	\$54,240	3.9	\$91,000	\$2,275	\$27,300	\$683	183,058	20%	\$12.28	\$638	2.1
NEW YORK, NY HMFA	\$22.87	\$1,189	\$47,560	3.4	\$71,580	\$1,790	\$21,474	\$537	2,141,488	68%	\$27.90	\$1,451	0.8
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY MSA	\$20.38	\$1,060	\$42,400	3.0	\$73,400	\$1,835	\$22,020	\$551	68,748	32%	\$10.53	\$548	1.9
ROCHESTER, NY MSA	\$13.27	\$690	\$27,600	2.0	\$64,100	\$1,603	\$19,230	\$481	127,405	32%	\$9.91	\$516	1.3
SYRACUSE, NY MSA	\$11.85	\$616	\$24,640	1.8	\$59,500	\$1,488	\$17,850	\$446	83,095	33%	\$9.48	\$493	1.2
UTICA-ROME, NY MSA	\$11.46	\$596	\$23,840	1.7	\$52,600	\$1,315	\$15,780	\$395	37,104	32%	\$7.85	\$408	1.5
WESTCHESTER COUNTY, NY STATUTORY EXCEPTION AREA	\$26.83	\$1,395	\$55,800	4.0	\$96,500	\$2,413	\$28,950	\$724	134,377	40%	\$15.78	\$820	1.7

COMBINED NONMETRO AREAS

NEW YORK	\$11.68	\$607	\$24,284	1.7	\$49,829	\$1,246	\$14,949	\$374	170,949	29%	\$8.37	\$435	1.4
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COUNTIES

ALBANY COUNTY	\$14.46	\$752	\$30,080	2.1	\$66,200	\$1,655	\$19,860	\$497	50,970	42%	\$11.87	\$617	1.2
ALLEGANY COUNTY	\$10.71	\$557	\$22,280	1.6	\$45,600	\$1,140	\$13,680	\$342	4,707	26%	\$7.20	\$374	1.5
BRONX COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$70,900	\$1,773	\$21,270	\$532	372,690	80%	\$15.19	\$790	1.5
BROOME COUNTY	\$11.04	\$574	\$22,960	1.6	\$54,100	\$1,353	\$16,230	\$406	28,179	35%	\$8.81	\$458	1.3
CATTARAUGUS COUNTY	\$10.87	\$565	\$22,600	1.6	\$46,800	\$1,170	\$14,040	\$351	8,192	26%	\$7.99	\$415	1.4
CAYUGA COUNTY	\$11.44	\$595	\$23,800	1.7	\$53,700	\$1,343	\$16,110	\$403	8,553	28%	\$7.90	\$411	1.4
CHAUTAUQUA COUNTY	\$10.81	\$562	\$22,480	1.6	\$48,700	\$1,218	\$14,610	\$365	16,758	31%	\$7.41	\$385	1.5
CHEMUNG COUNTY	\$12.12	\$630	\$25,200	1.8	\$52,400	\$1,310	\$15,720	\$393	10,890	31%	\$8.55	\$445	1.4
CHENANGO COUNTY	\$10.96	\$570	\$22,800	1.6	\$47,500	\$1,188	\$14,250	\$356	4,922	25%	\$9.28	\$482	1.2
CLINTON COUNTY	\$12.33	\$641	\$25,640	1.8	\$54,600	\$1,365	\$16,380	\$410	9,261	31%	\$7.84	\$408	1.6
COLUMBIA COUNTY	\$13.48	\$701	\$28,040	2.0	\$58,900	\$1,473	\$17,670	\$442	7,303	29%	\$9.09	\$473	1.5
CORTLAND COUNTY	\$11.96	\$622	\$24,880	1.8	\$50,400	\$1,260	\$15,120	\$378	6,492	36%	\$7.70	\$401	1.6
DELAWARE COUNTY	\$11.06	\$575	\$23,000	1.6	\$46,900	\$1,173	\$14,070	\$352	4,673	24%	\$9.89	\$514	1.1
DUTCHESS COUNTY	\$20.38	\$1,060	\$42,400	3.0	\$73,400	\$1,835	\$22,020	\$551	30,908	31%	\$11.53	\$600	1.8
ERIE COUNTY	\$11.85	\$616	\$24,640	1.8	\$58,300	\$1,458	\$17,490	\$437	132,093	35%	\$9.12	\$474	1.3
ESSEX COUNTY	\$11.60	\$603	\$24,120	1.7	\$50,200	\$1,255	\$15,060	\$377	3,932	26%	\$7.77	\$404	1.5
FRANKLIN COUNTY	\$10.60	\$551	\$22,040	1.6	\$46,100	\$1,153	\$13,830	\$346	5,320	30%	\$7.41	\$385	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
FULTON COUNTY	\$11.69	\$608	\$24,320	1.7	\$47,400	\$1,185	\$14,220	\$356	6,103	28%	\$8.47	\$440	1.4
GENESEE COUNTY	\$12.54	\$652	\$26,080	1.9	\$56,400	\$1,410	\$16,920	\$423	6,162	27%	\$7.70	\$400	1.6
GREENE COUNTY	\$12.73	\$662	\$26,480	1.9	\$53,200	\$1,330	\$15,960	\$399	5,078	28%	\$7.92	\$412	1.6
HAMILTON COUNTY	\$11.73	\$610	\$24,400	1.7	\$46,800	\$1,170	\$14,040	\$351	488	21%	\$5.67	\$295	2.1
HERKIMER COUNTY	\$11.46	\$596	\$23,840	1.7	\$52,600	\$1,315	\$15,780	\$395	7,416	29%	\$7.11	\$370	1.6
JEFFERSON COUNTY	\$12.17	\$633	\$25,320	1.8	\$46,800	\$1,170	\$14,040	\$351	16,118	40%	\$9.24	\$480	1.3
KINGS COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$70,900	\$1,773	\$21,270	\$532	642,437	73%	\$13.56	\$705	1.7
LEWIS COUNTY	\$10.81	\$562	\$22,480	1.6	\$46,500	\$1,163	\$13,950	\$349	2,306	23%	\$7.54	\$392	1.4
LIVINGSTON COUNTY	\$13.27	\$690	\$27,600	2.0	\$64,100	\$1,603	\$19,230	\$481	5,641	25%	\$6.67	\$347	2.0
MADISON COUNTY	\$11.85	\$616	\$24,640	1.8	\$59,500	\$1,488	\$17,850	\$446	6,356	25%	\$8.53	\$444	1.4
MONROE COUNTY	\$13.27	\$690	\$27,600	2.0	\$64,100	\$1,603	\$19,230	\$481	100,054	35%	\$10.44	\$543	1.3
MONTGOMERY COUNTY	\$10.67	\$555	\$22,200	1.6	\$48,600	\$1,215	\$14,580	\$365	6,583	33%	\$8.91	\$464	1.2
NASSAU COUNTY	\$26.08	\$1,356	\$54,240	3.9	\$91,000	\$2,275	\$27,300	\$683	88,130	20%	\$12.46	\$648	2.1
NEW YORK COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$70,900	\$1,773	\$21,270	\$532	589,949	80%	\$37.58	\$1,954	0.6
NIAGARA COUNTY	\$11.85	\$616	\$24,640	1.8	\$58,300	\$1,458	\$17,490	\$437	26,452	30%	\$8.27	\$430	1.4
ONEIDA COUNTY	\$11.46	\$596	\$23,840	1.7	\$52,600	\$1,315	\$15,780	\$395	29,688	33%	\$7.97	\$414	1.4
ONONDAGA COUNTY	\$11.85	\$616	\$24,640	1.8	\$59,500	\$1,488	\$17,850	\$446	64,338	36%	\$9.65	\$502	1.2
ONTARIO COUNTY	\$13.27	\$690	\$27,600	2.0	\$64,100	\$1,603	\$19,230	\$481	10,140	26%	\$8.66	\$450	1.5
ORANGE COUNTY	\$20.38	\$1,060	\$42,400	3.0	\$73,400	\$1,835	\$22,020	\$551	37,840	33%	\$9.59	\$499	2.1
ORLEANS COUNTY	\$13.27	\$690	\$27,600	2.0	\$64,100	\$1,603	\$19,230	\$481	3,755	24%	\$6.47	\$336	2.1
OSWEGO COUNTY	\$11.85	\$616	\$24,640	1.8	\$59,500	\$1,488	\$17,850	\$446	12,401	27%	\$8.72	\$453	1.4
OTSEGO COUNTY	\$11.46	\$596	\$23,840	1.7	\$48,600	\$1,215	\$14,580	\$365	6,279	27%	\$8.37	\$435	1.4
PUTNAM COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$70,900	\$1,773	\$21,270	\$532	5,819	18%	\$10.40	\$541	2.2
QUEENS COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$70,900	\$1,773	\$21,270	\$532	447,770	57%	\$15.51	\$807	1.5
RENSSELAER COUNTY	\$14.46	\$752	\$30,080	2.1	\$66,200	\$1,655	\$19,860	\$497	21,038	35%	\$10.53	\$547	1.4
RICHMOND COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$70,900	\$1,773	\$21,270	\$532	56,609	36%	\$10.09	\$524	2.3
ROCKLAND COUNTY	\$22.87	\$1,189	\$47,560	3.4	\$94,000	\$2,350	\$28,200	\$705	26,214	28%	\$10.66	\$554	2.1
SARATOGA COUNTY	\$14.46	\$752	\$30,080	2.1	\$66,200	\$1,655	\$19,860	\$497	21,848	28%	\$10.36	\$539	1.4
SCHENECTADY COUNTY	\$14.46	\$752	\$30,080	2.1	\$66,200	\$1,655	\$19,860	\$497	20,646	35%	\$11.70	\$609	1.2
SCHOHARIE COUNTY	\$14.46	\$752	\$30,080	2.1	\$66,200	\$1,655	\$19,860	\$497	2,961	25%	\$7.48	\$389	1.9
SCHUYLER COUNTY	\$11.79	\$613	\$24,520	1.7	\$49,000	\$1,225	\$14,700	\$368	1,683	23%	\$7.20	\$375	1.6
SENECA COUNTY	\$12.44	\$647	\$25,880	1.8	\$54,100	\$1,353	\$16,230	\$406	3,319	26%	\$7.69	\$400	1.6
ST. LAWRENCE COUNTY	\$10.85	\$564	\$22,560	1.6	\$45,600	\$1,140	\$13,680	\$342	11,893	29%	\$7.32	\$381	1.5
STEBEN COUNTY	\$11.54	\$600	\$24,000	1.7	\$49,200	\$1,230	\$14,760	\$369	10,487	27%	\$12.37	\$643	0.9
SUFFOLK COUNTY	\$26.08	\$1,356	\$54,240	3.9	\$91,000	\$2,275	\$27,300	\$683	94,928	20%	\$12.09	\$629	2.2
SULLIVAN COUNTY	\$14.02	\$729	\$29,160	2.1	\$52,300	\$1,308	\$15,690	\$392	8,816	32%	\$7.91	\$411	1.8
TIOGA COUNTY	\$11.04	\$574	\$22,960	1.6	\$54,100	\$1,353	\$16,230	\$406	4,378	22%	\$11.80	\$614	0.9
TOMPKINS COUNTY	\$14.87	\$773	\$30,920	2.2	\$63,500	\$1,588	\$19,050	\$476	16,837	46%	\$10.11	\$526	1.5
ULSTER COUNTY	\$15.48	\$805	\$32,200	2.3	\$61,400	\$1,535	\$18,420	\$461	21,583	32%	\$8.51	\$443	1.8
WARREN COUNTY	\$12.73	\$662	\$26,480	1.9	\$53,700	\$1,343	\$16,110	\$403	7,752	30%	\$9.23	\$480	1.4
WASHINGTON COUNTY	\$12.73	\$662	\$26,480	1.9	\$53,700	\$1,343	\$16,110	\$403	5,762	26%	\$9.09	\$473	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
WAYNE COUNTY	\$13.27	\$690	\$27,600	2.0	\$64,100	\$1,603	\$19,230	\$481	7,815	22%	\$7.55	\$393	1.8
WESTCHESTER COUNTY	\$26.83	\$1,395	\$55,800	4.0	\$96,500	\$2,413	\$28,950	\$724	134,377	40%	\$15.78	\$820	1.7
WYOMING COUNTY	\$11.23	\$584	\$23,360	1.7	\$53,800	\$1,345	\$16,140	\$404	3,446	23%	\$7.96	\$414	1.4
YATES COUNTY	\$11.48	\$597	\$23,880	1.7	\$47,900	\$1,198	\$14,370	\$359	2,075	23%	\$7.40	\$385	1.6

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

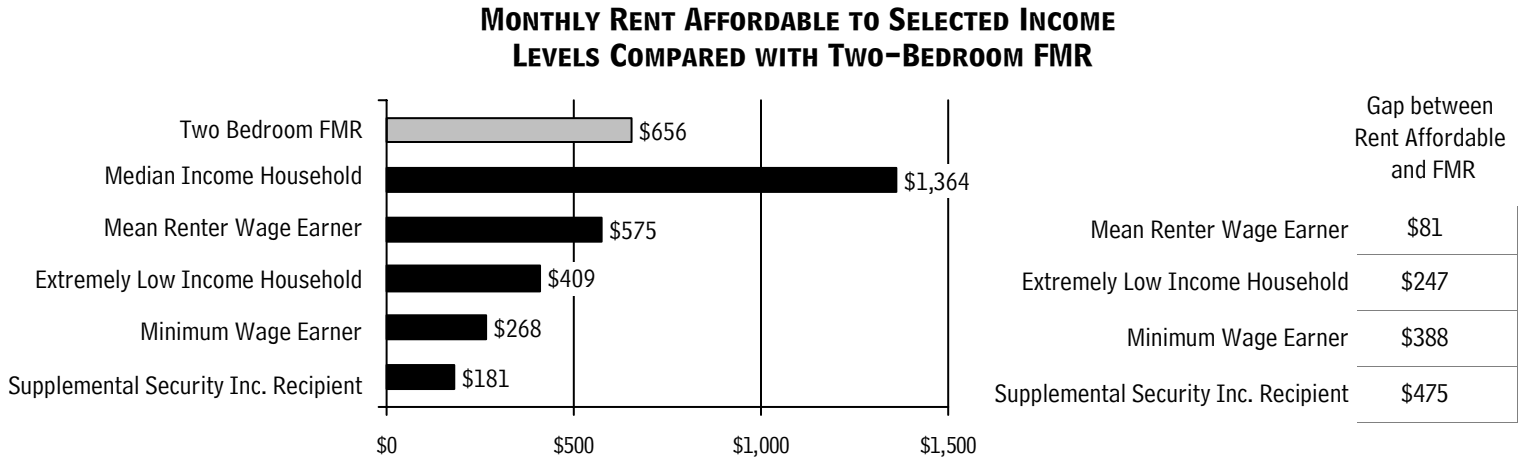
NORTH CAROLINA

In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$656. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,186 monthly or \$26,237 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.61

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 98 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 \$11.05. 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.



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 (2005) ⁵	Rent affordable at mean wage	
NORTH CAROLINA	\$12.61	\$656	\$26,237	2.4	\$54,555	\$1,364	\$16,367	\$409	959,743	31%	\$11.05	\$575	1.1

METROPOLITAN AREAS

ANSON COUNTY, NC HMFA	\$9.98	\$519	\$20,760	1.9	\$41,200	\$1,030	\$12,360	\$309	2,213	24%	\$8.51	\$443	1.2
ASHEVILLE, NC HMFA	\$11.92	\$620	\$24,800	2.3	\$50,400	\$1,260	\$15,120	\$378	35,309	27%	\$9.78	\$508	1.2
BURLINGTON, NC MSA	\$13.46	\$700	\$28,000	2.6	\$53,800	\$1,345	\$16,140	\$404	15,408	30%	\$10.42	\$542	1.3
CHARLOTTE-GASTONIA-CONCORD, NC-SC HMFA	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	147,033	33%	\$14.41	\$749	0.9
DURHAM, NC HMFA	\$15.10	\$785	\$31,400	2.9	\$61,700	\$1,543	\$18,510	\$463	64,707	42%	\$15.18	\$790	1.0
FAYETTEVILLE, NC HMFA	\$11.77	\$612	\$24,480	2.3	\$47,600	\$1,190	\$14,280	\$357	43,610	41%	\$9.90	\$515	1.2
GOLDSBORO, NC MSA	\$10.46	\$544	\$21,760	2.0	\$46,900	\$1,173	\$14,070	\$352	14,786	35%	\$8.96	\$466	1.2
GREENE COUNTY, NC HMFA	\$9.98	\$519	\$20,760	1.9	\$42,100	\$1,053	\$12,630	\$316	1,697	25%	\$6.07	\$316	1.6
GREENSBORO-HIGH POINT, NC HMFA	\$13.56	\$705	\$28,200	2.6	\$56,400	\$1,410	\$16,920	\$423	74,833	34%	\$11.14	\$579	1.2
GREENVILLE, NC HMFA	\$11.13	\$579	\$23,160	2.2	\$49,600	\$1,240	\$14,880	\$372	22,000	42%	\$7.87	\$409	1.4
HAYWOOD COUNTY, NC HMFA	\$10.62	\$552	\$22,080	2.1	\$46,800	\$1,170	\$14,040	\$351	5,242	23%	\$8.68	\$451	1.2
HICKORY-LENOIR-MORGANTON, NC MSA	\$10.62	\$552	\$22,080	2.1	\$51,400	\$1,285	\$15,420	\$386	34,443	26%	\$10.08	\$524	1.1
HOKE COUNTY, NC HMFA	\$10.87	\$565	\$22,600	2.1	\$41,500	\$1,038	\$12,450	\$311	2,842	25%	\$6.93	\$361	1.6
JACKSONVILLE, NC MSA	\$10.71	\$557	\$22,280	2.1	\$42,700	\$1,068	\$12,810	\$320	20,154	42%	\$8.28	\$431	1.3
PENDER COUNTY, NC HMFA	\$10.77	\$560	\$22,400	2.1	\$48,200	\$1,205	\$14,460	\$362	2,794	17%	\$6.83	\$355	1.6
PERSON COUNTY, NC HMFA	\$10.60	\$551	\$22,040	2.1	\$52,000	\$1,300	\$15,600	\$390	3,576	25%	\$9.36	\$487	1.1
RALEIGH-CARY, NC MSA	\$16.35	\$850	\$34,000	3.2	\$71,600	\$1,790	\$21,480	\$537	98,920	32%	\$11.54	\$600	1.4
ROCKINGHAM COUNTY, NC HMFA	\$10.27	\$534	\$21,360	2.0	\$47,400	\$1,185	\$14,220	\$356	9,735	26%	\$8.92	\$464	1.2
ROCKY MOUNT, NC MSA	\$11.56	\$601	\$24,040	2.2	\$47,600	\$1,190	\$14,280	\$357	18,199	34%	\$9.02	\$469	1.3
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MSA *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	1,280	19%	\$7.08	\$368	2.3
WILMINGTON, NC HMFA	\$13.67	\$711	\$28,440	2.7	\$53,900	\$1,348	\$16,170	\$404	29,486	30%	\$9.10	\$473	1.5
WINSTON-SALEM, NC MSA	\$12.31	\$640	\$25,600	2.4	\$58,200	\$1,455	\$17,460	\$437	50,915	30%	\$11.10	\$577	1.1

COMBINED NONMETRO AREAS

NORTH CAROLINA	\$10.83	\$563	\$22,524	2.1	\$47,097	\$1,177	\$14,129	\$353	260,561	26%	\$8.63	\$449	1.3
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COUNTIES

ALAMANCE COUNTY	\$13.46	\$700	\$28,000	2.6	\$53,800	\$1,345	\$16,140	\$404	15,408	30%	\$10.42	\$542	1.3
ALEXANDER COUNTY	\$10.62	\$552	\$22,080	2.1	\$51,400	\$1,285	\$15,420	\$386	2,560	19%	\$8.35	\$434	1.3
ALLEGHANY COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,300	\$1,108	\$13,290	\$332	966	21%	\$6.70	\$348	1.5
ANSON COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,200	\$1,030	\$12,360	\$309	2,213	24%	\$8.51	\$443	1.2
ASHE COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,800	\$1,045	\$12,540	\$314	1,975	19%	\$7.61	\$396	1.3
AVERY COUNTY	\$11.25	\$585	\$23,400	2.2	\$43,500	\$1,088	\$13,050	\$326	1,273	19%	\$7.08	\$368	1.6
BEAUFORT COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,000	\$1,100	\$13,200	\$330	4,563	25%	\$7.41	\$385	1.3
BERTIE COUNTY	\$9.98	\$519	\$20,760	1.9	\$34,800	\$870	\$10,440	\$261	1,942	25%	\$7.37	\$383	1.4
BLADEN COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,400	\$985	\$11,820	\$296	2,864	22%	\$6.33	\$329	1.6

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
BRUNSWICK COUNTY	\$13.67	\$711	\$28,440	2.7	\$53,900	\$1,348	\$16,170	\$404	5,418	18%	\$8.96	\$466	1.5
BUNCOMBE COUNTY	\$11.92	\$620	\$24,800	2.3	\$50,400	\$1,260	\$15,120	\$378	25,501	30%	\$9.92	\$516	1.2
BURKE COUNTY	\$10.62	\$552	\$22,080	2.1	\$51,400	\$1,285	\$15,420	\$386	8,931	26%	\$10.44	\$543	1.0
CABARRUS COUNTY	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	12,545	25%	\$10.93	\$568	1.2
CALDWELL COUNTY	\$10.62	\$552	\$22,080	2.1	\$51,400	\$1,285	\$15,420	\$386	7,718	25%	\$9.04	\$470	1.2
CAMDEN COUNTY	\$11.40	\$593	\$23,720	2.2	\$53,300	\$1,333	\$15,990	\$400	440	17%	\$9.63	\$501	1.2
CARTERET COUNTY	\$11.06	\$575	\$23,000	2.1	\$53,000	\$1,325	\$15,900	\$398	5,889	23%	\$6.83	\$355	1.6
CASWELL COUNTY	\$10.31	\$536	\$21,440	2.0	\$48,500	\$1,213	\$14,550	\$364	1,787	21%	\$6.51	\$338	1.6
CATAWBA COUNTY	\$10.62	\$552	\$22,080	2.1	\$51,400	\$1,285	\$15,420	\$386	15,234	27%	\$10.49	\$545	1.0
CHATHAM COUNTY	\$15.10	\$785	\$31,400	2.9	\$61,700	\$1,543	\$18,510	\$463	4,502	23%	\$9.01	\$469	1.7
CHEROKEE COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,200	\$980	\$11,760	\$294	1,846	18%	\$7.08	\$368	1.4
CHOWAN COUNTY	\$11.40	\$593	\$23,720	2.2	\$42,800	\$1,070	\$12,840	\$321	1,546	28%	\$6.56	\$341	1.7
CLAY COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,600	\$1,115	\$13,380	\$335	592	15%	\$6.86	\$357	1.5
CLEVELAND COUNTY	\$11.90	\$619	\$24,760	2.3	\$48,300	\$1,208	\$14,490	\$362	10,043	27%	\$9.40	\$489	1.3
COLUMBUS COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,200	\$980	\$11,760	\$294	5,033	24%	\$7.76	\$404	1.3
CRAVEN COUNTY	\$10.92	\$568	\$22,720	2.1	\$49,600	\$1,240	\$14,880	\$372	11,514	33%	\$9.81	\$510	1.1
CUMBERLAND COUNTY	\$11.77	\$612	\$24,480	2.3	\$47,600	\$1,190	\$14,280	\$357	43,610	41%	\$9.90	\$515	1.2
CURRITUCK COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	1,280	19%	\$7.08	\$368	2.3
DARE COUNTY	\$13.94	\$725	\$29,000	2.7	\$57,900	\$1,448	\$17,370	\$434	3,236	26%	\$8.26	\$430	1.7
DAVIDSON COUNTY	\$10.87	\$565	\$22,600	2.1	\$53,300	\$1,333	\$15,990	\$400	14,996	26%	\$8.89	\$462	1.2
DAVIE COUNTY	\$12.31	\$640	\$25,600	2.4	\$58,200	\$1,455	\$17,460	\$437	2,296	17%	\$7.94	\$413	1.5
DUPLIN COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,300	\$1,008	\$12,090	\$302	4,586	25%	\$8.30	\$432	1.2
DURHAM COUNTY	\$15.10	\$785	\$31,400	2.9	\$61,700	\$1,543	\$18,510	\$463	40,737	46%	\$17.00	\$884	0.9
EDGEcombe COUNTY	\$11.56	\$601	\$24,040	2.2	\$47,600	\$1,190	\$14,280	\$357	7,332	36%	\$9.07	\$472	1.3
FORSYTH COUNTY	\$12.31	\$640	\$25,600	2.4	\$58,200	\$1,455	\$17,460	\$437	42,599	34%	\$11.53	\$599	1.1
FRANKLIN COUNTY	\$16.35	\$850	\$34,000	3.2	\$71,600	\$1,790	\$21,480	\$537	3,963	22%	\$9.69	\$504	1.7
GASTON COUNTY	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	23,031	31%	\$10.44	\$543	1.3
GATES COUNTY	\$11.40	\$593	\$23,720	2.2	\$48,000	\$1,200	\$14,400	\$360	701	18%	\$7.18	\$373	1.6
GRAHAM COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,000	\$950	\$11,400	\$285	579	17%	\$6.22	\$324	1.6
GRANVILLE COUNTY	\$11.13	\$579	\$23,160	2.2	\$53,600	\$1,340	\$16,080	\$402	4,150	25%	\$8.63	\$449	1.3
GREENE COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,100	\$1,053	\$12,630	\$316	1,697	25%	\$6.07	\$316	1.6
GUILFORD COUNTY	\$13.56	\$705	\$28,200	2.6	\$56,400	\$1,410	\$16,920	\$423	62,967	37%	\$11.46	\$596	1.2
HALIFAX COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,600	\$965	\$11,580	\$290	7,295	33%	\$7.40	\$385	1.3
HARNETT COUNTY	\$10.31	\$536	\$21,440	2.0	\$47,700	\$1,193	\$14,310	\$358	10,047	30%	\$8.21	\$427	1.3
HAYWOOD COUNTY	\$10.62	\$552	\$22,080	2.1	\$46,800	\$1,170	\$14,040	\$351	5,242	23%	\$8.68	\$451	1.2
HENDERSON COUNTY	\$11.92	\$620	\$24,800	2.3	\$50,400	\$1,260	\$15,120	\$378	7,931	21%	\$9.54	\$496	1.2
HERTFORD COUNTY	\$9.98	\$519	\$20,760	1.9	\$37,600	\$940	\$11,280	\$282	2,683	30%	\$8.81	\$458	1.1
HOKE COUNTY	\$10.87	\$565	\$22,600	2.1	\$41,500	\$1,038	\$12,450	\$311	2,842	25%	\$6.93	\$361	1.6
HYDE COUNTY	\$11.40	\$593	\$23,720	2.2	\$41,600	\$1,040	\$12,480	\$312	472	22%	\$8.11	\$422	1.4
IREDELL COUNTY	\$12.13	\$631	\$25,240	2.4	\$56,900	\$1,423	\$17,070	\$427	11,680	25%	\$10.25	\$533	1.2
JACKSON COUNTY	\$11.27	\$586	\$23,440	2.2	\$47,500	\$1,188	\$14,250	\$356	3,630	28%	\$7.72	\$402	1.5

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
JOHNSTON COUNTY	\$16.35	\$850	\$34,000	3.2	\$71,600	\$1,790	\$21,480	\$537	12,373	27%	\$8.15	\$424	2.0
JONES COUNTY	\$10.88	\$566	\$22,640	2.1	\$41,300	\$1,033	\$12,390	\$310	830	20%	\$6.85	\$356	1.6
LEE COUNTY	\$11.35	\$590	\$23,600	2.2	\$53,000	\$1,325	\$15,900	\$398	5,230	28%	\$10.17	\$529	1.1
LENOIR COUNTY	\$9.98	\$519	\$20,760	1.9	\$45,000	\$1,125	\$13,500	\$338	7,878	33%	\$7.49	\$389	1.3
LINCOLN COUNTY	\$10.98	\$571	\$22,840	2.1	\$55,100	\$1,378	\$16,530	\$413	5,165	21%	\$9.01	\$469	1.2
MACON COUNTY	\$10.63	\$553	\$22,120	2.1	\$43,300	\$1,083	\$12,990	\$325	2,395	19%	\$8.79	\$457	1.2
MADISON COUNTY	\$11.92	\$620	\$24,800	2.3	\$50,400	\$1,260	\$15,120	\$378	1,877	23%	\$7.71	\$401	1.5
MARTIN COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,800	\$1,020	\$12,240	\$306	2,827	28%	\$8.14	\$423	1.2
McDOWELL COUNTY	\$11.13	\$579	\$23,160	2.2	\$43,400	\$1,085	\$13,020	\$326	3,788	23%	\$9.33	\$485	1.2
MECKLENBURG COUNTY	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	103,024	38%	\$15.75	\$819	0.9
MITCHELL COUNTY	\$11.25	\$585	\$23,400	2.2	\$42,000	\$1,050	\$12,600	\$315	1,254	19%	\$8.54	\$444	1.3
MONTGOMERY COUNTY	\$9.98	\$519	\$20,760	1.9	\$45,900	\$1,148	\$13,770	\$344	2,312	23%	\$8.46	\$440	1.2
MOORE COUNTY	\$11.60	\$603	\$24,120	2.3	\$56,300	\$1,408	\$16,890	\$422	6,570	21%	\$9.00	\$468	1.3
NASH COUNTY	\$11.56	\$601	\$24,040	2.2	\$47,600	\$1,190	\$14,280	\$357	10,867	32%	\$8.99	\$468	1.3
NEW HANOVER COUNTY	\$13.67	\$711	\$28,440	2.7	\$53,900	\$1,348	\$16,170	\$404	24,068	35%	\$9.14	\$475	1.5
NORTHAMPTON COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,900	\$998	\$11,970	\$299	2,016	23%	\$6.11	\$318	1.6
ONSLow COUNTY	\$10.71	\$557	\$22,280	2.1	\$42,700	\$1,068	\$12,810	\$320	20,154	42%	\$8.28	\$431	1.3
ORANGE COUNTY	\$15.10	\$785	\$31,400	2.9	\$61,700	\$1,543	\$18,510	\$463	19,468	42%	\$9.08	\$472	1.7
PAMLICO COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,700	\$1,218	\$14,610	\$365	925	18%	\$6.37	\$331	1.6
PASQUOTANK COUNTY	\$11.27	\$586	\$23,440	2.2	\$42,300	\$1,058	\$12,690	\$317	4,424	34%	\$7.75	\$403	1.5
PENDER COUNTY	\$10.77	\$560	\$22,400	2.1	\$48,200	\$1,205	\$14,460	\$362	2,794	17%	\$6.83	\$355	1.6
PERQUIMANS COUNTY	\$11.40	\$593	\$23,720	2.2	\$40,900	\$1,023	\$12,270	\$307	994	21%	\$5.43	\$282	2.1
PERSON COUNTY	\$10.60	\$551	\$22,040	2.1	\$52,000	\$1,300	\$15,600	\$390	3,576	25%	\$9.36	\$487	1.1
PITT COUNTY	\$11.13	\$579	\$23,160	2.2	\$49,600	\$1,240	\$14,880	\$372	22,000	42%	\$7.87	\$409	1.4
POLK COUNTY	\$11.46	\$596	\$23,840	2.2	\$52,900	\$1,323	\$15,870	\$397	1,690	21%	\$8.85	\$460	1.3
RANDOLPH COUNTY	\$13.56	\$705	\$28,200	2.6	\$56,400	\$1,410	\$16,920	\$423	11,866	23%	\$9.25	\$481	1.5
RICHMOND COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,800	\$1,020	\$12,240	\$306	5,003	28%	\$7.90	\$411	1.3
ROBESON COUNTY	\$9.98	\$519	\$20,760	1.9	\$37,800	\$945	\$11,340	\$284	11,898	27%	\$6.66	\$346	1.5
ROCKINGHAM COUNTY	\$10.27	\$534	\$21,360	2.0	\$47,400	\$1,185	\$14,220	\$356	9,735	26%	\$8.92	\$464	1.2
ROWAN COUNTY	\$11.85	\$616	\$24,640	2.3	\$51,300	\$1,283	\$15,390	\$385	13,203	26%	\$11.21	\$583	1.1
RUTHERFORD COUNTY	\$11.21	\$583	\$23,320	2.2	\$43,500	\$1,088	\$13,050	\$326	6,424	26%	\$8.35	\$434	1.3
SAMPSON COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,200	\$1,105	\$13,260	\$332	5,910	27%	\$8.26	\$429	1.2
SCOTLAND COUNTY	\$10.54	\$548	\$21,920	2.0	\$44,900	\$1,123	\$13,470	\$337	4,138	31%	\$7.18	\$373	1.5
STANLY COUNTY	\$10.31	\$536	\$21,440	2.0	\$50,500	\$1,263	\$15,150	\$379	5,278	24%	\$9.26	\$481	1.1
STOKES COUNTY	\$12.31	\$640	\$25,600	2.4	\$58,200	\$1,455	\$17,460	\$437	3,156	18%	\$8.13	\$423	1.5
SURRY COUNTY	\$9.98	\$519	\$20,760	1.9	\$45,200	\$1,130	\$13,560	\$339	6,721	24%	\$8.09	\$421	1.2
SWAIN COUNTY	\$9.98	\$519	\$20,760	1.9	\$39,600	\$990	\$11,880	\$297	1,188	23%	\$6.94	\$361	1.4
TRANSYLVANIA COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,600	\$1,290	\$15,480	\$387	2,536	21%	\$7.48	\$389	1.4
TYRRELL COUNTY	\$11.40	\$593	\$23,720	2.2	\$37,500	\$938	\$11,250	\$281	387	25%	\$5.69	\$296	2.0
UNION COUNTY	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	8,433	19%	\$9.54	\$496	1.4
VANCE COUNTY	\$10.00	\$520	\$20,800	1.9	\$42,300	\$1,058	\$12,690	\$317	5,473	34%	\$7.46	\$388	1.3

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
WAKE COUNTY	\$16.35	\$850	\$34,000	3.2	\$71,600	\$1,790	\$21,480	\$537	82,584	34%	\$11.92	\$620	1.4
WARREN COUNTY	\$10.19	\$530	\$21,200	2.0	\$39,200	\$980	\$11,760	\$294	1,756	23%	\$6.62	\$344	1.5
WASHINGTON COUNTY	\$10.73	\$558	\$22,320	2.1	\$40,500	\$1,013	\$12,150	\$304	1,420	26%	\$4.73	\$246	2.3
WATAUGA COUNTY	\$12.79	\$665	\$26,600	2.5	\$53,000	\$1,325	\$15,900	\$398	6,144	37%	\$6.77	\$352	1.9
WAYNE COUNTY	\$10.46	\$544	\$21,760	2.0	\$46,900	\$1,173	\$14,070	\$352	14,786	35%	\$8.96	\$466	1.2
WILKES COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,800	\$1,195	\$14,340	\$359	5,877	22%	\$12.26	\$638	0.8
WILSON COUNTY	\$11.48	\$597	\$23,880	2.2	\$48,300	\$1,208	\$14,490	\$362	11,101	39%	\$10.14	\$527	1.1
YADKIN COUNTY	\$12.31	\$640	\$25,600	2.4	\$58,200	\$1,455	\$17,460	\$437	2,864	20%	\$8.24	\$429	1.5
YANCEY COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,400	\$1,035	\$12,420	\$311	1,478	20%	\$7.48	\$389	1.3

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 DAKOTA

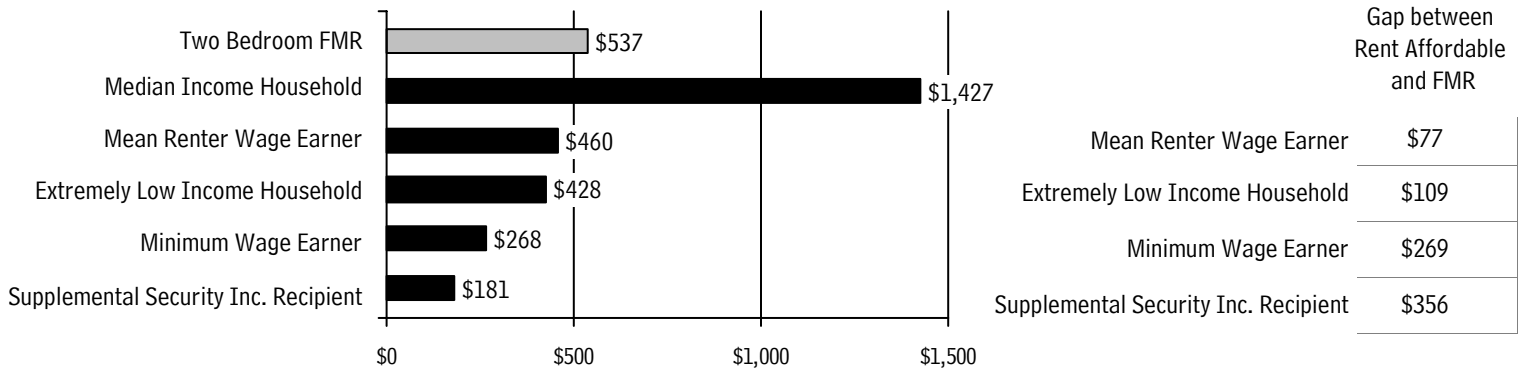
In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$537. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,790 monthly or \$21,477 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.33

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 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 North Dakota, the estimated mean (average) wage for a renter is \$8.84. 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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
NORTH DAKOTA	\$10.33	\$537	\$21,477	2.0	\$57,085	\$1,427	\$17,126	\$428	85,842	33%	\$8.84	\$460	1.2

METROPOLITAN AREAS

BISMARCK, ND MSA	\$10.31	\$536	\$21,440	2.0	\$65,400	\$1,635	\$19,620	\$491	11,265	30%	\$8.55	\$445	1.2
FARGO, ND-MN MSA	\$11.15	\$580	\$23,200	2.2	\$65,000	\$1,625	\$19,500	\$488	23,423	46%	\$9.96	\$518	1.1
GRAND FORKS, ND-MN MSA	\$11.08	\$576	\$23,040	2.2	\$58,200	\$1,455	\$17,460	\$437	11,780	46%	\$8.71	\$453	1.3

COMBINED NONMETRO AREAS

NORTH DAKOTA	\$9.61	\$500	\$19,994	1.9	\$51,857	\$1,296	\$15,557	\$389	39,374	28%	\$8.17	\$425	1.2
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COUNTIES

ADAMS COUNTY	\$9.40	\$489	\$19,560	1.8	\$44,600	\$1,115	\$13,380	\$335	326	29%	\$8.71	\$453	1.1
BARNES COUNTY	\$9.40	\$489	\$19,560	1.8	\$54,800	\$1,370	\$16,440	\$411	1,410	29%	\$6.72	\$350	1.4
BENSON COUNTY	\$9.40	\$489	\$19,560	1.8	\$41,700	\$1,043	\$12,510	\$313	738	32%	\$7.79	\$405	1.2
BILLINGS COUNTY	\$9.40	\$489	\$19,560	1.8	\$47,000	\$1,175	\$14,100	\$353	87	24%	\$7.11	\$370	1.3
BOTTINEAU COUNTY	\$9.83	\$511	\$20,440	1.9	\$49,300	\$1,233	\$14,790	\$370	592	20%	\$7.79	\$405	1.3
BOWMAN COUNTY	\$9.40	\$489	\$19,560	1.8	\$52,800	\$1,320	\$15,840	\$396	279	21%	\$8.95	\$465	1.1
BURKE COUNTY	\$9.83	\$511	\$20,440	1.9	\$41,500	\$1,038	\$12,450	\$311	156	15%	\$9.46	\$492	1.0
BURLEIGH COUNTY	\$10.31	\$536	\$21,440	2.0	\$65,400	\$1,635	\$19,620	\$491	8,848	32%	\$8.81	\$458	1.2
CASS COUNTY	\$11.15	\$580	\$23,200	2.2	\$65,000	\$1,625	\$19,500	\$488	23,423	46%	\$9.96	\$518	1.1
CAVALIER COUNTY	\$9.40	\$489	\$19,560	1.8	\$51,600	\$1,290	\$15,480	\$387	374	19%	\$8.32	\$433	1.1
DICKEY COUNTY	\$9.40	\$489	\$19,560	1.8	\$47,800	\$1,195	\$14,340	\$359	654	29%	\$7.42	\$386	1.3
DIVIDE COUNTY	\$9.40	\$489	\$19,560	1.8	\$52,700	\$1,318	\$15,810	\$395	182	18%	\$6.10	\$317	1.5
DUNN COUNTY	\$9.40	\$489	\$19,560	1.8	\$45,000	\$1,125	\$13,500	\$338	277	20%	\$6.80	\$353	1.4
EDDY COUNTY	\$9.40	\$489	\$19,560	1.8	\$49,100	\$1,228	\$14,730	\$368	287	25%	\$6.67	\$347	1.4
EMMONS COUNTY	\$9.83	\$511	\$20,440	1.9	\$41,500	\$1,038	\$12,450	\$311	283	16%	\$7.36	\$383	1.3
FOSTER COUNTY	\$9.40	\$489	\$19,560	1.8	\$53,500	\$1,338	\$16,050	\$401	396	26%	\$7.99	\$415	1.2
GOLDEN VALLEY COUNTY	\$9.40	\$489	\$19,560	1.8	\$47,800	\$1,195	\$14,340	\$359	169	22%	\$7.20	\$374	1.3
GRAND FORKS COUNTY	\$11.08	\$576	\$23,040	2.2	\$58,200	\$1,455	\$17,460	\$437	11,780	46%	\$8.71	\$453	1.3
GRANT COUNTY	\$9.40	\$489	\$19,560	1.8	\$40,200	\$1,005	\$12,060	\$302	244	20%	\$7.47	\$388	1.3
GRIGGS COUNTY	\$9.40	\$489	\$19,560	1.8	\$49,900	\$1,248	\$14,970	\$374	255	22%	\$7.29	\$379	1.3
HETTINGER COUNTY	\$9.40	\$489	\$19,560	1.8	\$45,100	\$1,128	\$13,530	\$338	181	16%	\$6.13	\$319	1.5
KIDDER COUNTY	\$9.83	\$511	\$20,440	1.9	\$40,100	\$1,003	\$12,030	\$301	210	18%	\$8.50	\$442	1.2
LaMOURE COUNTY	\$9.40	\$489	\$19,560	1.8	\$48,300	\$1,208	\$14,490	\$362	369	19%	\$7.60	\$395	1.2
LOGAN COUNTY	\$9.83	\$511	\$20,440	1.9	\$43,500	\$1,088	\$13,050	\$326	141	15%	\$6.52	\$339	1.5
McHENRY COUNTY	\$9.83	\$511	\$20,440	1.9	\$46,300	\$1,158	\$13,890	\$347	467	18%	\$8.45	\$439	1.2
McINTOSH COUNTY	\$9.83	\$511	\$20,440	1.9	\$41,800	\$1,045	\$12,540	\$314	253	17%	\$7.91	\$411	1.2
McKENZIE COUNTY	\$9.40	\$489	\$19,560	1.8	\$44,500	\$1,113	\$13,350	\$334	562	26%	\$10.23	\$532	0.9
McLEAN COUNTY	\$9.83	\$511	\$20,440	1.9	\$51,300	\$1,283	\$15,390	\$385	675	18%	\$9.18	\$478	1.1

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 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 (2005) ⁵	Rent affordable at mean wage	
MERCER COUNTY	\$9.40	\$489	\$19,560	1.8	\$67,600	\$1,690	\$20,280	\$507	522	16%	\$9.36	\$487	1.0
MORTON COUNTY	\$10.31	\$536	\$21,440	2.0	\$65,400	\$1,635	\$19,620	\$491	2,417	24%	\$7.21	\$375	1.4
MOUNTRAIL COUNTY	\$9.83	\$511	\$20,440	1.9	\$42,100	\$1,053	\$12,630	\$316	701	27%	\$10.10	\$525	1.0
NELSON COUNTY	\$10.87	\$565	\$22,600	2.1	\$48,700	\$1,218	\$14,610	\$365	321	20%	\$5.50	\$286	2.0
OLIVER COUNTY	\$9.40	\$489	\$19,560	1.8	\$58,300	\$1,458	\$17,490	\$437	114	14%	\$13.70	\$713	0.7
PEMBINA COUNTY	\$10.87	\$565	\$22,600	2.1	\$58,600	\$1,465	\$17,580	\$440	766	22%	\$8.71	\$453	1.2
PIERCE COUNTY	\$9.83	\$511	\$20,440	1.9	\$45,800	\$1,145	\$13,740	\$344	528	27%	\$8.22	\$427	1.2
RAMSEY COUNTY	\$9.44	\$491	\$19,640	1.8	\$55,400	\$1,385	\$16,620	\$416	1,738	35%	\$5.86	\$305	1.6
RANSOM COUNTY	\$9.40	\$489	\$19,560	1.8	\$58,600	\$1,465	\$17,580	\$440	575	24%	\$6.99	\$363	1.3
RENVILLE COUNTY	\$9.83	\$511	\$20,440	1.9	\$47,200	\$1,180	\$14,160	\$354	242	22%	\$7.21	\$375	1.4
RICHLAND COUNTY	\$9.75	\$507	\$20,280	1.9	\$59,100	\$1,478	\$17,730	\$443	2,098	30%	\$8.38	\$436	1.2
ROLETTE COUNTY	\$9.83	\$511	\$20,440	1.9	\$38,700	\$968	\$11,610	\$290	1,484	33%	\$5.01	\$261	2.0
SARGENT COUNTY	\$9.40	\$489	\$19,560	1.8	\$57,600	\$1,440	\$17,280	\$432	364	20%	\$14.26	\$741	0.7
SHERIDAN COUNTY	\$9.83	\$511	\$20,440	1.9	\$38,700	\$968	\$11,610	\$290	111	15%	\$7.56	\$393	1.3
SIoux COUNTY	\$9.40	\$489	\$19,560	1.8	\$31,600	\$790	\$9,480	\$237	590	54%	\$6.97	\$363	1.3
SLOPE COUNTY †	\$9.40	\$489	\$19,560	1.8	\$38,900	\$973	\$11,670	\$292	40	13%			
STARK COUNTY	\$9.40	\$489	\$19,560	1.8	\$54,400	\$1,360	\$16,320	\$408	2,657	30%	\$7.11	\$370	1.3
STEELE COUNTY	\$10.87	\$565	\$22,600	2.1	\$57,000	\$1,425	\$17,100	\$428	213	23%	\$9.12	\$474	1.2
STUTSMAN COUNTY	\$9.40	\$489	\$19,560	1.8	\$56,000	\$1,400	\$16,800	\$420	2,939	33%	\$7.59	\$395	1.2
TOWNER COUNTY	\$9.40	\$489	\$19,560	1.8	\$50,700	\$1,268	\$15,210	\$380	306	25%	\$6.45	\$335	1.5
TRAILL COUNTY	\$10.87	\$565	\$22,600	2.1	\$60,000	\$1,500	\$18,000	\$450	921	28%	\$7.37	\$383	1.5
WALSH COUNTY	\$10.87	\$565	\$22,600	2.1	\$54,100	\$1,353	\$16,230	\$406	1,166	23%	\$7.44	\$387	1.5
WARD COUNTY	\$9.40	\$489	\$19,560	1.8	\$53,800	\$1,345	\$16,140	\$404	8,588	37%	\$8.82	\$459	1.1
WELLS COUNTY	\$9.40	\$489	\$19,560	1.8	\$51,200	\$1,280	\$15,360	\$384	520	23%	\$6.12	\$318	1.5
WILLIAMS COUNTY	\$9.40	\$489	\$19,560	1.8	\$51,700	\$1,293	\$15,510	\$388	2,303	28%	\$9.39	\$488	1.0

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; 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.

