

# OUT OF REACH

2007-2008

## THE WAIT FOR A HOME GROWS LONGER



**BOCA RATON** -- Hundreds of people lined up for housing vouchers at the Boca Raton Housing Authority early Wednesday morning.

*March 12, 2008*

Photo Credit: Bob Shanley/Palm Beach Post

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

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the 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 website at [www.nlihc.org/oor2008](http://www.nlihc.org/oor2008).

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# Preface

By *Senator Christopher J. Dodd (D-CT)*

The current housing crisis affecting our country has clearly shown that housing is a vital part of our economy and essential to families and communities. A strong housing sector creates jobs, spurs economic development and strengthens communities. The weakening of the housing market is affecting every segment of our society — millions of families, many of whom are minorities, first-time homebuyers, or low income, may lose their homes. Millions more will lose home equity as a result of falling home prices. Communities are being devastated by abandoned and foreclosed homes, and the lowered tax base means that cities cannot provide needed services. While we are looking at ways to stabilize these homeowners and their communities, we must not forget that millions of families are renters. To someday become successful homeowners, these families need stable and affordable rental housing.

For years, the National Low Income Housing Coalition has advocated for safe and affordable housing for all Americans, including those with the lowest incomes. Affordable housing opportunities, both homeownership and rental housing, help to stabilize families and strengthen communities. Whole communities benefit when families can afford housing. For instance, children in stable housing do better in school and are less afflicted by illness. Parents can better maintain employment and health care when they are in stable housing.

Unfortunately, this year's report of the National Low Income Housing Coalition, *Out of Reach*, shows that the gap between the

wages of low income Americans and their housing costs continues to widen. Mothers and fathers must work two or three jobs to be able to afford decent and safe housing. One in seven families pays over 50 percent of its income for housing, well above the affordability standard. These families are in precarious situations; they are one medical emergency, one sick child, one car problem away from losing the roof over their heads. While we sometimes think of these problems as being limited to a small segment of families, many of the workers we rely on every day — teachers, police officers, health care workers, those who provide child care, and others in the service industry — are finding it increasingly difficult to afford housing without foregoing other basic necessities.

The numbers in *Out of Reach* are a stark reminder that in nearly every community in our nation, families are struggling to make ends meet. While we have federal programs in place to assist people in affording housing, they are relatively small compared to the great need. More must be done to ensure housing opportunities for all.

*Out of Reach* is not only a report, it is a tool. Members of Congress, advocates, and other leaders, can use this report as a call to action. The struggles of working Americans are documented in *Out of Reach*, and we can use this report to fight for additional housing opportunities, and for policies that assist low income families.



## Introduction

In 2008, the housing problems facing Americans are making headlines. After years of absence from the front page, stories of families unable to afford their homes and facing foreclosure and eviction fill the news.

With the focus on the homeownership crisis, it is not surprising that the long standing and steadily growing gap between wages and the cost of rental housing, the fundamental problem described in *Out of Reach*, has received considerably less attention. But it is important to recognize that these two problems share the same root: a national housing policy that has failed to provide and protect safe, decent, affordable housing for millions of Americans.

During the housing boom, pundits and politicians observed the apparent ease with which even a low income family could buy a home and lauded homeownership as the “solution” for low-income households aspiring to achieve stable housing, self sufficiency, and the American Dream. In the current political context, this solution was particularly attractive because it was taking place through the apparent magic of “financial innovation” in private mortgage markets, and not through ongoing government assistance or charity.

Now, as home sales slump and prices decline, it is clear that much of the innovation did not protect the long-term interests of homeowners and that the apparent gains were unsustainable. Encouraged by widely publicized, but unrealistic, expectations

and assumptions about the security and wealth afforded by simply owning a home, millions of American families became saddled with unaffordable mortgages, often the victims of mortgage fraud.

The aftermath is likely to add significantly to the number of low income Americans with housing problems. By some estimates, nearly 1.3 million households entered some stage of foreclosure proceedings in 2007 alone,<sup>1</sup> and as many as 3.5 million households may lose their homes through foreclosure during the next three years.<sup>2</sup>

While homeownership and the problems of homeowners receive most of the attention from policy makers and the media, the ranks of those searching for rental housing are swelling. In the wake of this crisis, former homeowners and renters displaced by foreclosure are turning to rental markets in search of a new home, while current renters, reluctant to purchase or unable to meet tighter lending standards, are staying put in their rented homes. A survey conducted by the U.S. Census Bureau found that the fourth quarter of 2007 saw a decrease in the number of homeowners compared with the previous year, while the number

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<sup>1</sup> Realtytrac.com. (2008, Jan. 29). *2007 year-end U.S. foreclosure market report*. Retrieved January 31, 2008, from [www.realtytrac.com](http://www.realtytrac.com).

<sup>2</sup> Center for Responsible Lending. (2008, Jan. 30). *Voluntary loan modifications fall far short: Foreclosure crisis will continue unabated without court-supervised modifications*. Durham, NC: Author. Retrieved February 18, 2008, from [www.responsiblelending.org/pdfs/paulson-brief-final.pdf](http://www.responsiblelending.org/pdfs/paulson-brief-final.pdf).



of households renting their homes rose by more than 1.5 million. In 2007, the homeownership rate fell below 68% for the first time since 2002.<sup>3</sup>

For these households, and the remainder of the 36.5 million American renter households, affordable rental housing is the most immediate concern. And as in past years, the stark columns of numbers in *Out of Reach* lead to one unmistakable conclusion: no rental market in America can offer low income Americans safe harbor from unaffordable housing.

## Two Fundamental Questions

Housing advocates have long had to defend against the notion that those with housing problems are undeserving and simply need to “get a job.” One response has been to argue that affordable housing is a necessity and a right. Another has been to point out that the majority of families with housing need already have wage income, are elderly, or face disabilities.<sup>4</sup> This last fact has become increasingly clear as media attention has focused on

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<sup>3</sup> See the U.S. Census Bureau’s *Housing Vacancy Survey: Fourth Quarter 2007*. Retrieved January 31, 2008, from [www.census.gov/hhes/www/housing/hvs/hvs.html](http://www.census.gov/hhes/www/housing/hvs/hvs.html).

<sup>4</sup> For example, HUD estimates that 39% of households with the “worst case needs” for affordable housing are either elderly or disabled. HUD also finds that 53% have wages as their primary source of income. See U.S. Department of Housing and Urban Development, Office of Policy Development and Research. (2007). *Affordable housing needs: A report to Congress on the significant need for housing*. Washington, DC: Author, and U.S. Department of Housing and Urban Development, Office of Policy Development and Research. (2008). *Housing needs of persons with disabilities: Supplemental findings to the Affordable Housing Needs 2005 report*. Washington, DC: Author.

the millions of households with good-paying jobs struggling to keep a roof over their heads as the foreclosure crisis spreads.

*Out of Reach*, however, takes a different approach in responding, asking the reader to consider the answers to two 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?**

To help answer these questions, *Out of Reach 2007-2008* 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-time<sup>5</sup> hourly wage one would need to earn in order to pay what the Department of Housing and Urban Development (HUD) estimates to be the Fair Market Rent (FMR) for an apartment where you live, spending no more than 30% of your income on housing costs.<sup>6</sup>

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<sup>5</sup> 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 for households that cannot work 40 hours per week because the necessary income must be earned in far fewer hours of annual employment (roughly 1,750 hours on average). See The Employment Situation: January 2008 from the Bureau of Labor Statistics, retrieved February 5, 2008, from [www.bls.gov/news.release/archives/empsit\\_02012008.htm](http://www.bls.gov/news.release/archives/empsit_02012008.htm).

<sup>6</sup> 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.

By distilling housing costs and incomes into an hourly wage, *Out of Reach* translates the national housing crisis into numbers that the reader can relate to in his or her life and enables those without housing problems to understand that simply having or getting a job is rarely sufficient to provide a family with decent, affordable rental housing.

More importantly, the Housing Wage is more than an indicator of distress; it provides a goal for policy. Whether by decreasing housing costs or increasing incomes, advocates should pursue policies that narrow the gap between the Housing Wage and what Americans actually earn.

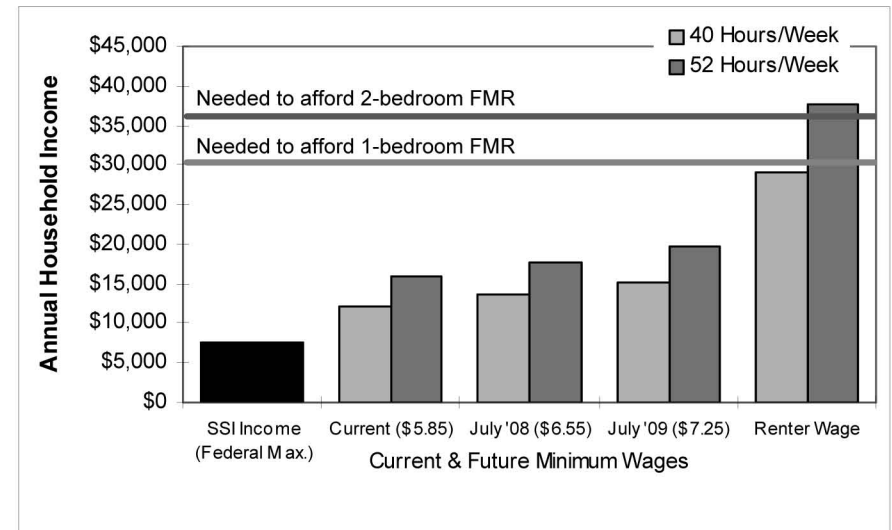
## Analysis

The 2008 national Housing Wage for a two-bedroom rental unit is \$17.32. A full-time worker must earn this wage and work year-round in order to afford the national average FMR of \$900 per month.

Figure 1 provides a basic illustration of the analysis in this section, comparing on an annual basis the income needed to afford the national two-bedroom FMR with the income earned at various national wage levels. Recognizing that a one-bedroom unit is sufficient for some single wage earner households, the annual income associated with the national one-bedroom Housing Wage is also shown.<sup>7</sup> Similarly, recognizing that households often exceed 40 hours each week at work, the chart also shows annual incomes at the various wage levels assuming a

<sup>7</sup> FMRs and housing wage calculations for one to four bedroom homes are available at [www.nlihc.org/oor2008/](http://www.nlihc.org/oor2008/).

household logs 52 hours of work each week, which is typical of three- to four-person renter households with wage and salary income.<sup>8,9</sup>



**Figure 1. Even at Higher Minimum Wages and Hours Per Week, Incomes Needed to Afford National Fair Market Rents are Out of Reach in 2008**

<sup>8</sup> For information on the employment characteristics of renter households by household size, see Wardrip, K. & Pelletiere, D. (2007). *Research note #07-03: Putting the Housing Wage to the test*. Washington, DC: National Low Income Housing Coalition.

<sup>9</sup> Nearly 5 million people who want to work full-time have to settle for part-time employment. For households unable to attain the 40-hour workweek assumed by the Housing Wage, this statistic actually underestimates what they must earn to afford decent rental housing in their community. See Table A-5 of *The Employment Situation: January 2008* from the Bureau of Labor

### Minimum Wage

As indicated in Figure 1, the federal minimum wage increased from \$5.15 to its current level of \$5.85 in July 2007. Additional increases are planned for the summers of 2008 and 2009, after which the minimum wage will be \$7.25.

Despite these increases, Figure 1 illustrates that “just getting a job” at the federal minimum wage is not nearly sufficient to house a family affordably at either the national one- or two-bedroom FMR. Moreover, neither planned increases in the minimum wage nor the assumption of 52 hours of work per week makes up for the shortfall.

As striking as the disparity is between income from a full-time minimum wage job and the income required to afford the FMR, it is not uncommon. In 2006, roughly 8.8 million renter households – almost one-quarter of all renters – reported household income below what a full-time job at their state’s current minimum wage would pay today.<sup>10</sup>

Since *Out of Reach* was last published and largely as a result of long-overdue federal action, the minimum wage has increased in 44 states and Puerto Rico. And thanks to state legislation superseding the federal raise, the minimum wage in 11 states is more than 20% higher than it was in the fall of 2006. In each

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Statistics. Retrieved February 5, 2008, from [www.bls.gov/news.release/archives/empst\\_02012008.htm](http://www.bls.gov/news.release/archives/empst_02012008.htm).

<sup>10</sup> NLIHC tabulations of 2006 American Community Survey data. Although this compares 2006 household income with higher 2008 minimum wage levels, it nevertheless hints at how many renter households subsist on very little income.

case, the number of hours that a household must work each week to afford the two-bedroom FMR decreased by at least 11 hours, and it fell by more than 20 in Ohio, New Hampshire, Arizona, Iowa, Pennsylvania, and Colorado.

While these significant reductions clearly illustrate the positive impact that higher wages can have on housing affordability, the number of hours that a household must work – even at the higher minimum wages in these 11 states – still ranges from 66 to 120 each week, or 1.6 to 3.0 full-time jobs. And despite states’ efforts, there is no county in the country where an individual can work 40 hours per week at the minimum wage and afford even a one-bedroom apartment at the local FMR.

### Renter Wage

While there were roughly 1.7 million minimum wage earners in the U.S. before the rate was increased in 2007, most Americans earn more than the minimum wage for every hour they work.<sup>11</sup> The median hourly wage in this country is just under \$16.00.<sup>12</sup>

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<sup>11</sup> In 2006, 1.7 million wage earners reported earning the minimum wage or less for every hour they worked. Of these, roughly half were between the ages of 16 and 24. Data are for wage and salary workers, excluding the incorporated self-employed. See Table 1 of the *2006 Current Population Survey’s Characteristics of Minimum Wage Workers* from the Bureau of Labor Statistics. Retrieved on January 30, 2008, from [www.bls.gov/cps/minwage2006.htm](http://www.bls.gov/cps/minwage2006.htm).

<sup>12</sup> In May of 2006 (the most recent data available) the Occupational and Employment Statistics Estimates from the Bureau of Labor Statistics reported the median wage for private employees nationwide was \$14.61 (Retrieved January 30, 2008 from [www.bls.gov/oes/](http://www.bls.gov/oes/)). Using the 3.4% growth rate observed in private sector wages (September 2006-September 2007) to grow the median wage to spring 2008 produces an estimated median wage of

This analysis estimates that nationwide the average renter earns around \$13.94 an hour.

As Figure 1 illustrates, a full-time job at the national mean renter wage falls short of providing enough income to afford even a one-bedroom home at the average FMR. Only a household that averages 50 hours per week year-round – with no unpaid time off – can afford the national average FMR for a two-bedroom unit at the national mean renter wage.

#### HUD's Area Median Income Estimates

*Out of Reach* includes estimates of each area's median income (AMI) developed by HUD, as well as the rent affordable to a family earning the AMI. Because one-quarter of renters earn less than 30% of their area's median family income – HUD's definition of Extremely Low Income (ELI) – *Out of Reach* also calculates this income level and the rent affordable to someone earning this amount annually. (Data for 50% and 80% of AMI are available online.)

Nationally, an ELI household earns roughly \$18,800 and, since housing costs should consume no more than 30% of income, can afford to spend approximately \$470 on gross rent each month. Fewer than one in ten renter households live in an area where the FMR for a studio apartment is affordable to an ELI household in the community.

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\$15.62 (Employment Cost Index, September 2007 retrieved January 30, 2008, from [www.bls.gov/news.release/eci.nr0.htm](http://www.bls.gov/news.release/eci.nr0.htm)).

#### Supplemental Security Income

While this report focuses on those who are working, the 7.4 million individuals receiving Supplemental Security Income (SSI) are particularly vulnerable to the high cost of housing and thus deserve our attention.<sup>13</sup> These are people of limited means who are over 65, disabled, or blind, and who are not able to work. In 2008, individuals qualifying for SSI receive a maximum federal payment of \$637 per month, the level reflected in Figure 1.<sup>14</sup> As a result, a recipient relying entirely on the maximum federal SSI payment would be able to afford \$191 in monthly housing costs, well below the cost of a studio apartment in the least expensive county (nonmetropolitan Avoyelles Parish, LA at \$307). (Data and local comparisons to SSI payments are available online.)

#### Who Is Affected Nationally?

*Out of Reach* illustrates the significant gap between what low income people can expect to earn and what they can expect to pay for rental housing. Roughly a third of American households rent, and approximately 18.5 million – more than half – do not earn enough to afford the average FMR for an appropriately-

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<sup>13</sup> Table 1 of SSI Monthly Statistics, December 2007. Retrieved on February 4, 2008, from [www.ssa.gov/policy/docs/statcomps/ssi\\_monthly/2007-12/index.html](http://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2007-12/index.html).

<sup>14</sup> The Social Security Administration (SSA) administers supplementary payments for six states, and many other states administer their own additional payments. Of those administered by the SSA, California has the highest monthly payment for an individual (\$870). Information on supplementary payments administered by individual states rather than the SSA is not available.

sized unit in their state.<sup>15</sup> Roughly 44% of these 18.5 million households moved in the two years leading up to the 2006 ACS, indicating that each year millions of families are in the market for standard quality rental units they cannot afford.

In 2006, more than 9 million renter households nationwide paid *more than half* of their income for housing, and 98% of them were considered low income.<sup>16</sup> The affordability gap is real; it affects millions of real American renter families, many of whom will need to find a new rental home this year.

While the national data can give an indication of the Housing Wage gap that millions of American families face, *Out of Reach's* local housing cost and wage comparisons give the reader a much better sense of both the depth and the breadth of the crisis.

Among all areas classified as metropolitan in 2008, the Stamford-Norwalk, CT, area had the highest two-bedroom Housing Wage (\$31.58), while Henry County, AL, had a Housing Wage of \$9.25, the lowest outside of Puerto Rico. Thus, despite Connecticut's higher prevailing minimum wage of \$7.65, compared to \$5.85 in Alabama, it is considerably harder for a

household relying on minimum wage employment to make ends meet in the Stamford-Norwalk area.

An area's FMR and its resulting Housing Wage provide an indication of how *expensive* it is to rent there. The area with the highest rent is the most expensive. But for an idea of how *affordable* a particular rent is, one must look at how much renters earn in the labor force. A place may have relatively high rents, but its employment opportunities may make it more affordable than a nearby town with lower rents but fewer good-paying jobs.

For example, the two-bedroom FMR in the Seattle-Bellevue metro area (\$942) is clearly more expensive than it is in Wenatchee, WA (\$669). Given the employment opportunities available in the larger metropolitan area, a renter earning the average renter wage in Seattle can afford the two-bedroom FMR there by working "only" 42 hours per week, compared to 61 hours per week required in Wenatchee. This illustrates that less expensive rents are not always more affordable to local people earning local wages.

### Rural Areas

*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. The data show that 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, a lack of overall demand, and limits on rental

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<sup>15</sup> NLIHC tabulations of 2006 American Community Survey data. NLIHC compared a household's income with the income required to afford the average FMR for one of four unit sizes in the household's state of residence. The number of persons in the household determined which FMR (zero-, one-, two-, or three-bedroom) was used in the comparison.

<sup>16</sup> NLIHC tabulations of 2006 American Community Survey data. HUD considers households earning no more than 80% of AMI "Low Income." The majority of households with severe housing cost burdens earn 30% of AMI or less.

development can often put rural rental housing out of reach of those who need it.

## Conclusion

*In 2008, 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?*

In no community in the U.S. today can someone who gets a full-time job at the minimum wage reasonably expect to find a modest rental unit he or she can afford. While planned increases in the minimum wage over the next two years may put affordable housing closer within reach for some households, they will not close the gap between full-time earnings at the federal minimum wage and the income needed to afford prevailing rents in most markets.

While the gap between what low income workers earn and what they can afford is most pronounced in the highest cost metropolitan areas, the data in this report should also make clear that the problem is nationwide. Whether they are unable to work because of age or disability or they hold a decent paying job with the opportunity to work overtime, many low income households across America face significant barriers to finding modest affordable rental housing.

Low cost rental housing is available. Along with subsidized rental units and tenant-based rental subsidies, there remains a stock of market-rate rental units that low income people can afford. But in the private market these units are frequently occupied by higher income households or are deteriorating and

unsafe, sometimes lacking complete facilities. Moreover, with each passing year the number of both private and subsidized low cost units shrinks from neglect, gentrification and conversion to condominiums.<sup>17</sup>

*In 2008, what would a family in your community have to earn to be reasonably assured of quickly finding an affordable rental unit?*

The 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 today. If the cost of rental housing can be brought down, however, so can the Housing Wage. Working to lower the cost of housing and to raise the incomes of low income people are two ways to help bring America's affordable housing crisis to an end.

We hope that you will use *Out of Reach* as a resource toward this goal.

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## The Numbers in this Report

As in past years, *Out of Reach 2007-2008* relies on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, 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.

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<sup>17</sup> Joint Center for Housing Studies at Harvard University. (2006). *America's rental housing: Homes for a diverse nation*. Cambridge, MA: Author.



The FMR 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, the FMR is 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*.

HUD annually updates FMRs and AMIs for all metropolitan areas and nonmetropolitan counties in the U.S. Since *Out of Reach* was last published in late 2006, HUD has significantly changed the way it updates these figures. The new methodologies incorporate data from the annual American Community Survey and appear sound, but readers should note that large increases or decreases in an area's rents or incomes might reflect these new methods rather than changes in underlying market conditions. Appendix B provides additional information on these new methodologies, and Appendix C lists the areas with the greatest change in their two-bedroom FMR relative to FY07.

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). ***The data in this report and the additional materials and data can be found online at [www.nlihc.org/oor2008/](http://www.nlihc.org/oor2008/).***



# WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$26,520) by 52 (weeks per year) and then by 40 (hours per work week) (\$26,520 / 52 = \$510; \$510 / 40 = \$12.75).

Divide 2008 two-bedroom FMR by Census 2000 base rent (HUD) (\$663 / \$503 = 1.32). Then subtract 1 and multiply by 100 ((1.32 - 1) x 100 = 32%).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$59,400 x .3 = \$17,820). Divide by 12 to obtain monthly amount (\$17,820 / 12 = \$1,485).

HUD median family income estimate based on data from U.S. Census 2000 and 2006 American Community Survey.

Divide number of renter households by total number of households (U.S. Census 2000) (100,654 / 287,012 = .35). Then multiply by 100 (.35 x 100 = 35%).

U.S. Census 2000.

Average wage reported by the Bureau of Labor Statistics for 2006, adjusted to reflect the income of renter households relative to all households in Any County, and projected to April 1, 2008. See Appendix A.

FY08 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage <sup>5</sup> (2008)	Rent affordable at mean wage
<b>\$12.75</b>	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	100,654	35%	\$12.67	\$659	1.0

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$663 x 12 = \$7,956). Then divide by .3 to determine the total income needed to afford \$7,956 per year in rent (\$7,956 / .3 = \$26,520).

Divide income needed to afford the FMR by 52 (weeks per year) (\$26,520 / 52 = \$510). Then divide by \$5.85 (Any State's minimum wage) (\$510 / \$5.85 = 87 hours). Finally, divide by 40 (hours per work week) (87 / 40 = 2.2 full-time jobs).

Multiply Annual AMI by .3 (\$59,400 x .3 = \$17,820).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$17,820 x .3 = \$5,346). Divide by 12 to obtain monthly amount (\$5,346 / 12 = \$446).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$12.67 x 40 x 52 = \$26,354). Multiple by .3 to determine maximum amount that can be spent on rent (\$26,354 x .3 = \$7,906). Divide by 12 to obtain monthly amount (\$7,906 / 12 = \$659).

Divide income needed to afford the FMR by 52 (weeks per year) (\$26,520 / 52 = \$510). Then divide by \$12.67 (Any County's mean renter wage) (\$510 / \$12.67 = 40 hours). Finally, divide by 40 (hours per work week) (40 / 40 = 1.0 full-time jobs).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# HOW TO USE THE NUMBERS

A renter household needs one full-time job paying \$12.75 per hour in order for a two-bedroom unit at the Fair Market Rent to be affordable.

The Housing Wage in 2008 is 32% higher than it was in 2000.

For a family earning the Area Median Income, monthly rent of \$1,485 or less is affordable.

The annual median family income in Any County is \$59,400.

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

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

The estimated mean (average) renter wage in Any County was \$12.67 in 2008.

ANY COUNTY	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage <sup>5</sup> (2008)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	100,654	35%	\$12.67	\$659	1.0

The Fair Market Rent for a two-bedroom rental unit in Any County is \$663.

A renter household needs an annual income of \$26,520 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 \$17,820 annually.

For an Extremely Low Income family earning 30% of the Area Median Income, monthly rent of \$446 or less is affordable.

If one wage-earner holds a full-time job paying the mean renter wage, a household could afford to spend as much as \$659 in monthly rent.

A renter household needs 1.0 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental unit at the Fair Market Rent.

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

## MOST EXPENSIVE JURISDICTIONS

States	Housing Wage for Two-Bedroom FMR
Hawaii	\$29.02
California	\$24.01
New York	\$23.03
Massachusetts	\$22.94
New Jersey	\$22.25
Maryland	\$21.19
Connecticut	\$21.11
Rhode Island	\$19.79
New Hampshire	\$19.45
Alaska	\$18.65

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
Stamford-Norwalk, CT HMFA	\$31.58
Honolulu, HI MSA *	\$31.35
Orange County, CA HMFA *	\$30.67
San Francisco, CA HMFA	\$30.62
Nassau-Suffolk, NY HMFA	\$29.40
Westchester County, NY Statutory Exception Area	\$29.21
Santa Cruz-Watsonville, CA MSA	\$28.71
Danbury, CT HMFA	\$27.90
Oxnard-Thousand Oaks-Ventura, CA MSA	\$27.35
San Diego-Carlsbad-San Marcos, CA MSA *	\$26.06

Counties <sup>1</sup>	Housing Wage for Two-Bedroom FMR
Honolulu County, HI *	\$31.35
Nantucket County, MA	\$30.85
Orange County, CA *	\$30.67
Marin County, CA	\$30.62
San Francisco County, CA	\$30.62
San Mateo County, CA	\$30.62
Nassau County, NY	\$29.40
Suffolk County, NY	\$29.40
Westchester County, NY	\$29.21
Santa Cruz County, CA	\$28.71

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$28.02
Hawaii	\$22.31
Alaska	\$20.35
New Hampshire	\$17.44
Connecticut	\$17.05
California	\$16.20
Maryland	\$15.71
Nevada	\$14.97
Colorado	\$14.85
Vermont	\$14.34

<sup>1</sup> Excludes metropolitan counties in New England.

\* 50th percentile FMR (See Appendix A).

## GROWTH OF THE TWO-BEDROOM HOUSING WAGE, 2000-2008

States	Percent Change, 2000-2008
Hawaii	71.4%
Rhode Island	61.6%
Louisiana	55.2%
New York	52.9%
New Hampshire	47.0%
District of Columbia	45.5%
Massachusetts	45.1%
California	44.3%
Maryland	43.3%
New Jersey	42.6%

Metropolitan Areas	Percent Change, 2000-2008
New Orleans-Metairie-Kenner, LA MSA	81.7%
Honolulu, HI MSA *	74.9%
Riverside-San Bernardino-Ontario, CA MSA *	69.2%
Brockton, MA HMFA	66.9%
Providence-Fall River, RI-MA HMFA *	62.9%
Lowell, MA HMFA	62.8%
Los Angeles-Long Beach, CA HMFA	61.9%
New Bedford, MA HMFA	61.5%
Taunton-Mansfield-Norton, MA HMFA	60.0%
Santa Barbara-Santa Maria-Goleta, CA MSA	58.8%

Counties	Percent Change, 2000-2008
Starr County, TX	90.3%
Jefferson Parish, LA	81.7%
Orleans Parish, LA	81.7%
Plaquemines Parish, LA	81.7%
St. Bernard Parish, LA	81.7%
St. Charles Parish, LA	81.7%
St. John the Baptist Parish, LA	81.7%
St. Tammany Parish, LA	81.7%
Choctaw County, OK	76.8%
Honolulu County, HI *	74.9%

Combined Nonmetro Areas	Percent Change, 2000-2008
Hawaii	58.7%
New Hampshire	48.4%
Massachusetts	45.3%
California	43.9%
Maryland	43.3%
New York	42.7%
Puerto Rico	42.0%
Florida	41.8%
Oklahoma	39.2%
Connecticut	37.6%

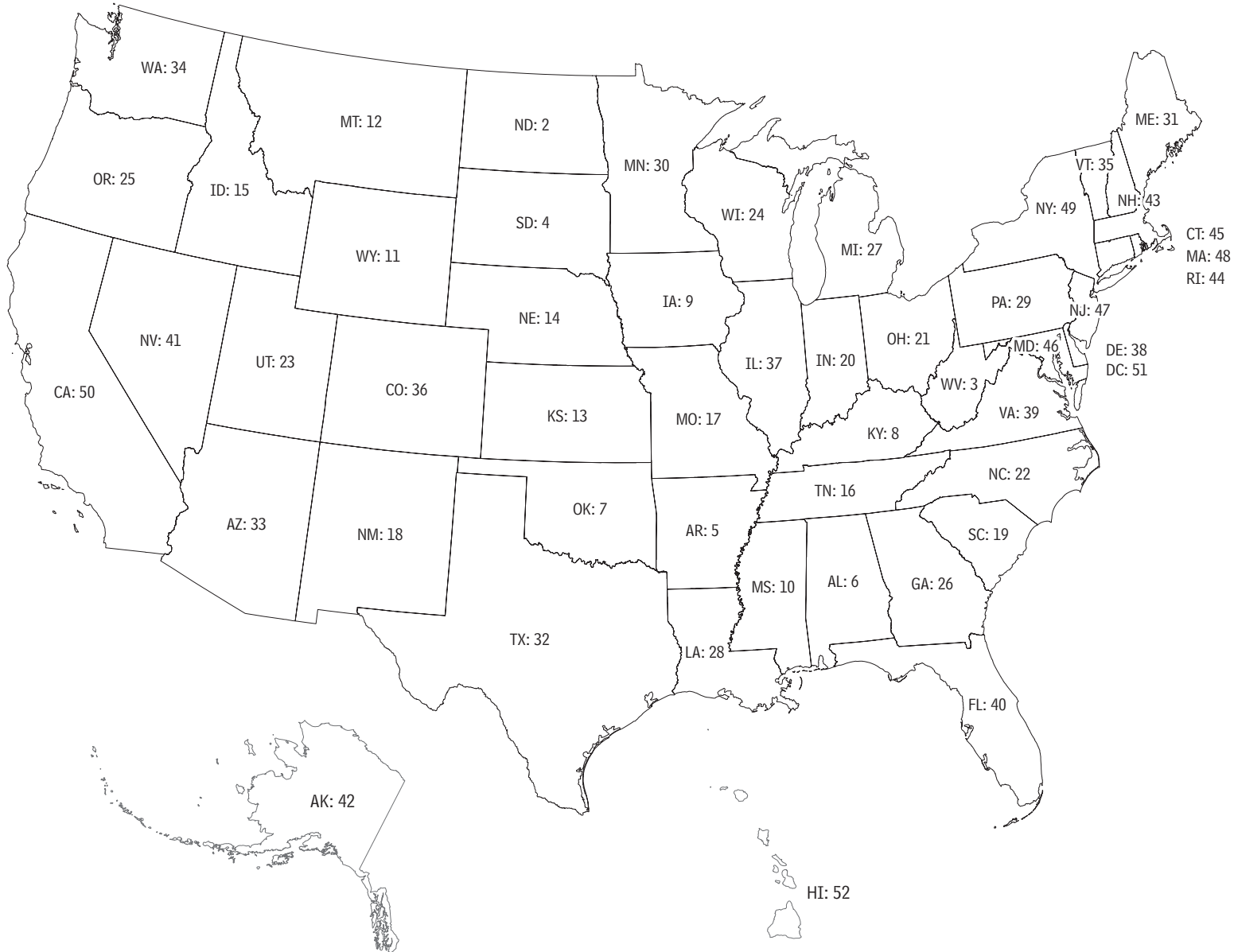
\* 50th percentile FMR (See Appendix A).

## STATES RANKED BY TWO-BEDROOM HOUSING WAGE

Rank	State	Housing Wage for Two-Bedroom FMR	Rank	State	Housing Wage for Two-Bedroom FMR
52	Hawaii	\$29.02	26	Georgia	\$13.98
51	District of Columbia	\$25.46	25	Oregon	\$13.87
50	California	\$24.01	24	Wisconsin	\$13.75
49	New York	\$23.03	23	Utah	\$13.52
48	Massachusetts	\$22.94	22	North Carolina	\$13.09
47	New Jersey	\$22.25	21	Ohio	\$13.07
46	Maryland	\$21.19	20	Indiana	\$12.95
45	Connecticut	\$21.11	19	South Carolina	\$12.92
44	Rhode Island	\$19.79	18	New Mexico	\$12.66
43	New Hampshire	\$19.45	17	Missouri	\$12.43
42	Alaska	\$18.65	16	Tennessee	\$12.38
41	Nevada	\$18.55	15	Idaho	\$12.17
40	Florida	\$18.10	14	Nebraska	\$12.11
39	Virginia	\$18.09	13	Kansas	\$12.08
38	Delaware	\$16.61	12	Montana	\$12.05
37	Illinois	\$16.23	11	Wyoming	\$11.95
36	Colorado	\$16.09	10	Mississippi	\$11.90
35	Vermont	\$16.07	9	Iowa	\$11.88
34	Washington	\$15.95	8	Kentucky	\$11.77
33	Arizona	\$15.90	7	Oklahoma	\$11.69
32	Texas	\$15.02	6	Alabama	\$11.44
31	Maine	\$14.99	5	Arkansas	\$11.35
30	Minnesota	\$14.69	4	South Dakota	\$11.19
29	Pennsylvania	\$14.52	3	West Virginia	\$10.85
28	Louisiana	\$14.34	2	North Dakota	\$10.40
27	Michigan	\$14.22	1	Puerto Rico	\$9.10

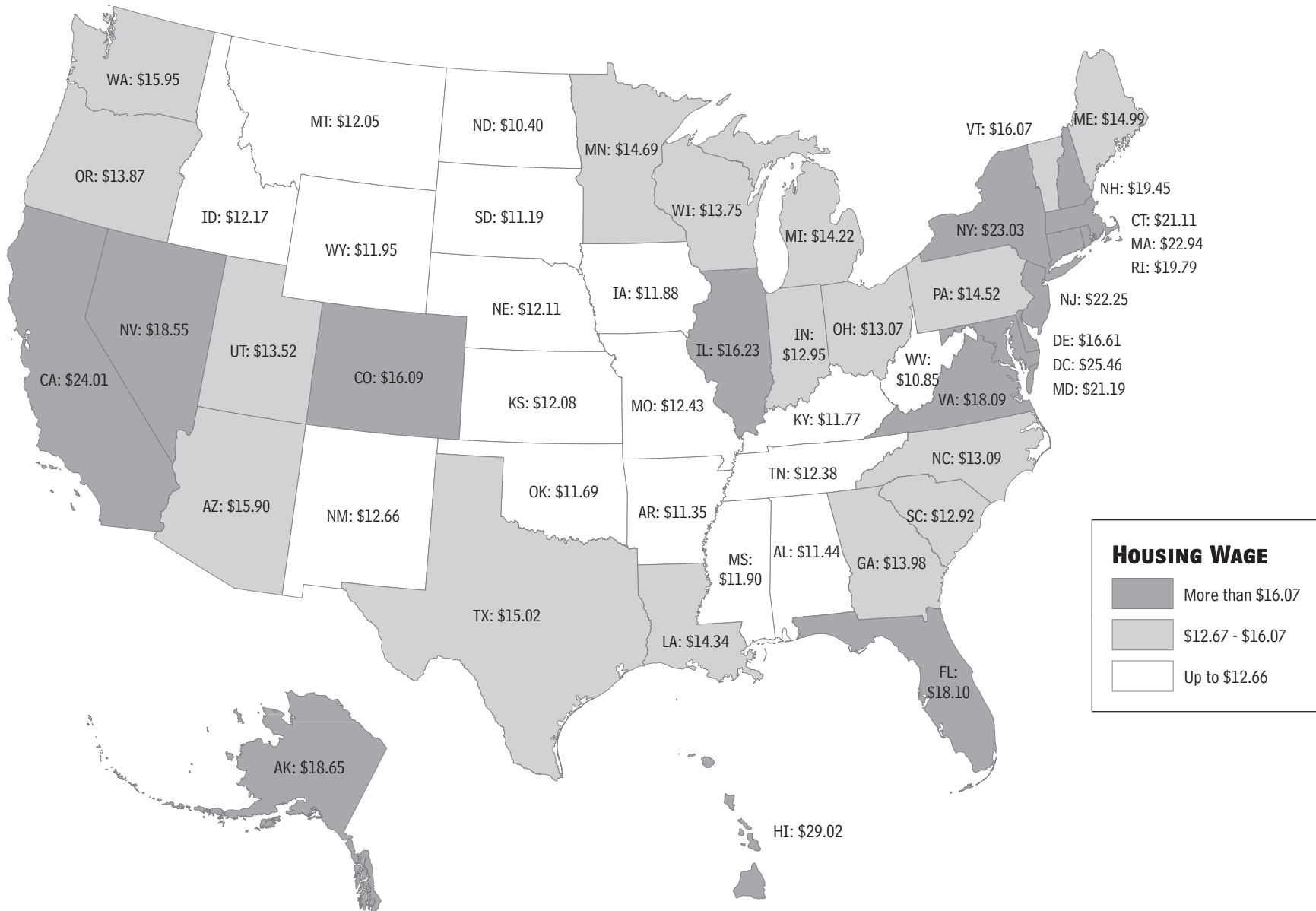
# STATES RANKED BY TWO-BEDROOM HOUSING WAGE

1 = least expensive; 52 = most expensive



## Two-Bedroom Housing Wage

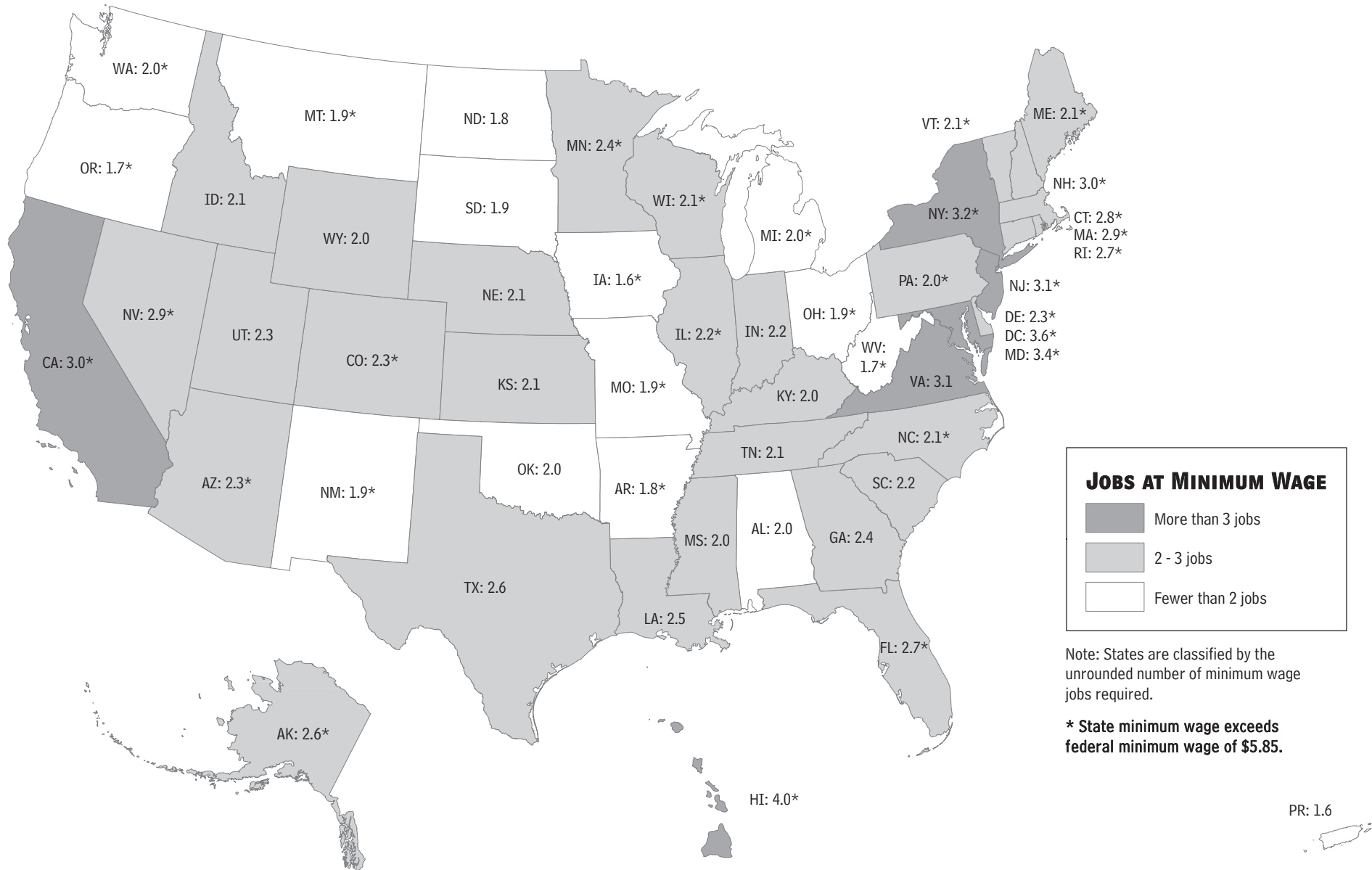
Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit at 30% of income.





# MINIMUM WAGE JOBS NEEDED PER HOUSEHOLD

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



**STATE SUMMARY TABLE**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
ALABAMA	\$11.44	30%	\$595	\$23,789	2.0	\$52,008	\$1,300	\$15,602	\$390	478,394	28%	\$10.39	\$540	1.1
ALASKA	\$18.65	28%	\$970	\$38,797	2.6	\$72,701	\$1,818	\$21,810	\$545	83,097	37%	\$14.28	\$742	1.3
ARIZONA	\$15.90	22%	\$827	\$33,074	2.3	\$59,043	\$1,476	\$17,713	\$443	607,690	32%	\$13.37	\$695	1.2
ARKANSAS	\$11.35	33%	\$590	\$23,599	1.8	\$47,879	\$1,197	\$14,364	\$359	319,238	31%	\$10.43	\$543	1.1
CALIFORNIA	\$24.01	44%	\$1,249	\$49,940	3.0	\$69,999	\$1,750	\$21,000	\$525	4,956,633	43%	\$16.67	\$867	1.4
COLORADO	\$16.09	13%	\$836	\$33,459	2.3	\$68,752	\$1,719	\$20,626	\$516	541,933	33%	\$14.36	\$747	1.1
CONNECTICUT	\$21.11	40%	\$1,098	\$43,911	2.8	\$84,259	\$2,106	\$25,278	\$632	431,928	33%	\$16.53	\$860	1.3
DELAWARE	\$16.61	35%	\$864	\$34,542	2.3	\$67,191	\$1,680	\$20,157	\$504	82,690	28%	\$15.23	\$792	1.1
DISTRICT OF COLUMBIA	\$25.46	45%	\$1,324	\$52,960	3.6	\$99,000	\$2,475	\$29,700	\$743	147,122	59%	\$23.92	\$1,244	1.1
FLORIDA	\$18.10	39%	\$941	\$37,653	2.7	\$57,549	\$1,439	\$17,265	\$432	1,896,218	30%	\$13.14	\$683	1.4
GEORGIA	\$13.98	19%	\$727	\$29,084	2.4	\$59,373	\$1,484	\$17,812	\$445	977,076	33%	\$13.34	\$694	1.0
HAWAII	\$29.02	71%	\$1,509	\$60,355	4.0	\$74,450	\$1,861	\$22,335	\$558	175,457	44%	\$12.42	\$646	2.3
IDAHO	\$12.17	22%	\$633	\$25,315	2.1	\$54,721	\$1,368	\$16,416	\$410	129,732	28%	\$9.99	\$520	1.2
ILLINOIS	\$16.23	25%	\$844	\$33,758	2.2	\$66,839	\$1,671	\$20,052	\$501	1,502,655	33%	\$14.58	\$758	1.1
INDIANA	\$12.95	25%	\$674	\$26,942	2.2	\$58,695	\$1,467	\$17,609	\$440	667,223	29%	\$11.53	\$600	1.1
IOWA	\$11.88	24%	\$618	\$24,717	1.6	\$59,016	\$1,475	\$17,705	\$443	317,849	28%	\$10.51	\$547	1.1
KANSAS	\$12.08	22%	\$628	\$25,136	2.1	\$58,000	\$1,450	\$17,400	\$435	319,018	31%	\$11.51	\$599	1.0
KENTUCKY	\$11.77	32%	\$612	\$24,473	2.0	\$51,795	\$1,295	\$15,538	\$388	465,349	29%	\$10.66	\$554	1.1
LOUISIANA	\$14.34	55%	\$746	\$29,830	2.5	\$52,179	\$1,304	\$15,654	\$391	531,058	32%	\$11.49	\$597	1.2
MAINE	\$14.99	40%	\$779	\$31,170	2.1	\$55,981	\$1,400	\$16,794	\$420	147,280	28%	\$10.16	\$528	1.5
MARYLAND	\$21.19	43%	\$1,102	\$44,080	3.4	\$84,269	\$2,107	\$25,281	\$632	627,639	32%	\$14.11	\$734	1.5
MASSACHUSETTS	\$22.94	45%	\$1,193	\$47,719	2.9	\$79,452	\$1,986	\$23,836	\$596	935,332	38%	\$17.30	\$900	1.3
MICHIGAN	\$14.22	26%	\$740	\$29,580	2.0	\$62,397	\$1,560	\$18,719	\$468	992,315	26%	\$12.44	\$647	1.1
MINNESOTA	\$16.69	22%	\$764	\$30,551	2.4	\$71,819	\$1,795	\$21,546	\$539	482,403	25%	\$12.03	\$626	1.2
MISSISSIPPI	\$11.90	36%	\$619	\$24,746	2.0	\$44,850	\$1,121	\$13,455	\$336	289,283	28%	\$9.66	\$502	1.2
MISSOURI	\$12.43	27%	\$646	\$25,846	1.9	\$57,300	\$1,433	\$17,190	\$430	652,284	30%	\$11.85	\$616	1.0
MONTANA	\$12.05	30%	\$627	\$25,064	1.9	\$54,088	\$1,352	\$16,226	\$406	110,967	31%	\$9.15	\$476	1.3
NEBRASKA	\$12.11	23%	\$630	\$25,189	2.1	\$59,843	\$1,496	\$17,953	\$449	216,878	33%	\$10.74	\$559	1.1
NEVADA	\$18.55	29%	\$965	\$38,594	2.9	\$64,631	\$1,616	\$19,389	\$485	293,920	39%	\$13.84	\$720	1.3
NEW HAMPSHIRE	\$19.45	47%	\$1,012	\$40,464	3.0	\$74,815	\$1,870	\$22,444	\$561	143,823	30%	\$13.73	\$714	1.4
NEW JERSEY	\$22.25	43%	\$1,157	\$46,287	3.1	\$81,347	\$2,034	\$24,404	\$610	1,053,347	34%	\$16.45	\$855	1.4
NEW MEXICO	\$12.66	23%	\$658	\$26,334	1.9	\$51,656	\$1,291	\$15,497	\$387	203,536	30%	\$10.86	\$565	1.2
NEW YORK	\$23.03	53%	\$1,198	\$47,910	3.2	\$67,812	\$1,695	\$20,344	\$509	3,317,613	47%	\$21.05	\$1,094	1.1
NORTH CAROLINA	\$13.09	24%	\$681	\$27,229	2.1	\$55,460	\$1,386	\$16,638	\$416	959,743	31%	\$12.11	\$630	1.1
NORTH DAKOTA	\$10.40	24%	\$541	\$21,642	1.8	\$57,872	\$1,447	\$17,361	\$434	85,842	33%	\$9.75	\$507	1.1
OHIO	\$13.07	26%	\$680	\$27,191	1.9	\$59,362	\$1,484	\$17,809	\$445	1,373,259	31%	\$11.76	\$612	1.1
OKLAHOMA	\$11.69	33%	\$608	\$24,312	2.0	\$50,156	\$1,254	\$15,047	\$376	424,152	32%	\$11.16	\$581	1.0
OREGON	\$13.87	18%	\$721	\$28,856	1.7	\$59,564	\$1,489	\$17,869	\$447	476,833	36%	\$12.52	\$651	1.1
PENNSYLVANIA	\$14.52	32%	\$755	\$30,199	2.0	\$63,150	\$1,579	\$18,945	\$474	1,370,836	29%	\$12.73	\$662	1.1
PUERTO RICO	\$9.10	41%	\$473	\$18,928	1.6	\$21,854	\$546	\$6,556	\$164	341,614	27%	\$7.00	\$364	1.3
RHODE ISLAND	\$19.79	62%	\$1,029	\$41,162	2.7	\$68,908	\$1,723	\$20,673	\$517	163,274	40%	\$11.61	\$604	1.7
SOUTH CAROLINA	\$12.92	31%	\$672	\$26,874	2.2	\$53,111	\$1,328	\$15,933	\$398	426,235	28%	\$10.69	\$556	1.2

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**STATE SUMMARY TABLE**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SOUTH DAKOTA</b>	<b>\$11.19</b>	25%	\$582	\$23,278	1.9	\$55,853	\$1,396	\$16,756	\$419	92,338	32%	\$9.21	\$479	1.2
<b>TENNESSEE</b>	<b>\$12.38</b>	26%	\$644	\$25,750	2.1	\$52,775	\$1,319	\$15,832	\$396	671,444	30%	\$11.91	\$619	1.0
<b>TEXAS</b>	<b>\$15.02</b>	26%	\$781	\$31,241	2.6	\$56,126	\$1,403	\$16,838	\$421	2,676,060	36%	\$14.94	\$777	1.0
<b>UTAH</b>	<b>\$13.52</b>	19%	\$703	\$28,128	2.3	\$61,684	\$1,542	\$18,505	\$463	199,622	28%	\$11.05	\$575	1.2
<b>VERMONT</b>	<b>\$16.07</b>	40%	\$836	\$33,434	2.1	\$61,938	\$1,548	\$18,581	\$465	70,857	29%	\$10.81	\$562	1.5
<b>VIRGINIA</b>	<b>\$18.09</b>	40%	\$941	\$37,635	3.1	\$71,688	\$1,792	\$21,506	\$538	861,215	32%	\$14.73	\$766	1.2
<b>WASHINGTON</b>	<b>\$15.95</b>	20%	\$829	\$33,178	2.0	\$68,994	\$1,725	\$20,698	\$517	804,413	35%	\$13.92	\$724	1.1
<b>WEST VIRGINIA</b>	<b>\$10.85</b>	33%	\$564	\$22,565	1.7	\$46,206	\$1,155	\$13,862	\$347	182,855	25%	\$9.11	\$474	1.2
<b>WISCONSIN</b>	<b>\$13.75</b>	26%	\$715	\$28,593	2.1	\$64,203	\$1,605	\$19,261	\$482	657,884	32%	\$11.64	\$605	1.2
<b>WYOMING</b>	<b>\$11.95</b>	35%	\$621	\$24,849	2.0	\$60,738	\$1,518	\$18,221	\$456	58,120	30%	\$11.68	\$607	1.0

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# ALABAMA

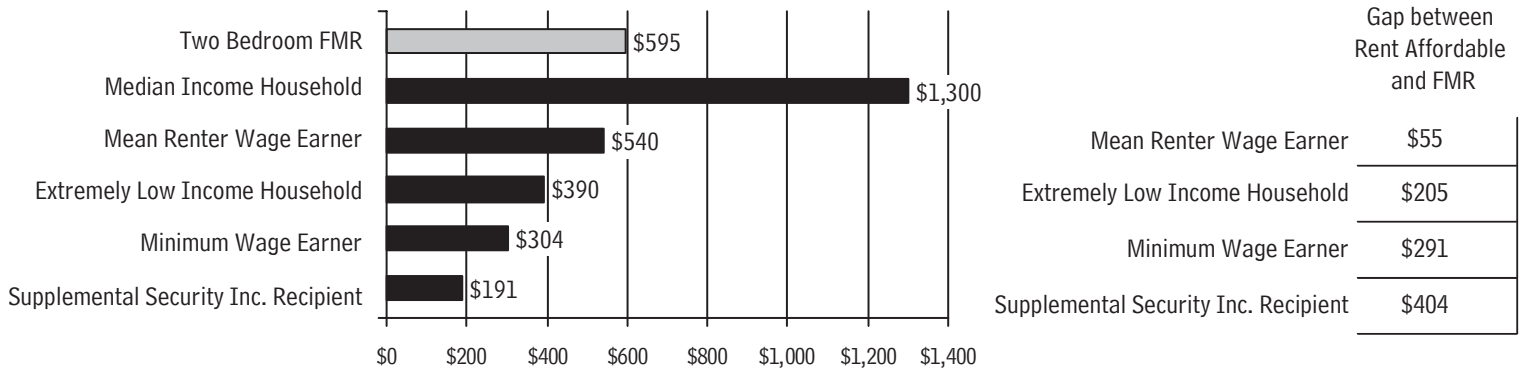
In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$595. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,982 monthly or \$23,789 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.44**

In Alabama, a minimum wage worker earns an hourly wage of \$5.85. 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 Alabama, the estimated mean (average) wage for a renter is \$10.39. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



ALABAMA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>ALABAMA</b>	<b>\$11.44</b>	30%	\$595	\$23,789	2.0	\$52,008	\$1,300	\$15,602	\$390	478,394	28%	\$10.39	\$540	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$9.74</b>	30%	\$507	\$20,262	1.7	\$44,302	\$1,108	\$13,291	\$332	121,163	24%	\$8.55	\$444	1.1
<b><u>METROPOLITAN AREAS</u></b>														
ANNISTON-OXFORD MSA	\$10.12	27%	\$526	\$21,040	1.7	\$48,800	\$1,220	\$14,640	\$366	12,462	28%	\$8.43	\$438	1.2
AUBURN-PELIKA MSA	\$11.15	27%	\$580	\$23,200	1.9	\$61,700	\$1,543	\$18,510	\$463	17,326	38%	\$5.96	\$310	1.9
BIRMINGHAM-HOOVER HMFA	\$13.27	36%	\$690	\$27,600	2.3	\$59,100	\$1,478	\$17,730	\$443	107,282	29%	\$13.06	\$679	1.0
CHILTON COUNTY HMFA	\$10.44	36%	\$543	\$21,720	1.8	\$49,200	\$1,230	\$14,760	\$369	2,716	18%	\$7.59	\$395	1.4
COLUMBUS MSA	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	7,413	38%	\$10.86	\$565	1.1
DECATUR MSA	\$10.40	27%	\$541	\$21,640	1.8	\$53,100	\$1,328	\$15,930	\$398	14,013	25%	\$10.19	\$530	1.0
DOTHAN HMFA	\$9.56	27%	\$497	\$19,880	1.6	\$48,300	\$1,208	\$14,490	\$362	12,972	28%	\$9.16	\$477	1.0
FLORENCE-MUSCLE SHOALS MSA	\$10.33	27%	\$537	\$21,480	1.8	\$52,300	\$1,308	\$15,690	\$392	15,111	26%	\$7.32	\$381	1.4
GADSDEN MSA	\$10.27	27%	\$534	\$21,360	1.8	\$44,300	\$1,108	\$13,290	\$332	10,658	26%	\$8.52	\$443	1.2
HENRY COUNTY HMFA	\$9.25	34%	\$481	\$19,240	1.6	\$45,700	\$1,143	\$13,710	\$343	1,246	19%	\$7.71	\$401	1.2
HUNTSVILLE MSA	\$11.48	27%	\$597	\$23,880	2.0	\$64,500	\$1,613	\$19,350	\$484	38,744	29%	\$12.03	\$625	1.0
MOBILE MSA	\$12.08	27%	\$628	\$25,120	2.1	\$47,900	\$1,198	\$14,370	\$359	46,777	31%	\$10.36	\$539	1.2
MONTGOMERY MSA	\$12.69	27%	\$660	\$26,400	2.2	\$56,400	\$1,410	\$16,920	\$423	39,053	30%	\$10.47	\$545	1.2
TUSCALOOSA MSA	\$12.48	27%	\$649	\$25,960	2.1	\$54,100	\$1,353	\$16,230	\$406	25,787	34%	\$9.04	\$470	1.4
WALKER COUNTY HMFA	\$10.17	36%	\$529	\$21,160	1.7	\$44,900	\$1,123	\$13,470	\$337	5,671	20%	\$8.31	\$432	1.2
<b><u>COUNTIES</u></b>														
AUTAUGA COUNTY	\$12.69	27%	\$660	\$26,400	2.2	\$56,400	\$1,410	\$16,920	\$423	3,068	19%	\$9.26	\$482	1.4
BALDWIN COUNTY	\$13.19	27%	\$686	\$27,440	2.3	\$54,900	\$1,373	\$16,470	\$412	11,300	20%	\$9.59	\$499	1.4
BARBOUR COUNTY	\$9.33	27%	\$485	\$19,400	1.6	\$38,800	\$970	\$11,640	\$291	2,794	27%	\$6.63	\$345	1.4
BIBB COUNTY	\$13.27	36%	\$690	\$27,600	2.3	\$59,100	\$1,478	\$17,730	\$443	1,470	20%	\$7.97	\$415	1.7
BLOUNT COUNTY	\$13.27	36%	\$690	\$27,600	2.3	\$59,100	\$1,478	\$17,730	\$443	3,181	17%	\$7.82	\$407	1.7
BULLOCK COUNTY	\$9.50	27%	\$494	\$19,760	1.6	\$29,800	\$745	\$8,940	\$224	1,019	26%	\$7.32	\$380	1.3
BUTLER COUNTY	\$9.50	27%	\$494	\$19,760	1.6	\$38,400	\$960	\$11,520	\$288	2,000	24%	\$6.75	\$351	1.4
CALHOUN COUNTY	\$10.12	27%	\$526	\$21,040	1.7	\$48,800	\$1,220	\$14,640	\$366	12,462	28%	\$8.43	\$438	1.2
CHAMBERS COUNTY	\$9.25	33%	\$481	\$19,240	1.6	\$44,800	\$1,120	\$13,440	\$336	3,530	24%	\$8.53	\$444	1.1
CHEROKEE COUNTY	\$9.69	27%	\$504	\$20,160	1.7	\$45,600	\$1,140	\$13,680	\$342	1,777	18%	\$7.91	\$411	1.2
CHILTON COUNTY	\$10.44	36%	\$543	\$21,720	1.8	\$49,200	\$1,230	\$14,760	\$369	2,716	18%	\$7.59	\$395	1.4
CHOCTAW COUNTY	\$9.25	37%	\$481	\$19,240	1.6	\$39,300	\$983	\$11,790	\$295	869	14%	\$11.49	\$597	0.8
CLARKE COUNTY	\$9.25	27%	\$481	\$19,240	1.6	\$42,700	\$1,068	\$12,810	\$320	1,994	19%	\$9.67	\$503	1.0
CLAY COUNTY	\$9.25	27%	\$481	\$19,240	1.6	\$42,500	\$1,063	\$12,750	\$319	1,314	23%	\$7.50	\$390	1.2
CLEBURNE COUNTY	\$9.37	27%	\$487	\$19,480	1.6	\$44,200	\$1,105	\$13,260	\$332	1,094	20%	\$9.42	\$490	1.0
COFFEE COUNTY	\$9.54	27%	\$496	\$19,840	1.6	\$49,100	\$1,228	\$14,730	\$368	4,985	29%	\$7.77	\$404	1.2
COLBERT COUNTY	\$10.33	27%	\$537	\$21,480	1.8	\$52,300	\$1,308	\$15,690	\$392	5,455	24%	\$8.94	\$465	1.2
CONECUH COUNTY	\$9.25	37%	\$481	\$19,240	1.6	\$38,500	\$963	\$11,550	\$289	1,097	19%	\$7.05	\$367	1.3
COOSA COUNTY	\$9.25	28%	\$481	\$19,240	1.6	\$44,700	\$1,118	\$13,410	\$335	711	15%	\$9.61	\$500	1.0

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**ALABAMA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
COVINGTON COUNTY	\$9.25	33%	\$481	\$19,240	1.6	\$40,800	\$1,020	\$12,240	\$306	3,485	22%	\$7.92	\$412	1.2
CRENSHAW COUNTY	\$9.50	27%	\$494	\$19,760	1.6	\$39,000	\$975	\$11,700	\$293	1,303	23%	\$6.89	\$358	1.4
CULLMAN COUNTY	\$9.67	27%	\$503	\$20,120	1.7	\$47,800	\$1,195	\$14,340	\$359	6,735	22%	\$9.79	\$509	1.0
DALE COUNTY	\$9.25	30%	\$481	\$19,240	1.6	\$47,300	\$1,183	\$14,190	\$355	6,751	36%	\$12.96	\$674	0.7
DALLAS COUNTY	\$9.44	27%	\$491	\$19,640	1.6	\$37,400	\$935	\$11,220	\$281	6,121	34%	\$7.33	\$381	1.3
DEKALB COUNTY	\$9.25	28%	\$481	\$19,240	1.6	\$40,300	\$1,008	\$12,090	\$302	5,342	21%	\$9.04	\$470	1.0
ELMORE COUNTY	\$12.69	27%	\$660	\$26,400	2.2	\$56,400	\$1,410	\$16,920	\$423	4,230	19%	\$9.28	\$483	1.4
ESCAMBIA COUNTY	\$9.25	33%	\$481	\$19,240	1.6	\$44,500	\$1,113	\$13,350	\$334	3,279	23%	\$8.79	\$457	1.1
ETOWAH COUNTY	\$10.27	27%	\$534	\$21,360	1.8	\$44,300	\$1,108	\$13,290	\$332	10,658	26%	\$8.52	\$443	1.2
FAYETTE COUNTY	\$9.25	50%	\$481	\$19,240	1.6	\$43,900	\$1,098	\$13,170	\$329	1,707	23%	\$7.17	\$373	1.3
FRANKLIN COUNTY	\$9.25	34%	\$481	\$19,240	1.6	\$42,000	\$1,050	\$12,600	\$315	3,149	26%	\$7.36	\$383	1.3
GENEVA COUNTY	\$9.56	27%	\$497	\$19,880	1.6	\$48,300	\$1,208	\$14,490	\$362	2,031	19%	\$6.74	\$350	1.4
GREENE COUNTY	\$12.48	27%	\$649	\$25,960	2.1	\$54,100	\$1,353	\$16,230	\$406	959	24%	\$7.98	\$415	1.6
HALE COUNTY	\$12.48	27%	\$649	\$25,960	2.1	\$54,100	\$1,353	\$16,230	\$406	1,269	20%	\$6.40	\$333	1.9
HENRY COUNTY	\$9.25	34%	\$481	\$19,240	1.6	\$45,700	\$1,143	\$13,710	\$343	1,246	19%	\$7.71	\$401	1.2
HOUSTON COUNTY	\$9.56	27%	\$497	\$19,880	1.6	\$48,300	\$1,208	\$14,490	\$362	10,941	31%	\$9.43	\$490	1.0
JACKSON COUNTY	\$9.25	34%	\$481	\$19,240	1.6	\$46,300	\$1,158	\$13,890	\$347	4,770	22%	\$8.42	\$438	1.1
JEFFERSON COUNTY	\$13.27	36%	\$690	\$27,600	2.3	\$59,100	\$1,478	\$17,730	\$443	88,283	34%	\$13.56	\$705	1.0
LAMAR COUNTY	\$9.25	40%	\$481	\$19,240	1.6	\$41,000	\$1,025	\$12,300	\$308	1,496	23%	\$8.04	\$418	1.2
LAUDERDALE COUNTY	\$10.33	27%	\$537	\$21,480	1.8	\$52,300	\$1,308	\$15,690	\$392	9,656	27%	\$6.30	\$328	1.6
LAWRENCE COUNTY	\$10.40	27%	\$541	\$21,640	1.8	\$53,100	\$1,328	\$15,930	\$398	2,292	17%	\$12.63	\$657	0.8
LEE COUNTY	\$11.15	27%	\$580	\$23,200	1.9	\$61,700	\$1,543	\$18,510	\$463	17,326	38%	\$5.96	\$310	1.9
LIMESTONE COUNTY	\$11.48	27%	\$597	\$23,880	2.0	\$64,500	\$1,613	\$19,350	\$484	5,605	23%	\$11.92	\$620	1.0
LOWNDES COUNTY	\$12.69	27%	\$660	\$26,400	2.2	\$56,400	\$1,410	\$16,920	\$423	813	17%	\$6.99	\$363	1.8
MACON COUNTY	\$9.54	27%	\$496	\$19,840	1.6	\$35,400	\$885	\$10,620	\$266	2,928	33%	\$6.84	\$356	1.4
MADISON COUNTY	\$11.48	27%	\$597	\$23,880	2.0	\$64,500	\$1,613	\$19,350	\$484	33,139	30%	\$12.04	\$626	1.0
MARENGO COUNTY	\$9.25	29%	\$481	\$19,240	1.6	\$43,500	\$1,088	\$13,050	\$326	1,823	21%	\$6.33	\$329	1.5
MARION COUNTY	\$9.25	35%	\$481	\$19,240	1.6	\$42,000	\$1,050	\$12,600	\$315	2,812	22%	\$8.27	\$430	1.1
MARSHALL COUNTY	\$9.88	27%	\$514	\$20,560	1.7	\$47,000	\$1,175	\$14,100	\$353	8,224	25%	\$7.65	\$398	1.3
MOBILE COUNTY	\$12.08	27%	\$628	\$25,120	2.1	\$47,900	\$1,198	\$14,370	\$359	46,777	31%	\$10.36	\$539	1.2
MONROE COUNTY	\$9.25	37%	\$481	\$19,240	1.6	\$42,400	\$1,060	\$12,720	\$318	1,835	20%	\$8.58	\$446	1.1
MONTGOMERY COUNTY	\$12.69	27%	\$660	\$26,400	2.2	\$56,400	\$1,410	\$16,920	\$423	30,942	36%	\$10.81	\$562	1.2
MORGAN COUNTY	\$10.40	27%	\$541	\$21,640	1.8	\$53,100	\$1,328	\$15,930	\$398	11,721	27%	\$9.90	\$515	1.1
PERRY COUNTY	\$9.25	29%	\$481	\$19,240	1.6	\$32,000	\$800	\$9,600	\$240	1,136	26%	\$6.44	\$335	1.4
PICKENS COUNTY	\$9.25	40%	\$481	\$19,240	1.6	\$40,600	\$1,015	\$12,180	\$305	1,682	21%	\$6.56	\$341	1.4
PIKE COUNTY	\$9.25	36%	\$481	\$19,240	1.6	\$42,400	\$1,060	\$12,720	\$318	3,914	33%	\$7.10	\$369	1.3
RANDOLPH COUNTY	\$9.25	27%	\$481	\$19,240	1.6	\$42,900	\$1,073	\$12,870	\$322	1,804	21%	\$7.78	\$405	1.2
RUSSELL COUNTY	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	7,413	38%	\$10.86	\$565	1.1
SHELBY COUNTY	\$13.27	36%	\$690	\$27,600	2.3	\$59,100	\$1,478	\$17,730	\$443	10,411	19%	\$11.96	\$622	1.1
St. CLAIR COUNTY	\$13.27	36%	\$690	\$27,600	2.3	\$59,100	\$1,478	\$17,730	\$443	3,937	16%	\$9.60	\$499	1.4
SUMTER COUNTY	\$9.25	40%	\$481	\$19,240	1.6	\$28,900	\$723	\$8,670	\$217	1,579	28%	\$6.95	\$361	1.3
TALLADEGA COUNTY	\$9.40	27%	\$489	\$19,560	1.6	\$45,900	\$1,148	\$13,770	\$344	7,251	24%	\$9.42	\$490	1.0

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**ALABAMA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>TALLAPOOSA COUNTY</b>	<b>\$9.29</b>	27%	\$483	\$19,320	1.6	\$46,400	\$1,160	\$13,920	\$348	3,941	24%	\$7.20	\$375	1.3
<b>TUSCALOOSA COUNTY</b>	<b>\$12.48</b>	27%	\$649	\$25,960	2.1	\$54,100	\$1,353	\$16,230	\$406	23,559	37%	\$9.17	\$477	1.4
<b>WALKER COUNTY</b>	<b>\$10.17</b>	36%	\$529	\$21,160	1.7	\$44,900	\$1,123	\$13,470	\$337	5,671	20%	\$8.31	\$432	1.2
<b>WASHINGTON COUNTY</b>	<b>\$9.25</b>	37%	\$481	\$19,240	1.6	\$46,300	\$1,158	\$13,890	\$347	793	12%	\$13.54	\$704	0.7
<b>WILCOX COUNTY</b>	<b>\$9.25</b>	37%	\$481	\$19,240	1.6	\$26,700	\$668	\$8,010	\$200	799	17%	\$9.73	\$506	1.0
<b>WINSTON COUNTY</b>	<b>\$9.25</b>	36%	\$481	\$19,240	1.6	\$39,900	\$998	\$11,970	\$299	2,020	20%	\$7.15	\$372	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



# ALASKA

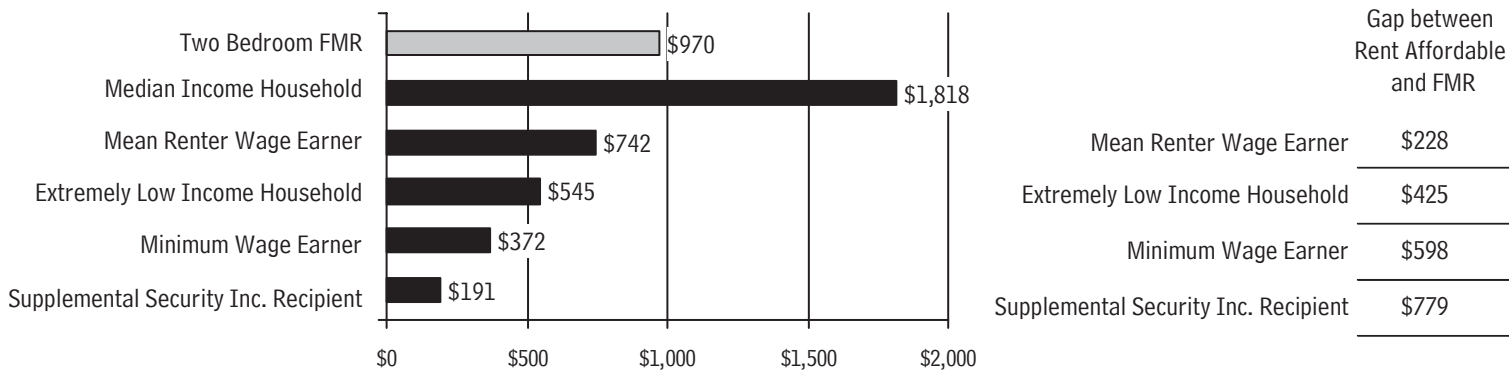
In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$970. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,233 monthly or \$38,797 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.65**

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 104 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 Alaska, the estimated mean (average) wage for a renter is \$14.28. 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**



ALASKA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>ALASKA</b>	<b>\$18.65</b>	28%	\$970	\$38,797	2.6	\$72,701	\$1,818	\$21,810	\$545	83,097	37%	\$14.28	\$742	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$20.35</b>	30%	\$1,058	\$42,333	2.8	\$68,150	\$1,704	\$20,445	\$511	27,151	36%	\$16.50	\$858	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ANCHORAGE HMFA	\$17.88	27%	\$930	\$37,200	2.5	\$77,700	\$1,943	\$23,310	\$583	37,889	40%	\$13.68	\$712	1.3
FAIRBANKS MSA	\$17.96	30%	\$934	\$37,360	2.5	\$71,300	\$1,783	\$21,390	\$535	13,707	46%	\$13.58	\$706	1.3
MATANUSKA-SUSITNA BOROUGH HMFA	\$16.90	29%	\$879	\$35,160	2.4	\$68,600	\$1,715	\$20,580	\$515	4,350	21%	\$8.76	\$455	1.9
<b><u>COUNTIES</u></b>														
ALEUTIANS EAST BOROUGH	\$21.02	30%	\$1,093	\$43,720	2.9	\$60,700	\$1,518	\$18,210	\$455	219	42%	\$14.88	\$774	1.4
ALEUTIANS WEST CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$88,000	\$2,200	\$26,400	\$660	917	72%	\$18.91	\$983	1.1
ANCHORAGE MUNICIPALITY	\$17.88	27%	\$930	\$37,200	2.5	\$77,700	\$1,943	\$23,310	\$583	37,889	40%	\$13.68	\$712	1.3
BETHEL CENSUS AREA	\$25.37	30%	\$1,319	\$52,760	3.5	\$45,400	\$1,135	\$13,620	\$341	1,652	39%	\$17.98	\$935	1.4
BRISTOL BAY BOROUGH	\$21.02	30%	\$1,093	\$43,720	2.9	\$73,200	\$1,830	\$21,960	\$549	240	49%	\$17.46	\$908	1.2
DENALI BOROUGH	\$18.92	30%	\$984	\$39,360	2.6	\$86,300	\$2,158	\$25,890	\$647	277	35%	\$12.18	\$633	1.6
DILLINGHAM CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$55,500	\$1,388	\$16,650	\$416	602	39%	\$16.48	\$857	1.3
FAIRBANKS NORTH STAR BOROUGH	\$17.96	30%	\$934	\$37,360	2.5	\$71,300	\$1,783	\$21,390	\$535	13,707	46%	\$13.58	\$706	1.3
HAINES BOROUGH	\$18.92	30%	\$984	\$39,360	2.6	\$61,400	\$1,535	\$18,420	\$461	300	30%	\$8.71	\$453	2.2
JUNEAU CITY AND BOROUGH	\$22.92	30%	\$1,192	\$47,680	3.2	\$87,000	\$2,175	\$26,100	\$653	4,180	36%	\$10.14	\$527	2.3
KENAI PENINSULA BOROUGH	\$15.29	30%	\$795	\$31,800	2.1	\$66,700	\$1,668	\$20,010	\$500	4,857	26%	\$10.74	\$558	1.4
KETCHIKAN GATEWAY BOROUGH	\$20.13	30%	\$1,047	\$41,880	2.8	\$72,900	\$1,823	\$21,870	\$547	2,121	39%	\$10.91	\$567	1.8
KODIAK ISLAND BOROUGH	\$21.65	30%	\$1,126	\$45,040	3.0	\$73,100	\$1,828	\$21,930	\$548	1,999	45%	\$13.38	\$696	1.6
LAKE AND PENINSULA BOROUGH	\$21.02	30%	\$1,093	\$43,720	2.9	\$53,100	\$1,328	\$15,930	\$398	191	32%	\$16.70	\$869	1.3
MATANUSKA-SUSITNA BOROUGH	\$16.90	29%	\$879	\$35,160	2.4	\$68,600	\$1,715	\$20,580	\$515	4,350	21%	\$8.76	\$455	1.9
NOME CENSUS AREA	\$21.56	30%	\$1,121	\$44,840	3.0	\$54,500	\$1,363	\$16,350	\$409	1,125	42%	\$18.81	\$978	1.1
NORTH SLOPE BOROUGH	\$23.12	30%	\$1,202	\$48,080	3.2	\$79,000	\$1,975	\$23,700	\$593	1,080	51%	\$38.56	\$2,005	0.6
NORTHWEST ARCTIC BOROUGH	\$21.02	30%	\$1,093	\$43,720	2.9	\$55,600	\$1,390	\$16,680	\$417	778	44%	\$29.32	\$1,525	0.7
PRINCE OF WALES-OUTER KETCHIKAN CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$57,600	\$1,440	\$17,280	\$432	677	30%	\$11.86	\$617	1.8
SITKA CITY AND BOROUGH	\$19.21	30%	\$999	\$39,960	2.7	\$77,200	\$1,930	\$23,160	\$579	1,373	42%	\$10.94	\$569	1.8
SKAGWAY-HOONAH-ANGOON CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$59,100	\$1,478	\$17,730	\$443	498	36%	\$13.07	\$680	1.6
SOUTHEAST FAIRBANKS CENSUS AREA	\$18.92	30%	\$984	\$39,360	2.6	\$64,500	\$1,613	\$19,350	\$484	648	31%	\$19.10	\$993	1.0
VALDEZ-CORDOVA CENSUS AREA	\$18.92	30%	\$984	\$39,360	2.6	\$74,600	\$1,865	\$22,380	\$560	1,249	32%	\$16.33	\$849	1.2
WADE HAMPTON CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$36,300	\$908	\$10,890	\$272	538	34%	\$13.87	\$721	1.5
WRANGELL-PETERSBURG CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$65,400	\$1,635	\$19,620	\$491	766	30%	\$9.57	\$498	2.2
YAKUTAT CITY AND BOROUGH	\$21.02	30%	\$1,093	\$43,720	2.9	\$65,300	\$1,633	\$19,590	\$490	107	40%	\$12.80	\$666	1.6
YUKON-KOYUKUK CENSUS AREA	\$21.02	30%	\$1,093	\$43,720	2.9	\$41,700	\$1,043	\$12,510	\$313	757	33%	\$18.97	\$987	1.1

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# ARIZONA

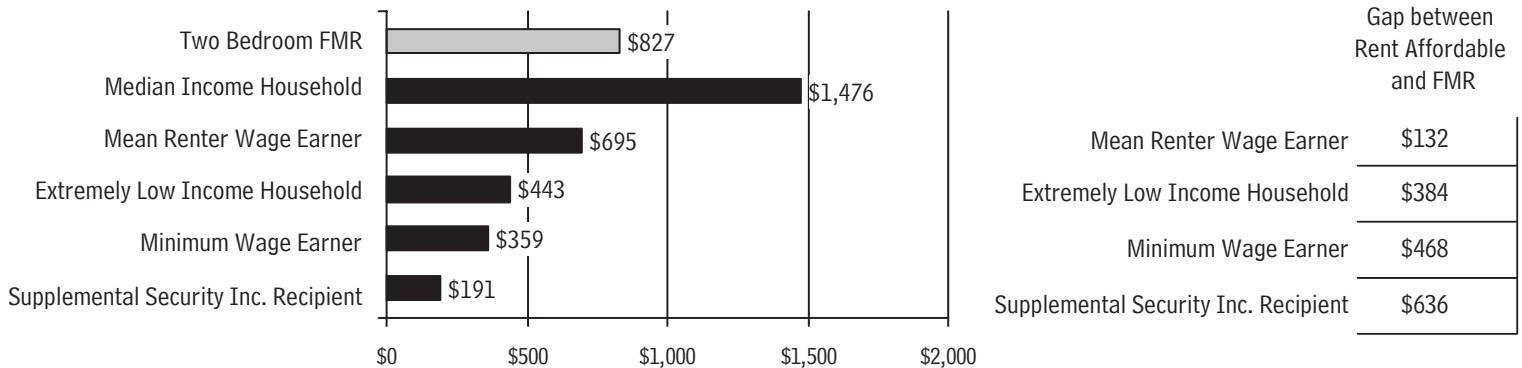
In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$827. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,756 monthly or \$33,074 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.90**

In Arizona, a minimum wage worker earns an hourly wage of \$6.90. 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 Arizona, the estimated mean (average) wage for a renter is \$13.37. 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**



ARIZONA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>ARIZONA</b>	<b>\$15.90</b>	22%	\$827	\$33,074	2.3	\$59,043	\$1,476	\$17,713	\$443	607,690	32%	\$13.37	\$695	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.94</b>	37%	\$673	\$26,916	1.9	\$43,122	\$1,078	\$12,937	\$323	40,981	28%	\$11.47	\$596	1.1
<b><u>METROPOLITAN AREAS</u></b>														
FLAGSTAFF MSA	\$19.46	52%	\$1,012	\$40,480	2.8	\$56,700	\$1,418	\$17,010	\$425	15,620	39%	\$10.35	\$538	1.9
LAKE HAVASU CITY-KINGMAN MSA	\$13.90	37%	\$723	\$28,920	2.0	\$45,000	\$1,125	\$13,500	\$338	16,580	26%	\$11.42	\$594	1.2
PHOENIX-MESA-SCOTTSDALE MSA *	\$16.58	19%	\$862	\$34,480	2.4	\$64,200	\$1,605	\$19,260	\$482	382,165	32%	\$14.12	\$734	1.2
PRESCOTT MSA	\$15.73	37%	\$818	\$32,720	2.3	\$50,500	\$1,263	\$15,150	\$379	18,652	27%	\$10.53	\$548	1.5
TUCSON MSA *	\$14.79	21%	\$769	\$30,760	2.1	\$55,000	\$1,375	\$16,500	\$413	118,730	36%	\$11.70	\$608	1.3
YUMA MSA	\$14.29	37%	\$743	\$29,720	2.1	\$42,500	\$1,063	\$12,750	\$319	14,962	28%	\$9.56	\$497	1.5
<b><u>COUNTIES</u></b>														
APACHE COUNTY	\$11.04	37%	\$574	\$22,960	1.6	\$33,700	\$843	\$10,110	\$253	5,127	26%	\$13.90	\$723	0.8
COCHISE COUNTY	\$13.04	37%	\$678	\$27,120	1.9	\$48,100	\$1,203	\$14,430	\$361	14,347	33%	\$11.12	\$578	1.2
COCONINO COUNTY	\$19.46	52%	\$1,012	\$40,480	2.8	\$56,700	\$1,418	\$17,010	\$425	15,620	39%	\$10.35	\$538	1.9
GILA COUNTY	\$15.08	37%	\$784	\$31,360	2.2	\$45,700	\$1,143	\$13,710	\$343	4,280	21%	\$10.90	\$567	1.4
GRAHAM COUNTY	\$12.25	37%	\$637	\$25,480	1.8	\$43,400	\$1,085	\$13,020	\$326	2,714	27%	\$7.90	\$411	1.6
GREENLEE COUNTY	\$12.96	37%	\$674	\$26,960	1.9	\$54,200	\$1,355	\$16,260	\$407	1,526	49%	\$25.64	\$1,333	0.5
LA PAZ COUNTY	\$12.54	37%	\$652	\$26,080	1.8	\$36,100	\$903	\$10,830	\$271	1,834	22%	\$9.72	\$506	1.3
MARICOPA COUNTY *	\$16.58	19%	\$862	\$34,480	2.4	\$64,200	\$1,605	\$19,260	\$482	368,323	33%	\$14.19	\$738	1.2
MOHAVE COUNTY	\$13.90	37%	\$723	\$28,920	2.0	\$45,000	\$1,125	\$13,500	\$338	16,580	26%	\$11.42	\$594	1.2
NAVAJO COUNTY	\$12.85	37%	\$668	\$26,720	1.9	\$42,400	\$1,060	\$12,720	\$318	7,372	25%	\$10.91	\$567	1.2
PIMA COUNTY *	\$14.79	21%	\$769	\$30,760	2.1	\$55,000	\$1,375	\$16,500	\$413	118,730	36%	\$11.70	\$608	1.3
PINAL COUNTY *	\$16.58	19%	\$862	\$34,480	2.4	\$64,200	\$1,605	\$19,260	\$482	13,842	23%	\$10.81	\$562	1.5
SANTA CRUZ COUNTY	\$13.60	37%	\$707	\$28,280	2.0	\$39,800	\$995	\$11,940	\$299	3,781	32%	\$9.66	\$502	1.4
YAVAPAI COUNTY	\$15.73	37%	\$818	\$32,720	2.3	\$50,500	\$1,263	\$15,150	\$379	18,652	27%	\$10.53	\$548	1.5
YUMA COUNTY	\$14.29	37%	\$743	\$29,720	2.1	\$42,500	\$1,063	\$12,750	\$319	14,962	28%	\$9.56	\$497	1.5

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

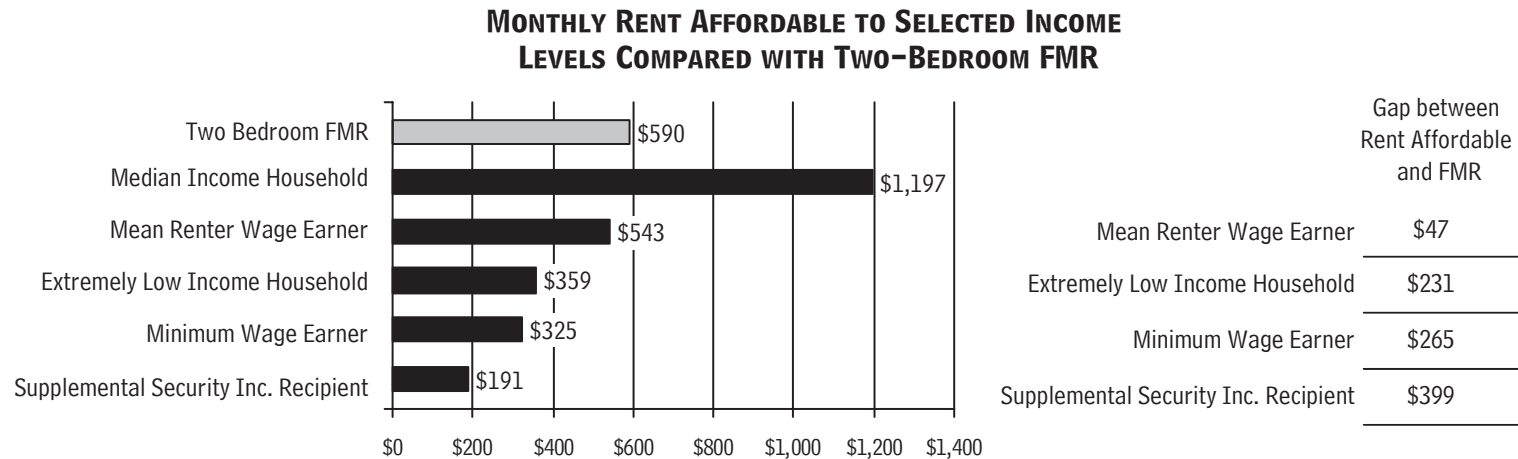
# ARKANSAS

In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$590. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,967 monthly or \$23,599 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.35**

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 73 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 Arkansas, the estimated mean (average) wage for a renter is \$10.43. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable <sup>3</sup> at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable <sup>3</sup> at mean wage	
<b>ARKANSAS</b>	<b>\$11.35</b>	33%	\$590	\$23,599	1.8	\$47,879	\$1,197	\$14,364	\$359	319,238	31%	\$10.43	\$543	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.07</b>	34%	\$524	\$20,955	1.6	\$41,653	\$1,041	\$12,496	\$312	123,945	27%	\$8.93	\$464	1.1
<b>METROPOLITAN AREAS</b>														
FAYETTEVILLE-SPRINGDALE-ROGERS HMFA	\$12.12	32%	\$630	\$25,200	1.9	\$52,600	\$1,315	\$15,780	\$395	41,736	34%	\$12.46	\$648	1.0
FORT SMITH HMFA	\$10.29	31%	\$535	\$21,400	1.6	\$45,700	\$1,143	\$13,710	\$343	21,265	33%	\$11.06	\$575	0.9
FRANKLIN COUNTY HMFA	\$9.88	39%	\$514	\$20,560	1.6	\$44,700	\$1,118	\$13,410	\$335	1,511	22%	\$7.45	\$388	1.3
GRANT COUNTY HMFA	\$10.38	34%	\$540	\$21,600	1.7	\$51,500	\$1,288	\$15,450	\$386	1,236	20%	\$8.91	\$463	1.2
HOT SPRINGS MSA	\$11.90	29%	\$619	\$24,760	1.9	\$45,900	\$1,148	\$13,770	\$344	10,905	29%	\$8.62	\$448	1.4
JONESBORO HMFA	\$10.83	29%	\$563	\$22,520	1.7	\$50,700	\$1,268	\$15,210	\$380	11,652	36%	\$9.04	\$470	1.2
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY HMFA	\$13.04	33%	\$678	\$27,120	2.1	\$57,900	\$1,448	\$17,370	\$434	79,374	34%	\$11.48	\$597	1.1
MEMPHIS HMFA	\$14.29	34%	\$743	\$29,720	2.3	\$54,400	\$1,360	\$16,320	\$408	7,333	40%	\$9.22	\$479	1.5
PINE BLUFF MSA	\$11.35	30%	\$590	\$23,600	1.8	\$45,700	\$1,143	\$13,710	\$343	11,944	31%	\$9.59	\$499	1.2
POINSETT COUNTY HMFA	\$9.88	42%	\$514	\$20,560	1.6	\$39,200	\$980	\$11,760	\$294	3,324	33%	\$8.30	\$431	1.2
TEXARKANA MSA	\$11.38	31%	\$592	\$23,680	1.8	\$51,700	\$1,293	\$15,510	\$388	5,013	32%	\$9.83	\$511	1.2
<b>COUNTIES</b>														
ARKANSAS COUNTY	\$9.88	38%	\$514	\$20,560	1.6	\$44,400	\$1,110	\$13,320	\$333	2,724	32%	\$9.34	\$485	1.1
ASHLEY COUNTY	\$10.44	30%	\$543	\$21,720	1.7	\$45,400	\$1,135	\$13,620	\$341	2,234	24%	\$11.50	\$598	0.9
BAXTER COUNTY	\$10.63	30%	\$553	\$22,120	1.7	\$42,200	\$1,055	\$12,660	\$317	3,455	20%	\$8.97	\$466	1.2
BENTON COUNTY	\$12.12	32%	\$630	\$25,200	1.9	\$52,600	\$1,315	\$15,780	\$395	16,184	28%	\$13.92	\$724	0.9
BOONE COUNTY	\$10.04	30%	\$522	\$20,880	1.6	\$43,100	\$1,078	\$12,930	\$323	3,693	27%	\$9.11	\$474	1.1
BRADLEY COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$37,300	\$933	\$11,190	\$280	1,329	27%	\$6.85	\$356	1.4
CALHOUN COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$42,300	\$1,058	\$12,690	\$317	413	18%	\$15.66	\$814	0.6
CARROLL COUNTY	\$10.40	30%	\$541	\$21,640	1.7	\$40,400	\$1,010	\$12,120	\$303	2,749	27%	\$8.70	\$452	1.2
CHICOT COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$34,000	\$850	\$10,200	\$255	1,581	30%	\$7.89	\$410	1.3
CLARK COUNTY	\$10.27	30%	\$534	\$21,360	1.6	\$45,400	\$1,135	\$13,620	\$341	3,062	34%	\$7.01	\$364	1.5
CLAY COUNTY	\$9.88	54%	\$514	\$20,560	1.6	\$40,000	\$1,000	\$12,000	\$300	1,861	25%	\$8.08	\$420	1.2
CLEBURNE COUNTY	\$10.75	30%	\$559	\$22,360	1.7	\$45,000	\$1,125	\$13,500	\$338	1,977	19%	\$7.35	\$382	1.5
CLEVELAND COUNTY	\$11.35	30%	\$590	\$23,600	1.8	\$45,700	\$1,143	\$13,710	\$343	581	18%	\$7.37	\$383	1.5
COLUMBIA COUNTY	\$9.98	30%	\$519	\$20,760	1.6	\$44,400	\$1,110	\$13,320	\$333	2,867	29%	\$9.54	\$496	1.0
CONWAY COUNTY	\$9.88	34%	\$514	\$20,560	1.6	\$45,800	\$1,145	\$13,740	\$344	1,751	22%	\$8.51	\$442	1.2
CRAIGHEAD COUNTY	\$10.83	29%	\$563	\$22,520	1.7	\$50,700	\$1,268	\$15,210	\$380	11,652	36%	\$9.04	\$470	1.2
CRAWFORD COUNTY	\$10.29	31%	\$535	\$21,400	1.6	\$45,700	\$1,143	\$13,710	\$343	4,753	24%	\$9.01	\$468	1.1
CRITTENDEN COUNTY	\$14.29	34%	\$743	\$29,720	2.3	\$54,400	\$1,360	\$16,320	\$408	7,333	40%	\$9.22	\$479	1.5
CROSS COUNTY	\$9.94	30%	\$517	\$20,680	1.6	\$41,400	\$1,035	\$12,420	\$311	2,167	29%	\$8.59	\$447	1.2
DALLAS COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$39,400	\$985	\$11,820	\$296	918	26%	\$8.56	\$445	1.2
DESHA COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$36,400	\$910	\$10,920	\$273	2,162	37%	\$7.68	\$399	1.3
DREW COUNTY	\$10.90	54%	\$567	\$22,680	1.7	\$45,000	\$1,125	\$13,500	\$338	2,283	31%	\$7.01	\$364	1.6
FAULKNER COUNTY	\$13.04	33%	\$678	\$27,120	2.1	\$57,900	\$1,448	\$17,370	\$434	10,017	31%	\$9.26	\$482	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**ARKANSAS**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
FRANKLIN COUNTY	\$9.88	39%	\$514	\$20,560	1.6	\$44,700	\$1,118	\$13,410	\$335	1,511	22%	\$7.45	\$388	1.3
FULTON COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$36,700	\$918	\$11,010	\$275	908	19%	\$6.78	\$353	1.5
GARLAND COUNTY	\$11.90	29%	\$619	\$24,760	1.9	\$45,900	\$1,148	\$13,770	\$344	10,905	29%	\$8.62	\$448	1.4
GRANT COUNTY	\$10.38	34%	\$540	\$21,600	1.7	\$51,500	\$1,288	\$15,450	\$386	1,236	20%	\$8.91	\$463	1.2
GREENE COUNTY	\$9.88	30%	\$514	\$20,560	1.6	\$45,300	\$1,133	\$13,590	\$340	4,233	29%	\$9.01	\$469	1.1
HEMPSTEAD COUNTY	\$10.13	30%	\$527	\$21,080	1.6	\$41,500	\$1,038	\$12,450	\$311	2,749	31%	\$8.57	\$446	1.2
HOT SPRING COUNTY	\$9.88	32%	\$514	\$20,560	1.6	\$45,400	\$1,135	\$13,620	\$341	2,645	22%	\$10.16	\$528	1.0
HOWARD COUNTY	\$9.88	51%	\$514	\$20,560	1.6	\$42,200	\$1,055	\$12,660	\$317	1,531	28%	\$9.01	\$469	1.1
INDEPENDENCE COUNTY	\$9.88	30%	\$514	\$20,560	1.6	\$46,600	\$1,165	\$13,980	\$350	3,449	26%	\$8.63	\$449	1.1
IZARD COUNTY	\$9.88	35%	\$514	\$20,560	1.6	\$38,800	\$970	\$11,640	\$291	1,080	20%	\$6.42	\$334	1.5
JACKSON COUNTY	\$9.88	57%	\$514	\$20,560	1.6	\$40,000	\$1,000	\$12,000	\$300	2,120	30%	\$9.08	\$472	1.1
JEFFERSON COUNTY	\$11.35	30%	\$590	\$23,600	1.8	\$45,700	\$1,143	\$13,710	\$343	10,346	34%	\$9.79	\$509	1.2
JOHNSON COUNTY	\$9.88	32%	\$514	\$20,560	1.6	\$41,100	\$1,028	\$12,330	\$308	2,360	27%	\$8.54	\$444	1.2
LAFAYETTE COUNTY	\$10.23	29%	\$532	\$21,280	1.6	\$37,500	\$938	\$11,250	\$281	741	22%	\$7.67	\$399	1.3
LAWRENCE COUNTY	\$9.88	46%	\$514	\$20,560	1.6	\$39,400	\$985	\$11,820	\$296	2,049	29%	\$7.14	\$371	1.4
LEE COUNTY	\$9.88	37%	\$514	\$20,560	1.6	\$31,500	\$788	\$9,450	\$236	1,521	36%	\$8.18	\$425	1.2
LINCOLN COUNTY	\$11.35	30%	\$590	\$23,600	1.8	\$45,700	\$1,143	\$13,710	\$343	1,017	24%	\$7.38	\$384	1.5
LITTLE RIVER COUNTY	\$10.23	29%	\$532	\$21,280	1.6	\$43,800	\$1,095	\$13,140	\$329	1,284	23%	\$12.83	\$667	0.8
LOGAN COUNTY	\$9.88	44%	\$514	\$20,560	1.6	\$40,800	\$1,020	\$12,240	\$306	1,982	23%	\$8.01	\$417	1.2
LONOKE COUNTY	\$13.04	33%	\$678	\$27,120	2.1	\$57,900	\$1,448	\$17,370	\$434	4,637	24%	\$7.38	\$384	1.8
MADISON COUNTY	\$12.12	32%	\$630	\$25,200	1.9	\$52,600	\$1,315	\$15,780	\$395	1,149	21%	\$8.41	\$437	1.4
MARION COUNTY	\$9.88	40%	\$514	\$20,560	1.6	\$39,100	\$978	\$11,730	\$293	1,353	20%	\$8.56	\$445	1.2
MILLER COUNTY	\$11.38	31%	\$592	\$23,680	1.8	\$51,700	\$1,293	\$15,510	\$388	5,013	32%	\$9.83	\$511	1.2
MISSISSIPPI COUNTY	\$10.17	30%	\$529	\$21,160	1.6	\$40,200	\$1,005	\$12,060	\$302	7,960	41%	\$11.45	\$596	0.9
MONROE COUNTY	\$9.88	33%	\$514	\$20,560	1.6	\$35,100	\$878	\$10,530	\$263	1,440	35%	\$6.19	\$322	1.6
MONTGOMERY COUNTY	\$11.19	30%	\$582	\$23,280	1.8	\$39,900	\$998	\$11,970	\$299	651	17%	\$5.79	\$301	1.9
NEVADA COUNTY	\$10.23	29%	\$532	\$21,280	1.6	\$40,400	\$1,010	\$12,120	\$303	981	25%	\$6.76	\$352	1.5
NEWTON COUNTY †	\$9.92	30%	\$516	\$20,640	1.6	\$36,800	\$920	\$11,040	\$276	648	19%			
OUACHITA COUNTY	\$9.88	52%	\$514	\$20,560	1.6	\$43,000	\$1,075	\$12,900	\$323	3,322	29%	\$7.98	\$415	1.2
PERRY COUNTY	\$13.04	33%	\$678	\$27,120	2.1	\$57,900	\$1,448	\$17,370	\$434	713	18%	\$8.09	\$421	1.6
PHILLIPS COUNTY	\$9.88	46%	\$514	\$20,560	1.6	\$32,300	\$808	\$9,690	\$242	4,246	44%	\$7.63	\$397	1.3
PIKE COUNTY	\$10.23	29%	\$532	\$21,280	1.6	\$40,300	\$1,008	\$12,090	\$302	962	21%	\$8.04	\$418	1.3
POINSETT COUNTY	\$9.88	42%	\$514	\$20,560	1.6	\$39,200	\$980	\$11,760	\$294	3,324	33%	\$8.30	\$431	1.2
POLK COUNTY	\$9.88	43%	\$514	\$20,560	1.6	\$38,100	\$953	\$11,430	\$286	1,739	22%	\$7.68	\$399	1.3
POPE COUNTY	\$10.31	29%	\$536	\$21,440	1.6	\$47,000	\$1,175	\$14,100	\$353	5,962	29%	\$9.50	\$494	1.1
PRAIRIE COUNTY	\$9.88	33%	\$514	\$20,560	1.6	\$44,200	\$1,105	\$13,260	\$332	1,061	27%	\$8.04	\$418	1.2
PULASKI COUNTY	\$13.04	33%	\$678	\$27,120	2.1	\$57,900	\$1,448	\$17,370	\$434	57,874	39%	\$12.27	\$638	1.1
RANDOLPH COUNTY	\$9.88	36%	\$514	\$20,560	1.6	\$40,700	\$1,018	\$12,210	\$305	1,850	25%	\$6.28	\$327	1.6
SALINE COUNTY	\$13.04	33%	\$678	\$27,120	2.1	\$57,900	\$1,448	\$17,370	\$434	6,133	19%	\$8.67	\$451	1.5
SCOTT COUNTY	\$9.88	55%	\$514	\$20,560	1.6	\$36,900	\$923	\$11,070	\$277	1,115	26%	\$7.89	\$410	1.3
SEARCY COUNTY	\$9.92	30%	\$516	\$20,640	1.6	\$33,800	\$845	\$10,140	\$254	786	22%	\$5.35	\$278	1.9
SEBASTIAN COUNTY	\$10.29	31%	\$535	\$21,400	1.6	\$45,700	\$1,143	\$13,710	\$343	16,512	36%	\$11.57	\$602	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**ARKANSAS**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SEVIER COUNTY</b>	<b>\$9.88</b>	45%	\$514	\$20,560	1.6	\$42,200	\$1,055	\$12,660	\$317	1,474	26%	\$9.28	\$482	1.1
<b>SHARP COUNTY</b>	<b>\$9.88</b>	33%	\$514	\$20,560	1.6	\$36,500	\$913	\$10,950	\$274	1,434	20%	\$8.02	\$417	1.2
<b>ST. FRANCIS COUNTY</b>	<b>\$10.13</b>	30%	\$527	\$21,080	1.6	\$36,900	\$923	\$11,070	\$277	3,694	37%	\$6.37	\$331	1.6
<b>STONE COUNTY</b>	<b>\$9.88</b>	35%	\$514	\$20,560	1.6	\$34,100	\$853	\$10,230	\$256	1,056	22%	\$7.11	\$370	1.4
<b>UNION COUNTY</b>	<b>\$10.15</b>	30%	\$528	\$21,120	1.6	\$45,300	\$1,133	\$13,590	\$340	4,884	27%	\$11.03	\$574	0.9
<b>VAN BUREN COUNTY</b>	<b>\$9.88</b>	36%	\$514	\$20,560	1.6	\$39,400	\$985	\$11,820	\$296	1,288	19%	\$7.54	\$392	1.3
<b>WASHINGTON COUNTY</b>	<b>\$12.12</b>	32%	\$630	\$25,200	1.9	\$52,600	\$1,315	\$15,780	\$395	24,403	41%	\$11.01	\$573	1.1
<b>WHITE COUNTY</b>	<b>\$10.19</b>	30%	\$530	\$21,200	1.6	\$45,200	\$1,130	\$13,560	\$339	6,802	27%	\$9.19	\$478	1.1
<b>WOODRUFF COUNTY</b>	<b>\$9.88</b>	33%	\$514	\$20,560	1.6	\$33,900	\$848	\$10,170	\$254	1,214	34%	\$8.56	\$445	1.2
<b>YELL COUNTY</b>	<b>\$9.88</b>	37%	\$514	\$20,560	1.6	\$40,800	\$1,020	\$12,240	\$306	2,145	27%	\$8.66	\$450	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

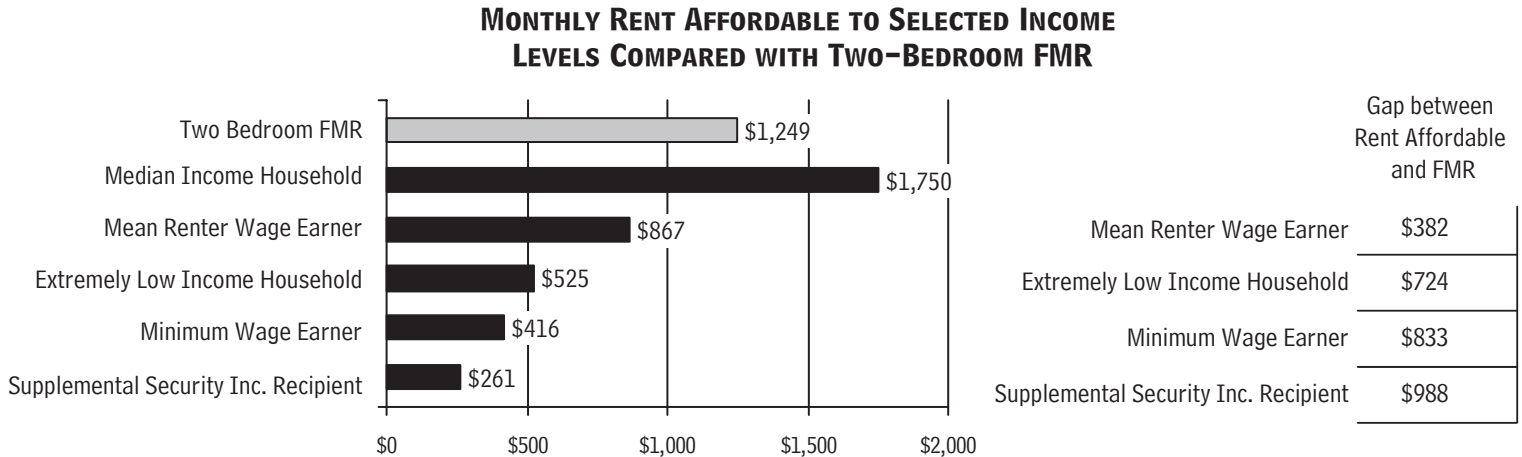
# CALIFORNIA

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,249. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,162 monthly or \$49,940 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$24.01**

In California, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 120 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 California, the estimated mean (average) wage for a renter is \$16.67. 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.



CALIFORNIA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>CALIFORNIA</b>	<b>\$24.01</b>	44%	\$1,249	\$49,940	3.0	\$69,999	\$1,750	\$21,000	\$525	4,956,633	43%	\$16.67	\$867	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$16.20</b>	44%	\$843	\$33,704	2.0	\$54,157	\$1,354	\$16,247	\$406	100,773	33%	\$9.78	\$508	1.7
<b>METROPOLITAN AREAS</b>														
BAKERSFIELD MSA	\$13.06	34%	\$679	\$27,160	1.6	\$50,000	\$1,250	\$15,000	\$375	78,991	38%	\$10.77	\$560	1.2
CHICO MSA	\$15.19	44%	\$790	\$31,600	1.9	\$54,500	\$1,363	\$16,350	\$409	31,233	39%	\$9.64	\$501	1.6
EL CENTRO MSA	\$15.08	44%	\$784	\$31,360	1.9	\$45,100	\$1,128	\$13,530	\$338	16,413	42%	\$7.88	\$410	1.9
FRESNO MSA	\$15.48	52%	\$805	\$32,200	1.9	\$49,900	\$1,248	\$14,970	\$374	110,084	44%	\$10.12	\$526	1.5
HANFORD-CORCORAN MSA	\$14.08	44%	\$732	\$29,280	1.8	\$50,100	\$1,253	\$15,030	\$376	15,168	44%	\$9.75	\$507	1.4
LOS ANGELES-LONG BEACH HMFA	\$25.00	62%	\$1,300	\$52,000	3.1	\$59,800	\$1,495	\$17,940	\$449	1,634,080	52%	\$16.90	\$879	1.5
MADERA MSA	\$15.33	44%	\$797	\$31,880	1.9	\$47,900	\$1,198	\$14,370	\$359	12,206	34%	\$9.86	\$513	1.6
MERCED MSA	\$14.23	44%	\$740	\$29,600	1.8	\$47,400	\$1,185	\$14,220	\$356	26,340	41%	\$9.89	\$514	1.4
MODESTO MSA	\$16.62	46%	\$864	\$34,560	2.1	\$56,500	\$1,413	\$16,950	\$424	55,235	38%	\$11.16	\$580	1.5
NAPA MSA	\$23.35	40%	\$1,214	\$48,560	2.9	\$79,600	\$1,990	\$23,880	\$597	15,838	35%	\$15.06	\$783	1.5
OAKLAND-FREMONT HMFA	\$23.83	26%	\$1,239	\$49,560	3.0	\$86,100	\$2,153	\$25,830	\$646	342,776	40%	\$18.13	\$943	1.3
ORANGE COUNTY HMFA *	\$30.67	52%	\$1,595	\$63,800	3.8	\$84,100	\$2,103	\$25,230	\$631	361,094	39%	\$17.11	\$890	1.8
OXNARD-THOUSAND OAKS-VENTURA MSA	\$27.35	51%	\$1,422	\$56,880	3.4	\$83,900	\$2,098	\$25,170	\$629	78,861	32%	\$14.96	\$778	1.8
REDDING MSA	\$14.73	44%	\$766	\$30,640	1.8	\$53,300	\$1,333	\$15,990	\$400	21,477	34%	\$10.36	\$539	1.4
RIVERSIDE-SAN BERNARDINO-ONTARIO MSA *	\$21.96	69%	\$1,142	\$45,680	2.7	\$62,000	\$1,550	\$18,600	\$465	345,319	33%	\$11.16	\$581	2.0
SACRAMENTO--ARDEN-ARCADE--ROSEVILLE HMFA	\$18.88	45%	\$982	\$39,280	2.4	\$71,000	\$1,775	\$21,300	\$533	229,711	38%	\$13.87	\$721	1.4
SALINAS MSA	\$21.37	36%	\$1,111	\$44,440	2.7	\$64,800	\$1,620	\$19,440	\$486	54,970	45%	\$13.32	\$693	1.6
SAN BENITO COUNTY HMFA	\$20.10	38%	\$1,045	\$41,800	2.5	\$78,000	\$1,950	\$23,400	\$585	5,061	32%	\$10.36	\$539	1.9
SAN DIEGO-CARLSBAD-SAN MARCOS MSA *	\$26.06	55%	\$1,355	\$54,200	3.3	\$72,100	\$1,803	\$21,630	\$541	443,188	45%	\$15.64	\$813	1.7
SAN FRANCISCO HMFA	\$30.62	12%	\$1,592	\$63,680	3.8	\$94,300	\$2,358	\$28,290	\$707	348,856	51%	\$27.02	\$1,405	1.1
SAN JOSE-SUNNYVALE-SANTA CLARA HMFA	\$24.87	0%	\$1,293	\$51,720	3.1	\$97,800	\$2,445	\$29,340	\$734	227,227	40%	\$29.41	\$1,529	0.8
SAN LUIS OBISPO-PASO ROBLES MSA	\$20.67	44%	\$1,075	\$43,000	2.6	\$67,000	\$1,675	\$20,100	\$503	35,747	39%	\$10.88	\$566	1.9
SANTA BARBARA-SANTA MARIA-GOLETA MSA	\$25.65	59%	\$1,334	\$53,360	3.2	\$65,200	\$1,630	\$19,560	\$489	60,043	44%	\$13.73	\$714	1.9
SANTA CRUZ-WATSONVILLE MSA	\$28.71	40%	\$1,493	\$59,720	3.6	\$79,900	\$1,998	\$23,970	\$599	36,474	40%	\$13.43	\$698	2.1
SANTA ROSA-PETALUMA MSA	\$21.87	25%	\$1,137	\$45,480	2.7	\$77,800	\$1,945	\$23,340	\$584	61,892	36%	\$14.69	\$764	1.5
STOCKTON MSA	\$17.58	49%	\$914	\$36,560	2.2	\$61,300	\$1,533	\$18,390	\$460	71,958	40%	\$10.83	\$563	1.6
VALLEJO-FAIRFIELD MSA	\$20.96	40%	\$1,090	\$43,600	2.6	\$74,300	\$1,858	\$22,290	\$557	45,406	35%	\$12.99	\$676	1.6
VISALIA-PORTERVILLE MSA	\$11.77	21%	\$612	\$24,480	1.5	\$46,900	\$1,173	\$14,070	\$352	42,481	38%	\$9.23	\$480	1.3
YOLO HMFA	\$19.48	42%	\$1,013	\$40,520	2.4	\$71,000	\$1,775	\$21,300	\$533	27,866	47%	\$11.57	\$602	1.7
YUBA CITY MSA	\$13.60	44%	\$707	\$28,280	1.7	\$53,400	\$1,335	\$16,020	\$401	19,865	42%	\$10.64	\$553	1.3
<b>COUNTIES</b>														
ALAMEDA COUNTY	\$23.83	26%	\$1,239	\$49,560	3.0	\$86,100	\$2,153	\$25,830	\$646	237,060	45%	\$18.67	\$971	1.3
ALPINE COUNTY	\$16.35	44%	\$850	\$34,000	2.0	\$69,400	\$1,735	\$20,820	\$521	155	32%	\$9.33	\$485	1.8
AMADOR COUNTY	\$18.98	44%	\$987	\$39,480	2.4	\$66,700	\$1,668	\$20,010	\$500	3,139	25%	\$10.43	\$542	1.8
BUTTE COUNTY	\$15.19	44%	\$790	\$31,600	1.9	\$54,500	\$1,363	\$16,350	\$409	31,233	39%	\$9.64	\$501	1.6

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**CALIFORNIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>CALAVERAS COUNTY</b>	<b>\$15.15</b>	44%	\$788	\$31,520	1.9	\$61,400	\$1,535	\$18,420	\$461	3,505	21%	\$9.04	\$470	1.7
<b>COLUSA COUNTY</b>	<b>\$14.98</b>	44%	\$779	\$31,160	1.9	\$51,400	\$1,285	\$15,420	\$386	2,240	37%	\$9.77	\$508	1.5
<b>CONTRA COSTA COUNTY</b>	<b>\$23.83</b>	26%	\$1,239	\$49,560	3.0	\$86,100	\$2,153	\$25,830	\$646	105,716	31%	\$17.09	\$889	1.4
<b>DEL NORTE COUNTY</b>	<b>\$14.75</b>	44%	\$767	\$30,680	1.8	\$46,400	\$1,160	\$13,920	\$348	3,319	36%	\$7.60	\$395	1.9
<b>EL DORADO COUNTY</b>	<b>\$18.88</b>	45%	\$982	\$39,280	2.4	\$71,000	\$1,775	\$21,300	\$533	14,906	25%	\$11.10	\$577	1.7
<b>FRESNO COUNTY</b>	<b>\$15.48</b>	52%	\$805	\$32,200	1.9	\$49,900	\$1,248	\$14,970	\$374	110,084	44%	\$10.12	\$526	1.5
<b>GLENN COUNTY</b>	<b>\$13.27</b>	44%	\$690	\$27,600	1.7	\$47,400	\$1,185	\$14,220	\$356	3,304	36%	\$9.80	\$510	1.4
<b>HUMBOLDT COUNTY</b>	<b>\$16.10</b>	44%	\$837	\$33,480	2.0	\$53,500	\$1,338	\$16,050	\$401	21,714	42%	\$9.19	\$478	1.8
<b>IMPERIAL COUNTY</b>	<b>\$15.08</b>	44%	\$784	\$31,360	1.9	\$45,100	\$1,128	\$13,530	\$338	16,413	42%	\$7.88	\$410	1.9
<b>INYO COUNTY</b>	<b>\$14.10</b>	44%	\$733	\$29,320	1.8	\$57,500	\$1,438	\$17,250	\$431	2,628	34%	\$10.03	\$522	1.4
<b>KERN COUNTY</b>	<b>\$13.06</b>	34%	\$679	\$27,160	1.6	\$50,000	\$1,250	\$15,000	\$375	78,991	38%	\$10.77	\$560	1.2
<b>KINGS COUNTY</b>	<b>\$14.08</b>	44%	\$732	\$29,280	1.8	\$50,100	\$1,253	\$15,030	\$376	15,168	44%	\$9.75	\$507	1.4
<b>LAKE COUNTY</b>	<b>\$15.79</b>	44%	\$821	\$32,840	2.0	\$46,100	\$1,153	\$13,830	\$346	7,066	29%	\$10.51	\$547	1.5
<b>LASSEN COUNTY</b>	<b>\$15.46</b>	44%	\$804	\$32,160	1.9	\$55,600	\$1,390	\$16,680	\$417	3,073	32%	\$9.11	\$474	1.7
<b>LOS ANGELES COUNTY</b>	<b>\$25.00</b>	62%	\$1,300	\$52,000	3.1	\$59,800	\$1,495	\$17,940	\$449	1,634,080	52%	\$16.90	\$879	1.5
<b>MADERA COUNTY</b>	<b>\$15.33</b>	44%	\$797	\$31,880	1.9	\$47,900	\$1,198	\$14,370	\$359	12,206	34%	\$9.86	\$513	1.6
<b>MARIN COUNTY</b>	<b>\$30.62</b>	12%	\$1,592	\$63,680	3.8	\$94,300	\$2,358	\$28,290	\$707	36,632	36%	\$18.73	\$974	1.6
<b>MARIPOSA COUNTY</b>	<b>\$16.35</b>	44%	\$850	\$34,000	2.0	\$54,000	\$1,350	\$16,200	\$405	1,990	30%	\$8.21	\$427	2.0
<b>MENDOCINO COUNTY</b>	<b>\$17.29</b>	44%	\$899	\$35,960	2.2	\$49,200	\$1,230	\$14,760	\$369	12,877	39%	\$10.11	\$526	1.7
<b>MERCED COUNTY</b>	<b>\$14.23</b>	44%	\$740	\$29,600	1.8	\$47,400	\$1,185	\$14,220	\$356	26,340	41%	\$9.89	\$514	1.4
<b>MODOC COUNTY</b>	<b>\$14.38</b>	44%	\$748	\$29,920	1.8	\$46,600	\$1,165	\$13,980	\$350	1,109	29%	\$7.83	\$407	1.8
<b>MONO COUNTY</b>	<b>\$20.71</b>	44%	\$1,077	\$43,080	2.6	\$65,900	\$1,648	\$19,770	\$494	2,051	40%	\$9.83	\$511	2.1
<b>MONTEREY COUNTY</b>	<b>\$21.37</b>	36%	\$1,111	\$44,440	2.7	\$64,800	\$1,620	\$19,440	\$486	54,970	45%	\$13.32	\$693	1.6
<b>NAPA COUNTY</b>	<b>\$23.35</b>	40%	\$1,214	\$48,560	2.9	\$79,600	\$1,990	\$23,880	\$597	15,838	35%	\$15.06	\$783	1.5
<b>NEVADA COUNTY</b>	<b>\$19.90</b>	44%	\$1,035	\$41,400	2.5	\$64,700	\$1,618	\$19,410	\$485	8,944	24%	\$11.16	\$581	1.8
<b>ORANGE COUNTY *</b>	<b>\$30.67</b>	52%	\$1,595	\$63,800	3.8	\$84,100	\$2,103	\$25,230	\$631	361,094	39%	\$17.11	\$890	1.8
<b>PLACER COUNTY</b>	<b>\$18.88</b>	45%	\$982	\$39,280	2.4	\$71,000	\$1,775	\$21,300	\$533	25,014	27%	\$12.82	\$667	1.5
<b>PLUMAS COUNTY</b>	<b>\$15.81</b>	44%	\$822	\$32,880	2.0	\$59,100	\$1,478	\$17,730	\$443	2,695	30%	\$9.16	\$476	1.7
<b>RIVERSIDE COUNTY *</b>	<b>\$21.96</b>	69%	\$1,142	\$45,680	2.7	\$62,000	\$1,550	\$18,600	\$465	157,739	31%	\$10.86	\$565	2.0
<b>SACRAMENTO COUNTY</b>	<b>\$18.88</b>	45%	\$982	\$39,280	2.4	\$71,000	\$1,775	\$21,300	\$533	189,791	42%	\$14.40	\$749	1.3
<b>SAN BENITO COUNTY</b>	<b>\$20.10</b>	38%	\$1,045	\$41,800	2.5	\$78,000	\$1,950	\$23,400	\$585	5,061	32%	\$10.36	\$539	1.9
<b>SAN BERNARDINO COUNTY *</b>	<b>\$21.96</b>	69%	\$1,142	\$45,680	2.7	\$62,000	\$1,550	\$18,600	\$465	187,580	35%	\$11.45	\$595	1.9
<b>SAN DIEGO COUNTY *</b>	<b>\$26.06</b>	55%	\$1,355	\$54,200	3.3	\$72,100	\$1,803	\$21,630	\$541	443,188	45%	\$15.64	\$813	1.7
<b>SAN FRANCISCO COUNTY</b>	<b>\$30.62</b>	12%	\$1,592	\$63,680	3.8	\$94,300	\$2,358	\$28,290	\$707	214,385	65%	\$29.72	\$1,545	1.0
<b>SAN JOAQUIN COUNTY</b>	<b>\$17.58</b>	49%	\$914	\$36,560	2.2	\$61,300	\$1,533	\$18,390	\$460	71,958	40%	\$10.83	\$563	1.6
<b>SAN LUIS OBISPO COUNTY</b>	<b>\$20.67</b>	44%	\$1,075	\$43,000	2.6	\$67,000	\$1,675	\$20,100	\$503	35,747	39%	\$10.88	\$566	1.9
<b>SAN MATEO COUNTY</b>	<b>\$30.62</b>	12%	\$1,592	\$63,680	3.8	\$94,300	\$2,358	\$28,290	\$707	97,839	39%	\$25.65	\$1,334	1.2
<b>SANTA BARBARA COUNTY</b>	<b>\$25.65</b>	59%	\$1,334	\$53,360	3.2	\$65,200	\$1,630	\$19,560	\$489	60,043	44%	\$13.73	\$714	1.9
<b>SANTA CLARA COUNTY</b>	<b>\$24.87</b>	0%	\$1,293	\$51,720	3.1	\$97,800	\$2,445	\$29,340	\$734	227,227	40%	\$29.41	\$1,529	0.8
<b>SANTA CRUZ COUNTY</b>	<b>\$28.71</b>	40%	\$1,493	\$59,720	3.6	\$79,900	\$1,998	\$23,970	\$599	36,474	40%	\$13.43	\$698	2.1
<b>SHASTA COUNTY</b>	<b>\$14.73</b>	44%	\$766	\$30,640	1.8	\$53,300	\$1,333	\$15,990	\$400	21,477	34%	\$10.36	\$539	1.4
<b>SIERRA COUNTY</b>	<b>\$18.62</b>	44%	\$968	\$38,720	2.3	\$53,800	\$1,345	\$16,140	\$404	443	29%	\$8.76	\$455	2.1