OHIO

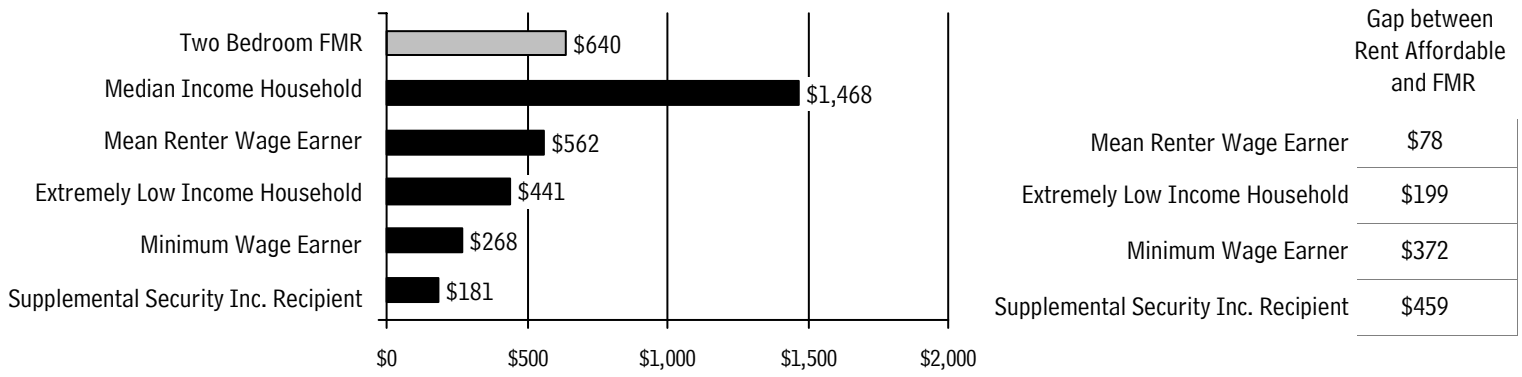
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$640. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,133 monthly or \$25,596 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.31

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 96 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 \$10.81. 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



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 (2005) ⁵	Rent affordable at mean wage	
OHIO	\$12.31	\$640	\$25,596	2.4	\$58,736	\$1,468	\$17,621	\$441	1,373,259	31%	\$10.81	\$562	1.1

METROPOLITAN AREAS

AKRON, OH MSA	\$13.88	\$722	\$28,880	2.7	\$61,300	\$1,533	\$18,390	\$460	81,016	30%	\$10.34	\$538	1.3
BROWN COUNTY, OH HMFA	\$10.46	\$544	\$21,760	2.0	\$49,700	\$1,243	\$14,910	\$373	3,188	20%	\$6.59	\$343	1.6
CANTON-MASSILLON, OH MSA	\$11.31	\$588	\$23,520	2.2	\$54,900	\$1,373	\$16,470	\$412	43,141	27%	\$9.38	\$488	1.2
CINCINNATI-MIDDLETON, OH-KY-IN HMFA	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	202,891	34%	\$11.74	\$611	1.1
CLEVELAND-ELYRIA-MENTOR, OH MSA	\$13.50	\$702	\$28,080	2.6	\$61,400	\$1,535	\$18,420	\$461	272,287	32%	\$11.57	\$602	1.2
COLUMBUS, OH HMFA	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	232,257	37%	\$12.13	\$631	1.1
DAYTON, OH HMFA	\$12.19	\$634	\$25,360	2.4	\$59,800	\$1,495	\$17,940	\$449	108,401	34%	\$11.03	\$574	1.1
HUNTINGTON-ASHLAND, WV-KY-OH MSA	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	6,221	25%	\$6.82	\$354	1.5
LIMA, OH MSA	\$10.35	\$538	\$21,520	2.0	\$52,200	\$1,305	\$15,660	\$392	11,356	28%	\$9.07	\$471	1.1
MANSFIELD, OH MSA	\$10.46	\$544	\$21,760	2.0	\$52,700	\$1,318	\$15,810	\$395	14,090	28%	\$9.68	\$503	1.1
PARKERSBURG-MARIETTA-VIENNA, WV-OH MSA	\$9.98	\$519	\$20,760	1.9	\$49,900	\$1,248	\$14,970	\$374	5,972	24%	\$8.40	\$437	1.2
PREBLE COUNTY, OH HMFA	\$11.25	\$585	\$23,400	2.2	\$55,700	\$1,393	\$16,710	\$418	3,370	21%	\$9.15	\$476	1.2
SANDUSKY, OH MSA	\$11.50	\$598	\$23,920	2.2	\$60,200	\$1,505	\$18,060	\$452	8,873	28%	\$9.33	\$485	1.2
SPRINGFIELD, OH MSA	\$11.12	\$578	\$23,120	2.2	\$55,400	\$1,385	\$16,620	\$416	16,158	29%	\$8.61	\$448	1.3
TOLEDO, OH MSA	\$11.60	\$603	\$24,120	2.3	\$58,900	\$1,473	\$17,670	\$442	82,907	32%	\$9.97	\$518	1.2
UNION COUNTY, OH HMFA	\$13.69	\$712	\$28,480	2.7	\$64,400	\$1,610	\$19,320	\$483	3,228	23%	\$14.40	\$749	1.0
WEIRTON-STEUBENVILLE, WV-OH MSA	\$9.98	\$519	\$20,760	1.9	\$47,500	\$1,188	\$14,250	\$356	7,818	26%	\$8.68	\$451	1.2
WHEELING, WV-OH MSA	\$9.98	\$519	\$20,760	1.9	\$48,200	\$1,205	\$14,460	\$362	7,065	25%	\$6.94	\$361	1.4
YOUNGSTOWN-WARREN-BOARDMAN, OH HMFA	\$10.73	\$558	\$22,320	2.1	\$52,100	\$1,303	\$15,630	\$391	50,813	27%	\$9.04	\$470	1.2

COMBINED NONMETRO AREAS

OHIO	\$10.52	\$547	\$21,891	2.0	\$50,992	\$1,275	\$15,298	\$382	212,207	25%	\$9.28	\$483	1.1
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COUNTIES

ADAMS COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,300	\$1,008	\$12,090	\$302	2,740	26%	\$8.04	\$418	1.2
ALLEN COUNTY	\$10.35	\$538	\$21,520	2.0	\$52,200	\$1,305	\$15,660	\$392	11,356	28%	\$9.07	\$471	1.1
ASHLAND COUNTY	\$11.04	\$574	\$22,960	2.1	\$54,100	\$1,353	\$16,230	\$406	4,760	24%	\$9.38	\$488	1.2
ASHTABULA COUNTY	\$11.79	\$613	\$24,520	2.3	\$49,400	\$1,235	\$14,820	\$371	10,210	26%	\$8.38	\$436	1.4
ATHENS COUNTY	\$10.12	\$526	\$21,040	2.0	\$46,800	\$1,170	\$14,040	\$351	8,905	40%	\$5.54	\$288	1.8
AUGLAIZE COUNTY	\$10.40	\$541	\$21,640	2.0	\$58,100	\$1,453	\$17,430	\$436	3,840	22%	\$11.23	\$584	0.9
BELMONT COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,200	\$1,205	\$14,460	\$362	7,065	25%	\$6.94	\$361	1.4
BROWN COUNTY	\$10.46	\$544	\$21,760	2.0	\$49,700	\$1,243	\$14,910	\$373	3,188	20%	\$6.59	\$343	1.6
BUTLER COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	34,961	28%	\$10.30	\$536	1.2
CARROLL COUNTY	\$11.31	\$588	\$23,520	2.2	\$54,900	\$1,373	\$16,470	\$412	2,222	20%	\$7.10	\$369	1.6
CHAMPAIGN COUNTY	\$10.87	\$565	\$22,600	2.1	\$59,100	\$1,478	\$17,730	\$443	3,594	24%	\$9.52	\$495	1.1
CLARK COUNTY	\$11.12	\$578	\$23,120	2.2	\$55,400	\$1,385	\$16,620	\$416	16,158	29%	\$8.61	\$448	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
CLERMONT COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	16,660	25%	\$10.15	\$528	1.3
CLINTON COUNTY	\$10.73	\$558	\$22,320	2.1	\$56,400	\$1,410	\$16,920	\$423	4,799	31%	\$11.22	\$584	1.0
COLUMBIANA COUNTY	\$10.27	\$534	\$21,360	2.0	\$47,100	\$1,178	\$14,130	\$353	10,317	24%	\$7.95	\$414	1.3
COSHOCTON COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,700	\$1,218	\$14,610	\$365	3,445	24%	\$9.83	\$511	1.0
CRAWFORD COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,400	\$1,260	\$15,120	\$378	5,210	27%	\$9.07	\$471	1.1
CUYAHOGA COUNTY	\$13.50	\$702	\$28,080	2.6	\$61,400	\$1,535	\$18,420	\$461	210,469	37%	\$12.40	\$645	1.1
DARKE COUNTY	\$9.98	\$519	\$20,760	1.9	\$53,100	\$1,328	\$15,930	\$398	4,779	23%	\$8.99	\$468	1.1
DEFIANCE COUNTY	\$10.60	\$551	\$22,040	2.1	\$58,900	\$1,473	\$17,670	\$442	3,084	20%	\$11.34	\$589	0.9
DELAWARE COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	7,772	20%	\$10.10	\$525	1.3
ERIE COUNTY	\$11.50	\$598	\$23,920	2.2	\$60,200	\$1,505	\$18,060	\$452	8,873	28%	\$9.33	\$485	1.2
FAIRFIELD COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	10,799	24%	\$7.79	\$405	1.7
FAYETTE COUNTY	\$11.38	\$592	\$23,680	2.2	\$51,300	\$1,283	\$15,390	\$385	3,689	33%	\$9.15	\$476	1.2
FRANKLIN COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	189,165	43%	\$12.91	\$671	1.0
FULTON COUNTY	\$11.60	\$603	\$24,120	2.3	\$58,900	\$1,473	\$17,670	\$442	3,080	20%	\$10.26	\$533	1.1
GALLIA COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,000	\$1,050	\$12,600	\$315	3,041	25%	\$8.06	\$419	1.2
GEAUGA COUNTY	\$13.50	\$702	\$28,080	2.6	\$61,400	\$1,535	\$18,420	\$461	4,016	13%	\$9.01	\$468	1.5
GREENE COUNTY	\$12.19	\$634	\$25,360	2.4	\$59,800	\$1,495	\$17,940	\$449	16,789	30%	\$8.86	\$461	1.4
GUERNSEY COUNTY	\$9.98	\$519	\$20,760	1.9	\$41,900	\$1,048	\$12,570	\$314	4,284	27%	\$8.06	\$419	1.2
HAMILTON COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	139,257	40%	\$12.48	\$649	1.0
HANCOCK COUNTY	\$11.46	\$596	\$23,840	2.2	\$60,300	\$1,508	\$18,090	\$452	7,494	27%	\$10.47	\$545	1.1
HARDIN COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,200	\$1,230	\$14,760	\$369	3,233	27%	\$7.94	\$413	1.3
HARRISON COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,700	\$1,068	\$12,810	\$320	1,441	23%	\$8.01	\$416	1.2
HENRY COUNTY	\$10.25	\$533	\$21,320	2.0	\$58,100	\$1,453	\$17,430	\$436	2,128	19%	\$10.02	\$521	1.0
HIGHLAND COUNTY	\$10.10	\$525	\$21,000	2.0	\$48,200	\$1,205	\$14,460	\$362	3,852	25%	\$8.24	\$429	1.2
HOCKING COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,300	\$1,183	\$14,190	\$355	2,649	24%	\$6.53	\$339	1.5
HOLMES COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,000	\$1,175	\$14,100	\$353	2,614	23%	\$9.73	\$506	1.0
HURON COUNTY	\$11.00	\$572	\$22,880	2.1	\$54,600	\$1,365	\$16,380	\$410	6,194	28%	\$9.95	\$518	1.1
JACKSON COUNTY	\$10.29	\$535	\$21,400	2.0	\$42,100	\$1,053	\$12,630	\$316	3,300	26%	\$7.37	\$383	1.4
JEFFERSON COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,500	\$1,188	\$14,250	\$356	7,818	26%	\$8.68	\$451	1.2
KNOX COUNTY	\$10.79	\$561	\$22,440	2.1	\$52,800	\$1,320	\$15,840	\$396	4,853	24%	\$9.36	\$487	1.2
LAKE COUNTY	\$13.50	\$702	\$28,080	2.6	\$61,400	\$1,535	\$18,420	\$461	20,198	23%	\$10.46	\$544	1.3
LAWRENCE COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	6,221	25%	\$6.82	\$354	1.5
LICKING COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	14,212	26%	\$9.15	\$476	1.4
LOGAN COUNTY	\$11.06	\$575	\$23,000	2.1	\$55,700	\$1,393	\$16,710	\$418	4,378	24%	\$11.26	\$586	1.0
LORAIN COUNTY	\$13.50	\$702	\$28,080	2.6	\$61,400	\$1,535	\$18,420	\$461	27,364	26%	\$9.08	\$472	1.5
LUCAS COUNTY	\$11.60	\$603	\$24,120	2.3	\$58,900	\$1,473	\$17,670	\$442	63,360	35%	\$10.10	\$525	1.1
MADISON COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	3,788	28%	\$10.10	\$525	1.3
MAHONING COUNTY	\$10.73	\$558	\$22,320	2.1	\$52,100	\$1,303	\$15,630	\$391	27,897	27%	\$7.96	\$414	1.3
MARION COUNTY	\$11.25	\$585	\$23,400	2.2	\$53,000	\$1,325	\$15,900	\$398	6,666	27%	\$9.10	\$473	1.2
MEDINA COUNTY	\$13.50	\$702	\$28,080	2.6	\$61,400	\$1,535	\$18,420	\$461	10,240	19%	\$8.72	\$453	1.5
MEIGS COUNTY	\$9.98	\$519	\$20,760	1.9	\$37,100	\$928	\$11,130	\$278	1,898	21%	\$6.03	\$314	1.7

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
MERCER COUNTY	\$9.98	\$519	\$20,760	1.9	\$58,700	\$1,468	\$17,610	\$440	2,923	20%	\$7.99	\$415	1.2
MIAMI COUNTY	\$12.19	\$634	\$25,360	2.4	\$59,800	\$1,495	\$17,940	\$449	10,637	28%	\$9.97	\$519	1.2
MONROE COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,200	\$1,055	\$12,660	\$317	1,160	19%	\$8.38	\$436	1.2
MONTGOMERY COUNTY	\$12.19	\$634	\$25,360	2.4	\$59,800	\$1,495	\$17,940	\$449	80,975	35%	\$11.57	\$602	1.1
MORGAN COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,600	\$1,015	\$12,180	\$305	1,283	22%	\$8.43	\$438	1.2
MORROW COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	2,048	18%	\$7.69	\$400	1.7
MUSKINGUM COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,900	\$1,223	\$14,670	\$367	8,621	27%	\$8.10	\$421	1.2
NOBLE COUNTY	\$9.98	\$519	\$20,760	1.9	\$45,500	\$1,138	\$13,650	\$341	917	20%	\$7.02	\$365	1.4
OTTAWA COUNTY	\$11.60	\$603	\$24,120	2.3	\$58,900	\$1,473	\$17,670	\$442	3,187	19%	\$10.70	\$556	1.1
PAULDING COUNTY	\$9.98	\$519	\$20,760	1.9	\$52,900	\$1,323	\$15,870	\$397	1,253	16%	\$8.88	\$462	1.1
PERRY COUNTY	\$10.10	\$525	\$21,000	2.0	\$47,300	\$1,183	\$14,190	\$355	2,577	21%	\$8.99	\$468	1.1
PICKAWAY COUNTY	\$12.96	\$674	\$26,960	2.5	\$64,400	\$1,610	\$19,320	\$483	4,473	25%	\$9.08	\$472	1.4
PIKE COUNTY	\$10.12	\$526	\$21,040	2.0	\$41,700	\$1,043	\$12,510	\$313	3,120	30%	\$10.55	\$548	1.0
PORTAGE COUNTY	\$13.88	\$722	\$28,880	2.7	\$61,300	\$1,533	\$18,390	\$460	16,224	29%	\$8.80	\$457	1.6
PREBLE COUNTY	\$11.25	\$585	\$23,400	2.2	\$55,700	\$1,393	\$16,710	\$418	3,370	21%	\$9.15	\$476	1.2
PUTNAM COUNTY	\$10.33	\$537	\$21,480	2.0	\$61,500	\$1,538	\$18,450	\$461	1,943	16%	\$8.48	\$441	1.2
RICHLAND COUNTY	\$10.46	\$544	\$21,760	2.0	\$52,700	\$1,318	\$15,810	\$395	14,090	28%	\$9.68	\$503	1.1
ROSS COUNTY	\$10.04	\$522	\$20,880	1.9	\$50,400	\$1,260	\$15,120	\$378	7,187	26%	\$9.60	\$499	1.0
SANDUSKY COUNTY	\$10.81	\$562	\$22,480	2.1	\$55,500	\$1,388	\$16,650	\$416	5,866	25%	\$9.87	\$513	1.1
SCIOTO COUNTY	\$9.98	\$519	\$20,760	1.9	\$40,600	\$1,015	\$12,180	\$305	9,225	30%	\$7.19	\$374	1.4
SENECA COUNTY	\$10.12	\$526	\$21,040	2.0	\$51,800	\$1,295	\$15,540	\$389	5,550	25%	\$8.83	\$459	1.1
SHELBY COUNTY	\$11.19	\$582	\$23,280	2.2	\$59,800	\$1,495	\$17,940	\$449	4,509	26%	\$11.95	\$622	0.9
STARK COUNTY	\$11.31	\$588	\$23,520	2.2	\$54,900	\$1,373	\$16,470	\$412	40,919	28%	\$9.45	\$491	1.2
SUMMIT COUNTY	\$13.88	\$722	\$28,880	2.7	\$61,300	\$1,533	\$18,390	\$460	64,792	30%	\$10.60	\$551	1.3
TRUMBULL COUNTY	\$10.73	\$558	\$22,320	2.1	\$52,100	\$1,303	\$15,630	\$391	22,916	26%	\$10.38	\$540	1.0
TUSCARAWAS COUNTY	\$10.44	\$543	\$21,720	2.0	\$48,300	\$1,208	\$14,490	\$362	8,922	25%	\$8.71	\$453	1.2
UNION COUNTY	\$13.69	\$712	\$28,480	2.7	\$64,400	\$1,610	\$19,320	\$483	3,228	23%	\$14.40	\$749	1.0
VAN WERT COUNTY	\$9.98	\$519	\$20,760	1.9	\$53,900	\$1,348	\$16,170	\$404	2,125	18%	\$9.64	\$501	1.0
VINTON COUNTY †	\$9.98	\$519	\$20,760	1.9	\$40,800	\$1,020	\$12,240	\$306	1,087	22%			
WARREN COUNTY	\$12.85	\$668	\$26,720	2.5	\$64,600	\$1,615	\$19,380	\$485	12,013	21%	\$9.87	\$513	1.3
WASHINGTON COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,900	\$1,248	\$14,970	\$374	5,972	24%	\$8.40	\$437	1.2
WAYNE COUNTY	\$11.54	\$600	\$24,000	2.2	\$56,300	\$1,408	\$16,890	\$422	10,792	27%	\$9.57	\$498	1.2
WILLIAMS COUNTY	\$10.54	\$548	\$21,920	2.0	\$55,300	\$1,383	\$16,590	\$415	3,507	23%	\$9.73	\$506	1.1
WOOD COUNTY	\$11.60	\$603	\$24,120	2.3	\$58,900	\$1,473	\$17,670	\$442	13,280	29%	\$9.12	\$474	1.3
WYANDOT COUNTY	\$9.98	\$519	\$20,760	1.9	\$53,100	\$1,328	\$15,930	\$398	2,243	25%	\$10.03	\$522	1.0

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

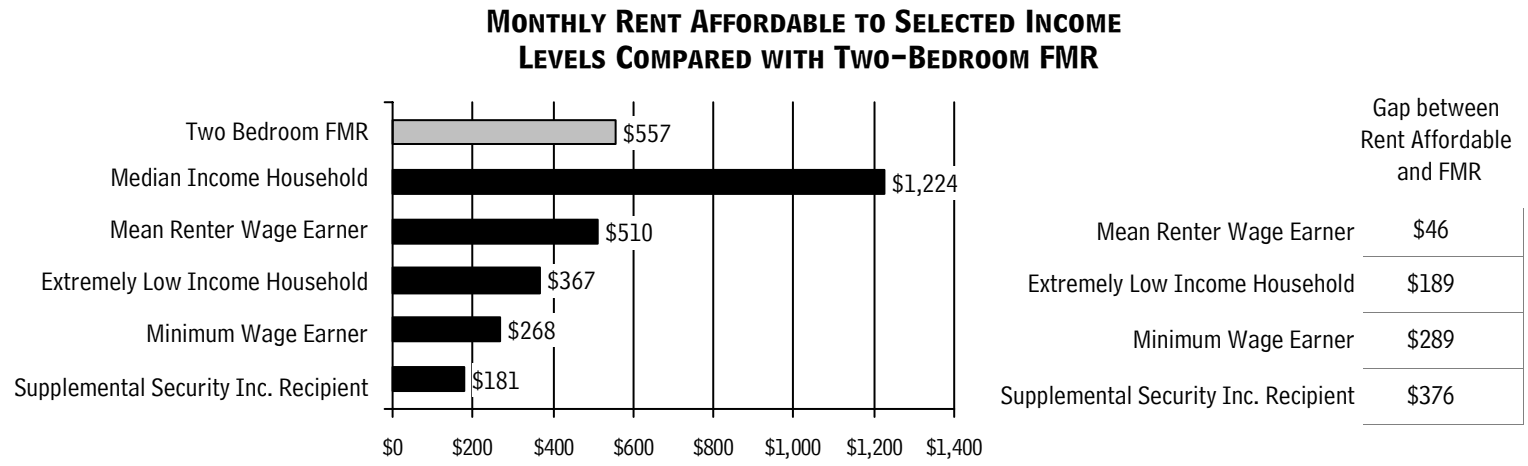
OKLAHOMA

In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is \$557. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,855 monthly or \$22,262 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.70

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 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 Oklahoma, the estimated mean (average) wage for a renter is \$9.81. 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.



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 (2005) ⁵	Rent affordable at mean wage	
OKLAHOMA	\$10.70	\$557	\$22,262	2.1	\$48,955	\$1,224	\$14,686	\$367	424,152	32%	\$9.81	\$510	1.1

METROPOLITAN AREAS

FORT SMITH, AR-OK HMFA	\$9.48	\$493	\$19,720	1.8	\$41,200	\$1,030	\$12,360	\$309	3,668	25%	\$6.04	\$314	1.6
GRADY COUNTY, OK HMFA	\$9.02	\$469	\$18,760	1.8	\$47,500	\$1,188	\$14,250	\$356	4,218	24%	\$7.67	\$399	1.2
LAWTON, OK MSA	\$9.92	\$516	\$20,640	1.9	\$47,000	\$1,175	\$14,100	\$353	15,805	40%	\$8.80	\$458	1.1
LE FLORE COUNTY, OK HMFA	\$9.02	\$469	\$18,760	1.8	\$38,900	\$973	\$11,670	\$292	4,443	25%	\$6.95	\$361	1.3
LINCOLN COUNTY, OK HMFA	\$9.02	\$469	\$18,760	1.8	\$43,800	\$1,095	\$13,140	\$329	2,429	20%	\$7.89	\$410	1.1
OKLAHOMA CITY, OK HMFA	\$11.29	\$587	\$23,480	2.2	\$53,900	\$1,348	\$16,170	\$404	143,066	36%	\$9.97	\$519	1.1
OKMULGEE COUNTY, OK HMFA	\$9.02	\$469	\$18,760	1.8	\$40,400	\$1,010	\$12,120	\$303	4,198	27%	\$7.44	\$387	1.2
PAWNEE COUNTY, OK HMFA	\$9.12	\$474	\$18,960	1.8	\$44,300	\$1,108	\$13,290	\$332	1,279	20%	\$8.76	\$456	1.0
TULSA, OK HMFA	\$12.10	\$629	\$25,160	2.3	\$54,500	\$1,363	\$16,350	\$409	104,415	33%	\$11.36	\$591	1.1

COMBINED NONMETRO AREAS

OKLAHOMA	\$9.39	\$488	\$19,532	1.8	\$42,774	\$1,069	\$12,832	\$321	140,631	28%	\$8.38	\$436	1.1
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COUNTIES

ADAIR COUNTY	\$9.02	\$469	\$18,760	1.8	\$35,100	\$878	\$10,530	\$263	1,994	27%	\$8.53	\$443	1.1
ALFALFA COUNTY	\$9.02	\$469	\$18,760	1.8	\$41,800	\$1,045	\$12,540	\$314	403	18%	\$7.94	\$413	1.1
ATOKA COUNTY	\$9.02	\$469	\$18,760	1.8	\$35,100	\$878	\$10,530	\$263	1,173	24%	\$5.57	\$290	1.6
BEAVER COUNTY	\$9.02	\$469	\$18,760	1.8	\$49,000	\$1,225	\$14,700	\$368	469	21%	\$10.03	\$522	0.9
BECKHAM COUNTY	\$9.02	\$469	\$18,760	1.8	\$41,600	\$1,040	\$12,480	\$312	2,124	29%	\$9.63	\$501	0.9
BLAINE COUNTY	\$9.02	\$469	\$18,760	1.8	\$41,200	\$1,030	\$12,360	\$309	962	23%	\$8.21	\$427	1.1
BRYAN COUNTY	\$9.02	\$469	\$18,760	1.8	\$40,800	\$1,020	\$12,240	\$306	4,430	31%	\$7.55	\$392	1.2
CADDO COUNTY	\$9.02	\$469	\$18,760	1.8	\$38,500	\$963	\$11,550	\$289	2,904	27%	\$8.59	\$447	1.0
CANADIAN COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,900	\$1,348	\$16,170	\$404	6,630	21%	\$8.02	\$417	1.4
CARTER COUNTY	\$9.62	\$500	\$20,000	1.9	\$43,900	\$1,098	\$13,170	\$329	5,192	29%	\$9.98	\$519	1.0
CHEROKEE COUNTY	\$9.08	\$472	\$18,880	1.8	\$39,200	\$980	\$11,760	\$294	5,374	33%	\$5.86	\$305	1.5
CHOCTAW COUNTY	\$9.02	\$469	\$18,760	1.8	\$33,700	\$843	\$10,110	\$253	1,811	29%	\$6.64	\$346	1.4
CIMARRON COUNTY †	\$9.02	\$469	\$18,760	1.8	\$43,100	\$1,078	\$12,930	\$323	345	27%			
CLEVELAND COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,900	\$1,348	\$16,170	\$404	26,156	33%	\$7.05	\$366	1.6
COAL COUNTY	\$9.02	\$469	\$18,760	1.8	\$34,400	\$860	\$10,320	\$258	586	25%	\$6.02	\$313	1.5
COMANCHE COUNTY	\$9.92	\$516	\$20,640	1.9	\$47,000	\$1,175	\$14,100	\$353	15,805	40%	\$8.80	\$458	1.1
COTTON COUNTY	\$9.35	\$486	\$19,440	1.8	\$41,500	\$1,038	\$12,450	\$311	618	24%	\$5.22	\$272	1.8
CRAIG COUNTY	\$9.37	\$487	\$19,480	1.8	\$43,500	\$1,088	\$13,050	\$326	1,409	25%	\$7.81	\$406	1.2
CREEK COUNTY	\$12.10	\$629	\$25,160	2.3	\$54,500	\$1,363	\$16,350	\$409	5,562	22%	\$9.42	\$490	1.3
CUSTER COUNTY	\$9.02	\$469	\$18,760	1.8	\$44,700	\$1,118	\$13,410	\$335	3,683	36%	\$7.41	\$385	1.2
DELAWARE COUNTY	\$9.02	\$469	\$18,760	1.8	\$39,700	\$993	\$11,910	\$298	3,089	21%	\$7.63	\$397	1.2
DEWEY COUNTY	\$9.02	\$469	\$18,760	1.8	\$42,700	\$1,068	\$12,810	\$320	412	21%	\$9.37	\$487	1.0

† Wage data not available (See Appendix A).

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2: AMI = Area Median Income (HUD, 2006).

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.

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 at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
ELLIS COUNTY	\$9.02	\$469	\$18,760	1.8	\$40,800	\$1,020	\$12,240	\$306	342	19%	\$10.07	\$523	0.9
GARFIELD COUNTY	\$9.40	\$489	\$19,560	1.8	\$47,700	\$1,193	\$14,310	\$358	6,901	30%	\$9.25	\$481	1.0
GARVIN COUNTY	\$9.02	\$469	\$18,760	1.8	\$41,700	\$1,043	\$12,510	\$313	2,839	26%	\$9.75	\$507	0.9
GRADY COUNTY	\$9.02	\$469	\$18,760	1.8	\$47,500	\$1,188	\$14,250	\$356	4,218	24%	\$7.67	\$399	1.2
GRANT COUNTY	\$9.02	\$469	\$18,760	1.8	\$42,200	\$1,055	\$12,660	\$317	443	21%	\$11.57	\$601	0.8
GREER COUNTY	\$9.02	\$469	\$18,760	1.8	\$36,700	\$918	\$11,010	\$275	563	25%	\$5.63	\$293	1.6
HARMON COUNTY	\$9.02	\$469	\$18,760	1.8	\$34,900	\$873	\$10,470	\$262	289	23%	\$6.05	\$315	1.5
HARPER COUNTY	\$9.02	\$469	\$18,760	1.8	\$49,600	\$1,240	\$14,880	\$372	321	21%	\$9.36	\$487	1.0
HASKELL COUNTY	\$9.02	\$469	\$18,760	1.8	\$36,000	\$900	\$10,800	\$270	1,049	23%	\$6.94	\$361	1.3
HUGHES COUNTY	\$9.90	\$515	\$20,600	1.9	\$34,900	\$873	\$10,470	\$262	1,289	24%	\$6.93	\$360	1.4
JACKSON COUNTY	\$9.04	\$470	\$18,800	1.8	\$46,100	\$1,153	\$13,830	\$346	4,203	40%	\$9.55	\$497	0.9
JEFFERSON COUNTY	\$9.35	\$486	\$19,440	1.8	\$36,700	\$918	\$11,010	\$275	703	26%	\$5.87	\$305	1.6
JOHNSTON COUNTY	\$9.02	\$469	\$18,760	1.8	\$35,900	\$898	\$10,770	\$269	1,067	26%	\$8.41	\$437	1.1
KAY COUNTY	\$9.40	\$489	\$19,560	1.8	\$45,900	\$1,148	\$13,770	\$344	5,412	28%	\$9.99	\$519	0.9
KINGFISHER COUNTY	\$9.02	\$469	\$18,760	1.8	\$52,400	\$1,310	\$15,720	\$393	1,146	22%	\$9.59	\$498	0.9
KIOWA COUNTY	\$9.02	\$469	\$18,760	1.8	\$41,400	\$1,035	\$12,420	\$311	1,043	25%	\$6.31	\$328	1.4
LATIMER COUNTY	\$9.02	\$469	\$18,760	1.8	\$36,600	\$915	\$10,980	\$275	1,006	25%	\$10.44	\$543	0.9
LE FLORE COUNTY	\$9.02	\$469	\$18,760	1.8	\$38,900	\$973	\$11,670	\$292	4,443	25%	\$6.95	\$361	1.3
LINCOLN COUNTY	\$9.02	\$469	\$18,760	1.8	\$43,800	\$1,095	\$13,140	\$329	2,429	20%	\$7.89	\$410	1.1
LOGAN COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,900	\$1,348	\$16,170	\$404	2,674	22%	\$6.28	\$326	1.8
LOVE COUNTY	\$9.02	\$469	\$18,760	1.8	\$46,000	\$1,150	\$13,800	\$345	628	18%	\$6.76	\$352	1.3
MAJOR COUNTY	\$9.02	\$469	\$18,760	1.8	\$44,000	\$1,100	\$13,200	\$330	579	19%	\$8.46	\$440	1.1
MARSHALL COUNTY	\$9.02	\$469	\$18,760	1.8	\$38,200	\$955	\$11,460	\$287	1,116	21%	\$7.94	\$413	1.1
MAYES COUNTY	\$9.02	\$469	\$18,760	1.8	\$44,600	\$1,115	\$13,380	\$335	3,412	23%	\$8.83	\$459	1.0
McCLAIN COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,900	\$1,348	\$16,170	\$404	1,930	19%	\$7.23	\$376	1.6
McCURTAIN COUNTY	\$9.02	\$469	\$18,760	1.8	\$35,800	\$895	\$10,740	\$269	3,534	27%	\$8.44	\$439	1.1
McINTOSH COUNTY	\$9.04	\$470	\$18,800	1.8	\$38,100	\$953	\$11,430	\$286	1,702	21%	\$5.64	\$293	1.6
MURRAY COUNTY	\$9.02	\$469	\$18,760	1.8	\$44,600	\$1,115	\$13,380	\$335	1,292	26%	\$8.20	\$426	1.1
MUSKOGEE COUNTY	\$9.54	\$496	\$19,840	1.9	\$41,600	\$1,040	\$12,480	\$312	8,044	30%	\$7.97	\$415	1.2
NOBLE COUNTY	\$9.25	\$481	\$19,240	1.8	\$47,200	\$1,180	\$14,160	\$354	1,119	25%	\$12.31	\$640	0.8
NOWATA COUNTY	\$9.02	\$469	\$18,760	1.8	\$43,500	\$1,088	\$13,050	\$326	926	22%	\$7.12	\$370	1.3
OKFUSKEE COUNTY	\$9.90	\$515	\$20,600	1.9	\$36,000	\$900	\$10,800	\$270	1,024	24%	\$7.00	\$364	1.4
OKLAHOMA COUNTY	\$11.29	\$587	\$23,480	2.2	\$53,900	\$1,348	\$16,170	\$404	105,676	40%	\$10.58	\$550	1.1
OKMULGEE COUNTY	\$9.02	\$469	\$18,760	1.8	\$40,400	\$1,010	\$12,120	\$303	4,198	27%	\$7.44	\$387	1.2
OSAGE COUNTY	\$12.10	\$629	\$25,160	2.3	\$54,500	\$1,363	\$16,350	\$409	3,239	19%	\$6.30	\$328	1.9
OTTAWA COUNTY	\$9.02	\$469	\$18,760	1.8	\$38,900	\$973	\$11,670	\$292	3,384	26%	\$7.02	\$365	1.3
PAWNEE COUNTY	\$9.12	\$474	\$18,960	1.8	\$44,300	\$1,108	\$13,290	\$332	1,279	20%	\$8.76	\$456	1.0
PAYNE COUNTY	\$11.29	\$587	\$23,480	2.2	\$48,900	\$1,223	\$14,670	\$367	11,768	44%	\$6.54	\$340	1.7
PITTSBURG COUNTY	\$9.46	\$492	\$19,680	1.8	\$42,500	\$1,063	\$12,750	\$319	4,123	24%	\$6.96	\$362	1.4
PONTOTOC COUNTY	\$9.02	\$469	\$18,760	1.8	\$42,300	\$1,058	\$12,690	\$317	4,615	33%	\$7.51	\$391	1.2
POTTAWATOMIE COUNTY	\$9.94	\$517	\$20,680	1.9	\$45,800	\$1,145	\$13,740	\$344	6,829	28%	\$7.94	\$413	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable ³ at mean wage	
PUSHMATAHA COUNTY	\$9.02	\$469	\$18,760	1.8	\$33,500	\$838	\$10,050	\$251	1,051	22%	\$5.68	\$295	1.6
ROGER MILLS COUNTY	\$9.02	\$469	\$18,760	1.8	\$43,200	\$1,080	\$12,960	\$324	303	21%	\$9.48	\$493	1.0
ROGERS COUNTY	\$12.10	\$629	\$25,160	2.3	\$54,500	\$1,363	\$16,350	\$409	4,868	19%	\$9.04	\$470	1.3
SEMINOLE COUNTY	\$9.02	\$469	\$18,760	1.8	\$37,200	\$930	\$11,160	\$279	2,655	28%	\$8.39	\$436	1.1
SEQUOYAH COUNTY	\$9.48	\$493	\$19,720	1.8	\$41,200	\$1,030	\$12,360	\$309	3,668	25%	\$6.04	\$314	1.6
STEPHENS COUNTY	\$9.02	\$469	\$18,760	1.8	\$43,400	\$1,085	\$13,020	\$326	4,264	24%	\$8.75	\$455	1.0
TEXAS COUNTY	\$9.46	\$492	\$19,680	1.8	\$50,400	\$1,260	\$15,120	\$378	2,354	33%	\$9.75	\$507	1.0
TILLMAN COUNTY	\$9.35	\$486	\$19,440	1.8	\$36,900	\$923	\$11,070	\$277	820	23%	\$8.08	\$420	1.2
TULSA COUNTY	\$12.10	\$629	\$25,160	2.3	\$54,500	\$1,363	\$16,350	\$409	86,761	38%	\$11.73	\$610	1.0
WAGONER COUNTY	\$12.10	\$629	\$25,160	2.3	\$54,500	\$1,363	\$16,350	\$409	3,985	19%	\$6.45	\$335	1.9
WASHINGTON COUNTY	\$9.10	\$473	\$18,920	1.8	\$52,400	\$1,310	\$15,720	\$393	5,238	26%	\$9.79	\$509	0.9
WASHITA COUNTY	\$9.02	\$469	\$18,760	1.8	\$43,100	\$1,078	\$12,930	\$323	1,141	25%	\$9.21	\$479	1.0
WOODS COUNTY	\$9.02	\$469	\$18,760	1.8	\$46,700	\$1,168	\$14,010	\$350	1,119	30%	\$5.56	\$289	1.6
WOODWARD COUNTY	\$9.02	\$469	\$18,760	1.8	\$48,000	\$1,200	\$14,400	\$360	1,997	28%	\$9.56	\$497	0.9

† Wage data not available (See Appendix A).