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**CALIFORNIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SISKIYOU COUNTY</b>	<b>\$13.71</b>	44%	\$713	\$28,520	1.7	\$47,500	\$1,188	\$14,250	\$356	6,081	33%	\$8.39	\$436	1.6
<b>SOLANO COUNTY</b>	<b>\$20.96</b>	40%	\$1,090	\$43,600	2.6	\$74,300	\$1,858	\$22,290	\$557	45,406	35%	\$12.99	\$676	1.6
<b>SONOMA COUNTY</b>	<b>\$21.87</b>	25%	\$1,137	\$45,480	2.7	\$77,800	\$1,945	\$23,340	\$584	61,892	36%	\$14.69	\$764	1.5
<b>STANISLAUS COUNTY</b>	<b>\$16.62</b>	46%	\$864	\$34,560	2.1	\$56,500	\$1,413	\$16,950	\$424	55,235	38%	\$11.16	\$580	1.5
<b>SUTTER COUNTY</b>	<b>\$13.60</b>	44%	\$707	\$28,280	1.7	\$53,400	\$1,335	\$16,020	\$401	10,418	39%	\$9.84	\$512	1.4
<b>TEHAMA COUNTY</b>	<b>\$13.87</b>	44%	\$721	\$28,840	1.7	\$47,500	\$1,188	\$14,250	\$356	6,791	32%	\$10.27	\$534	1.3
<b>TRINITY COUNTY</b>	<b>\$13.94</b>	44%	\$725	\$29,000	1.7	\$44,300	\$1,108	\$13,290	\$332	1,606	29%	\$7.80	\$406	1.8
<b>TULARE COUNTY</b>	<b>\$11.77</b>	21%	\$612	\$24,480	1.5	\$46,900	\$1,173	\$14,070	\$352	42,481	38%	\$9.23	\$480	1.3
<b>TUOLUMNE COUNTY</b>	<b>\$17.10</b>	44%	\$889	\$35,560	2.1	\$57,500	\$1,438	\$17,250	\$431	6,043	29%	\$10.21	\$531	1.7
<b>VENTURA COUNTY</b>	<b>\$27.35</b>	51%	\$1,422	\$56,880	3.4	\$83,900	\$2,098	\$25,170	\$629	78,861	32%	\$14.96	\$778	1.8
<b>YOLO COUNTY</b>	<b>\$19.48</b>	42%	\$1,013	\$40,520	2.4	\$71,000	\$1,775	\$21,300	\$533	27,866	47%	\$11.57	\$602	1.7
<b>YUBA COUNTY</b>	<b>\$13.60</b>	44%	\$707	\$28,280	1.7	\$53,400	\$1,335	\$16,020	\$401	9,447	46%	\$12.47	\$649	1.1

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# COLORADO

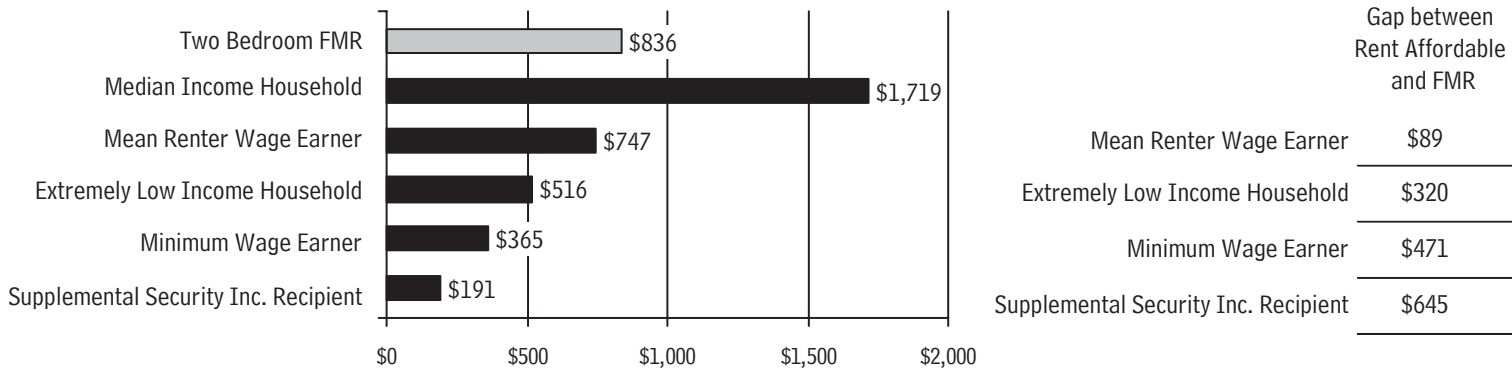
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$836. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,788 monthly or \$33,459 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.09**

In Colorado, a minimum wage worker earns an hourly wage of \$7.02. 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 Colorado, the estimated mean (average) wage for a renter is \$14.36. 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**



COLORADO	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>COLORADO</b>	<b>\$16.09</b>	13%	\$836	\$33,459	2.3	\$68,752	\$1,719	\$20,626	\$516	541,933	33%	\$14.36	\$747	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$14.85</b>	24%	\$772	\$30,881	2.1	\$56,678	\$1,417	\$17,004	\$425	72,890	31%	\$11.30	\$587	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOULDER MSA</b>	<b>\$19.23</b>	16%	\$1,000	\$40,000	2.7	\$85,000	\$2,125	\$25,500	\$638	40,431	35%	\$15.69	\$816	1.2
<b>COLORADO SPRINGS HMFA</b>	<b>\$15.33</b>	23%	\$797	\$31,880	2.2	\$68,000	\$1,700	\$20,400	\$510	67,966	35%	\$12.67	\$659	1.2
<b>DENVER-AURORA MSA *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	279,218	33%	\$16.29	\$847	1.0
<b>FORT COLLINS-LOVELAND MSA</b>	<b>\$15.52</b>	22%	\$807	\$32,280	2.2	\$75,000	\$1,875	\$22,500	\$563	31,420	32%	\$11.31	\$588	1.4
<b>GRAND JUNCTION MSA</b>	<b>\$11.69</b>	22%	\$608	\$24,320	1.7	\$55,000	\$1,375	\$16,500	\$413	12,517	27%	\$10.32	\$537	1.1
<b>GREELEY MSA</b>	<b>\$12.54</b>	16%	\$652	\$26,080	1.8	\$64,000	\$1,600	\$19,200	\$480	19,819	31%	\$10.43	\$543	1.2
<b>PUEBLO MSA</b>	<b>\$12.63</b>	22%	\$657	\$26,280	1.8	\$48,700	\$1,218	\$14,610	\$365	16,145	30%	\$8.75	\$455	1.4
<b>TELLER COUNTY HMFA</b>	<b>\$17.08</b>	21%	\$888	\$35,520	2.4	\$69,300	\$1,733	\$20,790	\$520	1,527	19%	\$11.20	\$582	1.5
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	37,708	29%	\$13.48	\$701	1.2
<b>ALAMOSA COUNTY</b>	<b>\$10.67</b>	33%	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	1,966	36%	\$7.64	\$397	1.4
<b>ARAPAHOE COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	61,010	32%	\$17.21	\$895	1.0
<b>ARCHULETA COUNTY</b>	<b>\$14.46</b>	22%	\$752	\$30,080	2.1	\$53,000	\$1,325	\$15,900	\$398	924	23%	\$8.81	\$458	1.6
<b>BACA COUNTY</b>	<b>\$10.67</b>	37%	\$555	\$22,200	1.5	\$41,300	\$1,033	\$12,390	\$310	447	23%	\$7.93	\$412	1.3
<b>BENT COUNTY</b>	<b>\$10.67</b>	26%	\$555	\$22,200	1.5	\$40,500	\$1,013	\$12,150	\$304	646	32%	\$8.69	\$452	1.2
<b>BOULDER COUNTY</b>	<b>\$19.23</b>	16%	\$1,000	\$40,000	2.7	\$85,000	\$2,125	\$25,500	\$638	40,431	35%	\$15.69	\$816	1.2
<b>CHAFFEE COUNTY</b>	<b>\$12.50</b>	22%	\$650	\$26,000	1.8	\$51,000	\$1,275	\$15,300	\$383	1,760	27%	\$8.43	\$438	1.5
<b>CHEYENNE COUNTY</b>	<b>\$10.67</b>	26%	\$555	\$22,200	1.5	\$55,100	\$1,378	\$16,530	\$413	220	25%	\$13.58	\$706	0.8
<b>CLEAR CREEK COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	967	24%	\$11.04	\$574	1.5
<b>CONEJOS COUNTY</b>	<b>\$10.67</b>	37%	\$555	\$22,200	1.5	\$35,300	\$883	\$10,590	\$265	637	21%	\$7.53	\$391	1.4
<b>COSTILLA COUNTY</b>	<b>\$10.67</b>	37%	\$555	\$22,200	1.5	\$31,300	\$783	\$9,390	\$235	323	21%	\$7.92	\$412	1.3
<b>CROWLEY COUNTY</b>	<b>\$10.67</b>	26%	\$555	\$22,200	1.5	\$39,300	\$983	\$11,790	\$295	368	27%	\$11.25	\$585	0.9
<b>CUSTER COUNTY</b>	<b>\$13.38</b>	22%	\$696	\$27,840	1.9	\$49,600	\$1,240	\$14,880	\$372	312	21%	\$8.45	\$439	1.6
<b>DELTA COUNTY</b>	<b>\$11.50</b>	22%	\$598	\$23,920	1.6	\$46,000	\$1,150	\$13,800	\$345	2,492	23%	\$8.52	\$443	1.3
<b>DENVER COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	113,604	47%	\$19.02	\$989	0.9
<b>DOLORES COUNTY</b>	<b>\$13.25</b>	22%	\$689	\$27,560	1.9	\$45,600	\$1,140	\$13,680	\$342	188	24%	\$8.61	\$448	1.5
<b>DOUGLAS COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	7,382	12%	\$12.81	\$666	1.3
<b>EAGLE COUNTY</b>	<b>\$24.85</b>	22%	\$1,292	\$51,680	3.5	\$83,800	\$2,095	\$25,140	\$629	5,493	36%	\$15.05	\$783	1.7
<b>EL PASO COUNTY</b>	<b>\$15.33</b>	23%	\$797	\$31,880	2.2	\$68,000	\$1,700	\$20,400	\$510	67,966	35%	\$12.67	\$659	1.2
<b>ELBERT COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	715	11%	\$8.78	\$456	1.9
<b>FREMONT COUNTY</b>	<b>\$11.88</b>	22%	\$618	\$24,720	1.7	\$51,200	\$1,280	\$15,360	\$384	3,661	24%	\$8.20	\$426	1.4
<b>GARFIELD COUNTY</b>	<b>\$15.65</b>	22%	\$814	\$32,560	2.2	\$66,500	\$1,663	\$19,950	\$499	5,657	35%	\$14.05	\$731	1.1
<b>GILPIN COUNTY *</b>	<b>\$16.85</b>	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	440	22%	\$11.69	\$608	1.4
<b>GRAND COUNTY</b>	<b>\$14.08</b>	22%	\$732	\$29,280	2.0	\$67,800	\$1,695	\$20,340	\$509	1,608	32%	\$9.88	\$514	1.4
<b>GUNNISON COUNTY</b>	<b>\$14.33</b>	22%	\$745	\$29,800	2.0	\$63,800	\$1,595	\$19,140	\$479	2,348	42%	\$8.89	\$462	1.6

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**COLORADO**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
HINSDALE COUNTY	\$18.63	22%	\$969	\$38,760	2.7	\$51,600	\$1,290	\$15,480	\$387	126	35%	\$7.47	\$389	2.5
HUERFANO COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$39,600	\$990	\$11,880	\$297	905	29%	\$8.78	\$456	1.2
JACKSON COUNTY	\$13.96	22%	\$726	\$29,040	2.0	\$44,900	\$1,123	\$13,470	\$337	212	32%	\$10.28	\$535	1.4
JEFFERSON COUNTY *	\$16.85	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	56,672	28%	\$13.31	\$692	1.3
KIOWA COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$42,200	\$1,055	\$12,660	\$317	191	29%	\$6.41	\$333	1.7
KIT CARSON COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$50,900	\$1,273	\$15,270	\$382	834	28%	\$9.08	\$472	1.2
LA PLATA COUNTY	\$14.94	22%	\$777	\$31,080	2.1	\$62,400	\$1,560	\$18,720	\$468	5,485	32%	\$10.36	\$539	1.4
LAKE COUNTY	\$18.63	22%	\$969	\$38,760	2.7	\$50,200	\$1,255	\$15,060	\$377	950	32%	\$8.72	\$454	2.1
LARIMER COUNTY	\$15.52	22%	\$807	\$32,280	2.2	\$75,000	\$1,875	\$22,500	\$563	31,420	32%	\$11.31	\$588	1.4
LAS ANIMAS COUNTY	\$10.81	22%	\$562	\$22,480	1.5	\$42,200	\$1,055	\$12,660	\$317	1,829	30%	\$9.05	\$470	1.2
LINCOLN COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$48,000	\$1,200	\$14,400	\$360	641	31%	\$10.03	\$522	1.1
LOGAN COUNTY	\$10.71	22%	\$557	\$22,280	1.5	\$51,200	\$1,280	\$15,360	\$384	2,277	30%	\$8.60	\$447	1.2
MESA COUNTY	\$11.69	22%	\$608	\$24,320	1.7	\$55,000	\$1,375	\$16,500	\$413	12,517	27%	\$10.32	\$537	1.1
MINERAL COUNTY	\$18.63	22%	\$969	\$38,760	2.7	\$50,300	\$1,258	\$15,090	\$377	101	27%	\$8.93	\$464	2.1
MOFFAT COUNTY	\$10.79	22%	\$561	\$22,440	1.5	\$55,300	\$1,383	\$16,590	\$415	1,393	28%	\$11.69	\$608	0.9
MONTEZUMA COUNTY	\$11.56	22%	\$601	\$24,040	1.6	\$46,100	\$1,153	\$13,830	\$346	2,321	25%	\$8.28	\$431	1.4
MONTROSE COUNTY	\$12.52	22%	\$651	\$26,040	1.8	\$49,900	\$1,248	\$14,970	\$374	3,277	25%	\$9.62	\$500	1.3
MORGAN COUNTY	\$11.19	22%	\$582	\$23,280	1.6	\$47,400	\$1,185	\$14,220	\$356	3,006	32%	\$10.58	\$550	1.1
OTERO COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$43,200	\$1,080	\$12,960	\$324	2,437	31%	\$7.10	\$369	1.5
OURAY COUNTY	\$18.63	22%	\$969	\$38,760	2.7	\$61,400	\$1,535	\$18,420	\$461	426	27%	\$9.93	\$516	1.9
PARK COUNTY *	\$16.85	7%	\$876	\$35,040	2.4	\$71,800	\$1,795	\$21,540	\$539	720	12%	\$11.34	\$590	1.5
PHILLIPS COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$46,300	\$1,158	\$13,890	\$347	422	24%	\$10.12	\$526	1.1
PITKIN COUNTY	\$26.29	22%	\$1,367	\$54,680	3.7	\$91,800	\$2,295	\$27,540	\$689	2,786	41%	\$15.40	\$801	1.7
PROWERS COUNTY	\$10.67	40%	\$555	\$22,200	1.5	\$41,300	\$1,033	\$12,390	\$310	1,796	34%	\$8.21	\$427	1.3
PUEBLO COUNTY	\$12.63	22%	\$657	\$26,280	1.8	\$48,700	\$1,218	\$14,610	\$365	16,145	30%	\$8.75	\$455	1.4
RIO BLANCO COUNTY	\$13.96	22%	\$726	\$29,040	2.0	\$56,800	\$1,420	\$17,040	\$426	683	30%	\$16.83	\$875	0.8
RIO GRANDE COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$44,400	\$1,110	\$13,320	\$333	1,375	29%	\$7.91	\$412	1.3
ROUTT COUNTY	\$19.38	22%	\$1,008	\$40,320	2.8	\$75,700	\$1,893	\$22,710	\$568	2,445	31%	\$13.58	\$706	1.4
SAGUACHE COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$35,700	\$893	\$10,710	\$268	703	31%	\$7.61	\$395	1.4
SAN JUAN COUNTY	\$13.25	22%	\$689	\$27,560	1.9	\$48,100	\$1,203	\$14,430	\$361	88	33%	\$4.41	\$229	3.0
SAN MIGUEL COUNTY	\$20.21	22%	\$1,051	\$42,040	2.9	\$74,000	\$1,850	\$22,200	\$555	1,460	48%	\$12.70	\$660	1.6
SEDGWICK COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$41,200	\$1,030	\$12,360	\$309	310	27%	\$8.74	\$455	1.2
SUMMIT COUNTY	\$21.73	22%	\$1,130	\$45,200	3.1	\$81,300	\$2,033	\$24,390	\$610	3,738	41%	\$11.51	\$598	1.9
TELLER COUNTY	\$17.08	21%	\$888	\$35,520	2.4	\$69,300	\$1,733	\$20,790	\$520	1,527	19%	\$11.20	\$582	1.5
WASHINGTON COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$45,000	\$1,125	\$13,500	\$338	523	26%	\$9.66	\$502	1.1
WELD COUNTY	\$12.54	16%	\$652	\$26,080	1.8	\$64,000	\$1,600	\$19,200	\$480	19,819	31%	\$10.43	\$543	1.2
YUMA COUNTY	\$10.67	26%	\$555	\$22,200	1.5	\$49,400	\$1,235	\$14,820	\$371	1,100	29%	\$10.07	\$524	1.1

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# CONNECTICUT

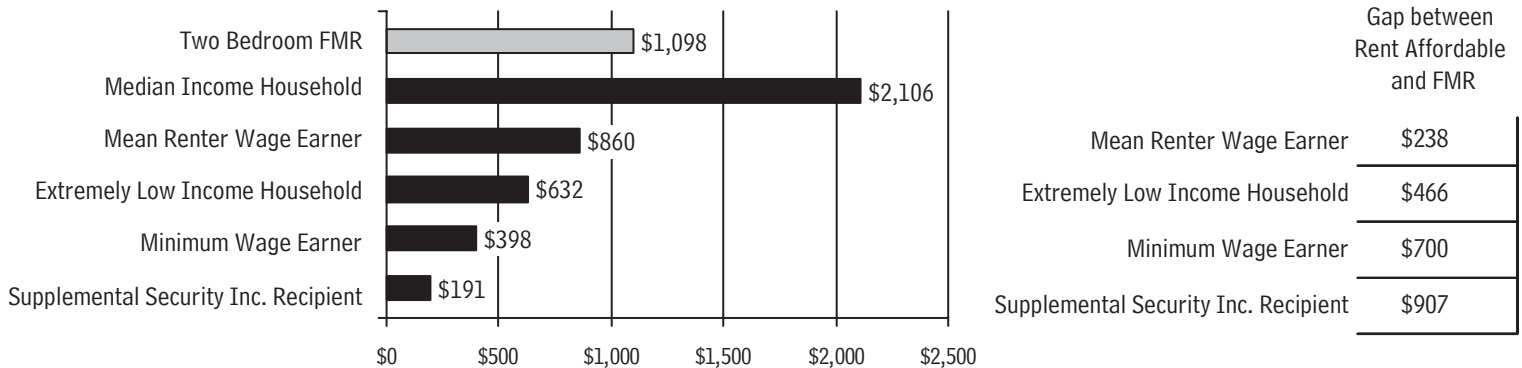
In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,098. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,659 monthly or \$43,911 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$21.11**

In Connecticut, a minimum wage worker earns an hourly wage of \$7.65. 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 \$16.53. 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**



CONNECTICUT	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>CONNECTICUT</b>	<b>\$21.11</b>	40%	\$1,098	\$43,911	2.8	\$84,259	\$2,106	\$25,278	\$632	431,928	33%	\$16.53	\$860	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$17.05</b>	38%	\$887	\$35,466	2.2	\$77,121	\$1,928	\$23,136	\$578	31,142	28%	\$10.75	\$559	1.6
<b><u>METROPOLITAN AREAS</u></b>														
BRIDGEPORT HMFA	<b>\$22.52</b>	54%	\$1,171	\$46,840	2.9	\$81,100	\$2,028	\$24,330	\$608	40,146	32%	\$22.56	\$1,173	1.0
COLCHESTER-LEBANON HMFA	<b>\$19.98</b>	37%	\$1,039	\$41,560	2.6	\$86,400	\$2,160	\$25,920	\$648	1,479	19%	\$14.11	\$734	1.4
DANBURY HMFA	<b>\$27.90</b>	54%	\$1,451	\$58,040	3.6	\$104,500	\$2,613	\$31,350	\$784	16,095	25%	\$22.56	\$1,173	1.2
HARTFORD-WEST HARTFORD-EAST HARTFORD HMFA *	<b>\$18.94</b>	32%	\$985	\$39,400	2.5	\$81,100	\$2,028	\$24,330	\$608	146,515	34%	\$15.58	\$810	1.2
MILFORD-ANSONIA-SEYMOUR HMFA	<b>\$20.67</b>	39%	\$1,075	\$43,000	2.7	\$81,600	\$2,040	\$24,480	\$612	12,775	28%	\$13.21	\$687	1.6
NEW HAVEN-MERIDEN HMFA *	<b>\$21.96</b>	44%	\$1,142	\$45,680	2.9	\$78,300	\$1,958	\$23,490	\$587	76,728	38%	\$13.21	\$687	1.7
NORWICH-NEW LONDON HMFA	<b>\$17.81</b>	38%	\$926	\$37,040	2.3	\$77,400	\$1,935	\$23,220	\$581	31,808	35%	\$14.11	\$734	1.3
SOUTHERN MIDDLESEX COUNTY HMFA	<b>\$20.46</b>	32%	\$1,064	\$42,560	2.7	\$93,900	\$2,348	\$28,170	\$704	3,570	19%	\$14.99	\$780	1.4
STAMFORD-NORWALK HMFA	<b>\$31.58</b>	39%	\$1,642	\$65,680	4.1	\$117,800	\$2,945	\$35,340	\$884	43,482	33%	\$22.56	\$1,173	1.4
WATERBURY HMFA	<b>\$16.60</b>	41%	\$863	\$34,520	2.2	\$63,700	\$1,593	\$19,110	\$478	28,188	39%	\$13.21	\$687	1.3
<b><u>COUNTIES</u></b>														
LITCHFIELD COUNTY	<b>\$18.02</b>	38%	\$937	\$37,480	2.4	\$83,400	\$2,085	\$25,020	\$626	17,738	25%	\$10.95	\$570	1.6
WINDHAM COUNTY	<b>\$15.77</b>	38%	\$820	\$32,800	2.1	\$66,200	\$1,655	\$19,860	\$497	13,404	33%	\$10.41	\$541	1.5

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**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.*

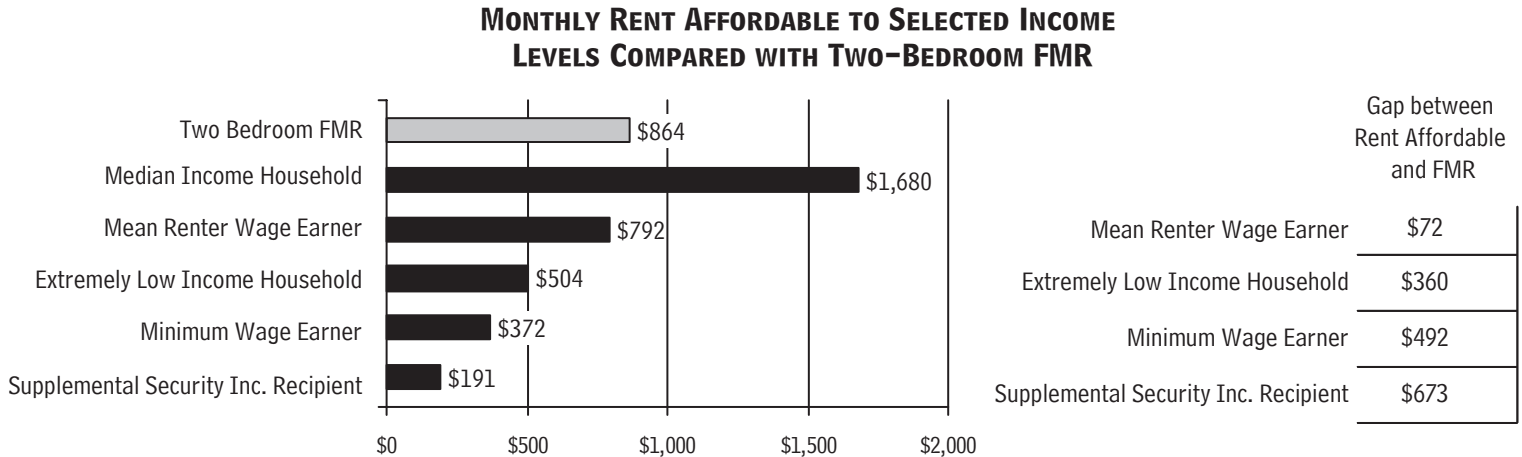
# DELAWARE

In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$864. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,878 monthly or \$34,542 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.61**

In Delaware, 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 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 Delaware, the estimated mean (average) wage for a renter is \$15.23. 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.



DELAWARE	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>DELAWARE</b>	<b>\$16.61</b>	35%	\$864	\$34,542	2.3	\$67,191	\$1,680	\$20,157	\$504	82,690	28%	\$15.23	\$792	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.17</b>	36%	\$685	\$27,400	1.8	\$54,700	\$1,368	\$16,410	\$410	12,072	19%	\$10.03	\$521	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>DOVER MSA †</b>	<b>\$14.29</b>	36%	\$743	\$29,720	2.0	\$55,300	\$1,383	\$16,590	\$415	14,176	30%			
<b>PHILADELPHIA-CAMDEN-WILMINGTON MSA</b>	<b>\$17.92</b>	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	56,442	30%	\$16.56	\$861	1.1
<b><u>COUNTIES</u></b>														
<b>KENT COUNTY †</b>	<b>\$14.29</b>	36%	\$743	\$29,720	2.0	\$55,300	\$1,383	\$16,590	\$415	14,176	30%			
<b>NEW CASTLE COUNTY</b>	<b>\$17.92</b>	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	56,442	30%	\$16.56	\$861	1.1
<b>SUSSEX COUNTY</b>	<b>\$13.17</b>	36%	\$685	\$27,400	1.8	\$54,700	\$1,368	\$16,410	\$410	12,072	19%	\$10.03	\$521	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# DISTRICT OF COLUMBIA

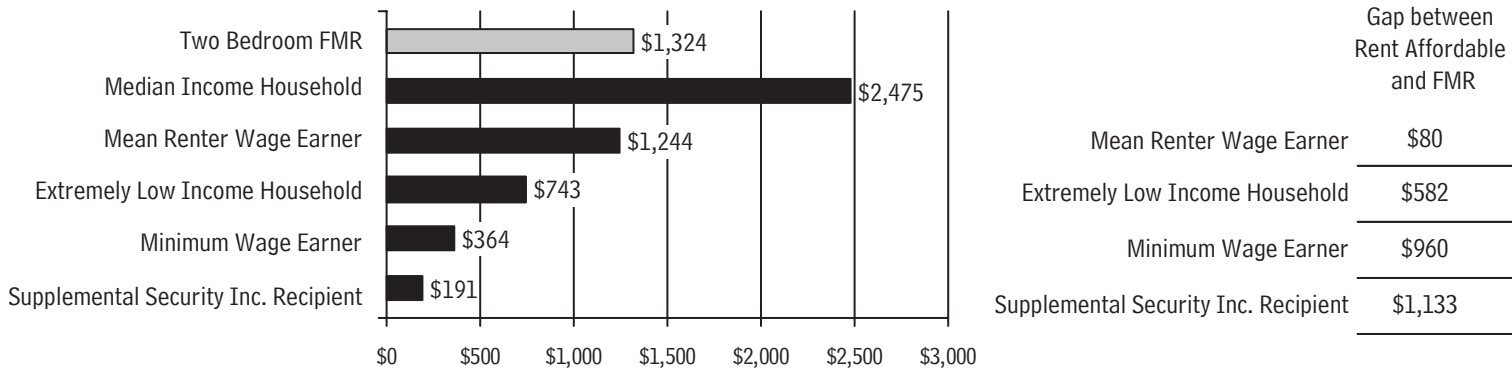
In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,324. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,413 monthly or \$52,960 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$25.46**

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 145 hours per week, 52 weeks per year. Or a household must include 3.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In the District of Columbia, the estimated mean (average) wage for a renter is \$23.92. 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**





DISTRICT OF COLUMBIA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>DISTRICT OF COLUMBIA</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	3.6	\$99,000	\$2,475	\$29,700	\$743	147,122	59%	\$23.92	\$1,244	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	3.6	\$99,000	\$2,475	\$29,700	\$743	147,122	59%	\$23.92	\$1,244	1.1
<b><u>COUNTIES</u></b>														
<b>DISTRICT OF COLUMBIA *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	3.6	\$99,000	\$2,475	\$29,700	\$743	147,122	59%	\$23.92	\$1,244	1.1

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# FLORIDA

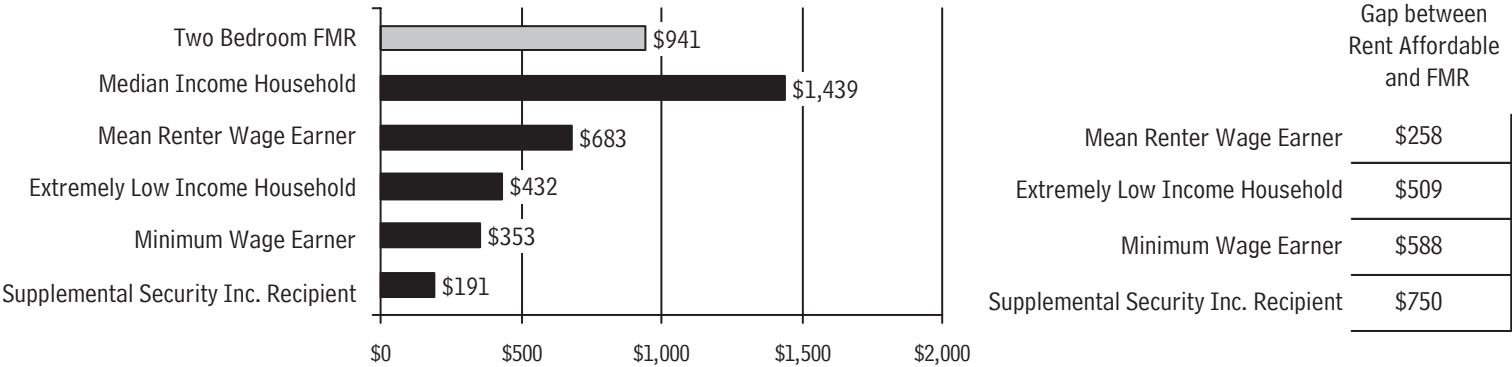
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$941. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,138 monthly or \$37,653 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.10**

In Florida, a minimum wage worker earns an hourly wage of \$6.79. 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 Florida, the estimated mean (average) wage for a renter is \$13.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



FLORIDA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>FLORIDA</b>	<b>\$18.10</b>	39%	\$941	\$37,653	2.7	\$57,549	\$1,439	\$17,265	\$432	1,896,218	30%	\$13.14	\$683	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.60</b>	42%	\$707	\$28,286	2.0	\$45,798	\$1,145	\$13,739	\$343	78,697	21%	\$10.03	\$522	1.4
<b>METROPOLITAN AREAS</b>														
BAKER COUNTY HMFA	\$10.67	52%	\$555	\$22,200	1.6	\$54,500	\$1,363	\$16,350	\$409	1,320	19%	\$7.15	\$372	1.5
CAPE CORAL-FORT MYERS MSA	\$17.04	40%	\$886	\$35,440	2.5	\$59,900	\$1,498	\$17,970	\$449	44,343	24%	\$13.15	\$684	1.3
DELTONA-DAYTONA BEACH-ORMOND BEACH MSA	\$16.25	38%	\$845	\$33,800	2.4	\$52,300	\$1,308	\$15,690	\$392	45,686	25%	\$10.61	\$552	1.5
FORT LAUDERDALE HMFA *	\$23.48	44%	\$1,221	\$48,840	3.5	\$64,000	\$1,600	\$19,200	\$480	199,820	31%	\$15.01	\$781	1.6
FORT WALTON BEACH-CRESTVIEW-DESTIN MSA	\$14.79	41%	\$769	\$30,760	2.2	\$63,200	\$1,580	\$18,960	\$474	22,297	34%	\$12.03	\$625	1.2
GAINESVILLE MSA	\$14.27	36%	\$742	\$29,680	2.1	\$56,600	\$1,415	\$16,980	\$425	40,120	43%	\$9.15	\$476	1.6
JACKSONVILLE HMFA	\$15.69	31%	\$816	\$32,640	2.3	\$63,900	\$1,598	\$19,170	\$479	139,121	33%	\$13.75	\$715	1.1
LAKELAND MSA	\$14.33	50%	\$745	\$29,800	2.1	\$50,700	\$1,268	\$15,210	\$380	49,860	27%	\$11.78	\$613	1.2
MIAMI-MIAMI BEACH-KENDALL HMFA	\$19.90	40%	\$1,035	\$41,400	2.9	\$49,200	\$1,230	\$14,760	\$369	327,441	42%	\$13.44	\$699	1.5
NAPLES-MARCO ISLAND MSA	\$20.31	41%	\$1,056	\$42,240	3.0	\$69,200	\$1,730	\$20,760	\$519	25,144	24%	\$14.26	\$742	1.4
OCALA MSA	\$13.58	41%	\$706	\$28,240	2.0	\$48,800	\$1,220	\$14,640	\$366	21,584	20%	\$11.52	\$599	1.2
ORLANDO-KISSIMEE MSA	\$17.60	30%	\$915	\$36,600	2.6	\$59,200	\$1,480	\$17,760	\$444	210,700	34%	\$13.68	\$711	1.3
PALM BAY-MELBOURNE-TITUSVILLE MSA	\$15.67	38%	\$815	\$32,600	2.3	\$61,300	\$1,533	\$18,390	\$460	50,317	25%	\$13.31	\$692	1.2
PALM COAST MSA	\$17.38	41%	\$904	\$36,160	2.6	\$55,600	\$1,390	\$16,680	\$417	3,394	16%	\$10.34	\$538	1.7
PANAMA CITY-LYNN HAVEN MSA	\$13.98	41%	\$727	\$29,080	2.1	\$53,800	\$1,345	\$16,140	\$404	18,705	31%	\$11.20	\$582	1.2
PENSACOLA-FERRY PASS-BRENT MSA	\$13.67	41%	\$711	\$28,440	2.0	\$55,900	\$1,398	\$16,770	\$419	44,954	29%	\$10.93	\$569	1.3
PORT ST. LUCIE MSA	\$16.62	40%	\$864	\$34,560	2.4	\$59,800	\$1,495	\$17,940	\$449	28,055	21%	\$11.25	\$585	1.5
PUNTA GORDA MSA	\$15.90	41%	\$827	\$33,080	2.3	\$52,600	\$1,315	\$15,780	\$395	10,420	16%	\$11.72	\$610	1.4
SARASOTA-BRADENTON-VENICE MSA *	\$19.27	40%	\$1,002	\$40,080	2.8	\$59,600	\$1,490	\$17,880	\$447	60,923	23%	\$12.95	\$673	1.5
SEBASTIAN-VERO BEACH MSA	\$16.56	40%	\$861	\$34,440	2.4	\$57,000	\$1,425	\$17,100	\$428	11,018	22%	\$11.19	\$582	1.5
TALLAHASSEE HMFA	\$16.15	40%	\$840	\$33,600	2.4	\$62,100	\$1,553	\$18,630	\$466	45,892	39%	\$9.15	\$476	1.8
TAMPA-ST. PETERSBURG-CLEARWATER MSA	\$16.98	38%	\$883	\$35,320	2.5	\$56,500	\$1,413	\$16,950	\$424	294,922	29%	\$13.36	\$695	1.3
WAKULLA COUNTY HMFA	\$13.37	41%	\$695	\$27,800	2.0	\$51,500	\$1,288	\$15,450	\$386	1,334	16%	\$8.52	\$443	1.6
WEST PALM BEACH-BOCA RATON HMFA *	\$22.85	48%	\$1,188	\$47,520	3.4	\$66,000	\$1,650	\$19,800	\$495	120,151	25%	\$14.35	\$746	1.6
<b>COUNTIES</b>														
ALACHUA COUNTY	\$14.27	36%	\$742	\$29,680	2.1	\$56,600	\$1,415	\$16,980	\$425	39,425	45%	\$9.17	\$477	1.6
BAKER COUNTY	\$10.67	52%	\$555	\$22,200	1.6	\$54,500	\$1,363	\$16,350	\$409	1,320	19%	\$7.15	\$372	1.5
BAY COUNTY	\$13.98	41%	\$727	\$29,080	2.1	\$53,800	\$1,345	\$16,140	\$404	18,705	31%	\$11.20	\$582	1.2
BRADFORD COUNTY	\$11.13	41%	\$579	\$23,160	1.6	\$48,500	\$1,213	\$14,550	\$364	1,788	21%	\$8.45	\$440	1.3
BREVARD COUNTY	\$15.67	38%	\$815	\$32,600	2.3	\$61,300	\$1,533	\$18,390	\$460	50,317	25%	\$13.31	\$692	1.2
BROWARD COUNTY *	\$23.48	44%	\$1,221	\$48,840	3.5	\$64,000	\$1,600	\$19,200	\$480	199,820	31%	\$15.01	\$781	1.6
CALHOUN COUNTY	\$11.19	41%	\$582	\$23,280	1.6	\$40,100	\$1,003	\$12,030	\$301	884	20%	\$8.27	\$430	1.4
CHARLOTTE COUNTY	\$15.90	41%	\$827	\$33,080	2.3	\$52,600	\$1,315	\$15,780	\$395	10,420	16%	\$11.72	\$610	1.4
CITRUS COUNTY	\$12.04	41%	\$626	\$25,040	1.8	\$46,200	\$1,155	\$13,860	\$347	7,587	14%	\$10.87	\$565	1.1
CLAY COUNTY	\$15.69	31%	\$816	\$32,640	2.3	\$63,900	\$1,598	\$19,170	\$479	11,123	22%	\$10.31	\$536	1.5

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**FLORIDA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
COLLIER COUNTY	\$20.31	41%	\$1,056	\$42,240	3.0	\$69,200	\$1,730	\$20,760	\$519	25,144	24%	\$14.26	\$742	1.4
COLUMBIA COUNTY	\$11.88	40%	\$618	\$24,720	1.8	\$45,100	\$1,128	\$13,530	\$338	4,788	23%	\$10.54	\$548	1.1
DESOTO COUNTY	\$11.83	40%	\$615	\$24,600	1.7	\$43,500	\$1,088	\$13,050	\$326	2,720	25%	\$9.65	\$502	1.2
DIXIE COUNTY	\$10.67	53%	\$555	\$22,200	1.6	\$38,800	\$970	\$11,640	\$291	705	14%	\$9.17	\$477	1.2
DUVAL COUNTY	\$15.69	31%	\$816	\$32,640	2.3	\$63,900	\$1,598	\$19,170	\$479	112,025	37%	\$14.57	\$758	1.1
ESCAMBIA COUNTY	\$13.67	41%	\$711	\$28,440	2.0	\$55,900	\$1,398	\$16,770	\$419	36,359	33%	\$11.16	\$580	1.2
FLAGLER COUNTY	\$17.38	41%	\$904	\$36,160	2.6	\$55,600	\$1,390	\$16,680	\$417	3,394	16%	\$10.34	\$538	1.7
FRANKLIN COUNTY	\$11.21	40%	\$583	\$23,320	1.7	\$39,300	\$983	\$11,790	\$295	851	21%	\$8.75	\$455	1.3
GADSDEN COUNTY	\$16.15	40%	\$840	\$33,600	2.4	\$62,100	\$1,553	\$18,630	\$466	3,488	22%	\$7.40	\$385	2.2
GILCHRIST COUNTY	\$14.27	36%	\$742	\$29,680	2.1	\$56,600	\$1,415	\$16,980	\$425	695	14%	\$8.10	\$421	1.8
GLADES COUNTY	\$12.50	41%	\$650	\$26,000	1.8	\$43,700	\$1,093	\$13,110	\$328	707	18%	\$14.04	\$730	0.9
GULF COUNTY	\$11.19	41%	\$582	\$23,280	1.6	\$45,200	\$1,130	\$13,560	\$339	936	19%	\$9.10	\$473	1.2
HAMILTON COUNTY	\$10.67	53%	\$555	\$22,200	1.6	\$38,000	\$950	\$11,400	\$285	943	23%	\$11.72	\$610	0.9
HARDEE COUNTY	\$11.83	40%	\$615	\$24,600	1.7	\$40,300	\$1,008	\$12,090	\$302	2,169	27%	\$9.63	\$501	1.2
HENDRY COUNTY	\$12.48	41%	\$649	\$25,960	1.8	\$43,600	\$1,090	\$13,080	\$327	2,991	28%	\$9.11	\$474	1.4
HERNANDO COUNTY	\$16.98	38%	\$883	\$35,320	2.5	\$56,500	\$1,413	\$16,950	\$424	7,471	13%	\$10.52	\$547	1.6
HIGHLANDS COUNTY	\$12.77	41%	\$664	\$26,560	1.9	\$41,400	\$1,035	\$12,420	\$311	7,617	20%	\$9.38	\$488	1.4
HILLSBOROUGH COUNTY	\$16.98	38%	\$883	\$35,320	2.5	\$56,500	\$1,413	\$16,950	\$424	140,334	36%	\$13.91	\$723	1.2
HOLMES COUNTY	\$10.73	41%	\$558	\$22,320	1.6	\$42,900	\$1,073	\$12,870	\$322	1,276	18%	\$6.60	\$343	1.6
INDIAN RIVER COUNTY	\$16.56	40%	\$861	\$34,440	2.4	\$57,000	\$1,425	\$17,100	\$428	11,018	22%	\$11.19	\$582	1.5
JACKSON COUNTY	\$10.67	48%	\$555	\$22,200	1.6	\$45,400	\$1,135	\$13,620	\$341	3,677	22%	\$8.38	\$436	1.3
JEFFERSON COUNTY	\$16.15	40%	\$840	\$33,600	2.4	\$62,100	\$1,553	\$18,630	\$466	897	19%	\$7.29	\$379	2.2
LAFAJETTE COUNTY	\$10.67	53%	\$555	\$22,200	1.6	\$43,900	\$1,098	\$13,170	\$329	419	20%	\$7.25	\$377	1.5
LAKE COUNTY	\$17.60	30%	\$915	\$36,600	2.6	\$59,200	\$1,480	\$17,760	\$444	16,366	19%	\$10.62	\$552	1.7
LEE COUNTY	\$17.04	40%	\$886	\$35,440	2.5	\$59,900	\$1,498	\$17,970	\$449	44,343	24%	\$13.15	\$684	1.3
LEON COUNTY	\$16.15	40%	\$840	\$33,600	2.4	\$62,100	\$1,553	\$18,630	\$466	41,507	43%	\$9.37	\$487	1.7
LEVY COUNTY	\$10.67	43%	\$555	\$22,200	1.6	\$38,400	\$960	\$11,520	\$288	2,279	16%	\$8.50	\$442	1.3
LIBERTY COUNTY	\$11.19	41%	\$582	\$23,280	1.6	\$43,000	\$1,075	\$12,900	\$323	406	18%	\$11.37	\$591	1.0
MADISON COUNTY	\$11.19	41%	\$582	\$23,280	1.6	\$40,000	\$1,000	\$12,000	\$300	1,432	22%	\$7.37	\$383	1.5
MANATEE COUNTY *	\$19.27	40%	\$1,002	\$40,080	2.8	\$59,600	\$1,490	\$17,880	\$447	29,524	26%	\$12.10	\$629	1.6
MARION COUNTY	\$13.58	41%	\$706	\$28,240	2.0	\$48,800	\$1,220	\$14,640	\$366	21,584	20%	\$11.52	\$599	1.2
MARTIN COUNTY	\$16.62	40%	\$864	\$34,560	2.4	\$59,800	\$1,495	\$17,940	\$449	11,157	20%	\$10.83	\$563	1.5
MIAMI-DADE COUNTY	\$19.90	40%	\$1,035	\$41,400	2.9	\$49,200	\$1,230	\$14,760	\$369	327,441	42%	\$13.44	\$699	1.5
MONROE COUNTY	\$23.40	41%	\$1,217	\$48,680	3.4	\$65,200	\$1,630	\$19,560	\$489	13,186	38%	\$13.47	\$701	1.7
NASSAU COUNTY	\$15.69	31%	\$816	\$32,640	2.3	\$63,900	\$1,598	\$19,170	\$479	4,248	19%	\$9.54	\$496	1.6
OKALOOSA COUNTY	\$14.79	41%	\$769	\$30,760	2.2	\$63,200	\$1,580	\$18,960	\$474	22,297	34%	\$12.03	\$625	1.2
KEECHOBEE COUNTY	\$12.69	40%	\$660	\$26,400	1.9	\$44,000	\$1,100	\$13,200	\$330	3,163	25%	\$10.57	\$550	1.2
ORANGE COUNTY	\$17.60	30%	\$915	\$36,600	2.6	\$59,200	\$1,480	\$17,760	\$444	132,056	39%	\$14.40	\$749	1.2
OSCEOLA COUNTY	\$17.60	30%	\$915	\$36,600	2.6	\$59,200	\$1,480	\$17,760	\$444	19,662	32%	\$11.33	\$589	1.6
PALM BEACH COUNTY *	\$22.85	48%	\$1,188	\$47,520	3.4	\$66,000	\$1,650	\$19,800	\$495	120,151	25%	\$14.35	\$746	1.6
PASCO COUNTY	\$16.98	38%	\$883	\$35,320	2.5	\$56,500	\$1,413	\$16,950	\$424	26,018	18%	\$10.39	\$540	1.6
PINELLAS COUNTY	\$16.98	38%	\$883	\$35,320	2.5	\$56,500	\$1,413	\$16,950	\$424	121,099	29%	\$13.44	\$699	1.3

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**FLORIDA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>POLK COUNTY</b>	<b>\$14.33</b>	50%	\$745	\$29,800	2.1	\$50,700	\$1,268	\$15,210	\$380	49,860	27%	\$11.78	\$613	1.2
<b>PUTNAM COUNTY</b>	<b>\$10.67</b>	41%	\$555	\$22,200	1.6	\$42,700	\$1,068	\$12,810	\$320	5,574	20%	\$8.53	\$444	1.3
<b>SANTA ROSA COUNTY</b>	<b>\$13.67</b>	41%	\$711	\$28,440	2.0	\$55,900	\$1,398	\$16,770	\$419	8,595	20%	\$10.03	\$521	1.4
<b>SARASOTA COUNTY *</b>	<b>\$19.27</b>	40%	\$1,002	\$40,080	2.8	\$59,600	\$1,490	\$17,880	\$447	31,399	21%	\$13.63	\$709	1.4
<b>SEMINOLE COUNTY</b>	<b>\$17.60</b>	30%	\$915	\$36,600	2.6	\$59,200	\$1,480	\$17,760	\$444	42,616	31%	\$13.13	\$683	1.3
<b>ST. JOHNS COUNTY</b>	<b>\$15.69</b>	31%	\$816	\$32,640	2.3	\$63,900	\$1,598	\$19,170	\$479	11,725	24%	\$10.66	\$555	1.5
<b>ST. LUCIE COUNTY</b>	<b>\$16.62</b>	40%	\$864	\$34,560	2.4	\$59,800	\$1,495	\$17,940	\$449	16,898	22%	\$11.65	\$606	1.4
<b>SUMTER COUNTY</b>	<b>\$10.67</b>	48%	\$555	\$22,200	1.6	\$47,100	\$1,178	\$14,130	\$353	2,818	14%	\$9.36	\$487	1.1
<b>SUWANNEE COUNTY</b>	<b>\$10.67</b>	52%	\$555	\$22,200	1.6	\$42,800	\$1,070	\$12,840	\$321	2,557	19%	\$7.72	\$401	1.4
<b>TAYLOR COUNTY</b>	<b>\$11.46</b>	41%	\$596	\$23,840	1.7	\$43,300	\$1,083	\$12,990	\$325	1,451	20%	\$9.81	\$510	1.2
<b>UNION COUNTY</b>	<b>\$11.21</b>	40%	\$583	\$23,320	1.7	\$46,400	\$1,160	\$13,920	\$348	858	25%	\$9.75	\$507	1.1
<b>VOLUSIA COUNTY</b>	<b>\$16.25</b>	38%	\$845	\$33,800	2.4	\$52,300	\$1,308	\$15,690	\$392	45,686	25%	\$10.61	\$552	1.5
<b>WAKULLA COUNTY</b>	<b>\$13.37</b>	41%	\$695	\$27,800	2.0	\$51,500	\$1,288	\$15,450	\$386	1,334	16%	\$8.52	\$443	1.6
<b>WALTON COUNTY</b>	<b>\$12.60</b>	41%	\$655	\$26,200	1.9	\$47,900	\$1,198	\$14,370	\$359	3,476	21%	\$10.43	\$542	1.2
<b>WASHINGTON COUNTY</b>	<b>\$10.67</b>	49%	\$555	\$22,200	1.6	\$40,900	\$1,023	\$12,270	\$307	1,439	18%	\$7.50	\$390	1.4

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# GEORGIA

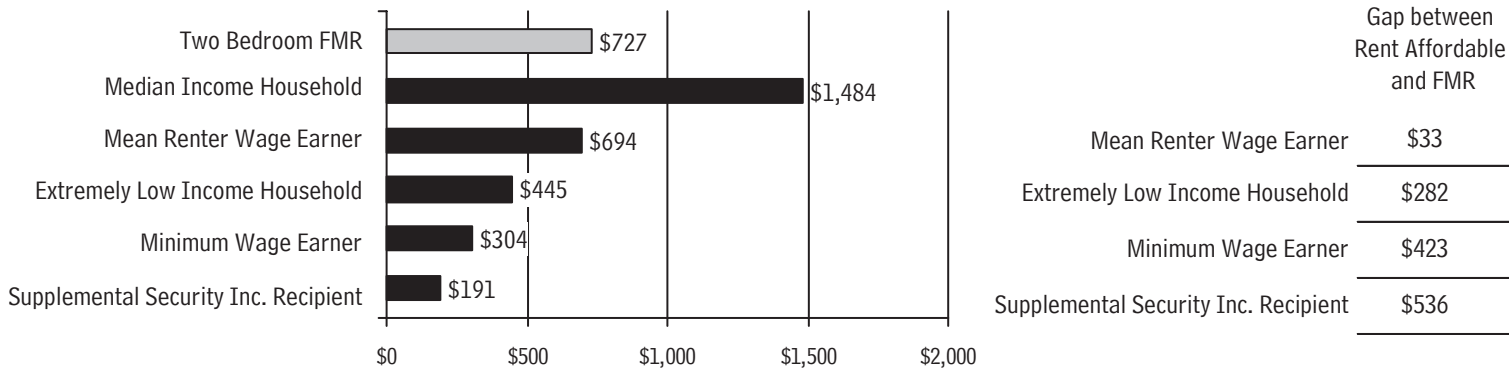
In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$727. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,424 monthly or \$29,084 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.98**

In Georgia, a minimum wage worker earns an hourly wage of \$5.85. 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 Georgia, the estimated mean (average) wage for a renter is \$13.34. 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 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



GEORGIA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>GEORGIA</b>	<b>\$13.98</b>	19%	\$727	\$29,084	2.4	\$59,373	\$1,484	\$17,812	\$445	977,076	33%	\$13.34	\$694	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.70</b>	35%	\$556	\$22,257	1.8	\$44,526	\$1,113	\$13,358	\$334	168,450	27%	\$8.76	\$455	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ALBANY MSA	\$11.71	31%	\$609	\$24,360	2.0	\$46,700	\$1,168	\$14,010	\$350	21,944	38%	\$10.01	\$520	1.2
ATHENS-CLARKE COUNTY MSA	\$13.96	31%	\$726	\$29,040	2.4	\$54,100	\$1,353	\$16,230	\$406	27,573	43%	\$10.25	\$533	1.4
ATLANTA-SANDY SPRINGS-MARIETTA HMFA	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	509,021	33%	\$15.56	\$809	1.0
AUGUSTA-RICHMOND COUNTY MSA	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	40,863	34%	\$10.60	\$551	1.2
BRUNSWICK MSA	\$11.33	31%	\$589	\$23,560	1.9	\$55,700	\$1,393	\$16,710	\$418	10,795	29%	\$9.74	\$507	1.2
BUTTS COUNTY HMFA	\$11.29	21%	\$587	\$23,480	1.9	\$53,600	\$1,340	\$16,080	\$402	1,510	23%	\$9.35	\$486	1.2
CHATTANOOGA MSA	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	11,227	23%	\$8.86	\$461	1.4
COLUMBUS MSA	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	34,370	41%	\$11.39	\$592	1.0
DALTON HMFA	\$11.50	31%	\$598	\$23,920	2.0	\$51,300	\$1,283	\$15,390	\$385	9,523	32%	\$12.08	\$628	1.0
GAINESVILLE MSA	\$15.81	31%	\$822	\$32,880	2.7	\$57,100	\$1,428	\$17,130	\$428	13,700	29%	\$12.14	\$631	1.3
HARALSON COUNTY HMFA	\$9.96	37%	\$518	\$20,720	1.7	\$46,100	\$1,153	\$13,830	\$346	2,440	25%	\$9.31	\$484	1.1
HINESVILLE-FORT STEWART HMFA	\$11.44	31%	\$595	\$23,800	2.0	\$44,400	\$1,110	\$13,320	\$333	9,559	49%	\$12.22	\$636	0.9
LAMAR COUNTY HMFA	\$10.27	21%	\$534	\$21,360	1.8	\$52,700	\$1,318	\$15,810	\$395	1,576	28%	\$9.29	\$483	1.1
LONG COUNTY HMFA	\$10.19	31%	\$530	\$21,200	1.7	\$39,700	\$993	\$11,910	\$298	1,208	34%	\$8.56	\$445	1.2
MACON MSA	\$11.87	31%	\$617	\$24,680	2.0	\$52,000	\$1,300	\$15,600	\$390	27,154	35%	\$10.25	\$533	1.2
MERIWETHER COUNTY HMFA	\$10.10	21%	\$525	\$21,000	1.7	\$45,200	\$1,130	\$13,560	\$339	2,139	26%	\$7.49	\$390	1.3
MONROE COUNTY HMFA	\$11.44	31%	\$595	\$23,800	2.0	\$60,900	\$1,523	\$18,270	\$457	1,590	21%	\$8.93	\$465	1.3
MURRAY COUNTY HMFA	\$10.77	31%	\$560	\$22,400	1.8	\$50,300	\$1,258	\$15,090	\$377	3,493	26%	\$10.99	\$572	1.0
ROME MSA	\$11.88	31%	\$618	\$24,720	2.0	\$49,600	\$1,240	\$14,880	\$372	11,288	33%	\$12.02	\$625	1.0
SAVANNAH MSA	\$14.79	31%	\$769	\$30,760	2.5	\$54,800	\$1,370	\$16,440	\$411	39,634	36%	\$11.27	\$586	1.3
VALDOSTA MSA	\$11.65	31%	\$606	\$24,240	2.0	\$45,600	\$1,140	\$13,680	\$342	15,134	35%	\$8.65	\$450	1.3
WARNER ROBINS MSA	\$12.94	30%	\$673	\$26,920	2.2	\$63,900	\$1,598	\$19,170	\$479	12,885	31%	\$10.04	\$522	1.3
<b><u>COUNTIES</u></b>														
APPLING COUNTY	\$9.96	34%	\$518	\$20,720	1.7	\$41,000	\$1,025	\$12,300	\$308	1,384	21%	\$9.37	\$487	1.1
ATKINSON COUNTY	\$9.96	44%	\$518	\$20,720	1.7	\$39,200	\$980	\$11,760	\$294	702	26%	\$9.68	\$503	1.0
BACON COUNTY	\$9.96	44%	\$518	\$20,720	1.7	\$38,100	\$953	\$11,430	\$286	963	25%	\$6.27	\$326	1.6
BAKER COUNTY	\$11.71	31%	\$609	\$24,360	2.0	\$46,700	\$1,168	\$14,010	\$350	339	22%	\$9.66	\$502	1.2
BALDWIN COUNTY	\$11.60	31%	\$603	\$24,120	2.0	\$50,500	\$1,263	\$15,150	\$379	4,953	34%	\$8.52	\$443	1.4
BANKS COUNTY	\$10.33	30%	\$537	\$21,480	1.8	\$51,700	\$1,293	\$15,510	\$388	1,017	19%	\$9.40	\$489	1.1
BARROW COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	4,001	24%	\$10.14	\$527	1.6
BARTOW COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	6,732	25%	\$11.14	\$579	1.4
BEN HILL COUNTY	\$10.04	31%	\$522	\$20,880	1.7	\$38,800	\$970	\$11,640	\$291	2,225	33%	\$8.17	\$425	1.2
BERRIEN COUNTY	\$9.96	37%	\$518	\$20,720	1.7	\$41,000	\$1,025	\$12,300	\$308	1,528	24%	\$8.47	\$441	1.2
BIBB COUNTY	\$11.87	31%	\$617	\$24,680	2.0	\$52,000	\$1,300	\$15,600	\$390	24,581	41%	\$10.32	\$536	1.2
BLECKLEY COUNTY	\$9.96	39%	\$518	\$20,720	1.7	\$49,900	\$1,248	\$14,970	\$374	1,044	24%	\$10.76	\$560	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**GEORGIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
BRANTLEY COUNTY	\$11.33	31%	\$589	\$23,560	1.9	\$55,700	\$1,393	\$16,710	\$418	713	13%	\$8.53	\$444	1.3
BROOKS COUNTY	\$11.65	31%	\$606	\$24,240	2.0	\$45,600	\$1,140	\$13,680	\$342	1,424	23%	\$7.54	\$392	1.5
BRYAN COUNTY	\$14.79	31%	\$769	\$30,760	2.5	\$54,800	\$1,370	\$16,440	\$411	1,777	22%	\$8.51	\$442	1.7
BULLOCH COUNTY	\$11.23	30%	\$584	\$23,360	1.9	\$50,200	\$1,255	\$15,060	\$377	8,690	42%	\$6.75	\$351	1.7
BURKE COUNTY	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	1,904	24%	\$9.43	\$490	1.3
BUTTS COUNTY	\$11.29	21%	\$587	\$23,480	1.9	\$53,600	\$1,340	\$16,080	\$402	1,510	23%	\$9.35	\$486	1.2
CALHOUN COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$36,600	\$915	\$10,980	\$275	558	28%	\$6.42	\$334	1.6
CAMDEN COUNTY	\$12.37	30%	\$643	\$25,720	2.1	\$53,200	\$1,330	\$15,960	\$399	5,406	37%	\$10.57	\$550	1.2
CANDLER COUNTY	\$9.96	34%	\$518	\$20,720	1.7	\$37,200	\$930	\$11,160	\$279	905	27%	\$6.49	\$338	1.5
CARROLL COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	9,309	29%	\$9.58	\$498	1.7
CATOOSA COUNTY	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	4,688	23%	\$8.00	\$416	1.5
CHARLTON COUNTY	\$9.96	44%	\$518	\$20,720	1.7	\$40,400	\$1,010	\$12,120	\$303	645	19%	\$6.99	\$363	1.4
CHATHAM COUNTY	\$14.79	31%	\$769	\$30,760	2.5	\$54,800	\$1,370	\$16,440	\$411	35,577	40%	\$11.45	\$595	1.3
CHATTAHOOCHEE COUNTY	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	2,113	72%	\$15.62	\$812	0.8
CHATTOGA COUNTY	\$9.96	35%	\$518	\$20,720	1.7	\$43,000	\$1,075	\$12,900	\$323	2,357	25%	\$10.02	\$521	1.0
CHEROKEE COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	7,992	16%	\$9.90	\$515	1.6
CLARKE COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$54,100	\$1,353	\$16,230	\$406	22,990	58%	\$10.58	\$550	1.3
CLAY COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$34,100	\$853	\$10,230	\$256	347	26%	\$6.42	\$334	1.6
CLAYTON COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	32,398	39%	\$15.01	\$780	1.1
CLINCH COUNTY	\$9.96	44%	\$518	\$20,720	1.7	\$37,500	\$938	\$11,250	\$281	694	28%	\$7.76	\$404	1.3
COBB COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	72,412	32%	\$15.97	\$830	1.0
COFFEE COUNTY	\$9.96	40%	\$518	\$20,720	1.7	\$42,800	\$1,070	\$12,840	\$321	3,419	26%	\$9.51	\$495	1.0
COLQUITT COUNTY	\$9.96	37%	\$518	\$20,720	1.7	\$41,300	\$1,033	\$12,390	\$310	5,162	33%	\$6.94	\$361	1.4
COLUMBIA COUNTY	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	5,576	18%	\$8.97	\$467	1.4
COOK COUNTY	\$9.96	45%	\$518	\$20,720	1.7	\$38,000	\$950	\$11,400	\$285	1,474	25%	\$8.60	\$447	1.2
COWETA COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	6,909	22%	\$8.37	\$435	1.9
CRAWFORD COUNTY	\$11.87	31%	\$617	\$24,680	2.0	\$52,000	\$1,300	\$15,600	\$390	680	15%	\$7.02	\$365	1.7
CRISP COUNTY	\$9.96	41%	\$518	\$20,720	1.7	\$39,100	\$978	\$11,730	\$293	3,295	40%	\$6.71	\$349	1.5
DADE COUNTY	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	1,115	20%	\$9.24	\$481	1.3
DAWSON COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	1,128	19%	\$9.83	\$511	1.6
DECATUR COUNTY	\$11.31	31%	\$588	\$23,520	1.9	\$38,600	\$965	\$11,580	\$290	2,855	28%	\$8.53	\$443	1.3
DEKALB COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	103,518	42%	\$16.38	\$852	1.0
DODGE COUNTY	\$9.96	56%	\$518	\$20,720	1.7	\$41,400	\$1,035	\$12,420	\$311	1,847	26%	\$6.90	\$359	1.4
DOOLY COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$42,600	\$1,065	\$12,780	\$320	1,119	29%	\$7.15	\$372	1.4
DOUGHERTY COUNTY	\$11.71	31%	\$609	\$24,360	2.0	\$46,700	\$1,168	\$14,010	\$350	16,540	47%	\$10.47	\$544	1.1
DOUGLAS COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	8,267	25%	\$10.00	\$520	1.6
EARLY COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$37,600	\$940	\$11,280	\$282	1,294	28%	\$10.30	\$535	1.0
ECHOLS COUNTY	\$11.65	31%	\$606	\$24,240	2.0	\$45,600	\$1,140	\$13,680	\$342	307	24%	\$5.76	\$299	2.0
EFFINGHAM COUNTY	\$14.79	31%	\$769	\$30,760	2.5	\$54,800	\$1,370	\$16,440	\$411	2,280	17%	\$9.92	\$516	1.5
ELBERT COUNTY	\$9.96	33%	\$518	\$20,720	1.7	\$40,900	\$1,023	\$12,270	\$307	1,928	24%	\$7.94	\$413	1.3
EMANUEL COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$37,400	\$935	\$11,220	\$281	2,318	29%	\$6.15	\$320	1.6
EVANS COUNTY	\$9.96	34%	\$518	\$20,720	1.7	\$37,400	\$935	\$11,220	\$281	1,079	29%	\$8.21	\$427	1.2

<sup>†</sup> 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 gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**GEORGIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
FANNIN COUNTY	\$10.38	31%	\$540	\$21,600	1.8	\$42,700	\$1,068	\$12,810	\$320	1,456	17%	\$8.19	\$426	1.3
FAYETTE COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	4,239	13%	\$10.24	\$533	1.5
FLOYD COUNTY	\$11.88	31%	\$618	\$24,720	2.0	\$49,600	\$1,240	\$14,880	\$372	11,288	33%	\$12.02	\$625	1.0
FORSYTH COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	4,129	12%	\$10.61	\$552	1.5
FRANKLIN COUNTY	\$10.33	30%	\$537	\$21,480	1.8	\$45,800	\$1,145	\$13,740	\$344	1,631	21%	\$8.88	\$462	1.2
FULTON COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	154,131	48%	\$18.55	\$965	0.9
GILMER COUNTY	\$11.75	31%	\$611	\$24,440	2.0	\$46,800	\$1,170	\$14,040	\$351	1,991	22%	\$9.46	\$492	1.2
GLASCOCK COUNTY	\$9.96	43%	\$518	\$20,720	1.7	\$44,000	\$1,100	\$13,200	\$330	199	20%	\$12.82	\$667	0.8
GLYNN COUNTY	\$11.33	31%	\$589	\$23,560	1.9	\$55,700	\$1,393	\$16,710	\$418	9,390	35%	\$9.94	\$517	1.1
GORDON COUNTY	\$12.60	31%	\$655	\$26,200	2.2	\$51,500	\$1,288	\$15,450	\$386	4,572	28%	\$10.84	\$564	1.2
GRADY COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$40,800	\$1,020	\$12,240	\$306	2,348	27%	\$7.43	\$386	1.3
GREENE COUNTY	\$9.96	33%	\$518	\$20,720	1.7	\$47,800	\$1,195	\$14,340	\$359	1,301	24%	\$8.83	\$459	1.1
GWINNETT COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	55,752	28%	\$15.22	\$791	1.0
HABERSHAM COUNTY	\$11.81	30%	\$614	\$24,560	2.0	\$50,200	\$1,255	\$15,060	\$377	3,152	24%	\$9.96	\$518	1.2
HALL COUNTY	\$15.81	31%	\$822	\$32,880	2.7	\$57,100	\$1,428	\$17,130	\$428	13,700	29%	\$12.14	\$631	1.3
HANCOCK COUNTY	\$9.96	33%	\$518	\$20,720	1.7	\$32,600	\$815	\$9,780	\$245	762	24%	\$6.02	\$313	1.7
HARALSON COUNTY	\$9.96	37%	\$518	\$20,720	1.7	\$46,100	\$1,153	\$13,830	\$346	2,440	25%	\$9.31	\$484	1.1
HARRIS COUNTY	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	1,226	14%	\$6.13	\$319	1.9
HART COUNTY	\$9.96	32%	\$518	\$20,720	1.7	\$46,700	\$1,168	\$14,010	\$350	1,745	19%	\$8.61	\$448	1.2
HEARD COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	919	23%	\$11.50	\$598	1.4
HENRY COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	6,101	15%	\$9.92	\$516	1.6
HOUSTON COUNTY	\$12.94	30%	\$673	\$26,920	2.2	\$63,900	\$1,598	\$19,170	\$479	12,885	31%	\$10.04	\$522	1.3
IRWIN COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$42,100	\$1,053	\$12,630	\$316	846	23%	\$7.71	\$401	1.3
JACKSON COUNTY	\$12.38	30%	\$644	\$25,760	2.1	\$55,700	\$1,393	\$16,710	\$418	3,774	25%	\$9.89	\$514	1.3
JASPER COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	872	21%	\$9.18	\$478	1.7
JEFF DAVIS COUNTY	\$9.96	34%	\$518	\$20,720	1.7	\$36,700	\$918	\$11,010	\$275	1,093	23%	\$9.72	\$505	1.0
JEFFERSON COUNTY	\$9.96	43%	\$518	\$20,720	1.7	\$37,400	\$935	\$11,220	\$281	1,765	28%	\$8.48	\$441	1.2
JENKINS COUNTY	\$9.96	43%	\$518	\$20,720	1.7	\$35,300	\$883	\$10,590	\$265	855	27%	\$7.58	\$394	1.3
JOHNSON COUNTY	\$10.23	30%	\$532	\$21,280	1.7	\$35,900	\$898	\$10,770	\$269	632	20%	\$6.52	\$339	1.6
JONES COUNTY	\$11.87	31%	\$617	\$24,680	2.0	\$52,000	\$1,300	\$15,600	\$390	1,229	14%	\$8.11	\$422	1.5
LAMAR COUNTY	\$10.27	21%	\$534	\$21,360	1.8	\$52,700	\$1,318	\$15,810	\$395	1,576	28%	\$9.29	\$483	1.1
LANIER COUNTY	\$11.65	31%	\$606	\$24,240	2.0	\$45,600	\$1,140	\$13,680	\$342	614	24%	\$8.56	\$445	1.4
LAURENS COUNTY	\$9.96	34%	\$518	\$20,720	1.7	\$46,400	\$1,160	\$13,920	\$348	4,908	29%	\$8.03	\$417	1.2
LEE COUNTY	\$11.71	31%	\$609	\$24,360	2.0	\$46,700	\$1,168	\$14,010	\$350	1,786	22%	\$8.82	\$458	1.3
LIBERTY COUNTY	\$11.44	31%	\$595	\$23,800	2.0	\$44,400	\$1,110	\$13,320	\$333	9,559	49%	\$12.22	\$636	0.9
LINCOLN COUNTY	\$9.96	33%	\$518	\$20,720	1.7	\$44,100	\$1,103	\$13,230	\$331	593	18%	\$9.55	\$497	1.0
LONG COUNTY	\$10.19	31%	\$530	\$21,200	1.7	\$39,700	\$993	\$11,910	\$298	1,208	34%	\$8.56	\$445	1.2
LOWNDES COUNTY	\$11.65	31%	\$606	\$24,240	2.0	\$45,600	\$1,140	\$13,680	\$342	12,789	39%	\$8.76	\$456	1.3
LUMPKIN COUNTY	\$13.46	31%	\$700	\$28,000	2.3	\$55,000	\$1,375	\$16,500	\$413	2,084	28%	\$9.71	\$505	1.4
MACON COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$34,600	\$865	\$10,380	\$260	1,295	27%	\$10.23	\$532	1.0
MADISON COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$54,100	\$1,353	\$16,230	\$406	1,943	20%	\$8.68	\$451	1.6
MARION COUNTY	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	584	22%	\$4.66	\$242	2.6

† 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 gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**GEORGIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
McDUFFIE COUNTY	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	2,282	29%	\$8.15	\$424	1.5
McINTOSH COUNTY	\$11.33	31%	\$589	\$23,560	1.9	\$55,700	\$1,393	\$16,710	\$418	692	16%	\$7.02	\$365	1.6
MERIWETHER COUNTY	\$10.10	21%	\$525	\$21,000	1.7	\$45,200	\$1,130	\$13,560	\$339	2,139	26%	\$7.49	\$390	1.3
MILLER COUNTY	\$9.96	30%	\$518	\$20,720	1.7	\$37,900	\$948	\$11,370	\$284	574	23%	\$6.08	\$316	1.6
MITCHELL COUNTY	\$9.96	35%	\$518	\$20,720	1.7	\$37,300	\$933	\$11,190	\$280	2,260	28%	\$6.63	\$345	1.5
MONROE COUNTY	\$11.44	31%	\$595	\$23,800	2.0	\$60,900	\$1,523	\$18,270	\$457	1,590	21%	\$8.93	\$465	1.3
MONTGOMERY COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$45,400	\$1,135	\$13,620	\$341	637	22%	\$8.43	\$438	1.2
MORGAN COUNTY	\$11.06	31%	\$575	\$23,000	1.9	\$54,700	\$1,368	\$16,410	\$410	1,243	22%	\$9.37	\$487	1.2
MURRAY COUNTY	\$10.77	31%	\$560	\$22,400	1.8	\$50,300	\$1,258	\$15,090	\$377	3,493	26%	\$10.99	\$572	1.0
MUSCOGEE COUNTY	\$11.90	30%	\$619	\$24,760	2.0	\$49,900	\$1,248	\$14,970	\$374	30,447	44%	\$11.62	\$604	1.0
NEWTON COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	4,898	22%	\$10.67	\$555	1.5
OCONEE COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$54,100	\$1,353	\$16,230	\$406	1,791	20%	\$9.15	\$476	1.5
OGLETHORPE COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$54,100	\$1,353	\$16,230	\$406	849	18%	\$7.21	\$375	1.9
PAULDING COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	3,706	13%	\$9.01	\$468	1.8
PEACH COUNTY	\$10.90	31%	\$567	\$22,680	1.9	\$48,900	\$1,223	\$14,670	\$367	2,667	32%	\$7.24	\$377	1.5
PICKENS COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	1,606	18%	\$9.55	\$496	1.7
PIERCE COUNTY	\$9.96	44%	\$518	\$20,720	1.7	\$43,200	\$1,080	\$12,960	\$324	1,150	19%	\$7.23	\$376	1.4
PIKE COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	878	18%	\$8.79	\$457	1.8
POLK COUNTY	\$11.10	31%	\$577	\$23,080	1.9	\$45,400	\$1,135	\$13,620	\$341	4,020	29%	\$9.47	\$493	1.2
PULASKI COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$46,600	\$1,165	\$13,980	\$350	897	26%	\$8.52	\$443	1.2
PUTNAM COUNTY	\$9.96	50%	\$518	\$20,720	1.7	\$51,100	\$1,278	\$15,330	\$383	1,519	21%	\$8.00	\$416	1.2
QUITMAN COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$36,700	\$918	\$11,010	\$275	205	20%	\$10.72	\$558	0.9
RABUN COUNTY	\$11.77	30%	\$612	\$24,480	2.0	\$47,900	\$1,198	\$14,370	\$359	1,292	21%	\$9.76	\$508	1.2
RANDOLPH COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$36,100	\$903	\$10,830	\$271	908	31%	\$7.70	\$400	1.3
RICHMOND COUNTY	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	31,101	42%	\$11.33	\$589	1.1
ROCKDALE COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	6,129	25%	\$12.26	\$638	1.3
SCHLEY COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$44,100	\$1,103	\$13,230	\$331	340	24%	\$8.71	\$453	1.1
SCREVEN COUNTY	\$9.96	43%	\$518	\$20,720	1.7	\$41,000	\$1,025	\$12,300	\$308	1,290	22%	\$6.70	\$348	1.5
SEMINOLE COUNTY	\$9.96	30%	\$518	\$20,720	1.7	\$39,900	\$998	\$11,970	\$299	686	19%	\$8.29	\$431	1.2
SPALDING COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	7,996	37%	\$9.94	\$517	1.6
STEPHENS COUNTY	\$10.23	30%	\$532	\$21,280	1.7	\$42,700	\$1,068	\$12,810	\$320	2,714	27%	\$10.56	\$549	1.0
STEWART COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$35,400	\$885	\$10,620	\$266	551	27%	\$7.91	\$412	1.3
SUMTER COUNTY	\$10.73	31%	\$558	\$22,320	1.8	\$42,200	\$1,055	\$12,660	\$317	4,338	36%	\$7.89	\$410	1.4
TALBOT COUNTY	\$11.52	31%	\$599	\$23,960	2.0	\$42,400	\$1,060	\$12,720	\$318	438	17%	\$7.62	\$396	1.5
TALIAFERRO COUNTY †	\$9.96	33%	\$518	\$20,720	1.7	\$34,100	\$853	\$10,230	\$256	199	23%			
TATTNALL COUNTY	\$9.96	66%	\$518	\$20,720	1.7	\$43,100	\$1,078	\$12,930	\$323	2,084	30%	\$7.94	\$413	1.3
TAYLOR COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$36,200	\$905	\$10,860	\$272	761	23%	\$6.70	\$349	1.5
TELFAIR COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$38,000	\$950	\$11,400	\$285	899	22%	\$5.54	\$288	1.8
TERRELL COUNTY	\$11.71	31%	\$609	\$24,360	2.0	\$46,700	\$1,168	\$14,010	\$350	1,349	34%	\$7.14	\$371	1.6
THOMAS COUNTY	\$10.98	31%	\$571	\$22,840	1.9	\$47,000	\$1,175	\$14,100	\$353	4,900	30%	\$10.01	\$521	1.1
TIFT COUNTY	\$10.40	31%	\$541	\$21,640	1.8	\$46,400	\$1,160	\$13,920	\$348	4,559	33%	\$8.63	\$449	1.2
TOOMBS COUNTY	\$9.96	49%	\$518	\$20,720	1.7	\$41,500	\$1,038	\$12,450	\$311	3,407	34%	\$9.26	\$481	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**GEORGIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
TOWNS COUNTY	\$11.77	30%	\$612	\$24,480	2.0	\$44,100	\$1,103	\$13,230	\$331	591	15%	\$8.27	\$430	1.4
TREUTLEN COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$39,100	\$978	\$11,730	\$293	635	25%	\$4.68	\$243	2.1
TROUP COUNTY	\$12.10	30%	\$629	\$25,160	2.1	\$49,800	\$1,245	\$14,940	\$374	7,788	36%	\$10.93	\$568	1.1
TURNER COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$37,100	\$928	\$11,130	\$278	982	29%	\$6.13	\$319	1.6
TWIGGS COUNTY	\$11.87	31%	\$617	\$24,680	2.0	\$52,000	\$1,300	\$15,600	\$390	664	17%	\$13.97	\$726	0.8
UNION COUNTY	\$11.77	30%	\$612	\$24,480	2.0	\$48,000	\$1,200	\$14,400	\$360	1,268	18%	\$7.94	\$413	1.5
UPSON COUNTY	\$10.79	30%	\$561	\$22,440	1.8	\$44,300	\$1,108	\$13,290	\$332	3,226	30%	\$8.46	\$440	1.3
WALKER COUNTY	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	5,424	23%	\$9.77	\$508	1.3
WALTON COUNTY	\$15.85	11%	\$824	\$32,960	2.7	\$69,200	\$1,730	\$20,760	\$519	4,999	23%	\$8.78	\$457	1.8
WARE COUNTY	\$9.96	30%	\$518	\$20,720	1.7	\$40,900	\$1,023	\$12,270	\$307	4,003	30%	\$8.67	\$451	1.1
WARREN COUNTY	\$9.96	33%	\$518	\$20,720	1.7	\$38,300	\$958	\$11,490	\$287	564	23%	\$5.88	\$306	1.7
WASHINGTON COUNTY	\$9.96	43%	\$518	\$20,720	1.7	\$42,600	\$1,065	\$12,780	\$320	1,929	26%	\$9.17	\$477	1.1
WAYNE COUNTY	\$9.96	39%	\$518	\$20,720	1.7	\$47,400	\$1,185	\$14,220	\$356	2,195	24%	\$9.31	\$484	1.1
WEBSTER COUNTY	\$9.96	36%	\$518	\$20,720	1.7	\$39,000	\$975	\$11,700	\$293	169	19%	\$9.88	\$514	1.0
WHEELER COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$35,400	\$885	\$10,620	\$266	455	23%	\$7.42	\$386	1.3
WHITE COUNTY	\$12.08	31%	\$628	\$25,120	2.1	\$48,500	\$1,213	\$14,550	\$364	1,601	21%	\$8.09	\$421	1.5
WHITFIELD COUNTY	\$11.50	31%	\$598	\$23,920	2.0	\$51,300	\$1,283	\$15,390	\$385	9,523	32%	\$12.08	\$628	1.0
WILCOX COUNTY	\$9.96	51%	\$518	\$20,720	1.7	\$41,300	\$1,033	\$12,390	\$310	561	20%	\$6.92	\$360	1.4
WILKES COUNTY	\$9.96	33%	\$518	\$20,720	1.7	\$43,000	\$1,075	\$12,900	\$323	1,056	24%	\$6.92	\$360	1.4
WILKINSON COUNTY	\$10.23	30%	\$532	\$21,280	1.7	\$46,500	\$1,163	\$13,950	\$349	679	18%	\$10.37	\$539	1.0
WORTH COUNTY	\$11.71	31%	\$609	\$24,360	2.0	\$46,700	\$1,168	\$14,010	\$350	1,930	24%	\$6.12	\$318	1.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# HAWAII

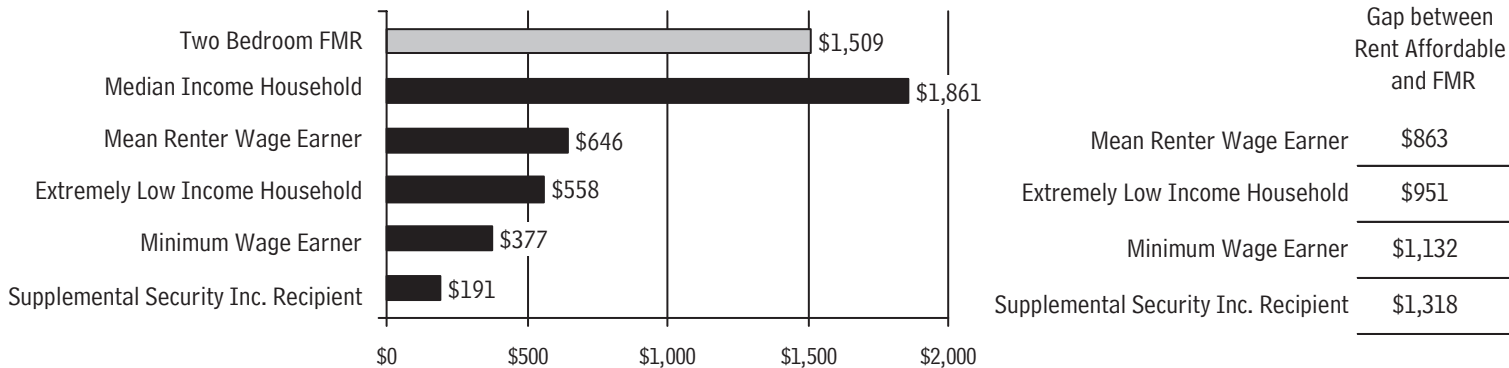
In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,509. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$5,030 monthly or \$60,355 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$29.02**

In Hawaii, 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 160 hours per week, 52 weeks per year. Or a household must include 4.0 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 \$12.42. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 93 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.3 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**



HAWAII	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>HAWAII</b>	<b>\$29.02</b>	71%	\$1,509	\$60,355	4.0	\$74,450	\$1,861	\$22,335	\$558	175,457	44%	\$12.42	\$646	2.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$22.31</b>	59%	\$1,160	\$46,410	3.1	\$67,460	\$1,687	\$20,238	\$506	45,240	39%	\$11.65	\$606	1.9
<b><u>METROPOLITAN AREAS</u></b>														
<b>HONOLULU MSA *</b>	<b>\$31.35</b>	75%	\$1,630	\$65,200	4.3	\$77,300	\$1,933	\$23,190	\$580	130,217	45%	\$12.74	\$662	2.5
<b><u>COUNTIES</u></b>														
<b>HAWAII COUNTY</b>	<b>\$19.19</b>	58%	\$998	\$39,920	2.6	\$63,400	\$1,585	\$19,020	\$476	18,819	36%	\$10.80	\$562	1.8
<b>HONOLULU COUNTY *</b>	<b>\$31.35</b>	75%	\$1,630	\$65,200	4.3	\$77,300	\$1,933	\$23,190	\$580	130,217	45%	\$12.74	\$662	2.5
<b>KALAWAO COUNTY †</b>	<b>\$21.63</b>	39%	\$1,125	\$45,000	3.0	\$34,000	\$850	\$10,200	\$255	115	100%			
<b>KAUAI COUNTY</b>	<b>\$22.75</b>	56%	\$1,183	\$47,320	3.1	\$66,800	\$1,670	\$20,040	\$501	7,817	39%	\$10.91	\$567	2.1
<b>MAUI COUNTY</b>	<b>\$25.31</b>	60%	\$1,316	\$52,640	3.5	\$72,800	\$1,820	\$21,840	\$546	18,489	42%	\$12.69	\$660	2.0

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

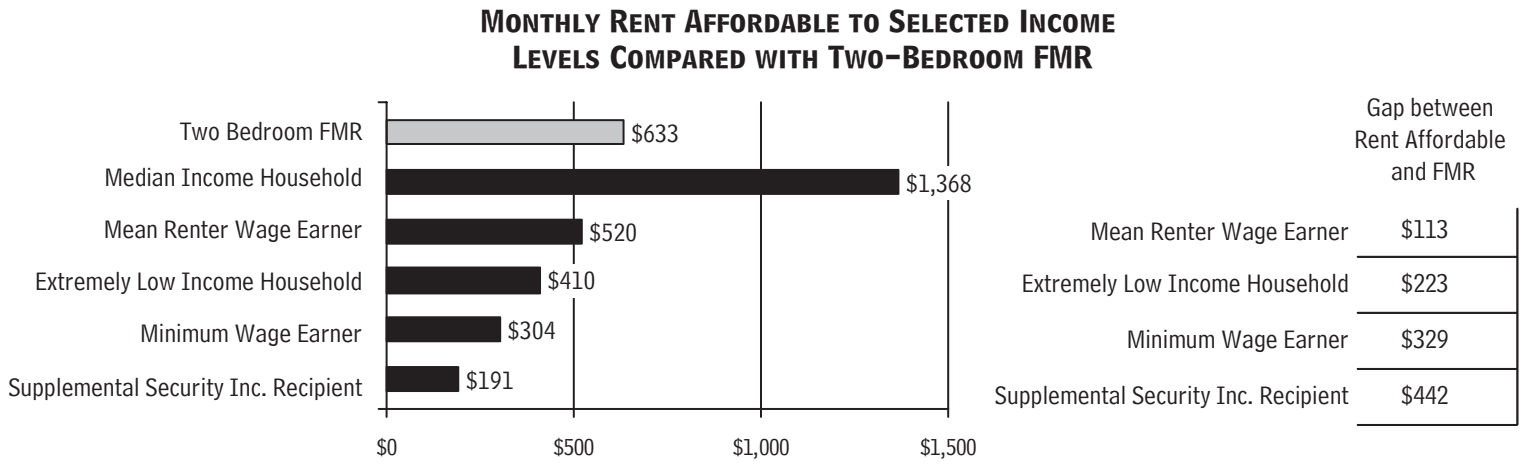
# IDAHO

In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$633. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,110 monthly or \$25,315 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.17**

In Idaho, a minimum wage worker earns an hourly wage of \$5.85. 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 Idaho, the estimated mean (average) wage for a renter is \$9.99. 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.



IDAHO	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>IDAHO</b>	<b>\$12.17</b>	22%	\$633	\$25,315	2.1	\$54,721	\$1,368	\$16,416	\$410	129,732	28%	\$9.99	\$520	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.86</b>	27%	\$617	\$24,661	2.0	\$49,594	\$1,240	\$14,878	\$372	48,981	28%	\$9.27	\$482	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOISE CITY-NAMPA HMFA</b>	<b>\$12.69</b>	14%	\$660	\$26,400	2.2	\$60,900	\$1,523	\$18,270	\$457	46,846	28%	\$11.31	\$588	1.1
<b>COEUR D'ALENE MSA</b>	<b>\$13.13</b>	27%	\$683	\$27,320	2.2	\$52,600	\$1,315	\$15,780	\$395	10,527	25%	\$9.43	\$490	1.4
<b>GEM COUNTY HMFA</b>	<b>\$11.38</b>	21%	\$592	\$23,680	1.9	\$49,200	\$1,230	\$14,760	\$369	1,116	20%	\$7.45	\$388	1.5
<b>IDAHO FALLS MSA</b>	<b>\$11.54</b>	27%	\$600	\$24,000	2.0	\$56,900	\$1,423	\$17,070	\$427	8,179	24%	\$8.48	\$441	1.4
<b>LEWISTON MSA</b>	<b>\$11.52</b>	26%	\$599	\$23,960	2.0	\$52,600	\$1,315	\$15,780	\$395	4,778	31%	\$9.20	\$478	1.3
<b>LOGAN MSA</b>	<b>\$11.79</b>	21%	\$613	\$24,520	2.0	\$51,800	\$1,295	\$15,540	\$389	668	19%	\$9.46	\$492	1.2
<b>POCATELLO MSA</b>	<b>\$11.04</b>	27%	\$574	\$22,960	1.9	\$53,500	\$1,338	\$16,050	\$401	8,637	29%	\$7.53	\$392	1.5
<b><u>COUNTIES</u></b>														
<b>ADA COUNTY</b>	<b>\$12.69</b>	14%	\$660	\$26,400	2.2	\$60,900	\$1,523	\$18,270	\$457	33,275	29%	\$11.79	\$613	1.1
<b>ADAMS COUNTY</b>	<b>\$11.33</b>	27%	\$589	\$23,560	1.9	\$40,200	\$1,005	\$12,060	\$302	298	21%	\$8.29	\$431	1.4
<b>BANNOCK COUNTY</b>	<b>\$11.04</b>	27%	\$574	\$22,960	1.9	\$53,500	\$1,338	\$16,050	\$401	7,985	29%	\$7.23	\$376	1.5
<b>BEAR LAKE COUNTY</b>	<b>\$10.83</b>	27%	\$563	\$22,520	1.9	\$47,300	\$1,183	\$14,190	\$355	380	17%	\$6.07	\$315	1.8
<b>BENEWAH COUNTY</b>	<b>\$12.69</b>	27%	\$660	\$26,400	2.2	\$44,700	\$1,118	\$13,410	\$335	774	22%	\$11.02	\$573	1.2
<b>BINGHAM COUNTY</b>	<b>\$10.67</b>	28%	\$555	\$22,200	1.8	\$50,100	\$1,253	\$15,030	\$376	2,749	21%	\$7.46	\$388	1.4
<b>BLAINE COUNTY</b>	<b>\$17.29</b>	27%	\$899	\$35,960	3.0	\$74,800	\$1,870	\$22,440	\$561	2,434	31%	\$11.39	\$592	1.5
<b>BOISE COUNTY</b>	<b>\$12.69</b>	14%	\$660	\$26,400	2.2	\$60,900	\$1,523	\$18,270	\$457	438	17%	\$7.44	\$387	1.7
<b>BONNER COUNTY</b>	<b>\$12.88</b>	27%	\$670	\$26,800	2.2	\$47,800	\$1,195	\$14,340	\$359	3,255	22%	\$9.47	\$492	1.4
<b>BONNEVILLE COUNTY</b>	<b>\$11.54</b>	27%	\$600	\$24,000	2.0	\$56,900	\$1,423	\$17,070	\$427	7,276	25%	\$8.62	\$448	1.3
<b>BOUNDARY COUNTY</b>	<b>\$12.69</b>	27%	\$660	\$26,400	2.2	\$45,300	\$1,133	\$13,590	\$340	802	22%	\$10.16	\$528	1.2
<b>BUTTE COUNTY</b>	<b>\$11.21</b>	26%	\$583	\$23,320	1.9	\$46,800	\$1,170	\$14,040	\$351	249	23%	\$17.69	\$920	0.6
<b>CAMAS COUNTY</b>	<b>\$11.98</b>	27%	\$623	\$24,920	2.0	\$50,200	\$1,255	\$15,060	\$377	88	22%	\$9.69	\$504	1.2
<b>CANYON COUNTY</b>	<b>\$12.69</b>	14%	\$660	\$26,400	2.2	\$60,900	\$1,523	\$18,270	\$457	12,008	27%	\$9.67	\$503	1.3
<b>CARIBOU COUNTY</b>	<b>\$10.83</b>	27%	\$563	\$22,520	1.9	\$52,600	\$1,315	\$15,780	\$395	524	20%	\$13.97	\$726	0.8
<b>CASSIA COUNTY</b>	<b>\$11.98</b>	27%	\$623	\$24,920	2.0	\$47,500	\$1,188	\$14,250	\$356	1,935	27%	\$8.06	\$419	1.5
<b>CLARK COUNTY</b>	<b>\$11.21</b>	26%	\$583	\$23,320	1.9	\$40,900	\$1,023	\$12,270	\$307	108	32%	\$12.06	\$627	0.9
<b>CLEARWATER COUNTY</b>	<b>\$11.25</b>	27%	\$585	\$23,400	1.9	\$46,000	\$1,150	\$13,800	\$345	763	22%	\$8.96	\$466	1.3
<b>CUSTER COUNTY</b>	<b>\$11.21</b>	26%	\$583	\$23,320	1.9	\$51,600	\$1,290	\$15,480	\$387	448	25%	\$11.60	\$603	1.0
<b>ELMORE COUNTY</b>	<b>\$11.48</b>	27%	\$597	\$23,880	2.0	\$47,700	\$1,193	\$14,310	\$358	3,874	43%	\$9.19	\$478	1.2
<b>FRANKLIN COUNTY</b>	<b>\$11.79</b>	21%	\$613	\$24,520	2.0	\$51,800	\$1,295	\$15,540	\$389	668	19%	\$9.46	\$492	1.2
<b>FREMONT COUNTY</b>	<b>\$11.21</b>	26%	\$583	\$23,320	1.9	\$45,800	\$1,145	\$13,740	\$344	611	16%	\$7.89	\$410	1.4
<b>GEM COUNTY</b>	<b>\$11.38</b>	21%	\$592	\$23,680	1.9	\$49,200	\$1,230	\$14,760	\$369	1,116	20%	\$7.45	\$388	1.5
<b>GOODING COUNTY</b>	<b>\$11.98</b>	27%	\$623	\$24,920	2.0	\$45,500	\$1,138	\$13,650	\$341	1,391	28%	\$10.39	\$540	1.2
<b>IDAHO COUNTY</b>	<b>\$12.12</b>	27%	\$630	\$25,200	2.1	\$42,200	\$1,055	\$12,660	\$317	1,397	23%	\$8.31	\$432	1.5
<b>JEFFERSON COUNTY</b>	<b>\$11.54</b>	27%	\$600	\$24,000	2.0	\$56,900	\$1,423	\$17,070	\$427	903	15%	\$7.17	\$373	1.6
<b>JEROME COUNTY</b>	<b>\$11.98</b>	27%	\$623	\$24,920	2.0	\$48,800	\$1,220	\$14,640	\$366	1,891	30%	\$9.36	\$487	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**IDAHO**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>KOOTENAI COUNTY</b>	<b>\$13.13</b>	27%	\$683	\$27,320	2.2	\$52,600	\$1,315	\$15,780	\$395	10,527	25%	\$9.43	\$490	1.4
<b>LATAH COUNTY</b>	<b>\$11.13</b>	27%	\$579	\$23,160	1.9	\$57,100	\$1,428	\$17,130	\$428	5,398	41%	\$6.43	\$334	1.7
<b>LEMHI COUNTY</b>	<b>\$11.21</b>	26%	\$583	\$23,320	1.9	\$43,400	\$1,085	\$13,020	\$326	784	24%	\$6.22	\$323	1.8
<b>LEWIS COUNTY</b>	<b>\$11.25</b>	27%	\$585	\$23,400	1.9	\$46,500	\$1,163	\$13,950	\$349	397	26%	\$6.83	\$355	1.6
<b>LINCOLN COUNTY</b>	<b>\$11.98</b>	27%	\$623	\$24,920	2.0	\$46,500	\$1,163	\$13,950	\$349	370	26%	\$9.28	\$483	1.3
<b>MADISON COUNTY</b>	<b>\$10.67</b>	34%	\$555	\$22,200	1.8	\$51,400	\$1,285	\$15,420	\$386	2,907	41%	\$7.68	\$399	1.4
<b>MINIDOKA COUNTY</b>	<b>\$10.67</b>	32%	\$555	\$22,200	1.8	\$45,000	\$1,125	\$13,500	\$338	1,613	23%	\$9.04	\$470	1.2
<b>NEZ PERCE COUNTY</b>	<b>\$11.52</b>	26%	\$599	\$23,960	2.0	\$52,600	\$1,315	\$15,780	\$395	4,778	31%	\$9.20	\$478	1.3
<b>ONEIDA COUNTY</b>	<b>\$10.83</b>	27%	\$563	\$22,520	1.9	\$48,100	\$1,203	\$14,430	\$361	253	18%	\$6.17	\$321	1.8
<b>OWYHEE COUNTY</b>	<b>\$12.69</b>	14%	\$660	\$26,400	2.2	\$60,900	\$1,523	\$18,270	\$457	1,125	30%	\$10.36	\$539	1.2
<b>PAYETTE COUNTY</b>	<b>\$11.37</b>	27%	\$591	\$23,640	1.9	\$46,600	\$1,165	\$13,980	\$350	1,904	26%	\$9.31	\$484	1.2
<b>POWER COUNTY</b>	<b>\$11.04</b>	27%	\$574	\$22,960	1.9	\$53,500	\$1,338	\$16,050	\$401	652	25%	\$10.82	\$563	1.0
<b>SHOSHONE COUNTY</b>	<b>\$10.67</b>	31%	\$555	\$22,200	1.8	\$44,300	\$1,108	\$13,290	\$332	1,620	27%	\$10.25	\$533	1.0
<b>TETON COUNTY</b>	<b>\$11.21</b>	26%	\$583	\$23,320	1.9	\$58,600	\$1,465	\$17,580	\$440	547	26%	\$11.66	\$607	1.0
<b>TWIN FALLS COUNTY</b>	<b>\$12.19</b>	27%	\$634	\$25,360	2.1	\$49,200	\$1,230	\$14,760	\$369	7,561	32%	\$8.73	\$454	1.4
<b>VALLEY COUNTY</b>	<b>\$11.33</b>	27%	\$589	\$23,560	1.9	\$54,400	\$1,360	\$16,320	\$408	671	21%	\$10.51	\$547	1.1
<b>WASHINGTON COUNTY</b>	<b>\$11.33</b>	27%	\$589	\$23,560	1.9	\$44,600	\$1,115	\$13,380	\$335	985	26%	\$9.28	\$483	1.2

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



# ILLINOIS

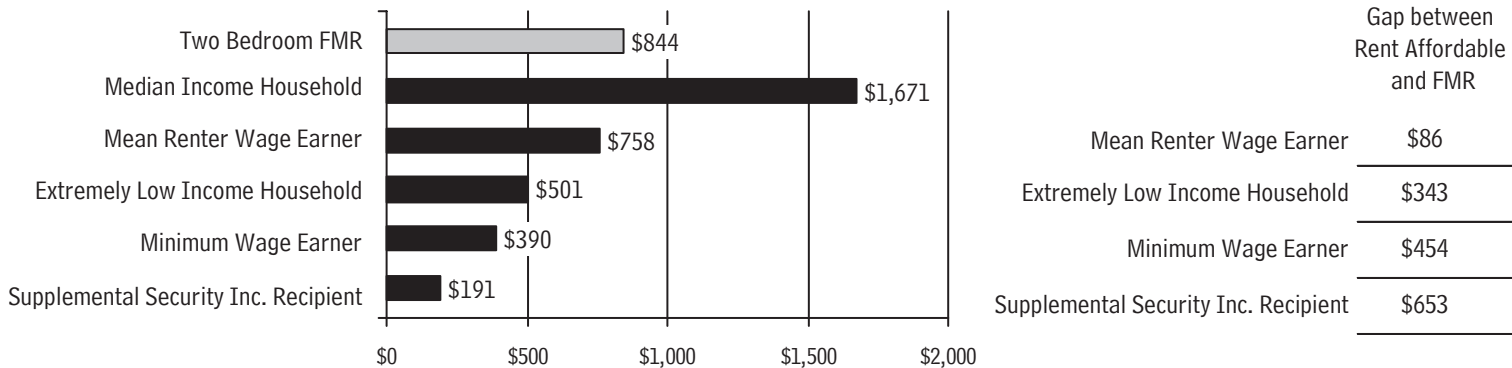
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$844. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,813 monthly or \$33,758 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.23**

In Illinois, 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 87 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is \$14.58. 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**



ILLINOIS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>ILLINOIS</b>	<b>\$16.23</b>	25%	\$844	\$33,758	2.2	\$66,839	\$1,671	\$20,052	\$501	1,502,655	33%	\$14.58	\$758	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.62</b>	26%	\$552	\$22,085	1.4	\$52,033	\$1,301	\$15,610	\$390	169,952	25%	\$9.09	\$473	1.2
<b><u>METROPOLITAN AREAS</u></b>														
BLOOMINGTON-NORMAL MSA	\$12.94	23%	\$673	\$26,920	1.7	\$70,900	\$1,773	\$21,270	\$532	19,039	34%	\$12.22	\$636	1.1
BOND COUNTY HMFA	\$10.15	33%	\$528	\$21,120	1.4	\$53,900	\$1,348	\$16,170	\$404	1,255	20%	\$7.79	\$405	1.3
CHAMPAIGN-URBANA MSA	\$12.73	23%	\$662	\$26,480	1.7	\$61,600	\$1,540	\$18,480	\$462	33,892	41%	\$9.09	\$473	1.4
CHICAGO-NAPERVILLE-JOLIET HMFA *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	1,031,656	35%	\$16.32	\$848	1.1
DANVILLE MSA	\$10.81	22%	\$562	\$22,480	1.4	\$49,400	\$1,235	\$14,820	\$371	9,426	28%	\$10.01	\$520	1.1
DAVENPORT-MOLINE-ROCK ISLAND MSA	\$12.37	27%	\$643	\$25,720	1.6	\$58,800	\$1,470	\$17,640	\$441	24,008	27%	\$11.80	\$613	1.0
DECATUR MSA	\$11.10	23%	\$577	\$23,080	1.5	\$57,600	\$1,440	\$17,280	\$432	13,182	28%	\$11.27	\$586	1.0
DEKALB COUNTY HMFA	\$15.08	29%	\$784	\$31,360	2.0	\$70,600	\$1,765	\$21,180	\$530	12,796	40%	\$9.29	\$483	1.6
GRUNDY COUNTY HMFA	\$15.71	29%	\$817	\$32,680	2.1	\$71,900	\$1,798	\$21,570	\$539	3,959	28%	\$14.96	\$778	1.1
KANKAKEE-BRADLEY MSA	\$12.96	22%	\$674	\$26,960	1.7	\$60,800	\$1,520	\$18,240	\$456	11,680	31%	\$10.20	\$530	1.3
KENDALL COUNTY HMFA	\$17.63	28%	\$917	\$36,680	2.4	\$81,700	\$2,043	\$24,510	\$613	2,988	16%	\$11.95	\$621	1.5
MACOUPIN COUNTY HMFA	\$11.23	31%	\$584	\$23,360	1.5	\$51,300	\$1,283	\$15,390	\$385	4,041	21%	\$9.10	\$473	1.2
PEORIA MSA	\$11.98	21%	\$623	\$24,920	1.6	\$63,400	\$1,585	\$19,020	\$476	39,276	27%	\$12.40	\$645	1.0
ROCKFORD MSA	\$12.81	23%	\$666	\$26,640	1.7	\$60,500	\$1,513	\$18,150	\$454	35,438	29%	\$11.29	\$587	1.1
SPRINGFIELD MSA	\$11.98	23%	\$623	\$24,920	1.6	\$64,500	\$1,613	\$19,350	\$484	24,651	29%	\$10.42	\$542	1.1
ST. LOUIS HMFA	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	65,416	28%	\$9.98	\$519	1.4
<b><u>COUNTIES</u></b>														
ADAMS COUNTY	\$10.15	23%	\$528	\$21,120	1.4	\$53,200	\$1,330	\$15,960	\$399	7,049	26%	\$9.50	\$494	1.1
ALEXANDER COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$38,100	\$953	\$11,430	\$286	1,065	28%	\$6.52	\$339	1.6
BOND COUNTY	\$10.15	33%	\$528	\$21,120	1.4	\$53,900	\$1,348	\$16,170	\$404	1,255	20%	\$7.79	\$405	1.3
BOONE COUNTY	\$12.81	23%	\$666	\$26,640	1.7	\$60,500	\$1,513	\$18,150	\$454	3,125	21%	\$14.25	\$741	0.9
BROWN COUNTY	\$10.15	29%	\$528	\$21,120	1.4	\$52,100	\$1,303	\$15,630	\$391	547	26%	\$9.24	\$480	1.1
BUREAU COUNTY	\$11.04	23%	\$574	\$22,960	1.5	\$58,400	\$1,460	\$17,520	\$438	3,406	24%	\$11.14	\$579	1.0
CALHOUN COUNTY	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	392	19%	\$7.02	\$365	1.9
CARROLL COUNTY	\$10.98	23%	\$571	\$22,840	1.5	\$51,300	\$1,283	\$15,390	\$385	1,585	23%	\$9.44	\$491	1.2
CASS COUNTY	\$10.15	28%	\$528	\$21,120	1.4	\$48,900	\$1,223	\$14,670	\$367	1,328	25%	\$9.65	\$502	1.1
CHAMPAIGN COUNTY	\$12.73	23%	\$662	\$26,480	1.7	\$61,600	\$1,540	\$18,480	\$462	31,263	44%	\$9.01	\$469	1.4
CHRISTIAN COUNTY	\$10.15	25%	\$528	\$21,120	1.4	\$51,900	\$1,298	\$15,570	\$389	3,313	24%	\$8.41	\$438	1.2
CLARK COUNTY	\$10.15	28%	\$528	\$21,120	1.4	\$51,600	\$1,290	\$15,480	\$387	1,565	22%	\$9.07	\$472	1.1
CLAY COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$43,400	\$1,085	\$13,020	\$326	1,177	20%	\$9.33	\$485	1.1
CLINTON COUNTY	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	2,518	20%	\$7.89	\$410	1.7
COLES COUNTY	\$10.81	22%	\$562	\$22,480	1.4	\$53,600	\$1,340	\$16,080	\$402	8,016	38%	\$6.90	\$359	1.6
COOK COUNTY *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	831,438	42%	\$17.66	\$918	1.0
CRAWFORD COUNTY	\$10.15	40%	\$528	\$21,120	1.4	\$49,100	\$1,228	\$14,730	\$368	1,550	20%	\$12.43	\$646	0.8
CUMBERLAND COUNTY	\$10.58	23%	\$550	\$22,000	1.4	\$51,100	\$1,278	\$15,330	\$383	787	18%	\$7.20	\$375	1.5

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**ILLINOIS**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
DE WITT COUNTY	\$10.19	23%	\$530	\$21,200	1.4	\$59,100	\$1,478	\$17,730	\$443	1,699	25%	\$12.14	\$631	0.8
DEKALB COUNTY	\$15.08	29%	\$784	\$31,360	2.0	\$70,600	\$1,765	\$21,180	\$530	12,796	40%	\$9.29	\$483	1.6
DOUGLAS COUNTY	\$10.58	23%	\$550	\$22,000	1.4	\$54,300	\$1,358	\$16,290	\$407	1,748	23%	\$9.72	\$505	1.1
DUPAGE COUNTY *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	76,830	24%	\$16.24	\$844	1.1
EDGAR COUNTY	\$10.15	26%	\$528	\$21,120	1.4	\$49,500	\$1,238	\$14,850	\$371	2,001	25%	\$8.77	\$456	1.2
EDWARDS COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$46,300	\$1,158	\$13,890	\$347	546	19%	\$8.94	\$465	1.1
EFFINGHAM COUNTY	\$10.77	23%	\$560	\$22,400	1.4	\$56,200	\$1,405	\$16,860	\$422	3,118	24%	\$9.34	\$486	1.2
FAYETTE COUNTY	\$10.15	33%	\$528	\$21,120	1.4	\$46,900	\$1,173	\$14,070	\$352	1,650	20%	\$8.06	\$419	1.3
FORD COUNTY	\$12.73	23%	\$662	\$26,480	1.7	\$61,600	\$1,540	\$18,480	\$462	1,351	24%	\$10.18	\$529	1.3
FRANKLIN COUNTY	\$10.15	29%	\$528	\$21,120	1.4	\$43,300	\$1,083	\$12,990	\$325	3,662	22%	\$7.54	\$392	1.3
FULTON COUNTY	\$10.15	28%	\$528	\$21,120	1.4	\$49,200	\$1,230	\$14,760	\$369	3,527	24%	\$7.33	\$381	1.4
GALLATIN COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$40,900	\$1,023	\$12,270	\$307	516	19%	\$8.04	\$418	1.3
GREENE COUNTY	\$10.21	23%	\$531	\$21,240	1.4	\$44,400	\$1,110	\$13,320	\$333	1,359	24%	\$8.55	\$445	1.2
GRUNDY COUNTY	\$15.71	29%	\$817	\$32,680	2.1	\$71,900	\$1,798	\$21,570	\$539	3,959	28%	\$14.96	\$778	1.1
HAMILTON COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$45,500	\$1,138	\$13,650	\$341	640	18%	\$6.93	\$361	1.5
HANCOCK COUNTY	\$10.15	34%	\$528	\$21,120	1.4	\$52,200	\$1,305	\$15,660	\$392	1,589	20%	\$8.60	\$447	1.2
HARDIN COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$37,300	\$933	\$11,190	\$280	388	20%	\$7.70	\$400	1.3
HENDERSON COUNTY	\$10.15	27%	\$528	\$21,120	1.4	\$50,600	\$1,265	\$15,180	\$380	711	21%	\$7.49	\$390	1.4
HENRY COUNTY	\$12.37	27%	\$643	\$25,720	1.6	\$58,800	\$1,470	\$17,640	\$441	4,259	21%	\$8.69	\$452	1.4
IROQUOIS COUNTY	\$10.15	27%	\$528	\$21,120	1.4	\$54,000	\$1,350	\$16,200	\$405	2,881	24%	\$9.55	\$497	1.1
JACKSON COUNTY	\$10.56	23%	\$549	\$21,960	1.4	\$48,600	\$1,215	\$14,580	\$365	11,298	47%	\$6.58	\$342	1.6
JASPER COUNTY	\$10.15	40%	\$528	\$21,120	1.4	\$52,100	\$1,303	\$15,630	\$391	659	17%	\$9.08	\$472	1.1
JEFFERSON COUNTY	\$10.62	23%	\$552	\$22,080	1.4	\$49,200	\$1,230	\$14,760	\$369	3,937	26%	\$9.51	\$495	1.1
JERSEY COUNTY	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	1,804	22%	\$6.78	\$353	2.0
JO DAVIESS COUNTY	\$10.15	28%	\$528	\$21,120	1.4	\$57,400	\$1,435	\$17,220	\$431	2,095	23%	\$7.89	\$410	1.3
JOHNSON COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$50,900	\$1,273	\$15,270	\$382	633	15%	\$5.49	\$286	1.8
KANE COUNTY *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	32,174	24%	\$11.17	\$581	1.6
KANKAKEE COUNTY	\$12.96	22%	\$674	\$26,960	1.7	\$60,800	\$1,520	\$18,240	\$456	11,680	31%	\$10.20	\$530	1.3
KENDALL COUNTY	\$17.63	28%	\$917	\$36,680	2.4	\$81,700	\$2,043	\$24,510	\$613	2,988	16%	\$11.95	\$621	1.5
KNOX COUNTY	\$10.75	23%	\$559	\$22,360	1.4	\$51,600	\$1,290	\$15,480	\$387	6,271	28%	\$7.83	\$407	1.4
LA SALLE COUNTY	\$11.94	23%	\$621	\$24,840	1.6	\$58,600	\$1,465	\$17,580	\$440	10,821	25%	\$10.49	\$546	1.1
LAKE COUNTY *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	48,004	22%	\$14.31	\$744	1.3
LAWRENCE COUNTY	\$10.15	37%	\$528	\$21,120	1.4	\$45,400	\$1,135	\$13,620	\$341	1,453	23%	\$10.35	\$538	1.0
LEE COUNTY	\$10.79	22%	\$561	\$22,440	1.4	\$58,600	\$1,465	\$17,580	\$440	3,463	26%	\$10.48	\$545	1.0
LIVINGSTON COUNTY	\$11.63	23%	\$605	\$24,200	1.6	\$57,100	\$1,428	\$17,130	\$428	3,708	26%	\$10.97	\$570	1.1
LOGAN COUNTY	\$10.44	23%	\$543	\$21,720	1.4	\$58,400	\$1,460	\$17,520	\$438	3,187	29%	\$9.33	\$485	1.1
MACON COUNTY	\$11.10	23%	\$577	\$23,080	1.5	\$57,600	\$1,440	\$17,280	\$432	13,182	28%	\$11.27	\$586	1.0
MACOUPIN COUNTY	\$11.23	31%	\$584	\$23,360	1.5	\$51,300	\$1,283	\$15,390	\$385	4,041	21%	\$9.10	\$473	1.2
MADISON COUNTY	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	26,718	26%	\$10.00	\$520	1.4
MARION COUNTY	\$10.15	31%	\$528	\$21,120	1.4	\$49,100	\$1,228	\$14,730	\$368	3,882	23%	\$7.45	\$387	1.4
MARSHALL COUNTY	\$11.98	21%	\$623	\$24,920	1.6	\$63,400	\$1,585	\$19,020	\$476	1,037	20%	\$8.99	\$468	1.3
MASON COUNTY	\$10.15	30%	\$528	\$21,120	1.4	\$50,300	\$1,258	\$15,090	\$377	1,486	23%	\$8.76	\$456	1.2

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**ILLINOIS**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MASSAC COUNTY	\$10.15	29%	\$528	\$21,120	1.4	\$46,800	\$1,170	\$14,040	\$351	1,340	21%	\$10.27	\$534	1.0
MCDONOUGH COUNTY	\$10.15	24%	\$528	\$21,120	1.4	\$51,900	\$1,298	\$15,570	\$389	4,566	37%	\$5.76	\$300	1.8
McHENRY COUNTY *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	15,079	17%	\$10.80	\$562	1.7
MCLEAN COUNTY	\$12.94	23%	\$673	\$26,920	1.7	\$70,900	\$1,773	\$21,270	\$532	19,039	34%	\$12.22	\$636	1.1
MENARD COUNTY	\$11.98	23%	\$623	\$24,920	1.6	\$64,500	\$1,613	\$19,350	\$484	1,027	21%	\$6.27	\$326	1.9
MERCER COUNTY	\$12.37	27%	\$643	\$25,720	1.6	\$58,800	\$1,470	\$17,640	\$441	1,343	20%	\$8.05	\$419	1.5
MONROE COUNTY	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	2,034	20%	\$9.35	\$486	1.5
MONTGOMERY COUNTY	\$10.15	26%	\$528	\$21,120	1.4	\$48,100	\$1,203	\$14,430	\$361	2,490	22%	\$9.01	\$469	1.1
MORGAN COUNTY	\$10.96	23%	\$570	\$22,800	1.5	\$55,100	\$1,378	\$16,530	\$413	4,175	30%	\$8.84	\$459	1.2
MOULTRIE COUNTY	\$10.42	23%	\$542	\$21,680	1.4	\$56,300	\$1,408	\$16,890	\$422	1,166	22%	\$10.51	\$546	1.0
OGLE COUNTY	\$12.08	23%	\$628	\$25,120	1.6	\$63,000	\$1,575	\$18,900	\$473	4,916	26%	\$11.90	\$619	1.0
PEORIA COUNTY	\$11.98	21%	\$623	\$24,920	1.6	\$63,400	\$1,585	\$19,020	\$476	23,436	32%	\$11.61	\$604	1.0
PERRY COUNTY	\$10.15	36%	\$528	\$21,120	1.4	\$49,400	\$1,235	\$14,820	\$371	1,819	21%	\$8.32	\$433	1.2
PIATT COUNTY	\$12.73	23%	\$662	\$26,480	1.7	\$61,600	\$1,540	\$18,480	\$462	1,278	20%	\$9.43	\$491	1.3
PIKE COUNTY	\$10.15	30%	\$528	\$21,120	1.4	\$45,900	\$1,148	\$13,770	\$344	1,565	23%	\$7.65	\$398	1.3
POPE COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$43,600	\$1,090	\$13,080	\$327	316	18%	\$5.06	\$263	2.0
PULASKI COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$40,400	\$1,010	\$12,120	\$303	704	24%	\$8.72	\$453	1.2
PUTNAM COUNTY	\$10.56	23%	\$549	\$21,960	1.4	\$58,900	\$1,473	\$17,670	\$442	427	18%	\$13.17	\$685	0.8
RANDOLPH COUNTY	\$10.15	27%	\$528	\$21,120	1.4	\$53,700	\$1,343	\$16,110	\$403	2,493	21%	\$9.71	\$505	1.0
RICHLAND COUNTY	\$10.15	38%	\$528	\$21,120	1.4	\$47,400	\$1,185	\$14,220	\$356	1,574	24%	\$7.71	\$401	1.3
ROCK ISLAND COUNTY	\$12.37	27%	\$643	\$25,720	1.6	\$58,800	\$1,470	\$17,640	\$441	18,406	30%	\$12.44	\$647	1.0
SALINE COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$44,400	\$1,110	\$13,320	\$333	2,588	24%	\$8.78	\$457	1.2
SANGAMON COUNTY	\$11.98	23%	\$623	\$24,920	1.6	\$64,500	\$1,613	\$19,350	\$484	23,624	30%	\$10.49	\$546	1.1
SCHUYLER COUNTY	\$10.15	30%	\$528	\$21,120	1.4	\$51,300	\$1,283	\$15,390	\$385	626	21%	\$13.95	\$725	0.7
SCOTT COUNTY	\$10.21	23%	\$531	\$21,240	1.4	\$49,100	\$1,228	\$14,730	\$368	497	22%	\$11.38	\$592	0.9
SHELBY COUNTY	\$10.15	24%	\$528	\$21,120	1.4	\$52,100	\$1,303	\$15,630	\$391	1,723	19%	\$8.21	\$427	1.2
St. CLAIR COUNTY	\$13.67	31%	\$711	\$28,440	1.8	\$65,000	\$1,625	\$19,500	\$488	31,950	33%	\$10.44	\$543	1.3
STARK COUNTY	\$11.98	21%	\$623	\$24,920	1.6	\$63,400	\$1,585	\$19,020	\$476	570	23%	\$9.93	\$516	1.2
STEPHENSON COUNTY	\$11.75	23%	\$611	\$24,440	1.6	\$57,200	\$1,430	\$17,160	\$429	4,995	25%	\$10.58	\$550	1.1
TAZEWELL COUNTY	\$11.98	21%	\$623	\$24,920	1.6	\$63,400	\$1,585	\$19,020	\$476	12,023	24%	\$14.56	\$757	0.8
UNION COUNTY	\$10.15	36%	\$528	\$21,120	1.4	\$45,300	\$1,133	\$13,590	\$340	1,794	25%	\$6.55	\$341	1.6
VERMILION COUNTY	\$10.81	22%	\$562	\$22,480	1.4	\$49,400	\$1,235	\$14,820	\$371	9,426	28%	\$10.01	\$520	1.1
WABASH COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$50,100	\$1,253	\$15,030	\$376	1,288	25%	\$7.49	\$389	1.4
WARREN COUNTY	\$10.15	26%	\$528	\$21,120	1.4	\$51,200	\$1,280	\$15,360	\$384	1,832	26%	\$9.47	\$493	1.1
WASHINGTON COUNTY	\$10.15	23%	\$528	\$21,120	1.4	\$57,200	\$1,430	\$17,160	\$429	1,109	19%	\$11.30	\$588	0.9
WAYNE COUNTY	\$10.15	55%	\$528	\$21,120	1.4	\$44,700	\$1,118	\$13,410	\$335	1,460	20%	\$8.28	\$431	1.2
WHITE COUNTY	\$10.15	42%	\$528	\$21,120	1.4	\$43,600	\$1,090	\$13,080	\$327	1,438	22%	\$8.78	\$456	1.2
WHITESIDE COUNTY	\$11.27	23%	\$586	\$23,440	1.5	\$54,600	\$1,365	\$16,380	\$410	6,049	26%	\$8.59	\$447	1.3
Will COUNTY *	\$18.15	25%	\$944	\$37,760	2.4	\$71,600	\$1,790	\$21,480	\$537	28,131	17%	\$10.00	\$520	1.8
WILLIAMSON COUNTY	\$10.15	24%	\$528	\$21,120	1.4	\$48,500	\$1,213	\$14,550	\$364	6,686	26%	\$8.35	\$434	1.2
WINNEBAGO COUNTY	\$12.81	23%	\$666	\$26,640	1.7	\$60,500	\$1,513	\$18,150	\$454	32,313	30%	\$10.97	\$570	1.2
WOODFORD COUNTY	\$11.98	21%	\$623	\$24,920	1.6	\$63,400	\$1,585	\$19,020	\$476	2,210	17%	\$9.46	\$492	1.3

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# INDIANA

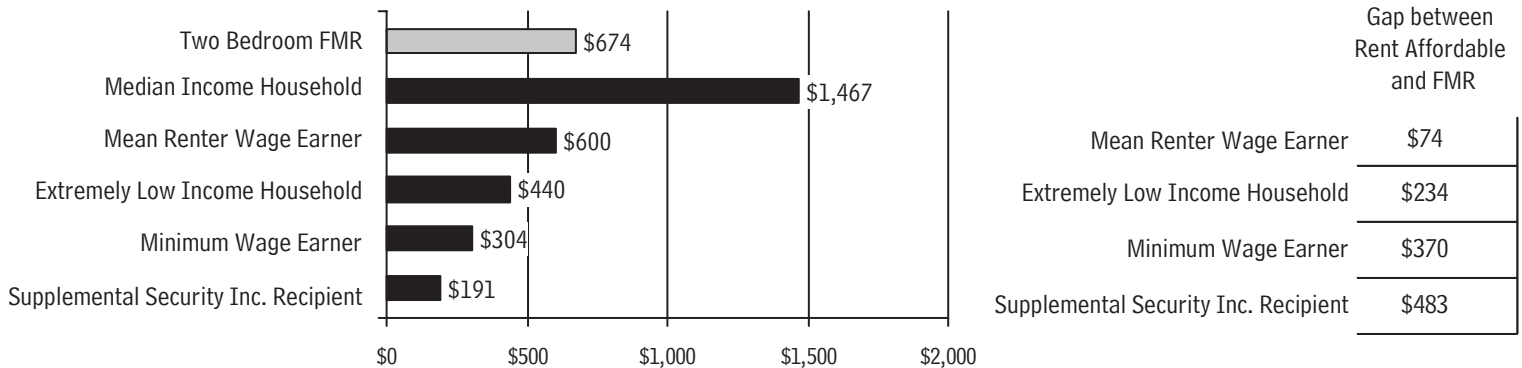
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$674. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,245 monthly or \$26,942 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.95**