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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.

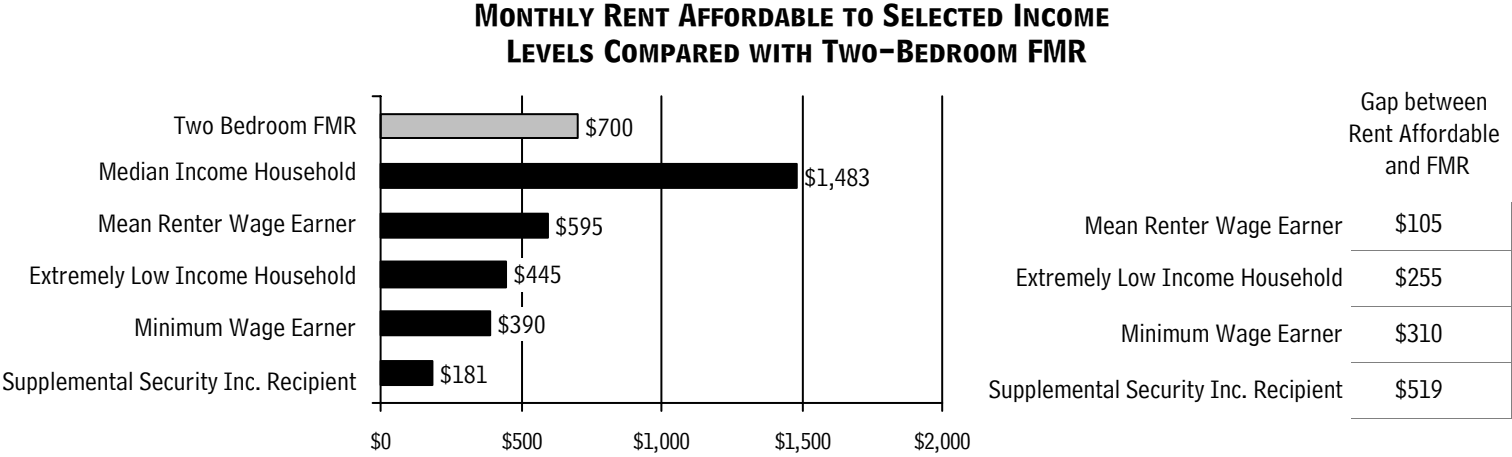
OREGON

In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$700. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,333 monthly or \$27,995 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.46

In Oregon, a minimum wage worker earns an hourly wage of \$7.50. 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 \$11.44. 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.



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 (2005) ⁵	Rent affordable at mean wage		
OREGON	\$13.46	\$700	\$27,995	1.8	\$59,336	\$1,483	\$17,801	\$445	476,833	36%	\$11.44	\$595	1.2	
METROPOLITAN AREAS														
BEND, OR MSA	\$13.46	\$700	\$28,000	1.8	\$58,800	\$1,470	\$17,640	\$441	12,628	28%	\$9.89	\$514	1.4	
CORVALLIS, OR MSA	\$13.87	\$721	\$28,840	1.8	\$68,100	\$1,703	\$20,430	\$511	12,878	43%	\$10.20	\$530	1.4	
EUGENE-SPRINGFIELD, OR MSA	\$14.13	\$735	\$29,400	1.9	\$54,700	\$1,368	\$16,410	\$410	49,245	38%	\$9.55	\$497	1.5	
MEDFORD, OR MSA	\$13.52	\$703	\$28,120	1.8	\$52,900	\$1,323	\$15,870	\$397	23,958	33%	\$9.44	\$491	1.4	
PORTLAND-VANCOUVER-BEAVERTON, OR-WA MSA	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	233,770	38%	\$13.20	\$686	1.1	
SALEM, OR MSA	\$12.19	\$634	\$25,360	1.6	\$56,800	\$1,420	\$17,040	\$426	44,964	36%	\$9.23	\$480	1.3	
COMBINED NONMETRO AREAS														
OREGON	\$11.95	\$621	\$24,860	1.6	\$48,263	\$1,207	\$14,479	\$362	99,390	31%	\$9.11	\$474	1.3	
COUNTIES														
BAKER COUNTY	\$10.90	\$567	\$22,680	1.5	\$44,000	\$1,100	\$13,200	\$330	2,063	30%	\$8.45	\$440	1.3	
BENTON COUNTY	\$13.87	\$721	\$28,840	1.8	\$68,100	\$1,703	\$20,430	\$511	12,878	43%	\$10.20	\$530	1.4	
CLACKAMAS COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	37,056	29%	\$11.53	\$599	1.2	
CLATSOP COUNTY	\$12.38	\$644	\$25,760	1.7	\$53,900	\$1,348	\$16,170	\$404	5,266	36%	\$8.90	\$463	1.4	
COLUMBIA COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	3,919	24%	\$9.05	\$471	1.6	
COOS COUNTY	\$11.88	\$618	\$24,720	1.6	\$45,900	\$1,148	\$13,770	\$344	8,343	32%	\$8.17	\$425	1.5	
CROOK COUNTY	\$11.77	\$612	\$24,480	1.6	\$49,400	\$1,235	\$14,820	\$371	1,896	26%	\$10.94	\$569	1.1	
CURRY COUNTY	\$11.87	\$617	\$24,680	1.6	\$43,100	\$1,078	\$12,930	\$323	2,582	27%	\$9.14	\$475	1.3	
DESCHUTES COUNTY	\$13.46	\$700	\$28,000	1.8	\$58,800	\$1,470	\$17,640	\$441	12,628	28%	\$9.89	\$514	1.4	
DOUGLAS COUNTY	\$11.62	\$604	\$24,160	1.5	\$47,800	\$1,195	\$14,340	\$359	11,251	28%	\$9.99	\$520	1.2	
GILLIAM COUNTY	\$11.60	\$603	\$24,120	1.5	\$49,800	\$1,245	\$14,940	\$374	249	30%	\$11.17	\$581	1.0	
GRANT COUNTY	\$11.60	\$603	\$24,120	1.5	\$44,800	\$1,120	\$13,440	\$336	866	27%	\$9.03	\$470	1.3	
HARNEY COUNTY	\$10.75	\$559	\$22,360	1.4	\$44,900	\$1,123	\$13,470	\$337	833	27%	\$9.09	\$473	1.2	
HOOD RIVER COUNTY	\$12.73	\$662	\$26,480	1.7	\$50,100	\$1,253	\$15,030	\$376	2,545	35%	\$7.78	\$405	1.6	
JACKSON COUNTY	\$13.52	\$703	\$28,120	1.8	\$52,900	\$1,323	\$15,870	\$397	23,958	33%	\$9.44	\$491	1.4	
JEFFERSON COUNTY	\$11.04	\$574	\$22,960	1.5	\$47,200	\$1,180	\$14,160	\$354	1,932	29%	\$9.56	\$497	1.2	
JOSEPHINE COUNTY	\$12.29	\$639	\$25,560	1.6	\$44,700	\$1,118	\$13,410	\$335	9,287	30%	\$8.78	\$456	1.4	
KLAMATH COUNTY	\$10.92	\$568	\$22,720	1.5	\$46,700	\$1,168	\$14,010	\$350	8,055	32%	\$8.95	\$466	1.2	
LAKE COUNTY	\$10.75	\$559	\$22,360	1.4	\$43,400	\$1,085	\$13,020	\$326	961	31%	\$9.12	\$474	1.2	
LANE COUNTY	\$14.13	\$735	\$29,400	1.9	\$54,700	\$1,368	\$16,410	\$410	49,245	38%	\$9.55	\$497	1.5	
LINCOLN COUNTY	\$13.33	\$693	\$27,720	1.8	\$47,600	\$1,190	\$14,280	\$357	6,626	34%	\$8.90	\$463	1.5	
LINN COUNTY	\$13.19	\$686	\$27,440	1.8	\$53,400	\$1,335	\$16,020	\$401	12,698	32%	\$10.13	\$527	1.3	
MALHEUR COUNTY	\$10.79	\$561	\$22,440	1.4	\$43,300	\$1,083	\$12,990	\$325	3,702	36%	\$7.87	\$409	1.4	
MARION COUNTY	\$12.19	\$634	\$25,360	1.6	\$56,800	\$1,420	\$17,040	\$426	37,685	37%	\$9.48	\$493	1.3	
MORROW COUNTY	\$11.60	\$603	\$24,120	1.5	\$49,400	\$1,235	\$14,820	\$371	1,016	27%	\$11.27	\$586	1.0	

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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.

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 (2005) ⁵	Rent affordable at mean wage	
MULTNOMAH COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	117,314	43%	\$12.83	\$667	1.1
POLK COUNTY	\$12.19	\$634	\$25,360	1.6	\$56,800	\$1,420	\$17,040	\$426	7,279	32%	\$7.14	\$371	1.7
SHERMAN COUNTY	\$11.60	\$603	\$24,120	1.5	\$52,400	\$1,310	\$15,720	\$393	236	30%	\$7.15	\$372	1.6
TILLAMOOK COUNTY	\$12.96	\$674	\$26,960	1.7	\$49,000	\$1,225	\$14,700	\$368	2,869	28%	\$9.34	\$486	1.4
UMATILLA COUNTY	\$11.15	\$580	\$23,200	1.5	\$50,800	\$1,270	\$15,240	\$381	8,852	35%	\$9.41	\$489	1.2
UNION COUNTY	\$11.21	\$583	\$23,320	1.5	\$49,300	\$1,233	\$14,790	\$370	3,258	33%	\$7.55	\$393	1.5
WALLOWA COUNTY	\$11.13	\$579	\$23,160	1.5	\$46,600	\$1,165	\$13,980	\$350	853	28%	\$6.87	\$357	1.6
WASCO COUNTY	\$11.79	\$613	\$24,520	1.6	\$51,200	\$1,280	\$15,360	\$384	2,969	32%	\$7.19	\$374	1.6
WASHINGTON COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	66,738	39%	\$15.35	\$798	0.9
WHEELER COUNTY	\$11.60	\$603	\$24,120	1.5	\$41,200	\$1,030	\$12,360	\$309	182	28%	\$8.59	\$447	1.3
YAMHILL COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	8,743	30%	\$10.02	\$521	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

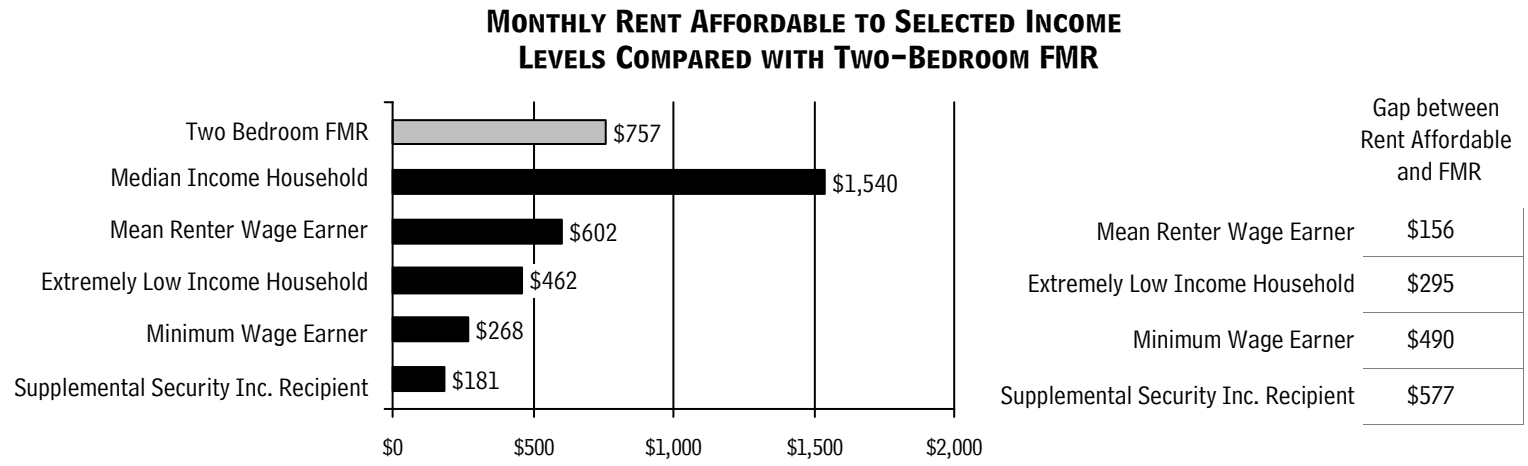
PENNSYLVANIA

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$757. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,525 monthly or \$30,300 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.57

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 113 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 \$11.57. 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.



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 (2005) ⁵	Rent affordable at mean wage	
PENNSYLVANIA	\$14.57	\$757	\$30,300	2.8	\$61,609	\$1,540	\$18,483	\$462	1,370,836	29%	\$11.57	\$602	1.3

METROPOLITAN AREAS

ALLENTOWN-BETHLEHEM-EASTON, PA HMFA	\$15.21	\$791	\$31,640	3.0	\$65,900	\$1,648	\$19,770	\$494	70,276	28%	\$10.91	\$567	1.4
ALTOONA, PA MSA	\$10.46	\$544	\$21,760	2.0	\$48,800	\$1,220	\$14,640	\$366	13,957	27%	\$7.74	\$402	1.4
ARMSTRONG COUNTY, PA HMFA	\$10.12	\$526	\$21,040	2.0	\$46,400	\$1,160	\$13,920	\$348	6,588	23%	\$8.98	\$467	1.1
ERIE, PA MSA	\$11.42	\$594	\$23,760	2.2	\$54,300	\$1,358	\$16,290	\$407	32,799	31%	\$8.58	\$446	1.3
HARRISBURG-CARLISLE, PA MSA	\$14.00	\$728	\$29,120	2.7	\$64,300	\$1,608	\$19,290	\$482	61,341	30%	\$11.79	\$613	1.2
JOHNSTOWN, PA MSA	\$9.92	\$516	\$20,640	1.9	\$46,100	\$1,153	\$13,830	\$346	15,289	25%	\$8.02	\$417	1.2
LANCASTER, PA MSA	\$13.54	\$704	\$28,160	2.6	\$64,100	\$1,603	\$19,230	\$481	50,296	29%	\$10.99	\$572	1.2
LEBANON, PA MSA	\$11.69	\$608	\$24,320	2.3	\$59,500	\$1,488	\$17,850	\$446	12,688	27%	\$8.88	\$462	1.3
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA	\$17.75	\$923	\$36,920	3.4	\$72,100	\$1,803	\$21,630	\$541	461,261	32%	\$14.56	\$757	1.2
PIKE COUNTY, PA HMFA	\$17.31	\$900	\$36,000	3.4	\$60,300	\$1,508	\$18,090	\$452	2,646	15%	\$7.78	\$404	2.2
PITTSBURGH, PA HMFA	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	277,579	29%	\$10.95	\$569	1.3
READING, PA MSA	\$12.94	\$673	\$26,920	2.5	\$64,600	\$1,615	\$19,380	\$485	36,877	26%	\$10.37	\$539	1.2
SCRANTON--WILKES-BARRE, PA MSA	\$12.00	\$624	\$24,960	2.3	\$53,600	\$1,340	\$16,080	\$402	69,004	30%	\$9.15	\$476	1.3
SHARON, PA HMFA	\$10.81	\$562	\$22,480	2.1	\$52,100	\$1,303	\$15,630	\$391	11,099	24%	\$8.36	\$435	1.3
STATE COLLEGE, PA MSA	\$14.27	\$742	\$29,680	2.8	\$61,700	\$1,543	\$18,510	\$463	19,650	40%	\$7.81	\$406	1.8
WILLIAMSPORT, PA MSA	\$10.63	\$553	\$22,120	2.1	\$49,900	\$1,248	\$14,970	\$374	14,350	31%	\$8.90	\$463	1.2
YORK-HANOVER, PA MSA	\$12.90	\$671	\$26,840	2.5	\$63,700	\$1,593	\$19,110	\$478	35,403	24%	\$10.72	\$558	1.2

COMBINED NONMETRO AREAS

PENNSYLVANIA	\$10.75	\$559	\$22,360	2.1	\$50,708	\$1,268	\$15,212	\$380	179,733	24%	\$8.47	\$441	1.3
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COUNTIES

ADAMS COUNTY	\$12.19	\$634	\$25,360	2.4	\$59,700	\$1,493	\$17,910	\$448	7,799	23%	\$9.33	\$485	1.3
ALLEGHENY COUNTY	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	177,129	33%	\$12.16	\$632	1.2
ARMSTRONG COUNTY	\$10.12	\$526	\$21,040	2.0	\$46,400	\$1,160	\$13,920	\$348	6,588	23%	\$8.98	\$467	1.1
BEAVER COUNTY	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	18,197	25%	\$9.42	\$490	1.5
BEDFORD COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,100	\$1,153	\$13,830	\$346	3,918	20%	\$8.04	\$418	1.2
BERKS COUNTY	\$12.94	\$673	\$26,920	2.5	\$64,600	\$1,615	\$19,380	\$485	36,877	26%	\$10.37	\$539	1.2
BLAIR COUNTY	\$10.46	\$544	\$21,760	2.0	\$48,800	\$1,220	\$14,640	\$366	13,957	27%	\$7.74	\$402	1.4
BRADFORD COUNTY	\$9.92	\$516	\$20,640	1.9	\$49,500	\$1,238	\$14,850	\$371	5,996	25%	\$9.22	\$480	1.1
BUCKS COUNTY	\$17.75	\$923	\$36,920	3.4	\$72,100	\$1,803	\$21,630	\$541	49,548	23%	\$11.43	\$594	1.6
BUTLER COUNTY	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	14,617	22%	\$8.84	\$460	1.6
CAMBRIA COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,100	\$1,153	\$13,830	\$346	15,289	25%	\$8.02	\$417	1.2
CAMERON COUNTY	\$9.94	\$517	\$20,680	1.9	\$47,700	\$1,193	\$14,310	\$358	617	25%	\$9.30	\$484	1.1
CARBON COUNTY	\$15.21	\$791	\$31,640	3.0	\$65,900	\$1,648	\$19,770	\$494	5,176	22%	\$7.31	\$380	2.1
CENTRE COUNTY	\$14.27	\$742	\$29,680	2.8	\$61,700	\$1,543	\$18,510	\$463	19,650	40%	\$7.81	\$406	1.8

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2: AMI = Area Median Income (HUD, 2006).

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

	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 (2005) ⁵	Rent affordable at mean wage	
CHESTER COUNTY	\$17.75	\$923	\$36,920	3.4	\$72,100	\$1,803	\$21,630	\$541	37,405	24%	\$15.07	\$784	1.2
CLARION COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,300	\$1,158	\$13,890	\$347	4,460	28%	\$6.98	\$363	1.4
CLEARFIELD COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,200	\$1,155	\$13,860	\$347	6,835	21%	\$7.70	\$401	1.3
CLINTON COUNTY	\$10.81	\$562	\$22,480	2.1	\$46,600	\$1,165	\$13,980	\$350	3,995	27%	\$7.01	\$365	1.5
COLUMBIA COUNTY	\$11.62	\$604	\$24,160	2.3	\$50,200	\$1,255	\$15,060	\$377	6,922	28%	\$8.29	\$431	1.4
CRAWFORD COUNTY	\$9.92	\$516	\$20,640	1.9	\$49,200	\$1,230	\$14,760	\$369	8,523	25%	\$8.12	\$422	1.2
CUMBERLAND COUNTY	\$14.00	\$728	\$29,120	2.7	\$64,300	\$1,608	\$19,290	\$482	22,380	27%	\$11.53	\$599	1.2
DAUPHIN COUNTY	\$14.00	\$728	\$29,120	2.7	\$64,300	\$1,608	\$19,290	\$482	35,554	35%	\$12.23	\$636	1.1
DELAWARE COUNTY	\$17.75	\$923	\$36,920	3.4	\$72,100	\$1,803	\$21,630	\$541	58,027	28%	\$12.57	\$654	1.4
ELK COUNTY	\$9.92	\$516	\$20,640	1.9	\$56,200	\$1,405	\$16,860	\$422	2,913	21%	\$8.32	\$433	1.2
ERIE COUNTY	\$11.42	\$594	\$23,760	2.2	\$54,300	\$1,358	\$16,290	\$407	32,799	31%	\$8.58	\$446	1.3
FAYETTE COUNTY	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	16,110	27%	\$7.11	\$370	2.0
FOREST COUNTY	\$9.92	\$516	\$20,640	1.9	\$41,600	\$1,040	\$12,480	\$312	348	17%	\$6.75	\$351	1.5
FRANKLIN COUNTY	\$11.06	\$575	\$23,000	2.1	\$57,200	\$1,430	\$17,160	\$429	13,164	26%	\$9.90	\$515	1.1
FULTON COUNTY	\$9.92	\$516	\$20,640	1.9	\$48,600	\$1,215	\$14,580	\$365	1,187	21%	\$10.55	\$549	0.9
GREENE COUNTY	\$9.92	\$516	\$20,640	1.9	\$45,700	\$1,143	\$13,710	\$343	3,902	26%	\$9.95	\$518	1.0
HUNTINGDON COUNTY	\$9.92	\$516	\$20,640	1.9	\$48,800	\$1,220	\$14,640	\$366	3,760	22%	\$8.08	\$420	1.2
INDIANA COUNTY	\$10.62	\$552	\$22,080	2.1	\$46,700	\$1,168	\$14,010	\$350	9,632	28%	\$8.21	\$427	1.3
JEFFERSON COUNTY	\$9.92	\$516	\$20,640	1.9	\$45,300	\$1,133	\$13,590	\$340	4,198	23%	\$6.99	\$363	1.4
JUNIATA COUNTY	\$9.96	\$518	\$20,720	1.9	\$48,000	\$1,200	\$14,400	\$360	1,913	22%	\$9.26	\$482	1.1
LACKAWANNA COUNTY	\$12.00	\$624	\$24,960	2.3	\$53,600	\$1,340	\$16,080	\$402	27,934	32%	\$9.00	\$468	1.3
LANCASTER COUNTY	\$13.54	\$704	\$28,160	2.6	\$64,100	\$1,603	\$19,230	\$481	50,296	29%	\$10.99	\$572	1.2
LAWRENCE COUNTY	\$11.06	\$575	\$23,000	2.1	\$50,600	\$1,265	\$15,180	\$380	8,431	23%	\$7.32	\$381	1.5
LEBANON COUNTY	\$11.69	\$608	\$24,320	2.3	\$59,500	\$1,488	\$17,850	\$446	12,688	27%	\$8.88	\$462	1.3
LEHIGH COUNTY	\$15.21	\$791	\$31,640	3.0	\$65,900	\$1,648	\$19,770	\$494	38,010	31%	\$11.67	\$607	1.3
LUZERNE COUNTY	\$12.00	\$624	\$24,960	2.3	\$53,600	\$1,340	\$16,080	\$402	38,807	30%	\$9.16	\$476	1.3
LYCOMING COUNTY	\$10.63	\$553	\$22,120	2.1	\$49,900	\$1,248	\$14,970	\$374	14,350	31%	\$8.90	\$463	1.2
McKEAN COUNTY	\$9.98	\$519	\$20,760	1.9	\$50,000	\$1,250	\$15,000	\$375	4,542	25%	\$7.88	\$410	1.3
MERCER COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,100	\$1,303	\$15,630	\$391	11,099	24%	\$8.36	\$435	1.3
MIFFLIN COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,700	\$1,168	\$14,010	\$350	4,774	26%	\$7.77	\$404	1.3
MONROE COUNTY	\$15.69	\$816	\$32,640	3.0	\$63,800	\$1,595	\$19,140	\$479	10,712	22%	\$9.22	\$479	1.7
MONTGOMERY COUNTY	\$17.75	\$923	\$36,920	3.4	\$72,100	\$1,803	\$21,630	\$541	75,861	27%	\$15.45	\$803	1.1
MONTOUR COUNTY	\$11.73	\$610	\$24,400	2.3	\$54,400	\$1,360	\$16,320	\$408	1,930	27%	\$13.06	\$679	0.9
NORTHAMPTON COUNTY	\$15.21	\$791	\$31,640	3.0	\$65,900	\$1,648	\$19,770	\$494	27,090	27%	\$10.04	\$522	1.5
NORTHUMBERLAND COUNTY	\$9.92	\$516	\$20,640	1.9	\$48,400	\$1,210	\$14,520	\$363	10,258	26%	\$8.50	\$442	1.2
PERRY COUNTY	\$14.00	\$728	\$29,120	2.7	\$64,300	\$1,608	\$19,290	\$482	3,407	20%	\$6.89	\$358	2.0
PHILADELPHIA COUNTY	\$17.75	\$923	\$36,920	3.4	\$72,100	\$1,803	\$21,630	\$541	240,420	41%	\$15.71	\$817	1.1
PIKE COUNTY	\$17.31	\$900	\$36,000	3.4	\$60,300	\$1,508	\$18,090	\$452	2,646	15%	\$7.78	\$404	2.2
POTTER COUNTY	\$9.92	\$516	\$20,640	1.9	\$46,200	\$1,155	\$13,860	\$347	1,584	23%	\$10.20	\$530	1.0
SCHUYLKILL COUNTY	\$9.92	\$516	\$20,640	1.9	\$50,300	\$1,258	\$15,090	\$377	13,353	22%	\$8.40	\$437	1.2
SNYDER COUNTY	\$10.67	\$555	\$22,200	2.1	\$50,900	\$1,273	\$15,270	\$382	3,203	23%	\$8.29	\$431	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.

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 (2005) ⁵	Rent affordable at mean wage	
SOMERSET COUNTY	\$9.92	\$516	\$20,640	1.9	\$44,800	\$1,120	\$13,440	\$336	6,854	22%	\$7.72	\$401	1.3
SULLIVAN COUNTY	\$10.06	\$523	\$20,920	2.0	\$45,300	\$1,133	\$13,590	\$340	522	20%	\$6.97	\$362	1.4
SUSQUEHANNA COUNTY	\$10.25	\$533	\$21,320	2.0	\$48,200	\$1,205	\$14,460	\$362	3,385	20%	\$6.55	\$341	1.6
TIOGA COUNTY	\$10.38	\$540	\$21,600	2.0	\$46,200	\$1,155	\$13,860	\$347	3,800	24%	\$7.52	\$391	1.4
UNION COUNTY	\$11.46	\$596	\$23,840	2.2	\$58,300	\$1,458	\$17,490	\$437	3,507	27%	\$7.92	\$412	1.4
VENANGO COUNTY	\$9.92	\$516	\$20,640	1.9	\$47,700	\$1,193	\$14,310	\$358	5,369	24%	\$7.71	\$401	1.3
WARREN COUNTY	\$9.92	\$516	\$20,640	1.9	\$51,900	\$1,298	\$15,570	\$389	3,849	22%	\$8.80	\$458	1.1
WASHINGTON COUNTY	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	18,560	23%	\$8.96	\$466	1.6
WAYNE COUNTY	\$12.19	\$634	\$25,360	2.4	\$49,600	\$1,240	\$14,880	\$372	3,578	19%	\$7.59	\$395	1.6
WESTMORELAND COUNTY	\$14.38	\$748	\$29,920	2.8	\$57,400	\$1,435	\$17,220	\$431	32,966	22%	\$8.85	\$460	1.6
WYOMING COUNTY	\$12.00	\$624	\$24,960	2.3	\$53,600	\$1,340	\$16,080	\$402	2,263	21%	\$10.75	\$559	1.1
YORK COUNTY	\$12.90	\$671	\$26,840	2.5	\$63,700	\$1,593	\$19,110	\$478	35,403	24%	\$10.72	\$558	1.2

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2: AMI = Area Median Income (HUD, 2006).

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.

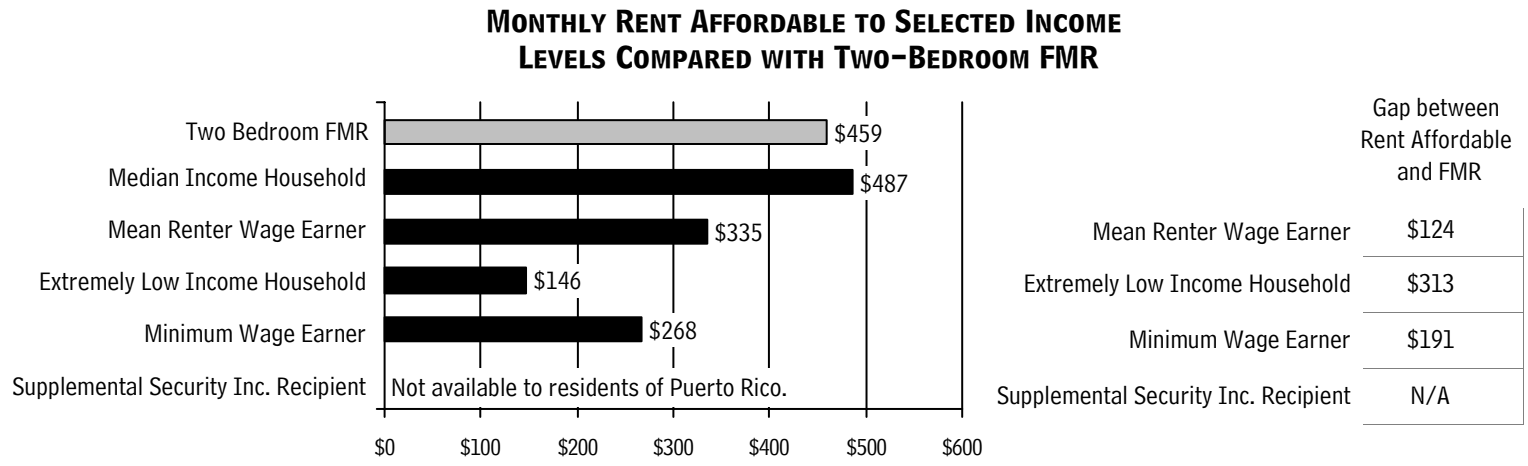
PUERTO RICO

In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$459. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,530 monthly or \$18,361 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$8.83

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 69 hours per week, 52 weeks per year. Or a household must include 1.7 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 \$6.44. 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.



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 (2005) ⁵	Rent affordable at mean wage	
PUERTO RICO	\$8.83	\$459	\$18,361	1.7	\$19,478	\$487	\$5,843	\$146	341,614	27%	\$6.44	\$335	1.4

METROPOLITAN AREAS

AGUADILLA-ISABELA-SAN SEBASTIÁN, PR MSA	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	25,910	25%	\$6.26	\$326	1.2
ARECIBO, PR HMFA	\$7.62	\$396	\$15,840	1.5	\$17,700	\$443	\$5,310	\$133	13,747	24%	\$6.25	\$325	1.2
BARRANQUITAS-AIBONITO-QUEBRADILLAS, PR HMFA	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	10,678	25%	\$5.57	\$290	1.3
CAGUAS, PR HMFA	\$8.37	\$435	\$17,400	1.6	\$20,900	\$523	\$6,270	\$157	25,349	25%	\$6.28	\$326	1.3
FAJARDO, PR MSA	\$8.71	\$453	\$18,120	1.7	\$20,800	\$520	\$6,240	\$156	6,877	26%	\$6.91	\$359	1.3
GUAYAMA, PR MSA	\$7.60	\$395	\$15,800	1.5	\$16,800	\$420	\$5,040	\$126	6,815	25%	\$8.05	\$418	0.9
MAYAGÜEZ, PR MSA	\$8.00	\$416	\$16,640	1.6	\$18,900	\$473	\$5,670	\$142	14,973	37%	\$4.83	\$251	1.7
PONCE, PR MSA	\$8.85	\$460	\$18,400	1.7	\$17,800	\$445	\$5,340	\$134	22,457	27%	\$5.02	\$261	1.8
SAN GERMÁN-CABO ROJO, PR MSA	\$7.29	\$379	\$15,160	1.4	\$17,900	\$448	\$5,370	\$134	10,572	22%	\$6.60	\$343	1.1
SAN JUAN-GUAYNABO, PR HMFA	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	180,878	29%	\$6.75	\$351	1.4
YAUco, PR MSA	\$7.04	\$366	\$14,640	1.4	\$15,500	\$388	\$4,650	\$116	8,076	22%	\$4.96	\$258	1.4

COMBINED NONMETRO AREAS

PUERTO RICO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	15,282	25%	\$5.49	\$285	1.3
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COUNTIES

ADJUNTAS MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	1,663	28%	\$4.06	\$211	1.7
AGUADA MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	2,617	19%	\$5.46	\$284	1.3
AGUADILLA MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	7,410	34%	\$7.21	\$375	1.0
AGUAS BUENAS MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,453	27%	\$5.31	\$276	1.8
AIBONITO MUNICIPIO	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	2,094	25%	\$7.16	\$372	1.0
AÑASCO MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	1,834	20%	\$8.09	\$421	0.9
ARECIBO MUNICIPIO	\$7.62	\$396	\$15,840	1.5	\$17,700	\$443	\$5,310	\$133	8,532	25%	\$6.91	\$359	1.1
ARROYO MUNICIPIO	\$7.60	\$395	\$15,800	1.5	\$16,800	\$420	\$5,040	\$126	1,533	25%	\$7.34	\$381	1.0
BARCELONETA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,550	21%	\$11.17	\$581	0.9
BARRANQUITAS MUNICIPIO	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	2,496	29%	\$5.23	\$272	1.4
BAYAMÓN MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	19,679	27%	\$4.87	\$253	2.0
CABO ROJO MUNICIPIO	\$7.29	\$379	\$15,160	1.4	\$17,900	\$448	\$5,370	\$134	3,545	21%	\$5.97	\$310	1.2
CAGUAS MUNICIPIO	\$8.37	\$435	\$17,400	1.6	\$20,900	\$523	\$6,270	\$157	12,465	27%	\$5.50	\$286	1.5
CAMUY MUNICIPIO	\$7.62	\$396	\$15,840	1.5	\$17,700	\$443	\$5,310	\$133	2,413	21%	\$4.59	\$238	1.7
CANÓVANAS MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,309	17%	\$6.01	\$312	1.6
CAROLINA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	17,164	27%	\$6.58	\$342	1.5
CATAÑO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	3,384	35%	\$6.04	\$314	1.6
CAYEY MUNICIPIO	\$8.37	\$435	\$17,400	1.6	\$20,900	\$523	\$6,270	\$157	4,739	30%	\$5.95	\$309	1.4
CEIBA MUNICIPIO	\$8.71	\$453	\$18,120	1.7	\$20,800	\$520	\$6,240	\$156	2,082	36%	\$10.33	\$537	0.8
CIALES MUNICIPIO	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	1,495	25%	\$4.47	\$233	1.7

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
CIDRA MUNICIPIO	\$8.37	\$435	\$17,400	1.6	\$20,900	\$523	\$6,270	\$157	3,171	24%	\$9.77	\$508	0.9
COAMO MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	2,711	23%	\$5.05	\$263	1.4
COMERÍO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,516	24%	\$4.37	\$227	2.2
COROZAL MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,513	22%	\$4.62	\$240	2.1
CULEBRA MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	170	24%	\$8.03	\$418	0.9
DORADO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,966	18%	\$8.67	\$451	1.1
FAJARDO MUNICIPIO	\$8.71	\$453	\$18,120	1.7	\$20,800	\$520	\$6,240	\$156	3,360	24%	\$6.49	\$337	1.3
FLORIDA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	871	22%	\$5.37	\$279	1.8
GUÁNICA MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$15,500	\$388	\$4,650	\$116	1,778	24%	\$4.75	\$247	1.5
GUAYAMA MUNICIPIO	\$7.60	\$395	\$15,800	1.5	\$16,800	\$420	\$5,040	\$126	3,868	27%	\$8.43	\$438	0.9
GUAYANILLA MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$15,500	\$388	\$4,650	\$116	1,382	19%	\$5.56	\$289	1.3
GUAYNABO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	7,827	23%	\$5.76	\$300	1.7
GURABO MUNICIPIO	\$8.37	\$435	\$17,400	1.6	\$20,900	\$523	\$6,270	\$157	2,187	19%	\$7.74	\$403	1.1
HATILLO MUNICIPIO	\$7.62	\$396	\$15,840	1.5	\$17,700	\$443	\$5,310	\$133	2,802	22%	\$5.31	\$276	1.4
HORMIGUEROS MUNICIPIO	\$8.00	\$416	\$16,640	1.6	\$18,900	\$473	\$5,670	\$142	1,147	20%	\$5.01	\$260	1.6
HUMACAO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	4,637	24%	\$7.39	\$385	1.3
ISABELA MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	3,544	24%	\$5.10	\$265	1.4
JAYUYA MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	1,502	30%	\$7.70	\$400	0.9
JUANA DÍAZ MUNICIPIO	\$8.85	\$460	\$18,400	1.7	\$17,800	\$445	\$5,340	\$134	2,936	20%	\$5.64	\$293	1.6
JUNCOS MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,779	23%	\$14.39	\$748	0.7
LAJAS MUNICIPIO	\$7.29	\$379	\$15,160	1.4	\$17,900	\$448	\$5,370	\$134	1,912	21%	\$4.63	\$241	1.6
LADES MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	2,929	27%	\$4.11	\$214	1.8
LAS MARÍAS MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	1,021	29%	\$3.09	\$160	2.3
LAS PIEDRAS MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,442	22%	\$9.39	\$488	1.0
LOÍZA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,517	16%	\$4.76	\$247	2.0
LUQUILLO MUNICIPIO	\$8.71	\$453	\$18,120	1.7	\$20,800	\$520	\$6,240	\$156	1,435	22%	\$6.95	\$362	1.3
MANATÍ MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	4,027	26%	\$8.12	\$422	1.2
MARICAO MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	550	27%	\$6.69	\$348	1.1
MAUNABO MUNICIPIO	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	891	22%	\$5.36	\$278	1.4
MAYAGÜEZ MUNICIPIO	\$8.00	\$416	\$16,640	1.6	\$18,900	\$473	\$5,670	\$142	13,826	40%	\$4.82	\$251	1.7
MOCA MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	2,794	22%	\$6.70	\$348	1.1
MOROVIS MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,831	21%	\$4.71	\$245	2.1
NAGUABO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,915	24%	\$4.03	\$210	2.4
NARANJITO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	1,734	19%	\$5.78	\$301	1.7
OROCOVIS MUNICIPIO	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	1,556	22%	\$3.60	\$187	2.1
PATILLAS MUNICIPIO	\$7.60	\$395	\$15,800	1.5	\$16,800	\$420	\$5,040	\$126	1,414	22%	\$5.30	\$276	1.4
PEÑUELAS MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$15,500	\$388	\$4,650	\$116	1,450	19%	\$7.57	\$394	0.9
PONCE MUNICIPIO	\$8.85	\$460	\$18,400	1.7	\$17,800	\$445	\$5,340	\$134	18,048	30%	\$4.88	\$254	1.8
QUEBRADILLAS MUNICIPIO	\$7.48	\$389	\$15,560	1.5	\$15,200	\$380	\$4,560	\$114	2,146	26%	\$4.24	\$221	1.8
RINCÓN MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	1,104	21%	\$5.78	\$301	1.3
RÍO GRANDE MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,907	18%	\$6.65	\$346	1.5

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	30% of AMI ⁴	Rent affordable ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable ³ at mean wage	
SABANA GRANDE MUNICIPIO	\$7.29	\$379	\$15,160	1.4	\$17,900	\$448	\$5,370	\$134	1,866	21%	\$6.94	\$361	1.1
SALINAS MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	2,233	22%	\$5.31	\$276	1.3
SAN GERMÁN MUNICIPIO	\$7.29	\$379	\$15,160	1.4	\$17,900	\$448	\$5,370	\$134	3,249	25%	\$7.59	\$395	1.0
SAN JUAN MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	72,507	44%	\$6.98	\$363	1.4
SAN LORENZO MUNICIPIO	\$8.37	\$435	\$17,400	1.6	\$20,900	\$523	\$6,270	\$157	2,787	21%	\$8.02	\$417	1.0
SAN SEBASTIÁN MUNICIPIO	\$7.23	\$376	\$15,040	1.4	\$15,400	\$385	\$4,620	\$116	3,678	25%	\$4.61	\$240	1.6
SANTA ISABEL MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	1,583	23%	\$5.01	\$261	1.4
TOA ALTA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	3,038	16%	\$3.50	\$182	2.8
TOA BAJA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	6,384	21%	\$7.20	\$374	1.4
TRUJILLO ALTO MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	5,448	23%	\$3.51	\$182	2.8
UTUADO MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	3,189	28%	\$4.23	\$220	1.7
VEGA ALTA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,354	20%	\$7.25	\$377	1.3
VEGA BAJA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	3,935	20%	\$9.62	\$500	1.0
VIEQUES MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$14,600	\$365	\$4,380	\$110	660	20%	\$6.93	\$360	1.0
VILLALBA MUNICIPIO	\$8.85	\$460	\$18,400	1.7	\$17,800	\$445	\$5,340	\$134	1,473	19%	\$6.40	\$333	1.4
YABUCOA MUNICIPIO	\$9.73	\$506	\$20,240	1.9	\$21,500	\$538	\$6,450	\$161	2,191	18%	\$7.06	\$367	1.4
YAUCO MUNICIPIO	\$7.04	\$366	\$14,640	1.4	\$15,500	\$388	\$4,650	\$116	3,466	23%	\$3.78	\$197	1.9