In Indiana, a minimum wage worker earns an hourly wage of \$5.85. 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 Indiana, the estimated mean (average) wage for a renter is \$11.53. 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**



INDIANA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>INDIANA</b>	<b>\$12.95</b>	25%	\$674	\$26,942	2.2	\$58,695	\$1,467	\$17,609	\$440	667,223	29%	\$11.53	\$600	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.46</b>	26%	\$596	\$23,829	2.0	\$52,812	\$1,320	\$15,844	\$396	125,049	24%	\$10.17	\$529	1.1
<b>METROPOLITAN AREAS</b>														
ANDERSON MSA	\$12.38	25%	\$644	\$25,760	2.1	\$54,100	\$1,353	\$16,230	\$406	13,700	26%	\$9.43	\$490	1.3
BLOOMINGTON HMFA	\$12.37	13%	\$643	\$25,720	2.1	\$61,100	\$1,528	\$18,330	\$458	21,600	46%	\$8.55	\$445	1.4
CARROLL COUNTY HMFA	\$11.54	25%	\$600	\$24,000	2.0	\$58,400	\$1,460	\$17,520	\$438	1,566	20%	\$9.94	\$517	1.2
CINCINNATI-MIDDLETON HMFA	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	5,556	21%	\$7.89	\$410	1.8
COLUMBUS MSA	\$14.31	25%	\$744	\$29,760	2.4	\$63,500	\$1,588	\$19,050	\$476	7,198	26%	\$13.43	\$698	1.1
ELKHART-GOSHEN MSA	\$13.54	25%	\$704	\$28,160	2.3	\$56,900	\$1,423	\$17,070	\$427	18,362	28%	\$12.06	\$627	1.1
EVANSVILLE HMFA	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	28,538	28%	\$10.82	\$563	1.1
FORT WAYNE MSA	\$12.23	23%	\$636	\$25,440	2.1	\$59,100	\$1,478	\$17,730	\$443	41,303	27%	\$11.20	\$582	1.1
GARY HMFA	\$14.33	26%	\$745	\$29,800	2.4	\$61,400	\$1,535	\$18,420	\$461	70,162	29%	\$11.41	\$593	1.3
GIBSON COUNTY HMFA	\$10.73	26%	\$558	\$22,320	1.8	\$55,000	\$1,375	\$16,500	\$413	2,837	22%	\$13.15	\$684	0.8
GREENE COUNTY HMFA	\$10.67	52%	\$555	\$22,200	1.8	\$49,000	\$1,225	\$14,700	\$368	2,672	20%	\$7.48	\$389	1.4
INDIANAPOLIS HMFA	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	189,908	33%	\$13.61	\$708	1.0
JASPER COUNTY HMFA	\$12.96	29%	\$674	\$26,960	2.2	\$58,500	\$1,463	\$17,550	\$439	2,407	23%	\$10.52	\$547	1.2
KOKOMO MSA	\$12.73	25%	\$662	\$26,480	2.2	\$57,400	\$1,435	\$17,220	\$431	11,147	27%	\$13.85	\$720	0.9
LAFAYETTE HMFA	\$14.27	25%	\$742	\$29,680	2.4	\$57,600	\$1,440	\$17,280	\$432	25,206	43%	\$10.08	\$524	1.4
LOUISVILLE HMFA	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	21,255	27%	\$9.79	\$509	1.3
MICHIGAN CITY-LA PORTE MSA	\$12.48	25%	\$649	\$25,960	2.1	\$58,100	\$1,453	\$17,430	\$436	10,184	25%	\$9.37	\$487	1.3
MUNCIE MSA	\$12.56	40%	\$653	\$26,120	2.1	\$50,500	\$1,263	\$15,150	\$379	15,439	33%	\$8.49	\$442	1.5
OWEN COUNTY HMFA	\$10.96	25%	\$570	\$22,800	1.9	\$48,400	\$1,210	\$14,520	\$363	1,526	18%	\$10.12	\$526	1.1
PUTNAM COUNTY HMFA	\$12.21	24%	\$635	\$25,400	2.1	\$53,500	\$1,338	\$16,050	\$401	2,651	21%	\$9.27	\$482	1.3
SOUTH BEND-MISHAWAKA HMFA	\$13.13	25%	\$683	\$27,320	2.2	\$59,500	\$1,488	\$17,850	\$446	28,537	28%	\$10.95	\$569	1.2
SULLIVAN COUNTY HMFA	\$10.67	37%	\$555	\$22,200	1.8	\$45,500	\$1,138	\$13,650	\$341	1,578	20%	\$7.52	\$391	1.4
TERRE HAUTE HMFA	\$11.15	25%	\$580	\$23,200	1.9	\$48,300	\$1,208	\$14,490	\$362	16,902	29%	\$9.24	\$480	1.2
WASHINGTON COUNTY HMFA	\$10.67	32%	\$555	\$22,200	1.8	\$49,700	\$1,243	\$14,910	\$373	1,940	19%	\$8.42	\$438	1.3
<b>COUNTIES</b>														
ADAMS COUNTY	\$10.67	36%	\$555	\$22,200	1.8	\$54,200	\$1,355	\$16,260	\$407	2,722	23%	\$9.49	\$493	1.1
ALLEN COUNTY	\$12.23	23%	\$636	\$25,440	2.1	\$59,100	\$1,478	\$17,730	\$443	37,351	29%	\$11.33	\$589	1.1
BARTHOLOMEW COUNTY	\$14.31	25%	\$744	\$29,760	2.4	\$63,500	\$1,588	\$19,050	\$476	7,198	26%	\$13.43	\$698	1.1
BENTON COUNTY	\$14.27	25%	\$742	\$29,680	2.4	\$57,600	\$1,440	\$17,280	\$432	862	24%	\$10.02	\$521	1.4
BLACKFORD COUNTY	\$10.94	25%	\$569	\$22,760	1.9	\$48,500	\$1,213	\$14,550	\$364	1,218	21%	\$9.43	\$491	1.2
BOONE COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	3,645	21%	\$11.28	\$586	1.2
BROWN COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	886	15%	\$7.14	\$371	2.0
CARROLL COUNTY	\$11.54	25%	\$600	\$24,000	2.0	\$58,400	\$1,460	\$17,520	\$438	1,566	20%	\$9.94	\$517	1.2
CASS COUNTY	\$10.94	25%	\$569	\$22,760	1.9	\$54,100	\$1,353	\$16,230	\$406	4,141	26%	\$10.18	\$529	1.1
CLARK COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	11,637	30%	\$10.34	\$538	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**INDIANA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CLAY COUNTY	\$11.15	25%	\$580	\$23,200	1.9	\$48,300	\$1,208	\$14,490	\$362	2,139	21%	\$8.44	\$439	1.3
CLINTON COUNTY	\$12.25	25%	\$637	\$25,480	2.1	\$57,100	\$1,428	\$17,130	\$428	3,402	27%	\$10.67	\$555	1.1
CRAWFORD COUNTY	\$10.67	26%	\$555	\$22,200	1.8	\$43,500	\$1,088	\$13,050	\$326	714	17%	\$7.01	\$365	1.5
DAVISS COUNTY	\$10.67	41%	\$555	\$22,200	1.8	\$49,200	\$1,230	\$14,760	\$369	2,333	21%	\$7.98	\$415	1.3
DEARBORN COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	3,604	21%	\$8.20	\$426	1.7
DECATUR COUNTY	\$12.35	25%	\$642	\$25,680	2.1	\$54,500	\$1,363	\$16,350	\$409	2,518	27%	\$11.15	\$580	1.1
DEKALB COUNTY	\$11.88	25%	\$618	\$24,720	2.0	\$60,100	\$1,503	\$18,030	\$451	2,793	18%	\$11.82	\$615	1.0
DELAWARE COUNTY	\$12.56	40%	\$653	\$26,120	2.1	\$50,500	\$1,263	\$15,150	\$379	15,439	33%	\$8.49	\$442	1.5
DUBOIS COUNTY	\$10.98	25%	\$571	\$22,840	1.9	\$61,100	\$1,528	\$18,330	\$458	3,254	22%	\$10.08	\$524	1.1
ELKHART COUNTY	\$13.54	25%	\$704	\$28,160	2.3	\$56,900	\$1,423	\$17,070	\$427	18,362	28%	\$12.06	\$627	1.1
FAYETTE COUNTY	\$11.17	25%	\$581	\$23,240	1.9	\$52,500	\$1,313	\$15,750	\$394	2,895	28%	\$11.32	\$588	1.0
FLOYD COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	7,562	27%	\$9.35	\$486	1.4
FOUNTAIN COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$50,000	\$1,250	\$15,000	\$375	1,553	22%	\$9.32	\$485	1.1
FRANKLIN COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	1,460	19%	\$7.02	\$365	2.0
FULTON COUNTY	\$10.94	25%	\$569	\$22,760	1.9	\$52,500	\$1,313	\$15,750	\$394	1,752	22%	\$10.20	\$531	1.1
GIBSON COUNTY	\$10.73	26%	\$558	\$22,320	1.8	\$55,000	\$1,375	\$16,500	\$413	2,837	22%	\$13.15	\$684	0.8
GRANT COUNTY	\$11.25	25%	\$585	\$23,400	1.9	\$51,200	\$1,280	\$15,360	\$384	7,577	27%	\$9.90	\$515	1.1
GREENE COUNTY	\$10.67	52%	\$555	\$22,200	1.8	\$49,000	\$1,225	\$14,700	\$368	2,672	20%	\$7.48	\$389	1.4
HAMILTON COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	12,589	19%	\$11.36	\$591	1.2
HANCOCK COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	3,855	19%	\$10.05	\$523	1.4
HARRISON COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	2,056	16%	\$8.64	\$449	1.5
HENDRICKS COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	6,356	17%	\$9.75	\$507	1.4
HENRY COUNTY	\$11.62	25%	\$604	\$24,160	2.0	\$51,600	\$1,290	\$15,480	\$387	4,459	23%	\$9.06	\$471	1.3
HOWARD COUNTY	\$12.73	25%	\$662	\$26,480	2.2	\$57,400	\$1,435	\$17,220	\$431	9,846	28%	\$14.11	\$734	0.9
HUNTINGTON COUNTY	\$11.71	25%	\$609	\$24,360	2.0	\$57,100	\$1,428	\$17,130	\$428	3,270	23%	\$9.73	\$506	1.2
JACKSON COUNTY	\$12.12	25%	\$630	\$25,200	2.1	\$52,400	\$1,310	\$15,720	\$393	4,137	26%	\$11.13	\$579	1.1
JASPER COUNTY	\$12.96	29%	\$674	\$26,960	2.2	\$58,500	\$1,463	\$17,550	\$439	2,407	23%	\$10.52	\$547	1.2
JAY COUNTY	\$10.67	33%	\$555	\$22,200	1.8	\$48,500	\$1,213	\$14,550	\$364	1,867	22%	\$9.45	\$491	1.1
JEFFERSON COUNTY	\$11.15	25%	\$580	\$23,200	1.9	\$53,600	\$1,340	\$16,080	\$402	3,081	25%	\$10.10	\$525	1.1
JENNINGS COUNTY	\$11.81	25%	\$614	\$24,560	2.0	\$50,100	\$1,253	\$15,030	\$376	2,121	21%	\$10.75	\$559	1.1
JOHNSON COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	9,970	23%	\$8.72	\$453	1.6
KNOX COUNTY	\$10.67	33%	\$555	\$22,200	1.8	\$48,100	\$1,203	\$14,430	\$361	4,829	31%	\$6.94	\$361	1.5
KOSCIUSKO COUNTY	\$12.35	25%	\$642	\$25,680	2.1	\$54,500	\$1,363	\$16,350	\$409	5,745	21%	\$12.91	\$672	1.0
LAGRANGE COUNTY	\$11.77	25%	\$612	\$24,480	2.0	\$54,100	\$1,353	\$16,230	\$406	2,088	19%	\$11.07	\$575	1.1
LAKE COUNTY	\$14.33	26%	\$745	\$29,800	2.4	\$61,400	\$1,535	\$18,420	\$461	56,310	31%	\$11.46	\$596	1.2
LAPORTE COUNTY	\$12.48	25%	\$649	\$25,960	2.1	\$58,100	\$1,453	\$17,430	\$436	10,184	25%	\$9.37	\$487	1.3
LAWRENCE COUNTY	\$11.88	25%	\$618	\$24,720	2.0	\$49,900	\$1,248	\$14,970	\$374	3,902	21%	\$9.24	\$480	1.3
MADISON COUNTY	\$12.38	25%	\$644	\$25,760	2.1	\$54,100	\$1,353	\$16,230	\$406	13,700	26%	\$9.43	\$490	1.3
MARION COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	143,232	41%	\$15.01	\$781	0.9
MARSHALL COUNTY	\$12.04	25%	\$626	\$25,040	2.1	\$56,200	\$1,405	\$16,860	\$422	3,834	23%	\$10.39	\$540	1.2
MARTIN COUNTY	\$10.67	36%	\$555	\$22,200	1.8	\$51,800	\$1,295	\$15,540	\$389	782	19%	\$9.11	\$474	1.2
MIAMI COUNTY	\$10.67	26%	\$555	\$22,200	1.8	\$53,300	\$1,333	\$15,990	\$400	3,285	24%	\$9.35	\$486	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**INDIANA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MONROE COUNTY	\$12.37	13%	\$643	\$25,720	2.1	\$61,100	\$1,528	\$18,330	\$458	21,600	46%	\$8.55	\$445	1.4
MONTGOMERY COUNTY	\$11.75	25%	\$611	\$24,440	2.0	\$56,900	\$1,423	\$17,070	\$427	3,891	27%	\$11.76	\$611	1.0
MORGAN COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	4,965	20%	\$8.43	\$439	1.7
NEWTON COUNTY	\$14.33	26%	\$745	\$29,800	2.4	\$61,400	\$1,535	\$18,420	\$461	1,070	20%	\$9.11	\$474	1.6
NOBLE COUNTY	\$12.58	25%	\$654	\$26,160	2.1	\$56,600	\$1,415	\$16,980	\$425	3,666	22%	\$9.60	\$499	1.3
OHIO COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	492	22%	\$7.16	\$372	1.9
ORANGE COUNTY	\$10.67	34%	\$555	\$22,200	1.8	\$45,200	\$1,130	\$13,560	\$339	1,586	21%	\$7.78	\$405	1.4
OWEN COUNTY	\$10.96	25%	\$570	\$22,800	1.9	\$48,400	\$1,210	\$14,520	\$363	1,526	18%	\$10.12	\$526	1.1
PARKE COUNTY	\$10.67	27%	\$555	\$22,200	1.8	\$47,300	\$1,183	\$14,190	\$355	1,264	20%	\$7.15	\$372	1.5
PERRY COUNTY	\$10.67	28%	\$555	\$22,200	1.8	\$51,400	\$1,285	\$15,420	\$386	1,511	21%	\$7.43	\$386	1.4
PIKE COUNTY	\$10.67	26%	\$555	\$22,200	1.8	\$48,700	\$1,218	\$14,610	\$365	887	17%	\$14.21	\$739	0.8
PORTER COUNTY	\$14.33	26%	\$745	\$29,800	2.4	\$61,400	\$1,535	\$18,420	\$461	12,782	23%	\$11.41	\$593	1.3
POSEY COUNTY	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	1,848	18%	\$11.92	\$620	1.0
PULASKI COUNTY	\$11.06	25%	\$575	\$23,000	1.9	\$48,100	\$1,203	\$14,430	\$361	996	19%	\$12.62	\$656	0.9
PUTNAM COUNTY	\$12.21	24%	\$635	\$25,400	2.1	\$53,500	\$1,338	\$16,050	\$401	2,651	21%	\$9.27	\$482	1.3
RANDOLPH COUNTY	\$10.67	33%	\$555	\$22,200	1.8	\$47,500	\$1,188	\$14,250	\$356	2,636	24%	\$9.17	\$477	1.2
RIPLEY COUNTY	\$12.25	25%	\$637	\$25,480	2.1	\$54,600	\$1,365	\$16,380	\$410	2,273	23%	\$10.88	\$566	1.1
RUSH COUNTY	\$11.56	25%	\$601	\$24,040	2.0	\$49,800	\$1,245	\$14,940	\$374	1,792	26%	\$10.37	\$539	1.1
SCOTT COUNTY	\$11.37	25%	\$591	\$23,640	1.9	\$45,800	\$1,145	\$13,740	\$344	2,141	24%	\$8.55	\$445	1.3
SHELBY COUNTY	\$13.96	22%	\$726	\$29,040	2.4	\$65,100	\$1,628	\$19,530	\$488	4,410	27%	\$11.83	\$615	1.2
SPENCER COUNTY	\$10.67	26%	\$555	\$22,200	1.8	\$56,500	\$1,413	\$16,950	\$424	1,253	17%	\$8.91	\$463	1.2
ST. JOSEPH COUNTY	\$13.13	25%	\$683	\$27,320	2.2	\$59,500	\$1,488	\$17,850	\$446	28,537	28%	\$10.95	\$569	1.2
STARKE COUNTY	\$11.12	25%	\$578	\$23,120	1.9	\$49,200	\$1,230	\$14,760	\$369	1,675	19%	\$7.31	\$380	1.5
STUBEN COUNTY	\$13.33	25%	\$693	\$27,720	2.3	\$58,000	\$1,450	\$17,400	\$435	2,770	22%	\$9.47	\$492	1.4
SULLIVAN COUNTY	\$10.67	37%	\$555	\$22,200	1.8	\$45,500	\$1,138	\$13,650	\$341	1,578	20%	\$7.52	\$391	1.4
SWITZERLAND COUNTY	\$11.96	25%	\$622	\$24,880	2.0	\$48,800	\$1,220	\$14,640	\$366	761	22%	\$9.28	\$483	1.3
TIPPECANOE COUNTY	\$14.27	25%	\$742	\$29,680	2.4	\$57,600	\$1,440	\$17,280	\$432	24,344	44%	\$10.08	\$524	1.4
TIPTON COUNTY	\$12.73	25%	\$662	\$26,480	2.2	\$57,400	\$1,435	\$17,220	\$431	1,301	20%	\$10.87	\$565	1.2
UNION COUNTY †	\$11.60	25%	\$603	\$24,120	2.0	\$49,100	\$1,228	\$14,730	\$368	697	25%			
VANDERBURGH COUNTY	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	23,438	33%	\$10.77	\$560	1.1
VERMILLION COUNTY	\$11.15	25%	\$580	\$23,200	1.9	\$48,300	\$1,208	\$14,490	\$362	1,404	21%	\$10.21	\$531	1.1
VIGO COUNTY	\$11.15	25%	\$580	\$23,200	1.9	\$48,300	\$1,208	\$14,490	\$362	13,359	33%	\$9.26	\$482	1.2
WABASH COUNTY	\$10.67	31%	\$555	\$22,200	1.8	\$54,600	\$1,365	\$16,380	\$410	3,179	24%	\$9.84	\$512	1.1
WARREN COUNTY	\$11.63	25%	\$605	\$24,200	2.0	\$57,400	\$1,435	\$17,220	\$431	614	19%	\$9.73	\$506	1.2
WARRICK COUNTY	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	3,252	17%	\$10.53	\$548	1.1
WASHINGTON COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$49,700	\$1,243	\$14,910	\$373	1,940	19%	\$8.42	\$438	1.3
WAYNE COUNTY	\$11.19	25%	\$582	\$23,280	1.9	\$50,200	\$1,255	\$15,060	\$377	8,905	31%	\$9.76	\$507	1.1
WELLS COUNTY	\$12.23	23%	\$636	\$25,440	2.1	\$59,100	\$1,478	\$17,730	\$443	1,996	19%	\$10.04	\$522	1.2
WHITE COUNTY	\$12.35	25%	\$642	\$25,680	2.1	\$54,200	\$1,355	\$16,260	\$407	2,280	23%	\$10.61	\$552	1.2
WHITLEY COUNTY	\$12.23	23%	\$636	\$25,440	2.1	\$59,100	\$1,478	\$17,730	\$443	1,956	17%	\$10.22	\$531	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



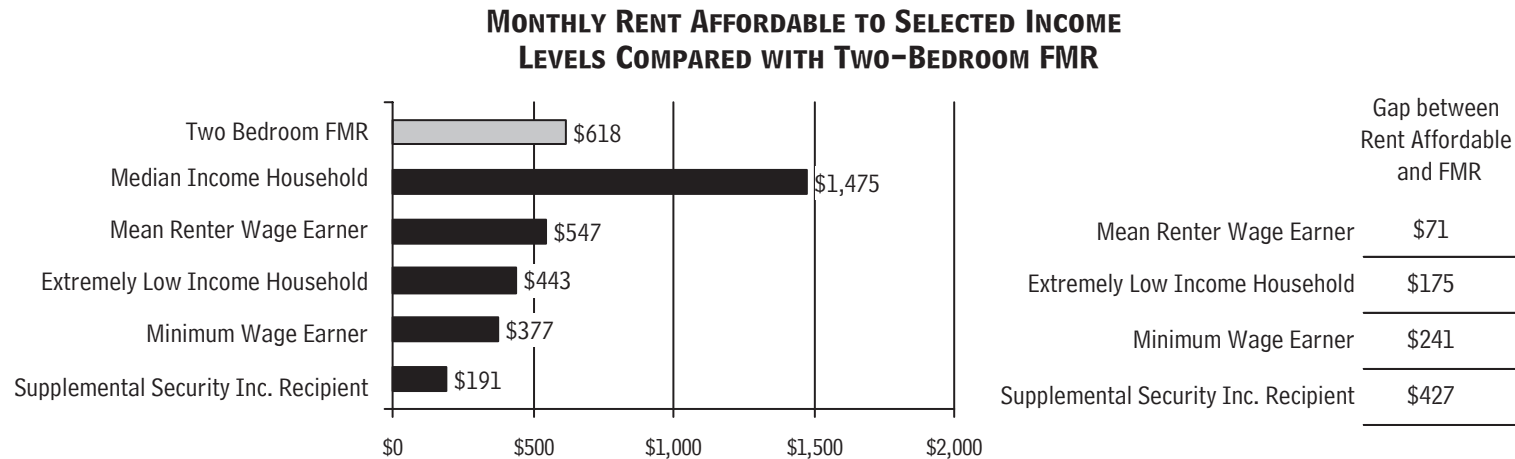
# IOWA

In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$618. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,060 monthly or \$24,717 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.88**

In Iowa, 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 66 hours per week, 52 weeks per year. Or a household must include 1.6 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 \$10.51. 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.



IOWA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>IOWA</b>	<b>\$11.88</b>	24%	\$618	\$24,717	1.6	\$59,016	\$1,475	\$17,705	\$443	317,849	28%	\$10.51	\$547	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.52</b>	25%	\$547	\$21,892	1.5	\$53,515	\$1,338	\$16,054	\$401	134,165	25%	\$9.54	\$496	1.1
<b><u>METROPOLITAN AREAS</u></b>														
AMES MSA	\$13.50	22%	\$702	\$28,080	1.9	\$69,700	\$1,743	\$20,910	\$523	12,260	42%	\$8.66	\$450	1.6
BENTON COUNTY HMFA	\$10.13	28%	\$527	\$21,080	1.4	\$60,900	\$1,523	\$18,270	\$457	2,011	21%	\$9.30	\$483	1.1
BREMER COUNTY HMFA	\$10.23	22%	\$532	\$21,280	1.4	\$61,500	\$1,538	\$18,450	\$461	1,937	22%	\$9.72	\$506	1.1
CEDAR RAPIDS HMFA	\$12.19	22%	\$634	\$25,360	1.7	\$62,900	\$1,573	\$18,870	\$472	20,932	27%	\$12.20	\$634	1.0
DAVENPORT-MOLINE-ROCK ISLAND MSA	\$12.37	27%	\$643	\$25,720	1.7	\$58,800	\$1,470	\$17,640	\$441	18,384	29%	\$9.61	\$500	1.3
DES MOINES-WEST DES MOINES MSA	\$14.08	25%	\$732	\$29,280	1.9	\$67,900	\$1,698	\$20,370	\$509	55,250	29%	\$12.79	\$665	1.1
DUBUQUE MSA	\$10.79	22%	\$561	\$22,440	1.5	\$59,200	\$1,480	\$17,760	\$444	8,937	27%	\$9.85	\$512	1.1
IOWA CITY HMFA	\$13.62	22%	\$708	\$28,320	1.9	\$71,900	\$1,798	\$21,570	\$539	19,094	43%	\$8.65	\$450	1.6
JONES COUNTY HMFA	\$10.13	28%	\$527	\$21,080	1.4	\$54,000	\$1,350	\$16,200	\$405	1,826	24%	\$9.19	\$478	1.1
OMAHA-COUNCIL BLUFFS HMFA	\$13.65	22%	\$710	\$28,400	1.9	\$67,100	\$1,678	\$20,130	\$503	12,317	27%	\$10.57	\$550	1.3
SIoux CITY MSA	\$12.23	22%	\$636	\$25,440	1.7	\$55,600	\$1,390	\$16,680	\$417	12,292	31%	\$9.73	\$506	1.3
WASHINGTON COUNTY HMFA	\$10.27	22%	\$534	\$21,360	1.4	\$55,400	\$1,385	\$16,620	\$416	1,987	25%	\$8.30	\$431	1.2
WATERLOO-CEDAR FALLS HMFA	\$11.25	22%	\$585	\$23,400	1.6	\$57,400	\$1,435	\$17,220	\$431	16,457	30%	\$10.24	\$533	1.1
<b><u>COUNTIES</u></b>														
ADAIR COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$52,000	\$1,300	\$15,600	\$390	838	25%	\$9.51	\$494	1.1
ADAMS COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$48,600	\$1,215	\$14,580	\$365	470	25%	\$9.99	\$519	1.0
ALLAMAKEE COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$49,700	\$1,243	\$14,910	\$373	1,343	23%	\$8.25	\$429	1.2
APPANOOSE COUNTY	\$10.13	30%	\$527	\$21,080	1.4	\$44,200	\$1,105	\$13,260	\$332	1,499	26%	\$8.14	\$423	1.2
AUDUBON COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$45,800	\$1,145	\$13,740	\$344	583	21%	\$10.05	\$522	1.0
BENTON COUNTY	\$10.13	28%	\$527	\$21,080	1.4	\$60,900	\$1,523	\$18,270	\$457	2,011	21%	\$9.30	\$483	1.1
BLACK HAWK COUNTY	\$11.25	22%	\$585	\$23,400	1.6	\$57,400	\$1,435	\$17,220	\$431	15,444	31%	\$10.14	\$527	1.1
BOONE COUNTY	\$11.63	22%	\$605	\$24,200	1.6	\$60,600	\$1,515	\$18,180	\$455	2,528	24%	\$10.17	\$529	1.1
BREMER COUNTY	\$10.23	22%	\$532	\$21,280	1.4	\$61,500	\$1,538	\$18,450	\$461	1,937	22%	\$9.72	\$506	1.1
BUCHANAN COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$54,900	\$1,373	\$16,470	\$412	1,736	22%	\$8.36	\$435	1.2
BUENA VISTA COUNTY	\$10.44	22%	\$543	\$21,720	1.4	\$50,300	\$1,258	\$15,090	\$377	2,210	29%	\$9.07	\$472	1.2
BUTLER COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$51,400	\$1,285	\$15,420	\$386	1,209	20%	\$8.84	\$460	1.1
CALHOUN COUNTY	\$10.13	26%	\$527	\$21,080	1.4	\$50,600	\$1,265	\$15,180	\$380	1,018	23%	\$7.14	\$371	1.4
CARROLL COUNTY	\$10.58	22%	\$550	\$22,000	1.5	\$57,400	\$1,435	\$17,220	\$431	2,183	26%	\$9.16	\$476	1.2
CASS COUNTY	\$11.62	22%	\$604	\$24,160	1.6	\$49,200	\$1,230	\$14,760	\$369	1,556	25%	\$8.51	\$443	1.4
CEDAR COUNTY	\$10.44	22%	\$543	\$21,720	1.4	\$59,600	\$1,490	\$17,880	\$447	1,653	23%	\$9.32	\$485	1.1
CERRO GORDO COUNTY	\$11.19	22%	\$582	\$23,280	1.5	\$56,300	\$1,408	\$16,890	\$422	5,513	28%	\$8.99	\$467	1.2
CHEROKEE COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$52,300	\$1,308	\$15,690	\$392	1,425	26%	\$10.92	\$568	0.9
CHICKASAW COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$52,700	\$1,318	\$15,810	\$395	1,020	20%	\$8.82	\$459	1.1
CLARKE COUNTY	\$10.38	22%	\$540	\$21,600	1.4	\$50,900	\$1,273	\$15,270	\$382	994	28%	\$9.32	\$485	1.1
CLAY COUNTY	\$10.13	29%	\$527	\$21,080	1.4	\$52,300	\$1,308	\$15,690	\$392	2,239	31%	\$9.37	\$487	1.1

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

IOWA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CLAYTON COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$48,900	\$1,223	\$14,670	\$367	1,726	23%	\$9.79	\$509	1.0
CLINTON COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$56,100	\$1,403	\$16,830	\$421	5,450	27%	\$8.90	\$463	1.1
CRAWFORD COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$49,400	\$1,235	\$14,820	\$371	1,735	27%	\$9.81	\$510	1.0
DALLAS COUNTY	\$14.08	25%	\$732	\$29,280	1.9	\$67,900	\$1,698	\$20,370	\$509	3,681	24%	\$10.39	\$541	1.4
DAVIS COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$49,200	\$1,230	\$14,760	\$369	649	20%	\$7.38	\$384	1.4
DECATUR COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$42,400	\$1,060	\$12,720	\$318	963	29%	\$6.88	\$358	1.5
DELAWARE COUNTY	\$10.44	22%	\$543	\$21,720	1.4	\$53,300	\$1,333	\$15,990	\$400	1,505	22%	\$9.01	\$469	1.2
DES MOINES COUNTY	\$10.88	22%	\$566	\$22,640	1.5	\$54,500	\$1,363	\$16,350	\$409	4,450	26%	\$9.48	\$493	1.1
DICKINSON COUNTY	\$10.13	24%	\$527	\$21,080	1.4	\$57,800	\$1,445	\$17,340	\$434	1,560	22%	\$8.24	\$429	1.2
DUBUQUE COUNTY	\$10.79	22%	\$561	\$22,440	1.5	\$59,200	\$1,480	\$17,760	\$444	8,937	27%	\$9.85	\$512	1.1
EMMET COUNTY	\$10.13	32%	\$527	\$21,080	1.4	\$49,900	\$1,248	\$14,970	\$374	1,105	25%	\$9.85	\$512	1.0
FAYETTE COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$48,400	\$1,210	\$14,520	\$363	2,139	24%	\$8.06	\$419	1.3
FLOYD COUNTY	\$10.13	29%	\$527	\$21,080	1.4	\$50,100	\$1,253	\$15,030	\$376	1,770	26%	\$8.47	\$440	1.2
FRANKLIN COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$55,000	\$1,375	\$16,500	\$413	1,098	25%	\$10.75	\$559	0.9
FREMONT COUNTY	\$11.62	22%	\$604	\$24,160	1.6	\$56,400	\$1,410	\$16,920	\$423	817	26%	\$10.63	\$553	1.1
GREENE COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$50,500	\$1,263	\$15,150	\$379	1,027	24%	\$8.86	\$461	1.1
GRUNDY COUNTY	\$11.25	22%	\$585	\$23,400	1.6	\$57,400	\$1,435	\$17,220	\$431	1,013	20%	\$12.18	\$634	0.9
GUTHRIE COUNTY	\$14.08	25%	\$732	\$29,280	1.9	\$67,900	\$1,698	\$20,370	\$509	949	20%	\$10.45	\$544	1.3
HAMILTON COUNTY	\$10.13	24%	\$527	\$21,080	1.4	\$55,300	\$1,383	\$16,590	\$415	1,821	27%	\$10.43	\$542	1.0
HANCOCK COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$53,700	\$1,343	\$16,110	\$403	1,046	22%	\$12.88	\$670	0.8
HARDIN COUNTY	\$10.42	22%	\$542	\$21,680	1.4	\$51,300	\$1,283	\$15,390	\$385	1,939	25%	\$10.74	\$558	1.0
HARRISON COUNTY	\$13.65	22%	\$710	\$28,400	1.9	\$67,100	\$1,678	\$20,130	\$503	1,432	23%	\$7.72	\$401	1.8
HENRY COUNTY	\$10.27	22%	\$534	\$21,360	1.4	\$57,200	\$1,430	\$17,160	\$429	2,051	27%	\$9.57	\$498	1.1
HOWARD COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$53,000	\$1,325	\$15,900	\$398	827	21%	\$10.02	\$521	1.0
HUMBOLDT COUNTY	\$10.13	26%	\$527	\$21,080	1.4	\$56,200	\$1,405	\$16,860	\$422	1,034	24%	\$8.49	\$442	1.2
IDA COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$52,300	\$1,308	\$15,690	\$392	860	27%	\$10.98	\$571	0.9
IOWA COUNTY	\$10.29	22%	\$535	\$21,400	1.4	\$57,800	\$1,445	\$17,340	\$434	1,364	22%	\$10.20	\$530	1.0
JACKSON COUNTY	\$10.44	22%	\$543	\$21,720	1.4	\$51,800	\$1,295	\$15,540	\$389	1,951	24%	\$7.35	\$382	1.4
JASPER COUNTY	\$11.33	22%	\$589	\$23,560	1.6	\$60,900	\$1,523	\$18,270	\$457	3,564	24%	\$12.71	\$661	0.9
JEFFERSON COUNTY	\$10.19	22%	\$530	\$21,200	1.4	\$52,100	\$1,303	\$15,630	\$391	2,170	33%	\$11.24	\$585	0.9
JOHNSON COUNTY	\$13.62	22%	\$708	\$28,320	1.9	\$71,900	\$1,798	\$21,570	\$539	19,094	43%	\$8.65	\$450	1.6
JONES COUNTY	\$10.13	28%	\$527	\$21,080	1.4	\$54,000	\$1,350	\$16,200	\$405	1,826	24%	\$9.19	\$478	1.1
KEOKUK COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$49,900	\$1,248	\$14,970	\$374	971	21%	\$8.36	\$435	1.2
KOSSUTH COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$50,500	\$1,263	\$15,150	\$379	1,563	22%	\$10.58	\$550	1.0
LEE COUNTY	\$10.13	26%	\$527	\$21,080	1.4	\$51,700	\$1,293	\$15,510	\$388	3,718	25%	\$8.78	\$456	1.2
LINN COUNTY	\$12.19	22%	\$634	\$25,360	1.7	\$62,900	\$1,573	\$18,870	\$472	20,932	27%	\$12.20	\$634	1.0
LOUISA COUNTY	\$10.75	22%	\$559	\$22,360	1.5	\$53,300	\$1,333	\$15,990	\$400	1,025	23%	\$8.81	\$458	1.2
LUCAS COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$46,700	\$1,168	\$14,010	\$350	825	22%	\$7.06	\$367	1.4
LYON COUNTY	\$10.13	32%	\$527	\$21,080	1.4	\$55,400	\$1,385	\$16,620	\$416	809	18%	\$9.07	\$472	1.1
MADISON COUNTY	\$14.08	25%	\$732	\$29,280	1.9	\$67,900	\$1,698	\$20,370	\$509	1,173	22%	\$8.16	\$424	1.7
MAHASKA COUNTY	\$10.83	22%	\$563	\$22,520	1.5	\$53,000	\$1,325	\$15,900	\$398	2,570	29%	\$9.53	\$496	1.1
MARION COUNTY	\$11.62	22%	\$604	\$24,160	1.6	\$60,200	\$1,505	\$18,060	\$452	2,940	24%	\$10.94	\$569	1.1

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

IOWA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MARSHALL COUNTY	\$11.19	22%	\$582	\$23,280	1.5	\$56,400	\$1,410	\$16,920	\$423	4,025	26%	\$10.24	\$532	1.1
MILLS COUNTY	\$13.65	22%	\$710	\$28,400	1.9	\$67,100	\$1,678	\$20,130	\$503	1,093	21%	\$7.89	\$410	1.7
MITCHELL COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$50,900	\$1,273	\$15,270	\$382	796	19%	\$9.30	\$483	1.1
MONONA COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$50,400	\$1,260	\$15,120	\$378	1,001	24%	\$9.96	\$518	1.0
MONROE COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$49,800	\$1,245	\$14,940	\$374	694	21%	\$8.54	\$444	1.2
MONTGOMERY COUNTY	\$11.62	22%	\$604	\$24,160	1.6	\$49,100	\$1,228	\$14,730	\$368	1,308	27%	\$8.46	\$440	1.4
MUSCATINE COUNTY	\$11.87	22%	\$617	\$24,680	1.6	\$58,700	\$1,468	\$17,610	\$440	3,901	25%	\$10.57	\$550	1.1
O'BRIEN COUNTY	\$10.13	32%	\$527	\$21,080	1.4	\$52,300	\$1,308	\$15,690	\$392	1,390	23%	\$9.02	\$469	1.1
OSCEOLA COUNTY	\$10.13	32%	\$527	\$21,080	1.4	\$50,700	\$1,268	\$15,210	\$380	618	22%	\$10.68	\$555	0.9
PAGE COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$51,100	\$1,278	\$15,330	\$383	1,901	28%	\$7.64	\$397	1.3
PALO ALTO COUNTY	\$10.13	32%	\$527	\$21,080	1.4	\$51,100	\$1,278	\$15,330	\$383	1,071	26%	\$9.70	\$504	1.0
PLYMOUTH COUNTY	\$10.13	26%	\$527	\$21,080	1.4	\$61,600	\$1,540	\$18,480	\$462	2,117	23%	\$10.38	\$540	1.0
POCAHONTAS COUNTY	\$10.13	26%	\$527	\$21,080	1.4	\$49,000	\$1,225	\$14,700	\$368	754	21%	\$9.47	\$492	1.1
POLK COUNTY	\$14.08	25%	\$732	\$29,280	1.9	\$67,900	\$1,698	\$20,370	\$509	46,489	31%	\$13.27	\$690	1.1
POTTAWATTAMIE COUNTY	\$13.65	22%	\$710	\$28,400	1.9	\$67,100	\$1,678	\$20,130	\$503	9,792	29%	\$10.99	\$571	1.2
POWESHIEK COUNTY	\$10.85	22%	\$564	\$22,560	1.5	\$57,300	\$1,433	\$17,190	\$430	2,082	28%	\$11.18	\$581	1.0
RINGGOLD COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$42,500	\$1,063	\$12,750	\$319	549	24%	\$8.50	\$442	1.2
SAC COUNTY	\$10.13	33%	\$527	\$21,080	1.4	\$49,700	\$1,243	\$14,910	\$373	1,103	23%	\$8.84	\$460	1.1
SCOTT COUNTY	\$12.37	27%	\$643	\$25,720	1.7	\$58,800	\$1,470	\$17,640	\$441	18,384	29%	\$9.61	\$500	1.3
SHELBY COUNTY	\$11.62	22%	\$604	\$24,160	1.6	\$55,100	\$1,378	\$16,530	\$413	1,187	23%	\$8.61	\$448	1.3
SIoux COUNTY	\$10.13	36%	\$527	\$21,080	1.4	\$56,300	\$1,408	\$16,890	\$422	2,098	20%	\$8.41	\$437	1.2
STORY COUNTY	\$13.50	22%	\$702	\$28,080	1.9	\$69,700	\$1,743	\$20,910	\$523	12,260	42%	\$8.66	\$450	1.6
TAMA COUNTY	\$10.29	22%	\$535	\$21,400	1.4	\$53,200	\$1,330	\$15,960	\$399	1,575	22%	\$9.30	\$484	1.1
TAYLOR COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$45,800	\$1,145	\$13,740	\$344	660	23%	\$9.12	\$474	1.1
UNION COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$50,700	\$1,268	\$15,210	\$380	1,466	28%	\$8.31	\$432	1.2
VAN BUREN COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$44,500	\$1,113	\$13,350	\$334	657	21%	\$10.41	\$542	1.0
WAPELLO COUNTY	\$11.10	22%	\$577	\$23,080	1.5	\$48,200	\$1,205	\$14,460	\$362	3,602	24%	\$9.91	\$515	1.1
WARREN COUNTY	\$14.08	25%	\$732	\$29,280	1.9	\$67,900	\$1,698	\$20,370	\$509	2,958	20%	\$7.22	\$376	1.9
WASHINGTON COUNTY	\$10.27	22%	\$534	\$21,360	1.4	\$55,400	\$1,385	\$16,620	\$416	1,987	25%	\$8.30	\$431	1.2
WAYNE COUNTY	\$10.13	22%	\$527	\$21,080	1.4	\$43,200	\$1,080	\$12,960	\$324	578	20%	\$7.90	\$411	1.3
WEBSTER COUNTY	\$10.21	22%	\$531	\$21,240	1.4	\$53,400	\$1,335	\$16,020	\$401	4,569	29%	\$10.24	\$533	1.0
WINNEBAGO COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$58,100	\$1,453	\$17,430	\$436	1,135	24%	\$9.10	\$473	1.1
WINNESHIEK COUNTY	\$10.13	27%	\$527	\$21,080	1.4	\$56,000	\$1,400	\$16,800	\$420	2,044	26%	\$9.29	\$483	1.1
WOODBURY COUNTY	\$12.23	22%	\$636	\$25,440	1.7	\$55,600	\$1,390	\$16,680	\$417	12,292	31%	\$9.73	\$506	1.3
WORTH COUNTY	\$10.13	31%	\$527	\$21,080	1.4	\$50,600	\$1,265	\$15,180	\$380	687	21%	\$8.31	\$432	1.2
WRIGHT COUNTY	\$10.13	26%	\$527	\$21,080	1.4	\$53,400	\$1,335	\$16,020	\$401	1,538	26%	\$8.65	\$450	1.2

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# KANSAS

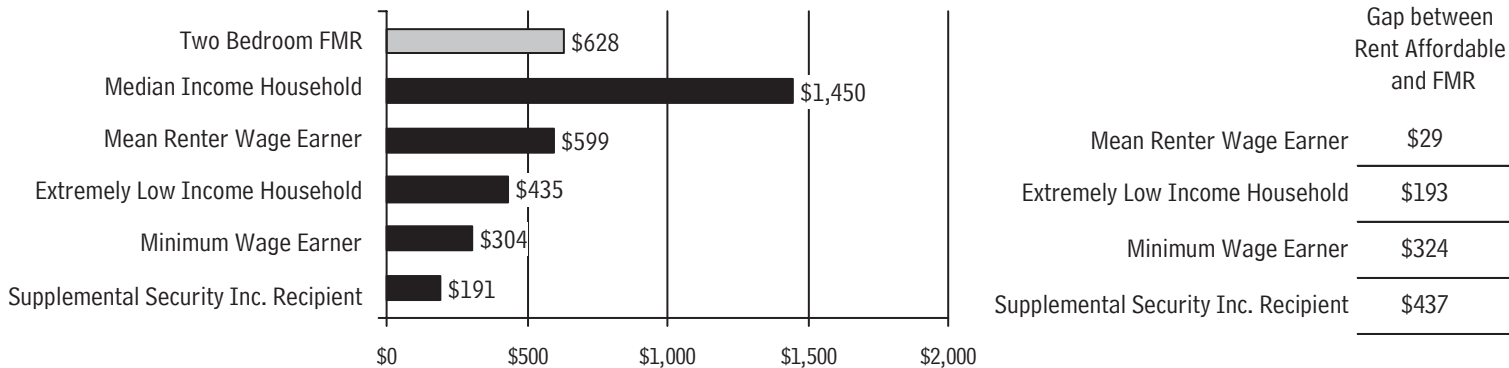
In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$628. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,095 monthly or \$25,136 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.08**

In Kansas, a minimum wage worker earns an hourly wage of \$5.85. 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 Kansas, the estimated mean (average) wage for a renter is \$11.51. 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 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



KANSAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>KANSAS</b>	<b>\$12.08</b>	22%	\$628	\$25,136	2.1	\$58,000	\$1,450	\$17,400	\$435	319,018	31%	\$11.51	\$599	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.52</b>	25%	\$547	\$21,881	1.8	\$50,162	\$1,254	\$15,049	\$376	119,729	30%	\$9.07	\$472	1.2
<b><u>METROPOLITAN AREAS</u></b>														
FRANKLIN COUNTY HMFA	\$11.35	27%	\$590	\$23,600	1.9	\$54,300	\$1,358	\$16,290	\$407	2,505	27%	\$9.36	\$487	1.2
KANSAS CITY HMFA *	\$14.50	23%	\$754	\$30,160	2.5	\$67,800	\$1,695	\$20,340	\$509	81,018	30%	\$13.64	\$709	1.1
LAWRENCE MSA	\$13.13	22%	\$683	\$27,320	2.2	\$63,700	\$1,593	\$19,110	\$478	18,514	48%	\$8.17	\$425	1.6
ST. JOSEPH MSA	\$10.67	24%	\$555	\$22,200	1.8	\$50,100	\$1,253	\$15,030	\$376	807	25%	\$11.11	\$578	1.0
SUMNER COUNTY HMFA	\$10.10	23%	\$525	\$21,000	1.7	\$55,400	\$1,385	\$16,620	\$416	2,304	23%	\$7.30	\$379	1.4
TOPEKA MSA	\$11.63	22%	\$605	\$24,200	2.0	\$59,200	\$1,480	\$17,760	\$444	26,095	29%	\$10.57	\$550	1.1
WICHITA HMFA	\$11.96	18%	\$622	\$24,880	2.0	\$59,300	\$1,483	\$17,790	\$445	68,046	32%	\$12.65	\$658	0.9
<b><u>COUNTIES</u></b>														
ALLEN COUNTY	\$10.10	35%	\$525	\$21,000	1.7	\$46,900	\$1,173	\$14,070	\$352	1,450	25%	\$8.30	\$432	1.2
ANDERSON COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$47,200	\$1,180	\$14,160	\$354	645	20%	\$8.06	\$419	1.3
ATCHISON COUNTY	\$10.83	22%	\$563	\$22,520	1.9	\$49,100	\$1,228	\$14,730	\$368	1,665	27%	\$9.62	\$500	1.1
BARBER COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$48,500	\$1,213	\$14,550	\$364	551	25%	\$11.13	\$579	0.9
BARTON COUNTY	\$10.10	41%	\$525	\$21,000	1.7	\$48,500	\$1,213	\$14,550	\$364	3,185	28%	\$9.75	\$507	1.0
BOURBON COUNTY	\$10.10	36%	\$525	\$21,000	1.7	\$46,700	\$1,168	\$14,010	\$350	1,598	26%	\$7.68	\$400	1.3
BROWN COUNTY	\$10.83	22%	\$563	\$22,520	1.9	\$47,700	\$1,193	\$14,310	\$358	1,238	29%	\$9.09	\$473	1.2
BUTLER COUNTY	\$11.96	18%	\$622	\$24,880	2.0	\$59,300	\$1,483	\$17,790	\$445	4,803	22%	\$8.32	\$433	1.4
CHASE COUNTY	\$10.10	25%	\$525	\$21,000	1.7	\$48,400	\$1,210	\$14,520	\$363	330	26%	\$9.03	\$470	1.1
CHAUTAUQUA COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$40,300	\$1,008	\$12,090	\$302	327	18%	\$7.67	\$399	1.3
CHEROKEE COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$44,400	\$1,110	\$13,320	\$333	2,111	24%	\$9.19	\$478	1.1
CHEYENNE COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$41,400	\$1,035	\$12,420	\$311	308	23%	\$10.68	\$555	0.9
CLARK COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$48,700	\$1,218	\$14,610	\$365	230	23%	\$10.87	\$565	1.0
CLAY COUNTY	\$10.58	22%	\$550	\$22,000	1.8	\$49,000	\$1,225	\$14,700	\$368	833	23%	\$6.60	\$343	1.6
CLOUD COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$47,500	\$1,188	\$14,250	\$356	1,064	26%	\$6.56	\$341	1.5
COFFEY COUNTY	\$10.10	25%	\$525	\$21,000	1.7	\$53,600	\$1,340	\$16,080	\$402	758	22%	\$15.07	\$784	0.7
COMANCHE COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$44,500	\$1,113	\$13,350	\$334	231	26%	\$6.95	\$362	1.5
COWLEY COUNTY	\$10.10	27%	\$525	\$21,000	1.7	\$52,400	\$1,310	\$15,720	\$393	4,090	29%	\$9.68	\$503	1.0
CRAWFORD COUNTY	\$11.04	22%	\$574	\$22,960	1.9	\$48,900	\$1,223	\$14,670	\$367	5,534	36%	\$8.79	\$457	1.3
DECATUR COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$42,000	\$1,050	\$12,600	\$315	359	24%	\$7.41	\$385	1.4
DICKINSON COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$53,000	\$1,325	\$15,900	\$398	1,991	25%	\$7.91	\$411	1.3
DONIPHAN COUNTY	\$10.67	24%	\$555	\$22,200	1.8	\$50,100	\$1,253	\$15,030	\$376	807	25%	\$11.11	\$578	1.0
DOUGLAS COUNTY	\$13.13	22%	\$683	\$27,320	2.2	\$63,700	\$1,593	\$19,110	\$478	18,514	48%	\$8.17	\$425	1.6
EDWARDS COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$46,100	\$1,153	\$13,830	\$346	327	22%	\$9.49	\$494	1.1
ELK COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$41,300	\$1,033	\$12,390	\$310	271	19%	\$6.22	\$323	1.6
ELLIS COUNTY	\$10.81	22%	\$562	\$22,480	1.8	\$53,600	\$1,340	\$16,080	\$402	4,108	37%	\$7.87	\$409	1.4
ELLSWORTH COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$53,200	\$1,330	\$15,960	\$399	505	20%	\$9.02	\$469	1.1

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**KANSAS**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
FINNEY COUNTY	\$11.48	22%	\$597	\$23,880	2.0	\$51,300	\$1,283	\$15,390	\$385	4,562	35%	\$9.64	\$501	1.2
FORD COUNTY	\$11.15	22%	\$580	\$23,200	1.9	\$50,800	\$1,270	\$15,240	\$381	3,818	35%	\$9.78	\$509	1.1
FRANKLIN COUNTY	\$11.35	27%	\$590	\$23,600	1.9	\$54,300	\$1,358	\$16,290	\$407	2,505	27%	\$9.36	\$487	1.2
GEARY COUNTY	\$10.44	22%	\$543	\$21,720	1.8	\$44,300	\$1,108	\$13,290	\$332	5,192	50%	\$9.80	\$510	1.1
GOVE COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$48,700	\$1,218	\$14,610	\$365	253	20%	\$9.31	\$484	1.1
GRAHAM COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$47,100	\$1,178	\$14,130	\$353	261	21%	\$10.04	\$522	1.0
GRANT COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$54,100	\$1,353	\$16,230	\$406	693	25%	\$11.69	\$608	0.9
GRAY COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$54,100	\$1,353	\$16,230	\$406	559	27%	\$11.45	\$595	0.9
GREELEY COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$54,400	\$1,360	\$16,320	\$408	150	25%	\$9.77	\$508	1.1
GREENWOOD COUNTY	\$10.10	25%	\$525	\$21,000	1.7	\$46,700	\$1,168	\$14,010	\$350	800	25%	\$8.04	\$418	1.3
HAMILTON COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$45,700	\$1,143	\$13,710	\$343	319	30%	\$8.89	\$462	1.2
HARPER COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$48,400	\$1,210	\$14,520	\$363	704	25%	\$9.61	\$500	1.1
HARVEY COUNTY	\$11.96	18%	\$622	\$24,880	2.0	\$59,300	\$1,483	\$17,790	\$445	3,537	28%	\$8.78	\$457	1.4
HASKELL COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$52,700	\$1,318	\$15,810	\$395	412	28%	\$11.75	\$611	0.9
HODGEMAN COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$47,300	\$1,183	\$14,190	\$355	172	22%	\$11.19	\$582	1.0
JACKSON COUNTY	\$11.63	22%	\$605	\$24,200	2.0	\$59,200	\$1,480	\$17,760	\$444	917	19%	\$8.67	\$451	1.3
JEFFERSON COUNTY	\$11.63	22%	\$605	\$24,200	2.0	\$59,200	\$1,480	\$17,760	\$444	1,016	15%	\$9.85	\$512	1.2
JEWELL COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$44,600	\$1,115	\$13,380	\$335	340	20%	\$7.41	\$385	1.4
JOHNSON COUNTY *	\$14.50	23%	\$754	\$30,160	2.5	\$67,800	\$1,695	\$20,340	\$509	48,339	28%	\$13.77	\$716	1.1
KEARNY COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$53,500	\$1,338	\$16,050	\$401	408	26%	\$10.87	\$565	1.0
KINGMAN COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$53,800	\$1,345	\$16,140	\$404	737	22%	\$10.10	\$525	1.0
KIOWA COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$49,500	\$1,238	\$14,850	\$371	385	28%	\$8.92	\$464	1.1
LABETTE COUNTY	\$10.10	35%	\$525	\$21,000	1.7	\$44,600	\$1,115	\$13,380	\$335	2,456	27%	\$8.26	\$429	1.2
LANE COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$50,500	\$1,263	\$15,150	\$379	209	23%	\$10.69	\$556	1.0
LEAVENWORTH COUNTY *	\$14.50	23%	\$754	\$30,160	2.5	\$67,800	\$1,695	\$20,340	\$509	7,621	33%	\$11.56	\$601	1.3
LINCOLN COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$44,100	\$1,103	\$13,230	\$331	325	21%	\$6.53	\$339	1.5
LINN COUNTY *	\$14.50	23%	\$754	\$30,160	2.5	\$67,800	\$1,695	\$20,340	\$509	665	17%	\$11.06	\$575	1.3
LOGAN COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$48,000	\$1,200	\$14,400	\$360	294	24%	\$10.03	\$522	1.0
LYON COUNTY	\$10.10	23%	\$525	\$21,000	1.7	\$51,200	\$1,280	\$15,360	\$384	5,351	39%	\$8.30	\$432	1.2
MARION COUNTY	\$10.10	25%	\$525	\$21,000	1.7	\$49,300	\$1,233	\$14,790	\$370	1,028	20%	\$6.75	\$351	1.5
MARSHALL COUNTY	\$10.58	22%	\$550	\$22,000	1.8	\$48,000	\$1,200	\$14,400	\$360	904	20%	\$10.30	\$536	1.0
McPHERSON COUNTY	\$10.10	23%	\$525	\$21,000	1.7	\$57,700	\$1,443	\$17,310	\$433	2,922	26%	\$9.18	\$478	1.1
MEADE COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$49,900	\$1,248	\$14,970	\$374	451	26%	\$11.64	\$605	0.9
MIAMI COUNTY *	\$14.50	23%	\$754	\$30,160	2.5	\$67,800	\$1,695	\$20,340	\$509	2,224	21%	\$8.22	\$427	1.8
MITCHELL COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$50,100	\$1,253	\$15,030	\$376	722	25%	\$8.66	\$450	1.2
MONTGOMERY COUNTY	\$10.10	27%	\$525	\$21,000	1.7	\$46,200	\$1,155	\$13,860	\$347	4,221	28%	\$8.32	\$433	1.2
MORRIS COUNTY	\$10.58	22%	\$550	\$22,000	1.8	\$48,000	\$1,200	\$14,400	\$360	553	22%	\$8.33	\$433	1.3
MORTON COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$51,500	\$1,288	\$15,450	\$386	371	28%	\$11.16	\$580	1.0
NEMAHA COUNTY	\$10.83	22%	\$563	\$22,520	1.9	\$50,100	\$1,253	\$15,030	\$376	772	19%	\$7.81	\$406	1.4
NEOSHO COUNTY	\$10.10	34%	\$525	\$21,000	1.7	\$47,000	\$1,175	\$14,100	\$353	1,717	25%	\$9.41	\$490	1.1
NESS COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$49,100	\$1,228	\$14,730	\$368	362	24%	\$11.60	\$603	0.9
NORTON COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$44,400	\$1,110	\$13,320	\$333	501	22%	\$8.36	\$435	1.2

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



KANSAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
OSAGE COUNTY	\$11.63	22%	\$605	\$24,200	2.0	\$59,200	\$1,480	\$17,760	\$444	1,314	20%	\$6.07	\$316	1.9
OSBORNE COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$42,200	\$1,055	\$12,660	\$317	416	21%	\$6.96	\$362	1.5
OTTAWA COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$55,000	\$1,375	\$16,500	\$413	433	18%	\$7.02	\$365	1.4
PAWNEE COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$54,500	\$1,363	\$16,350	\$409	701	26%	\$7.35	\$382	1.4
PHILLIPS COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$49,800	\$1,245	\$14,940	\$374	552	22%	\$8.88	\$462	1.1
POTTAWATOMIE COUNTY	\$10.50	22%	\$546	\$21,840	1.8	\$56,600	\$1,415	\$16,980	\$425	1,459	22%	\$9.99	\$520	1.1
PRATT COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$52,300	\$1,308	\$15,690	\$392	1,055	27%	\$8.25	\$429	1.2
RAWLINS COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$47,900	\$1,198	\$14,370	\$359	294	23%	\$8.27	\$430	1.2
RENO COUNTY	\$10.50	22%	\$546	\$21,840	1.8	\$50,600	\$1,265	\$15,180	\$380	7,481	29%	\$9.37	\$487	1.1
REPUBLIC COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$46,500	\$1,163	\$13,950	\$349	539	21%	\$5.86	\$305	1.7
RICE COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$49,300	\$1,233	\$14,790	\$370	947	23%	\$9.57	\$498	1.1
RILEY COUNTY	\$11.06	22%	\$575	\$23,000	1.9	\$56,400	\$1,410	\$16,920	\$423	11,673	53%	\$7.85	\$408	1.4
ROOKS COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$44,800	\$1,120	\$13,440	\$336	540	23%	\$11.44	\$595	0.9
RUSH COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$46,600	\$1,165	\$13,980	\$350	273	18%	\$10.05	\$523	1.0
RUSSELL COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$49,200	\$1,230	\$14,760	\$369	795	25%	\$7.32	\$381	1.4
SALINE COUNTY	\$11.04	22%	\$574	\$22,960	1.9	\$55,600	\$1,390	\$16,680	\$417	6,637	31%	\$10.02	\$521	1.1
SCOTT COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$60,600	\$1,515	\$18,180	\$455	523	26%	\$9.12	\$474	1.2
SEDGWICK COUNTY	\$11.96	18%	\$622	\$24,880	2.0	\$59,300	\$1,483	\$17,790	\$445	59,706	34%	\$13.09	\$680	0.9
SEWARD COUNTY	\$10.77	22%	\$560	\$22,400	1.8	\$49,100	\$1,228	\$14,730	\$368	2,666	36%	\$10.23	\$532	1.1
SHAWNEE COUNTY	\$11.63	22%	\$605	\$24,200	2.0	\$59,200	\$1,480	\$17,760	\$444	22,398	32%	\$10.83	\$563	1.1
SHERIDAN COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$45,600	\$1,140	\$13,680	\$342	199	18%	\$9.57	\$498	1.1
SHERMAN COUNTY	\$10.10	28%	\$525	\$21,000	1.7	\$46,800	\$1,170	\$14,040	\$351	858	31%	\$7.99	\$416	1.3
SMITH COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$44,400	\$1,110	\$13,320	\$333	396	20%	\$7.90	\$411	1.3
STAFFORD COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$45,300	\$1,133	\$13,590	\$340	449	22%	\$8.67	\$451	1.2
STANTON COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$55,100	\$1,378	\$16,530	\$413	276	32%	\$10.35	\$538	1.0
STEVENS COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$59,400	\$1,485	\$17,820	\$446	490	25%	\$10.44	\$543	1.0
SUMNER COUNTY	\$10.10	23%	\$525	\$21,000	1.7	\$55,400	\$1,385	\$16,620	\$416	2,304	23%	\$7.30	\$379	1.4
THOMAS COUNTY	\$10.10	29%	\$525	\$21,000	1.7	\$55,300	\$1,383	\$16,590	\$415	999	31%	\$6.95	\$361	1.5
TREGO COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$49,100	\$1,228	\$14,730	\$368	262	19%	\$8.80	\$458	1.1
WABAUNSEE COUNTY	\$11.63	22%	\$605	\$24,200	2.0	\$59,200	\$1,480	\$17,760	\$444	450	17%	\$8.29	\$431	1.4
WALLACE COUNTY	\$10.10	30%	\$525	\$21,000	1.7	\$50,400	\$1,260	\$15,120	\$378	158	23%	\$7.47	\$389	1.4
WASHINGTON COUNTY	\$10.10	22%	\$525	\$21,000	1.7	\$45,000	\$1,125	\$13,500	\$338	549	21%	\$8.30	\$431	1.2
WICHITA COUNTY	\$10.73	22%	\$558	\$22,320	1.8	\$49,200	\$1,230	\$14,760	\$369	249	26%	\$11.98	\$623	0.9
WILSON COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$44,500	\$1,113	\$13,350	\$334	921	22%	\$9.17	\$477	1.1
WOODSON COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$38,600	\$965	\$11,580	\$290	306	19%	\$7.45	\$388	1.4
WYANDOTTE COUNTY *	\$14.50	23%	\$754	\$30,160	2.5	\$67,800	\$1,695	\$20,340	\$509	22,169	37%	\$14.08	\$732	1.0