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

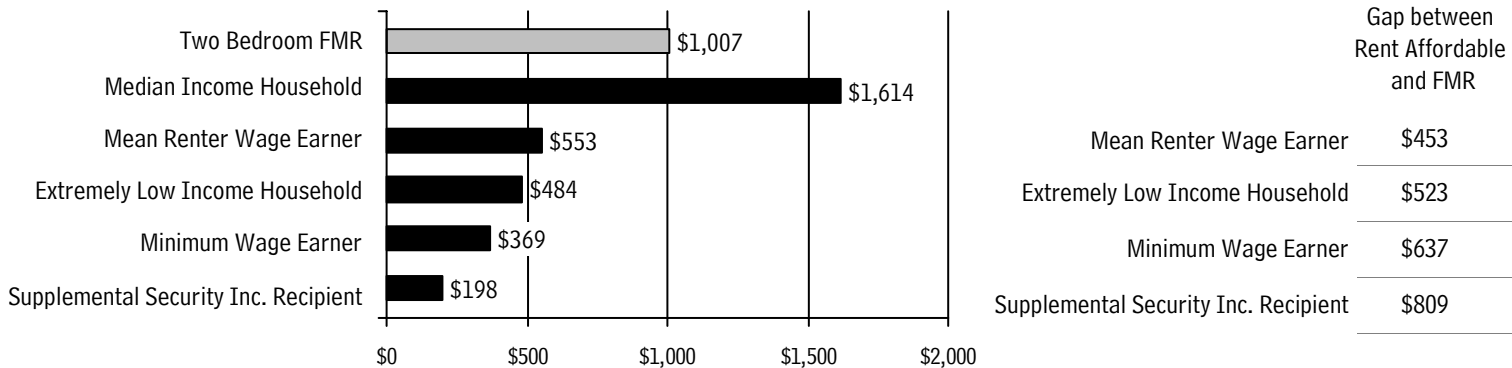
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,007. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,356 monthly or \$40,266 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.36

In Rhode Island, 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 Rhode Island, the estimated mean (average) wage for a renter is \$10.64. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 73 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 (2005) ⁵	Rent affordable at mean wage		
RHODE ISLAND	\$19.36	\$1,007	\$40,266	2.7	\$64,543	\$1,614	\$19,363	\$484	163,274	40%	\$10.64	\$553	1.8	
METROPOLITAN AREAS														
NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA	\$18.98	\$987	\$39,480	2.7	\$71,900	\$1,798	\$21,570	\$539	11,520	46%	\$10.67	\$555	1.8	
PROVIDENCE-FALL RIVER, RI-MA HMFA *	\$19.50	\$1,014	\$40,560	2.7	\$64,000	\$1,600	\$19,200	\$480	147,625	40%	\$10.70	\$556	1.8	
WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA	\$15.37	\$799	\$31,960	2.2	\$65,700	\$1,643	\$19,710	\$493	4,129	32%	\$8.93	\$464	1.7	

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 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

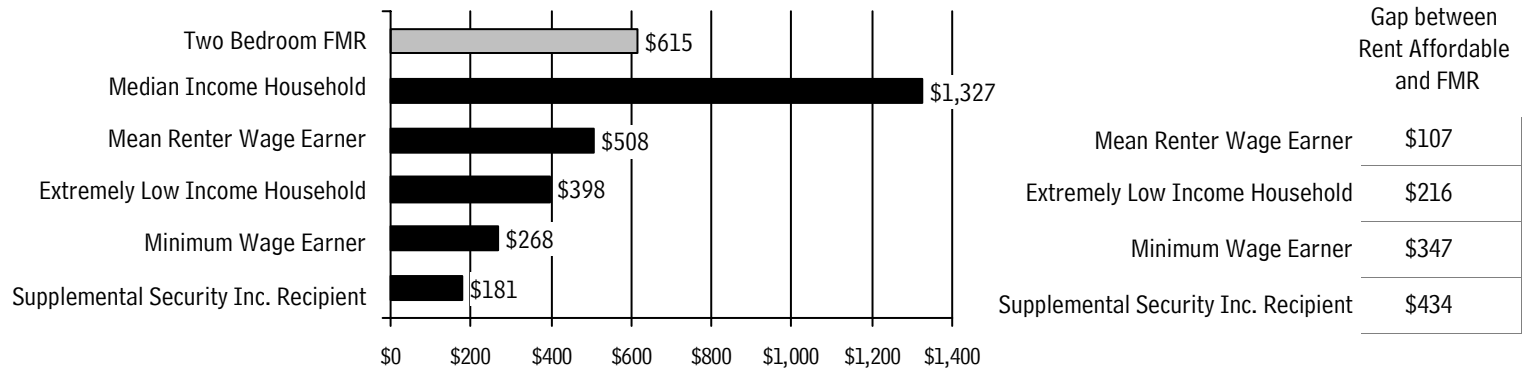
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$615. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,048 monthly or \$24,580 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.82

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 92 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 South Carolina, the estimated mean (average) wage for a renter is \$9.77. 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 (2005) ⁵	Rent affordable at mean wage	
SOUTH CAROLINA	\$11.82	\$615	\$24,580	2.3	\$53,083	\$1,327	\$15,925	\$398	426,235	28%	\$9.77	\$508	1.2

METROPOLITAN AREAS

ANDERSON, SC MSA	\$10.62	\$552	\$22,080	2.1	\$52,700	\$1,318	\$15,810	\$395	15,582	24%	\$7.95	\$413	1.3
AUGUSTA-RICHMOND COUNTY, GA-SC MSA	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	15,153	24%	\$10.90	\$567	1.0
CHARLESTON-NORTH CHARLESTON, SC MSA	\$13.27	\$690	\$27,600	2.6	\$56,400	\$1,410	\$16,920	\$423	69,597	33%	\$10.57	\$549	1.3
CHARLOTTE-GASTONIA-CONCORD, NC-SC HMFA	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	16,406	27%	\$10.25	\$533	1.3
COLUMBIA, SC HMFA	\$12.63	\$657	\$26,280	2.5	\$58,900	\$1,473	\$17,670	\$442	69,595	31%	\$10.01	\$521	1.3
DARLINGTON COUNTY, SC HMFA	\$9.62	\$500	\$20,000	1.9	\$45,100	\$1,128	\$13,530	\$338	5,944	23%	\$9.89	\$514	1.0
FLORENCE, SC HMFA	\$9.69	\$504	\$20,160	1.9	\$48,000	\$1,200	\$14,400	\$360	12,744	27%	\$8.82	\$459	1.1
GREENVILLE, SC HMFA	\$11.98	\$623	\$24,920	2.3	\$56,500	\$1,413	\$16,950	\$424	58,566	31%	\$10.59	\$551	1.1
KERSHAW COUNTY, SC HMFA	\$10.00	\$520	\$20,800	1.9	\$53,700	\$1,343	\$16,110	\$403	3,634	18%	\$8.57	\$446	1.2
LAURENS COUNTY, SC HMFA	\$10.23	\$532	\$21,280	2.0	\$47,300	\$1,183	\$14,190	\$355	5,935	23%	\$8.39	\$436	1.2
MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC MSA	\$13.69	\$712	\$28,480	2.7	\$51,300	\$1,283	\$15,390	\$385	22,101	27%	\$8.94	\$465	1.5
SPARTANBURG, SC MSA	\$11.15	\$580	\$23,200	2.2	\$54,200	\$1,355	\$16,260	\$407	27,381	28%	\$10.85	\$564	1.0
SUMTER, SC MSA	\$9.96	\$518	\$20,720	1.9	\$46,600	\$1,165	\$13,980	\$350	11,521	31%	\$8.70	\$452	1.1

COMBINED NONMETRO AREAS

SOUTH CAROLINA	\$10.57	\$550	\$21,983	2.1	\$46,826	\$1,171	\$14,048	\$351	92,076	24%	\$8.58	\$446	1.2
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COUNTIES

ABBEVILLE COUNTY	\$9.62	\$500	\$20,000	1.9	\$46,400	\$1,160	\$13,920	\$348	1,985	20%	\$7.64	\$397	1.3
AIKEN COUNTY	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	13,530	24%	\$11.41	\$593	1.0
ALLENDALE COUNTY	\$9.62	\$500	\$20,000	1.9	\$32,800	\$820	\$9,840	\$246	1,076	27%	\$8.78	\$456	1.1
ANDERSON COUNTY	\$10.62	\$552	\$22,080	2.1	\$52,700	\$1,318	\$15,810	\$395	15,582	24%	\$7.95	\$413	1.3
BAMBERG COUNTY	\$9.62	\$500	\$20,000	1.9	\$34,500	\$863	\$10,350	\$259	1,543	25%	\$6.31	\$328	1.5
BARNWELL COUNTY	\$9.62	\$500	\$20,000	1.9	\$40,100	\$1,003	\$12,030	\$301	2,210	24%	\$7.55	\$392	1.3
BEAUFORT COUNTY	\$15.44	\$803	\$32,120	3.0	\$63,000	\$1,575	\$18,900	\$473	12,169	27%	\$9.92	\$516	1.6
BERKELEY COUNTY	\$13.27	\$690	\$27,600	2.6	\$56,400	\$1,410	\$16,920	\$423	12,880	26%	\$12.18	\$634	1.1
CALHOUN COUNTY	\$12.63	\$657	\$26,280	2.5	\$58,900	\$1,473	\$17,670	\$442	930	16%	\$9.89	\$515	1.3
CHARLESTON COUNTY	\$13.27	\$690	\$27,600	2.6	\$56,400	\$1,410	\$16,920	\$423	48,035	39%	\$10.43	\$543	1.3
CHEROKEE COUNTY	\$9.62	\$500	\$20,000	1.9	\$46,900	\$1,173	\$14,070	\$352	5,354	26%	\$9.16	\$476	1.1
CHESTER COUNTY	\$9.92	\$516	\$20,640	1.9	\$45,600	\$1,140	\$13,680	\$342	2,790	22%	\$9.54	\$496	1.0
CHESTERFIELD COUNTY	\$9.62	\$500	\$20,000	1.9	\$43,200	\$1,080	\$12,960	\$324	3,939	24%	\$7.95	\$413	1.2
CLARENDON COUNTY	\$10.08	\$524	\$20,960	2.0	\$41,000	\$1,025	\$12,300	\$308	2,473	21%	\$6.10	\$317	1.7
COLLETON COUNTY	\$9.62	\$500	\$20,000	1.9	\$40,600	\$1,015	\$12,180	\$305	2,858	20%	\$7.89	\$410	1.2
DARLINGTON COUNTY	\$9.62	\$500	\$20,000	1.9	\$45,100	\$1,128	\$13,530	\$338	5,944	23%	\$9.89	\$514	1.0
DILLON COUNTY	\$9.62	\$500	\$20,000	1.9	\$39,400	\$985	\$11,820	\$296	3,137	28%	\$5.63	\$293	1.7
DORCHESTER COUNTY	\$13.27	\$690	\$27,600	2.6	\$56,400	\$1,410	\$16,920	\$423	8,682	25%	\$9.56	\$497	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
EDGEFIELD COUNTY	\$11.25	\$585	\$23,400	2.2	\$52,200	\$1,305	\$15,660	\$392	1,623	20%	\$5.66	\$294	2.0
FAIRFIELD COUNTY	\$12.63	\$657	\$26,280	2.5	\$58,900	\$1,473	\$17,670	\$442	1,975	23%	\$10.15	\$528	1.2
FLORENCE COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,000	\$1,200	\$14,400	\$360	12,744	27%	\$8.82	\$459	1.1
GEORGETOWN COUNTY	\$11.38	\$592	\$23,680	2.2	\$49,700	\$1,243	\$14,910	\$373	4,053	19%	\$8.44	\$439	1.3
GREENVILLE COUNTY	\$11.98	\$623	\$24,920	2.3	\$56,500	\$1,413	\$16,950	\$424	47,585	32%	\$11.06	\$575	1.1
GREENWOOD COUNTY	\$10.15	\$528	\$21,120	2.0	\$50,200	\$1,255	\$15,060	\$377	7,904	31%	\$9.20	\$478	1.1
HAMPTON COUNTY	\$9.62	\$500	\$20,000	1.9	\$41,600	\$1,040	\$12,480	\$312	1,627	22%	\$9.42	\$490	1.0
HORRY COUNTY	\$13.69	\$712	\$28,480	2.7	\$51,300	\$1,283	\$15,390	\$385	22,101	27%	\$8.94	\$465	1.5
JASPER COUNTY	\$10.69	\$556	\$22,240	2.1	\$44,800	\$1,120	\$13,440	\$336	1,566	22%	\$9.67	\$503	1.1
KERSHAW COUNTY	\$10.00	\$520	\$20,800	1.9	\$53,700	\$1,343	\$16,110	\$403	3,634	18%	\$8.57	\$446	1.2
LANCASTER COUNTY	\$9.62	\$500	\$20,000	1.9	\$48,900	\$1,223	\$14,670	\$367	5,743	25%	\$10.49	\$545	0.9
LAURENS COUNTY	\$10.23	\$532	\$21,280	2.0	\$47,300	\$1,183	\$14,190	\$355	5,935	23%	\$8.39	\$436	1.2
LEE COUNTY	\$9.62	\$500	\$20,000	1.9	\$40,900	\$1,023	\$12,270	\$307	1,424	21%	\$6.15	\$320	1.6
LEXINGTON COUNTY	\$12.63	\$657	\$26,280	2.5	\$58,900	\$1,473	\$17,670	\$442	18,966	23%	\$9.08	\$472	1.4
MARION COUNTY	\$9.62	\$500	\$20,000	1.9	\$39,500	\$988	\$11,850	\$296	3,539	27%	\$7.12	\$370	1.4
MARLBORO COUNTY	\$9.62	\$500	\$20,000	1.9	\$38,300	\$958	\$11,490	\$287	3,055	29%	\$8.18	\$425	1.2
MCCORMICK COUNTY	\$9.73	\$506	\$20,240	1.9	\$46,400	\$1,160	\$13,920	\$348	674	19%	\$5.30	\$276	1.8
NEWBERRY COUNTY	\$9.62	\$500	\$20,000	1.9	\$48,600	\$1,215	\$14,580	\$365	3,267	23%	\$7.15	\$372	1.3
OCONEE COUNTY	\$9.69	\$504	\$20,160	1.9	\$51,300	\$1,283	\$15,390	\$385	5,903	22%	\$9.30	\$484	1.0
ORANGEBURG COUNTY	\$9.62	\$500	\$20,000	1.9	\$43,300	\$1,083	\$12,990	\$325	8,312	24%	\$8.00	\$416	1.2
PICKENS COUNTY	\$11.98	\$623	\$24,920	2.3	\$56,500	\$1,413	\$16,950	\$424	10,981	27%	\$7.03	\$365	1.7
RICHLAND COUNTY	\$12.63	\$657	\$26,280	2.5	\$58,900	\$1,473	\$17,670	\$442	46,342	39%	\$10.53	\$548	1.2
SALUDA COUNTY	\$12.63	\$657	\$26,280	2.5	\$58,900	\$1,473	\$17,670	\$442	1,382	19%	\$6.93	\$360	1.8
SPARTANBURG COUNTY	\$11.15	\$580	\$23,200	2.2	\$54,200	\$1,355	\$16,260	\$407	27,381	28%	\$10.85	\$564	1.0
SUMTER COUNTY	\$9.96	\$518	\$20,720	1.9	\$46,600	\$1,165	\$13,980	\$350	11,521	31%	\$8.70	\$452	1.1
UNION COUNTY	\$9.62	\$500	\$20,000	1.9	\$44,800	\$1,120	\$13,440	\$336	2,822	23%	\$6.86	\$356	1.4
WILLIAMSBURG COUNTY	\$10.08	\$524	\$20,960	2.0	\$36,500	\$913	\$10,950	\$274	2,653	19%	\$6.04	\$314	1.7
YORK COUNTY	\$13.60	\$707	\$28,280	2.6	\$64,400	\$1,610	\$19,320	\$483	16,406	27%	\$10.25	\$533	1.3

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

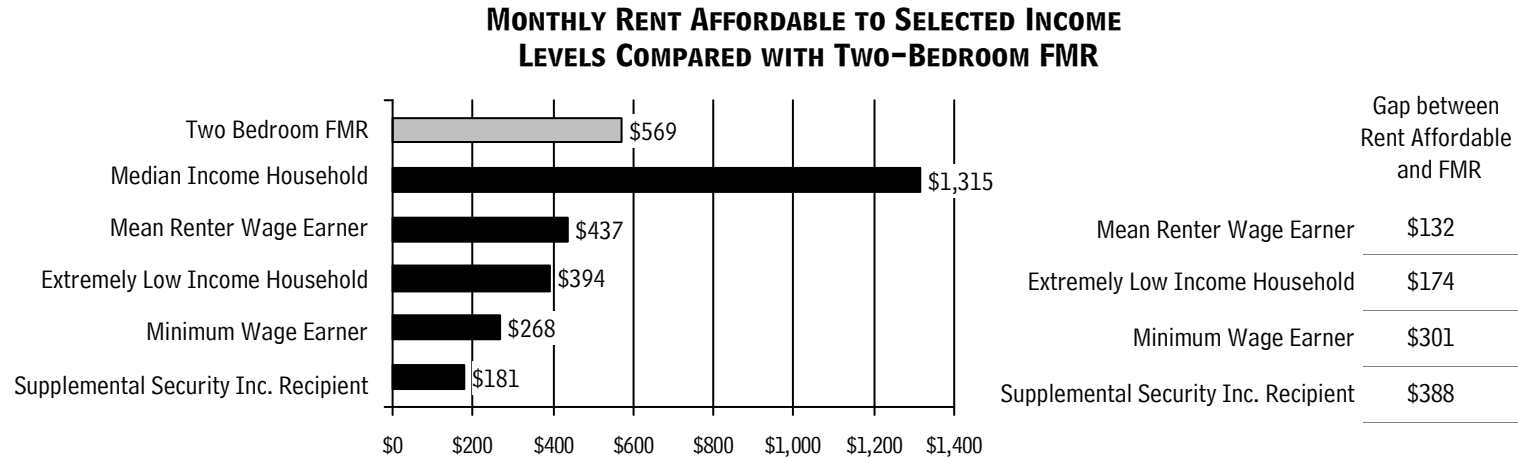
SOUTH DAKOTA

In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$569. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,896 monthly or \$22,751 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.94

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 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 South Dakota, the estimated mean (average) wage for a renter is \$8.41. 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.



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 (2005) ⁵	Rent affordable at mean wage	
SOUTH DAKOTA	\$10.94	\$569	\$22,751	2.1	\$52,593	\$1,315	\$15,778	\$394	92,338	32%	\$8.41	\$437	1.3

METROPOLITAN AREAS

MEADE COUNTY, SD HMFA	\$9.83	\$511	\$20,440	1.9	\$49,700	\$1,243	\$14,910	\$373	2,799	32%	\$8.71	\$453	1.1
RAPID CITY, SD HMFA	\$13.21	\$687	\$27,480	2.6	\$53,400	\$1,335	\$16,020	\$401	11,710	34%	\$8.07	\$419	1.6
SIoux CITY, IA-NE-SD MSA	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	1,257	26%	\$14.35	\$746	0.8
SIoux FALLS, SD MSA	\$12.31	\$640	\$25,600	2.4	\$62,800	\$1,570	\$18,840	\$471	23,529	32%	\$9.85	\$512	1.2

COMBINED NONMETRO AREAS

SOUTH DAKOTA	\$9.87	\$513	\$20,521	1.9	\$48,119	\$1,203	\$14,436	\$361	53,043	31%	\$7.03	\$366	1.4
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COUNTIES

AURORA COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,200	\$1,130	\$13,560	\$339	279	24%	\$7.48	\$389	1.3
BEADLE COUNTY	\$9.60	\$499	\$19,960	1.9	\$49,200	\$1,230	\$14,760	\$369	2,328	32%	\$7.34	\$382	1.3
BENNETT COUNTY	\$9.60	\$499	\$19,960	1.9	\$34,900	\$873	\$10,470	\$262	455	41%	\$6.29	\$327	1.5
BON HOMME COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,000	\$1,125	\$13,500	\$338	629	24%	\$7.88	\$410	1.2
BROOKINGS COUNTY	\$9.65	\$502	\$20,080	1.9	\$58,500	\$1,463	\$17,550	\$439	4,458	42%	\$7.28	\$379	1.3
BROWN COUNTY	\$9.92	\$516	\$20,640	1.9	\$54,700	\$1,368	\$16,410	\$410	4,933	34%	\$7.49	\$390	1.3
BRULE COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,600	\$1,140	\$13,680	\$342	576	29%	\$6.63	\$345	1.4
BUFFALO COUNTY †	\$9.60	\$499	\$19,960	1.9	\$17,500	\$438	\$5,250	\$131	299	57%			
BUTTE COUNTY	\$9.60	\$499	\$19,960	1.9	\$41,400	\$1,035	\$12,420	\$311	937	27%	\$7.37	\$383	1.3
CAMPBELL COUNTY	\$9.60	\$499	\$19,960	1.9	\$42,600	\$1,065	\$12,780	\$320	130	18%	\$6.41	\$333	1.5
CHARLES MIX COUNTY	\$9.60	\$499	\$19,960	1.9	\$37,300	\$933	\$11,190	\$280	1,060	32%	\$6.13	\$319	1.6
CLARK COUNTY	\$9.60	\$499	\$19,960	1.9	\$43,600	\$1,090	\$13,080	\$327	309	19%	\$5.57	\$289	1.7
CLAY COUNTY	\$10.25	\$533	\$21,320	2.0	\$48,800	\$1,220	\$14,640	\$366	2,225	46%	\$5.04	\$262	2.0
CODINGTON COUNTY	\$11.00	\$572	\$22,880	2.1	\$54,600	\$1,365	\$16,380	\$410	3,094	30%	\$6.59	\$343	1.7
CORSON COUNTY	\$9.60	\$499	\$19,960	1.9	\$29,300	\$733	\$8,790	\$220	519	41%	\$7.21	\$375	1.3
CUSTER COUNTY	\$9.60	\$499	\$19,960	1.9	\$53,300	\$1,333	\$15,990	\$400	684	23%	\$6.00	\$312	1.6
DAVISON COUNTY	\$10.25	\$533	\$21,320	2.0	\$53,900	\$1,348	\$16,170	\$404	2,901	38%	\$7.44	\$387	1.4
DAY COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,700	\$1,143	\$13,710	\$343	617	24%	\$6.74	\$350	1.4
DEUEL COUNTY	\$9.60	\$499	\$19,960	1.9	\$48,300	\$1,208	\$14,490	\$362	368	20%	\$8.42	\$438	1.1
DEWEY COUNTY	\$9.60	\$499	\$19,960	1.9	\$30,500	\$763	\$9,150	\$229	833	45%	\$7.67	\$399	1.3
DOUGLAS COUNTY	\$9.60	\$499	\$19,960	1.9	\$41,200	\$1,030	\$12,360	\$309	251	19%	\$8.16	\$424	1.2
EDMUNDS COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,400	\$1,135	\$13,620	\$341	303	18%	\$8.63	\$449	1.1
FALL RIVER COUNTY	\$9.75	\$507	\$20,280	1.9	\$46,200	\$1,155	\$13,860	\$347	955	31%	\$5.59	\$291	1.7
FAULK COUNTY	\$9.60	\$499	\$19,960	1.9	\$41,800	\$1,045	\$12,540	\$314	188	19%	\$6.21	\$323	1.5
GRANT COUNTY	\$9.60	\$499	\$19,960	1.9	\$49,500	\$1,238	\$14,850	\$371	704	23%	\$7.33	\$381	1.3
GREGORY COUNTY	\$9.60	\$499	\$19,960	1.9	\$37,300	\$933	\$11,190	\$280	512	25%	\$6.97	\$362	1.4
HAakon COUNTY	\$9.60	\$499	\$19,960	1.9	\$43,700	\$1,093	\$13,110	\$328	201	23%	\$10.50	\$546	0.9

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; 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.

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 ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable ³ at mean wage	
HAMLIN COUNTY	\$9.60	\$499	\$19,960	1.9	\$50,900	\$1,273	\$15,270	\$382	372	18%	\$7.59	\$395	1.3
HAND COUNTY	\$9.60	\$499	\$19,960	1.9	\$46,700	\$1,168	\$14,010	\$350	400	26%	\$6.25	\$325	1.5
HANSON COUNTY	\$9.60	\$499	\$19,960	1.9	\$47,600	\$1,190	\$14,280	\$357	232	21%	\$7.94	\$413	1.2
HARDING COUNTY	\$9.60	\$499	\$19,960	1.9	\$39,000	\$975	\$11,700	\$293	138	26%	\$11.55	\$600	0.8
HUGHES COUNTY	\$9.90	\$515	\$20,600	1.9	\$62,300	\$1,558	\$18,690	\$467	2,202	34%	\$6.17	\$321	1.6
HUTCHINSON COUNTY	\$9.60	\$499	\$19,960	1.9	\$46,100	\$1,153	\$13,830	\$346	676	21%	\$7.59	\$395	1.3
HYDE COUNTY	\$9.60	\$499	\$19,960	1.9	\$50,100	\$1,253	\$15,030	\$376	193	28%	\$10.42	\$542	0.9
JACKSON COUNTY	\$9.60	\$499	\$19,960	1.9	\$31,000	\$775	\$9,300	\$233	344	36%	\$6.16	\$320	1.6
JERAULD COUNTY	\$9.60	\$499	\$19,960	1.9	\$44,500	\$1,113	\$13,350	\$334	275	28%	\$6.68	\$347	1.4
JONES COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,400	\$1,135	\$13,620	\$341	140	28%	\$5.20	\$270	1.8
KINGSBURY COUNTY	\$9.60	\$499	\$19,960	1.9	\$49,900	\$1,248	\$14,970	\$374	576	24%	\$6.68	\$347	1.4
LAKE COUNTY	\$9.60	\$499	\$19,960	1.9	\$53,500	\$1,338	\$16,050	\$401	1,290	30%	\$7.14	\$372	1.3
LAWRENCE COUNTY	\$10.13	\$527	\$21,080	2.0	\$49,000	\$1,225	\$14,700	\$368	3,126	35%	\$6.49	\$337	1.6
LINCOLN COUNTY	\$12.31	\$640	\$25,600	2.4	\$62,800	\$1,570	\$18,840	\$471	1,784	20%	\$8.59	\$447	1.4
LYMAN COUNTY	\$9.60	\$499	\$19,960	1.9	\$39,100	\$978	\$11,730	\$293	437	31%	\$5.37	\$279	1.8
MARSHALL COUNTY	\$9.60	\$499	\$19,960	1.9	\$44,100	\$1,103	\$13,230	\$331	408	22%	\$6.96	\$362	1.4
McCOOK COUNTY	\$12.31	\$640	\$25,600	2.4	\$62,800	\$1,570	\$18,840	\$471	466	21%	\$6.89	\$358	1.8
McPHERSON COUNTY	\$9.60	\$499	\$19,960	1.9	\$36,000	\$900	\$10,800	\$270	206	17%	\$5.32	\$277	1.8
MEADE COUNTY	\$9.83	\$511	\$20,440	1.9	\$49,700	\$1,243	\$14,910	\$373	2,799	32%	\$8.71	\$453	1.1
MELLETTE COUNTY	\$9.60	\$499	\$19,960	1.9	\$30,900	\$773	\$9,270	\$232	243	35%	\$5.12	\$266	1.9
MINER COUNTY	\$9.60	\$499	\$19,960	1.9	\$44,800	\$1,120	\$13,440	\$336	286	24%	\$7.17	\$373	1.3
MINNEHAHA COUNTY	\$12.31	\$640	\$25,600	2.4	\$62,800	\$1,570	\$18,840	\$471	20,484	35%	\$10.01	\$520	1.2
MOODY COUNTY	\$9.60	\$499	\$19,960	1.9	\$50,600	\$1,265	\$15,180	\$380	694	27%	\$9.14	\$475	1.0
PENNINGTON COUNTY	\$13.21	\$687	\$27,480	2.6	\$53,400	\$1,335	\$16,020	\$401	11,710	34%	\$8.07	\$419	1.6
PERKINS COUNTY	\$9.60	\$499	\$19,960	1.9	\$40,600	\$1,015	\$12,180	\$305	334	23%	\$5.97	\$310	1.6
POTTER COUNTY	\$9.60	\$499	\$19,960	1.9	\$46,000	\$1,150	\$13,800	\$345	239	21%	\$5.88	\$306	1.6
ROBERTS COUNTY	\$9.60	\$499	\$19,960	1.9	\$40,800	\$1,020	\$12,240	\$306	1,145	31%	\$5.96	\$310	1.6
SANBORN COUNTY	\$9.60	\$499	\$19,960	1.9	\$46,600	\$1,165	\$13,980	\$350	233	22%	\$7.00	\$364	1.4
SHANNON COUNTY	\$9.60	\$499	\$19,960	1.9	\$25,300	\$633	\$7,590	\$190	1,405	50%	\$9.03	\$470	1.1
SPINK COUNTY	\$9.60	\$499	\$19,960	1.9	\$45,200	\$1,130	\$13,560	\$339	745	26%	\$6.46	\$336	1.5
STANLEY COUNTY	\$9.60	\$499	\$19,960	1.9	\$57,200	\$1,430	\$17,160	\$429	260	23%	\$7.89	\$410	1.2
SULLY COUNTY	\$9.60	\$499	\$19,960	1.9	\$46,600	\$1,165	\$13,980	\$350	152	24%	\$8.17	\$425	1.2
TODD COUNTY	\$9.60	\$499	\$19,960	1.9	\$23,900	\$598	\$7,170	\$179	1,353	55%	\$8.32	\$433	1.2
TRIPP COUNTY	\$9.60	\$499	\$19,960	1.9	\$43,900	\$1,098	\$13,170	\$329	638	25%	\$5.46	\$284	1.8
TURNER COUNTY	\$12.31	\$640	\$25,600	2.4	\$62,800	\$1,570	\$18,840	\$471	795	23%	\$8.27	\$430	1.5
UNION COUNTY	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	1,257	26%	\$14.35	\$746	0.8
WALWORTH COUNTY	\$9.60	\$499	\$19,960	1.9	\$41,000	\$1,025	\$12,300	\$308	721	29%	\$6.20	\$323	1.5
YANKTON COUNTY	\$10.48	\$545	\$21,800	2.0	\$53,100	\$1,328	\$15,930	\$398	2,533	31%	\$7.95	\$413	1.3
ZIEBACH COUNTY	\$9.60	\$499	\$19,960	1.9	\$22,400	\$560	\$6,720	\$168	299	40%	\$6.88	\$358	1.4

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

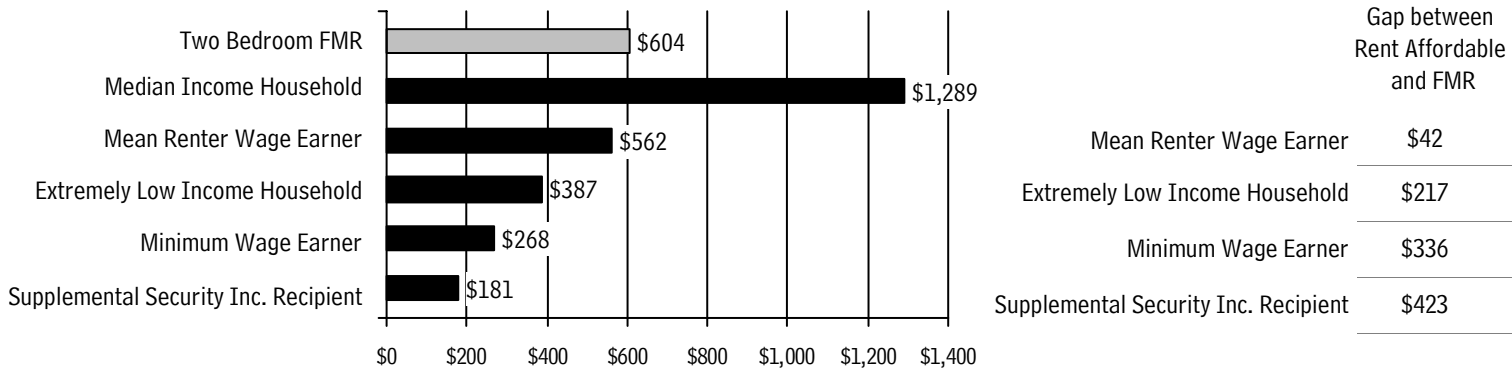
In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$604. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,012 monthly or \$24,149 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.61

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 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 Tennessee, the estimated mean (average) wage for a renter is \$10.80. 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



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 (2005) ⁵	Rent affordable at mean wage	
TENNESSEE	\$11.61	\$604	\$24,149	2.3	\$51,544	\$1,289	\$15,463	\$387	671,444	30%	\$10.80	\$562	1.1

METROPOLITAN AREAS

CHATTANOOGA, TN-GA MSA	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	45,597	33%	\$10.16	\$528	1.2
CLARKSVILLE, TN-KY HMFA	\$11.27	\$586	\$23,440	2.2	\$47,800	\$1,195	\$14,340	\$359	17,645	37%	\$9.68	\$503	1.2
CLEVELAND, TN MSA	\$10.56	\$549	\$21,960	2.1	\$48,100	\$1,203	\$14,430	\$361	12,020	30%	\$9.61	\$500	1.1
HICKMAN COUNTY, TN HMFA	\$9.48	\$493	\$19,720	1.8	\$42,400	\$1,060	\$12,720	\$318	1,601	20%	\$7.27	\$378	1.3
JACKSON, TN MSA	\$11.87	\$617	\$24,680	2.3	\$51,700	\$1,293	\$15,510	\$388	13,022	32%	\$9.24	\$481	1.3
JOHNSON CITY, TN MSA	\$10.02	\$521	\$20,840	1.9	\$44,900	\$1,123	\$13,470	\$337	21,735	29%	\$8.60	\$447	1.2
KINGSPOUR-BRISTOL-BRISTOL, TN-VA MSA	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	20,081	23%	\$10.70	\$556	0.9
KNOXVILLE, TN MSA	\$11.38	\$592	\$23,680	2.2	\$54,800	\$1,370	\$16,440	\$411	75,375	30%	\$9.76	\$507	1.2
MACON COUNTY, TN HMFA	\$9.21	\$479	\$19,160	1.8	\$44,200	\$1,105	\$13,260	\$332	1,692	21%	\$6.61	\$344	1.4
MEMPHIS, TN-MS-AR HMFA	\$12.73	\$662	\$26,480	2.5	\$54,400	\$1,360	\$16,320	\$408	131,293	36%	\$12.28	\$638	1.0
MORRISTOWN, TN MSA	\$9.46	\$492	\$19,680	1.8	\$44,600	\$1,115	\$13,380	\$335	11,514	24%	\$10.06	\$523	0.9
NASHVILLE-DAVIDSON--MURFREESBORO, TN HMFA	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	164,876	34%	\$12.25	\$637	1.1
SMITH COUNTY, TN HMFA	\$9.48	\$493	\$19,720	1.8	\$49,300	\$1,233	\$14,790	\$370	1,458	21%	\$8.43	\$439	1.1
STEWART COUNTY, TN HMFA	\$9.29	\$483	\$19,320	1.8	\$45,400	\$1,135	\$13,620	\$341	1,022	21%	\$8.23	\$428	1.1

COMBINED NONMETRO AREAS

TENNESSEE	\$9.71	\$505	\$20,192	1.9	\$43,773	\$1,094	\$13,132	\$328	152,513	25%	\$8.99	\$467	1.1
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COUNTIES

ANDERSON COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,800	\$1,370	\$16,440	\$411	8,195	28%	\$11.65	\$606	1.0
BEDFORD COUNTY	\$11.52	\$599	\$23,960	2.2	\$47,800	\$1,195	\$14,340	\$359	3,682	26%	\$9.19	\$478	1.3
BENTON COUNTY	\$9.21	\$479	\$19,160	1.8	\$37,900	\$948	\$11,370	\$284	1,332	19%	\$8.03	\$418	1.1
BLEDSE COUNTY	\$9.21	\$479	\$19,160	1.8	\$40,600	\$1,015	\$12,180	\$305	812	18%	\$7.92	\$412	1.2
BLOUNT COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,800	\$1,370	\$16,440	\$411	10,285	24%	\$10.79	\$561	1.1
BRADLEY COUNTY	\$10.56	\$549	\$21,960	2.1	\$48,100	\$1,203	\$14,430	\$361	10,780	31%	\$9.78	\$508	1.1
CAMPBELL COUNTY	\$9.21	\$479	\$19,160	1.8	\$35,800	\$895	\$10,740	\$269	4,283	27%	\$8.07	\$420	1.1
CANNON COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	1,074	21%	\$8.06	\$419	1.7
CARROLL COUNTY	\$9.21	\$479	\$19,160	1.8	\$43,300	\$1,083	\$12,990	\$325	2,472	21%	\$8.71	\$453	1.1
CARTER COUNTY	\$10.02	\$521	\$20,840	1.9	\$44,900	\$1,123	\$13,470	\$337	5,901	25%	\$8.35	\$434	1.2
CHEATHAM COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	2,112	16%	\$9.39	\$489	1.4
CHESTER COUNTY	\$11.87	\$617	\$24,680	2.3	\$51,700	\$1,293	\$15,510	\$388	1,285	23%	\$6.33	\$329	1.9
CLAIBORNE COUNTY	\$9.21	\$479	\$19,160	1.8	\$36,800	\$920	\$11,040	\$276	2,535	21%	\$7.87	\$409	1.2
CLAY COUNTY	\$9.21	\$479	\$19,160	1.8	\$35,000	\$875	\$10,500	\$263	677	20%	\$7.95	\$413	1.2
COCKE COUNTY	\$9.21	\$479	\$19,160	1.8	\$35,400	\$885	\$10,620	\$266	3,374	25%	\$7.01	\$364	1.3
COFFEE COUNTY	\$9.88	\$514	\$20,560	1.9	\$47,100	\$1,178	\$14,130	\$353	5,388	29%	\$9.19	\$478	1.1
CROCKETT COUNTY	\$9.21	\$479	\$19,160	1.8	\$43,300	\$1,083	\$12,990	\$325	1,413	25%	\$9.72	\$505	0.9

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
CUMBERLAND COUNTY	\$9.21	\$479	\$19,160	1.8	\$41,900	\$1,048	\$12,570	\$314	3,779	19%	\$7.56	\$393	1.2
DAVIDSON COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	106,021	45%	\$13.85	\$720	1.0
DECATUR COUNTY	\$9.21	\$479	\$19,160	1.8	\$41,200	\$1,030	\$12,360	\$309	979	20%	\$9.38	\$488	1.0
DEKALB COUNTY	\$9.21	\$479	\$19,160	1.8	\$43,500	\$1,088	\$13,050	\$326	1,749	25%	\$8.39	\$436	1.1
DICKSON COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	3,945	24%	\$8.06	\$419	1.7
DYER COUNTY	\$9.56	\$497	\$19,880	1.9	\$46,900	\$1,173	\$14,070	\$352	5,075	34%	\$9.23	\$480	1.0
FAYETTE COUNTY	\$12.73	\$662	\$26,480	2.5	\$54,400	\$1,360	\$16,320	\$408	2,058	20%	\$7.88	\$410	1.6
FENTRESS COUNTY	\$9.21	\$479	\$19,160	1.8	\$34,300	\$858	\$10,290	\$257	1,399	21%	\$7.16	\$372	1.3
FRANKLIN COUNTY	\$9.77	\$508	\$20,320	1.9	\$50,000	\$1,250	\$15,000	\$375	3,230	22%	\$7.80	\$406	1.3
GIBSON COUNTY	\$9.21	\$479	\$19,160	1.8	\$45,800	\$1,145	\$13,740	\$344	5,443	28%	\$9.44	\$491	1.0
GILES COUNTY	\$10.04	\$522	\$20,880	1.9	\$48,700	\$1,218	\$14,610	\$365	2,882	25%	\$9.17	\$477	1.1
GRAINGER COUNTY	\$9.46	\$492	\$19,680	1.8	\$44,600	\$1,115	\$13,380	\$335	1,353	16%	\$8.57	\$445	1.1
GREENE COUNTY	\$9.21	\$479	\$19,160	1.8	\$43,200	\$1,080	\$12,960	\$324	6,008	23%	\$9.39	\$488	1.0
GRUNDY COUNTY	\$9.21	\$479	\$19,160	1.8	\$33,300	\$833	\$9,990	\$250	998	18%	\$5.14	\$267	1.8
HAMBLÉN COUNTY	\$9.46	\$492	\$19,680	1.8	\$44,600	\$1,115	\$13,380	\$335	6,375	27%	\$10.51	\$546	0.9
HAMILTON COUNTY	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	42,389	34%	\$10.23	\$532	1.1
HANCOCK COUNTY	\$9.21	\$479	\$19,160	1.8	\$29,200	\$730	\$8,760	\$219	591	21%	\$4.76	\$248	1.9
HARDEMAN COUNTY	\$9.21	\$479	\$19,160	1.8	\$40,900	\$1,023	\$12,270	\$307	2,434	26%	\$9.16	\$476	1.0
HARDIN COUNTY	\$9.21	\$479	\$19,160	1.8	\$39,800	\$995	\$11,940	\$299	2,371	23%	\$9.05	\$471	1.0
HAWKINS COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	4,678	21%	\$9.29	\$483	1.0
HAYWOOD COUNTY	\$10.46	\$544	\$21,760	2.0	\$38,200	\$955	\$11,460	\$287	2,581	34%	\$8.57	\$446	1.2
HENDERSON COUNTY	\$9.96	\$518	\$20,720	1.9	\$45,500	\$1,138	\$13,650	\$341	2,146	21%	\$7.64	\$397	1.3
HENRY COUNTY	\$9.27	\$482	\$19,280	1.8	\$42,000	\$1,050	\$12,600	\$315	2,946	23%	\$9.20	\$478	1.0
HICKMAN COUNTY	\$9.48	\$493	\$19,720	1.8	\$42,400	\$1,060	\$12,720	\$318	1,601	20%	\$7.27	\$378	1.3
HOUSTON COUNTY	\$9.21	\$479	\$19,160	1.8	\$41,600	\$1,040	\$12,480	\$312	741	23%	\$5.95	\$310	1.5
HUMPHREYS COUNTY	\$9.21	\$479	\$19,160	1.8	\$49,100	\$1,228	\$14,730	\$368	1,597	22%	\$10.46	\$544	0.9
JACKSON COUNTY	\$9.21	\$479	\$19,160	1.8	\$37,700	\$943	\$11,310	\$283	858	19%	\$7.72	\$402	1.2
JEFFERSON COUNTY	\$9.46	\$492	\$19,680	1.8	\$44,600	\$1,115	\$13,380	\$335	3,786	22%	\$8.93	\$464	1.1
JOHNSON COUNTY	\$9.21	\$479	\$19,160	1.8	\$33,400	\$835	\$10,020	\$251	1,389	20%	\$8.15	\$424	1.1
KNOX COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,800	\$1,370	\$16,440	\$411	52,278	33%	\$9.24	\$480	1.2
LAKE COUNTY	\$9.21	\$479	\$19,160	1.8	\$35,600	\$890	\$10,680	\$267	963	40%	\$6.02	\$313	1.5
LAUDERDALE COUNTY	\$9.77	\$508	\$20,320	1.9	\$43,200	\$1,080	\$12,960	\$324	3,350	35%	\$9.52	\$495	1.0
LAWRENCE COUNTY	\$9.21	\$479	\$19,160	1.8	\$41,800	\$1,045	\$12,540	\$314	3,546	23%	\$8.63	\$449	1.1
LEWIS COUNTY	\$9.25	\$481	\$19,240	1.8	\$41,600	\$1,040	\$12,480	\$312	899	21%	\$5.60	\$291	1.7
LINCOLN COUNTY	\$9.21	\$479	\$19,160	1.8	\$48,400	\$1,210	\$14,520	\$363	2,970	24%	\$7.81	\$406	1.2
LOUDON COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,800	\$1,370	\$16,440	\$411	3,327	21%	\$9.62	\$500	1.2
MACON COUNTY	\$9.21	\$479	\$19,160	1.8	\$44,200	\$1,105	\$13,260	\$332	1,692	21%	\$6.61	\$344	1.4
MADISON COUNTY	\$11.87	\$617	\$24,680	2.3	\$51,700	\$1,293	\$15,510	\$388	11,737	33%	\$9.42	\$490	1.3
MARION COUNTY	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	2,147	19%	\$8.82	\$459	1.3
MARSHALL COUNTY	\$10.37	\$539	\$21,560	2.0	\$53,300	\$1,333	\$15,990	\$400	2,781	27%	\$8.62	\$448	1.2
MAURY COUNTY	\$12.23	\$636	\$25,440	2.4	\$56,200	\$1,405	\$16,860	\$422	7,203	27%	\$11.74	\$611	1.0

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2: AMI = Area Median Income (HUD, 2006).

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 (2005) ⁵	Rent affordable at mean wage	
McMINN COUNTY	\$9.79	\$509	\$20,360	1.9	\$45,900	\$1,148	\$13,770	\$344	4,785	24%	\$10.77	\$560	0.9
McNAIRY COUNTY	\$9.21	\$479	\$19,160	1.8	\$42,000	\$1,050	\$12,600	\$315	1,997	20%	\$8.34	\$434	1.1
MEIGS COUNTY	\$9.21	\$479	\$19,160	1.8	\$40,500	\$1,013	\$12,150	\$304	777	18%	\$8.54	\$444	1.1
MONROE COUNTY	\$9.25	\$481	\$19,240	1.8	\$41,100	\$1,028	\$12,330	\$308	3,320	22%	\$9.69	\$504	1.0
MONTGOMERY COUNTY	\$11.27	\$586	\$23,440	2.2	\$47,800	\$1,195	\$14,340	\$359	17,645	37%	\$9.68	\$503	1.2
MOORE COUNTY	\$9.65	\$502	\$20,080	1.9	\$49,100	\$1,228	\$14,730	\$368	361	16%	\$11.13	\$579	0.9
MORGAN COUNTY	\$9.21	\$479	\$19,160	1.8	\$37,900	\$948	\$11,370	\$284	1,199	17%	\$9.07	\$471	1.0
OBION COUNTY	\$9.21	\$479	\$19,160	1.8	\$47,200	\$1,180	\$14,160	\$354	3,751	28%	\$11.01	\$572	0.8
OVERTON COUNTY	\$9.21	\$479	\$19,160	1.8	\$37,800	\$945	\$11,340	\$284	1,555	19%	\$9.14	\$475	1.0
PERRY COUNTY	\$9.25	\$481	\$19,240	1.8	\$40,400	\$1,010	\$12,120	\$303	429	14%	\$8.23	\$428	1.1
PICKETT COUNTY	\$9.21	\$479	\$19,160	1.8	\$36,600	\$915	\$10,980	\$275	329	16%	\$6.57	\$342	1.4
POLK COUNTY	\$10.56	\$549	\$21,960	2.1	\$48,100	\$1,203	\$14,430	\$361	1,240	19%	\$6.81	\$354	1.6
PUTNAM COUNTY	\$9.56	\$497	\$19,880	1.9	\$46,500	\$1,163	\$13,950	\$349	8,548	34%	\$8.37	\$435	1.1
RHEA COUNTY	\$9.21	\$479	\$19,160	1.8	\$42,000	\$1,050	\$12,600	\$315	2,753	25%	\$8.34	\$434	1.1
ROANE COUNTY	\$9.65	\$502	\$20,080	1.9	\$49,100	\$1,228	\$14,730	\$368	4,762	22%	\$11.89	\$618	0.8
ROBERTSON COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	4,677	23%	\$8.23	\$428	1.6
RUTHERFORD COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	20,035	30%	\$9.74	\$507	1.4
SCOTT COUNTY	\$9.21	\$479	\$19,160	1.8	\$33,400	\$835	\$10,020	\$251	1,924	23%	\$7.16	\$372	1.3
SEQUATCHIE COUNTY	\$11.69	\$608	\$24,320	2.3	\$52,500	\$1,313	\$15,750	\$394	1,061	24%	\$8.29	\$431	1.4
SEVIER COUNTY	\$11.27	\$586	\$23,440	2.2	\$47,300	\$1,183	\$14,190	\$355	7,589	27%	\$7.77	\$404	1.4
SHELBY COUNTY	\$12.73	\$662	\$26,480	2.5	\$54,400	\$1,360	\$16,320	\$408	124,922	37%	\$12.42	\$646	1.0
SMITH COUNTY	\$9.48	\$493	\$19,720	1.8	\$49,300	\$1,233	\$14,790	\$370	1,458	21%	\$8.43	\$439	1.1
STEWART COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,400	\$1,135	\$13,620	\$341	1,022	21%	\$8.23	\$428	1.1
SULLIVAN COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	15,403	24%	\$10.94	\$569	0.9
SUMNER COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	11,971	24%	\$9.14	\$475	1.5
TIPTON COUNTY	\$12.73	\$662	\$26,480	2.5	\$54,400	\$1,360	\$16,320	\$408	4,313	24%	\$7.40	\$385	1.7
TROUSDALE COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	660	24%	\$8.25	\$429	1.6
UNICOI COUNTY	\$10.02	\$521	\$20,840	1.9	\$44,900	\$1,123	\$13,470	\$337	1,761	23%	\$9.98	\$519	1.0
UNION COUNTY	\$11.38	\$592	\$23,680	2.2	\$54,800	\$1,370	\$16,440	\$411	1,290	19%	\$10.28	\$535	1.1
VAN BUREN COUNTY	\$9.21	\$479	\$19,160	1.8	\$41,900	\$1,048	\$12,570	\$314	314	14%	\$11.08	\$576	0.8
WARREN COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,900	\$1,123	\$13,470	\$337	4,120	27%	\$9.18	\$477	1.1
WASHINGTON COUNTY	\$10.02	\$521	\$20,840	1.9	\$44,900	\$1,123	\$13,470	\$337	14,073	32%	\$8.54	\$444	1.2
WAYNE COUNTY	\$9.25	\$481	\$19,240	1.8	\$36,800	\$920	\$11,040	\$276	1,015	17%	\$7.09	\$369	1.3
WEAKLEY COUNTY	\$9.21	\$479	\$19,160	1.8	\$45,200	\$1,130	\$13,560	\$339	4,237	31%	\$7.33	\$381	1.3
WHITE COUNTY	\$9.21	\$479	\$19,160	1.8	\$41,000	\$1,025	\$12,300	\$308	1,872	20%	\$9.13	\$475	1.0
WILLIAMSON COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	8,288	19%	\$11.47	\$596	1.2
WILSON COUNTY	\$13.33	\$693	\$27,720	2.6	\$60,900	\$1,523	\$18,270	\$457	6,093	19%	\$9.35	\$486	1.4

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

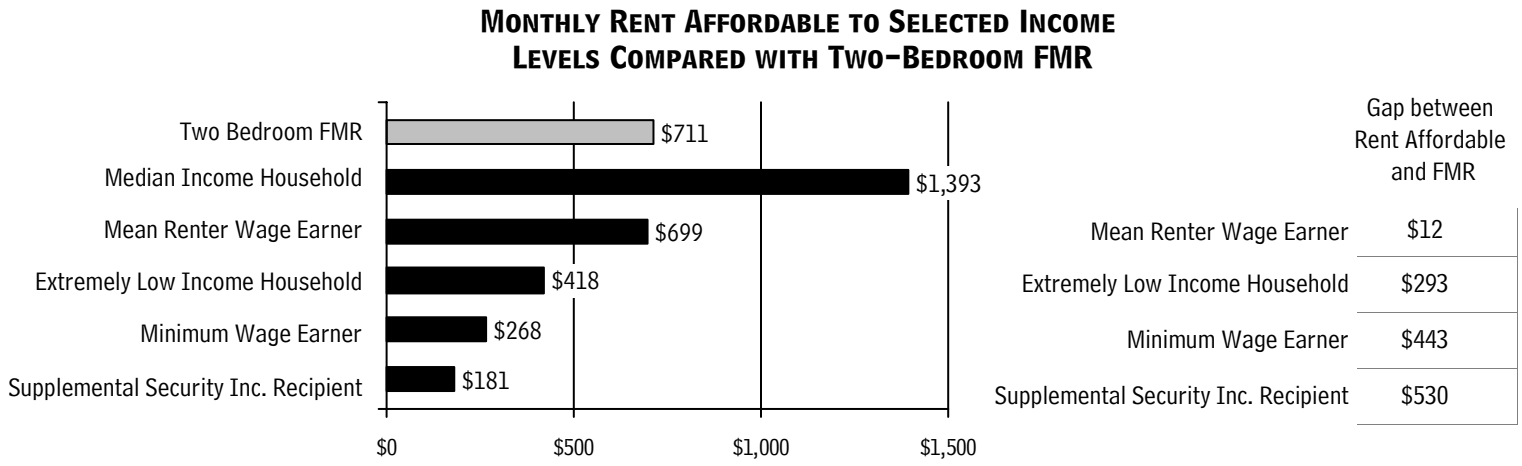
TEXAS

In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$711. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,370 monthly or \$28,436 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.67

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 106 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 Texas, the estimated mean (average) wage for a renter is \$13.43. 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.



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 (2005) ⁵	Rent affordable at mean wage		
TEXAS	\$13.67	\$711	\$28,436	2.7	\$55,719	\$1,393	\$16,716	\$418	2,676,060	36%	\$13.43	\$699	1.0	
METROPOLITAN AREAS														
ABILENE, TX MSA	\$10.56	\$549	\$21,960	2.1	\$47,500	\$1,188	\$14,250	\$356	20,433	35%	\$9.07	\$472	1.2	
AMARILLO, TX MSA	\$11.06	\$575	\$23,000	2.1	\$51,800	\$1,295	\$15,540	\$389	29,089	34%	\$10.72	\$557	1.0	
ARANSAS COUNTY, TX HMFA	\$10.71	\$557	\$22,280	2.1	\$41,300	\$1,033	\$12,390	\$310	2,273	25%	\$9.06	\$471	1.2	
ATASCOSA COUNTY, TX HMFA	\$9.69	\$504	\$20,160	1.9	\$44,800	\$1,120	\$13,440	\$336	2,758	22%	\$8.10	\$421	1.2	
AUSTIN COUNTY, TX HMFA	\$11.38	\$592	\$23,680	2.2	\$55,300	\$1,383	\$16,590	\$415	1,993	23%	\$12.40	\$645	0.9	
AUSTIN-ROUND ROCK, TX MSA *	\$16.08	\$836	\$33,440	3.1	\$69,600	\$1,740	\$20,880	\$522	196,986	42%	\$14.35	\$746	1.1	
BEAUMONT-PORT ARTHUR, TX MSA	\$11.40	\$593	\$23,720	2.2	\$50,600	\$1,265	\$15,180	\$380	41,944	29%	\$11.08	\$576	1.0	
BRAZORIA COUNTY, TX HMFA	\$12.75	\$663	\$26,520	2.5	\$65,100	\$1,628	\$19,530	\$488	21,272	26%	\$11.94	\$621	1.1	
BROWNSVILLE-HARLINGEN, TX MSA	\$9.87	\$513	\$20,520	1.9	\$33,000	\$825	\$9,900	\$248	31,413	32%	\$6.74	\$351	1.5	
CALHOUN COUNTY, TX HMFA	\$10.46	\$544	\$21,760	2.0	\$47,000	\$1,175	\$14,100	\$353	2,026	27%	\$15.34	\$798	0.7	
COLLEGE STATION-BRYAN, TX MSA	\$13.73	\$714	\$28,560	2.7	\$52,300	\$1,308	\$15,690	\$392	33,108	49%	\$7.97	\$414	1.7	
CORPUS CHRISTI, TX HMFA	\$13.37	\$695	\$27,800	2.6	\$48,200	\$1,205	\$14,460	\$362	49,699	38%	\$10.53	\$548	1.3	
DALLAS, TX HMFA *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	521,374	42%	\$16.67	\$867	0.9	
EL PASO, TX MSA	\$11.29	\$587	\$23,480	2.2	\$39,500	\$988	\$11,850	\$296	76,426	36%	\$8.22	\$427	1.4	
FORT WORTH-ARLINGTON, TX HMFA *	\$14.33	\$745	\$29,800	2.8	\$63,400	\$1,585	\$19,020	\$476	224,376	37%	\$13.25	\$689	1.1	
HOUSTON-BAYTOWN-SUGAR LAND, TX HMFA *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	624,551	40%	\$16.26	\$846	0.9	
KENDALL COUNTY, TX HMFA	\$15.83	\$823	\$32,920	3.1	\$69,500	\$1,738	\$20,850	\$521	1,755	20%	\$8.32	\$433	1.9	
KILLEEN-TEMPLE-FORT HOOD, TX HMFA	\$12.08	\$628	\$25,120	2.3	\$48,800	\$1,220	\$14,640	\$366	46,895	44%	\$10.71	\$557	1.1	
LAMPASAS COUNTY, TX HMFA	\$9.69	\$504	\$20,160	1.9	\$48,900	\$1,223	\$14,670	\$367	1,703	26%	\$8.15	\$424	1.2	
LAREDO, TX MSA	\$11.02	\$573	\$22,920	2.1	\$34,800	\$870	\$10,440	\$261	17,420	34%	\$7.64	\$398	1.4	
LONGVIEW, TX HMFA	\$10.71	\$557	\$22,280	2.1	\$48,500	\$1,213	\$14,550	\$364	17,753	32%	\$10.95	\$569	1.0	
LUBBOCK, TX MSA	\$11.88	\$618	\$24,720	2.3	\$48,500	\$1,213	\$14,550	\$364	38,523	41%	\$8.78	\$457	1.4	
MCALLEN-EDINBURG-MISSION, TX MSA	\$12.21	\$635	\$25,400	2.4	\$30,800	\$770	\$9,240	\$231	42,254	27%	\$7.01	\$365	1.7	
MEDINA COUNTY, TX HMFA	\$11.13	\$579	\$23,160	2.2	\$47,600	\$1,190	\$14,280	\$357	2,618	20%	\$6.97	\$363	1.6	
MIDLAND, TX MSA	\$10.73	\$558	\$22,320	2.1	\$55,900	\$1,398	\$16,770	\$419	13,021	30%	\$11.63	\$605	0.9	
ODESSA, TX MSA	\$9.73	\$506	\$20,240	1.9	\$43,400	\$1,085	\$13,020	\$326	13,748	31%	\$10.51	\$547	0.9	
RUSK COUNTY, TX HMFA	\$9.94	\$517	\$20,680	1.9	\$46,100	\$1,153	\$13,830	\$346	3,486	20%	\$10.69	\$556	0.9	
SAN ANGELO, TX MSA	\$11.12	\$578	\$23,120	2.2	\$46,800	\$1,170	\$14,040	\$351	14,324	36%	\$9.63	\$501	1.2	
SAN ANTONIO, TX HMFA	\$13.75	\$715	\$28,600	2.7	\$53,100	\$1,328	\$15,930	\$398	206,357	36%	\$11.47	\$597	1.2	
SHERMAN-DENISON, TX MSA	\$12.12	\$630	\$25,200	2.4	\$53,100	\$1,328	\$15,930	\$398	12,621	29%	\$10.84	\$564	1.1	
TEXARKANA, TX-TEXARKANA, AR MSA	\$10.50	\$546	\$21,840	2.0	\$46,600	\$1,165	\$13,980	\$350	9,609	29%	\$8.39	\$436	1.3	
TYLER, TX MSA	\$11.81	\$614	\$24,560	2.3	\$52,700	\$1,318	\$15,810	\$395	19,915	30%	\$11.04	\$574	1.1	
VICTORIA, TX HMFA	\$11.79	\$613	\$24,520	2.3	\$51,200	\$1,280	\$15,360	\$384	10,336	32%	\$10.20	\$531	1.2	
WACO, TX MSA	\$12.10	\$629	\$25,160	2.3	\$49,100	\$1,228	\$14,730	\$368	31,396	40%	\$9.69	\$504	1.2	
WICHITA FALLS, TX MSA	\$10.94	\$569	\$22,760	2.1	\$49,100	\$1,228	\$14,730	\$368	19,612	35%	\$10.04	\$522	1.1	
WISE COUNTY, TX HMFA	\$10.50	\$546	\$21,840	2.0	\$56,800	\$1,420	\$17,040	\$426	3,204	19%	\$10.04	\$522	1.0	

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage		
COMBINED NONMETRO AREAS														
TEXAS	\$10.25	\$533	\$21,325	2.0	\$43,640	\$1,091	\$13,092	\$327	269,789	26%	\$8.93	\$464	1.1	
COUNTIES														
ANDERSON COUNTY	\$10.44	\$543	\$21,720	2.0	\$44,600	\$1,115	\$13,380	\$335	4,093	26%	\$10.09	\$525	1.0	
ANDREWS COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,200	\$1,105	\$13,260	\$332	936	20%	\$12.54	\$652	0.8	
ANGELINA COUNTY	\$10.52	\$547	\$21,880	2.0	\$46,800	\$1,170	\$14,040	\$351	7,910	28%	\$9.57	\$498	1.1	
ARANSAS COUNTY	\$10.71	\$557	\$22,280	2.1	\$41,300	\$1,033	\$12,390	\$310	2,273	25%	\$9.06	\$471	1.2	
ARCHER COUNTY	\$10.94	\$569	\$22,760	2.1	\$49,100	\$1,228	\$14,730	\$368	629	19%	\$8.13	\$423	1.3	
ARMSTRONG COUNTY	\$11.06	\$575	\$23,000	2.1	\$51,800	\$1,295	\$15,540	\$389	168	21%	\$11.97	\$622	0.9	
ATASCOSA COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,800	\$1,120	\$13,440	\$336	2,758	22%	\$8.10	\$421	1.2	
AUSTIN COUNTY	\$11.38	\$592	\$23,680	2.2	\$55,300	\$1,383	\$16,590	\$415	1,993	23%	\$12.40	\$645	0.9	
BAILEY COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,900	\$973	\$11,670	\$292	673	29%	\$8.87	\$461	1.1	
BANDERA COUNTY	\$13.75	\$715	\$28,600	2.7	\$53,100	\$1,328	\$15,930	\$398	1,199	17%	\$7.62	\$396	1.8	
BASTROP COUNTY *	\$16.08	\$836	\$33,440	3.1	\$69,600	\$1,740	\$20,880	\$522	3,952	20%	\$7.66	\$398	2.1	
BAYLOR COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,600	\$1,015	\$12,180	\$305	491	27%	\$4.93	\$256	2.0	
BEE COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,000	\$975	\$11,700	\$293	3,122	34%	\$7.95	\$413	1.2	
BELL COUNTY	\$12.08	\$628	\$25,120	2.3	\$48,800	\$1,220	\$14,640	\$366	37,878	44%	\$10.73	\$558	1.1	
BEXAR COUNTY	\$13.75	\$715	\$28,600	2.7	\$53,100	\$1,328	\$15,930	\$398	189,771	39%	\$11.68	\$607	1.2	
BLANCO COUNTY	\$10.46	\$544	\$21,760	2.0	\$54,600	\$1,365	\$16,380	\$410	706	21%	\$9.88	\$514	1.1	
BORDEN COUNTY †	\$9.69	\$504	\$20,160	1.9	\$42,800	\$1,070	\$12,840	\$321	78	27%				
BOSQUE COUNTY	\$9.69	\$504	\$20,160	1.9	\$47,700	\$1,193	\$14,310	\$358	1,510	22%	\$8.93	\$465	1.1	
BOWIE COUNTY	\$10.50	\$546	\$21,840	2.0	\$46,600	\$1,165	\$13,980	\$350	9,609	29%	\$8.39	\$436	1.3	
BRAZORIA COUNTY	\$12.75	\$663	\$26,520	2.5	\$65,100	\$1,628	\$19,530	\$488	21,272	26%	\$11.94	\$621	1.1	
BRAZOS COUNTY	\$13.73	\$714	\$28,560	2.7	\$52,300	\$1,308	\$15,690	\$392	30,055	54%	\$7.90	\$411	1.7	
BREWSTER COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,900	\$1,023	\$12,270	\$307	1,489	41%	\$8.84	\$460	1.1	
BRISCOE COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,100	\$1,053	\$12,630	\$316	166	23%	\$7.00	\$364	1.4	
BROOKS COUNTY	\$9.69	\$504	\$20,160	1.9	\$26,900	\$673	\$8,070	\$202	730	27%	\$5.65	\$294	1.7	
BROWN COUNTY	\$10.54	\$548	\$21,920	2.0	\$44,900	\$1,123	\$13,470	\$337	3,970	28%	\$8.05	\$419	1.3	
BURLESON COUNTY	\$13.73	\$714	\$28,560	2.7	\$52,300	\$1,308	\$15,690	\$392	1,299	20%	\$9.87	\$513	1.4	
BURNET COUNTY	\$12.06	\$627	\$25,080	2.3	\$52,900	\$1,323	\$15,870	\$397	2,835	22%	\$8.62	\$448	1.4	
CALDWELL COUNTY *	\$16.08	\$836	\$33,440	3.1	\$69,600	\$1,740	\$20,880	\$522	3,286	30%	\$8.53	\$444	1.9	
CALHOUN COUNTY	\$10.46	\$544	\$21,760	2.0	\$47,000	\$1,175	\$14,100	\$353	2,026	27%	\$15.34	\$798	0.7	
CALLAHAN COUNTY	\$10.56	\$549	\$21,960	2.1	\$47,500	\$1,188	\$14,250	\$356	970	19%	\$7.91	\$411	1.3	
CAMERON COUNTY	\$9.87	\$513	\$20,520	1.9	\$33,000	\$825	\$9,900	\$248	31,413	32%	\$6.74	\$351	1.5	
CAMP COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,900	\$1,073	\$12,870	\$322	1,093	25%	\$9.09	\$473	1.1	
CARSON COUNTY	\$11.06	\$575	\$23,000	2.1	\$51,800	\$1,295	\$15,540	\$389	406	16%	\$22.39	\$1,164	0.5	
CASS COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,100	\$1,053	\$12,630	\$316	2,603	21%	\$7.99	\$415	1.2	
CASTRO COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,000	\$1,050	\$12,600	\$315	800	29%	\$8.00	\$416	1.2	
CHAMBERS COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	1,502	16%	\$13.41	\$697	1.1	

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage	
CHEROKEE COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,200	\$1,030	\$12,360	\$309	4,360	26%	\$8.45	\$440	1.1
CHILDRESS COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,100	\$1,053	\$12,630	\$316	726	29%	\$5.58	\$290	1.7
CLAY COUNTY	\$10.94	\$569	\$22,760	2.1	\$49,100	\$1,228	\$14,730	\$368	734	17%	\$8.97	\$466	1.2
COCHRAN COUNTY	\$9.69	\$504	\$20,160	1.9	\$37,100	\$928	\$11,130	\$278	339	26%	\$12.32	\$641	0.8
COKE COUNTY	\$11.06	\$575	\$23,000	2.1	\$43,600	\$1,090	\$13,080	\$327	328	21%	\$6.17	\$321	1.8
COLEMAN COUNTY	\$10.46	\$544	\$21,760	2.0	\$37,000	\$925	\$11,100	\$278	988	25%	\$6.05	\$315	1.7
COLLIN COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	57,035	31%	\$14.72	\$766	1.0
COLLINGSWORTH COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,900	\$973	\$11,670	\$292	273	21%	\$7.02	\$365	1.4
COLORADO COUNTY	\$9.69	\$504	\$20,160	1.9	\$49,500	\$1,238	\$14,850	\$371	1,783	23%	\$8.09	\$421	1.2
COMAL COUNTY	\$13.75	\$715	\$28,600	2.7	\$53,100	\$1,328	\$15,930	\$398	6,625	23%	\$9.69	\$504	1.4
COMANCHE COUNTY	\$9.94	\$517	\$20,680	1.9	\$41,600	\$1,040	\$12,480	\$312	1,314	24%	\$7.59	\$394	1.3
CONCHO COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,000	\$1,100	\$13,200	\$330	264	25%	\$9.07	\$472	1.1
COOKE COUNTY	\$11.25	\$585	\$23,400	2.2	\$53,400	\$1,335	\$16,020	\$401	3,813	28%	\$9.63	\$501	1.2
CORYELL COUNTY	\$12.08	\$628	\$25,120	2.3	\$48,800	\$1,220	\$14,640	\$366	9,017	45%	\$10.54	\$548	1.1
COTTLE COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,200	\$1,005	\$12,060	\$302	233	28%	\$9.14	\$475	1.1
CRANE COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,200	\$1,105	\$13,260	\$332	200	15%	\$14.55	\$756	0.7
CROCKETT COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,000	\$1,025	\$12,300	\$308	435	29%	\$7.72	\$402	1.3
CROSBY COUNTY	\$11.88	\$618	\$24,720	2.3	\$48,500	\$1,213	\$14,550	\$364	770	31%	\$9.63	\$501	1.2
CULBERSON COUNTY	\$9.69	\$504	\$20,160	1.9	\$32,900	\$823	\$9,870	\$247	311	30%	\$6.20	\$323	1.6
DALLAM COUNTY	\$10.46	\$544	\$21,760	2.0	\$40,000	\$1,000	\$12,000	\$300	858	37%	\$11.95	\$621	0.9
DALLAS COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	382,833	47%	\$18.08	\$940	0.8
DAWSON COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,600	\$965	\$11,580	\$290	1,257	27%	\$6.92	\$360	1.4
DEAF SMITH COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,500	\$963	\$11,550	\$289	2,012	33%	\$9.57	\$497	1.0
DELTA COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	480	23%	\$6.08	\$316	2.5
DENTON COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	56,434	36%	\$10.29	\$535	1.5
DEWITT COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,600	\$990	\$11,880	\$297	1,683	23%	\$8.08	\$420	1.2
DICKENS COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,100	\$953	\$11,430	\$286	219	22%	\$7.92	\$412	1.2
DIMMIT COUNTY	\$9.69	\$504	\$20,160	1.9	\$29,400	\$735	\$8,820	\$221	862	26%	\$6.13	\$319	1.6
DONLEY COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,200	\$1,105	\$13,260	\$332	404	26%	\$6.94	\$361	1.4
DUVAL COUNTY	\$9.69	\$504	\$20,160	1.9	\$31,500	\$788	\$9,450	\$236	835	19%	\$11.62	\$604	0.8
EASTLAND COUNTY	\$9.94	\$517	\$20,680	1.9	\$39,900	\$998	\$11,970	\$299	1,707	23%	\$6.68	\$347	1.5
ECTOR COUNTY	\$9.73	\$506	\$20,240	1.9	\$43,400	\$1,085	\$13,020	\$326	13,748	31%	\$10.51	\$547	0.9
EDWARDS COUNTY	\$9.69	\$504	\$20,160	1.9	\$32,100	\$803	\$9,630	\$241	163	20%	\$8.05	\$419	1.2
EL PASO COUNTY	\$11.29	\$587	\$23,480	2.2	\$39,500	\$988	\$11,850	\$296	76,426	36%	\$8.22	\$427	1.4
ELLIS COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	8,794	24%	\$9.53	\$496	1.6
ERATH COUNTY	\$10.56	\$549	\$21,960	2.1	\$46,800	\$1,170	\$14,040	\$351	4,642	37%	\$7.83	\$407	1.3
FALLS COUNTY	\$9.79	\$509	\$20,360	1.9	\$38,700	\$968	\$11,610	\$290	1,840	28%	\$6.17	\$321	1.6
FANNIN COUNTY	\$10.08	\$524	\$20,960	2.0	\$50,000	\$1,250	\$15,000	\$375	2,814	25%	\$8.12	\$422	1.2
FAYETTE COUNTY	\$10.98	\$571	\$22,840	2.1	\$51,400	\$1,285	\$15,420	\$386	1,905	22%	\$8.61	\$448	1.3
FISHER COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,300	\$1,033	\$12,390	\$310	414	23%	\$7.44	\$387	1.3
FLOYD COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,000	\$950	\$11,400	\$285	711	26%	\$6.81	\$354	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage	
FOARD COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,700	\$1,018	\$12,210	\$305	166	25%	\$5.85	\$304	1.7
FORT BEND COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	21,287	19%	\$11.87	\$617	1.2
FRANKLIN COUNTY	\$10.04	\$522	\$20,880	1.9	\$44,000	\$1,100	\$13,200	\$330	789	21%	\$8.63	\$449	1.2
FREESTONE COUNTY	\$9.79	\$509	\$20,360	1.9	\$46,800	\$1,170	\$14,040	\$351	1,407	21%	\$10.39	\$540	0.9
FRIO COUNTY	\$11.58	\$602	\$24,080	2.2	\$31,700	\$793	\$9,510	\$238	1,471	31%	\$6.88	\$358	1.7
GAINES COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,700	\$1,018	\$12,210	\$305	1,002	21%	\$10.06	\$523	1.0
GALVESTON COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	31,992	34%	\$9.96	\$518	1.5
GARZA COUNTY	\$9.69	\$504	\$20,160	1.9	\$37,900	\$948	\$11,370	\$284	484	29%	\$9.59	\$499	1.0
GILLESPIE COUNTY	\$12.56	\$653	\$26,120	2.4	\$54,400	\$1,360	\$16,320	\$408	1,917	22%	\$8.81	\$458	1.4
GLASSCOCK COUNTY	\$9.69	\$504	\$20,160	1.9	\$49,500	\$1,238	\$14,850	\$371	158	33%	\$10.09	\$525	1.0
GOLIAD COUNTY	\$11.79	\$613	\$24,520	2.3	\$51,200	\$1,280	\$15,360	\$384	522	20%	\$7.16	\$372	1.6
GONZALES COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,200	\$1,055	\$12,660	\$317	2,091	31%	\$8.68	\$451	1.1
GRAY COUNTY	\$9.69	\$504	\$20,160	1.9	\$47,200	\$1,180	\$14,160	\$354	1,983	23%	\$11.40	\$593	0.9
GRAYSON COUNTY	\$12.12	\$630	\$25,200	2.4	\$53,100	\$1,328	\$15,930	\$398	12,621	29%	\$10.84	\$564	1.1
GREGG COUNTY	\$10.71	\$557	\$22,280	2.1	\$48,500	\$1,213	\$14,550	\$364	15,321	36%	\$11.22	\$583	1.0
GRIMES COUNTY	\$10.50	\$546	\$21,840	2.0	\$45,000	\$1,125	\$13,500	\$338	1,721	22%	\$13.14	\$683	0.8
GUADALUPE COUNTY	\$13.75	\$715	\$28,600	2.7	\$53,100	\$1,328	\$15,930	\$398	7,101	23%	\$9.85	\$512	1.4
HALE COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,700	\$1,043	\$12,510	\$313	4,210	35%	\$9.62	\$500	1.0
HALL COUNTY	\$9.69	\$504	\$20,160	1.9	\$32,200	\$805	\$9,660	\$242	398	26%	\$6.50	\$338	1.5
HAMILTON COUNTY	\$10.46	\$544	\$21,760	2.0	\$46,500	\$1,163	\$13,950	\$349	750	22%	\$8.21	\$427	1.3
HANSFORD COUNTY	\$9.69	\$504	\$20,160	1.9	\$47,200	\$1,180	\$14,160	\$354	514	26%	\$10.71	\$557	0.9
HARDEMAN COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,600	\$990	\$11,880	\$297	520	27%	\$8.54	\$444	1.1
HARDIN COUNTY	\$11.40	\$593	\$23,720	2.2	\$50,600	\$1,265	\$15,180	\$380	3,111	17%	\$9.21	\$479	1.2
HARRIS COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	538,387	45%	\$17.12	\$890	0.9
HARRISON COUNTY	\$10.31	\$536	\$21,440	2.0	\$48,800	\$1,220	\$14,640	\$366	5,274	23%	\$9.24	\$481	1.1
HARTLEY COUNTY	\$9.69	\$504	\$20,160	1.9	\$62,700	\$1,568	\$18,810	\$470	378	24%	\$6.82	\$355	1.4
HASKELL COUNTY	\$9.69	\$504	\$20,160	1.9	\$34,700	\$868	\$10,410	\$260	541	21%	\$7.06	\$367	1.4
HAYS COUNTY *	\$16.08	\$836	\$33,440	3.1	\$69,600	\$1,740	\$20,880	\$522	11,730	35%	\$6.90	\$359	2.3
HEMPHILL COUNTY	\$9.69	\$504	\$20,160	1.9	\$50,100	\$1,253	\$15,030	\$376	290	23%	\$11.12	\$578	0.9
HENDERSON COUNTY	\$11.25	\$585	\$23,400	2.2	\$45,300	\$1,133	\$13,590	\$340	5,768	20%	\$8.09	\$421	1.4
HIDALGO COUNTY	\$12.21	\$635	\$25,400	2.4	\$30,800	\$770	\$9,240	\$231	42,254	27%	\$7.01	\$365	1.7
HILL COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,800	\$1,120	\$13,440	\$336	3,055	25%	\$7.13	\$371	1.4
HOCKLEY COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,800	\$1,045	\$12,540	\$314	2,045	26%	\$9.12	\$474	1.1
HOOD COUNTY	\$10.87	\$565	\$22,600	2.1	\$59,800	\$1,495	\$17,940	\$449	3,042	19%	\$8.44	\$439	1.3
HOPKINS COUNTY	\$10.13	\$527	\$21,080	2.0	\$45,700	\$1,143	\$13,710	\$343	3,516	29%	\$9.50	\$494	1.1
HOUSTON COUNTY	\$11.21	\$583	\$23,320	2.2	\$41,900	\$1,048	\$12,570	\$314	1,976	24%	\$10.02	\$521	1.1
HOWARD COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,200	\$1,105	\$13,260	\$332	3,471	30%	\$8.67	\$451	1.1
HUDSPETH COUNTY	\$9.69	\$504	\$20,160	1.9	\$27,100	\$678	\$8,130	\$203	208	19%	\$10.97	\$570	0.9
HUNT COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	8,210	29%	\$11.19	\$582	1.4
HUTCHINSON COUNTY	\$9.71	\$505	\$20,200	1.9	\$50,600	\$1,265	\$15,180	\$380	1,963	21%	\$10.09	\$525	1.0
IRION COUNTY	\$11.12	\$578	\$23,120	2.2	\$46,800	\$1,170	\$14,040	\$351	155	22%	\$15.22	\$791	0.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage	
JACK COUNTY	\$9.69	\$504	\$20,160	1.9	\$45,300	\$1,133	\$13,590	\$340	706	23%	\$11.81	\$614	0.8
JACKSON COUNTY	\$9.69	\$504	\$20,160	1.9	\$49,800	\$1,245	\$14,940	\$374	1,401	26%	\$9.19	\$478	1.1
JASPER COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,800	\$1,045	\$12,540	\$314	2,610	19%	\$9.92	\$516	1.0
JEFF DAVIS COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,300	\$1,208	\$14,490	\$362	267	30%	\$9.73	\$506	1.0
JEFFERSON COUNTY	\$11.40	\$593	\$23,720	2.2	\$50,600	\$1,265	\$15,180	\$380	31,627	34%	\$11.53	\$599	1.0
JIM HOGG COUNTY	\$9.69	\$504	\$20,160	1.9	\$35,400	\$885	\$10,620	\$266	407	22%	\$4.51	\$234	2.1
JIM WELLS COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,300	\$983	\$11,790	\$295	3,048	24%	\$9.96	\$518	1.0
JOHNSON COUNTY *	\$14.33	\$745	\$29,800	2.8	\$63,400	\$1,585	\$19,020	\$476	9,216	21%	\$9.27	\$482	1.5
JONES COUNTY	\$10.56	\$549	\$21,960	2.1	\$47,500	\$1,188	\$14,250	\$356	1,280	21%	\$7.40	\$385	1.4
KARNES COUNTY	\$9.69	\$504	\$20,160	1.9	\$36,100	\$903	\$10,830	\$271	1,158	26%	\$7.99	\$415	1.2
KAUFMAN COUNTY *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	5,068	21%	\$8.13	\$423	1.9
KENDALL COUNTY	\$15.83	\$823	\$32,920	3.1	\$69,500	\$1,738	\$20,850	\$521	1,755	20%	\$8.32	\$433	1.9
KENEDY COUNTY	\$9.69	\$504	\$20,160	1.9	\$31,300	\$783	\$9,390	\$235	82	59%	\$14.69	\$764	0.7
KENT COUNTY †	\$9.69	\$504	\$20,160	1.9	\$44,000	\$1,100	\$13,200	\$330	76	22%			
KERR COUNTY	\$11.85	\$616	\$24,640	2.3	\$48,700	\$1,218	\$14,610	\$365	4,754	27%	\$9.70	\$504	1.2
KIMBLE COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,800	\$1,020	\$12,240	\$306	493	26%	\$6.60	\$343	1.5
KING COUNTY †	\$9.69	\$504	\$20,160	1.9	\$44,700	\$1,118	\$13,410	\$335	66	61%			
KINNEY COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,400	\$960	\$11,520	\$288	291	22%	\$5.36	\$279	1.8
KLEBERG COUNTY	\$9.94	\$517	\$20,680	1.9	\$39,600	\$990	\$11,880	\$297	4,516	41%	\$7.65	\$398	1.3
KNOX COUNTY	\$9.69	\$504	\$20,160	1.9	\$37,100	\$928	\$11,130	\$278	415	25%	\$9.80	\$509	1.0
LA SALLE COUNTY	\$9.69	\$504	\$20,160	1.9	\$31,700	\$793	\$9,510	\$238	461	25%	\$11.22	\$583	0.9
LAMAR COUNTY	\$10.54	\$548	\$21,920	2.0	\$45,400	\$1,135	\$13,620	\$341	6,252	33%	\$9.20	\$478	1.1
LAMB COUNTY	\$9.69	\$504	\$20,160	1.9	\$37,300	\$933	\$11,190	\$280	1,309	24%	\$8.32	\$433	1.2
LAMPASAS COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,900	\$1,223	\$14,670	\$367	1,703	26%	\$8.15	\$424	1.2
LAVACA COUNTY	\$9.69	\$504	\$20,160	1.9	\$43,700	\$1,093	\$13,110	\$328	1,657	22%	\$6.98	\$363	1.4
LEE COUNTY	\$9.79	\$509	\$20,360	1.9	\$50,200	\$1,255	\$15,060	\$377	1,165	21%	\$10.29	\$535	1.0
LEON COUNTY	\$10.50	\$546	\$21,840	2.0	\$44,600	\$1,115	\$13,380	\$335	1,064	17%	\$11.72	\$610	0.9
LIBERTY COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	4,880	21%	\$8.53	\$443	1.7
LIMESTONE COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,000	\$1,100	\$13,200	\$330	1,984	25%	\$7.66	\$399	1.3
LIPSCOMB COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,500	\$1,213	\$14,550	\$364	266	22%	\$14.92	\$776	0.6
LIVE OAK COUNTY	\$9.69	\$504	\$20,160	1.9	\$45,300	\$1,133	\$13,590	\$340	786	19%	\$11.69	\$608	0.8
LLANO COUNTY	\$13.23	\$688	\$27,520	2.6	\$48,500	\$1,213	\$14,550	\$364	1,507	19%	\$9.16	\$476	1.4
LOVING COUNTY †	\$9.69	\$504	\$20,160	1.9	\$59,700	\$1,493	\$17,910	\$448	6	19%			
LUBBOCK COUNTY	\$11.88	\$618	\$24,720	2.3	\$48,500	\$1,213	\$14,550	\$364	37,753	41%	\$8.77	\$456	1.4
LYNN COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,200	\$980	\$11,760	\$294	598	25%	\$9.02	\$469	1.1
MADISON COUNTY	\$10.50	\$546	\$21,840	2.0	\$42,600	\$1,065	\$12,780	\$320	900	23%	\$9.57	\$498	1.1
MARION COUNTY	\$9.98	\$519	\$20,760	1.9	\$38,300	\$958	\$11,490	\$287	827	18%	\$7.26	\$378	1.4
MARTIN COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,300	\$1,058	\$12,690	\$317	418	26%	\$8.92	\$464	1.1
MASON COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,200	\$1,205	\$14,460	\$362	313	19%	\$7.60	\$395	1.3
MATAGORDA COUNTY	\$9.69	\$504	\$20,160	1.9	\$48,100	\$1,203	\$14,430	\$361	4,614	33%	\$12.04	\$626	0.8
MAVERICK COUNTY	\$9.69	\$504	\$20,160	1.9	\$27,900	\$698	\$8,370	\$209	3,990	30%	\$6.03	\$314	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage	
McCulloch County	\$9.69	\$504	\$20,160	1.9	\$37,600	\$940	\$11,280	\$282	894	27%	\$7.23	\$376	1.3
McLennan County	\$12.10	\$629	\$25,160	2.3	\$49,100	\$1,228	\$14,730	\$368	31,396	40%	\$9.69	\$504	1.2
McMullen County	\$9.69	\$504	\$20,160	1.9	\$41,900	\$1,048	\$12,570	\$314	68	19%	\$19.46	\$1,012	0.5
Medina County	\$11.13	\$579	\$23,160	2.2	\$47,600	\$1,190	\$14,280	\$357	2,618	20%	\$6.97	\$363	1.6
Menard County	\$9.69	\$504	\$20,160	1.9	\$36,500	\$913	\$10,950	\$274	244	25%	\$7.53	\$392	1.3
Midland County	\$10.73	\$558	\$22,320	2.1	\$55,900	\$1,398	\$16,770	\$419	13,021	30%	\$11.63	\$605	0.9
Milam County	\$9.69	\$504	\$20,160	1.9	\$47,600	\$1,190	\$14,280	\$357	2,482	27%	\$10.75	\$559	0.9
Mills County	\$10.46	\$544	\$21,760	2.0	\$44,800	\$1,120	\$13,440	\$336	383	19%	\$5.45	\$284	1.9
Mitchell County	\$9.69	\$504	\$20,160	1.9	\$37,300	\$933	\$11,190	\$280	681	24%	\$9.92	\$516	1.0
Montague County	\$10.44	\$543	\$21,720	2.0	\$45,300	\$1,133	\$13,590	\$340	1,652	21%	\$8.07	\$419	1.3
Montgomery County *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	22,546	22%	\$11.19	\$582	1.3
Moore County	\$9.69	\$504	\$20,160	1.9	\$45,000	\$1,125	\$13,500	\$338	2,000	30%	\$10.17	\$529	1.0
Morris County	\$10.04	\$522	\$20,880	1.9	\$41,800	\$1,045	\$12,540	\$314	1,156	22%	\$13.23	\$688	0.8
Motley County	\$9.69	\$504	\$20,160	1.9	\$39,500	\$988	\$11,850	\$296	137	23%	\$7.34	\$382	1.3
Nacogdoches County	\$11.54	\$600	\$24,000	2.2	\$45,400	\$1,135	\$13,620	\$341	8,466	38%	\$6.48	\$337	1.8
Navarro County	\$11.12	\$578	\$23,120	2.2	\$44,900	\$1,123	\$13,470	\$337	4,830	29%	\$8.45	\$439	1.3
Newton County	\$9.69	\$504	\$20,160	1.9	\$40,300	\$1,008	\$12,090	\$302	865	15%	\$7.54	\$392	1.3
Nolan County	\$9.69	\$504	\$20,160	1.9	\$37,900	\$948	\$11,370	\$284	2,013	33%	\$8.48	\$441	1.1
Nueces County	\$13.37	\$695	\$27,800	2.6	\$48,200	\$1,205	\$14,460	\$362	42,678	39%	\$10.50	\$546	1.3
Ochiltree County	\$9.69	\$504	\$20,160	1.9	\$54,500	\$1,363	\$16,350	\$409	897	28%	\$11.52	\$599	0.8
Oldham County	\$9.69	\$504	\$20,160	1.9	\$46,400	\$1,160	\$13,920	\$348	248	34%	\$11.41	\$593	0.8
Orange County	\$11.40	\$593	\$23,720	2.2	\$50,600	\$1,265	\$15,180	\$380	7,206	23%	\$9.54	\$496	1.2
Palo Pinto County	\$10.13	\$527	\$21,080	2.0	\$44,000	\$1,100	\$13,200	\$330	2,974	28%	\$10.44	\$543	1.0
Panola County	\$9.69	\$504	\$20,160	1.9	\$45,000	\$1,125	\$13,500	\$338	1,698	19%	\$8.33	\$433	1.2
Parker County *	\$14.33	\$745	\$29,800	2.8	\$63,400	\$1,585	\$19,020	\$476	6,050	19%	\$7.97	\$414	1.8
Parmer County	\$9.69	\$504	\$20,160	1.9	\$40,300	\$1,008	\$12,090	\$302	920	28%	\$9.81	\$510	1.0
Pecos County	\$9.69	\$504	\$20,160	1.9	\$36,900	\$923	\$11,070	\$277	1,332	26%	\$11.50	\$598	0.8
Polk County	\$9.69	\$504	\$20,160	1.9	\$42,500	\$1,063	\$12,750	\$319	2,776	18%	\$8.60	\$447	1.1
Potter County	\$11.06	\$575	\$23,000	2.1	\$51,800	\$1,295	\$15,540	\$389	16,263	40%	\$11.12	\$578	1.0
Presidio County	\$9.69	\$504	\$20,160	1.9	\$26,600	\$665	\$7,980	\$200	757	30%	\$6.78	\$352	1.4
Rains County	\$10.10	\$525	\$21,000	2.0	\$47,700	\$1,193	\$14,310	\$358	627	17%	\$7.12	\$370	1.4
Randall County	\$11.06	\$575	\$23,000	2.1	\$51,800	\$1,295	\$15,540	\$389	12,252	30%	\$7.60	\$395	1.5
Reagan County	\$9.69	\$504	\$20,160	1.9	\$44,600	\$1,115	\$13,380	\$335	239	22%	\$13.01	\$676	0.7
Real County	\$9.69	\$504	\$20,160	1.9	\$35,500	\$888	\$10,650	\$266	286	23%	\$8.01	\$416	1.2
Red River County	\$10.04	\$522	\$20,880	1.9	\$39,700	\$993	\$11,910	\$298	1,459	25%	\$6.63	\$345	1.5
Reeves County	\$9.69	\$504	\$20,160	1.9	\$30,000	\$750	\$9,000	\$225	917	22%	\$8.34	\$434	1.2
Refugio County	\$9.69	\$504	\$20,160	1.9	\$42,700	\$1,068	\$12,810	\$320	754	25%	\$8.92	\$464	1.1
Roberts County	\$9.69	\$504	\$20,160	1.9	\$58,500	\$1,463	\$17,550	\$439	74	20%	\$17.97	\$935	0.5
Robertson County	\$13.73	\$714	\$28,560	2.7	\$52,300	\$1,308	\$15,690	\$392	1,754	28%	\$7.38	\$384	1.9
Rockwall County *	\$15.35	\$798	\$31,920	3.0	\$65,500	\$1,638	\$19,650	\$491	2,520	17%	\$8.19	\$426	1.9
Runnels County	\$9.69	\$504	\$20,160	1.9	\$38,900	\$973	\$11,670	\$292	1,000	23%	\$8.75	\$455	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage	
RUSK COUNTY	\$9.94	\$517	\$20,680	1.9	\$46,100	\$1,153	\$13,830	\$346	3,486	20%	\$10.69	\$556	0.9
SABINE COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,400	\$985	\$11,820	\$296	617	14%	\$13.78	\$717	0.7
SAN AUGUSTINE COUNTY	\$9.69	\$504	\$20,160	1.9	\$38,800	\$970	\$11,640	\$291	659	18%	\$6.88	\$358	1.4
SAN JACINTO COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	1,049	12%	\$5.86	\$305	2.5
SAN PATRICIO COUNTY	\$13.37	\$695	\$27,800	2.6	\$48,200	\$1,205	\$14,460	\$362	7,021	32%	\$10.89	\$566	1.2
SAN SABA COUNTY	\$10.46	\$544	\$21,760	2.0	\$42,400	\$1,060	\$12,720	\$318	558	24%	\$7.05	\$367	1.5
SCHLEICHER COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,400	\$1,110	\$13,320	\$333	271	24%	\$12.13	\$631	0.8
SCURRY COUNTY	\$9.69	\$504	\$20,160	1.9	\$46,200	\$1,155	\$13,860	\$347	1,501	26%	\$13.47	\$701	0.7
SHACKELFORD COUNTY	\$9.69	\$504	\$20,160	1.9	\$45,500	\$1,138	\$13,650	\$341	277	21%	\$9.86	\$513	1.0
SHELBY COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,400	\$1,010	\$12,120	\$303	2,089	22%	\$7.94	\$413	1.2
SHERMAN COUNTY	\$9.69	\$504	\$20,160	1.9	\$46,200	\$1,155	\$13,860	\$347	290	26%	\$10.47	\$544	0.9
SMITH COUNTY	\$11.81	\$614	\$24,560	2.3	\$52,700	\$1,318	\$15,810	\$395	19,915	30%	\$11.04	\$574	1.1
SOMERVELL COUNTY	\$9.94	\$517	\$20,680	1.9	\$54,900	\$1,373	\$16,470	\$412	617	25%	\$17.03	\$886	0.6
STARR COUNTY	\$9.69	\$504	\$20,160	1.9	\$20,900	\$523	\$6,270	\$157	2,965	21%	\$5.11	\$266	1.9
STEPHENS COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,900	\$1,048	\$12,570	\$314	1,012	28%	\$9.41	\$489	1.0
STERLING COUNTY	\$9.69	\$504	\$20,160	1.9	\$46,000	\$1,150	\$13,800	\$345	122	24%	\$8.53	\$444	1.1
STONEWALL COUNTY	\$9.69	\$504	\$20,160	1.9	\$41,300	\$1,033	\$12,390	\$310	153	21%	\$8.10	\$421	1.2
SUTTON COUNTY	\$9.69	\$504	\$20,160	1.9	\$46,500	\$1,163	\$13,950	\$349	424	28%	\$14.56	\$757	0.7
SWISHER COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,600	\$1,015	\$12,180	\$305	865	30%	\$9.77	\$508	1.0
TARRANT COUNTY *	\$14.33	\$745	\$29,800	2.8	\$63,400	\$1,585	\$19,020	\$476	209,110	39%	\$13.58	\$706	1.1
TAYLOR COUNTY	\$10.56	\$549	\$21,960	2.1	\$47,500	\$1,188	\$14,250	\$356	18,183	38%	\$9.23	\$480	1.1
TERRELL COUNTY	\$9.69	\$504	\$20,160	1.9	\$35,200	\$880	\$10,560	\$264	99	22%	\$10.89	\$567	0.9
TERRY COUNTY	\$9.69	\$504	\$20,160	1.9	\$39,600	\$990	\$11,880	\$297	1,236	29%	\$9.13	\$475	1.1
THROCKMORTON COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,600	\$1,015	\$12,180	\$305	174	23%	\$9.09	\$473	1.1
TITUS COUNTY	\$10.62	\$552	\$22,080	2.1	\$44,200	\$1,105	\$13,260	\$332	2,641	28%	\$9.28	\$482	1.1
TOM GREEN COUNTY	\$11.12	\$578	\$23,120	2.2	\$46,800	\$1,170	\$14,040	\$351	14,169	36%	\$9.58	\$498	1.2
TRAVIS COUNTY *	\$16.08	\$836	\$33,440	3.1	\$69,600	\$1,740	\$20,880	\$522	155,643	49%	\$15.35	\$798	1.0
TRINITY COUNTY	\$11.21	\$583	\$23,320	2.2	\$38,000	\$950	\$11,400	\$285	1,101	19%	\$7.04	\$366	1.6
TYLER COUNTY	\$9.69	\$504	\$20,160	1.9	\$42,200	\$1,055	\$12,660	\$317	1,244	16%	\$7.40	\$385	1.3
UPSHUR COUNTY	\$10.71	\$557	\$22,280	2.1	\$48,500	\$1,213	\$14,550	\$364	2,432	18%	\$7.35	\$382	1.5
UPTON COUNTY	\$9.69	\$504	\$20,160	1.9	\$43,600	\$1,090	\$13,080	\$327	307	24%	\$14.84	\$772	0.7
UVALDE COUNTY	\$9.69	\$504	\$20,160	1.9	\$36,200	\$905	\$10,860	\$272	2,395	28%	\$6.80	\$354	1.4
VAL VERDE COUNTY	\$9.73	\$506	\$20,240	1.9	\$37,600	\$940	\$11,280	\$282	4,808	34%	\$7.80	\$406	1.2
VAN ZANDT COUNTY	\$10.50	\$546	\$21,840	2.0	\$48,700	\$1,218	\$14,610	\$365	3,482	19%	\$7.63	\$397	1.4
VICTORIA COUNTY	\$11.79	\$613	\$24,520	2.3	\$51,200	\$1,280	\$15,360	\$384	9,814	33%	\$10.29	\$535	1.1
WALKER COUNTY	\$12.38	\$644	\$25,760	2.4	\$50,600	\$1,265	\$15,180	\$380	7,344	40%	\$6.96	\$362	1.8
WALLER COUNTY *	\$14.77	\$768	\$30,720	2.9	\$60,900	\$1,523	\$18,270	\$457	2,908	28%	\$9.75	\$507	1.5
WARD COUNTY	\$9.69	\$504	\$20,160	1.9	\$43,200	\$1,080	\$12,960	\$324	866	22%	\$9.15	\$476	1.1
WASHINGTON COUNTY	\$11.48	\$597	\$23,880	2.2	\$52,100	\$1,303	\$15,630	\$391	2,995	26%	\$8.45	\$440	1.4
WEBB COUNTY	\$11.02	\$573	\$22,920	2.1	\$34,800	\$870	\$10,440	\$261	17,420	34%	\$7.64	\$398	1.4
WHARTON COUNTY	\$9.69	\$504	\$20,160	1.9	\$47,400	\$1,185	\$14,220	\$356	4,623	31%	\$8.73	\$454	1.1