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



# KENTUCKY

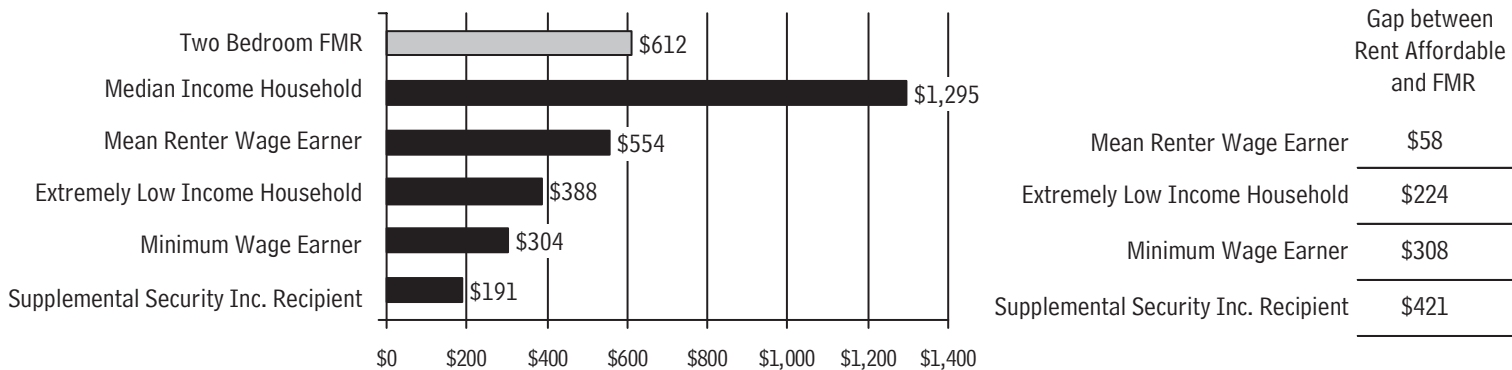
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$612. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,039 monthly or \$24,473 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.77**

In Kentucky, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 80 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

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



KENTUCKY	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>KENTUCKY</b>	<b>\$11.77</b>	32%	\$612	\$24,473	2.0	\$51,795	\$1,295	\$15,538	\$388	465,349	29%	\$10.66	\$554	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.19</b>	35%	\$530	\$21,187	1.7	\$41,864	\$1,047	\$12,559	\$314	173,165	25%	\$8.82	\$459	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOWLING GREEN MSA</b>	<b>\$12.48</b>	32%	\$649	\$25,960	2.1	\$53,900	\$1,348	\$16,170	\$404	13,390	33%	\$9.99	\$519	1.2
<b>CINCINNATI-MIDDLETON HMFA</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	41,392	30%	\$11.32	\$589	1.2
<b>CLARKSVILLE HMFA</b>	<b>\$12.04</b>	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	12,089	40%	\$12.61	\$656	1.0
<b>ELIZABETHTOWN MSA</b>	<b>\$10.67</b>	32%	\$555	\$22,200	1.8	\$52,700	\$1,318	\$15,810	\$395	12,462	31%	\$10.62	\$552	1.0
<b>EVANSVILLE HMFA</b>	<b>\$11.58</b>	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	7,140	30%	\$9.58	\$498	1.2
<b>GRANT COUNTY HMFA</b>	<b>\$13.08</b>	31%	\$680	\$27,200	2.2	\$53,200	\$1,330	\$15,960	\$399	2,115	26%	\$8.67	\$451	1.5
<b>HUNTINGTON-ASHLAND MSA</b>	<b>\$10.81</b>	30%	\$562	\$22,480	1.8	\$47,000	\$1,175	\$14,100	\$353	8,071	23%	\$10.45	\$543	1.0
<b>LEXINGTON-FAYETTE MSA</b>	<b>\$13.13</b>	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	65,778	40%	\$11.50	\$598	1.1
<b>LOUISVILLE HMFA</b>	<b>\$12.75</b>	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	108,856	32%	\$12.37	\$643	1.0
<b>MEADE COUNTY HMFA</b>	<b>\$10.58</b>	32%	\$550	\$22,000	1.8	\$49,700	\$1,243	\$14,910	\$373	2,476	26%	\$10.72	\$557	1.0
<b>NELSON COUNTY HMFA</b>	<b>\$11.00</b>	32%	\$572	\$22,880	1.9	\$55,800	\$1,395	\$16,740	\$419	3,068	22%	\$8.51	\$443	1.3
<b>OWENSBORO MSA</b>	<b>\$11.31</b>	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	12,048	28%	\$9.36	\$487	1.2
<b>SHELBY COUNTY HMFA</b>	<b>\$12.79</b>	32%	\$665	\$26,600	2.2	\$65,500	\$1,638	\$19,650	\$491	3,299	27%	\$9.76	\$508	1.3
<b><u>COUNTIES</u></b>														
<b>ADAIR COUNTY</b>	<b>\$9.42</b>	41%	\$490	\$19,600	1.6	\$36,900	\$923	\$11,070	\$277	1,340	20%	\$6.89	\$358	1.4
<b>ALLEN COUNTY</b>	<b>\$9.42</b>	44%	\$490	\$19,600	1.6	\$44,800	\$1,120	\$13,440	\$336	1,453	21%	\$7.01	\$364	1.3
<b>ANDERSON COUNTY</b>	<b>\$12.85</b>	31%	\$668	\$26,720	2.2	\$63,200	\$1,580	\$18,960	\$474	1,476	20%	\$10.87	\$565	1.2
<b>BALLARD COUNTY</b>	<b>\$10.54</b>	31%	\$548	\$21,920	1.8	\$51,800	\$1,295	\$15,540	\$389	616	18%	\$12.44	\$647	0.8
<b>BARREN COUNTY</b>	<b>\$9.87</b>	32%	\$513	\$20,520	1.7	\$45,800	\$1,145	\$13,740	\$344	4,256	28%	\$9.71	\$505	1.0
<b>BATH COUNTY</b>	<b>\$9.87</b>	32%	\$513	\$20,520	1.7	\$39,900	\$998	\$11,970	\$299	898	20%	\$7.43	\$386	1.3
<b>BELL COUNTY</b>	<b>\$9.42</b>	41%	\$490	\$19,600	1.6	\$29,800	\$745	\$8,940	\$224	3,906	33%	\$8.45	\$439	1.1
<b>BOONE COUNTY</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	8,062	26%	\$11.66	\$606	1.2
<b>BOURBON COUNTY</b>	<b>\$13.13</b>	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	2,649	34%	\$10.17	\$529	1.3
<b>BOYD COUNTY</b>	<b>\$10.81</b>	30%	\$562	\$22,480	1.8	\$47,000	\$1,175	\$14,100	\$353	5,419	27%	\$10.51	\$547	1.0
<b>BOYLE COUNTY</b>	<b>\$11.52</b>	31%	\$599	\$23,960	2.0	\$52,900	\$1,323	\$15,870	\$397	3,250	31%	\$9.09	\$472	1.3
<b>BRACKEN COUNTY</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	747	23%	\$8.61	\$448	1.6
<b>BREATHITT COUNTY</b>	<b>\$9.42</b>	53%	\$490	\$19,600	1.6	\$30,100	\$753	\$9,030	\$226	1,449	23%	\$9.32	\$485	1.0
<b>BRECKINRIDGE COUNTY</b>	<b>\$9.96</b>	31%	\$518	\$20,720	1.7	\$46,400	\$1,160	\$13,920	\$348	1,329	18%	\$6.80	\$353	1.5
<b>BULLITT COUNTY</b>	<b>\$12.75</b>	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	3,566	16%	\$8.65	\$450	1.5
<b>BUTLER COUNTY</b>	<b>\$12.19</b>	32%	\$634	\$25,360	2.1	\$43,800	\$1,095	\$13,140	\$329	1,038	21%	\$8.31	\$432	1.5
<b>CALDWELL COUNTY</b>	<b>\$9.42</b>	36%	\$490	\$19,600	1.6	\$43,800	\$1,095	\$13,140	\$329	1,228	23%	\$8.17	\$425	1.2
<b>CALLOWAY COUNTY</b>	<b>\$11.31</b>	32%	\$588	\$23,520	1.9	\$49,700	\$1,243	\$14,910	\$373	4,394	32%	\$7.87	\$409	1.4
<b>CAMPBELL COUNTY</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	10,769	31%	\$9.53	\$495	1.5
<b>CARLISLE COUNTY</b>	<b>\$10.54</b>	31%	\$548	\$21,920	1.8	\$41,700	\$1,043	\$12,510	\$313	353	16%	\$7.65	\$398	1.4
<b>CARROLL COUNTY</b>	<b>\$11.54</b>	31%	\$600	\$24,000	2.0	\$54,900	\$1,373	\$16,470	\$412	1,309	33%	\$11.74	\$611	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**KENTUCKY**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CARTER COUNTY	\$9.52	32%	\$495	\$19,800	1.6	\$39,000	\$975	\$11,700	\$293	1,969	19%	\$5.87	\$305	1.6
CASEY COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$33,600	\$840	\$10,080	\$252	1,185	19%	\$6.67	\$347	1.4
CHRISTIAN COUNTY	\$12.04	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	11,115	45%	\$12.63	\$657	1.0
CLARK COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	4,082	31%	\$10.55	\$548	1.2
CLAY COUNTY	\$9.42	66%	\$490	\$19,600	1.6	\$23,800	\$595	\$7,140	\$179	2,158	25%	\$8.24	\$429	1.1
CLINTON COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$33,000	\$825	\$9,900	\$248	932	23%	\$7.70	\$400	1.2
CRITTENDEN COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$44,400	\$1,110	\$13,320	\$333	753	20%	\$5.75	\$299	1.6
CUMBERLAND COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$35,900	\$898	\$10,770	\$269	667	22%	\$7.16	\$372	1.3
DAVIESS COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	10,700	30%	\$8.73	\$454	1.3
EDMONSON COUNTY	\$12.48	32%	\$649	\$25,960	2.1	\$53,900	\$1,348	\$16,170	\$404	668	14%	\$6.29	\$327	2.0
ELLIOTT COUNTY	\$9.96	31%	\$518	\$20,720	1.7	\$34,300	\$858	\$10,290	\$257	467	18%	\$4.86	\$253	2.0
ESTILL COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$34,300	\$858	\$10,290	\$257	1,593	26%	\$6.20	\$323	1.5
FAYETTE COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	48,373	45%	\$11.49	\$597	1.1
FLEMING COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$41,300	\$1,033	\$12,390	\$310	1,138	21%	\$7.72	\$401	1.3
FLOYD COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$32,300	\$808	\$9,690	\$242	4,018	24%	\$8.64	\$449	1.1
FRANKLIN COUNTY	\$13.02	31%	\$677	\$27,080	2.2	\$63,600	\$1,590	\$19,080	\$477	7,007	35%	\$9.65	\$502	1.3
FULTON COUNTY	\$10.54	31%	\$548	\$21,920	1.8	\$37,900	\$948	\$11,370	\$284	1,158	36%	\$6.41	\$333	1.6
GALLATIN COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	667	23%	\$12.34	\$641	1.1
GARRARD COUNTY	\$10.69	31%	\$556	\$22,240	1.8	\$51,700	\$1,293	\$15,510	\$388	1,356	24%	\$7.30	\$380	1.5
GRANT COUNTY	\$13.08	31%	\$680	\$27,200	2.2	\$53,200	\$1,330	\$15,960	\$399	2,115	26%	\$8.67	\$451	1.5
GRAVES COUNTY	\$9.42	31%	\$490	\$19,600	1.6	\$46,700	\$1,168	\$14,010	\$350	3,281	22%	\$6.56	\$341	1.4
GRAYSON COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$41,200	\$1,030	\$12,360	\$309	2,178	23%	\$8.06	\$419	1.2
GREEN COUNTY	\$9.42	40%	\$490	\$19,600	1.6	\$39,800	\$995	\$11,940	\$299	1,018	22%	\$6.05	\$314	1.6
GREENUP COUNTY	\$10.81	30%	\$562	\$22,480	1.8	\$47,000	\$1,175	\$14,100	\$353	2,652	18%	\$10.18	\$530	1.1
HANCOCK COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	564	18%	\$16.37	\$851	0.7
HARDIN COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$52,700	\$1,318	\$15,810	\$395	11,422	33%	\$10.93	\$569	1.0
HARLAN COUNTY	\$9.42	50%	\$490	\$19,600	1.6	\$29,900	\$748	\$8,970	\$224	3,523	27%	\$10.13	\$527	0.9
HARRISON COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$52,500	\$1,313	\$15,750	\$394	2,067	29%	\$10.79	\$561	1.0
HART COUNTY	\$9.42	38%	\$490	\$19,600	1.6	\$39,600	\$990	\$11,880	\$297	1,539	23%	\$7.90	\$411	1.2
HENDERSON COUNTY	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	5,919	33%	\$9.41	\$490	1.2
HENRY COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	1,319	23%	\$9.03	\$469	1.4
HICKMAN COUNTY	\$10.54	31%	\$548	\$21,920	1.8	\$46,500	\$1,163	\$13,950	\$349	407	19%	\$6.31	\$328	1.7
HOPKINS COUNTY	\$9.42	32%	\$490	\$19,600	1.6	\$46,000	\$1,150	\$13,800	\$345	4,756	25%	\$10.71	\$557	0.9
JACKSON COUNTY	\$9.42	40%	\$490	\$19,600	1.6	\$29,600	\$740	\$8,880	\$222	1,051	20%	\$6.55	\$340	1.4
JEFFERSON COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	100,654	35%	\$12.67	\$659	1.0
JESSAMINE COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	4,557	33%	\$10.23	\$532	1.3
JOHNSON COUNTY	\$9.42	45%	\$490	\$19,600	1.6	\$36,100	\$903	\$10,830	\$271	2,150	24%	\$7.77	\$404	1.2
KENTON COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	20,002	34%	\$11.79	\$613	1.2
KNOTT COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$32,000	\$800	\$9,600	\$240	1,367	20%	\$13.48	\$701	0.7
KNOX COUNTY	\$9.42	55%	\$490	\$19,600	1.6	\$29,000	\$725	\$8,700	\$218	3,555	29%	\$8.61	\$448	1.1
LARUE COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$52,700	\$1,318	\$15,810	\$395	1,040	20%	\$5.80	\$302	1.8
LAUREL COUNTY	\$9.42	31%	\$490	\$19,600	1.6	\$39,000	\$975	\$11,700	\$293	4,684	23%	\$9.16	\$476	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 gross income on gross housing costs.

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**KENTUCKY**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
LAWRENCE COUNTY	\$9.42	33%	\$490	\$19,600	1.6	\$32,900	\$823	\$9,870	\$247	1,307	22%	\$9.31	\$484	1.0
LEE COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$31,500	\$788	\$9,450	\$236	693	23%	\$6.69	\$348	1.4
LESLIE COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$27,100	\$678	\$8,130	\$203	873	18%	\$10.05	\$523	0.9
LETCHER COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$31,600	\$790	\$9,480	\$237	1,937	19%	\$10.00	\$520	0.9
LEWIS COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$32,400	\$810	\$9,720	\$243	1,018	19%	\$6.06	\$315	1.6
LINCOLN COUNTY	\$10.33	31%	\$537	\$21,480	1.8	\$39,900	\$998	\$11,970	\$299	1,941	21%	\$8.20	\$426	1.3
LIVINGSTON COUNTY	\$9.42	39%	\$490	\$19,600	1.6	\$49,600	\$1,240	\$14,880	\$372	592	15%	\$12.34	\$642	0.8
LOGAN COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$49,100	\$1,228	\$14,730	\$368	2,606	25%	\$10.83	\$563	0.9
LYON COUNTY	\$11.10	31%	\$577	\$23,080	1.9	\$49,900	\$1,248	\$14,970	\$374	517	18%	\$6.18	\$321	1.8
MADISON COUNTY	\$11.00	31%	\$572	\$22,880	1.9	\$50,900	\$1,273	\$15,270	\$382	10,936	40%	\$9.03	\$470	1.2
MAGOFFIN COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$29,800	\$745	\$8,940	\$224	907	18%	\$7.10	\$369	1.3
MARION COUNTY	\$9.96	31%	\$518	\$20,720	1.7	\$45,200	\$1,130	\$13,560	\$339	1,440	22%	\$7.95	\$413	1.3
MARSHALL COUNTY	\$10.21	31%	\$531	\$21,240	1.7	\$54,000	\$1,350	\$16,200	\$405	2,160	17%	\$10.37	\$539	1.0
MARTIN COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$26,400	\$660	\$7,920	\$198	989	21%	\$8.85	\$460	1.1
MASON COUNTY	\$9.83	32%	\$511	\$20,440	1.7	\$46,800	\$1,170	\$14,040	\$351	2,231	33%	\$9.59	\$499	1.0
McCRACKEN COUNTY	\$10.92	31%	\$568	\$22,720	1.9	\$52,900	\$1,323	\$15,870	\$397	8,675	31%	\$9.32	\$484	1.2
McCREARY COUNTY	\$9.42	57%	\$490	\$19,600	1.6	\$28,300	\$708	\$8,490	\$212	1,593	24%	\$7.23	\$376	1.3
MCLEAN COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	784	20%	\$6.72	\$349	1.7
MEADE COUNTY	\$10.58	32%	\$550	\$22,000	1.8	\$49,700	\$1,243	\$14,910	\$373	2,476	26%	\$10.72	\$557	1.0
MENIFEE COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$33,000	\$825	\$9,900	\$248	478	19%	\$5.05	\$263	2.0
MERCER COUNTY	\$10.38	32%	\$540	\$21,600	1.8	\$54,300	\$1,358	\$16,290	\$407	2,151	26%	\$11.79	\$613	0.9
METCALFE COUNTY	\$9.42	38%	\$490	\$19,600	1.6	\$36,700	\$918	\$11,010	\$275	831	21%	\$7.77	\$404	1.2
MONROE COUNTY	\$9.42	38%	\$490	\$19,600	1.6	\$33,800	\$845	\$10,140	\$254	1,179	25%	\$6.61	\$343	1.4
MONTGOMERY COUNTY	\$11.67	31%	\$607	\$24,280	2.0	\$46,100	\$1,153	\$13,830	\$346	2,541	29%	\$9.09	\$472	1.3
MORGAN COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$33,000	\$825	\$9,900	\$248	957	20%	\$8.82	\$459	1.1
MUHLENBERG COUNTY	\$9.42	44%	\$490	\$19,600	1.6	\$41,800	\$1,045	\$12,540	\$314	2,111	17%	\$7.10	\$369	1.3
NELSON COUNTY	\$11.00	32%	\$572	\$22,880	1.9	\$55,800	\$1,395	\$16,740	\$419	3,068	22%	\$8.51	\$443	1.3
NICHOLAS COUNTY	\$12.67	32%	\$659	\$26,360	2.2	\$43,900	\$1,098	\$13,170	\$329	683	25%	\$6.29	\$327	2.0
OHIO COUNTY	\$9.42	43%	\$490	\$19,600	1.6	\$44,200	\$1,105	\$13,260	\$332	1,759	20%	\$8.12	\$422	1.2
OLDHAM COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	1,968	13%	\$6.47	\$336	2.0
OWEN COUNTY	\$13.44	31%	\$699	\$27,960	2.3	\$48,000	\$1,200	\$14,400	\$360	891	22%	\$8.16	\$424	1.6
OWSLEY COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$22,300	\$558	\$6,690	\$167	409	22%	\$4.97	\$259	1.9
PENDLETON COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	1,145	22%	\$8.64	\$449	1.6
PERRY COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$33,600	\$840	\$10,080	\$252	2,590	23%	\$8.84	\$460	1.1
PIKE COUNTY	\$9.65	31%	\$502	\$20,080	1.7	\$39,400	\$985	\$11,820	\$296	5,873	21%	\$10.53	\$548	0.9
POWELL COUNTY	\$11.06	32%	\$575	\$23,000	1.9	\$38,400	\$960	\$11,520	\$288	1,310	26%	\$8.49	\$441	1.3
PULASKI COUNTY	\$9.42	34%	\$490	\$19,600	1.6	\$40,400	\$1,010	\$12,120	\$303	5,461	24%	\$7.77	\$404	1.2
ROBERTSON COUNTY †	\$9.87	32%	\$513	\$20,520	1.7	\$45,200	\$1,130	\$13,560	\$339	191	22%			
ROCKCASTLE COUNTY	\$9.42	40%	\$490	\$19,600	1.6	\$38,000	\$950	\$11,400	\$285	1,338	20%	\$5.36	\$279	1.8
ROWAN COUNTY	\$10.27	31%	\$534	\$21,360	1.8	\$42,800	\$1,070	\$12,840	\$321	2,399	30%	\$6.81	\$354	1.5
RUSSELL COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$34,800	\$870	\$10,440	\$261	1,427	21%	\$7.34	\$382	1.3
SCOTT COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	3,661	30%	\$13.76	\$716	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 gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**KENTUCKY**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SHELBY COUNTY</b>	<b>\$12.79</b>	32%	\$665	\$26,600	2.2	\$65,500	\$1,638	\$19,650	\$491	3,299	27%	\$9.76	\$508	1.3
<b>SIMPSON COUNTY</b>	<b>\$13.04</b>	31%	\$678	\$27,120	2.2	\$52,700	\$1,318	\$15,810	\$395	1,810	28%	\$12.20	\$634	1.1
<b>SPENCER COUNTY</b>	<b>\$12.75</b>	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	740	17%	\$5.63	\$293	2.3
<b>TAYLOR COUNTY</b>	<b>\$9.42</b>	37%	\$490	\$19,600	1.6	\$41,800	\$1,045	\$12,540	\$314	2,560	28%	\$6.69	\$348	1.4
<b>TODD COUNTY</b>	<b>\$11.10</b>	31%	\$577	\$23,080	1.9	\$44,400	\$1,110	\$13,320	\$333	1,074	24%	\$8.66	\$451	1.3
<b>TRIGG COUNTY</b>	<b>\$12.04</b>	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	974	19%	\$12.44	\$647	1.0
<b>TRIMBLE COUNTY</b>	<b>\$12.75</b>	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	609	19%	\$11.04	\$574	1.2
<b>UNION COUNTY</b>	<b>\$10.08</b>	32%	\$524	\$20,960	1.7	\$53,100	\$1,328	\$15,930	\$398	1,261	22%	\$9.17	\$477	1.1
<b>WARREN COUNTY</b>	<b>\$12.48</b>	32%	\$649	\$25,960	2.1	\$53,900	\$1,348	\$16,170	\$404	12,722	36%	\$10.05	\$523	1.2
<b>WASHINGTON COUNTY</b>	<b>\$9.96</b>	31%	\$518	\$20,720	1.7	\$49,900	\$1,248	\$14,970	\$374	829	20%	\$8.59	\$447	1.2
<b>WAYNE COUNTY</b>	<b>\$9.42</b>	44%	\$490	\$19,600	1.6	\$31,200	\$780	\$9,360	\$234	1,868	24%	\$6.97	\$363	1.4
<b>WEBSTER COUNTY</b>	<b>\$11.58</b>	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	1,221	22%	\$10.79	\$561	1.1
<b>WHITLEY COUNTY</b>	<b>\$10.00</b>	31%	\$520	\$20,800	1.7	\$34,800	\$870	\$10,440	\$261	3,760	27%	\$7.27	\$378	1.4
<b>WOLFE COUNTY</b>	<b>\$9.42</b>	53%	\$490	\$19,600	1.6	\$29,400	\$735	\$8,820	\$221	737	26%	\$5.79	\$301	1.6
<b>WOODFORD COUNTY</b>	<b>\$13.13</b>	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	2,456	28%	\$10.30	\$536	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

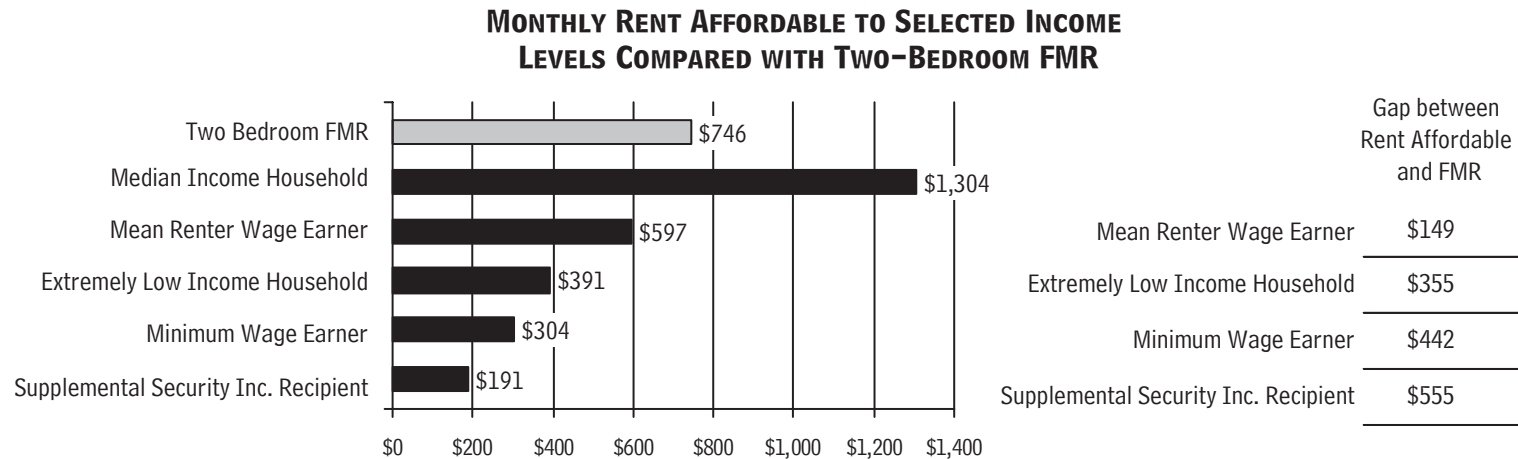
# LOUISIANA

In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$746. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,486 monthly or \$29,830 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.34**

In Louisiana, a minimum wage worker earns an hourly wage of \$5.85. 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 Louisiana, the estimated mean (average) wage for a renter is \$11.49. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



LOUISIANA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>LOUISIANA</b>	<b>\$14.34</b>	55%	\$746	\$29,830	2.5	\$52,179	\$1,304	\$15,654	\$391	531,058	32%	\$11.49	\$597	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$9.74</b>	34%	\$506	\$20,257	1.7	\$41,923	\$1,048	\$12,577	\$314	110,022	27%	\$9.07	\$472	1.1
<b>METROPOLITAN AREAS</b>														
ALEXANDRIA MSA	\$10.44	31%	\$543	\$21,720	1.8	\$45,900	\$1,148	\$13,770	\$344	16,362	30%	\$9.41	\$489	1.1
BATON ROUGE HMFA	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	76,286	31%	\$10.81	\$562	1.3
HOUMA-BAYOU CANE-THIBODAUX MSA	\$11.23	30%	\$584	\$23,360	1.9	\$52,300	\$1,308	\$15,690	\$392	15,873	23%	\$13.29	\$691	0.8
IBERVILLE PARISH HMFA	\$9.42	32%	\$490	\$19,600	1.6	\$42,900	\$1,073	\$12,870	\$322	2,425	23%	\$14.44	\$751	0.7
LAFAYETTE MSA	\$11.88	30%	\$618	\$24,720	2.0	\$55,200	\$1,380	\$16,560	\$414	27,711	31%	\$11.77	\$612	1.0
LAKE CHARLES MSA	\$12.00	31%	\$624	\$24,960	2.1	\$52,900	\$1,323	\$15,870	\$397	20,059	28%	\$10.90	\$567	1.1
MONROE MSA	\$11.17	30%	\$581	\$23,240	1.9	\$48,800	\$1,220	\$14,640	\$366	21,468	34%	\$8.92	\$464	1.3
NEW ORLEANS-METAIRIE-KENNER MSA	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	191,975	39%	\$14.12	\$734	1.3
SHREVEPORT-BOSSIER CITY MSA	\$12.19	30%	\$634	\$25,360	2.1	\$49,600	\$1,240	\$14,880	\$372	48,877	34%	\$10.61	\$552	1.1
<b>COUNTIES</b>														
ACADIA PARISH	\$9.12	38%	\$474	\$18,960	1.6	\$41,100	\$1,028	\$12,330	\$308	5,883	28%	\$8.78	\$456	1.0
ALLEN PARISH	\$9.12	40%	\$474	\$18,960	1.6	\$43,500	\$1,088	\$13,050	\$326	1,942	24%	\$8.90	\$463	1.0
ASCENSION PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	4,739	18%	\$10.12	\$526	1.4
ASSUMPTION PARISH	\$10.29	30%	\$535	\$21,400	1.8	\$46,000	\$1,150	\$13,800	\$345	1,311	16%	\$9.79	\$509	1.1
AVOUELLES PARISH	\$9.12	41%	\$474	\$18,960	1.6	\$37,100	\$928	\$11,130	\$278	3,768	26%	\$5.89	\$306	1.5
BEAUREGARD PARISH	\$9.37	31%	\$487	\$19,480	1.6	\$47,600	\$1,190	\$14,280	\$357	2,440	20%	\$11.87	\$617	0.8
BIENVILLE PARISH	\$10.10	31%	\$525	\$21,000	1.7	\$38,800	\$970	\$11,640	\$291	1,354	22%	\$8.15	\$424	1.2
BOSSIER PARISH	\$12.19	30%	\$634	\$25,360	2.1	\$49,600	\$1,240	\$14,880	\$372	11,186	31%	\$9.24	\$480	1.3
CADDO PARISH	\$12.19	30%	\$634	\$25,360	2.1	\$49,600	\$1,240	\$14,880	\$372	35,428	36%	\$11.12	\$578	1.1
CALCASIEU PARISH	\$12.00	31%	\$624	\$24,960	2.1	\$52,900	\$1,323	\$15,870	\$397	19,528	28%	\$10.78	\$560	1.1
CALDWELL PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$42,200	\$1,055	\$12,660	\$317	819	21%	\$5.64	\$293	1.6
CAMERON PARISH	\$12.00	31%	\$624	\$24,960	2.1	\$52,900	\$1,323	\$15,870	\$397	531	15%	\$15.83	\$823	0.8
CATAHOULA PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$34,300	\$858	\$10,290	\$257	692	17%	\$6.04	\$314	1.5
CLAIBORNE PARISH	\$10.10	31%	\$525	\$21,000	1.7	\$41,400	\$1,035	\$12,420	\$311	1,519	24%	\$8.92	\$464	1.1
CONCORDIA PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$36,500	\$913	\$10,950	\$274	1,798	24%	\$7.28	\$379	1.3
DE SOTO PARISH	\$12.19	30%	\$634	\$25,360	2.1	\$49,600	\$1,240	\$14,880	\$372	2,263	23%	\$9.20	\$479	1.3
EAST BATON ROUGE PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	60,060	38%	\$11.02	\$573	1.3
EAST CARROLL PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$31,400	\$785	\$9,420	\$236	1,126	38%	\$6.95	\$361	1.3
EAST FELICIANA PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	1,182	18%	\$6.96	\$362	2.1
EVANGELINE PARISH	\$9.12	49%	\$474	\$18,960	1.6	\$34,700	\$868	\$10,410	\$260	3,899	31%	\$5.95	\$309	1.5
FRANKLIN PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$34,700	\$868	\$10,410	\$260	1,842	24%	\$5.48	\$285	1.7
GRANT PARISH	\$10.44	31%	\$543	\$21,720	1.8	\$45,900	\$1,148	\$13,770	\$344	1,297	18%	\$7.21	\$375	1.4
IBERIA PARISH	\$10.46	30%	\$544	\$21,760	1.8	\$45,300	\$1,133	\$13,590	\$340	6,753	27%	\$10.70	\$557	1.0
IBERVILLE PARISH	\$9.42	32%	\$490	\$19,600	1.6	\$42,900	\$1,073	\$12,870	\$322	2,425	23%	\$14.44	\$751	0.7
JACKSON PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$45,500	\$1,138	\$13,650	\$341	1,380	23%	\$8.66	\$450	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**LOUISIANA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
JEFFERSON DAVIS PARISH	\$9.12	31%	\$474	\$18,960	1.6	\$42,300	\$1,058	\$12,690	\$317	2,884	25%	\$7.71	\$401	1.2
JEFFERSON PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	63,700	36%	\$13.78	\$717	1.4
LA SALLE PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$46,000	\$1,150	\$13,800	\$345	875	17%	\$8.21	\$427	1.1
LAFAYETTE PARISH	\$11.88	30%	\$618	\$24,720	2.0	\$55,200	\$1,380	\$16,560	\$414	24,569	34%	\$12.09	\$629	1.0
LAFOURCHE PARISH	\$11.23	30%	\$584	\$23,360	1.9	\$52,300	\$1,308	\$15,690	\$392	7,069	22%	\$12.16	\$632	0.9
LINCOLN PARISH	\$10.79	30%	\$561	\$22,440	1.8	\$48,700	\$1,218	\$14,610	\$365	6,104	40%	\$6.35	\$330	1.7
LIVINGSTON PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	5,293	16%	\$10.12	\$526	1.4
MADISON PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$29,900	\$748	\$8,970	\$224	1,703	38%	\$7.04	\$366	1.3
MOREHOUSE PARISH	\$9.67	30%	\$503	\$20,120	1.7	\$39,200	\$980	\$11,760	\$294	3,232	28%	\$7.22	\$376	1.3
NATCHITOCHE PARISH	\$10.52	31%	\$547	\$21,880	1.8	\$41,200	\$1,030	\$12,360	\$309	5,063	35%	\$6.37	\$331	1.7
ORLEANS PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	100,716	54%	\$15.69	\$816	1.2
OUACHITA PARISH	\$11.17	30%	\$581	\$23,240	1.9	\$48,800	\$1,220	\$14,640	\$366	19,804	36%	\$9.00	\$468	1.2
PLAQUEMINES PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	1,907	21%	\$22.16	\$1,152	0.9
POINTE COUPEE PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	1,874	22%	\$8.26	\$430	1.8
RAPIDES PARISH	\$10.44	31%	\$543	\$21,720	1.8	\$45,900	\$1,148	\$13,770	\$344	15,065	32%	\$9.48	\$493	1.1
RED RIVER PARISH	\$10.10	31%	\$525	\$21,000	1.7	\$35,200	\$880	\$10,560	\$264	814	24%	\$7.89	\$410	1.3
RICHLAND PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$36,700	\$918	\$11,010	\$275	2,076	28%	\$6.36	\$331	1.4
SABINE PARISH	\$10.10	31%	\$525	\$21,000	1.7	\$40,600	\$1,015	\$12,180	\$305	1,753	19%	\$5.96	\$310	1.7
ST. BERNARD PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	6,365	25%	\$16.96	\$882	1.1
ST. CHARLES PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	3,052	19%	\$14.63	\$761	1.3
ST. HELENA PARISH †	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	582	15%			
ST. JAMES PARISH	\$12.48	31%	\$649	\$25,960	2.1	\$52,800	\$1,320	\$15,840	\$396	1,008	14%	\$12.48	\$649	1.0
ST. JOHN THE BAPTIST PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	2,714	19%	\$11.35	\$590	1.7
ST. LANDRY PARISH	\$9.12	39%	\$474	\$18,960	1.6	\$36,800	\$920	\$11,040	\$276	9,459	29%	\$7.54	\$392	1.2
ST. MARTIN PARISH	\$11.88	30%	\$618	\$24,720	2.0	\$55,200	\$1,380	\$16,560	\$414	3,142	18%	\$7.04	\$366	1.7
ST. MARY PARISH	\$10.13	30%	\$527	\$21,080	1.7	\$42,200	\$1,055	\$12,660	\$317	5,042	26%	\$16.36	\$851	0.6
ST. TAMMANY PARISH	\$19.04	82%	\$990	\$39,600	3.3	\$59,800	\$1,495	\$17,940	\$449	13,521	20%	\$10.21	\$531	1.9
TANGIPAHOA PARISH	\$11.54	30%	\$600	\$24,000	2.0	\$48,000	\$1,200	\$14,400	\$360	9,753	27%	\$7.72	\$401	1.5
TENSAS PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$33,300	\$833	\$9,990	\$250	740	31%	\$9.48	\$493	1.0
TERREBONNE PARISH	\$11.23	30%	\$584	\$23,360	1.9	\$52,300	\$1,308	\$15,690	\$392	8,804	24%	\$13.95	\$726	0.8
UNION PARISH	\$11.17	30%	\$581	\$23,240	1.9	\$48,800	\$1,220	\$14,640	\$366	1,664	19%	\$7.81	\$406	1.4
VERMILION PARISH	\$9.12	32%	\$474	\$18,960	1.6	\$45,800	\$1,145	\$13,740	\$344	4,565	23%	\$9.81	\$510	0.9
VERNON PARISH	\$9.12	30%	\$474	\$18,960	1.6	\$43,800	\$1,095	\$13,140	\$329	7,900	43%	\$11.14	\$579	0.8
WASHINGTON PARISH	\$9.12	44%	\$474	\$18,960	1.6	\$37,300	\$933	\$11,190	\$280	3,875	24%	\$8.86	\$461	1.0
WEBSTER PARISH	\$9.29	31%	\$483	\$19,320	1.6	\$44,200	\$1,105	\$13,260	\$332	4,210	26%	\$8.46	\$440	1.1
WEST BATON ROUGE PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	1,627	21%	\$10.30	\$536	1.4
WEST CARROLL PARISH	\$9.12	37%	\$474	\$18,960	1.6	\$42,600	\$1,065	\$12,780	\$320	937	21%	\$11.58	\$602	0.8
WEST FELICIANA PARISH	\$14.58	52%	\$758	\$30,320	2.5	\$56,600	\$1,415	\$16,980	\$425	929	25%	\$14.39	\$748	1.0
WINN PARISH	\$9.12	40%	\$474	\$18,960	1.6	\$39,500	\$988	\$11,850	\$296	1,503	25%	\$8.03	\$417	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



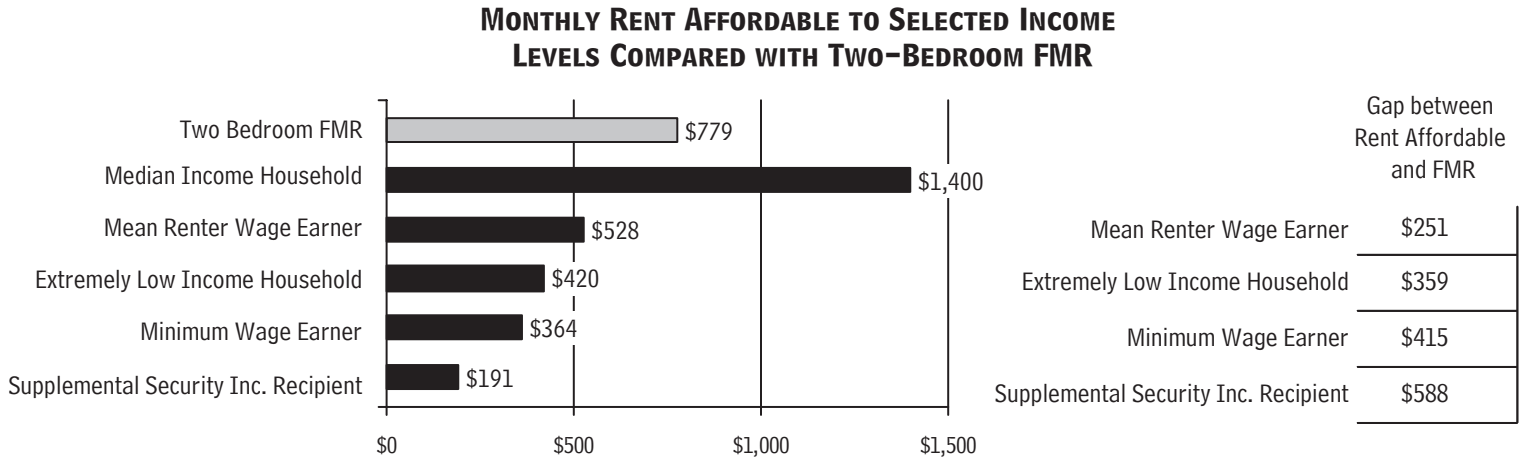
# MAINE

In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$779. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,598 monthly or \$31,170 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.99**

In Maine, 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 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 Maine, the estimated mean (average) wage for a renter is \$10.16. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 59 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.



MAINE	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MAINE</b>	<b>\$14.99</b>	40%	\$779	\$31,170	2.1	\$55,981	\$1,400	\$16,794	\$420	147,280	28%	\$10.16	\$528	1.5
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.51</b>	36%	\$650	\$26,019	1.8	\$49,545	\$1,239	\$14,863	\$372	54,089	24%	\$8.82	\$459	1.4
<b><u>METROPOLITAN AREAS</u></b>														
<b>BANGOR HMFA</b>	<b>\$14.48</b>	36%	\$753	\$30,120	2.1	\$57,200	\$1,430	\$17,160	\$429	13,413	38%	\$9.12	\$474	1.6
<b>CUMBERLAND COUNTY HMFA</b>	<b>\$16.35</b>	40%	\$850	\$34,000	2.3	\$57,700	\$1,443	\$17,310	\$433	4,718	26%	\$12.34	\$642	1.3
<b>LEWISTON-AUBURN MSA</b>	<b>\$12.29</b>	36%	\$639	\$25,560	1.8	\$52,900	\$1,323	\$15,870	\$397	15,373	37%	\$9.68	\$503	1.3
<b>PENOBSCOT COUNTY HMFA</b>	<b>\$11.98</b>	36%	\$623	\$24,920	1.7	\$45,700	\$1,143	\$13,710	\$343	4,141	18%	\$9.12	\$474	1.3
<b>PORTLAND HMFA</b>	<b>\$19.92</b>	47%	\$1,036	\$41,440	2.8	\$67,600	\$1,690	\$20,280	\$507	33,928	34%	\$12.18	\$633	1.6
<b>SAGadahoc COUNTY HMFA</b>	<b>\$15.38</b>	40%	\$800	\$32,000	2.2	\$60,600	\$1,515	\$18,180	\$455	3,948	28%	\$11.93	\$620	1.3
<b>YORK COUNTY HMFA</b>	<b>\$15.48</b>	40%	\$805	\$32,200	2.2	\$60,300	\$1,508	\$18,090	\$452	13,793	28%	\$9.25	\$481	1.7
<b>YORK-KITTERY-SOUTH BERWICK HMFA</b>	<b>\$18.15</b>	37%	\$944	\$37,760	2.6	\$73,300	\$1,833	\$21,990	\$550	3,877	24%	\$9.25	\$481	2.0
<b><u>COUNTIES</u></b>														
<b>AROOSTOOK COUNTY</b>	<b>\$11.19</b>	36%	\$582	\$23,280	1.6	\$43,500	\$1,088	\$13,050	\$326	8,177	27%	\$7.34	\$382	1.5
<b>FRANKLIN COUNTY</b>	<b>\$12.35</b>	36%	\$642	\$25,680	1.8	\$46,300	\$1,158	\$13,890	\$347	2,832	24%	\$8.82	\$459	1.4
<b>HANCOCK COUNTY</b>	<b>\$13.77</b>	36%	\$716	\$28,640	2.0	\$53,200	\$1,330	\$15,960	\$399	5,332	24%	\$9.77	\$508	1.4
<b>KENNEBEC COUNTY</b>	<b>\$12.13</b>	36%	\$631	\$25,240	1.7	\$55,900	\$1,398	\$16,770	\$419	13,736	29%	\$8.75	\$455	1.4
<b>KNOX COUNTY</b>	<b>\$14.02</b>	36%	\$729	\$29,160	2.0	\$53,900	\$1,348	\$16,170	\$404	4,317	26%	\$9.73	\$506	1.4
<b>LINCOLN COUNTY</b>	<b>\$14.56</b>	36%	\$757	\$30,280	2.1	\$55,700	\$1,393	\$16,710	\$418	2,399	17%	\$8.54	\$444	1.7
<b>OXFORD COUNTY</b>	<b>\$12.00</b>	36%	\$624	\$24,960	1.7	\$48,400	\$1,210	\$14,520	\$363	5,138	23%	\$8.79	\$457	1.4
<b>PISCATAQUIS COUNTY †</b>	<b>\$13.75</b>	36%	\$715	\$28,600	2.0	\$42,400	\$1,060	\$12,720	\$318	1,499	21%			
<b>SOMERSET COUNTY</b>	<b>\$11.48</b>	36%	\$597	\$23,880	1.6	\$44,900	\$1,123	\$13,470	\$337	4,528	22%	\$9.37	\$487	1.2
<b>WALDO COUNTY</b>	<b>\$14.15</b>	36%	\$736	\$29,440	2.0	\$49,800	\$1,245	\$14,940	\$374	2,970	20%	\$9.49	\$493	1.5
<b>WASHINGTON COUNTY</b>	<b>\$12.12</b>	36%	\$630	\$25,200	1.7	\$38,800	\$970	\$11,640	\$291	3,161	22%	\$8.27	\$430	1.5

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**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

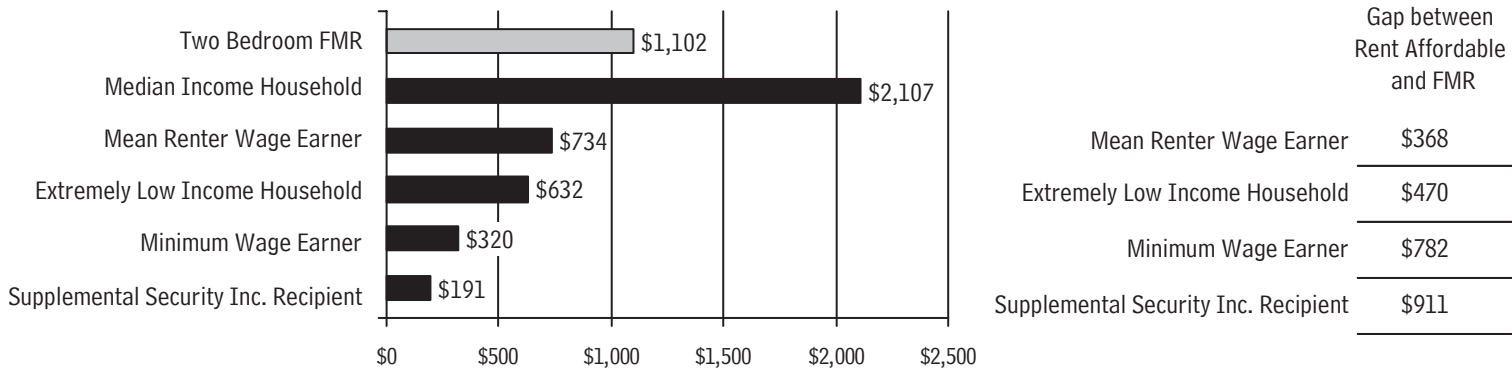
In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,102. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,673 monthly or \$44,080 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$21.19**

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 138 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 Maryland, the estimated mean (average) wage for a renter is \$14.11. 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**



MARYLAND	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MARYLAND</b>	<b>\$21.19</b>	43%	\$1,102	\$44,080	3.4	\$84,269	\$2,107	\$25,281	\$632	627,639	32%	\$14.11	\$734	1.5
<b>COMBINED NONMETRO AREAS</b>	<b>\$15.71</b>	43%	\$817	\$32,677	2.6	\$66,208	\$1,655	\$19,862	\$497	29,116	27%	\$9.98	\$519	1.6
<b>METROPOLITAN AREAS</b>														
<b>BALTIMORE-TOWSON HMFA *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	310,754	33%	\$14.32	\$744	1.4
<b>CUMBERLAND MSA</b>	<b>\$10.67</b>	43%	\$555	\$22,200	1.7	\$50,100	\$1,253	\$15,030	\$376	8,753	30%	\$7.60	\$395	1.4
<b>HAGERSTOWN HMFA</b>	<b>\$13.71</b>	44%	\$713	\$28,520	2.2	\$63,900	\$1,598	\$19,170	\$479	17,096	34%	\$11.46	\$596	1.2
<b>PHILADELPHIA-CAMDEN-WILMINGTON MSA</b>	<b>\$17.92</b>	34%	\$932	\$37,280	2.9	\$74,300	\$1,858	\$22,290	\$557	7,828	25%	\$11.39	\$592	1.6
<b>SALISBURY HMFA</b>	<b>\$14.81</b>	43%	\$770	\$30,800	2.4	\$60,700	\$1,518	\$18,210	\$455	10,805	34%	\$10.15	\$528	1.5
<b>SOMERSET COUNTY HMFA</b>	<b>\$12.54</b>	43%	\$652	\$26,080	2.0	\$49,500	\$1,238	\$14,850	\$371	2,532	30%	\$8.10	\$421	1.5
<b>WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.1	\$99,000	\$2,475	\$29,700	\$743	240,755	32%	\$15.12	\$786	1.7
<b>COUNTIES</b>														
<b>ALLEGANY COUNTY</b>	<b>\$10.67</b>	43%	\$555	\$22,200	1.7	\$50,100	\$1,253	\$15,030	\$376	8,753	30%	\$7.60	\$395	1.4
<b>ANNE ARUNDEL COUNTY *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	43,748	24%	\$14.31	\$744	1.4
<b>BALTIMORE CITY *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	128,117	50%	\$16.51	\$859	1.2
<b>BALTIMORE COUNTY *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	97,303	32%	\$14.06	\$731	1.4
<b>CALVERT COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.1	\$99,000	\$2,475	\$29,700	\$743	3,771	15%	\$10.34	\$538	2.5
<b>CAROLINE COUNTY</b>	<b>\$13.73</b>	43%	\$714	\$28,560	2.2	\$58,500	\$1,463	\$17,550	\$439	2,885	26%	\$9.63	\$501	1.4
<b>CARROLL COUNTY *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	9,466	18%	\$8.79	\$457	2.2
<b>CECIL COUNTY</b>	<b>\$17.92</b>	34%	\$932	\$37,280	2.9	\$74,300	\$1,858	\$22,290	\$557	7,828	25%	\$11.39	\$592	1.6
<b>CHARLES COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.1	\$99,000	\$2,475	\$29,700	\$743	9,101	22%	\$9.95	\$517	2.6
<b>DORCHESTER COUNTY</b>	<b>\$13.08</b>	43%	\$680	\$27,200	2.1	\$55,100	\$1,378	\$16,530	\$413	3,797	30%	\$9.30	\$484	1.4
<b>FREDERICK COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.1	\$99,000	\$2,475	\$29,700	\$743	16,922	24%	\$11.71	\$609	2.2
<b>GARRETT COUNTY</b>	<b>\$10.98</b>	43%	\$571	\$22,840	1.8	\$49,400	\$1,235	\$14,820	\$371	2,531	22%	\$7.62	\$396	1.4
<b>HARFORD COUNTY *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	17,548	22%	\$10.21	\$531	1.9
<b>HOWARD COUNTY (EX. COLUMBIA CITY) *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	12,003	21%	\$14.92	\$776	1.3
<b>KENT COUNTY</b>	<b>\$15.38</b>	43%	\$800	\$32,000	2.5	\$62,200	\$1,555	\$18,660	\$467	2,278	30%	\$10.54	\$548	1.5
<b>MONTGOMERY COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.1	\$99,000	\$2,475	\$29,700	\$743	101,557	31%	\$17.12	\$890	1.5
<b>PRINCE GEORGE'S COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.1	\$99,000	\$2,475	\$29,700	\$743	109,404	38%	\$14.04	\$730	1.8
<b>QUEEN ANNE'S COUNTY *</b>	<b>\$19.48</b>	41%	\$1,013	\$40,520	3.2	\$78,200	\$1,955	\$23,460	\$587	2,569	17%	\$8.52	\$443	2.3
<b>SOMERSET COUNTY</b>	<b>\$12.54</b>	43%	\$652	\$26,080	2.0	\$49,500	\$1,238	\$14,850	\$371	2,532	30%	\$8.10	\$421	1.5
<b>ST. MARY'S COUNTY</b>	<b>\$19.40</b>	43%	\$1,009	\$40,360	3.2	\$82,100	\$2,053	\$24,630	\$616	8,641	28%	\$12.92	\$672	1.5
<b>TALBOT COUNTY</b>	<b>\$16.06</b>	43%	\$835	\$33,400	2.6	\$69,300	\$1,733	\$20,790	\$520	4,065	28%	\$9.69	\$504	1.7
<b>WASHINGTON COUNTY</b>	<b>\$13.71</b>	44%	\$713	\$28,520	2.2	\$63,900	\$1,598	\$19,170	\$479	17,096	34%	\$11.46	\$596	1.2
<b>WICOMICO COUNTY</b>	<b>\$14.81</b>	43%	\$770	\$30,800	2.4	\$60,700	\$1,518	\$18,210	\$455	10,805	34%	\$10.15	\$528	1.5
<b>WORCESTER COUNTY</b>	<b>\$14.71</b>	43%	\$765	\$30,600	2.4	\$62,100	\$1,553	\$18,630	\$466	4,919	25%	\$7.82	\$407	1.9

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# MASSACHUSETTS

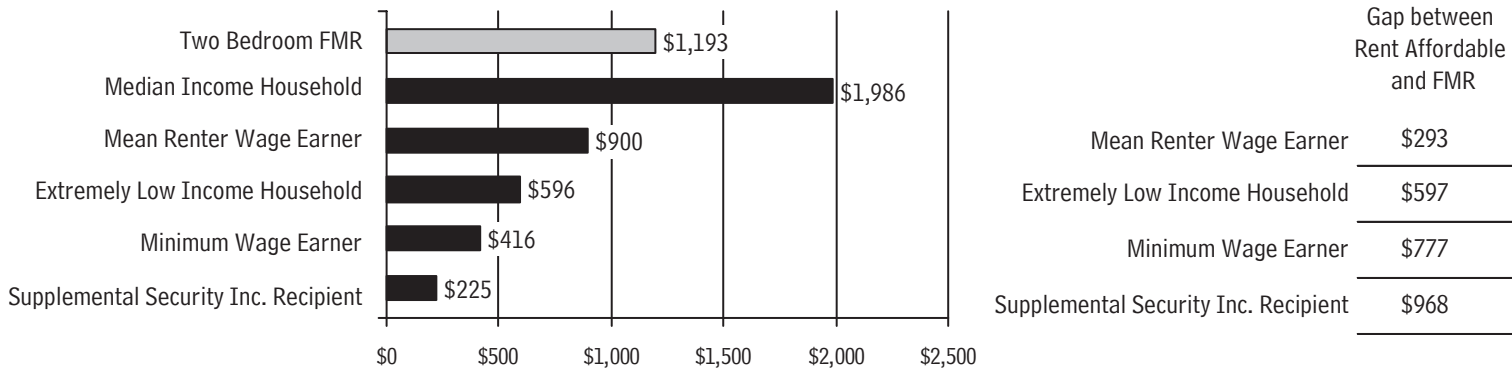
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,193. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,977 monthly or \$47,719 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$22.94**

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 115 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 Massachusetts, the estimated mean (average) wage for a renter is \$17.30. 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**



MASSACHUSETTS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MASSACHUSETTS</b>	<b>\$22.94</b>	45%	\$1,193	\$47,719	2.9	\$79,452	\$1,986	\$23,836	\$596	935,332	38%	\$17.30	\$900	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$28.02</b>	45%	\$1,457	\$58,280	3.5	\$75,771	\$1,894	\$22,731	\$568	3,208	32%	\$14.81	\$770	1.9
<b><u>METROPOLITAN AREAS</u></b>														
BARNSTABLE TOWN MSA	\$22.02	45%	\$1,145	\$45,800	2.8	\$73,500	\$1,838	\$22,050	\$551	21,039	22%	\$11.20	\$583	2.0
BERKSHIRE COUNTY HMFA	\$14.69	45%	\$764	\$30,560	1.8	\$63,800	\$1,595	\$19,140	\$479	6,123	31%	\$10.69	\$556	1.4
BOSTON-CAMBRIDGE-QUINCY HMFA	\$26.02	41%	\$1,353	\$54,120	3.3	\$85,800	\$2,145	\$25,740	\$644	522,109	42%	\$20.79	\$1,081	1.3
BROCKTON HMFA	\$23.33	67%	\$1,213	\$48,520	2.9	\$76,000	\$1,900	\$22,800	\$570	25,490	31%	\$10.53	\$547	2.2
EASTERN WORCESTER COUNTY HMFA	\$21.13	43%	\$1,099	\$43,960	2.6	\$101,800	\$2,545	\$30,540	\$764	7,122	24%	\$12.48	\$649	1.7
EASTON-RAYNHAM HMFA	\$24.02	50%	\$1,249	\$49,960	3.0	\$96,200	\$2,405	\$28,860	\$722	2,069	18%	\$10.46	\$544	2.3
FITCHBURG-LEOMINSTER HMFA	\$17.56	53%	\$913	\$36,520	2.2	\$66,200	\$1,655	\$19,860	\$497	20,350	38%	\$12.48	\$649	1.4
FRANKLIN COUNTY HMFA	\$15.77	45%	\$820	\$32,800	2.0	\$65,900	\$1,648	\$19,770	\$494	8,828	32%	\$9.61	\$500	1.6
LAWRENCE HMFA	\$21.67	59%	\$1,127	\$45,080	2.7	\$80,600	\$2,015	\$24,180	\$605	36,622	38%	\$12.79	\$665	1.7
LOWELL HMFA	\$23.69	63%	\$1,232	\$49,280	3.0	\$84,800	\$2,120	\$25,440	\$636	31,511	31%	\$20.16	\$1,048	1.2
NEW BEDFORD HMFA	\$15.75	62%	\$819	\$32,760	2.0	\$54,900	\$1,373	\$16,470	\$412	26,229	42%	\$10.46	\$544	1.5
PITTSFIELD HMFA	\$15.50	45%	\$806	\$32,240	1.9	\$64,800	\$1,620	\$19,440	\$486	12,395	34%	\$10.69	\$556	1.4
PROVIDENCE-FALL RIVER HMFA *	\$19.62	63%	\$1,020	\$40,800	2.5	\$68,300	\$1,708	\$20,490	\$512	38,300	42%	\$10.46	\$544	1.9
SPRINGFIELD HMFA	\$16.23	35%	\$844	\$33,760	2.0	\$64,800	\$1,620	\$19,440	\$486	87,297	37%	\$10.57	\$549	1.5
TAUNTON-MANSFIELD-NORTON HMFA	\$20.71	60%	\$1,077	\$43,080	2.6	\$79,300	\$1,983	\$23,790	\$595	12,282	31%	\$10.46	\$544	2.0
WESTERN WORCESTER COUNTY HMFA	\$15.10	53%	\$785	\$31,400	1.9	\$61,000	\$1,525	\$18,300	\$458	2,623	25%	\$12.48	\$649	1.2
WORCESTER HMFA	\$18.56	53%	\$965	\$38,600	2.3	\$76,900	\$1,923	\$23,070	\$577	71,735	38%	\$12.48	\$649	1.5
<b><u>COUNTIES</u></b>														
DUKES COUNTY	\$25.92	45%	\$1,348	\$53,920	3.2	\$70,800	\$1,770	\$21,240	\$531	1,842	29%	\$14.81	\$770	1.8
NANTUCKET COUNTY †	\$30.85	45%	\$1,604	\$64,160	3.9	\$84,400	\$2,110	\$25,320	\$633	1,366	37%			

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

## **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.*

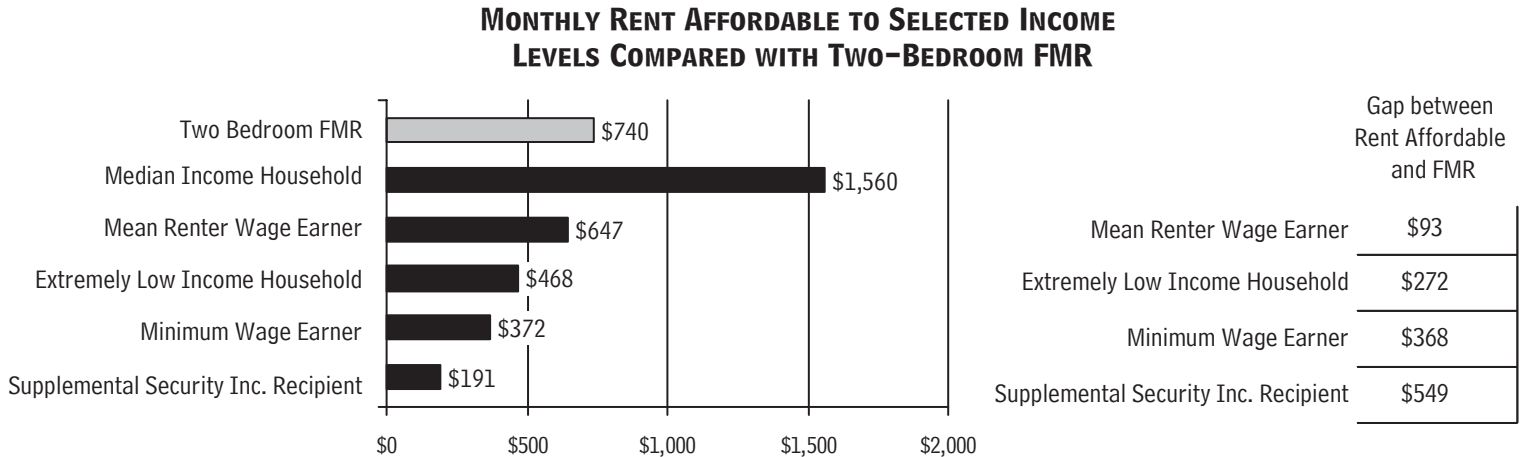
# MICHIGAN

In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$740. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,465 monthly or \$29,580 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.22**

In Michigan, 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 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 Michigan, the estimated mean (average) wage for a renter is \$12.44. 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.



MICHIGAN	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable <sup>3</sup> at 30% of AMI <sup>4</sup>	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable <sup>3</sup> at mean wage	
<b>MICHIGAN</b>	<b>\$14.22</b>	26%	\$740	\$29,580	2.0	\$62,397	\$1,560	\$18,719	\$468	992,315	26%	\$12.44	\$647	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.62</b>	29%	\$604	\$24,168	1.6	\$50,770	\$1,269	\$15,231	\$381	144,965	20%	\$9.42	\$490	1.2
<b>METROPOLITAN AREAS</b>														
ANN ARBOR MSA	\$18.12	25%	\$942	\$37,680	2.5	\$80,200	\$2,005	\$24,060	\$602	50,481	40%	\$13.86	\$721	1.3
BARRY COUNTY HMFA	\$12.19	28%	\$634	\$25,360	1.7	\$59,300	\$1,483	\$17,790	\$445	2,974	14%	\$9.32	\$485	1.3
BATTLE CREEK MSA	\$12.73	27%	\$662	\$26,480	1.8	\$54,600	\$1,365	\$16,380	\$410	14,615	27%	\$12.40	\$645	1.0
BAY CITY MSA	\$11.37	27%	\$591	\$23,640	1.6	\$53,700	\$1,343	\$16,110	\$403	9,081	21%	\$9.21	\$479	1.2
CASS COUNTY HMFA	\$11.12	27%	\$578	\$23,120	1.6	\$53,100	\$1,328	\$15,930	\$398	3,562	18%	\$10.35	\$538	1.1
DETROIT-WARREN-LIVONIA HMFA	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	457,958	28%	\$14.36	\$747	1.1
FLINT MSA	\$12.06	22%	\$627	\$25,080	1.7	\$55,200	\$1,380	\$16,560	\$414	45,438	27%	\$10.66	\$554	1.1
GRAND RAPIDS-WYOMING HMFA *	\$13.50	18%	\$702	\$28,080	1.9	\$59,200	\$1,480	\$17,760	\$444	63,171	30%	\$12.02	\$625	1.1
HOLLAND-GRAND HAVEN MSA	\$13.88	27%	\$722	\$28,880	1.9	\$68,700	\$1,718	\$20,610	\$515	15,694	19%	\$11.43	\$594	1.2
IONIA COUNTY HMFA	\$11.90	27%	\$619	\$24,760	1.7	\$56,900	\$1,423	\$17,070	\$427	4,109	20%	\$8.34	\$434	1.4
JACKSON MSA	\$12.60	27%	\$655	\$26,200	1.8	\$57,100	\$1,428	\$17,130	\$428	13,666	23%	\$10.49	\$545	1.2
KALAMAZOO-PORTAGE MSA	\$12.63	22%	\$657	\$26,280	1.8	\$60,600	\$1,515	\$18,180	\$455	37,724	31%	\$10.38	\$540	1.2
LANSING-EAST LANSING MSA	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	56,512	33%	\$10.93	\$568	1.3
LIVINGSTON COUNTY HMFA	\$17.19	30%	\$894	\$35,760	2.4	\$83,900	\$2,098	\$25,170	\$629	6,604	12%	\$9.71	\$505	1.8
MONROE MSA	\$14.98	30%	\$779	\$31,160	2.1	\$66,200	\$1,655	\$19,860	\$497	10,253	19%	\$10.93	\$568	1.4
MUSKEGON-NORTON SHORES MSA	\$11.42	27%	\$594	\$23,760	1.6	\$53,200	\$1,330	\$15,960	\$399	14,092	22%	\$8.98	\$467	1.3
NEWAYGO COUNTY HMFA	\$11.19	27%	\$582	\$23,280	1.6	\$48,400	\$1,210	\$14,520	\$363	2,727	15%	\$8.91	\$463	1.3
NILES-BENTON HARBOR MSA	\$12.15	27%	\$632	\$25,280	1.7	\$54,300	\$1,358	\$16,290	\$407	17,644	28%	\$11.02	\$573	1.1
SAGINAW-SAGINAW TOWNSHIP NORTH MSA	\$12.63	27%	\$657	\$26,280	1.8	\$51,600	\$1,290	\$15,480	\$387	21,045	26%	\$10.55	\$548	1.2
<b>COUNTIES</b>														
ALCONA COUNTY	\$10.77	27%	\$560	\$22,400	1.5	\$40,600	\$1,015	\$12,180	\$305	537	10%	\$7.51	\$390	1.4
ALGER COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$48,200	\$1,205	\$14,460	\$362	665	18%	\$9.04	\$470	1.2
ALLEGAN COUNTY	\$13.08	27%	\$680	\$27,200	1.8	\$59,800	\$1,495	\$17,940	\$449	6,536	17%	\$11.31	\$588	1.2
ALPENA COUNTY	\$10.67	36%	\$555	\$22,200	1.5	\$48,700	\$1,218	\$14,610	\$365	2,659	21%	\$8.03	\$418	1.3
ANTRIM COUNTY	\$11.37	27%	\$591	\$23,640	1.6	\$49,300	\$1,233	\$14,790	\$370	1,383	15%	\$7.69	\$400	1.5
ARENAC COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$44,200	\$1,105	\$13,260	\$332	1,054	16%	\$5.77	\$300	1.8
BARAGA COUNTY	\$10.67	38%	\$555	\$22,200	1.5	\$48,700	\$1,218	\$14,610	\$365	748	22%	\$7.44	\$387	1.4
BARRY COUNTY	\$12.19	28%	\$634	\$25,360	1.7	\$59,300	\$1,483	\$17,790	\$445	2,974	14%	\$9.32	\$485	1.3
BAY COUNTY	\$11.37	27%	\$591	\$23,640	1.6	\$53,700	\$1,343	\$16,110	\$403	9,081	21%	\$9.21	\$479	1.2
BENZIE COUNTY	\$14.12	27%	\$734	\$29,360	2.0	\$48,800	\$1,220	\$14,640	\$366	926	14%	\$7.07	\$367	2.0
BERRIEN COUNTY	\$12.15	27%	\$632	\$25,280	1.7	\$54,300	\$1,358	\$16,290	\$407	17,644	28%	\$11.02	\$573	1.1
BRANCH COUNTY	\$12.65	27%	\$658	\$26,320	1.8	\$51,600	\$1,290	\$15,480	\$387	3,457	21%	\$10.81	\$562	1.2
CALHOUN COUNTY	\$12.73	27%	\$662	\$26,480	1.8	\$54,600	\$1,365	\$16,380	\$410	14,615	27%	\$12.40	\$645	1.0
CASS COUNTY	\$11.12	27%	\$578	\$23,120	1.6	\$53,100	\$1,328	\$15,930	\$398	3,562	18%	\$10.35	\$538	1.1
CHARLEVOIX COUNTY	\$11.83	27%	\$615	\$24,600	1.7	\$52,700	\$1,318	\$15,810	\$395	1,954	19%	\$10.50	\$546	1.1

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MICHIGAN**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CHEBOYGAN COUNTY	\$10.88	27%	\$566	\$22,640	1.5	\$44,000	\$1,100	\$13,200	\$330	1,861	17%	\$7.48	\$389	1.5
CHIPPEWA COUNTY	\$11.04	27%	\$574	\$22,960	1.5	\$47,700	\$1,193	\$14,310	\$358	3,502	26%	\$7.24	\$377	1.5
CLARE COUNTY	\$10.67	31%	\$555	\$22,200	1.5	\$39,300	\$983	\$11,790	\$295	2,255	18%	\$8.06	\$419	1.3
CLINTON COUNTY	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	3,491	15%	\$9.66	\$502	1.5
CRAWFORD COUNTY	\$11.02	27%	\$573	\$22,920	1.5	\$42,800	\$1,070	\$12,840	\$321	966	17%	\$8.53	\$443	1.3
DELTA COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$51,300	\$1,283	\$15,390	\$385	3,237	20%	\$7.86	\$409	1.4
DICKINSON COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$49,200	\$1,230	\$14,760	\$369	2,264	20%	\$8.87	\$461	1.2
EATON COUNTY	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	10,397	26%	\$10.76	\$559	1.3
EMMET COUNTY	\$12.67	27%	\$659	\$26,360	1.8	\$55,200	\$1,380	\$16,560	\$414	3,080	24%	\$9.50	\$494	1.3
GENESEE COUNTY	\$12.06	22%	\$627	\$25,080	1.7	\$55,200	\$1,380	\$16,560	\$414	45,438	27%	\$10.66	\$554	1.1
GLADWIN COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$42,200	\$1,055	\$12,660	\$317	1,526	14%	\$8.62	\$448	1.2
GOGEBIC COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$41,300	\$1,033	\$12,390	\$310	1,583	21%	\$7.52	\$391	1.4
GRAND TRAVERSE COUNTY	\$14.92	27%	\$776	\$31,040	2.1	\$59,400	\$1,485	\$17,820	\$446	6,902	23%	\$11.51	\$598	1.3
GRATIOT COUNTY	\$10.67	27%	\$555	\$22,200	1.5	\$50,400	\$1,260	\$15,120	\$378	3,260	22%	\$9.11	\$474	1.2
HILLSDALE COUNTY	\$11.15	27%	\$580	\$23,200	1.6	\$52,700	\$1,318	\$15,810	\$395	3,486	20%	\$11.00	\$572	1.0
HOUGHTON COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$44,300	\$1,108	\$13,290	\$332	3,928	28%	\$6.91	\$359	1.5
HURON COUNTY	\$10.67	41%	\$555	\$22,200	1.5	\$48,200	\$1,205	\$14,460	\$362	2,414	17%	\$8.69	\$452	1.2
INGHAM COUNTY	\$14.21	27%	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	42,624	39%	\$11.11	\$578	1.3
IONIA COUNTY	\$11.90	27%	\$619	\$24,760	1.7	\$56,900	\$1,423	\$17,070	\$427	4,109	20%	\$8.34	\$434	1.4
IOSCO COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$42,900	\$1,073	\$12,870	\$322	2,114	18%	\$7.60	\$395	1.4
IRON COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$43,200	\$1,080	\$12,960	\$324	1,006	18%	\$7.72	\$401	1.4
ISABELLA COUNTY	\$10.67	27%	\$555	\$22,200	1.5	\$54,700	\$1,368	\$16,410	\$410	8,221	37%	\$7.75	\$403	1.4
JACKSON COUNTY	\$12.60	27%	\$655	\$26,200	1.8	\$57,100	\$1,428	\$17,130	\$428	13,666	23%	\$10.49	\$545	1.2
KALAMAZOO COUNTY	\$12.63	22%	\$657	\$26,280	1.8	\$60,600	\$1,515	\$18,180	\$455	31,995	34%	\$10.55	\$549	1.2
KALKASKA COUNTY	\$11.25	27%	\$585	\$23,400	1.6	\$45,900	\$1,148	\$13,770	\$344	941	15%	\$11.56	\$601	1.0
KENT COUNTY *	\$13.50	18%	\$702	\$28,080	1.9	\$59,200	\$1,480	\$17,760	\$444	63,171	30%	\$12.02	\$625	1.1
KEWEENAW COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$41,500	\$1,038	\$12,450	\$311	107	11%	\$5.23	\$272	2.0
LAKE COUNTY	\$10.75	27%	\$559	\$22,360	1.5	\$37,400	\$935	\$11,220	\$281	803	17%	\$6.67	\$347	1.6
LAPEER COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	4,597	15%	\$8.43	\$438	1.8
LEELANAU COUNTY	\$14.12	27%	\$734	\$29,360	2.0	\$60,800	\$1,520	\$18,240	\$456	1,290	15%	\$8.62	\$448	1.6
LENAWEE COUNTY	\$13.38	31%	\$696	\$27,840	1.9	\$59,300	\$1,483	\$17,790	\$445	7,829	22%	\$9.91	\$515	1.4
LIVINGSTON COUNTY	\$17.19	30%	\$894	\$35,760	2.4	\$83,900	\$2,098	\$25,170	\$629	6,604	12%	\$9.71	\$505	1.8
LUCE COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$41,900	\$1,048	\$12,570	\$314	507	20%	\$5.79	\$301	1.8
MACKINAC COUNTY	\$11.06	27%	\$575	\$23,000	1.5	\$46,300	\$1,158	\$13,890	\$347	1,059	21%	\$8.10	\$421	1.4
MACOMB COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	65,316	21%	\$13.29	\$691	1.2
MANISTEE COUNTY	\$11.75	27%	\$611	\$24,440	1.6	\$47,700	\$1,193	\$14,310	\$358	1,877	19%	\$8.38	\$436	1.4
MARQUETTE COUNTY	\$10.67	35%	\$555	\$22,200	1.5	\$52,700	\$1,318	\$15,810	\$395	7,777	30%	\$8.74	\$455	1.2
MASON COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$47,400	\$1,185	\$14,220	\$356	2,473	22%	\$8.55	\$445	1.2
MECOSTA COUNTY	\$11.42	27%	\$594	\$23,760	1.6	\$46,500	\$1,163	\$13,950	\$349	3,939	26%	\$6.41	\$333	1.8
MENOMINEE COUNTY	\$10.67	43%	\$555	\$22,200	1.5	\$46,000	\$1,150	\$13,800	\$345	2,160	21%	\$8.29	\$431	1.3
MIDLAND COUNTY	\$12.38	27%	\$644	\$25,760	1.7	\$63,500	\$1,588	\$19,050	\$476	6,876	22%	\$12.25	\$637	1.0
MISSAUKEE COUNTY	\$11.83	27%	\$615	\$24,600	1.7	\$44,800	\$1,120	\$13,440	\$336	898	16%	\$9.51	\$494	1.2

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MICHIGAN**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MONROE COUNTY	\$14.98	30%	\$779	\$31,160	2.1	\$66,200	\$1,655	\$19,860	\$497	10,253	19%	\$10.93	\$568	1.4
MONTCALM COUNTY	\$11.12	27%	\$578	\$23,120	1.6	\$49,200	\$1,230	\$14,760	\$369	4,065	18%	\$9.79	\$509	1.1
MONTMORENCY COUNTY	\$11.04	27%	\$574	\$22,960	1.5	\$40,200	\$1,005	\$12,060	\$302	621	14%	\$8.68	\$451	1.3
MUSKEGON COUNTY	\$11.42	27%	\$594	\$23,760	1.6	\$53,200	\$1,330	\$15,960	\$399	14,092	22%	\$8.98	\$467	1.3
NEWAYGO COUNTY	\$11.19	27%	\$582	\$23,280	1.6	\$48,400	\$1,210	\$14,520	\$363	2,727	15%	\$8.91	\$463	1.3
OAKLAND COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	118,873	25%	\$15.21	\$791	1.0
OCEANA COUNTY	\$10.83	27%	\$563	\$22,520	1.5	\$46,800	\$1,170	\$14,040	\$351	1,694	17%	\$7.28	\$379	1.5
OGEMAW COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$40,000	\$1,000	\$12,000	\$300	1,328	15%	\$7.76	\$404	1.4
ONTONAGON COUNTY	\$10.67	37%	\$555	\$22,200	1.5	\$42,100	\$1,053	\$12,630	\$316	521	15%	\$8.06	\$419	1.3
OSCEOLA COUNTY	\$10.67	35%	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	1,655	19%	\$13.59	\$706	0.8
OSCODA COUNTY	\$10.77	27%	\$560	\$22,400	1.5	\$37,300	\$933	\$11,190	\$280	576	15%	\$8.12	\$422	1.3
OTSEGO COUNTY	\$13.63	27%	\$709	\$28,360	1.9	\$52,900	\$1,323	\$15,870	\$397	1,631	18%	\$8.65	\$450	1.6
OTTAWA COUNTY	\$13.88	27%	\$722	\$28,880	1.9	\$68,700	\$1,718	\$20,610	\$515	15,694	19%	\$11.43	\$594	1.2
PRESQUE ISLE COUNTY	\$10.77	27%	\$560	\$22,400	1.5	\$43,100	\$1,078	\$12,930	\$323	891	14%	\$7.40	\$385	1.5
ROSCOMMON COUNTY	\$10.67	32%	\$555	\$22,200	1.5	\$41,600	\$1,040	\$12,480	\$312	1,596	14%	\$7.49	\$390	1.4
SAGINAW COUNTY	\$12.63	27%	\$657	\$26,280	1.8	\$51,600	\$1,290	\$15,480	\$387	21,045	26%	\$10.55	\$548	1.2
SANILAC COUNTY	\$10.71	27%	\$557	\$22,280	1.5	\$48,000	\$1,200	\$14,400	\$360	3,059	18%	\$9.02	\$469	1.2
SCHOOLCRAFT COUNTY	\$10.67	33%	\$555	\$22,200	1.5	\$42,500	\$1,063	\$12,750	\$319	658	18%	\$8.01	\$416	1.3
SHIawassee COUNTY	\$11.87	27%	\$617	\$24,680	1.7	\$55,300	\$1,383	\$16,590	\$415	5,346	20%	\$8.28	\$431	1.4
St. Clair COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	12,668	20%	\$9.13	\$475	1.7
St. Joseph COUNTY	\$11.79	27%	\$613	\$24,520	1.6	\$53,100	\$1,328	\$15,930	\$398	5,396	23%	\$11.43	\$594	1.0
TUSCOLA COUNTY	\$11.33	27%	\$589	\$23,560	1.6	\$52,400	\$1,310	\$15,720	\$393	3,406	16%	\$8.89	\$462	1.3
VAN BUREN COUNTY	\$12.63	22%	\$657	\$26,280	1.8	\$60,600	\$1,515	\$18,180	\$455	5,729	20%	\$9.41	\$489	1.3
WASHTENAW COUNTY	\$18.12	25%	\$942	\$37,680	2.5	\$80,200	\$2,005	\$24,060	\$602	50,481	40%	\$13.86	\$721	1.3
WAYNE COUNTY	\$15.48	26%	\$805	\$32,200	2.2	\$68,400	\$1,710	\$20,520	\$513	256,504	33%	\$14.47	\$752	1.1
WEXFORD COUNTY	\$11.69	27%	\$608	\$24,320	1.6	\$45,800	\$1,145	\$13,740	\$344	2,462	21%	\$9.65	\$502	1.2

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

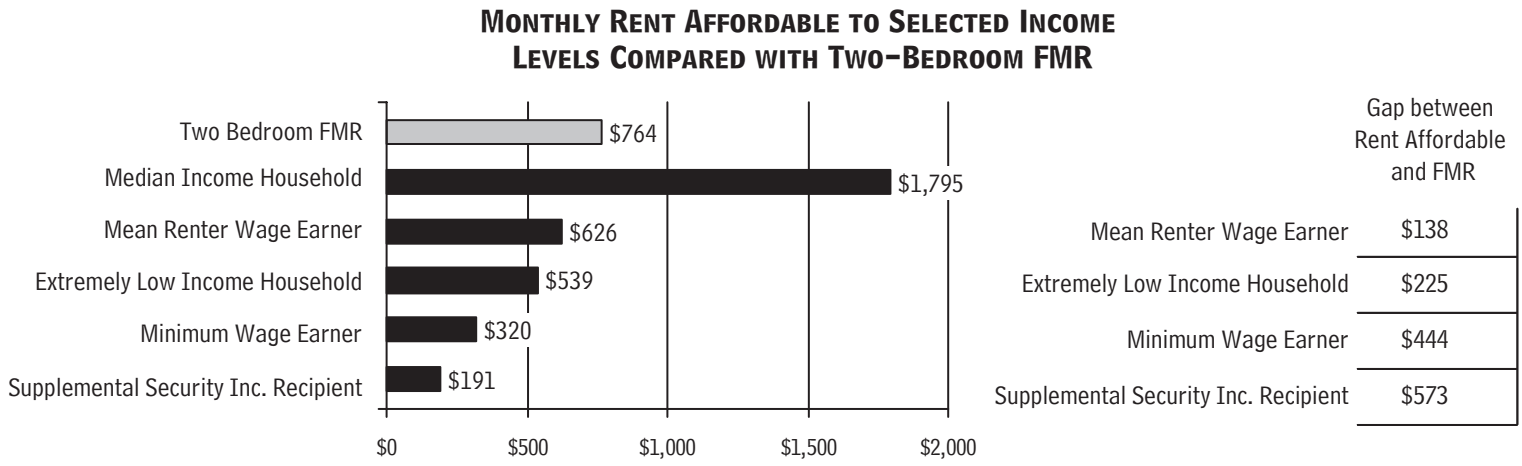
# MINNESOTA

In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$764. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,546 monthly or \$30,551 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.69**

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 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 Minnesota, the estimated mean (average) wage for a renter is \$12.03. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



MINNESOTA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MINNESOTA</b>	<b>\$14.69</b>	22%	\$764	\$30,551	2.4	\$71,819	\$1,795	\$21,546	\$539	482,403	25%	\$12.03	\$626	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.56</b>	30%	\$601	\$24,050	1.9	\$56,718	\$1,418	\$17,015	\$425	114,428	21%	\$8.19	\$426	1.4
<b><u>METROPOLITAN AREAS</u></b>														
DULUTH MSA	\$11.63	28%	\$605	\$24,200	1.9	\$58,900	\$1,473	\$17,670	\$442	23,101	24%	\$8.18	\$425	1.4
FARGO MSA	\$11.44	28%	\$595	\$23,800	1.9	\$65,600	\$1,640	\$19,680	\$492	5,293	28%	\$5.55	\$288	2.1
GRAND FORKS MSA	\$11.33	22%	\$589	\$23,560	1.8	\$60,100	\$1,503	\$18,030	\$451	3,143	26%	\$6.60	\$343	1.7
LA CROSSE MSA	\$11.79	26%	\$613	\$24,520	1.9	\$63,400	\$1,585	\$19,020	\$476	1,446	19%	\$6.42	\$334	1.8
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	304,258	28%	\$13.77	\$716	1.2
ROCHESTER HMFA	\$15.81	38%	\$822	\$32,880	2.6	\$75,700	\$1,893	\$22,710	\$568	12,500	23%	\$12.12	\$630	1.3
ST. CLOUD MSA	\$12.23	28%	\$636	\$25,440	2.0	\$64,500	\$1,613	\$19,350	\$484	16,786	28%	\$9.34	\$486	1.3
WABASHA COUNTY HMFA	\$11.00	28%	\$572	\$22,880	1.8	\$62,400	\$1,560	\$18,720	\$468	1,448	17%	\$8.36	\$435	1.3
<b><u>COUNTIES</u></b>														
AITKIN COUNTY	\$12.02	28%	\$625	\$25,000	2.0	\$46,000	\$1,150	\$13,800	\$345	978	15%	\$7.34	\$382	1.6
ANOKA COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	17,652	17%	\$10.76	\$559	1.5
BECKER COUNTY	\$10.67	37%	\$555	\$22,200	1.7	\$51,600	\$1,290	\$15,480	\$387	2,316	20%	\$6.56	\$341	1.6
BELTRAMI COUNTY	\$11.33	28%	\$589	\$23,560	1.8	\$49,700	\$1,243	\$14,910	\$373	3,662	26%	\$7.48	\$389	1.5
BENTON COUNTY	\$12.23	28%	\$636	\$25,440	2.0	\$64,500	\$1,613	\$19,350	\$484	4,293	33%	\$10.01	\$521	1.2
BIG STONE COUNTY	\$10.67	35%	\$555	\$22,200	1.7	\$46,200	\$1,155	\$13,860	\$347	353	15%	\$5.77	\$300	1.9
BLUE EARTH COUNTY	\$12.85	28%	\$668	\$26,720	2.1	\$62,300	\$1,558	\$18,690	\$467	7,074	34%	\$9.35	\$486	1.4
BROWN COUNTY	\$10.98	28%	\$571	\$22,840	1.8	\$61,200	\$1,530	\$18,360	\$459	2,110	20%	\$8.48	\$441	1.3
CARLTON COUNTY	\$11.63	28%	\$605	\$24,200	1.9	\$58,900	\$1,473	\$17,670	\$442	2,172	18%	\$7.68	\$399	1.5
CARVER COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	4,029	17%	\$10.07	\$524	1.6
CASS COUNTY	\$10.73	28%	\$558	\$22,320	1.7	\$49,200	\$1,230	\$14,760	\$369	1,527	14%	\$5.50	\$286	2.0
CHIPPEWA COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$55,400	\$1,385	\$16,620	\$416	1,258	23%	\$8.03	\$418	1.3
CHISAGO COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	1,872	13%	\$7.87	\$409	2.1
CLAY COUNTY	\$11.44	28%	\$595	\$23,800	1.9	\$65,600	\$1,640	\$19,680	\$492	5,293	28%	\$5.55	\$288	2.1
CLEARWATER COUNTY	\$10.77	28%	\$560	\$22,400	1.8	\$48,200	\$1,205	\$14,460	\$362	613	18%	\$6.75	\$351	1.6
COOK COUNTY	\$10.81	28%	\$562	\$22,480	1.8	\$58,200	\$1,455	\$17,460	\$437	512	22%	\$6.53	\$340	1.7
COTTONWOOD COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$49,700	\$1,243	\$14,910	\$373	964	20%	\$7.18	\$373	1.5
CROW WING COUNTY	\$12.38	28%	\$644	\$25,760	2.0	\$54,800	\$1,370	\$16,440	\$411	4,531	20%	\$7.43	\$386	1.7
DAKOTA COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	28,602	22%	\$12.02	\$625	1.4
DODGE COUNTY	\$15.81	38%	\$822	\$32,880	2.6	\$75,700	\$1,893	\$22,710	\$568	1,004	16%	\$9.79	\$509	1.6
DOUGLAS COUNTY	\$11.48	28%	\$597	\$23,880	1.9	\$56,900	\$1,423	\$17,070	\$427	3,032	23%	\$7.22	\$376	1.6
FARIBAULT COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$55,000	\$1,375	\$16,500	\$413	1,289	19%	\$13.33	\$693	0.8
FILLMORE COUNTY	\$11.23	28%	\$584	\$23,360	1.8	\$54,900	\$1,373	\$16,470	\$412	1,587	19%	\$7.39	\$384	1.5
FREEBORN COUNTY	\$10.67	28%	\$555	\$22,200	1.7	\$55,300	\$1,383	\$16,590	\$415	2,848	21%	\$7.95	\$414	1.3
GOODHUE COUNTY	\$13.38	28%	\$696	\$27,840	2.2	\$68,500	\$1,713	\$20,550	\$514	3,582	21%	\$9.11	\$474	1.5
GRANT COUNTY	\$10.67	35%	\$555	\$22,200	1.7	\$51,700	\$1,293	\$15,510	\$388	452	18%	\$7.22	\$375	1.5

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**MINNESOTA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
HENNEPIN COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	154,294	34%	\$15.80	\$821	1.0
HOUSTON COUNTY	\$11.79	26%	\$613	\$24,520	1.9	\$63,400	\$1,585	\$19,020	\$476	1,446	19%	\$6.42	\$334	1.8
HUBBARD COUNTY	\$10.77	28%	\$560	\$22,400	1.8	\$50,900	\$1,273	\$15,270	\$382	1,236	17%	\$7.33	\$381	1.5
ISANTI COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	1,659	15%	\$6.75	\$351	2.4
ITASCA COUNTY	\$11.31	28%	\$588	\$23,520	1.8	\$53,900	\$1,348	\$16,170	\$404	3,045	17%	\$8.62	\$448	1.3
JACKSON COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$53,700	\$1,343	\$16,110	\$403	953	21%	\$8.97	\$467	1.2
KANABEC COUNTY	\$12.87	37%	\$669	\$26,760	2.1	\$52,700	\$1,318	\$15,810	\$395	919	16%	\$8.01	\$416	1.6
KANDIYOHI COUNTY	\$11.12	28%	\$578	\$23,120	1.8	\$59,000	\$1,475	\$17,700	\$443	3,910	25%	\$7.41	\$385	1.5
KITSON COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$49,500	\$1,238	\$14,850	\$371	374	17%	\$6.76	\$352	1.6
KOOCHICHING COUNTY	\$10.73	28%	\$558	\$22,320	1.7	\$53,400	\$1,335	\$16,020	\$401	1,184	20%	\$7.70	\$400	1.4
LAC QUI PARLE COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$51,900	\$1,298	\$15,570	\$389	641	19%	\$7.83	\$407	1.4
LAKE COUNTY	\$10.81	28%	\$562	\$22,480	1.8	\$57,900	\$1,448	\$17,370	\$434	744	16%	\$7.63	\$397	1.4
LAKE OF THE WOODS COUNTY	\$10.77	28%	\$560	\$22,400	1.8	\$47,800	\$1,195	\$14,340	\$359	278	15%	\$6.37	\$331	1.7
LE SUEUR COUNTY	\$11.98	28%	\$623	\$24,920	1.9	\$64,900	\$1,623	\$19,470	\$487	1,647	17%	\$8.45	\$439	1.4
LINCOLN COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$47,500	\$1,188	\$14,250	\$356	519	20%	\$7.70	\$401	1.4
LYON COUNTY	\$11.46	28%	\$596	\$23,840	1.9	\$59,800	\$1,495	\$17,940	\$449	3,072	32%	\$8.83	\$459	1.3
MAHNOMEN COUNTY	\$10.77	28%	\$560	\$22,400	1.8	\$43,500	\$1,088	\$13,050	\$326	447	23%	\$8.09	\$421	1.3
MARSHALL COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$51,800	\$1,295	\$15,540	\$389	664	16%	\$6.90	\$359	1.5
MARTIN COUNTY	\$10.67	52%	\$555	\$22,200	1.7	\$55,000	\$1,375	\$16,500	\$413	2,053	23%	\$8.32	\$433	1.3
MCLEOD COUNTY	\$12.54	28%	\$652	\$26,080	2.0	\$67,300	\$1,683	\$20,190	\$505	2,891	21%	\$9.48	\$493	1.3
MEEKER COUNTY	\$11.21	28%	\$583	\$23,320	1.8	\$59,500	\$1,488	\$17,850	\$446	1,593	19%	\$7.97	\$415	1.4
MILLE LACS COUNTY	\$12.19	33%	\$634	\$25,360	2.0	\$53,900	\$1,348	\$16,170	\$404	1,742	20%	\$6.26	\$326	1.9
MORRISON COUNTY	\$11.17	28%	\$581	\$23,240	1.8	\$54,300	\$1,358	\$16,290	\$407	2,132	18%	\$6.79	\$353	1.6
MOWER COUNTY	\$10.67	31%	\$555	\$22,200	1.7	\$55,400	\$1,385	\$16,620	\$416	3,385	22%	\$9.15	\$476	1.2
MURRAY COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$50,400	\$1,260	\$15,120	\$378	578	16%	\$7.84	\$407	1.4
NICOLLET COUNTY	\$12.13	28%	\$631	\$25,240	2.0	\$68,300	\$1,708	\$20,490	\$512	2,592	24%	\$8.01	\$417	1.5
NOBLES COUNTY	\$10.67	35%	\$555	\$22,200	1.7	\$53,100	\$1,328	\$15,930	\$398	1,978	25%	\$8.79	\$457	1.2
NORMAN COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$50,900	\$1,273	\$15,270	\$382	570	19%	\$8.76	\$456	1.2
OLMSTED COUNTY	\$15.81	38%	\$822	\$32,880	2.6	\$75,700	\$1,893	\$22,710	\$568	11,496	24%	\$12.25	\$637	1.3
OTTER TAIL COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$52,700	\$1,318	\$15,810	\$395	4,531	20%	\$6.68	\$347	1.6
PENNINGTON COUNTY	\$10.67	31%	\$555	\$22,200	1.7	\$54,800	\$1,370	\$16,440	\$411	1,404	25%	\$8.81	\$458	1.2
PINE COUNTY	\$12.19	28%	\$634	\$25,360	2.0	\$53,800	\$1,345	\$16,140	\$404	1,624	16%	\$5.76	\$299	2.1
PIPESTONE COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$49,400	\$1,235	\$14,820	\$371	915	22%	\$8.01	\$416	1.3
POLK COUNTY	\$11.33	22%	\$589	\$23,560	1.8	\$60,100	\$1,503	\$18,030	\$451	3,143	26%	\$6.60	\$343	1.7
POPE COUNTY	\$10.67	35%	\$555	\$22,200	1.7	\$52,600	\$1,315	\$15,780	\$395	866	19%	\$7.24	\$376	1.5
RAMSEY COUNTY	\$16.31	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	73,533	37%	\$13.94	\$725	1.2
RED LAKE COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$49,600	\$1,240	\$14,880	\$372	356	21%	\$7.61	\$396	1.4
REDWOOD COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$57,000	\$1,425	\$17,100	\$428	1,338	20%	\$8.32	\$432	1.3
RENVILLE COUNTY	\$11.21	28%	\$583	\$23,320	1.8	\$55,700	\$1,393	\$16,710	\$418	1,285	19%	\$9.79	\$509	1.1
RICE COUNTY	\$14.52	28%	\$755	\$30,200	2.4	\$68,900	\$1,723	\$20,670	\$517	4,166	22%	\$9.57	\$498	1.5
ROCK COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$54,500	\$1,363	\$16,350	\$409	846	22%	\$7.32	\$381	1.5
ROSEAU COUNTY	\$10.81	28%	\$562	\$22,480	1.8	\$57,100	\$1,428	\$17,130	\$428	982	16%	\$9.60	\$499	1.1

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MINNESOTA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SCOTT COUNTY</b>	<b>\$16.31</b>	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	4,101	13%	\$8.55	\$445	1.9
<b>SHERBURNE COUNTY</b>	<b>\$16.31</b>	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	3,456	16%	\$8.16	\$425	2.0
<b>SIBLEY COUNTY</b>	<b>\$11.21</b>	28%	\$583	\$23,320	1.8	\$60,800	\$1,520	\$18,240	\$456	1,104	19%	\$8.23	\$428	1.4
<b>ST. LOUIS COUNTY</b>	<b>\$11.63</b>	28%	\$605	\$24,200	1.9	\$58,900	\$1,473	\$17,670	\$442	20,929	25%	\$8.23	\$428	1.4
<b>STEARNS COUNTY</b>	<b>\$12.23</b>	28%	\$636	\$25,440	2.0	\$64,500	\$1,613	\$19,350	\$484	12,493	26%	\$9.19	\$478	1.3
<b>STEELE COUNTY</b>	<b>\$12.94</b>	28%	\$673	\$26,920	2.1	\$66,800	\$1,670	\$20,040	\$501	2,542	20%	\$10.28	\$535	1.3
<b>STEVENS COUNTY</b>	<b>\$10.77</b>	28%	\$560	\$22,400	1.8	\$59,000	\$1,475	\$17,700	\$443	1,119	30%	\$6.32	\$329	1.7
<b>SWIFT COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.7	\$55,100	\$1,378	\$16,530	\$413	996	23%	\$8.63	\$449	1.2
<b>TODD COUNTY</b>	<b>\$10.88</b>	28%	\$566	\$22,640	1.8	\$48,800	\$1,220	\$14,640	\$366	1,598	17%	\$6.85	\$356	1.6
<b>TRAVERSE COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.7	\$49,000	\$1,225	\$14,700	\$368	335	20%	\$6.82	\$354	1.6
<b>WABASHA COUNTY</b>	<b>\$11.00</b>	28%	\$572	\$22,880	1.8	\$62,400	\$1,560	\$18,720	\$468	1,448	17%	\$8.36	\$435	1.3
<b>WADENA COUNTY</b>	<b>\$10.88</b>	28%	\$566	\$22,640	1.8	\$47,900	\$1,198	\$14,370	\$359	1,224	23%	\$6.61	\$344	1.6
<b>WASECA COUNTY</b>	<b>\$12.02</b>	28%	\$625	\$25,000	2.0	\$61,200	\$1,530	\$18,360	\$459	1,414	20%	\$8.55	\$445	1.4
<b>WASHINGTON COUNTY</b>	<b>\$16.31</b>	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	10,126	14%	\$9.37	\$487	1.7
<b>WATONWAN COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$51,900	\$1,298	\$15,570	\$389	1,063	23%	\$7.68	\$400	1.4
<b>WILKIN COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.7	\$57,000	\$1,425	\$17,100	\$428	534	19%	\$5.70	\$296	1.9
<b>WINONA COUNTY</b>	<b>\$12.21</b>	28%	\$635	\$25,400	2.0	\$61,400	\$1,535	\$18,420	\$461	5,434	29%	\$8.18	\$425	1.5
<b>WRIGHT COUNTY</b>	<b>\$16.31</b>	19%	\$848	\$33,920	2.7	\$80,900	\$2,023	\$24,270	\$607	4,934	16%	\$7.75	\$403	2.1
<b>YELLOW MEDICINE COUNTY</b>	<b>\$10.67</b>	29%	\$555	\$22,200	1.7	\$52,700	\$1,318	\$15,810	\$395	917	21%	\$8.34	\$434	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# MISSISSIPPI

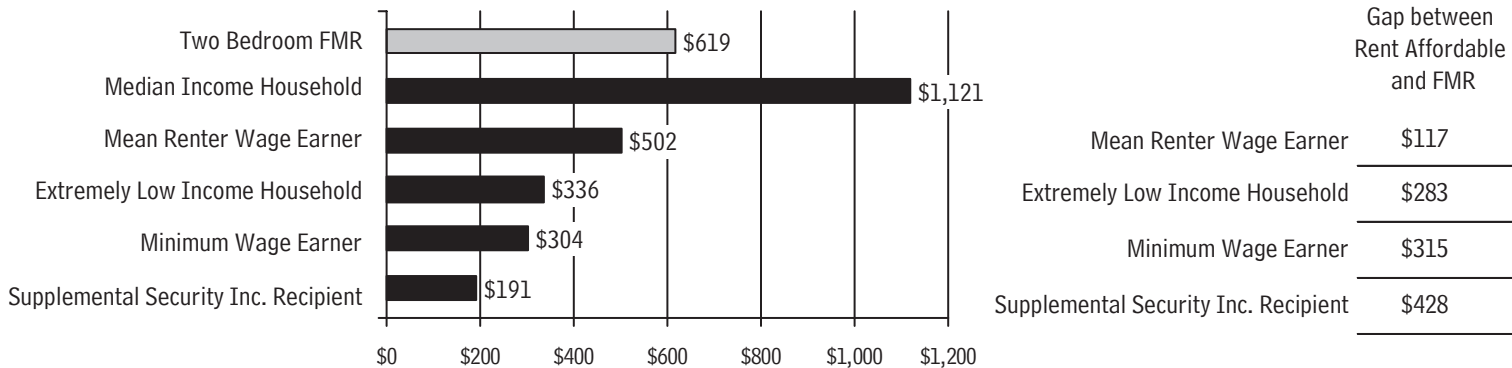
In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$619. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,062 monthly or \$24,746 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.90**

In Mississippi, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Mississippi, the estimated mean (average) wage for a renter is \$9.66. 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**



MISSISSIPPI	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MISSISSIPPI</b>	<b>\$11.90</b>	36%	\$619	\$24,746	2.0	\$44,850	\$1,121	\$13,455	\$336	289,283	28%	\$9.66	\$502	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.16</b>	30%	\$528	\$21,123	1.7	\$40,207	\$1,005	\$12,062	\$302	161,985	27%	\$8.69	\$452	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>GULFPORT-BILOXI MSA</b>	<b>\$15.60</b>	52%	\$811	\$32,440	2.7	\$49,000	\$1,225	\$14,700	\$368	31,019	33%	\$11.54	\$600	1.4
<b>HATTIESBURG MSA</b>	<b>\$11.17</b>	26%	\$581	\$23,240	1.9	\$47,200	\$1,180	\$14,160	\$354	14,929	32%	\$9.26	\$481	1.2
<b>JACKSON HMFA</b>	<b>\$14.37</b>	40%	\$747	\$29,880	2.5	\$54,300	\$1,358	\$16,290	\$407	52,484	31%	\$10.81	\$562	1.3
<b>MARSHALL COUNTY HMFA</b>	<b>\$9.69</b>	34%	\$504	\$20,160	1.7	\$39,900	\$998	\$11,970	\$299	2,366	19%	\$8.08	\$420	1.2
<b>MEMPHIS HMFA</b>	<b>\$14.29</b>	34%	\$743	\$29,720	2.4	\$54,400	\$1,360	\$16,320	\$408	8,056	21%	\$9.93	\$517	1.4
<b>PASCAGOULA MSA</b>	<b>\$14.87</b>	52%	\$773	\$30,920	2.5	\$53,600	\$1,340	\$16,080	\$402	13,056	24%	\$11.83	\$615	1.3
<b>SIMPSON COUNTY HMFA</b>	<b>\$10.10</b>	40%	\$525	\$21,000	1.7	\$39,100	\$978	\$11,730	\$293	1,896	19%	\$7.75	\$403	1.3
<b>TATE COUNTY HMFA</b>	<b>\$10.27</b>	34%	\$534	\$21,360	1.8	\$49,600	\$1,240	\$14,880	\$372	1,922	22%	\$7.87	\$409	1.3
<b>TUNICA COUNTY HMFA</b>	<b>\$13.44</b>	34%	\$699	\$27,960	2.3	\$30,400	\$760	\$9,120	\$228	1,570	48%	\$10.90	\$567	1.2
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$10.15</b>	26%	\$528	\$21,120	1.7	\$35,300	\$883	\$10,590	\$265	4,075	30%	\$7.94	\$413	1.3
<b>ALCORN COUNTY</b>	<b>\$9.58</b>	41%	\$498	\$19,920	1.6	\$43,700	\$1,093	\$13,110	\$328	3,770	27%	\$8.66	\$450	1.1
<b>AMITE COUNTY</b>	<b>\$9.58</b>	35%	\$498	\$19,920	1.6	\$37,300	\$933	\$11,190	\$280	743	14%	\$7.07	\$367	1.4
<b>ATTALA COUNTY</b>	<b>\$9.58</b>	41%	\$498	\$19,920	1.6	\$36,600	\$915	\$10,980	\$275	1,686	22%	\$7.77	\$404	1.2
<b>BENTON COUNTY</b>	<b>\$10.85</b>	26%	\$564	\$22,560	1.9	\$35,800	\$895	\$10,740	\$269	470	16%	\$10.78	\$561	1.0
<b>BOLIVAR COUNTY</b>	<b>\$10.15</b>	26%	\$528	\$21,120	1.7	\$32,600	\$815	\$9,780	\$245	5,361	39%	\$8.21	\$427	1.2
<b>CALHOUN COUNTY</b>	<b>\$9.58</b>	41%	\$498	\$19,920	1.6	\$40,900	\$1,023	\$12,270	\$307	1,435	24%	\$7.59	\$395	1.3
<b>CARROLL COUNTY</b>	<b>\$9.58</b>	33%	\$498	\$19,920	1.6	\$43,100	\$1,078	\$12,930	\$323	617	15%	\$8.48	\$441	1.1
<b>CHICKASAW COUNTY</b>	<b>\$10.42</b>	27%	\$542	\$21,680	1.8	\$40,400	\$1,010	\$12,120	\$303	1,608	22%	\$8.50	\$442	1.2
<b>CHOCTAW COUNTY</b>	<b>\$9.58</b>	41%	\$498	\$19,920	1.6	\$37,600	\$940	\$11,280	\$282	690	19%	\$9.41	\$489	1.0
<b>CLAIBORNE COUNTY</b>	<b>\$9.58</b>	39%	\$498	\$19,920	1.6	\$36,000	\$900	\$10,800	\$270	725	20%	\$15.49	\$805	0.6
<b>CLARKE COUNTY</b>	<b>\$10.19</b>	26%	\$530	\$21,200	1.7	\$39,900	\$998	\$11,970	\$299	1,100	16%	\$7.98	\$415	1.3
<b>CLAY COUNTY</b>	<b>\$9.58</b>	42%	\$498	\$19,920	1.6	\$42,000	\$1,050	\$12,600	\$315	2,168	27%	\$8.98	\$467	1.1
<b>COAHOMA COUNTY</b>	<b>\$11.13</b>	26%	\$579	\$23,160	1.9	\$32,000	\$800	\$9,600	\$240	4,502	43%	\$8.78	\$457	1.3
<b>COPIAH COUNTY</b>	<b>\$14.37</b>	40%	\$747	\$29,880	2.5	\$54,300	\$1,358	\$16,290	\$407	2,047	20%	\$6.94	\$361	2.1
<b>COVINGTON COUNTY</b>	<b>\$9.58</b>	39%	\$498	\$19,920	1.6	\$37,800	\$945	\$11,340	\$284	1,077	15%	\$7.68	\$399	1.2
<b>DESOTO COUNTY</b>	<b>\$14.29</b>	34%	\$743	\$29,720	2.4	\$54,400	\$1,360	\$16,320	\$408	8,056	21%	\$9.93	\$517	1.4
<b>FORREST COUNTY</b>	<b>\$11.17</b>	26%	\$581	\$23,240	1.9	\$47,200	\$1,180	\$14,160	\$354	10,763	40%	\$9.85	\$512	1.1
<b>FRANKLIN COUNTY</b>	<b>\$9.58</b>	35%	\$498	\$19,920	1.6	\$37,400	\$935	\$11,220	\$281	447	14%	\$6.89	\$358	1.4
<b>GEORGE COUNTY</b>	<b>\$14.87</b>	52%	\$773	\$30,920	2.5	\$53,600	\$1,340	\$16,080	\$402	928	14%	\$8.05	\$419	1.8
<b>GREENE COUNTY</b>	<b>\$9.58</b>	32%	\$498	\$19,920	1.6	\$39,800	\$995	\$11,940	\$299	542	13%	\$6.56	\$341	1.5
<b>GRENADA COUNTY</b>	<b>\$9.58</b>	37%	\$498	\$19,920	1.6	\$39,400	\$985	\$11,820	\$296	2,724	31%	\$8.90	\$463	1.1
<b>HANCOCK COUNTY</b>	<b>\$15.60</b>	52%	\$811	\$32,440	2.7	\$49,000	\$1,225	\$14,700	\$368	3,440	20%	\$12.59	\$654	1.2
<b>HARRISON COUNTY</b>	<b>\$15.60</b>	52%	\$811	\$32,440	2.7	\$49,000	\$1,225	\$14,700	\$368	26,693	37%	\$11.51	\$599	1.4
<b>HINDS COUNTY</b>	<b>\$14.37</b>	40%	\$747	\$29,880	2.5	\$54,300	\$1,358	\$16,290	\$407	32,877	36%	\$11.05	\$575	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MISSISSIPPI**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
HOLMES COUNTY	\$10.42	27%	\$542	\$21,680	1.8	\$26,000	\$650	\$7,800	\$195	1,962	27%	\$7.15	\$372	1.5
HUMPHREYS COUNTY	\$9.58	33%	\$498	\$19,920	1.6	\$28,300	\$708	\$8,490	\$212	1,453	39%	\$6.83	\$355	1.4
ISSAQUENA COUNTY	\$10.42	27%	\$542	\$21,680	1.8	\$28,600	\$715	\$8,580	\$215	237	33%	\$6.95	\$362	1.5
ITAWAMBA COUNTY	\$9.58	33%	\$498	\$19,920	1.6	\$44,000	\$1,100	\$13,200	\$330	1,536	18%	\$9.02	\$469	1.1
JACKSON COUNTY	\$14.87	52%	\$773	\$30,920	2.5	\$53,600	\$1,340	\$16,080	\$402	12,128	25%	\$12.12	\$630	1.2
JASPER COUNTY	\$9.58	29%	\$498	\$19,920	1.6	\$36,700	\$918	\$11,010	\$275	886	13%	\$9.86	\$513	1.0
JEFFERSON COUNTY	\$9.58	39%	\$498	\$19,920	1.6	\$28,000	\$700	\$8,400	\$210	647	20%	\$6.52	\$339	1.5
JEFFERSON DAVIS COUNTY	\$9.58	39%	\$498	\$19,920	1.6	\$33,600	\$840	\$10,080	\$252	802	15%	\$8.22	\$427	1.2
JONES COUNTY	\$9.58	26%	\$498	\$19,920	1.6	\$40,200	\$1,005	\$12,060	\$302	5,627	23%	\$10.05	\$523	1.0
KEMPER COUNTY	\$10.19	26%	\$530	\$21,200	1.7	\$36,500	\$913	\$10,950	\$274	630	16%	\$5.67	\$295	1.8
LAFAYETTE COUNTY	\$12.52	26%	\$651	\$26,040	2.1	\$52,000	\$1,300	\$15,600	\$390	5,663	39%	\$7.97	\$415	1.6
LAMAR COUNTY	\$11.17	26%	\$581	\$23,240	1.9	\$47,200	\$1,180	\$14,160	\$354	3,484	24%	\$7.75	\$403	1.4
LAUDERDALE COUNTY	\$10.62	26%	\$552	\$22,080	1.8	\$42,900	\$1,073	\$12,870	\$322	9,648	32%	\$8.35	\$434	1.3
LAWRENCE COUNTY	\$9.58	39%	\$498	\$19,920	1.6	\$46,000	\$1,150	\$13,800	\$345	793	16%	\$11.88	\$618	0.8
LEAKE COUNTY	\$9.58	29%	\$498	\$19,920	1.6	\$38,800	\$970	\$11,640	\$291	1,371	18%	\$8.12	\$422	1.2
LEE COUNTY	\$10.48	26%	\$545	\$21,800	1.8	\$48,500	\$1,213	\$14,550	\$364	8,986	31%	\$10.34	\$538	1.0
LEFLORE COUNTY	\$9.58	30%	\$498	\$19,920	1.6	\$31,400	\$785	\$9,420	\$236	6,051	47%	\$8.34	\$434	1.1
LINCOLN COUNTY	\$9.58	39%	\$498	\$19,920	1.6	\$40,600	\$1,015	\$12,180	\$305	2,750	22%	\$8.86	\$461	1.1
LOWNDES COUNTY	\$10.10	27%	\$525	\$21,000	1.7	\$45,600	\$1,140	\$13,680	\$342	7,636	33%	\$8.45	\$439	1.2
MADISON COUNTY	\$14.37	40%	\$747	\$29,880	2.5	\$54,300	\$1,358	\$16,290	\$407	7,947	29%	\$10.35	\$538	1.4
MARION COUNTY	\$9.58	40%	\$498	\$19,920	1.6	\$36,300	\$908	\$10,890	\$272	1,830	20%	\$8.70	\$453	1.1
MARSHALL COUNTY	\$9.69	34%	\$504	\$20,160	1.7	\$39,900	\$998	\$11,970	\$299	2,366	19%	\$8.08	\$420	1.2
MONROE COUNTY	\$9.58	35%	\$498	\$19,920	1.6	\$44,100	\$1,103	\$13,230	\$331	3,064	21%	\$8.84	\$460	1.1
MONTGOMERY COUNTY	\$9.58	41%	\$498	\$19,920	1.6	\$38,000	\$950	\$11,400	\$285	1,082	23%	\$5.86	\$305	1.6
NESHOBA COUNTY	\$9.58	26%	\$498	\$19,920	1.6	\$40,400	\$1,010	\$12,120	\$303	2,189	20%	\$9.64	\$501	1.0
NEWTON COUNTY	\$10.19	26%	\$530	\$21,200	1.7	\$41,400	\$1,035	\$12,420	\$311	1,493	18%	\$7.13	\$371	1.4
NOXUBEE COUNTY	\$9.73	26%	\$506	\$20,240	1.7	\$33,000	\$825	\$9,900	\$248	906	20%	\$7.17	\$373	1.4
OKTIBBEHA COUNTY	\$11.27	26%	\$586	\$23,440	1.9	\$43,900	\$1,098	\$13,170	\$329	7,075	44%	\$6.20	\$322	1.8
PANOLA COUNTY	\$9.58	32%	\$498	\$19,920	1.6	\$39,100	\$978	\$11,730	\$293	2,706	22%	\$8.51	\$442	1.1
PEARL RIVER COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$43,900	\$1,098	\$13,170	\$329	3,652	20%	\$8.24	\$429	1.2
PERRY COUNTY	\$11.17	26%	\$581	\$23,240	1.9	\$47,200	\$1,180	\$14,160	\$354	682	15%	\$12.69	\$660	0.9
PIKE COUNTY	\$9.58	34%	\$498	\$19,920	1.6	\$35,400	\$885	\$10,620	\$266	3,795	26%	\$7.04	\$366	1.4
PONTOTOC COUNTY	\$9.58	35%	\$498	\$19,920	1.6	\$47,600	\$1,190	\$14,280	\$357	2,216	22%	\$9.07	\$472	1.1
PRENTISS COUNTY	\$9.58	36%	\$498	\$19,920	1.6	\$41,800	\$1,045	\$12,540	\$314	2,158	22%	\$8.50	\$442	1.1
QUITMAN COUNTY	\$9.88	27%	\$514	\$20,560	1.7	\$30,300	\$758	\$9,090	\$227	1,112	31%	\$7.50	\$390	1.3
RANKIN COUNTY	\$14.37	40%	\$747	\$29,880	2.5	\$54,300	\$1,358	\$16,290	\$407	9,613	23%	\$11.21	\$583	1.3
SCOTT COUNTY	\$9.58	32%	\$498	\$19,920	1.6	\$38,100	\$953	\$11,430	\$286	2,198	22%	\$8.73	\$454	1.1
SHARKEY COUNTY	\$10.42	27%	\$542	\$21,680	1.8	\$32,000	\$800	\$9,600	\$240	742	34%	\$6.62	\$344	1.6
SIMPSON COUNTY	\$10.10	40%	\$525	\$21,000	1.7	\$39,100	\$978	\$11,730	\$293	1,896	19%	\$7.75	\$403	1.3
SMITH COUNTY	\$9.58	29%	\$498	\$19,920	1.6	\$44,200	\$1,105	\$13,260	\$332	788	13%	\$11.06	\$575	0.9
STONE COUNTY	\$15.60	52%	\$811	\$32,440	2.7	\$49,000	\$1,225	\$14,700	\$368	886	19%	\$9.24	\$480	1.7
SUNFLOWER COUNTY	\$9.58	39%	\$498	\$19,920	1.6	\$34,300	\$858	\$10,290	\$257	3,673	38%	\$7.61	\$396	1.3

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MISSISSIPPI**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>TALLAHATCHIE COUNTY</b>	<b>\$9.58</b>	33%	\$498	\$19,920	1.6	\$31,900	\$798	\$9,570	\$239	1,256	24%	\$6.99	\$363	1.4
<b>TATE COUNTY</b>	<b>\$10.27</b>	34%	\$534	\$21,360	1.8	\$49,600	\$1,240	\$14,880	\$372	1,922	22%	\$7.87	\$409	1.3
<b>TIPPAH COUNTY</b>	<b>\$9.58</b>	47%	\$498	\$19,920	1.6	\$40,900	\$1,023	\$12,270	\$307	1,774	22%	\$9.55	\$497	1.0
<b>TISHOMINGO COUNTY</b>	<b>\$9.58</b>	40%	\$498	\$19,920	1.6	\$41,000	\$1,025	\$12,300	\$308	1,683	21%	\$8.64	\$449	1.1
<b>TUNICA COUNTY</b>	<b>\$13.44</b>	34%	\$699	\$27,960	2.3	\$30,400	\$760	\$9,120	\$228	1,570	48%	\$10.90	\$567	1.2
<b>UNION COUNTY</b>	<b>\$10.02</b>	26%	\$521	\$20,840	1.7	\$46,800	\$1,170	\$14,040	\$351	2,188	22%	\$8.48	\$441	1.2
<b>WALTHALL COUNTY</b>	<b>\$9.58</b>	35%	\$498	\$19,920	1.6	\$35,300	\$883	\$10,590	\$265	934	17%	\$8.32	\$432	1.2
<b>WARREN COUNTY</b>	<b>\$11.94</b>	26%	\$621	\$24,840	2.0	\$50,500	\$1,263	\$15,150	\$379	5,949	32%	\$8.92	\$464	1.3
<b>WASHINGTON COUNTY</b>	<b>\$10.15</b>	26%	\$528	\$21,120	1.7	\$36,100	\$903	\$10,830	\$271	8,966	40%	\$8.63	\$449	1.2
<b>WAYNE COUNTY</b>	<b>\$9.58</b>	32%	\$498	\$19,920	1.6	\$36,800	\$920	\$11,040	\$276	1,184	15%	\$8.58	\$446	1.1
<b>WEBSTER COUNTY</b>	<b>\$9.58</b>	41%	\$498	\$19,920	1.6	\$42,400	\$1,060	\$12,720	\$318	843	22%	\$6.87	\$357	1.4
<b>WILKINSON COUNTY</b>	<b>\$9.58</b>	35%	\$498	\$19,920	1.6	\$28,400	\$710	\$8,520	\$213	604	17%	\$6.69	\$348	1.4
<b>WINSTON COUNTY</b>	<b>\$10.42</b>	27%	\$542	\$21,680	1.8	\$40,500	\$1,013	\$12,150	\$304	1,549	20%	\$9.95	\$517	1.0
<b>YALOBUSHA COUNTY</b>	<b>\$9.58</b>	41%	\$498	\$19,920	1.6	\$38,400	\$960	\$11,520	\$288	1,105	21%	\$9.24	\$480	1.0
<b>YAZOO COUNTY</b>	<b>\$9.58</b>	33%	\$498	\$19,920	1.6	\$35,100	\$878	\$10,530	\$263	2,853	31%	\$7.27	\$378	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# MISSOURI

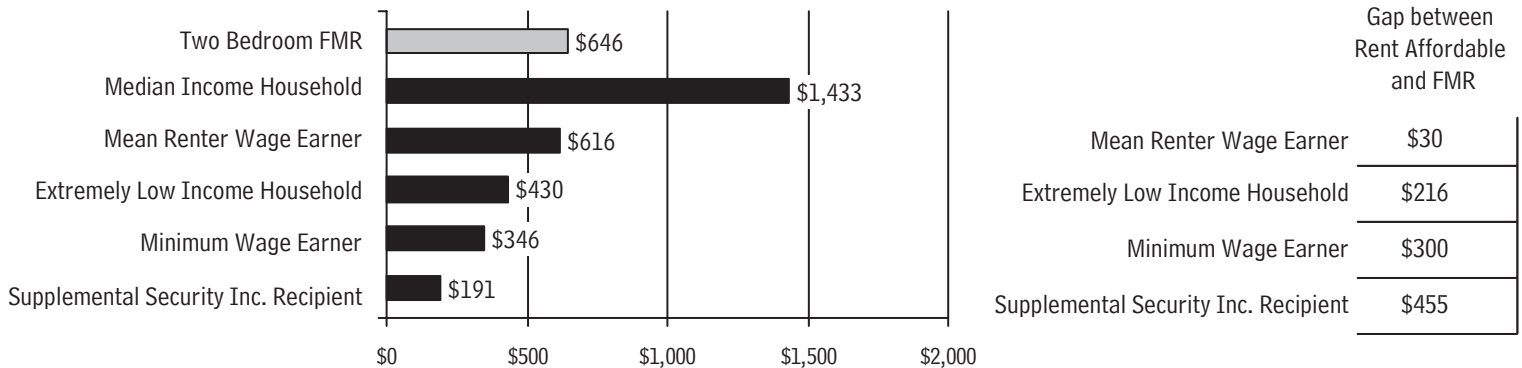
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$646. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,154 monthly or \$25,846 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.43**