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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	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 (2005) ⁵	Rent affordable at mean wage	
WHEELER COUNTY	\$9.69	\$504	\$20,160	1.9	\$44,200	\$1,105	\$13,260	\$332	473	22%	\$12.24	\$636	0.8
WICHITA COUNTY	\$10.94	\$569	\$22,760	2.1	\$49,100	\$1,228	\$14,730	\$368	18,249	38%	\$10.14	\$527	1.1
WILBARGER COUNTY	\$9.69	\$504	\$20,160	1.9	\$45,500	\$1,138	\$13,650	\$341	1,868	34%	\$8.46	\$440	1.1
WILLACY COUNTY	\$9.69	\$504	\$20,160	1.9	\$30,000	\$750	\$9,000	\$225	1,268	23%	\$7.32	\$380	1.3
WILLIAMSON COUNTY *	\$16.08	\$836	\$33,440	3.1	\$69,600	\$1,740	\$20,880	\$522	22,375	26%	\$13.16	\$684	1.2
WILSON COUNTY	\$13.75	\$715	\$28,600	2.7	\$53,100	\$1,328	\$15,930	\$398	1,661	15%	\$6.28	\$327	2.2
WINKLER COUNTY	\$9.69	\$504	\$20,160	1.9	\$40,800	\$1,020	\$12,240	\$306	435	17%	\$13.65	\$710	0.7
WISE COUNTY	\$10.50	\$546	\$21,840	2.0	\$56,800	\$1,420	\$17,040	\$426	3,204	19%	\$10.04	\$522	1.0
WOOD COUNTY	\$9.69	\$504	\$20,160	1.9	\$45,300	\$1,133	\$13,590	\$340	2,715	19%	\$7.65	\$398	1.3
YOAKUM COUNTY	\$9.69	\$504	\$20,160	1.9	\$43,700	\$1,093	\$13,110	\$328	538	22%	\$16.00	\$832	0.6
YOUNG COUNTY	\$9.69	\$504	\$20,160	1.9	\$43,600	\$1,090	\$13,080	\$327	1,881	26%	\$9.92	\$516	1.0
ZAPATA COUNTY	\$9.69	\$504	\$20,160	1.9	\$32,500	\$813	\$9,750	\$244	708	18%	\$7.19	\$374	1.3
ZAVALA COUNTY	\$9.69	\$504	\$20,160	1.9	\$23,000	\$575	\$6,900	\$173	926	27%	\$5.40	\$281	1.8

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

UTAH

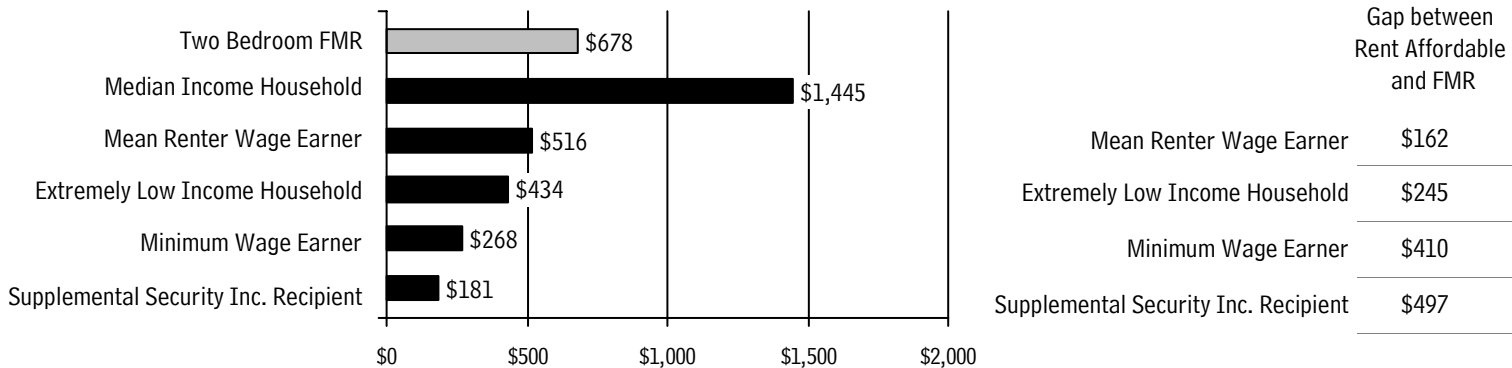
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$678. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,261 monthly or \$27,130 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.04

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 \$9.92. 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



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 (2005) ⁵	Rent affordable at mean wage	
UTAH	\$13.04	\$678	\$27,130	2.5	\$57,805	\$1,445	\$17,341	\$434	199,622	28%	\$9.92	\$516	1.3
METROPOLITAN AREAS													
LOGAN, UT-ID MSA	\$11.83	\$615	\$24,600	2.3	\$49,200	\$1,230	\$14,760	\$369	9,741	35%	\$7.46	\$388	1.6
OGDEN-CLEARFIELD, UT MSA	\$12.29	\$639	\$25,560	2.4	\$61,200	\$1,530	\$18,360	\$459	32,699	24%	\$8.16	\$424	1.5
PROVO-OREM, UT MSA	\$12.98	\$675	\$27,000	2.5	\$56,000	\$1,400	\$16,800	\$420	33,637	33%	\$9.07	\$472	1.4
SALT LAKE CITY, UT HMFA	\$13.73	\$714	\$28,560	2.7	\$61,300	\$1,533	\$18,390	\$460	91,451	31%	\$11.25	\$585	1.2
ST. GEORGE, UT MSA	\$12.50	\$650	\$26,000	2.4	\$46,900	\$1,173	\$14,070	\$352	7,795	26%	\$8.74	\$454	1.4
SUMMIT COUNTY, UT HMFA	\$19.58	\$1,018	\$40,720	3.8	\$81,200	\$2,030	\$24,360	\$609	2,529	24%	\$8.71	\$453	2.2
TOOELE COUNTY, UT HMFA	\$12.54	\$652	\$26,080	2.4	\$56,600	\$1,415	\$16,980	\$425	2,753	22%	\$9.97	\$518	1.3
COMBINED NONMETRO AREAS													
UTAH	\$11.19	\$582	\$23,283	2.2	\$46,163	\$1,154	\$13,849	\$346	19,017	23%	\$8.90	\$463	1.3
COUNTIES													
BEAVER COUNTY	\$11.77	\$612	\$24,480	2.3	\$44,300	\$1,108	\$13,290	\$332	418	21%	\$8.20	\$426	1.4
BOX ELDER COUNTY	\$11.50	\$598	\$23,920	2.2	\$55,200	\$1,380	\$16,560	\$414	2,634	20%	\$11.00	\$572	1.0
CACHE COUNTY	\$11.83	\$615	\$24,600	2.3	\$49,200	\$1,230	\$14,760	\$369	9,741	35%	\$7.46	\$388	1.6
CARBON COUNTY	\$10.29	\$535	\$21,400	2.0	\$45,800	\$1,145	\$13,740	\$344	1,678	23%	\$8.83	\$459	1.2
DAGGETT COUNTY	\$10.67	\$555	\$22,200	2.1	\$45,800	\$1,145	\$13,740	\$344	100	29%	\$9.17	\$477	1.2
DAVIS COUNTY	\$12.29	\$639	\$25,560	2.4	\$61,200	\$1,530	\$18,360	\$459	15,956	22%	\$8.41	\$438	1.5
DUCHESNE COUNTY	\$10.67	\$555	\$22,200	2.1	\$39,700	\$993	\$11,910	\$298	876	19%	\$10.14	\$527	1.1
EMERY COUNTY	\$10.67	\$555	\$22,200	2.1	\$49,100	\$1,228	\$14,730	\$368	623	18%	\$10.60	\$551	1.0
GARFIELD COUNTY	\$11.77	\$612	\$24,480	2.3	\$45,100	\$1,128	\$13,530	\$338	331	21%	\$6.61	\$344	1.8
GRAND COUNTY	\$10.73	\$558	\$22,320	2.1	\$43,700	\$1,093	\$13,110	\$328	999	29%	\$6.57	\$342	1.6
IRON COUNTY	\$10.67	\$555	\$22,200	2.1	\$41,600	\$1,040	\$12,480	\$312	3,577	34%	\$7.10	\$369	1.5
JUAB COUNTY	\$12.98	\$675	\$27,000	2.5	\$56,000	\$1,400	\$16,800	\$420	500	20%	\$8.79	\$457	1.5
KANE COUNTY	\$11.77	\$612	\$24,480	2.3	\$45,100	\$1,128	\$13,530	\$338	491	22%	\$7.55	\$393	1.6
MILLARD COUNTY	\$11.77	\$612	\$24,480	2.3	\$47,200	\$1,180	\$14,160	\$354	783	20%	\$8.27	\$430	1.4
MORGAN COUNTY	\$12.29	\$639	\$25,560	2.4	\$61,200	\$1,530	\$18,360	\$459	239	12%	\$8.40	\$437	1.5
PIUTE COUNTY	\$11.77	\$612	\$24,480	2.3	\$38,900	\$973	\$11,670	\$292	65	13%	\$5.01	\$260	2.3
RICH COUNTY	\$11.88	\$618	\$24,720	2.3	\$50,300	\$1,258	\$15,090	\$377	105	16%	\$4.87	\$253	2.4
SALT LAKE COUNTY	\$13.73	\$714	\$28,560	2.7	\$61,300	\$1,533	\$18,390	\$460	91,451	31%	\$11.25	\$585	1.2
SAN JUAN COUNTY	\$10.67	\$555	\$22,200	2.1	\$35,300	\$883	\$10,590	\$265	847	21%	\$10.36	\$539	1.0
SANPETE COUNTY	\$11.77	\$612	\$24,480	2.3	\$42,500	\$1,063	\$12,750	\$319	1,388	21%	\$6.22	\$323	1.9
SEVIER COUNTY	\$11.77	\$612	\$24,480	2.3	\$45,000	\$1,125	\$13,500	\$338	1,097	18%	\$7.16	\$372	1.6
SUMMIT COUNTY	\$19.58	\$1,018	\$40,720	3.8	\$81,200	\$2,030	\$24,360	\$609	2,529	24%	\$8.71	\$453	2.2
TOOELE COUNTY	\$12.54	\$652	\$26,080	2.4	\$56,600	\$1,415	\$16,980	\$425	2,753	22%	\$9.97	\$518	1.3
UINTAH COUNTY	\$9.98	\$519	\$20,760	1.9	\$44,100	\$1,103	\$13,230	\$331	1,887	23%	\$10.80	\$562	0.9

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 ³ at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable ³ at mean wage	
UTAH COUNTY	\$12.98	\$675	\$27,000	2.5	\$56,000	\$1,400	\$16,800	\$420	33,137	33%	\$9.08	\$472	1.4
WASATCH COUNTY	\$15.31	\$796	\$31,840	3.0	\$59,100	\$1,478	\$17,730	\$443	919	19%	\$8.55	\$445	1.8
WASHINGTON COUNTY	\$12.50	\$650	\$26,000	2.4	\$46,900	\$1,173	\$14,070	\$352	7,795	26%	\$8.74	\$454	1.4
WAYNE COUNTY	\$11.77	\$612	\$24,480	2.3	\$41,700	\$1,043	\$12,510	\$313	199	22%	\$8.58	\$446	1.4
WEBER COUNTY	\$12.29	\$639	\$25,560	2.4	\$61,200	\$1,530	\$18,360	\$459	16,504	25%	\$7.89	\$410	1.6

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

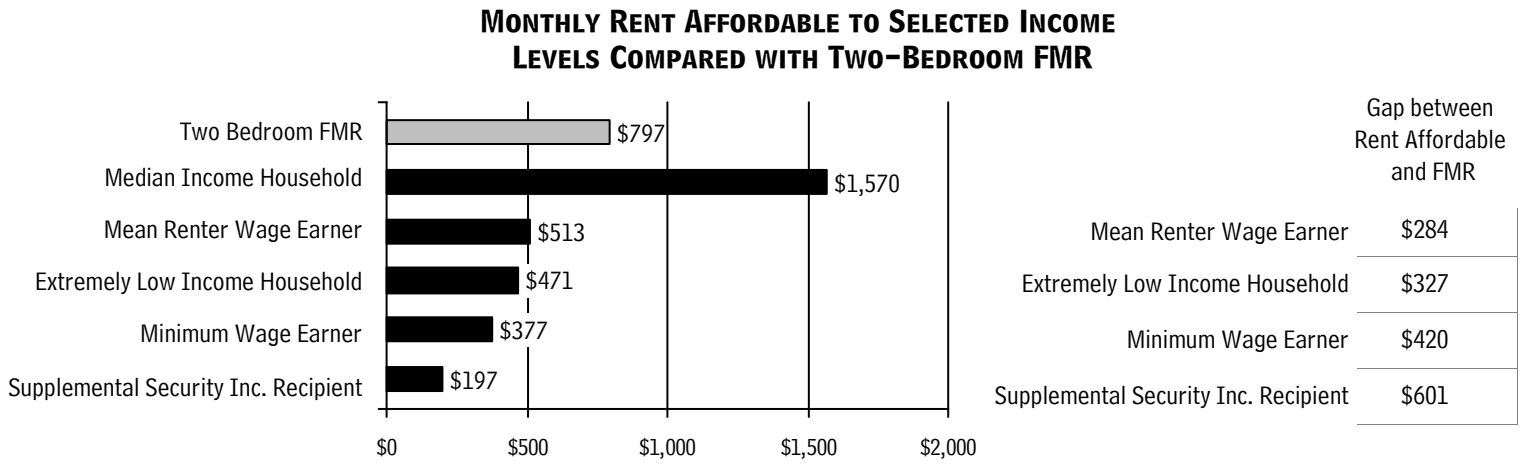
VERMONT

In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$797. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,658 monthly or \$31,897 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.34

In Vermont, 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 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 Vermont, the estimated mean (average) wage for a renter is \$9.87. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 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.



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 (2005) ⁵	Rent affordable at mean wage	
VERMONT	\$15.34	\$797	\$31,897	2.1	\$62,785	\$1,570	\$18,836	\$471	70,857	29%	\$9.87	\$513	1.6

METROPOLITAN AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA	\$18.90	\$983	\$39,320	2.6	\$70,500	\$1,763	\$21,150	\$529	23,874	31%	\$10.97	\$570	1.7
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COMBINED NONMETRO AREAS

VERMONT	\$13.52	\$703	\$28,125	1.9	\$59,225	\$1,481	\$17,768	\$444	46,983	29%	\$9.19	\$478	1.5
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COUNTIES

ADDISON COUNTY	\$14.37	\$747	\$29,880	2.0	\$63,100	\$1,578	\$18,930	\$473	3,271	25%	\$10.56	\$549	1.4
BENNINGTON COUNTY	\$13.88	\$722	\$28,880	1.9	\$59,500	\$1,488	\$17,850	\$446	4,247	29%	\$8.27	\$430	1.7
CALEDONIA COUNTY	\$11.75	\$611	\$24,440	1.6	\$53,900	\$1,348	\$16,170	\$404	3,157	27%	\$7.77	\$404	1.5
ESSEX COUNTY	\$12.65	\$658	\$26,320	1.7	\$43,800	\$1,095	\$13,140	\$329	529	20%	\$9.69	\$504	1.3
LAMOILLE COUNTY	\$13.15	\$684	\$27,360	1.8	\$57,400	\$1,435	\$17,220	\$431	2,691	29%	\$8.73	\$454	1.5
ORANGE COUNTY	\$13.17	\$685	\$27,400	1.8	\$58,500	\$1,463	\$17,550	\$439	2,393	22%	\$9.26	\$481	1.4
ORLEANS COUNTY	\$10.42	\$542	\$21,680	1.4	\$46,900	\$1,173	\$14,070	\$352	2,710	26%	\$7.69	\$400	1.4
RUTLAND COUNTY	\$13.08	\$680	\$27,200	1.8	\$57,400	\$1,435	\$17,220	\$431	7,754	30%	\$9.18	\$477	1.4
WASHINGTON COUNTY	\$13.83	\$719	\$28,760	1.9	\$65,500	\$1,638	\$19,650	\$491	7,457	32%	\$9.36	\$487	1.5
WINDHAM COUNTY	\$15.33	\$797	\$31,880	2.1	\$60,200	\$1,505	\$18,060	\$452	5,896	32%	\$10.48	\$545	1.5
WINDSOR COUNTY	\$13.88	\$722	\$28,880	1.9	\$62,600	\$1,565	\$18,780	\$470	6,878	28%	\$9.07	\$471	1.5

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

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.

VIRGINIA

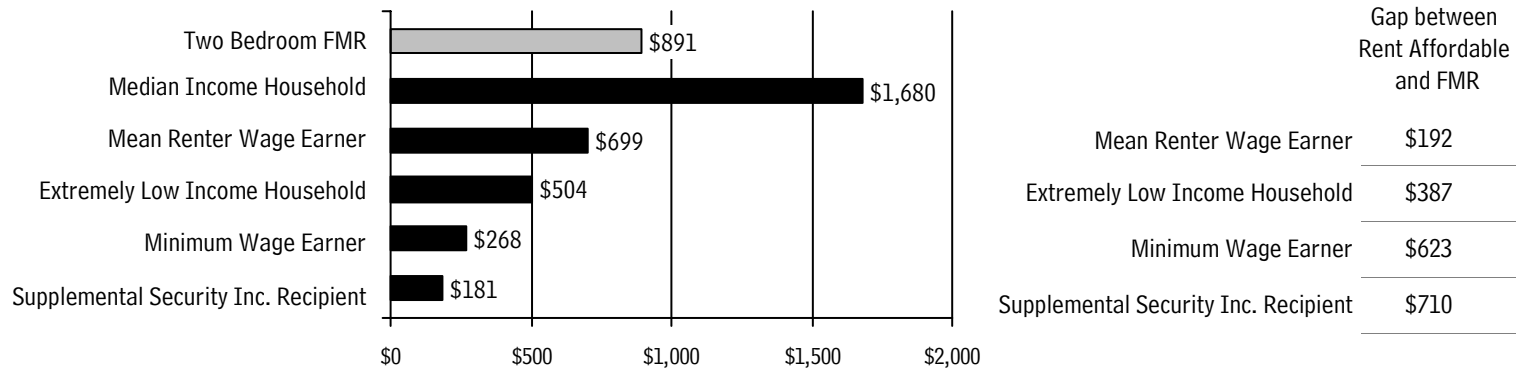
In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$891. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,968 monthly or \$35,622 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.13

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 133 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 Virginia, the estimated mean (average) wage for a renter is \$13.44. 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				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 (2005) ⁵	Rent affordable at mean wage	
VIRGINIA	\$17.13	\$891	\$35,622	3.3	\$67,205	\$1,680	\$20,162	\$504	861,215	32%	\$13.44	\$699	1.3

METROPOLITAN AREAS

BLACKSBURG-CHRISTIANSBURG-RADFORD, VA HMFA	\$11.50	\$598	\$23,920	2.2	\$57,600	\$1,440	\$17,280	\$432	17,128	47%	\$8.46	\$440	1.4
CHARLOTTESVILLE, VA MSA	\$15.23	\$792	\$31,680	3.0	\$66,500	\$1,663	\$19,950	\$499	24,104	36%	\$11.21	\$583	1.4
DANVILLE, VA MSA	\$10.06	\$523	\$20,920	2.0	\$47,500	\$1,188	\$14,250	\$356	13,552	30%	\$8.67	\$451	1.2
FRANKLIN COUNTY, VA HMFA	\$9.65	\$502	\$20,080	1.9	\$55,100	\$1,378	\$16,530	\$413	3,565	19%	\$7.49	\$389	1.3
GILES COUNTY, VA HMFA	\$9.65	\$502	\$20,080	1.9	\$51,000	\$1,275	\$15,300	\$383	1,468	21%	\$9.65	\$502	1.0
HARRISONBURG, VA MSA	\$11.73	\$610	\$24,400	2.3	\$56,100	\$1,403	\$16,830	\$421	13,573	35%	\$10.49	\$546	1.1
KINGSPOBT-BRISTOL-BRISTOL, TN-VA MSA	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	9,596	25%	\$8.61	\$448	1.1
LOUISA COUNTY, VA HMFA	\$11.48	\$597	\$23,880	2.2	\$54,900	\$1,373	\$16,470	\$412	1,848	19%	\$12.18	\$634	0.9
LYNCHBURG, VA MSA	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	23,085	26%	\$10.11	\$526	1.1
PULASKI COUNTY, VA HMFA	\$9.65	\$502	\$20,080	1.9	\$51,300	\$1,283	\$15,390	\$385	3,863	26%	\$9.81	\$510	1.0
RICHMOND, VA HMFA *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	130,843	32%	\$13.21	\$687	1.1
ROANOKE, VA HMFA	\$11.79	\$613	\$24,520	2.3	\$57,800	\$1,445	\$17,340	\$434	31,352	31%	\$10.63	\$553	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MSA *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	213,178	37%	\$10.67	\$555	1.5
WARREN COUNTY, VA HMFA	\$13.17	\$685	\$27,400	2.6	\$61,500	\$1,538	\$18,450	\$461	3,129	26%	\$9.29	\$483	1.4
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD HMFA *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	258,180	33%	\$18.08	\$940	1.4
WINCHESTER, VA-WV MSA	\$12.94	\$673	\$26,920	2.5	\$58,400	\$1,460	\$17,520	\$438	9,773	30%	\$12.22	\$635	1.1

COMBINED NONMETRO AREAS

VIRGINIA	\$10.47	\$544	\$21,769	2.0	\$47,829	\$1,196	\$14,349	\$359	102,978	24%	\$8.89	\$462	1.2
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COUNTIES

ACCOMACK COUNTY	\$10.15	\$528	\$21,120	2.0	\$42,800	\$1,070	\$12,840	\$321	3,827	25%	\$8.47	\$441	1.2
ALBEMARLE COUNTY	\$15.23	\$792	\$31,680	3.0	\$66,500	\$1,663	\$19,950	\$499	10,893	34%	\$11.80	\$613	1.3
ALEXANDRIA CITY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	37,162	60%	\$19.18	\$998	1.3
ALLEGHANY COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,900	\$1,223	\$14,670	\$367	782	15%	\$8.51	\$442	1.1
AMELIA COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	763	18%	\$8.87	\$461	1.7
AMHERST COUNTY	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	2,614	22%	\$8.81	\$458	1.2
APPOMATTOX COUNTY	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	1,011	19%	\$7.43	\$386	1.4
ARLINGTON COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	48,988	57%	\$23.67	\$1,231	1.0
AUGUSTA COUNTY	\$11.31	\$588	\$23,520	2.2	\$56,700	\$1,418	\$17,010	\$425	4,176	17%	\$9.79	\$509	1.2
BATH COUNTY	\$10.65	\$554	\$22,160	2.1	\$49,700	\$1,243	\$14,910	\$373	414	20%	\$10.14	\$527	1.1
BEDFORD CITY	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	1,000	40%	\$8.34	\$433	1.3
BEDFORD COUNTY	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	3,198	13%	\$9.35	\$486	1.1
BLAND COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,800	\$1,095	\$13,140	\$329	358	14%	\$10.76	\$560	0.9
BOTETOURT COUNTY	\$11.79	\$613	\$24,520	2.3	\$57,800	\$1,445	\$17,340	\$434	1,436	12%	\$7.78	\$404	1.5
BRISTOL CITY	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	2,684	35%	\$7.66	\$398	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
BRUNSWICK COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,000	\$1,175	\$14,100	\$353	1,402	22%	\$8.68	\$451	1.2
BUCHANAN COUNTY	\$9.65	\$502	\$20,080	1.9	\$33,700	\$843	\$10,110	\$253	1,790	17%	\$9.50	\$494	1.0
BUCKINGHAM COUNTY	\$9.65	\$502	\$20,080	1.9	\$45,700	\$1,143	\$13,710	\$343	1,176	22%	\$8.07	\$419	1.2
BUENA VISTA CITY	\$9.65	\$502	\$20,080	1.9	\$51,400	\$1,285	\$15,420	\$386	748	29%	\$9.30	\$484	1.0
CAMPBELL COUNTY	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	4,688	23%	\$9.63	\$501	1.1
CAROLINE COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	1,442	18%	\$9.53	\$496	1.6
CARROLL COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,600	\$1,115	\$13,380	\$335	2,231	18%	\$6.29	\$327	1.5
CHARLES CITY COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	404	15%	\$11.39	\$592	1.3
CHARLOTTE COUNTY	\$9.65	\$502	\$20,080	1.9	\$42,200	\$1,055	\$12,660	\$317	1,117	23%	\$7.59	\$395	1.3
CHARLOTTESVILLE CITY	\$15.23	\$792	\$31,680	3.0	\$66,500	\$1,663	\$19,950	\$499	9,964	59%	\$11.30	\$588	1.3
CHESAPEAKE CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	17,577	25%	\$8.99	\$467	1.8
CHESTERFIELD COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	17,865	19%	\$10.82	\$562	1.4
CLARKE COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	1,209	24%	\$10.12	\$526	2.4
CLIFTON FORGE CITY †	\$9.65	\$502	\$20,080	1.9	\$48,900	\$1,223	\$14,670	\$367	686	37%			
COLONIAL HEIGHTS CITY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	2,153	31%	\$7.66	\$398	2.0
COVINGTON CITY	\$9.65	\$502	\$20,080	1.9	\$48,900	\$1,223	\$14,670	\$367	855	30%	\$11.80	\$614	0.8
CRAIG COUNTY	\$11.79	\$613	\$24,520	2.3	\$57,800	\$1,445	\$17,340	\$434	384	19%	\$5.91	\$307	2.0
CULPEPER COUNTY	\$14.62	\$760	\$30,400	2.8	\$63,200	\$1,580	\$18,960	\$474	3,581	29%	\$10.98	\$571	1.3
CUMBERLAND COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	805	23%	\$6.24	\$324	2.4
DANVILLE CITY	\$10.06	\$523	\$20,920	2.0	\$47,500	\$1,188	\$14,250	\$356	8,645	42%	\$9.13	\$475	1.1
DICKENSON COUNTY	\$9.65	\$502	\$20,080	1.9	\$33,700	\$843	\$10,110	\$253	1,207	18%	\$8.69	\$452	1.1
DINWIDDIE COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	1,892	21%	\$11.10	\$577	1.4
EMPORIA CITY	\$10.00	\$520	\$20,800	1.9	\$46,100	\$1,153	\$13,830	\$346	1,067	48%	\$6.50	\$338	1.5
ESSEX COUNTY	\$11.81	\$614	\$24,560	2.3	\$52,900	\$1,323	\$15,870	\$397	909	23%	\$7.89	\$410	1.5
FAIRFAX CITY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	2,484	31%	\$16.41	\$853	1.5
FAIRFAX COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	101,856	29%	\$19.97	\$1,039	1.2
FALLS CHURCH CITY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	1,767	40%	\$14.64	\$761	1.7
FAUQUIER COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	4,729	24%	\$10.15	\$528	2.4
FLOYD COUNTY	\$10.69	\$556	\$22,240	2.1	\$46,500	\$1,163	\$13,950	\$349	1,053	18%	\$7.87	\$409	1.4
FLUVANNA COUNTY	\$15.23	\$792	\$31,680	3.0	\$66,500	\$1,663	\$19,950	\$499	1,087	15%	\$8.88	\$462	1.7
FRANKLIN CITY	\$10.71	\$557	\$22,280	2.1	\$49,700	\$1,243	\$14,910	\$373	1,571	46%	\$6.52	\$339	1.6
FRANKLIN COUNTY	\$9.65	\$502	\$20,080	1.9	\$55,100	\$1,378	\$16,530	\$413	3,565	19%	\$7.49	\$389	1.3
FREDERICK COUNTY	\$12.94	\$673	\$26,920	2.5	\$58,400	\$1,460	\$17,520	\$438	4,343	20%	\$11.38	\$592	1.1
FREDERICKSBURG CITY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	5,226	65%	\$12.03	\$626	2.1
GALAX CITY	\$9.65	\$502	\$20,080	1.9	\$44,600	\$1,115	\$13,380	\$335	1,001	34%	\$6.78	\$353	1.4
GILES COUNTY	\$9.65	\$502	\$20,080	1.9	\$51,000	\$1,275	\$15,300	\$383	1,468	21%	\$9.65	\$502	1.0
GLOUCESTER COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	2,445	19%	\$6.59	\$343	2.5
GOOCHLAND COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	820	13%	\$19.90	\$1,035	0.8
GRAYSON COUNTY	\$9.65	\$502	\$20,080	1.9	\$42,500	\$1,063	\$12,750	\$319	1,357	19%	\$7.64	\$397	1.3
GREENE COUNTY	\$15.23	\$792	\$31,680	3.0	\$66,500	\$1,663	\$19,950	\$499	1,031	18%	\$8.33	\$433	1.8
GREENSVILLE COUNTY	\$10.00	\$520	\$20,800	1.9	\$46,100	\$1,153	\$13,830	\$346	734	22%	\$10.15	\$528	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
HALIFAX COUNTY	\$9.65	\$502	\$20,080	1.9	\$45,900	\$1,148	\$13,770	\$344	3,601	24%	\$8.84	\$460	1.1
HAMPTON CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	22,321	41%	\$10.54	\$548	1.5
HANOVER COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	4,895	16%	\$8.60	\$447	1.8
HARRISONBURG CITY	\$11.73	\$610	\$24,400	2.3	\$56,100	\$1,403	\$16,830	\$421	8,001	61%	\$10.60	\$551	1.1
HENRICO COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	37,032	34%	\$14.80	\$770	1.0
HENRY COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,100	\$1,153	\$13,830	\$346	5,527	23%	\$8.56	\$445	1.1
HIGHLAND COUNTY	\$10.65	\$554	\$22,160	2.1	\$46,200	\$1,155	\$13,860	\$347	184	16%	\$7.66	\$398	1.4
HOPEWELL CITY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	3,993	44%	\$14.05	\$731	1.1
ISLE OF WIGHT COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	2,166	19%	\$8.25	\$429	2.0
JAMES CITY COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	4,364	23%	\$8.20	\$426	2.0
KING AND QUEEN COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	474	18%	\$12.91	\$672	1.2
KING GEORGE COUNTY	\$14.73	\$766	\$30,640	2.9	\$68,200	\$1,705	\$20,460	\$512	1,716	28%	\$16.29	\$847	0.9
KING WILLIAM COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	724	15%	\$10.24	\$532	1.5
LANCASTER COUNTY	\$11.62	\$604	\$24,160	2.3	\$52,600	\$1,315	\$15,780	\$395	852	17%	\$9.34	\$486	1.2
LEE COUNTY	\$9.65	\$502	\$20,080	1.9	\$34,800	\$870	\$10,440	\$261	2,489	26%	\$6.62	\$344	1.5
LEXINGTON CITY	\$9.65	\$502	\$20,080	1.9	\$51,400	\$1,285	\$15,420	\$386	1,000	45%	\$6.75	\$351	1.4
LOUDOUN COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	12,312	21%	\$15.96	\$830	1.5
LOUISA COUNTY	\$11.48	\$597	\$23,880	2.2	\$54,900	\$1,373	\$16,470	\$412	1,848	19%	\$12.18	\$634	0.9
LUNENBURG COUNTY	\$9.98	\$519	\$20,760	1.9	\$42,400	\$1,060	\$12,720	\$318	1,111	22%	\$8.37	\$435	1.2
LYNCHBURG CITY	\$10.69	\$556	\$22,240	2.1	\$53,600	\$1,340	\$16,080	\$402	10,574	42%	\$10.92	\$568	1.0
MADISON COUNTY	\$11.48	\$597	\$23,880	2.2	\$54,300	\$1,358	\$16,290	\$407	1,093	23%	\$8.48	\$441	1.4
MANASSAS CITY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	3,554	30%	\$15.34	\$798	1.6
MANASSAS PARK CITY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	693	21%	\$17.56	\$913	1.4
MARTINSVILLE CITY	\$9.65	\$502	\$20,080	1.9	\$46,100	\$1,153	\$13,830	\$346	2,584	40%	\$8.08	\$420	1.2
MATHEWS COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	603	15%	\$6.28	\$327	2.6
MECKLENBURG COUNTY	\$9.73	\$506	\$20,240	1.9	\$46,600	\$1,165	\$13,980	\$350	3,324	26%	\$7.73	\$402	1.3
MIDDLESEX COUNTY	\$11.62	\$604	\$24,160	2.3	\$53,200	\$1,330	\$15,960	\$399	723	17%	\$7.66	\$398	1.5
MONTGOMERY COUNTY	\$11.50	\$598	\$23,920	2.2	\$57,600	\$1,440	\$17,280	\$432	13,904	45%	\$8.50	\$442	1.4
NELSON COUNTY	\$15.23	\$792	\$31,680	3.0	\$66,500	\$1,663	\$19,950	\$499	1,129	19%	\$8.58	\$446	1.8
NEW KENT COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	552	11%	\$7.70	\$400	2.0
NEWPORT NEWS CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	33,158	48%	\$12.11	\$630	1.3
NORFOLK CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	46,939	54%	\$13.20	\$687	1.2
NORTHAMPTON COUNTY	\$11.62	\$604	\$24,160	2.3	\$44,200	\$1,105	\$13,260	\$332	1,666	31%	\$7.91	\$411	1.5
NORTHUMBERLAND COUNTY	\$11.62	\$604	\$24,160	2.3	\$60,100	\$1,503	\$18,030	\$451	687	13%	\$7.83	\$407	1.5
NORTON CITY	\$9.65	\$502	\$20,080	1.9	\$39,700	\$993	\$11,910	\$298	762	44%	\$8.26	\$429	1.2
NOTTOWAY COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,000	\$1,200	\$14,400	\$360	1,647	29%	\$8.12	\$422	1.2
ORANGE COUNTY	\$11.87	\$617	\$24,680	2.3	\$58,400	\$1,460	\$17,520	\$438	2,325	23%	\$9.63	\$501	1.2
PAGE COUNTY	\$10.02	\$521	\$20,840	1.9	\$47,800	\$1,195	\$14,340	\$359	2,428	26%	\$7.55	\$393	1.3
PATRICK COUNTY	\$9.65	\$502	\$20,080	1.9	\$43,800	\$1,095	\$13,140	\$329	1,610	20%	\$8.34	\$434	1.2
PETERSBURG CITY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	6,686	48%	\$11.41	\$593	1.3
PITTSYLVANIA COUNTY	\$10.06	\$523	\$20,920	2.0	\$47,500	\$1,188	\$14,250	\$356	4,907	20%	\$7.62	\$396	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
POQUOSON CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	664	16%	\$7.18	\$373	2.3
PORTSMOUTH CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	15,823	41%	\$10.37	\$539	1.6
POWHATAN COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	809	11%	\$8.20	\$426	1.8
PRINCE EDWARD COUNTY	\$11.29	\$587	\$23,480	2.2	\$47,000	\$1,175	\$14,100	\$353	2,066	31%	\$7.87	\$409	1.4
PRINCE GEORGE COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	2,736	27%	\$8.96	\$466	1.7
PRINCE WILLIAM COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	26,772	28%	\$10.60	\$551	2.3
PULASKI COUNTY	\$9.65	\$502	\$20,080	1.9	\$51,300	\$1,283	\$15,390	\$385	3,863	26%	\$9.81	\$510	1.0
RADFORD CITY	\$11.50	\$598	\$23,920	2.2	\$57,600	\$1,440	\$17,280	\$432	3,224	56%	\$8.18	\$425	1.4
RAPPAHANNOCK COUNTY	\$11.48	\$597	\$23,880	2.2	\$62,400	\$1,560	\$18,720	\$468	685	25%	\$12.69	\$660	0.9
RICHMOND CITY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	45,539	54%	\$15.75	\$819	1.0
RICHMOND COUNTY	\$11.62	\$604	\$24,160	2.3	\$51,600	\$1,290	\$15,480	\$387	669	23%	\$8.21	\$427	1.4
ROANOKE CITY	\$11.79	\$613	\$24,520	2.3	\$57,800	\$1,445	\$17,340	\$434	18,371	44%	\$11.14	\$579	1.1
ROANOKE COUNTY	\$11.79	\$613	\$24,520	2.3	\$57,800	\$1,445	\$17,340	\$434	7,933	23%	\$9.56	\$497	1.2
ROCKBRIDGE COUNTY	\$9.65	\$502	\$20,080	1.9	\$51,400	\$1,285	\$15,420	\$386	1,901	22%	\$7.59	\$394	1.3
ROCKINGHAM COUNTY	\$11.73	\$610	\$24,400	2.3	\$56,100	\$1,403	\$16,830	\$421	5,572	22%	\$10.37	\$539	1.1
RUSSELL COUNTY	\$9.65	\$502	\$20,080	1.9	\$38,300	\$958	\$11,490	\$287	2,225	19%	\$8.91	\$463	1.1
SALEM CITY	\$11.79	\$613	\$24,520	2.3	\$57,800	\$1,445	\$17,340	\$434	3,228	32%	\$11.80	\$614	1.0
SCOTT COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	2,124	22%	\$7.34	\$381	1.3
SHENANDOAH COUNTY	\$10.42	\$542	\$21,680	2.0	\$54,900	\$1,373	\$16,470	\$412	3,843	27%	\$9.56	\$497	1.1
SMYTH COUNTY	\$9.65	\$502	\$20,080	1.9	\$44,300	\$1,108	\$13,290	\$332	3,488	26%	\$9.74	\$507	1.0
SOUTHAMPTON COUNTY	\$10.71	\$557	\$22,280	2.1	\$49,700	\$1,243	\$14,910	\$373	1,614	26%	\$7.91	\$411	1.4
SPOTSYLVANIA COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	5,572	18%	\$10.38	\$540	2.4
STAFFORD COUNTY *	\$24.73	\$1,286	\$51,440	4.8	\$90,300	\$2,258	\$27,090	\$677	5,856	19%	\$10.10	\$525	2.4
STAUNTON CITY	\$11.31	\$588	\$23,520	2.2	\$56,700	\$1,418	\$17,010	\$425	3,738	39%	\$7.57	\$394	1.5
SUFFOLK CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	6,469	28%	\$7.98	\$415	2.0
SURRY COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	602	23%	\$18.73	\$974	0.9
SUSSEX COUNTY *	\$15.15	\$788	\$31,520	2.9	\$67,200	\$1,680	\$20,160	\$504	1,259	31%	\$8.49	\$442	1.8
TAZEWELL COUNTY	\$9.65	\$502	\$20,080	1.9	\$40,900	\$1,023	\$12,270	\$307	4,150	23%	\$9.96	\$518	1.0
VIRGINIA BEACH CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	53,190	34%	\$10.39	\$540	1.6
WARREN COUNTY	\$13.17	\$685	\$27,400	2.6	\$61,500	\$1,538	\$18,450	\$461	3,129	26%	\$9.29	\$483	1.4
WASHINGTON COUNTY	\$9.65	\$502	\$20,080	1.9	\$46,500	\$1,163	\$13,950	\$349	4,788	23%	\$9.50	\$494	1.0
WAYNESBORO CITY	\$11.31	\$588	\$23,520	2.2	\$56,700	\$1,418	\$17,010	\$425	3,236	39%	\$11.60	\$603	1.0
WESTMORELAND COUNTY	\$12.06	\$627	\$25,080	2.3	\$50,500	\$1,263	\$15,150	\$379	1,421	21%	\$8.25	\$429	1.5
WILLIAMSBURG CITY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	2,017	56%	\$9.46	\$492	1.7
WINCHESTER CITY	\$12.94	\$673	\$26,920	2.5	\$58,400	\$1,460	\$17,520	\$438	5,430	54%	\$12.74	\$663	1.0
WISE COUNTY	\$9.65	\$502	\$20,080	1.9	\$39,700	\$993	\$11,910	\$298	3,966	25%	\$8.45	\$440	1.1
WYTHE COUNTY	\$9.65	\$502	\$20,080	1.9	\$48,400	\$1,210	\$14,520	\$363	2,605	23%	\$7.59	\$395	1.3
YORK COUNTY *	\$16.23	\$844	\$33,760	3.2	\$60,300	\$1,508	\$18,090	\$452	4,840	24%	\$8.34	\$433	1.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

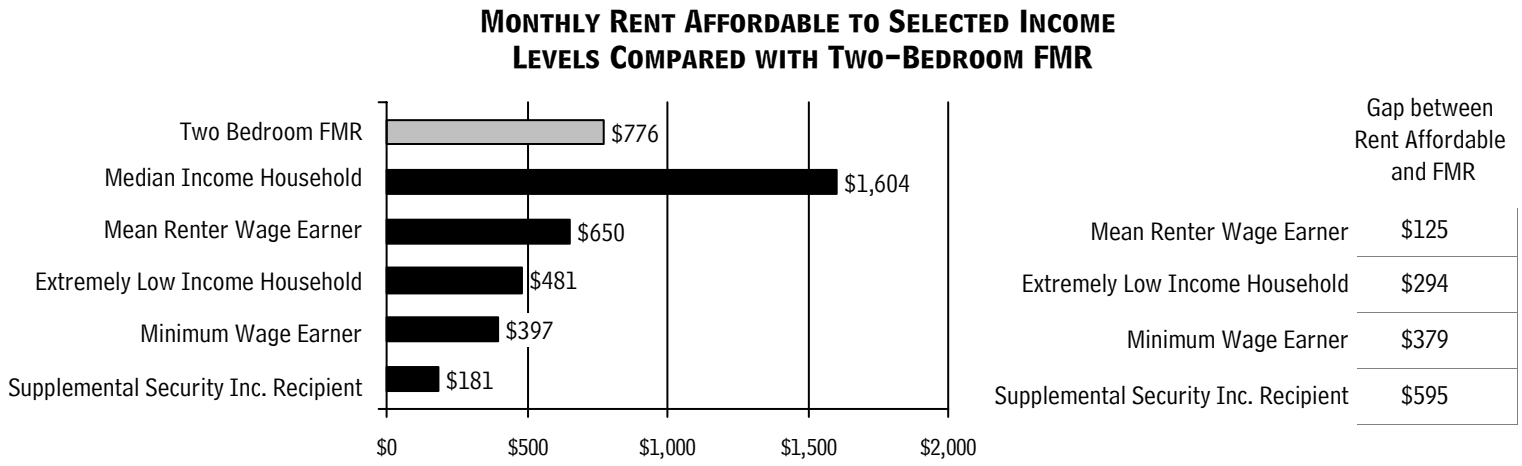
WASHINGTON

In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$776. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,585 monthly or \$31,021 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.91

In Washington, a minimum wage worker earns an hourly wage of \$7.63. 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 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 \$12.51. 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.



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 (2005) ⁵	Rent affordable at mean wage	
WASHINGTON	\$14.91	\$776	\$31,021	2.0	\$64,142	\$1,604	\$19,243	\$481	804,413	35%	\$12.51	\$650	1.2

METROPOLITAN AREAS

BELLINGHAM, WA MSA	\$14.25	\$741	\$29,640	1.9	\$57,500	\$1,438	\$17,250	\$431	23,575	37%	\$8.86	\$461	1.6
BREMERTON-SILVERDALE, WA MSA	\$15.04	\$782	\$31,280	2.0	\$63,200	\$1,580	\$18,960	\$474	28,164	33%	\$8.98	\$467	1.7
KENNEWICK-RICHLAND-PASCO, WA MSA	\$12.44	\$647	\$25,880	1.6	\$60,300	\$1,508	\$18,090	\$452	21,601	32%	\$11.02	\$573	1.1
LEWISTON, ID-WA MSA	\$10.96	\$570	\$22,800	1.4	\$49,400	\$1,235	\$14,820	\$371	2,752	33%	\$7.90	\$411	1.4
LONGVIEW, WA MSA	\$11.71	\$609	\$24,360	1.5	\$54,100	\$1,353	\$16,230	\$406	11,598	32%	\$9.83	\$511	1.2
MOUNT VERNON-ANACORTES, WA MSA	\$15.77	\$820	\$32,800	2.1	\$56,500	\$1,413	\$16,950	\$424	11,765	30%	\$9.81	\$510	1.6
OLYMPIA, WA MSA	\$14.67	\$763	\$30,520	1.9	\$64,300	\$1,608	\$19,290	\$482	27,261	33%	\$9.61	\$500	1.5
PORTLAND-VANCOUVER-BEAVERTON, OR-WA MSA	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	42,637	33%	\$11.28	\$586	1.3
SEATTLE-BELLEVUE, WA HMFA	\$16.42	\$854	\$34,160	2.2	\$74,300	\$1,858	\$22,290	\$557	357,993	38%	\$15.48	\$805	1.1
SPOKANE, WA MSA	\$12.62	\$656	\$26,240	1.7	\$53,900	\$1,348	\$16,170	\$404	56,445	34%	\$9.14	\$475	1.4
TACOMA, WA HMFA *	\$15.15	\$788	\$31,520	2.0	\$61,000	\$1,525	\$18,300	\$458	95,177	36%	\$10.68	\$555	1.4
WENATCHEE, WA MSA	\$12.50	\$650	\$26,000	1.6	\$53,000	\$1,325	\$15,900	\$398	12,256	33%	\$7.67	\$399	1.6
YAKIMA, WA MSA	\$13.15	\$684	\$27,360	1.7	\$46,300	\$1,158	\$13,890	\$347	26,306	36%	\$7.98	\$415	1.6

COMBINED NONMETRO AREAS

WASHINGTON	\$12.43	\$646	\$25,858	1.6	\$49,801	\$1,245	\$14,940	\$374	86,883	30%	\$7.72	\$402	1.6
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COUNTIES

ADAMS COUNTY	\$11.13	\$579	\$23,160	1.5	\$43,500	\$1,088	\$13,050	\$326	1,650	32%	\$9.01	\$469	1.2
ASOTIN COUNTY	\$10.96	\$570	\$22,800	1.4	\$49,400	\$1,235	\$14,820	\$371	2,752	33%	\$7.90	\$411	1.4
BENTON COUNTY	\$12.44	\$647	\$25,880	1.6	\$60,300	\$1,508	\$18,090	\$452	16,512	31%	\$12.41	\$645	1.0
CHELAN COUNTY	\$12.50	\$650	\$26,000	1.6	\$53,000	\$1,325	\$15,900	\$398	8,851	35%	\$7.91	\$411	1.6
CLALLAM COUNTY	\$13.21	\$687	\$27,480	1.7	\$51,700	\$1,293	\$15,510	\$388	7,397	27%	\$7.73	\$402	1.7
CLARK COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	41,657	33%	\$11.32	\$589	1.3
COLUMBIA COUNTY	\$11.56	\$601	\$24,040	1.5	\$51,300	\$1,283	\$15,390	\$385	513	30%	\$7.58	\$394	1.5
COWLITZ COUNTY	\$11.71	\$609	\$24,360	1.5	\$54,100	\$1,353	\$16,230	\$406	11,598	32%	\$9.83	\$511	1.2
DOUGLAS COUNTY	\$12.50	\$650	\$26,000	1.6	\$53,000	\$1,325	\$15,900	\$398	3,405	29%	\$6.74	\$350	1.9
FERRY COUNTY	\$11.13	\$579	\$23,160	1.5	\$41,100	\$1,028	\$12,330	\$308	763	27%	\$7.68	\$399	1.4
FRANKLIN COUNTY	\$12.44	\$647	\$25,880	1.6	\$60,300	\$1,508	\$18,090	\$452	5,089	34%	\$6.76	\$351	1.8
GARFIELD COUNTY	\$11.56	\$601	\$24,040	1.5	\$49,100	\$1,228	\$14,730	\$368	259	26%	\$7.54	\$392	1.5
GRANT COUNTY	\$11.40	\$593	\$23,720	1.5	\$45,300	\$1,133	\$13,590	\$340	8,399	33%	\$7.48	\$389	1.5
GRAYS HARBOR COUNTY	\$11.60	\$603	\$24,120	1.5	\$46,100	\$1,153	\$13,830	\$346	8,294	31%	\$9.05	\$471	1.3
ISLAND COUNTY	\$15.83	\$823	\$32,920	2.1	\$60,000	\$1,500	\$18,000	\$450	8,296	30%	\$7.91	\$411	2.0
JEFFERSON COUNTY	\$14.10	\$733	\$29,320	1.8	\$53,100	\$1,328	\$15,930	\$398	2,780	24%	\$7.06	\$367	2.0
KING COUNTY	\$16.42	\$854	\$34,160	2.2	\$74,300	\$1,858	\$22,290	\$557	285,465	40%	\$15.94	\$829	1.0
KITSAP COUNTY	\$15.04	\$782	\$31,280	2.0	\$63,200	\$1,580	\$18,960	\$474	28,164	33%	\$8.98	\$467	1.7

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 ³ at AMI	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
KITTITAS COUNTY	\$12.90	\$671	\$26,840	1.7	\$53,700	\$1,343	\$16,110	\$403	5,583	42%	\$5.23	\$272	2.5
Klickitat County	\$11.71	\$609	\$24,360	1.5	\$46,200	\$1,155	\$13,860	\$347	2,335	31%	\$8.06	\$419	1.5
LEWIS COUNTY	\$12.48	\$649	\$25,960	1.6	\$47,800	\$1,195	\$14,340	\$359	7,515	29%	\$9.51	\$495	1.3
LINCOLN COUNTY	\$11.13	\$579	\$23,160	1.5	\$48,300	\$1,208	\$14,490	\$362	970	23%	\$7.96	\$414	1.4
MASON COUNTY	\$12.88	\$670	\$26,800	1.7	\$51,100	\$1,278	\$15,330	\$383	3,965	21%	\$8.27	\$430	1.6
OKANOGAN COUNTY	\$11.44	\$595	\$23,800	1.5	\$40,400	\$1,010	\$12,120	\$303	4,718	31%	\$5.42	\$282	2.1
PACIFIC COUNTY	\$11.27	\$586	\$23,440	1.5	\$45,600	\$1,140	\$13,680	\$342	2,300	25%	\$6.61	\$344	1.7
PEND OREILLE COUNTY	\$11.13	\$579	\$23,160	1.5	\$42,800	\$1,070	\$12,840	\$321	1,050	23%	\$8.16	\$424	1.4
PIERCE COUNTY *	\$15.15	\$788	\$31,520	2.0	\$61,000	\$1,525	\$18,300	\$458	95,177	36%	\$10.68	\$555	1.4
SAN JUAN COUNTY	\$15.29	\$795	\$31,800	2.0	\$60,300	\$1,508	\$18,090	\$452	1,707	26%	\$8.29	\$431	1.8
SKAGIT COUNTY	\$15.77	\$820	\$32,800	2.1	\$56,500	\$1,413	\$16,950	\$424	11,765	30%	\$9.81	\$510	1.6
SKAMANIA COUNTY	\$14.17	\$737	\$29,480	1.9	\$66,900	\$1,673	\$20,070	\$502	980	26%	\$7.62	\$396	1.9
SNOHOMISH COUNTY	\$16.42	\$854	\$34,160	2.2	\$74,300	\$1,858	\$22,290	\$557	72,528	32%	\$13.06	\$679	1.3
SPOKANE COUNTY	\$12.62	\$656	\$26,240	1.7	\$53,900	\$1,348	\$16,170	\$404	56,445	34%	\$9.14	\$475	1.4
STEVENS COUNTY	\$11.10	\$577	\$23,080	1.5	\$46,600	\$1,165	\$13,980	\$350	3,286	22%	\$7.30	\$379	1.5
THURSTON COUNTY	\$14.67	\$763	\$30,520	1.9	\$64,300	\$1,608	\$19,290	\$482	27,261	33%	\$9.61	\$500	1.5
WAHIAKUM COUNTY	\$11.73	\$610	\$24,400	1.5	\$54,800	\$1,370	\$16,440	\$411	316	20%	\$8.67	\$451	1.4
WALLA WALLA COUNTY	\$11.56	\$601	\$24,040	1.5	\$52,200	\$1,305	\$15,660	\$392	6,830	35%	\$7.51	\$391	1.5
WHATCOM COUNTY	\$14.25	\$741	\$29,640	1.9	\$57,500	\$1,438	\$17,250	\$431	23,575	37%	\$8.86	\$461	1.6
WHITMAN COUNTY	\$11.60	\$603	\$24,120	1.5	\$52,500	\$1,313	\$15,750	\$394	7,957	52%	\$6.76	\$352	1.7
YAKIMA COUNTY	\$13.15	\$684	\$27,360	1.7	\$46,300	\$1,158	\$13,890	\$347	26,306	36%	\$7.98	\$415	1.6

* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

WEST VIRGINIA

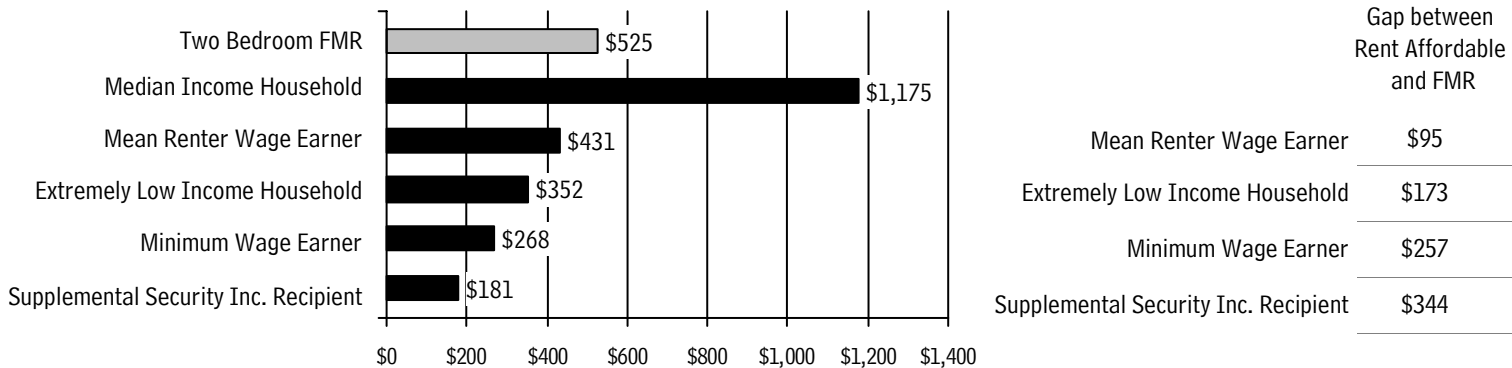
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$525. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,751 monthly or \$21,008 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$10.10

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 78 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 West Virginia, the estimated mean (average) wage for a renter is \$8.28. 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



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 (2005) ⁵	Rent affordable at mean wage	
WEST VIRGINIA	\$10.10	\$525	\$21,008	2.0	\$46,994	\$1,175	\$14,098	\$352	182,855	25%	\$8.28	\$431	1.2

METROPOLITAN AREAS

BOONE COUNTY, WV HMFA	\$9.17	\$477	\$19,080	1.8	\$41,000	\$1,025	\$12,300	\$308	2,168	21%	\$13.79	\$717	0.7
CHARLESTON, WV HMFA	\$10.81	\$562	\$22,480	2.1	\$52,500	\$1,313	\$15,750	\$394	31,482	26%	\$10.22	\$531	1.1
CUMBERLAND, MD-WV MSA	\$9.98	\$519	\$20,760	1.9	\$48,400	\$1,210	\$14,520	\$363	2,389	22%	\$8.02	\$417	1.2
HUNTINGTON-ASHLAND, WV-KY-OH MSA	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	18,360	31%	\$7.73	\$402	1.3
JEFFERSON COUNTY, WV HMFA	\$12.50	\$650	\$26,000	2.4	\$66,200	\$1,655	\$19,860	\$497	3,903	24%	\$7.07	\$367	1.8
MARTINSBURG, WV HMFA	\$12.60	\$655	\$26,200	2.4	\$57,700	\$1,443	\$17,310	\$433	8,676	24%	\$8.86	\$461	1.4
MORGANTOWN, WV MSA	\$10.25	\$533	\$21,320	2.0	\$51,300	\$1,283	\$15,390	\$385	14,992	33%	\$6.82	\$355	1.5
PARKERSBURG-MARIETTA-VIENNA, WV-OH MSA	\$9.98	\$519	\$20,760	1.9	\$49,900	\$1,248	\$14,970	\$374	10,601	26%	\$7.93	\$412	1.3
WEIRTON-STEUBENVILLE, WV-OH MSA	\$9.98	\$519	\$20,760	1.9	\$47,500	\$1,188	\$14,250	\$356	5,576	23%	\$9.32	\$485	1.1
WHEELING, WV-OH MSA	\$9.98	\$519	\$20,760	1.9	\$48,200	\$1,205	\$14,460	\$362	9,395	28%	\$7.70	\$401	1.3
WINCHESTER, VA-WV MSA	\$12.94	\$673	\$26,920	2.5	\$58,400	\$1,460	\$17,520	\$438	1,505	19%	\$7.23	\$376	1.8

COMBINED NONMETRO AREAS

WEST VIRGINIA	\$9.39	\$488	\$19,534	1.8	\$41,881	\$1,047	\$12,564	\$314	73,808	22%	\$7.61	\$396	1.2
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COUNTIES

BARBOUR COUNTY	\$9.17	\$477	\$19,080	1.8	\$38,700	\$968	\$11,610	\$290	1,315	21%	\$5.46	\$284	1.7
BERKELEY COUNTY	\$12.60	\$655	\$26,200	2.4	\$57,700	\$1,443	\$17,310	\$433	7,648	26%	\$8.94	\$465	1.4
BOONE COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,000	\$1,025	\$12,300	\$308	2,168	21%	\$13.79	\$717	0.7
BRAXTON COUNTY	\$9.17	\$477	\$19,080	1.8	\$37,400	\$935	\$11,220	\$281	1,261	22%	\$7.49	\$389	1.2
BROOKE COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,500	\$1,188	\$14,250	\$356	2,430	23%	\$9.68	\$504	1.0
CABELL COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	14,584	35%	\$7.67	\$399	1.3
CALHOUN COUNTY	\$9.71	\$505	\$20,200	1.9	\$34,400	\$860	\$10,320	\$258	646	21%	\$7.44	\$387	1.3
CLAY COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,500	\$1,313	\$15,750	\$394	841	21%	\$8.21	\$427	1.3
DODDRIDGE COUNTY	\$9.56	\$497	\$19,880	1.9	\$39,300	\$983	\$11,790	\$295	533	19%	\$6.09	\$317	1.6
FAYETTE COUNTY	\$9.17	\$477	\$19,080	1.8	\$38,800	\$970	\$11,640	\$291	4,326	23%	\$6.86	\$357	1.3
GILMER COUNTY	\$9.17	\$477	\$19,080	1.8	\$37,900	\$948	\$11,370	\$284	767	28%	\$6.16	\$320	1.5
GRANT COUNTY	\$10.44	\$543	\$21,720	2.0	\$45,000	\$1,125	\$13,500	\$338	880	19%	\$10.13	\$527	1.0
GREENBRIER COUNTY	\$9.17	\$477	\$19,080	1.8	\$42,800	\$1,070	\$12,840	\$321	3,417	23%	\$6.76	\$352	1.4
HAMPSHIRE COUNTY	\$12.94	\$673	\$26,920	2.5	\$58,400	\$1,460	\$17,520	\$438	1,505	19%	\$7.23	\$376	1.8
HANCOCK COUNTY	\$9.98	\$519	\$20,760	1.9	\$47,500	\$1,188	\$14,250	\$356	3,146	23%	\$9.08	\$472	1.1
HARDY COUNTY	\$10.44	\$543	\$21,720	2.0	\$47,600	\$1,190	\$14,280	\$357	1,017	20%	\$7.08	\$368	1.5
HARRISON COUNTY	\$9.50	\$494	\$19,760	1.8	\$47,200	\$1,180	\$14,160	\$354	7,032	25%	\$7.79	\$405	1.2
JACKSON COUNTY	\$9.71	\$505	\$20,200	1.9	\$48,800	\$1,220	\$14,640	\$366	2,262	20%	\$7.58	\$394	1.3
JEFFERSON COUNTY	\$12.50	\$650	\$26,000	2.4	\$66,200	\$1,655	\$19,860	\$497	3,903	24%	\$7.07	\$367	1.8
KANAWHA COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,500	\$1,313	\$15,750	\$394	25,610	30%	\$10.40	\$541	1.0

† Wage data not available (See Appendix A).

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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.

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 (2005) ⁵	Rent affordable at mean wage	
LEWIS COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,900	\$1,048	\$12,570	\$314	1,878	27%	\$6.68	\$347	1.4
LINCOLN COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,500	\$1,313	\$15,750	\$394	1,820	21%	\$6.22	\$323	1.7
LOGAN COUNTY	\$9.17	\$477	\$19,080	1.8	\$36,900	\$923	\$11,070	\$277	3,448	23%	\$8.30	\$432	1.1
MARION COUNTY	\$10.08	\$524	\$20,960	2.0	\$47,800	\$1,195	\$14,340	\$359	5,985	25%	\$8.43	\$438	1.2
MARSHALL COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,200	\$1,205	\$14,460	\$362	3,199	23%	\$9.48	\$493	1.1
MASON COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,900	\$1,048	\$12,570	\$314	2,020	19%	\$6.94	\$361	1.3
McDOWELL COUNTY	\$9.17	\$477	\$19,080	1.8	\$26,300	\$658	\$7,890	\$197	2,252	20%	\$9.27	\$482	1.0
MERCER COUNTY	\$9.17	\$477	\$19,080	1.8	\$42,900	\$1,073	\$12,870	\$322	6,136	23%	\$7.45	\$388	1.2
MINERAL COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,400	\$1,210	\$14,520	\$363	2,389	22%	\$8.02	\$417	1.2
MINGO COUNTY	\$9.17	\$477	\$19,080	1.8	\$33,600	\$840	\$10,080	\$252	2,511	22%	\$9.04	\$470	1.0
MONONGALIA COUNTY	\$10.25	\$533	\$21,320	2.0	\$51,300	\$1,283	\$15,390	\$385	13,044	39%	\$6.83	\$355	1.5
MONROE COUNTY	\$9.17	\$477	\$19,080	1.8	\$45,700	\$1,143	\$13,710	\$343	850	16%	\$7.65	\$398	1.2
MORGAN COUNTY	\$12.60	\$655	\$26,200	2.4	\$57,700	\$1,443	\$17,310	\$433	1,028	17%	\$8.11	\$422	1.6
NICHOLAS COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,200	\$1,030	\$12,360	\$309	1,836	17%	\$6.59	\$343	1.4
OHIO COUNTY	\$9.98	\$519	\$20,760	1.9	\$48,200	\$1,205	\$14,460	\$362	6,196	31%	\$7.06	\$367	1.4
PENDLETON COUNTY	\$10.48	\$545	\$21,800	2.0	\$44,800	\$1,120	\$13,440	\$336	697	21%	\$8.81	\$458	1.2
PLEASANTS COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,900	\$1,248	\$14,970	\$374	562	19%	\$10.85	\$564	0.9
POCAHONTAS COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,600	\$1,040	\$12,480	\$312	756	20%	\$8.30	\$432	1.1
PRESTON COUNTY	\$10.25	\$533	\$21,320	2.0	\$51,300	\$1,283	\$15,390	\$385	1,948	17%	\$6.77	\$352	1.5
PUTNAM COUNTY	\$10.81	\$562	\$22,480	2.1	\$52,500	\$1,313	\$15,750	\$394	3,211	16%	\$9.96	\$518	1.1
RALEIGH COUNTY	\$9.29	\$483	\$19,320	1.8	\$45,300	\$1,133	\$13,590	\$340	7,467	23%	\$8.20	\$426	1.1
RANDOLPH COUNTY	\$9.37	\$487	\$19,480	1.8	\$42,200	\$1,055	\$12,660	\$317	2,678	24%	\$6.93	\$360	1.4
RITCHIE COUNTY	\$9.71	\$505	\$20,200	1.9	\$44,800	\$1,120	\$13,440	\$336	766	18%	\$8.67	\$451	1.1
ROANE COUNTY	\$9.71	\$505	\$20,200	1.9	\$37,300	\$933	\$11,190	\$280	1,256	20%	\$6.63	\$345	1.5
SUMMERS COUNTY	\$9.17	\$477	\$19,080	1.8	\$35,200	\$880	\$10,560	\$264	1,154	21%	\$6.12	\$318	1.5
TAYLOR COUNTY	\$9.56	\$497	\$19,880	1.9	\$41,200	\$1,030	\$12,360	\$309	1,291	20%	\$5.07	\$264	1.9
TUCKER COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,700	\$1,043	\$12,510	\$313	533	17%	\$7.26	\$378	1.3
TYLER COUNTY	\$9.71	\$505	\$20,200	1.9	\$44,600	\$1,115	\$13,380	\$335	625	16%	\$10.26	\$533	0.9
UPSHUR COUNTY	\$9.17	\$477	\$19,080	1.8	\$41,500	\$1,038	\$12,450	\$311	2,086	23%	\$6.87	\$357	1.3
WAYNE COUNTY	\$9.98	\$519	\$20,760	1.9	\$46,100	\$1,153	\$13,830	\$346	3,776	22%	\$8.13	\$423	1.2
WEBSTER COUNTY	\$9.17	\$477	\$19,080	1.8	\$31,700	\$793	\$9,510	\$238	840	21%	\$7.06	\$367	1.3
WETZEL COUNTY	\$9.17	\$477	\$19,080	1.8	\$46,900	\$1,173	\$14,070	\$352	1,542	22%	\$4.97	\$259	1.8
WIRT COUNTY †	\$9.98	\$519	\$20,760	1.9	\$49,900	\$1,248	\$14,970	\$374	385	17%			
WOOD COUNTY	\$9.98	\$519	\$20,760	1.9	\$49,900	\$1,248	\$14,970	\$374	9,654	27%	\$7.73	\$402	1.3
WYOMING COUNTY	\$9.17	\$477	\$19,080	1.8	\$37,900	\$948	\$11,370	\$284	1,745	17%	\$9.04	\$470	1.0

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

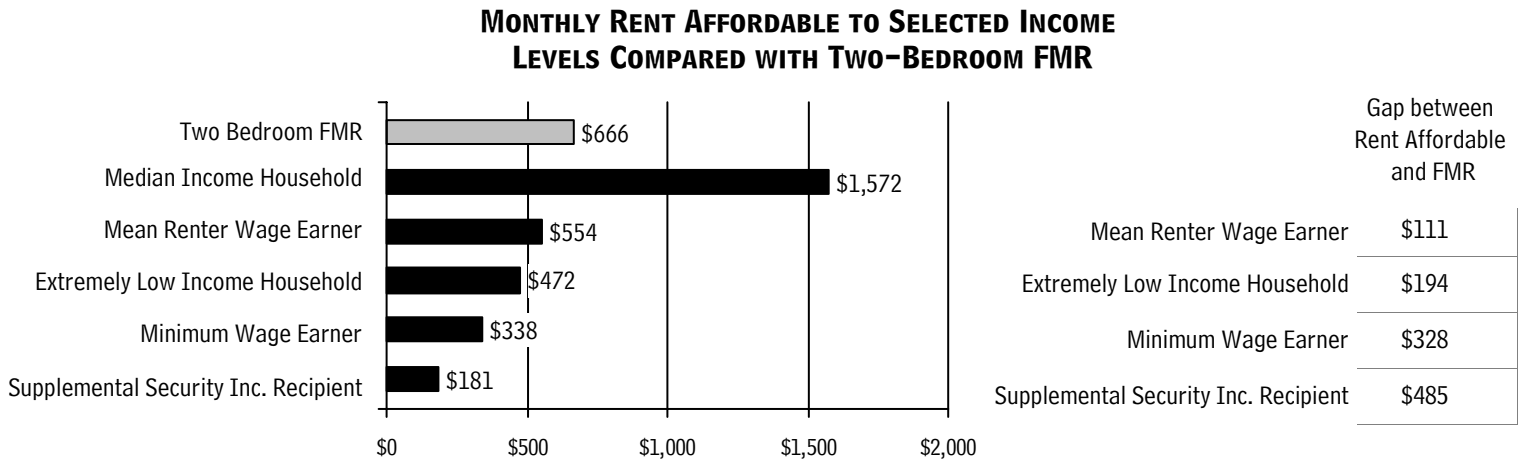
WISCONSIN

In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$666. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,219 monthly or \$26,633 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.80

In Wisconsin, 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 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 Wisconsin, the estimated mean (average) wage for a renter is \$10.66. 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.



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 (2005) ⁵	Rent affordable at mean wage	
WISCONSIN	\$12.80	\$666	\$26,633	2.0	\$62,896	\$1,572	\$18,869	\$472	657,884	32%	\$10.66	\$554	1.2

METROPOLITAN AREAS

APPLETON, WI MSA	\$11.62	\$604	\$24,160	1.8	\$67,600	\$1,690	\$20,280	\$507	19,609	26%	\$10.23	\$532	1.1
COLUMBIA COUNTY, WI HMFA	\$12.31	\$640	\$25,600	1.9	\$61,900	\$1,548	\$18,570	\$464	5,139	25%	\$9.00	\$468	1.4
DULUTH, MN-WI MSA	\$10.67	\$555	\$22,200	1.6	\$55,700	\$1,393	\$16,710	\$418	5,078	29%	\$7.18	\$373	1.5
EAU CLAIRE, WI MSA	\$10.73	\$558	\$22,320	1.7	\$57,800	\$1,445	\$17,340	\$434	17,755	31%	\$8.96	\$466	1.2
FOND DU LAC, WI MSA	\$11.23	\$584	\$23,360	1.7	\$62,500	\$1,563	\$18,750	\$469	9,977	27%	\$9.28	\$483	1.2
GREEN BAY, WI HMFA	\$11.69	\$608	\$24,320	1.8	\$63,700	\$1,593	\$19,110	\$478	31,540	33%	\$10.69	\$556	1.1
IOWA COUNTY, WI HMFA	\$11.83	\$615	\$24,600	1.8	\$59,300	\$1,483	\$17,790	\$445	2,120	24%	\$10.92	\$568	1.1
JANESVILLE, WI MSA	\$12.42	\$646	\$25,840	1.9	\$62,700	\$1,568	\$18,810	\$470	16,907	29%	\$10.11	\$526	1.2
KENOSHA COUNTY, WI HMFA	\$14.75	\$767	\$30,680	2.3	\$66,100	\$1,653	\$19,830	\$496	17,324	31%	\$9.72	\$505	1.5
LA CROSSE, WI-MN MSA	\$10.96	\$570	\$22,800	1.7	\$59,200	\$1,480	\$17,760	\$444	14,523	35%	\$9.21	\$479	1.2
MADISON, WI HMFA	\$14.90	\$775	\$31,000	2.3	\$72,400	\$1,810	\$21,720	\$543	73,561	42%	\$11.08	\$576	1.3
MILWAUKEE-WAUKESHA-WEST ALLIS, WI MSA *	\$13.96	\$726	\$29,040	2.1	\$66,800	\$1,670	\$20,040	\$501	228,575	39%	\$12.67	\$659	1.1
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA	\$16.50	\$858	\$34,320	2.5	\$78,500	\$1,963	\$23,550	\$589	9,029	25%	\$8.21	\$427	2.0
OCONTO COUNTY, WI HMFA	\$9.98	\$519	\$20,760	1.5	\$55,200	\$1,380	\$16,560	\$414	2,385	17%	\$7.00	\$364	1.4
OSHKOSH-NEENAH, WI MSA	\$11.21	\$583	\$23,320	1.7	\$63,200	\$1,580	\$18,960	\$474	19,599	32%	\$11.72	\$610	1.0
RACINE, WI MSA	\$13.37	\$695	\$27,800	2.1	\$65,900	\$1,648	\$19,770	\$494	20,821	29%	\$10.11	\$526	1.3
SHEBOYGAN, WI MSA	\$11.00	\$572	\$22,880	1.7	\$63,400	\$1,585	\$19,020	\$476	12,458	29%	\$10.94	\$569	1.0
WAUSAU, WI MSA	\$11.06	\$575	\$23,000	1.7	\$61,900	\$1,548	\$18,570	\$464	11,593	24%	\$9.76	\$508	1.1

COMBINED NONMETRO AREAS

WISCONSIN	\$10.96	\$570	\$22,802	1.7	\$55,046	\$1,376	\$16,514	\$413	139,891	24%	\$8.69	\$452	1.3
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COUNTIES

ADAMS COUNTY	\$10.40	\$541	\$21,640	1.6	\$46,100	\$1,153	\$13,830	\$346	1,152	15%	\$8.41	\$437	1.2
ASHLAND COUNTY	\$9.98	\$519	\$20,760	1.5	\$46,400	\$1,160	\$13,920	\$348	1,974	29%	\$7.47	\$389	1.3
BARRON COUNTY	\$9.98	\$519	\$20,760	1.5	\$51,000	\$1,275	\$15,300	\$383	4,308	24%	\$7.31	\$380	1.4
BAYFIELD COUNTY	\$9.98	\$519	\$20,760	1.5	\$46,700	\$1,168	\$14,010	\$350	1,077	17%	\$5.13	\$267	1.9
BROWN COUNTY	\$11.69	\$608	\$24,320	1.8	\$63,700	\$1,593	\$19,110	\$478	30,161	35%	\$10.76	\$559	1.1
BUFFALO COUNTY	\$10.29	\$535	\$21,400	1.6	\$52,500	\$1,313	\$15,750	\$394	1,296	24%	\$11.42	\$594	0.9
BURNETT COUNTY	\$9.98	\$519	\$20,760	1.5	\$47,500	\$1,188	\$14,250	\$356	1,026	16%	\$8.14	\$423	1.2
CALUMET COUNTY	\$11.62	\$604	\$24,160	1.8	\$67,600	\$1,690	\$20,280	\$507	2,925	20%	\$7.87	\$409	1.5
CHIPPEWA COUNTY	\$10.73	\$558	\$22,320	1.7	\$57,800	\$1,445	\$17,340	\$434	5,204	24%	\$8.56	\$445	1.3
CLARK COUNTY	\$9.98	\$519	\$20,760	1.5	\$48,100	\$1,203	\$14,430	\$361	2,257	19%	\$8.13	\$423	1.2
COLUMBIA COUNTY	\$12.31	\$640	\$25,600	1.9	\$61,900	\$1,548	\$18,570	\$464	5,139	25%	\$9.00	\$468	1.4
CRAWFORD COUNTY	\$9.98	\$519	\$20,760	1.5	\$48,700	\$1,218	\$14,610	\$365	1,544	23%	\$7.51	\$391	1.3
DANE COUNTY	\$14.90	\$775	\$31,000	2.3	\$72,400	\$1,810	\$21,720	\$543	73,561	42%	\$11.08	\$576	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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 (2005) ⁵	Rent affordable at mean wage	
DODGE COUNTY	\$12.25	\$637	\$25,480	1.9	\$61,300	\$1,533	\$18,390	\$460	8,340	27%	\$10.73	\$558	1.1
DOOR COUNTY	\$11.52	\$599	\$23,960	1.8	\$56,700	\$1,418	\$17,010	\$425	2,447	21%	\$7.24	\$376	1.6
DOUGLAS COUNTY	\$10.67	\$555	\$22,200	1.6	\$55,700	\$1,393	\$16,710	\$418	5,078	29%	\$7.18	\$373	1.5
DUNN COUNTY	\$10.48	\$545	\$21,800	1.6	\$55,700	\$1,393	\$16,710	\$418	4,442	31%	\$8.48	\$441	1.2
EAU CLAIRE COUNTY	\$10.73	\$558	\$22,320	1.7	\$57,800	\$1,445	\$17,340	\$434	12,551	35%	\$9.11	\$474	1.2
FLORENCE COUNTY	\$9.98	\$519	\$20,760	1.5	\$48,000	\$1,200	\$14,400	\$360	307	14%	\$6.07	\$315	1.6
FOND DU LAC COUNTY	\$11.23	\$584	\$23,360	1.7	\$62,500	\$1,563	\$18,750	\$469	9,977	27%	\$9.28	\$483	1.2
FOREST COUNTY	\$10.40	\$541	\$21,640	1.6	\$46,300	\$1,158	\$13,890	\$347	855	21%	\$6.29	\$327	1.7
GRANT COUNTY	\$9.98	\$519	\$20,760	1.5	\$51,300	\$1,283	\$15,390	\$385	5,101	28%	\$7.20	\$374	1.4
GREEN COUNTY	\$10.56	\$549	\$21,960	1.6	\$59,400	\$1,485	\$17,820	\$446	3,475	26%	\$8.73	\$454	1.2
GREEN LAKE COUNTY	\$10.10	\$525	\$21,000	1.6	\$55,300	\$1,383	\$16,590	\$415	1,753	23%	\$8.92	\$464	1.1
IOWA COUNTY	\$11.83	\$615	\$24,600	1.8	\$59,300	\$1,483	\$17,790	\$445	2,120	24%	\$10.92	\$568	1.1
IRON COUNTY	\$9.98	\$519	\$20,760	1.5	\$43,300	\$1,083	\$12,990	\$325	596	19%	\$6.19	\$322	1.6
JACKSON COUNTY	\$10.29	\$535	\$21,400	1.6	\$51,500	\$1,288	\$15,450	\$386	1,771	25%	\$9.41	\$489	1.1
JEFFERSON COUNTY	\$13.48	\$701	\$28,040	2.1	\$62,900	\$1,573	\$18,870	\$472	7,974	28%	\$9.48	\$493	1.4
JUNEAU COUNTY	\$10.33	\$537	\$21,480	1.6	\$48,900	\$1,223	\$14,670	\$367	2,236	23%	\$8.47	\$440	1.2
KENOSHA COUNTY	\$14.75	\$767	\$30,680	2.3	\$66,100	\$1,653	\$19,830	\$496	17,324	31%	\$9.72	\$505	1.5
KEWAUNEE COUNTY	\$11.69	\$608	\$24,320	1.8	\$63,700	\$1,593	\$19,110	\$478	1,379	18%	\$9.27	\$482	1.3
LA CROSSE COUNTY	\$10.96	\$570	\$22,800	1.7	\$59,200	\$1,480	\$17,760	\$444	14,523	35%	\$9.21	\$479	1.2
LAFAYETTE COUNTY	\$10.04	\$522	\$20,880	1.5	\$51,900	\$1,298	\$15,570	\$389	1,401	23%	\$8.03	\$418	1.2
LANGLADE COUNTY	\$9.98	\$519	\$20,760	1.5	\$48,700	\$1,218	\$14,610	\$365	1,800	21%	\$7.36	\$383	1.4
LINCOLN COUNTY	\$9.98	\$519	\$20,760	1.5	\$56,100	\$1,403	\$16,830	\$421	2,549	22%	\$7.61	\$396	1.3
MANITOWOC COUNTY	\$10.44	\$543	\$21,720	1.6	\$60,900	\$1,523	\$18,270	\$457	7,847	24%	\$9.59	\$499	1.1
MARATHON COUNTY	\$11.06	\$575	\$23,000	1.7	\$61,900	\$1,548	\$18,570	\$464	11,593	24%	\$9.76	\$508	1.1
MARINETTE COUNTY	\$9.98	\$519	\$20,760	1.5	\$49,900	\$1,248	\$14,970	\$374	3,597	20%	\$8.85	\$460	1.1
MARQUETTE COUNTY	\$10.69	\$556	\$22,240	1.6	\$48,000	\$1,200	\$14,400	\$360	1,060	18%	\$8.40	\$437	1.3
MENOMINEE COUNTY †	\$10.69	\$556	\$22,240	1.6	\$33,100	\$828	\$9,930	\$248	343	26%			
MILWAUKEE COUNTY *	\$13.96	\$726	\$29,040	2.1	\$66,800	\$1,670	\$20,040	\$501	178,961	47%	\$13.47	\$701	1.0
MONROE COUNTY	\$10.75	\$559	\$22,360	1.7	\$51,800	\$1,295	\$15,540	\$389	4,055	26%	\$8.36	\$435	1.3
OCONTO COUNTY	\$9.98	\$519	\$20,760	1.5	\$55,200	\$1,380	\$16,560	\$414	2,385	17%	\$7.00	\$364	1.4
ONEIDA COUNTY	\$10.90	\$567	\$22,680	1.7	\$52,000	\$1,300	\$15,600	\$390	3,114	20%	\$8.06	\$419	1.4
OUTAGAMIE COUNTY	\$11.62	\$604	\$24,160	1.8	\$67,600	\$1,690	\$20,280	\$507	16,684	28%	\$10.54	\$548	1.1
OZAUKEE COUNTY *	\$13.96	\$726	\$29,040	2.1	\$66,800	\$1,670	\$20,040	\$501	7,311	24%	\$10.78	\$561	1.3
PEPIN COUNTY	\$10.29	\$535	\$21,400	1.6	\$53,100	\$1,328	\$15,930	\$398	564	20%	\$7.36	\$383	1.4
PIERCE COUNTY	\$16.50	\$858	\$34,320	2.5	\$78,500	\$1,963	\$23,550	\$589	3,504	27%	\$7.84	\$408	2.1
POLK COUNTY	\$11.88	\$618	\$24,720	1.8	\$57,200	\$1,430	\$17,160	\$429	3,229	20%	\$7.48	\$389	1.6
PORTAGE COUNTY	\$10.75	\$559	\$22,360	1.7	\$62,800	\$1,570	\$18,840	\$471	7,289	29%	\$8.34	\$434	1.3
PRICE COUNTY	\$9.98	\$519	\$20,760	1.5	\$50,200	\$1,255	\$15,060	\$377	1,261	19%	\$7.97	\$415	1.3
RACINE COUNTY	\$13.37	\$695	\$27,800	2.1	\$65,900	\$1,648	\$19,770	\$494	20,821	29%	\$10.11	\$526	1.3
RICHLAND COUNTY	\$9.98	\$519	\$20,760	1.5	\$49,000	\$1,225	\$14,700	\$368	1,816	26%	\$8.42	\$438	1.2
ROCK COUNTY	\$12.42	\$646	\$25,840	1.9	\$62,700	\$1,568	\$18,810	\$470	16,907	29%	\$10.11	\$526	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
RUSK COUNTY	\$9.98	\$519	\$20,760	1.5	\$45,000	\$1,125	\$13,500	\$338	1,305	21%	\$7.61	\$396	1.3
SAUK COUNTY	\$11.73	\$610	\$24,400	1.8	\$57,600	\$1,440	\$17,280	\$432	5,772	27%	\$9.22	\$480	1.3
SAWYER COUNTY	\$9.98	\$519	\$20,760	1.5	\$45,900	\$1,148	\$13,770	\$344	1,532	23%	\$7.80	\$406	1.3
SHAWANO COUNTY	\$9.98	\$519	\$20,760	1.5	\$51,700	\$1,293	\$15,510	\$388	3,453	22%	\$7.61	\$396	1.3
SHEBOYGAN COUNTY	\$11.00	\$572	\$22,880	1.7	\$63,400	\$1,585	\$19,020	\$476	12,458	29%	\$10.94	\$569	1.0
ST. CROIX COUNTY	\$16.50	\$858	\$34,320	2.5	\$78,500	\$1,963	\$23,550	\$589	5,525	24%	\$8.31	\$432	2.0
TAYLOR COUNTY	\$9.98	\$519	\$20,760	1.5	\$54,200	\$1,355	\$16,260	\$407	1,478	20%	\$8.77	\$456	1.1
TREMPEALEAU COUNTY	\$9.98	\$519	\$20,760	1.5	\$53,700	\$1,343	\$16,110	\$403	2,765	26%	\$8.42	\$438	1.2
VERNON COUNTY	\$9.98	\$519	\$20,760	1.5	\$48,000	\$1,200	\$14,400	\$360	2,261	21%	\$7.33	\$381	1.4
VILAS COUNTY	\$10.40	\$541	\$21,640	1.6	\$48,500	\$1,213	\$14,550	\$364	1,635	18%	\$7.40	\$385	1.4
WALWORTH COUNTY	\$13.79	\$717	\$28,680	2.1	\$64,800	\$1,620	\$19,440	\$486	10,670	31%	\$9.14	\$475	1.5
WASHBURN COUNTY	\$9.98	\$519	\$20,760	1.5	\$47,700	\$1,193	\$14,310	\$358	1,259	19%	\$7.12	\$370	1.4
WASHINGTON COUNTY *	\$13.96	\$726	\$29,040	2.1	\$66,800	\$1,670	\$20,040	\$501	10,532	24%	\$10.08	\$524	1.4
WAUKESHA COUNTY *	\$13.96	\$726	\$29,040	2.1	\$66,800	\$1,670	\$20,040	\$501	31,771	23%	\$11.91	\$619	1.2
WAUPACA COUNTY	\$10.50	\$546	\$21,840	1.6	\$57,400	\$1,435	\$17,220	\$431	4,598	23%	\$8.84	\$460	1.2
WAUSHARA COUNTY	\$10.69	\$556	\$22,240	1.6	\$50,100	\$1,253	\$15,030	\$376	1,552	17%	\$6.57	\$342	1.6
WINNEBAGO COUNTY	\$11.21	\$583	\$23,320	1.7	\$63,200	\$1,580	\$18,960	\$474	19,599	32%	\$11.72	\$610	1.0
WOOD COUNTY	\$10.27	\$534	\$21,360	1.6	\$59,800	\$1,495	\$17,940	\$449	7,755	26%	\$10.48	\$545	1.0

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

WYOMING

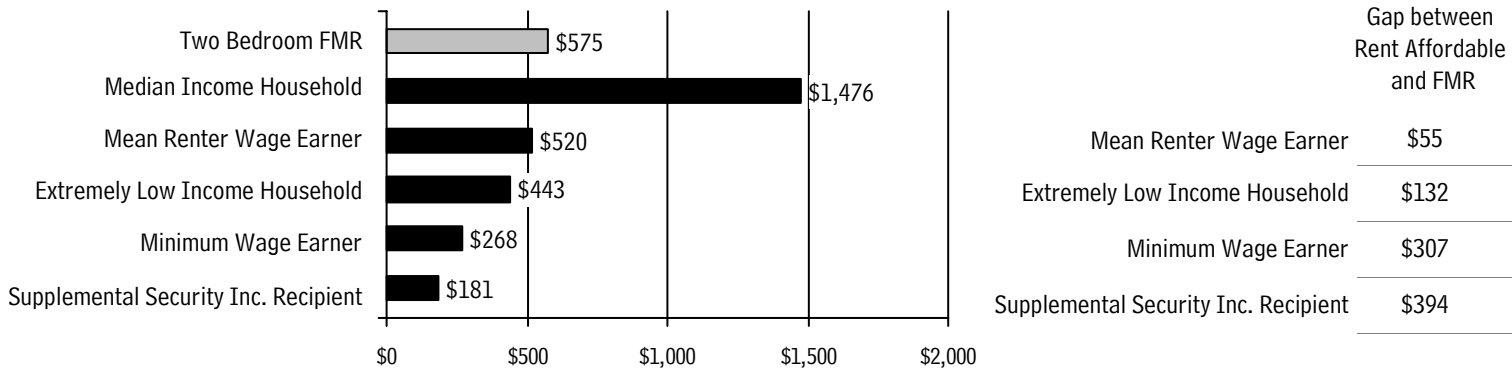
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$575. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,915 monthly or \$22,984 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.05

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 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 Wyoming, the estimated mean (average) wage for a renter is \$10.00. 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



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 (2005) ⁵	Rent affordable at mean wage	
WYOMING	\$11.05	\$575	\$22,984	2.1	\$59,023	\$1,476	\$17,707	\$443	58,120	30%	\$10.00	\$520	1.1

METROPOLITAN AREAS

CASPER, WY MSA	\$9.85	\$512	\$20,480	1.9	\$58,600	\$1,465	\$17,580	\$440	8,062	30%	\$10.15	\$528	1.0
CHEYENNE, WY MSA	\$12.17	\$633	\$25,320	2.4	\$59,900	\$1,498	\$17,970	\$449	9,877	31%	\$8.75	\$455	1.4

COMBINED NONMETRO AREAS

WYOMING	\$11.02	\$573	\$22,912	2.1	\$58,899	\$1,472	\$17,670	\$442	40,181	30%	\$10.23	\$532	1.1
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COUNTIES

ALBANY COUNTY	\$11.44	\$595	\$23,800	2.2	\$57,400	\$1,435	\$17,220	\$431	6,461	49%	\$6.55	\$340	1.7
BIG HORN COUNTY	\$9.85	\$512	\$20,480	1.9	\$49,000	\$1,225	\$14,700	\$368	1,103	26%	\$10.12	\$526	1.0
CAMPBELL COUNTY	\$10.58	\$550	\$22,000	2.1	\$69,600	\$1,740	\$20,880	\$522	3,222	26%	\$13.30	\$692	0.8
CARBON COUNTY	\$9.85	\$512	\$20,480	1.9	\$53,700	\$1,343	\$16,110	\$403	1,786	29%	\$9.25	\$481	1.1
CONVERSE COUNTY	\$9.85	\$512	\$20,480	1.9	\$59,000	\$1,475	\$17,700	\$443	1,215	26%	\$7.75	\$403	1.3
CROOK COUNTY	\$9.85	\$512	\$20,480	1.9	\$55,300	\$1,383	\$16,590	\$415	460	20%	\$10.24	\$532	1.0
FREMONT COUNTY	\$9.85	\$512	\$20,480	1.9	\$48,300	\$1,208	\$14,490	\$362	3,679	27%	\$8.40	\$437	1.2
GOSHEN COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,600	\$1,290	\$15,480	\$387	1,481	29%	\$6.74	\$351	1.5
HOT SPRINGS COUNTY	\$9.85	\$512	\$20,480	1.9	\$50,600	\$1,265	\$15,180	\$380	662	31%	\$7.11	\$370	1.4
JOHNSON COUNTY	\$10.04	\$522	\$20,880	1.9	\$54,600	\$1,365	\$16,380	\$410	778	26%	\$8.86	\$461	1.1
LARAMIE COUNTY	\$12.17	\$633	\$25,320	2.4	\$59,900	\$1,498	\$17,970	\$449	9,877	31%	\$8.75	\$455	1.4
LINCOLN COUNTY	\$10.38	\$540	\$21,600	2.0	\$58,700	\$1,468	\$17,610	\$440	980	19%	\$11.02	\$573	0.9
NATRONA COUNTY	\$9.85	\$512	\$20,480	1.9	\$58,600	\$1,465	\$17,580	\$440	8,062	30%	\$10.15	\$528	1.0
NIORARA COUNTY †	\$9.85	\$512	\$20,480	1.9	\$43,100	\$1,078	\$12,930	\$323	274	27%			
PARK COUNTY	\$9.88	\$514	\$20,560	1.9	\$52,800	\$1,320	\$15,840	\$396	2,957	29%	\$8.34	\$434	1.2
PLATTE COUNTY	\$9.85	\$512	\$20,480	1.9	\$53,100	\$1,328	\$15,930	\$398	879	24%	\$10.37	\$539	0.9
SHERIDAN COUNTY	\$10.40	\$541	\$21,640	2.0	\$55,200	\$1,380	\$16,560	\$414	3,476	31%	\$8.08	\$420	1.3
SUBLETTE COUNTY	\$10.60	\$551	\$22,040	2.1	\$59,400	\$1,485	\$17,820	\$446	628	26%	\$13.50	\$702	0.8
SWEETWATER COUNTY	\$9.85	\$512	\$20,480	1.9	\$69,400	\$1,735	\$20,820	\$521	3,514	25%	\$12.58	\$654	0.8
TETON COUNTY	\$18.81	\$978	\$39,120	3.7	\$81,800	\$2,045	\$24,540	\$614	3,472	45%	\$11.69	\$608	1.6
UINTA COUNTY	\$9.85	\$512	\$20,480	1.9	\$63,800	\$1,595	\$19,140	\$479	1,695	25%	\$9.74	\$506	1.0
WASHAKIE COUNTY	\$9.85	\$512	\$20,480	1.9	\$54,300	\$1,358	\$16,290	\$407	881	27%	\$7.97	\$414	1.2
WESTON COUNTY	\$9.85	\$512	\$20,480	1.9	\$51,600	\$1,290	\$15,480	\$387	578	22%	\$7.44	\$387	1.3

† Wage data not available (See Appendix A).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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.

Appendix A: Data Notes, Methodologies, and Sources

Appendix A describes the data and methodological underpinnings of *Out of Reach*. Following a description of each variable, the link to the primary data source is provided. In some instances, supplementary material is also cited. Information on how to calculate and interpret the data can be found in the sections “Where the Numbers Come From” and “How to Use the Numbers” that immediately follow the introduction.

Fair Market Rent Area Definitions

Each year, HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD tries to use the most current Office of Management and Budget (OMB) metropolitan area definitions to define housing market boundaries for its FMR areas. Since the OMB definitions are meant to apply across government programs and the FMR areas are meant to specifically reflect housing markets, and because as administrative standards significant changes affect current recipients, simply adopting the OMB definitions for administrative purposes is not always preferable. Thus, in keeping with guidance to all federal agencies from OMB, HUD modifies the boundaries in some instances for purposes of program administration. HUD (and *Out of Reach*) refers to unmodified OMB defined areas as Metropolitan Statistical Areas (MSAs) and modified areas as HUD Metro Fair Market Rent Areas (HMFAs). This is

important to remember when comparing these statistics to other sources.

Since the boundaries of an FMR area determine the stock of housing that is included in the calculation of its Fair Market Rents, changing the boundaries can have profound effects on these values. This was made clear in 2004, when HUD proposed new FMR areas for the FY05 FMRs based on updated (2003) and unmodified OMB MSA definitions. Previous definitions had been based on the 1990 Census while the new definitions were based on the 2000 Census.

Public outcry about the often-dramatic shifts in FMR values that would have resulted caused HUD to delay implementing the updated MSA definitions until FY06.

HUD proposed FMR areas for FY06 that modified the new MSA definitions if a county (or town) to be added under those definitions had 2000 base rents 5% higher or lower than the newly defined MSA. In such cases, HUD did not combine these jurisdictions and instead created HMFAs. These changes were implemented in the Final FY06 FMRs. The FY07 FMR areas defined by HUD and evaluated in *Out of Reach* this year are largely consistent with those implemented last year.

However, there are exceptions. The exceptions are the result of HUD updating its income limits to correspond to the new FMR areas for FY06 for statistical and administrative purposes.

HUD determined that income limits for many areas would drop under the new definitions with significant ramifications for programs such as the Low Income Housing Tax Credit. HUD therefore developed a complex process to determine new income limits for the new FMR areas, including changing some FY07 FMR area definitions based in part on income data. As a result, in FY07, Ft. Lauderdale and West Palm Beach in Florida and Bergen-Passaic and Monmouth-Ocean in New Jersey became distinct FMR areas, whereas in FY06 they were included with the larger Miami and New York FMR areas, respectively. The methodological shift also resulted in changes to seven additional FMR areas and had a modest affect on the rent level of approximately 14 others.¹

Readers may also notice that HUD assigned different names to a handful of FMR areas based on changes to their official names as determined by OMB (e.g., Des Moines, IA is now called Des Moines-West Des Moines, IA). These changes do not indicate a change to the underlying geography included in the FMR area.

¹ A thorough description of HUD's income-based methodology for defining FMR areas, as well as a list of the specific geographies affected, can be found in HUD's notice of the FY07 Proposed Fair Market Rents at www.huduser.org/datasets/fmr/fmr2007P/FY2007P_Preamble.pdf. For the record, NLIHC objected to this methodological change when it was proposed because its general effect is to increase the income limits for an FMR area, thereby reducing the targeting of federal housing assistance to the lowest-income households. NLIHC's comments on the changes are at www.nlihc.org/news/021606comments.pdf.

Lastly, in cases in which an FMR area crosses state lines, this report provides an entry under each state that contains a portion of that area. While the Housing Wage, FMR and Area Median Income values will be the same in each of these entries, the other contextual data, such as the number of renter households and the minimum and renter wages, apply only to the portion of the FMR area within that state's borders. (Appendix B provides further information on the background and development of FMRs.)

A list of the counties and towns that comprise each FMR area and the FY07 final FMRs are available at www.huduser.org/datasets/fmr/fmr2007f/FY2007F_SCHE_DULEB_rev2.pdf.

HUD also provides an online system that illustrates with relevant data the logic behind each FMR area definition. This tool is available at www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr07.

40th and 50th Percentile FMR Designation

According to an interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th, 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.

Following publication of *Out of Reach 2005*, HUD revoked the 50th percentile designation in 34 areas that, after the FMR

areas were redefined in FY06 and data were evaluated, no longer met all of the criteria for the higher payment standard. Effective March 1, 2006, the 50th percentile designation applied to only 24 areas.

For FY07, HUD has reinstated the 50th percentile designation in the following four FMR areas: Dallas, TX HMFA; Fort Lauderdale, FL HMFA; San Diego-Carlsbad-San Marcos, CA MSA; and West Palm Beach-Boca Raton, FL HMFA. Dallas lost its 50th percentile designation in FY06 because the data it provided to HUD were deemed insufficient to evaluate its progress toward deconcentrating poverty. The two FMR areas in Florida had the higher payment standard until FY06, when the Miami MSA, of which they were a part last year, was disqualified.

An explanation of the 50th percentile FMRs and the status for the 34 areas is provided in HUD's supplemental notice on FY06 50th percentile designation, available at www.huduser.org/datasets/fmr/fmr2006r/FedPreamble.pdf.

National, State and Nonmetro Fair Market Rents

HUD calculates FMRs for metropolitan areas and nonmetro counties, but not for states, combined nonmetro areas or the nation. The FMRs for these larger geographies provided in *Out of Reach* are not HUD data but instead reflect the weighted average FMR for the counties within the state or combined nonmetro area. The weight used for FMRs is the number of renter households within each county from the 2000 Census.

Income

HUD reports the 2006 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.

As with FMRs, the median income for states and combined nonmetropolitan areas reflects the average of local AMI data weighted by the total number of households.

HUD releases Fair Market Rents in October and publishes the corresponding income limits in early spring. As a result, income estimates for the FY06 FMR areas were not available before publication of *Out of Reach* last year. HUD did, however, calculate incomes limits for the new OMB metropolitan areas and these were reported in *Out of Reach 2005* instead.

This year, *Out of Reach* includes income estimates developed specifically for FY06 FMR areas. Since most FY07 FMR areas are consistent with last year's, the estimates largely reflect the underlying geography to which they are applied.²

² This is not true for the handful of areas affected by HUD's new income-based methodology of defining FMR areas. These areas are still associated

However, readers should not make any direct comparisons to the AMI in the 2005 edition or any calculations predicated on it without understanding how the area definitions likely affect their comparisons.³ By way of example, the AMI assigned in *Out of Reach* last year to Meade and Nelson Counties, KY was \$57,300 as they are both part of the Louisville, KY-IN CBSA. Since HUD considers these counties to be separate FMR areas, however, it published FY06 AMIs for the two counties, which *Out of Reach* reports this year as \$47,900 and \$53,700, respectively. These differences do not reflect a marked decrease in actual median incomes for these counties, but simply a change in the geography considered in making the calculations.

Based on the incomes provided by HUD, *Out of Reach* conducts an analysis by percent of AMI for each jurisdiction. The results for households earning 30% of AMI are presented in this book, and calculations corresponding to 50% and 80% of AMI are 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 income limits for federal housing programs.

with the incomes of the FMR areas to which they belonged in FY06. See Fair Market Rent Area Definitions above.

³ The same caveat applies to Estimated Renter Median Household Income data provided online, although differences should be less significant because the Census 2000 data on which renter incomes are based are independent of the FMR area definitions.

A comprehensive list of the counties and towns included in FY06 income limit calculations can be found at www.huduser.org/datasets/il/il06/Definitions06.pdf.

The methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in the *FY 2006 HUD Income Limits Briefing Material*, available at www.huduser.org/datasets/il/il06/BRIEFING-MATERIALs.pdf.

Affordability

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's income should be consumed by housing costs. Spending more than 30% of income on housing is considered "unaffordable."⁴

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. Harvard University's Joint Center for Housing Studies' *State of the Nation's Housing: 2006* (www.jchs.harvard.edu/publications/markets/son2006/index.htm) includes an analysis of the affordability problems faced by homeowners.

⁴ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to all current rental housing assistance programs.

Prevailing Minimum Wage

The federal minimum wage in 2006 is \$5.15 per hour. According to the Economic Policy Institute, the District of Columbia and 20 states had implemented a state minimum wage higher than \$5.15 by the end of October 2006. For these states, *Out of Reach* incorporates the higher wage level as the prevailing minimum wage.⁵

Further information on state minimum wages can be found in Table 5 of the Economic Policy Institute's Issue Guide on the Minimum Wage:

www.epi.org/issueguides/minwage/epi_minimum_wage_issue_guide.pdf.

Average Renter Wage

Recognizing that the minimum wage reflects the earnings of only a subset of Extremely Low Income workers, *Out of Reach* also provides an Estimated Mean Renter Hourly Wage. This measure reflects what a typical or average renter is likely to earn in an hour of work at prevailing wages.⁶

⁵ The Economic Policy Institute also reports that at least 12 states plan to increase their minimum wage in 2007. Also, as of this writing, Congress looks increasingly likely to pass a national increase in the federal minimum wage in 2007. Only changes that take effect in people's paychecks before October 31, 2006, however, are reflected here.

⁶ Thus this measure is different from the Estimated Renter Median Household Income provided online, which reflects an estimate of what renter *households* are earning today and includes non-wage income.

The Estimated Mean Renter Hourly Wage is based on the mean weekly earnings of private (non-governmental) employees working in each county⁷ as reported by the Bureau of Labor Statistics (BLS) in the Quarterly Census of Employment and Wages. For each county, the mean hourly earnings are multiplied by the ratio of median renter income to median total household income in Census 2000 to arrive at an estimated average renter wage. In 13 cases, this results in an upward adjustment; nationally, however, the median renter household earned only 65% of the overall median household income in 1999.

Earnings include the hourly wage as well as paid leave, bonuses, stock options and other forms of compensation. Preliminary annual values for 2005 are used.

With few exceptions, the Estimated Mean Renter Hourly Wage reported in this edition of *Out of Reach* is directly comparable with last year's wage, and any change in its value should reflect actual year-to-year differences in compensation for employment. For roughly 80% of the counties, this annual difference falls between -0.4% and +7.5%. More dramatic differences can be observed for some smaller counties, where events such as plant openings, mass layoffs and year-end bonuses can cause wage levels to fluctuate considerably from one year to the next.

⁷ Data are not provided for 34 counties because the number of employees working in the county is insufficient to calculate a reliable wage.

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.

Working Hours

Calculations of the Housing Wage and of the number of jobs required at the minimum or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year.

Seasonal employment, unpaid sick leave, temporary lay-offs and job changes prevent many individuals from maximizing their earnings throughout the year. Therefore, according to Current Employment Statistics data for the second and third quarters of 2006, the average wage earner in the US worked roughly 1,750 hours per year.

This statistic explains why in approximately 4% of the counties, the mean renter wage is below the state's prevailing minimum wage. For these counties, weekly compensation is likely earned in fewer than 40 hours, on average, but the mean renter wage reported in *Out of Reach* reflects weekly wages reported by the BLS divided by 40 since the average number of hours worked is not known. These cases illustrate that it is conservative to assume, as calculations in *Out of Reach* do, that all employees have the opportunity to translate an hourly wage into full time, year-round employment and subsequent compensation.

Thus, the annual income of a worker at the minimum or mean renter wage used for the calculations of affordability here may overestimate what a worker is likely to earn by as much as 15%. Put another way, if a worker can only work fewer than 2,080 hours a year, the average wage he or she must earn in those hours must be higher than the Housing Wage to afford an apartment at the Fair Market Rent.

For an expanded report on hours and earnings by the Current Employment Statistics program, see *The Employment Situation: September 2006* at www.bls.gov/news.release/pdf/empsit.pdf

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. While the basic federal SSI payment for individuals in 2006 is \$603 per month, *Out of Reach* includes supplements administered by the Social Security Administration (SSA) that benefit all individual SSI recipients in seven states. Supplements to the federal SSI payment administered directly by an additional 30 states are not included because the data are not collected and disseminated by the SSA. *Out of Reach* also excludes additional monies provided only to populations with specific disabilities, in specific facilities or in specific household settings.

The federal SSI payment is slated to increase to \$623 for individuals in 2007. However, since information pertaining to next year's state supplements was not readily available, *Out of*

Reach reflects payments made in 2006. As SSI payments are set at the state level, the published version of *Out of Reach* provides state-level comparisons. Available online are data comparing county and metropolitan area rent levels with 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.

Areas Affected by Hurricane Katrina

The loss of affordable rental units, the slow pace of recovery and the demand for rental housing that have followed in the wake of Hurricane Katrina have culminated in tight rental markets and rising rents in parts of the Gulf Coast region. In a notice published on March 6, 2006 updating the final FY06 Fair Market Rents, HUD increased the FMR for the New Orleans-Metairie-Kenner, LA MSA and the Baton Rouge, LA HMFA by 35% and 25%, respectively, with a promise to monitor the situation for future rent increases. HUD has not indicated any further changes and as a result FY07 FMRs are only 4% higher than last year's, reflecting the general level of inflation for rent and utilities in the region.

In preparation for the release of FY07 FMRs, HUD conducted Random Digit Dialing (RDD) surveys in eight metropolitan areas – including Houston, Dallas and Shreveport – that received a large number of households displaced by Hurricane Katrina and were thus considered at risk of market tightening

and higher rents. None of the surveys indicated that rent levels were significantly higher as a result of the influx of evacuees, and so payment standards were increased only by local or regional inflation factors, which would fold acute local impacts into much larger regional trends.

Finally, with regard to the mean renter wage data included in *Out of Reach*, the BLS encountered problems collecting compensation data from employers in affected areas in the third and fourth quarters of 2005. If a worker was paid during the quarter in question, regardless of the worker's location or displacement status, the worker's wages were reported, but employer nonresponse rates were extraordinarily high in the most heavily impacted areas during the second half of the year.

Despite methodological adjustments made by the BLS, the uncertainty surrounding the data indicates that mean renter wage values provided for affected areas should be treated as "best estimates" and should be used only after reading the methodological notes provided by the BLS (www.bls.gov/katrina/qcewquestions.htm).

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/oor2006/.

Included in the online version for the first time is an estimation of the change in rent levels between 2000 and 2007 at each level of geography and for each unit size (0-4 bedrooms). This calculation was made possible thanks to a dataset provided by HUD that included both the Census 2000 base rent for each FY07 FMR area and the current Fair Market Rent. It is worth noting that many abnormal growth rates can be explained by the results of an RDD survey, while more stable growth rates often reflect increases based solely on estimates of local or regional inflation.

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 for Fiscal Year 2007. Full document available at www.huduser.org/datasets/fmr/fmr2007f/FY2007F_FR_Preamble.pdf.

Department of Housing and Urban Development
[Docket No. FR-5068-N-02]

Final Fair Market Rents for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program for Fiscal Year 2007

AGENCY: Office of the Secretary, HUD

ACTION: Notice of Final Fair Market Rents (FMRs) for Fiscal Year (FY) 2007

...

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.

...

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 FY2007 FMRs are published on or before October 1, 2006, as required by section 8(c)(1) of the USHA.

III. Proposed FY2007 FMRs

On June 15, 2006 (71 FR 34726), HUD published proposed FY2007 FMRs. As noted in the preamble to the proposed FMRs, the FMRs for FY2007 reflect minor changes that allow further modifications of the core-based statistical areas (CBSA), as defined by the Office of Management and Budget (OMB), based on median family income differences between the CBSA and the CBSA components defined by FY2005 FMRs. 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 or median family incomes as a result of implementing the new OMB metropolitan definitions are defined as separate FMR and income limit areas (provided that there are enough recent mover renter household observations in the 2000 Census data).

...

IV. FMR Methodology

The FY2007 FMRs are based on current OMB metropolitan area definitions that were first used in the FY2006 FMRs. These definitions have the advantages that they are based on more current (2000 Census) data, use a more relevant commuting interchange standard, 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. These objectives continue to apply to the proposed FY2007 FMRs, and 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, and that had a sufficiently large 2000 Census count of recent mover renter households in standard quality units, 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 metropolitan counties removed from metropolitan areas get their own FMRs.
- For FY2007 FMRs, an additional comparison was made to determine if new sub-areas should be created. Metropolitan subparts of new areas that had previously had separate FMRs were assigned their own FMRs if their 2000 Census Median Family Income differed by more than 5

percent from the new OMB area 2000 Census Median Family Income.

A. Data Sources

FY2007 FMRs are 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 Web site at <http://www.huduser.org/datasets/fmr/CensusRentData/>. The area-specific data and computations used to calculate final FY2007 FMRs and FMR area definitions can be found at <http://www.huduser.org/datasets/fmr/fmrs/>.

B. FMR Updates From 2006 to 2007

Local Consumer Price Index (CPI) data is used to move rents from the end of 2004 to the end of 2005 for Class A cities covered by local CPI data. Census region CPI data is used for Class B and C size cities and nonmetropolitan areas without local CPI update factors.

C. Additional Rent Surveys and Other Data

The Department regularly obtains additional rent survey data to update the 2000 Census rent data in selected areas. Random Digit Dialing (RDD) telephone rent surveys meeting the Department's statistical criteria for updating FMRs covering 11 additional areas were conducted by HUD in the June-July 2006 period and completed in time for use in this publication. In addition, one public housing authority (PHA) survey was submitted.

... [See HUD notice for table providing RDD results]

HUD is directed by statute to use the most recent data available in its FMR publications. These RDD survey results are being implemented in this final notice FY2007 FMR publication consistent with that requirement.

The RDD surveys conducted in the Gulf of Mexico areas (Beaumont-Port Arthur, Dallas, Hattiesburg, Houston, Jackson, Little Rock, San Antonio, and Shreveport) used 6 months as the recent mover time period, instead of the normal 15 months. This shorter time period was used to determine with greater accuracy how the evacuees from the Katrina and Rita hurricanes impacted rental-housing markets in these areas. Because most of these areas had relatively soft rental markets before the hurricanes, the additional renters were absorbed without significant rental housing cost increases.

HUD also used the shorter time period definition of recent mover for the Island County, WA survey in an attempt to measure the impact of the September 2005 addition of a naval air squadron on the local rental housing market. Again, a 6-month recent mover definition was used. This area received an increase in its FMR for FY2007.

D. FMRs by Bedroom Size

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. This is done because obtaining accurate two-bedroom estimates and then using pre-established cost relationships with other bedroom sizes to update those rent estimates is much easier than developing 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 <http://www.huduser.org/datasets/fmr/CensusRentData/index.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 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 three-bedroom rents were not allowed to be higher than four-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

In general, 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 modified manufactured home space FMRs for Santa Rosa-Petaluma, California (Sonoma County) based on survey data showing the 40th percentile manufactured home space rent (including the cost of utilities) for the entire FMR area. The new manufactured home space exception FMR is shown in Schedule D.

All approved exceptions to these rents that were in effect in FY2006 were updated to the midpoint of FY2007 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.

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