In Missouri, a minimum wage worker earns an hourly wage of \$6.65. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 75 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Missouri, the estimated mean (average) wage for a renter is \$11.85. 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 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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





MISSOURI	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MISSOURI</b>	<b>\$12.43</b>	27%	\$646	\$25,846	1.9	\$57,300	\$1,433	\$17,190	\$430	652,284	30%	\$11.85	\$616	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.04</b>	28%	\$522	\$20,887	1.5	\$43,882	\$1,097	\$13,165	\$329	162,940	27%	\$8.19	\$426	1.2
<b>METROPOLITAN AREAS</b>														
BATES COUNTY HMFA	\$9.96	27%	\$518	\$20,720	1.5	\$44,600	\$1,115	\$13,380	\$335	1,629	25%	\$8.41	\$437	1.2
CALLOWAY COUNTY HMFA	\$10.46	24%	\$544	\$21,760	1.6	\$53,300	\$1,333	\$15,990	\$400	3,344	23%	\$10.17	\$529	1.0
COLUMBIA MSA	\$11.81	24%	\$614	\$24,560	1.8	\$60,700	\$1,518	\$18,210	\$455	23,517	41%	\$8.74	\$454	1.4
DALLAS COUNTY HMFA	\$9.63	39%	\$501	\$20,040	1.4	\$40,300	\$1,008	\$12,090	\$302	1,256	21%	\$5.93	\$308	1.6
JEFFERSON CITY HMFA	\$10.56	24%	\$549	\$21,960	1.6	\$62,500	\$1,563	\$18,750	\$469	9,535	30%	\$9.23	\$480	1.1
JOPLIN MSA	\$10.60	24%	\$551	\$22,040	1.6	\$44,700	\$1,118	\$13,410	\$335	18,385	30%	\$10.37	\$539	1.0
KANSAS CITY HMFA *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	143,020	33%	\$13.36	\$695	1.1
McDONALD COUNTY HMFA	\$9.67	33%	\$503	\$20,120	1.5	\$38,000	\$950	\$11,400	\$285	2,311	28%	\$8.13	\$423	1.2
MONITEAU COUNTY HMFA	\$9.75	24%	\$507	\$20,280	1.5	\$50,900	\$1,273	\$15,270	\$382	1,175	22%	\$6.99	\$363	1.4
POLK COUNTY HMFA	\$9.63	30%	\$501	\$20,040	1.4	\$43,700	\$1,093	\$13,110	\$328	2,681	27%	\$7.36	\$383	1.3
SPRINGFIELD HMFA	\$10.94	24%	\$569	\$22,760	1.6	\$49,300	\$1,233	\$14,790	\$370	42,929	33%	\$9.95	\$517	1.1
ST. JOSEPH MSA	\$10.67	24%	\$555	\$22,200	1.6	\$50,100	\$1,253	\$15,030	\$376	13,094	30%	\$9.90	\$515	1.1
ST. LOUIS HMFA	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	224,777	29%	\$13.76	\$716	1.0
WASHINGTON COUNTY HMFA	\$9.63	34%	\$501	\$20,040	1.4	\$38,000	\$950	\$11,400	\$285	1,691	20%	\$6.50	\$338	1.5
<b>COUNTIES</b>														
ADAIR COUNTY	\$10.63	24%	\$553	\$22,120	1.6	\$45,500	\$1,138	\$13,650	\$341	3,832	40%	\$6.20	\$322	1.7
ANDREW COUNTY	\$10.67	24%	\$555	\$22,200	1.6	\$50,100	\$1,253	\$15,030	\$376	1,257	20%	\$7.33	\$381	1.5
ATCHISON COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$46,100	\$1,153	\$13,830	\$346	839	31%	\$8.20	\$426	1.2
AUDRAIN COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$48,600	\$1,215	\$14,580	\$365	2,547	26%	\$9.79	\$509	1.0
BARRY COUNTY	\$9.63	29%	\$501	\$20,040	1.4	\$41,400	\$1,035	\$12,420	\$311	3,253	24%	\$9.68	\$503	1.0
BARTON COUNTY	\$9.63	35%	\$501	\$20,040	1.4	\$42,500	\$1,063	\$12,750	\$319	1,302	27%	\$8.10	\$421	1.2
BATES COUNTY	\$9.96	27%	\$518	\$20,720	1.5	\$44,600	\$1,115	\$13,380	\$335	1,629	25%	\$8.41	\$437	1.2
BENTON COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$39,200	\$980	\$11,760	\$294	1,323	18%	\$6.31	\$328	1.5
BOLLINGER COUNTY	\$10.40	25%	\$541	\$21,640	1.6	\$43,600	\$1,090	\$13,080	\$327	844	18%	\$6.44	\$335	1.6
BOONE COUNTY	\$11.81	24%	\$614	\$24,560	1.8	\$60,700	\$1,518	\$18,210	\$455	22,565	43%	\$8.81	\$458	1.3
BUCHANAN COUNTY	\$10.67	24%	\$555	\$22,200	1.6	\$50,100	\$1,253	\$15,030	\$376	10,900	32%	\$10.13	\$527	1.1
BUTLER COUNTY	\$9.63	36%	\$501	\$20,040	1.4	\$40,000	\$1,000	\$12,000	\$300	5,193	31%	\$7.69	\$400	1.3
CALDWELL COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	796	23%	\$7.85	\$408	1.8
CALLAWAY COUNTY	\$10.46	24%	\$544	\$21,760	1.6	\$53,300	\$1,333	\$15,990	\$400	3,344	23%	\$10.17	\$529	1.0
CAMDEN COUNTY	\$10.96	24%	\$570	\$22,800	1.6	\$49,300	\$1,233	\$14,790	\$370	2,799	18%	\$9.10	\$473	1.2
CAPE GIRARDEAU COUNTY	\$10.96	24%	\$570	\$22,800	1.6	\$53,400	\$1,335	\$16,020	\$401	8,530	32%	\$9.09	\$472	1.2
CARROLL COUNTY	\$10.62	24%	\$552	\$22,080	1.6	\$44,600	\$1,115	\$13,380	\$335	1,082	26%	\$8.30	\$432	1.3
CARTER COUNTY	\$9.63	40%	\$501	\$20,040	1.4	\$33,800	\$845	\$10,140	\$254	553	23%	\$5.39	\$280	1.8
CASS COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	6,166	20%	\$8.16	\$424	1.8
CEDAR COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$39,200	\$980	\$11,760	\$294	1,234	22%	\$5.51	\$286	1.7

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

MISSOURI

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CHARITON COUNTY	\$10.62	24%	\$552	\$22,080	1.6	\$47,300	\$1,183	\$14,190	\$355	675	19%	\$7.53	\$391	1.4
CHRISTIAN COUNTY	\$10.94	24%	\$569	\$22,760	1.6	\$49,300	\$1,233	\$14,790	\$370	4,916	24%	\$8.08	\$420	1.4
CLARK COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$43,500	\$1,088	\$13,050	\$326	639	22%	\$6.83	\$355	1.4
CLAY COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	21,276	29%	\$12.95	\$673	1.1
CLINTON COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	1,503	21%	\$7.32	\$380	2.0
COLE COUNTY	\$10.56	24%	\$549	\$21,960	1.6	\$62,500	\$1,563	\$18,750	\$469	8,699	32%	\$9.49	\$494	1.1
COOPER COUNTY	\$10.50	24%	\$546	\$21,840	1.6	\$50,600	\$1,265	\$15,180	\$380	1,530	26%	\$9.51	\$495	1.1
CRAWFORD COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$44,200	\$1,105	\$13,260	\$332	2,068	23%	\$8.34	\$434	1.2
DADE COUNTY	\$10.19	24%	\$530	\$21,200	1.5	\$40,300	\$1,008	\$12,090	\$302	680	21%	\$7.81	\$406	1.3
DALLAS COUNTY	\$9.63	39%	\$501	\$20,040	1.4	\$40,300	\$1,008	\$12,090	\$302	1,256	21%	\$5.93	\$308	1.6
DAVISS COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$42,800	\$1,070	\$12,840	\$321	738	23%	\$7.38	\$384	1.3
DEKALB COUNTY	\$10.67	24%	\$555	\$22,200	1.6	\$50,100	\$1,253	\$15,030	\$376	937	27%	\$6.63	\$345	1.6
DENT COUNTY	\$9.63	31%	\$501	\$20,040	1.4	\$39,900	\$998	\$11,970	\$299	1,548	26%	\$8.51	\$443	1.1
DOUGLAS COUNTY	\$9.63	44%	\$501	\$20,040	1.4	\$36,900	\$923	\$11,070	\$277	1,090	21%	\$8.26	\$429	1.2
DUNKLIN COUNTY	\$9.63	43%	\$501	\$20,040	1.4	\$37,100	\$928	\$11,130	\$278	4,570	34%	\$6.96	\$362	1.4
FRANKLIN COUNTY	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	7,680	22%	\$9.57	\$497	1.4
GASCONADE COUNTY	\$9.63	25%	\$501	\$20,040	1.4	\$49,200	\$1,230	\$14,760	\$369	1,216	20%	\$8.08	\$420	1.2
GENTRY COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$43,300	\$1,083	\$12,990	\$325	701	26%	\$7.98	\$415	1.2
GREENE COUNTY	\$10.94	24%	\$569	\$22,760	1.6	\$49,300	\$1,233	\$14,790	\$370	35,575	36%	\$10.16	\$529	1.1
GRUNDY COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$41,800	\$1,045	\$12,540	\$314	1,235	28%	\$8.30	\$432	1.2
HARRISON COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$41,300	\$1,033	\$12,390	\$310	924	25%	\$6.57	\$342	1.5
HENRY COUNTY	\$10.63	24%	\$553	\$22,120	1.6	\$44,500	\$1,113	\$13,350	\$334	2,462	27%	\$9.21	\$479	1.2
HICKORY COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$35,100	\$878	\$10,530	\$263	607	16%	\$5.51	\$286	1.7
HOLT COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$42,900	\$1,073	\$12,870	\$322	572	26%	\$6.81	\$354	1.4
HOWARD COUNTY	\$11.81	24%	\$614	\$24,560	1.8	\$60,700	\$1,518	\$18,210	\$455	952	25%	\$6.59	\$343	1.8
HOWELL COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$37,300	\$933	\$11,190	\$280	3,908	26%	\$7.34	\$382	1.3
IRON COUNTY	\$10.40	25%	\$541	\$21,640	1.6	\$38,400	\$960	\$11,520	\$288	1,011	24%	\$10.54	\$548	1.0
JACKSON COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	98,859	37%	\$14.22	\$739	1.0
JASPER COUNTY	\$10.60	24%	\$551	\$22,040	1.6	\$44,700	\$1,118	\$13,410	\$335	13,676	33%	\$10.20	\$530	1.0
JEFFERSON COUNTY	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	11,884	17%	\$8.41	\$437	1.6
JOHNSON COUNTY	\$10.90	24%	\$567	\$22,680	1.6	\$51,700	\$1,293	\$15,510	\$388	6,701	38%	\$7.81	\$406	1.4
KNOX COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$37,800	\$945	\$11,340	\$284	411	23%	\$6.70	\$349	1.4
LACLEDE COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$43,300	\$1,083	\$12,990	\$325	3,473	27%	\$8.33	\$433	1.2
LAFAYETTE COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	3,091	25%	\$7.65	\$398	1.9
LAWRENCE COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$44,200	\$1,105	\$13,260	\$332	3,491	26%	\$7.37	\$383	1.3
LEWIS COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$42,700	\$1,068	\$12,810	\$320	929	23%	\$6.81	\$354	1.4
LINCOLN COUNTY	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	2,663	19%	\$8.87	\$461	1.5
LINN COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$43,800	\$1,095	\$13,140	\$329	1,309	23%	\$7.37	\$383	1.3
LIVINGSTON COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$49,300	\$1,233	\$14,790	\$370	1,677	29%	\$7.83	\$407	1.2
MACON COUNTY	\$9.63	39%	\$501	\$20,040	1.4	\$44,200	\$1,105	\$13,260	\$332	1,567	24%	\$6.93	\$360	1.4
MADISON COUNTY	\$10.40	25%	\$541	\$21,640	1.6	\$37,900	\$948	\$11,370	\$284	1,130	24%	\$7.21	\$375	1.4
MARIES COUNTY	\$9.63	31%	\$501	\$20,040	1.4	\$47,100	\$1,178	\$14,130	\$353	651	18%	\$8.31	\$432	1.2

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MISSOURI**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MARION COUNTY	\$9.71	24%	\$505	\$20,200	1.5	\$49,800	\$1,245	\$14,940	\$374	3,276	30%	\$7.94	\$413	1.2
MCDONALD COUNTY	\$9.67	33%	\$503	\$20,120	1.5	\$38,000	\$950	\$11,400	\$285	2,311	28%	\$8.13	\$423	1.2
MERCER COUNTY	\$9.63	26%	\$501	\$20,040	1.4	\$43,100	\$1,078	\$12,930	\$323	371	23%	\$9.53	\$496	1.0
MILLER COUNTY	\$9.63	31%	\$501	\$20,040	1.4	\$44,100	\$1,103	\$13,230	\$331	2,323	25%	\$7.72	\$401	1.2
MISSISSIPPI COUNTY	\$9.63	33%	\$501	\$20,040	1.4	\$35,100	\$878	\$10,530	\$263	1,963	36%	\$7.84	\$408	1.2
MONITEAU COUNTY	\$9.75	24%	\$507	\$20,280	1.5	\$50,900	\$1,273	\$15,270	\$382	1,175	22%	\$6.99	\$363	1.4
MONROE COUNTY	\$9.75	24%	\$507	\$20,280	1.5	\$43,200	\$1,080	\$12,960	\$324	787	22%	\$7.65	\$398	1.3
MONTGOMERY COUNTY	\$9.75	24%	\$507	\$20,280	1.5	\$46,500	\$1,163	\$13,950	\$349	1,015	21%	\$7.82	\$407	1.2
MORGAN COUNTY	\$9.83	25%	\$511	\$20,440	1.5	\$43,400	\$1,085	\$13,020	\$326	1,344	17%	\$6.42	\$334	1.5
NEW MADRID COUNTY	\$9.63	37%	\$501	\$20,040	1.4	\$39,600	\$990	\$11,880	\$297	2,653	34%	\$10.73	\$558	0.9
NEWTON COUNTY	\$10.60	24%	\$551	\$22,040	1.6	\$44,700	\$1,118	\$13,410	\$335	4,709	23%	\$10.95	\$569	1.0
NODAWAY COUNTY	\$10.62	24%	\$552	\$22,080	1.6	\$51,200	\$1,280	\$15,360	\$384	2,949	36%	\$7.46	\$388	1.4
OREGON COUNTY	\$9.63	44%	\$501	\$20,040	1.4	\$32,300	\$808	\$9,690	\$242	927	22%	\$6.43	\$334	1.5
OSAGE COUNTY	\$10.56	24%	\$549	\$21,960	1.6	\$62,500	\$1,563	\$18,750	\$469	836	17%	\$6.23	\$324	1.7
OZARK COUNTY	\$9.63	44%	\$501	\$20,040	1.4	\$36,000	\$900	\$10,800	\$270	728	18%	\$5.30	\$276	1.8
PEMISCOT COUNTY	\$9.63	31%	\$501	\$20,040	1.4	\$33,300	\$833	\$9,990	\$250	3,270	42%	\$6.86	\$357	1.4
PERRY COUNTY	\$10.19	24%	\$530	\$21,200	1.5	\$52,100	\$1,303	\$15,630	\$391	1,385	20%	\$8.57	\$446	1.2
PETTIS COUNTY	\$10.90	24%	\$567	\$22,680	1.6	\$45,400	\$1,135	\$13,620	\$341	4,284	28%	\$9.47	\$493	1.2
PHELPS COUNTY	\$9.63	24%	\$501	\$20,040	1.4	\$47,100	\$1,178	\$14,130	\$353	5,394	34%	\$7.48	\$389	1.3
PIKE COUNTY	\$9.63	25%	\$501	\$20,040	1.4	\$46,900	\$1,173	\$14,070	\$352	1,673	26%	\$8.62	\$448	1.1
PLATTE COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	9,534	33%	\$11.89	\$618	1.2
POLK COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$43,700	\$1,093	\$13,110	\$328	2,681	27%	\$7.36	\$383	1.3
PULASKI COUNTY	\$9.90	24%	\$515	\$20,600	1.5	\$46,500	\$1,163	\$13,950	\$349	5,644	42%	\$9.89	\$514	1.0
PUTNAM COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$39,100	\$978	\$11,730	\$293	509	23%	\$5.97	\$311	1.6
RALLS COUNTY	\$9.75	24%	\$507	\$20,280	1.5	\$50,900	\$1,273	\$15,270	\$382	663	18%	\$9.64	\$501	1.0
RANDOLPH COUNTY	\$10.00	24%	\$520	\$20,800	1.5	\$47,500	\$1,188	\$14,250	\$356	2,578	28%	\$9.02	\$469	1.1
RAY COUNTY *	\$14.50	23%	\$754	\$30,160	2.2	\$67,800	\$1,695	\$20,340	\$509	1,795	21%	\$6.30	\$328	2.3
REYNOLDS COUNTY	\$9.63	40%	\$501	\$20,040	1.4	\$37,400	\$935	\$11,220	\$281	622	23%	\$9.58	\$498	1.0
RIPLEY COUNTY	\$9.63	40%	\$501	\$20,040	1.4	\$33,100	\$828	\$9,930	\$248	1,191	22%	\$5.63	\$293	1.7
SALINE COUNTY	\$9.85	25%	\$512	\$20,480	1.5	\$47,400	\$1,185	\$14,220	\$356	2,782	31%	\$8.49	\$441	1.2
SCHUYLER COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$41,500	\$1,038	\$12,450	\$311	427	25%	\$5.68	\$296	1.7
SCOTLAND COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$41,000	\$1,025	\$12,300	\$308	443	23%	\$6.40	\$333	1.5
SCOTT COUNTY	\$10.02	24%	\$521	\$20,840	1.5	\$45,700	\$1,143	\$13,710	\$343	4,794	31%	\$7.71	\$401	1.3
SHANNON COUNTY	\$9.63	44%	\$501	\$20,040	1.4	\$30,400	\$760	\$9,120	\$228	674	20%	\$5.23	\$272	1.8
SHELBY COUNTY	\$9.63	28%	\$501	\$20,040	1.4	\$42,500	\$1,063	\$12,750	\$319	684	25%	\$7.62	\$396	1.3
ST. CHARLES COUNTY	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	18,316	18%	\$10.62	\$552	1.3
ST. CLAIR COUNTY	\$9.63	30%	\$501	\$20,040	1.4	\$38,600	\$965	\$11,580	\$290	830	21%	\$7.65	\$398	1.3
ST. FRANCOIS COUNTY	\$10.08	24%	\$524	\$20,960	1.5	\$44,700	\$1,118	\$13,410	\$335	5,574	27%	\$7.06	\$367	1.4
ST. LOUIS CITY	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	78,159	53%	\$17.08	\$888	0.8
ST. LOUIS COUNTY	\$13.67	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	104,523	26%	\$14.00	\$728	1.0
STE. GENEVIEVE COUNTY	\$10.40	25%	\$541	\$21,640	1.6	\$53,900	\$1,348	\$16,170	\$404	1,163	18%	\$8.97	\$466	1.2
STODDARD COUNTY	\$9.63	40%	\$501	\$20,040	1.4	\$40,300	\$1,008	\$12,090	\$302	3,341	28%	\$8.23	\$428	1.2

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MISSOURI**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>STONE COUNTY</b>	<b>\$10.94</b>	25%	\$569	\$22,760	1.6	\$44,500	\$1,113	\$13,350	\$334	2,228	19%	\$7.59	\$395	1.4
<b>SULLIVAN COUNTY</b>	<b>\$9.63</b>	28%	\$501	\$20,040	1.4	\$41,700	\$1,043	\$12,510	\$313	828	28%	\$10.85	\$564	0.9
<b>TANEY COUNTY</b>	<b>\$11.56</b>	24%	\$601	\$24,040	1.7	\$44,400	\$1,110	\$13,320	\$333	5,031	31%	\$8.96	\$466	1.3
<b>TEXAS COUNTY</b>	<b>\$9.63</b>	51%	\$501	\$20,040	1.4	\$35,000	\$875	\$10,500	\$263	2,193	23%	\$6.78	\$352	1.4
<b>VERNON COUNTY</b>	<b>\$9.65</b>	24%	\$502	\$20,080	1.5	\$45,600	\$1,140	\$13,680	\$342	2,207	28%	\$7.72	\$401	1.3
<b>WARREN COUNTY</b>	<b>\$13.67</b>	31%	\$711	\$28,440	2.1	\$65,000	\$1,625	\$19,500	\$488	1,552	17%	\$8.23	\$428	1.7
<b>WASHINGTON COUNTY</b>	<b>\$9.63</b>	34%	\$501	\$20,040	1.4	\$38,000	\$950	\$11,400	\$285	1,691	20%	\$6.50	\$338	1.5
<b>WAYNE COUNTY</b>	<b>\$9.63</b>	40%	\$501	\$20,040	1.4	\$34,700	\$868	\$10,410	\$260	1,211	22%	\$6.24	\$324	1.5
<b>WEBSTER COUNTY</b>	<b>\$10.94</b>	24%	\$569	\$22,760	1.6	\$49,300	\$1,233	\$14,790	\$370	2,438	22%	\$8.85	\$460	1.2
<b>WORTH COUNTY</b>	<b>\$9.63</b>	26%	\$501	\$20,040	1.4	\$40,800	\$1,020	\$12,240	\$306	234	23%	\$5.99	\$312	1.6
<b>WRIGHT COUNTY</b>	<b>\$9.63</b>	41%	\$501	\$20,040	1.4	\$36,000	\$900	\$10,800	\$270	1,903	27%	\$6.67	\$347	1.4

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

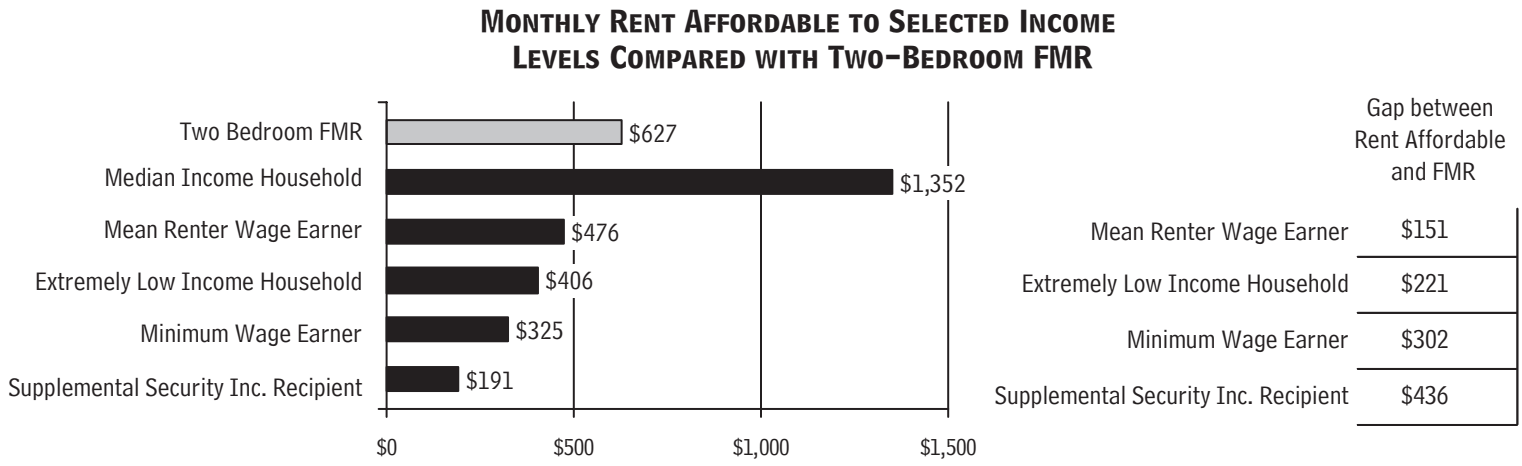
# MONTANA

In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$627. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,089 monthly or \$25,064 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.05**

In Montana, 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 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Montana, the estimated mean (average) wage for a renter is \$9.15. 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.



MONTANA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MONTANA</b>	<b>\$12.05</b>	30%	\$627	\$25,064	1.9	\$54,088	\$1,352	\$16,226	\$406	110,967	31%	\$9.15	\$476	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.82</b>	31%	\$615	\$24,594	1.9	\$52,283	\$1,307	\$15,685	\$392	67,788	29%	\$9.14	\$475	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>BILLINGS MSA</b>	<b>\$12.19</b>	28%	\$634	\$25,360	2.0	\$61,900	\$1,548	\$18,570	\$464	17,097	30%	\$9.53	\$496	1.3
<b>GREAT FALLS MSA</b>	<b>\$11.17</b>	28%	\$581	\$23,240	1.8	\$51,900	\$1,298	\$15,570	\$389	11,436	35%	\$9.08	\$472	1.2
<b>MISSOULA MSA</b>	<b>\$13.62</b>	28%	\$708	\$28,320	2.2	\$55,400	\$1,385	\$16,620	\$416	14,646	38%	\$8.66	\$451	1.6
<b><u>COUNTIES</u></b>														
<b>BEAVERHEAD COUNTY</b>	<b>\$13.42</b>	28%	\$698	\$27,920	2.1	\$51,600	\$1,290	\$15,480	\$387	1,339	36%	\$7.77	\$404	1.7
<b>BIG HORN COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.7	\$41,200	\$1,030	\$12,360	\$309	1,379	35%	\$13.44	\$699	0.8
<b>BLAINE COUNTY</b>	<b>\$10.71</b>	28%	\$557	\$22,280	1.7	\$41,400	\$1,035	\$12,420	\$311	975	39%	\$9.51	\$494	1.1
<b>BROADWATER COUNTY</b>	<b>\$11.38</b>	28%	\$592	\$23,680	1.8	\$47,400	\$1,185	\$14,220	\$356	362	21%	\$9.61	\$500	1.2
<b>CARBON COUNTY</b>	<b>\$12.19</b>	28%	\$634	\$25,360	2.0	\$61,900	\$1,548	\$18,570	\$464	1,050	26%	\$8.50	\$442	1.4
<b>CARTER COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$42,700	\$1,068	\$12,810	\$320	138	25%	\$7.18	\$374	1.5
<b>CASCADE COUNTY</b>	<b>\$11.17</b>	28%	\$581	\$23,240	1.8	\$51,900	\$1,298	\$15,570	\$389	11,436	35%	\$9.08	\$472	1.2
<b>CHOUTEAU COUNTY</b>	<b>\$10.71</b>	28%	\$557	\$22,280	1.7	\$42,500	\$1,063	\$12,750	\$319	698	31%	\$7.29	\$379	1.5
<b>CUSTER COUNTY</b>	<b>\$10.67</b>	50%	\$555	\$22,200	1.7	\$51,000	\$1,275	\$15,300	\$383	1,427	30%	\$7.40	\$385	1.4
<b>DANIELS COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$47,100	\$1,178	\$14,130	\$353	197	22%	\$8.57	\$446	1.2
<b>DAWSON COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$51,200	\$1,280	\$15,360	\$384	942	26%	\$7.17	\$373	1.5
<b>DEER LODGE COUNTY</b>	<b>\$11.38</b>	28%	\$592	\$23,680	1.8	\$46,800	\$1,170	\$14,040	\$351	1,043	26%	\$6.17	\$321	1.8
<b>FALLON COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$52,600	\$1,315	\$15,780	\$395	259	23%	\$14.19	\$738	0.8
<b>FERGUS COUNTY</b>	<b>\$10.67</b>	32%	\$555	\$22,200	1.7	\$48,500	\$1,213	\$14,550	\$364	1,278	26%	\$8.36	\$435	1.3
<b>FLATHEAD COUNTY</b>	<b>\$12.19</b>	28%	\$634	\$25,360	2.0	\$53,700	\$1,343	\$16,110	\$403	7,906	27%	\$9.41	\$489	1.3
<b>GALLATIN COUNTY</b>	<b>\$13.81</b>	28%	\$718	\$28,720	2.2	\$64,200	\$1,605	\$19,260	\$482	9,888	38%	\$10.06	\$523	1.4
<b>GARFIELD COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$40,300	\$1,008	\$12,090	\$302	142	27%	\$6.39	\$332	1.7
<b>GLACIER COUNTY</b>	<b>\$10.71</b>	28%	\$557	\$22,280	1.7	\$41,400	\$1,035	\$12,420	\$311	1,637	38%	\$8.20	\$426	1.3
<b>GOLDEN VALLEY COUNTY †</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$46,700	\$1,168	\$14,010	\$350	82	22%			
<b>GRANITE COUNTY</b>	<b>\$11.38</b>	28%	\$592	\$23,680	1.8	\$43,800	\$1,095	\$13,140	\$329	312	26%	\$6.98	\$363	1.6
<b>HILL COUNTY</b>	<b>\$10.67</b>	39%	\$555	\$22,200	1.7	\$50,400	\$1,260	\$15,120	\$378	2,296	36%	\$6.84	\$356	1.6
<b>JEFFERSON COUNTY</b>	<b>\$11.38</b>	28%	\$592	\$23,680	1.8	\$63,200	\$1,580	\$18,960	\$474	631	17%	\$7.72	\$401	1.5
<b>JUDITH BASIN COUNTY</b>	<b>\$10.71</b>	28%	\$557	\$22,280	1.7	\$45,100	\$1,128	\$13,530	\$338	217	23%	\$7.17	\$373	1.5
<b>LAKE COUNTY</b>	<b>\$11.33</b>	28%	\$589	\$23,560	1.8	\$45,000	\$1,125	\$13,500	\$338	2,908	29%	\$7.40	\$385	1.5
<b>LEWIS AND CLARK COUNTY</b>	<b>\$12.04</b>	29%	\$626	\$25,040	1.9	\$61,700	\$1,543	\$18,510	\$463	6,866	30%	\$8.99	\$467	1.3
<b>LIBERTY COUNTY</b>	<b>\$10.71</b>	28%	\$557	\$22,280	1.7	\$49,500	\$1,238	\$14,850	\$371	234	28%	\$9.05	\$471	1.2
<b>LINCOLN COUNTY</b>	<b>\$11.60</b>	28%	\$603	\$24,120	1.9	\$41,800	\$1,045	\$12,540	\$314	1,823	23%	\$6.31	\$328	1.8
<b>MADISON COUNTY</b>	<b>\$13.42</b>	28%	\$698	\$27,920	2.1	\$48,000	\$1,200	\$14,400	\$360	876	30%	\$10.62	\$552	1.3
<b>MCCONE COUNTY</b>	<b>\$10.67</b>	46%	\$555	\$22,200	1.7	\$47,000	\$1,175	\$14,100	\$353	181	22%	\$9.31	\$484	1.1
<b>MEAGHER COUNTY</b>	<b>\$13.42</b>	28%	\$698	\$27,920	2.1	\$45,100	\$1,128	\$13,530	\$338	215	27%	\$7.21	\$375	1.9
<b>MINERAL COUNTY</b>	<b>\$13.31</b>	28%	\$692	\$27,680	2.1	\$42,000	\$1,050	\$12,600	\$315	428	27%	\$6.30	\$327	2.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**MONTANA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MISSOULA COUNTY	\$13.62	28%	\$708	\$28,320	2.2	\$55,400	\$1,385	\$16,620	\$416	14,646	38%	\$8.66	\$451	1.6
MUSSELSHELL COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$43,400	\$1,085	\$13,020	\$326	433	23%	\$8.63	\$449	1.2
PARK COUNTY	\$12.79	28%	\$665	\$26,600	2.0	\$53,400	\$1,335	\$16,020	\$401	2,294	34%	\$8.32	\$433	1.5
PETROLEUM COUNTY †	\$10.67	46%	\$555	\$22,200	1.7	\$41,300	\$1,033	\$12,390	\$310	54	26%			
PHILLIPS COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$49,300	\$1,233	\$14,790	\$370	546	30%	\$7.21	\$375	1.5
PONDERA COUNTY	\$10.71	28%	\$557	\$22,280	1.7	\$48,400	\$1,210	\$14,520	\$363	718	30%	\$8.96	\$466	1.2
POWDER RIVER COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$45,700	\$1,143	\$13,710	\$343	200	27%	\$6.51	\$338	1.6
POWELL COUNTY	\$11.38	28%	\$592	\$23,680	1.8	\$47,200	\$1,180	\$14,160	\$354	694	29%	\$9.82	\$510	1.2
PRAIRIE COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$43,800	\$1,095	\$13,140	\$329	120	22%	\$9.58	\$498	1.1
RAVALLI COUNTY	\$12.42	28%	\$646	\$25,840	2.0	\$50,300	\$1,258	\$15,090	\$377	3,474	24%	\$8.49	\$442	1.5
RICHLAND COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$53,100	\$1,328	\$15,930	\$398	1,075	28%	\$10.66	\$554	1.0
ROOSEVELT COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$36,900	\$923	\$11,070	\$277	1,241	35%	\$6.47	\$337	1.6
ROSEBUD COUNTY	\$10.67	34%	\$555	\$22,200	1.7	\$55,300	\$1,383	\$16,590	\$415	1,084	33%	\$13.46	\$700	0.8
SANDERS COUNTY	\$11.60	28%	\$603	\$24,120	1.9	\$41,000	\$1,025	\$12,300	\$308	1,004	23%	\$7.97	\$414	1.5
SHERIDAN COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$46,600	\$1,165	\$13,980	\$350	346	20%	\$5.97	\$310	1.8
SILVER BOW COUNTY	\$10.67	29%	\$555	\$22,200	1.7	\$52,500	\$1,313	\$15,750	\$394	4,278	30%	\$8.37	\$435	1.3
STILLWATER COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$59,500	\$1,488	\$17,850	\$446	777	24%	\$17.02	\$885	0.6
SWEET GRASS COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$56,200	\$1,405	\$16,860	\$422	382	26%	\$15.93	\$828	0.7
TETON COUNTY	\$10.71	28%	\$557	\$22,280	1.7	\$48,800	\$1,220	\$14,640	\$366	618	24%	\$8.22	\$427	1.3
TOOLE COUNTY	\$10.71	28%	\$557	\$22,280	1.7	\$52,800	\$1,320	\$15,840	\$396	560	29%	\$9.23	\$480	1.2
TREASURE COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$45,100	\$1,128	\$13,530	\$338	102	29%	\$5.71	\$297	1.9
VALLEY COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$51,800	\$1,295	\$15,540	\$389	759	24%	\$7.25	\$377	1.5
WHEATLAND COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$42,700	\$1,068	\$12,810	\$320	237	28%	\$7.30	\$379	1.5
WIBAUX COUNTY	\$10.67	46%	\$555	\$22,200	1.7	\$45,400	\$1,135	\$13,620	\$341	113	27%	\$6.53	\$340	1.6
YELLOWSTONE COUNTY	\$12.19	28%	\$634	\$25,360	2.0	\$61,900	\$1,548	\$18,570	\$464	16,047	31%	\$9.56	\$497	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



# NEBRASKA

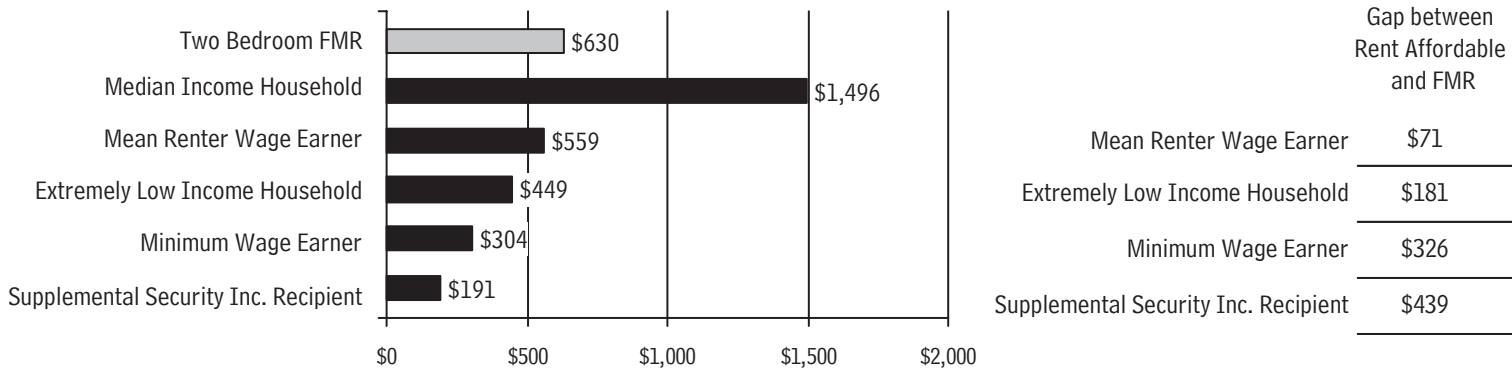
In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$630. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,099 monthly or \$25,189 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.11**

In Nebraska, a minimum wage worker earns an hourly wage of \$5.85. 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 Nebraska, the estimated mean (average) wage for a renter is \$10.74. 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**



NEBRASKA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>NEBRASKA</b>	<b>\$12.11</b>	23%	\$630	\$25,189	2.1	\$59,843	\$1,496	\$17,953	\$449	216,878	33%	\$10.74	\$559	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.56</b>	23%	\$549	\$21,959	1.8	\$52,082	\$1,302	\$15,625	\$391	87,763	29%	\$9.15	\$476	1.2
<b>METROPOLITAN AREAS</b>														
LINCOLN HMFA	\$12.37	23%	\$643	\$25,720	2.1	\$65,800	\$1,645	\$19,740	\$494	39,220	40%	\$9.90	\$515	1.2
OMAHA-COUNCIL BLUFFS HMFA	\$13.65	22%	\$710	\$28,400	2.3	\$67,100	\$1,678	\$20,130	\$503	83,796	35%	\$12.36	\$643	1.1
SAUNDERS COUNTY HMFA	\$12.02	24%	\$625	\$25,000	2.1	\$61,600	\$1,540	\$18,480	\$462	1,533	20%	\$8.11	\$422	1.5
SEWARD COUNTY HMFA	\$10.13	25%	\$527	\$21,080	1.7	\$64,500	\$1,613	\$19,350	\$484	1,685	28%	\$8.73	\$454	1.2
SIoux CITY MSA	\$12.23	22%	\$636	\$25,440	2.1	\$55,600	\$1,390	\$16,680	\$417	2,881	30%	\$10.08	\$524	1.2
<b>COUNTIES</b>														
ADAMS COUNTY	\$10.83	21%	\$563	\$22,520	1.9	\$56,700	\$1,418	\$17,010	\$425	4,026	33%	\$8.78	\$457	1.2
ANTELOPE COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$45,100	\$1,128	\$13,530	\$338	696	24%	\$9.09	\$473	1.1
ARTHUR COUNTY †	\$10.13	28%	\$527	\$21,080	1.7	\$40,300	\$1,008	\$12,090	\$302	67	36%			
BANNER COUNTY †	\$10.13	31%	\$527	\$21,080	1.7	\$53,400	\$1,335	\$16,020	\$401	110	35%			
BLAINE COUNTY †	\$10.17	21%	\$529	\$21,160	1.7	\$36,000	\$900	\$10,800	\$270	83	35%			
BOONE COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$47,300	\$1,183	\$14,190	\$355	609	25%	\$8.69	\$452	1.2
BOX BUTTE COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$58,200	\$1,455	\$17,460	\$437	1,427	30%	\$8.39	\$436	1.2
BOYD COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$39,300	\$983	\$11,790	\$295	199	20%	\$8.03	\$417	1.3
BROWN COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$43,800	\$1,095	\$13,140	\$329	392	26%	\$7.31	\$380	1.4
BUFFALO COUNTY	\$11.75	21%	\$611	\$24,440	2.0	\$57,500	\$1,438	\$17,250	\$431	5,806	36%	\$9.46	\$492	1.2
BURT COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$50,000	\$1,250	\$15,000	\$375	761	24%	\$7.83	\$407	1.3
BUTLER COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$55,500	\$1,388	\$16,650	\$416	840	25%	\$9.58	\$498	1.1
CASS COUNTY	\$13.65	22%	\$710	\$28,400	2.3	\$67,100	\$1,678	\$20,130	\$503	1,860	20%	\$8.53	\$443	1.6
CEDAR COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$49,000	\$1,225	\$14,700	\$368	715	20%	\$8.52	\$443	1.2
CHASE COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$49,200	\$1,230	\$14,760	\$369	380	23%	\$9.22	\$479	1.1
CHERRY COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$45,400	\$1,135	\$13,620	\$341	949	38%	\$8.10	\$421	1.3
CHEYENNE COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$51,700	\$1,293	\$15,510	\$388	1,109	27%	\$11.90	\$619	0.9
CLAY COUNTY	\$10.98	21%	\$571	\$22,840	1.9	\$49,200	\$1,230	\$14,760	\$369	611	22%	\$9.56	\$497	1.1
COLFAX COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$50,900	\$1,273	\$15,270	\$382	906	25%	\$11.93	\$620	0.8
CUMING COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$47,800	\$1,195	\$14,340	\$359	1,123	28%	\$9.76	\$507	1.0
CUSTER COUNTY	\$10.17	21%	\$529	\$21,160	1.7	\$46,400	\$1,160	\$13,920	\$348	1,293	27%	\$8.80	\$458	1.2
DAKOTA COUNTY	\$12.23	22%	\$636	\$25,440	2.1	\$55,600	\$1,390	\$16,680	\$417	2,309	33%	\$10.14	\$527	1.2
DAWES COUNTY	\$10.13	24%	\$527	\$21,080	1.7	\$51,300	\$1,283	\$15,390	\$385	1,312	37%	\$5.79	\$301	1.8
DAWSON COUNTY	\$10.56	21%	\$549	\$21,960	1.8	\$52,200	\$1,305	\$15,660	\$392	2,731	31%	\$9.36	\$487	1.1
DEUEL COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$50,800	\$1,270	\$15,240	\$381	200	22%	\$6.35	\$330	1.6
DIXON COUNTY	\$12.23	22%	\$636	\$25,440	2.1	\$55,600	\$1,390	\$16,680	\$417	572	24%	\$9.61	\$499	1.3
DODGE COUNTY	\$12.37	21%	\$643	\$25,720	2.1	\$55,500	\$1,388	\$16,650	\$416	4,631	32%	\$9.01	\$469	1.4
DOUGLAS COUNTY	\$13.65	22%	\$710	\$28,400	2.3	\$67,100	\$1,678	\$20,130	\$503	66,995	37%	\$12.74	\$663	1.1
DUNDY COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$45,000	\$1,125	\$13,500	\$338	265	28%	\$10.39	\$540	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NEBRASKA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
FILLMORE COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$52,500	\$1,313	\$15,750	\$394	681	25%	\$9.90	\$515	1.0
FRANKLIN COUNTY	\$10.98	21%	\$571	\$22,840	1.9	\$43,800	\$1,095	\$13,140	\$329	277	19%	\$9.46	\$492	1.2
FRONTIER COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$47,900	\$1,198	\$14,370	\$359	322	27%	\$8.80	\$458	1.2
FURNAS COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$46,100	\$1,153	\$13,830	\$346	532	23%	\$8.97	\$467	1.1
GAGE COUNTY	\$10.13	21%	\$527	\$21,080	1.7	\$53,400	\$1,335	\$16,020	\$401	2,668	29%	\$8.72	\$453	1.2
GARDEN COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$41,000	\$1,025	\$12,300	\$308	298	29%	\$8.77	\$456	1.2
GARFIELD COUNTY	\$10.17	21%	\$529	\$21,160	1.7	\$42,700	\$1,068	\$12,810	\$320	223	27%	\$6.43	\$334	1.6
GOSPER COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$53,500	\$1,338	\$16,050	\$401	211	24%	\$10.28	\$535	1.0
GRANT COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$47,300	\$1,183	\$14,190	\$355	94	32%	\$10.77	\$560	0.9
GREELEY COUNTY	\$10.17	21%	\$529	\$21,160	1.7	\$42,700	\$1,068	\$12,810	\$320	233	22%	\$8.94	\$465	1.1
HALL COUNTY	\$10.75	21%	\$559	\$22,360	1.8	\$54,700	\$1,368	\$16,410	\$410	6,950	34%	\$8.65	\$450	1.2
HAMILTON COUNTY	\$10.17	21%	\$529	\$21,160	1.7	\$57,100	\$1,428	\$17,130	\$428	869	25%	\$9.88	\$514	1.0
HARLAN COUNTY	\$10.98	21%	\$571	\$22,840	1.9	\$45,500	\$1,138	\$13,650	\$341	317	20%	\$7.75	\$403	1.4
HAYES COUNTY †	\$10.13	28%	\$527	\$21,080	1.7	\$38,500	\$963	\$11,550	\$289	121	28%			
HITCHCOCK COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$44,300	\$1,108	\$13,290	\$332	283	22%	\$9.80	\$510	1.0
HOLT COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$46,800	\$1,170	\$14,040	\$351	1,221	26%	\$9.56	\$497	1.1
HOOVER COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$44,200	\$1,105	\$13,260	\$332	87	26%	\$8.35	\$434	1.2
HOWARD COUNTY	\$10.17	21%	\$529	\$21,160	1.7	\$50,100	\$1,253	\$15,030	\$376	581	23%	\$7.69	\$400	1.3
JEFFERSON COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$50,900	\$1,273	\$15,270	\$382	856	24%	\$8.32	\$432	1.2
JOHNSON COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$52,300	\$1,308	\$15,690	\$392	472	25%	\$9.62	\$500	1.1
KEARNEY COUNTY	\$10.98	21%	\$571	\$22,840	1.9	\$55,400	\$1,385	\$16,620	\$416	686	26%	\$8.38	\$436	1.3
KEITH COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$48,300	\$1,208	\$14,490	\$362	998	27%	\$7.84	\$407	1.3
KEYA PAHA COUNTY †	\$10.13	31%	\$527	\$21,080	1.7	\$34,900	\$873	\$10,470	\$262	117	29%			
KIMBALL COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$45,300	\$1,133	\$13,590	\$340	406	24%	\$8.97	\$467	1.1
KNOX COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$42,700	\$1,068	\$12,810	\$320	955	25%	\$7.29	\$379	1.4
LANCASTER COUNTY	\$12.37	23%	\$643	\$25,720	2.1	\$65,800	\$1,645	\$19,740	\$494	39,220	40%	\$9.90	\$515	1.2
LINCOLN COUNTY	\$10.60	21%	\$551	\$22,040	1.8	\$56,300	\$1,408	\$16,890	\$422	4,333	31%	\$8.00	\$416	1.3
LOGAN COUNTY †	\$10.13	28%	\$527	\$21,080	1.7	\$47,700	\$1,193	\$14,310	\$358	90	28%			
LOUP COUNTY †	\$10.17	21%	\$529	\$21,160	1.7	\$35,900	\$898	\$10,770	\$269	65	22%			
MADISON COUNTY	\$10.40	21%	\$541	\$21,640	1.8	\$55,900	\$1,398	\$16,770	\$419	4,598	34%	\$8.78	\$456	1.2
McPHERSON COUNTY †	\$10.13	28%	\$527	\$21,080	1.7	\$39,500	\$988	\$11,850	\$296	66	33%			
MERRICK COUNTY	\$10.17	21%	\$529	\$21,160	1.7	\$49,300	\$1,233	\$14,790	\$370	825	26%	\$9.43	\$490	1.1
MORRILL COUNTY	\$10.13	31%	\$527	\$21,080	1.7	\$46,800	\$1,170	\$14,040	\$351	611	29%	\$10.05	\$523	1.0
NANCE COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$48,900	\$1,223	\$14,670	\$367	398	25%	\$8.03	\$418	1.3
NEMAHA COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$54,500	\$1,363	\$16,350	\$409	838	28%	\$9.93	\$516	1.0
NUCKOLLS COUNTY	\$10.98	21%	\$571	\$22,840	1.9	\$43,800	\$1,095	\$13,140	\$329	444	20%	\$7.46	\$388	1.5
OTDE COUNTY	\$10.13	23%	\$527	\$21,080	1.7	\$56,300	\$1,408	\$16,890	\$422	1,573	26%	\$8.76	\$456	1.2
PAWNEE COUNTY	\$10.13	26%	\$527	\$21,080	1.7	\$45,400	\$1,135	\$13,620	\$341	255	19%	\$8.78	\$457	1.2
PERKINS COUNTY	\$10.13	28%	\$527	\$21,080	1.7	\$52,400	\$1,310	\$15,720	\$393	311	24%	\$10.29	\$535	1.0
PHELPS COUNTY	\$10.98	21%	\$571	\$22,840	1.9	\$55,500	\$1,388	\$16,650	\$416	1,029	27%	\$9.98	\$519	1.1
PIERCE COUNTY	\$10.13	22%	\$527	\$21,080	1.7	\$50,800	\$1,270	\$15,240	\$381	662	22%	\$9.03	\$470	1.1
PLATTE COUNTY	\$10.13	23%	\$527	\$21,080	1.7	\$59,100	\$1,478	\$17,730	\$443	3,226	27%	\$9.55	\$497	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NEBRASKA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>POLK COUNTY</b>	<b>\$10.13</b>	26%	\$527	\$21,080	1.7	\$56,700	\$1,418	\$17,010	\$425	522	23%	\$9.40	\$489	1.1
<b>RED WILLOW COUNTY</b>	<b>\$10.13</b>	40%	\$527	\$21,080	1.7	\$50,400	\$1,260	\$15,120	\$378	1,383	29%	\$8.62	\$448	1.2
<b>RICHARDSON COUNTY</b>	<b>\$10.13</b>	26%	\$527	\$21,080	1.7	\$49,300	\$1,233	\$14,790	\$370	1,009	25%	\$7.30	\$380	1.4
<b>ROCK COUNTY</b>	<b>\$10.13</b>	31%	\$527	\$21,080	1.7	\$37,100	\$928	\$11,130	\$278	205	27%	\$8.62	\$448	1.2
<b>SALINE COUNTY</b>	<b>\$10.79</b>	21%	\$561	\$22,440	1.8	\$55,600	\$1,390	\$16,680	\$417	1,515	29%	\$11.84	\$616	0.9
<b>SARPY COUNTY</b>	<b>\$13.65</b>	22%	\$710	\$28,400	2.3	\$67,100	\$1,678	\$20,130	\$503	13,368	31%	\$10.58	\$550	1.3
<b>SAUNDERS COUNTY</b>	<b>\$12.02</b>	24%	\$625	\$25,000	2.1	\$61,600	\$1,540	\$18,480	\$462	1,533	20%	\$8.11	\$422	1.5
<b>SCOTTS BLUFF COUNTY</b>	<b>\$10.13</b>	21%	\$527	\$21,080	1.7	\$48,400	\$1,210	\$14,520	\$363	5,032	34%	\$9.46	\$492	1.1
<b>SEWARD COUNTY</b>	<b>\$10.13</b>	25%	\$527	\$21,080	1.7	\$64,500	\$1,613	\$19,350	\$484	1,685	28%	\$8.73	\$454	1.2
<b>SHERIDAN COUNTY</b>	<b>\$10.13</b>	31%	\$527	\$21,080	1.7	\$43,600	\$1,090	\$13,080	\$327	766	30%	\$6.34	\$330	1.6
<b>SHERMAN COUNTY</b>	<b>\$10.17</b>	21%	\$529	\$21,160	1.7	\$42,800	\$1,070	\$12,840	\$321	271	19%	\$7.41	\$385	1.4
<b>SIoux COUNTY †</b>	<b>\$10.13</b>	31%	\$527	\$21,080	1.7	\$39,200	\$980	\$11,760	\$294	201	33%			
<b>STANTON COUNTY</b>	<b>\$10.13</b>	22%	\$527	\$21,080	1.7	\$51,700	\$1,293	\$15,510	\$388	458	20%	\$21.66	\$1,127	0.5
<b>THAYER COUNTY</b>	<b>\$10.13</b>	26%	\$527	\$21,080	1.7	\$48,000	\$1,200	\$14,400	\$360	509	20%	\$10.36	\$539	1.0
<b>THOMAS COUNTY</b>	<b>\$10.13</b>	28%	\$527	\$21,080	1.7	\$45,600	\$1,140	\$13,680	\$342	86	26%	\$10.79	\$561	0.9
<b>THURSTON COUNTY</b>	<b>\$10.13</b>	22%	\$527	\$21,080	1.7	\$39,000	\$975	\$11,700	\$293	883	39%	\$12.17	\$633	0.8
<b>VALLEY COUNTY</b>	<b>\$10.17</b>	21%	\$529	\$21,160	1.7	\$44,000	\$1,100	\$13,200	\$330	475	24%	\$6.86	\$357	1.5
<b>WASHINGTON COUNTY</b>	<b>\$13.65</b>	22%	\$710	\$28,400	2.3	\$67,100	\$1,678	\$20,130	\$503	1,573	23%	\$11.54	\$600	1.2
<b>WAYNE COUNTY</b>	<b>\$10.13</b>	22%	\$527	\$21,080	1.7	\$54,300	\$1,358	\$16,290	\$407	1,209	35%	\$7.00	\$364	1.4
<b>WEBSTER COUNTY</b>	<b>\$10.98</b>	21%	\$571	\$22,840	1.9	\$45,500	\$1,138	\$13,650	\$341	371	22%	\$8.08	\$420	1.4
<b>WHEELER COUNTY</b>	<b>\$10.17</b>	21%	\$529	\$21,160	1.7	\$42,500	\$1,063	\$12,750	\$319	105	30%	\$12.27	\$638	0.8
<b>YORK COUNTY</b>	<b>\$11.04</b>	21%	\$574	\$22,960	1.9	\$56,200	\$1,405	\$16,860	\$422	1,740	30%	\$10.32	\$537	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# NEVADA

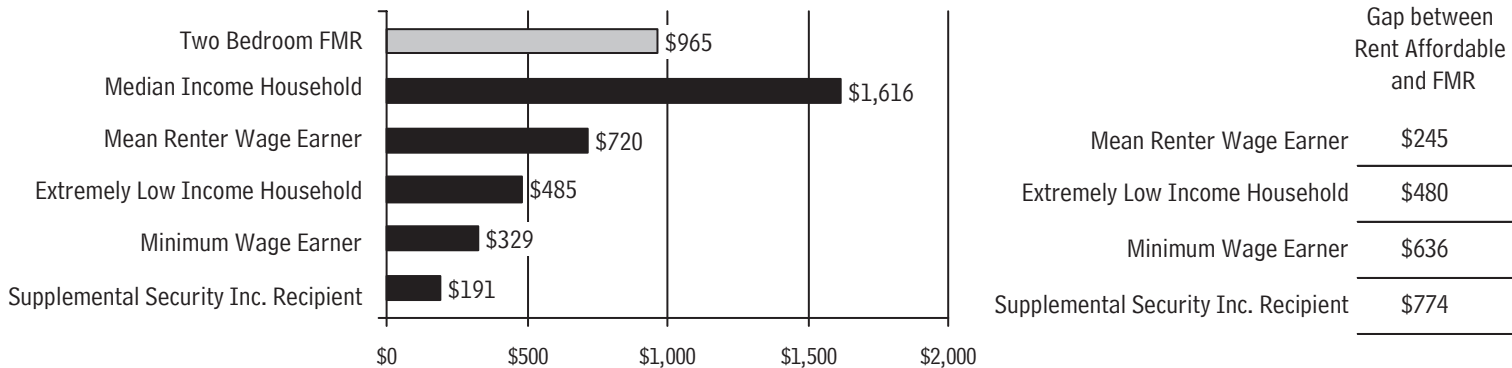
In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$965. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,216 monthly or \$38,594 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.55**

In Nevada, a minimum wage worker earns an hourly wage of \$6.33. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 117 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 Nevada, the estimated mean (average) wage for a renter is \$13.84. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



NEVADA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>NEVADA</b>	<b>\$18.55</b>	29%	\$965	\$38,594	2.9	\$64,631	\$1,616	\$19,389	\$485	293,920	39%	\$13.84	\$720	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$14.97</b>	29%	\$779	\$31,145	2.4	\$61,758	\$1,544	\$18,527	\$463	23,002	27%	\$13.43	\$698	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>CARSON CITY MSA</b>	<b>\$15.83</b>	29%	\$823	\$32,920	2.5	\$63,100	\$1,578	\$18,930	\$473	7,444	37%	\$13.02	\$677	1.2
<b>LAS VEGAS-PARADISE MSA *</b>	<b>\$19.15</b>	28%	\$996	\$39,840	3.0	\$63,900	\$1,598	\$19,170	\$479	209,411	41%	\$14.08	\$732	1.4
<b>RENO-SPARKS MSA</b>	<b>\$18.13</b>	32%	\$943	\$37,720	2.9	\$69,500	\$1,738	\$20,850	\$521	54,063	40%	\$13.07	\$680	1.4
<b><u>COUNTIES</u></b>														
<b>CARSON CITY</b>	<b>\$15.83</b>	29%	\$823	\$32,920	2.5	\$63,100	\$1,578	\$18,930	\$473	7,444	37%	\$13.02	\$677	1.2
<b>CHURCHILL COUNTY</b>	<b>\$14.83</b>	29%	\$771	\$30,840	2.3	\$58,600	\$1,465	\$17,580	\$440	3,052	34%	\$12.23	\$636	1.2
<b>CLARK COUNTY *</b>	<b>\$19.15</b>	28%	\$996	\$39,840	3.0	\$63,900	\$1,598	\$19,170	\$479	209,411	41%	\$14.08	\$732	1.4
<b>DOUGLAS COUNTY</b>	<b>\$18.40</b>	29%	\$957	\$38,280	2.9	\$72,200	\$1,805	\$21,660	\$542	4,227	26%	\$11.75	\$611	1.6
<b>ELKO COUNTY</b>	<b>\$14.98</b>	29%	\$779	\$31,160	2.4	\$66,500	\$1,663	\$19,950	\$499	4,723	30%	\$11.84	\$616	1.3
<b>ESMERALDA COUNTY †</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$49,900	\$1,248	\$14,970	\$374	153	34%			
<b>EUREKA COUNTY</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$63,300	\$1,583	\$18,990	\$475	173	26%	\$24.39	\$1,269	0.6
<b>HUMBOLDT COUNTY</b>	<b>\$14.33</b>	29%	\$745	\$29,800	2.3	\$66,100	\$1,653	\$19,830	\$496	1,547	27%	\$14.13	\$735	1.0
<b>LANDER COUNTY</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$64,700	\$1,618	\$19,410	\$485	479	23%	\$14.69	\$764	0.9
<b>LINCOLN COUNTY</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$56,500	\$1,413	\$16,950	\$424	390	25%	\$7.39	\$384	1.8
<b>LYON COUNTY</b>	<b>\$14.42</b>	29%	\$750	\$30,000	2.3	\$57,000	\$1,425	\$17,100	\$428	3,140	24%	\$12.62	\$656	1.1
<b>MINERAL COUNTY</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$50,400	\$1,260	\$15,120	\$378	600	27%	\$12.79	\$665	1.1
<b>NYE COUNTY</b>	<b>\$12.73</b>	30%	\$662	\$26,480	2.0	\$52,700	\$1,318	\$15,810	\$395	3,147	24%	\$16.36	\$851	0.8
<b>PERSHING COUNTY</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$57,900	\$1,448	\$17,370	\$434	600	31%	\$13.75	\$715	1.0
<b>STOREY COUNTY</b>	<b>\$18.13</b>	32%	\$943	\$37,720	2.9	\$69,500	\$1,738	\$20,850	\$521	297	20%	\$13.57	\$706	1.3
<b>WASHOE COUNTY</b>	<b>\$18.13</b>	32%	\$943	\$37,720	2.9	\$69,500	\$1,738	\$20,850	\$521	53,766	41%	\$13.07	\$680	1.4
<b>WHITE PINE COUNTY</b>	<b>\$13.62</b>	29%	\$708	\$28,320	2.2	\$55,400	\$1,385	\$16,620	\$416	771	23%	\$12.41	\$645	1.1

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# NEW HAMPSHIRE

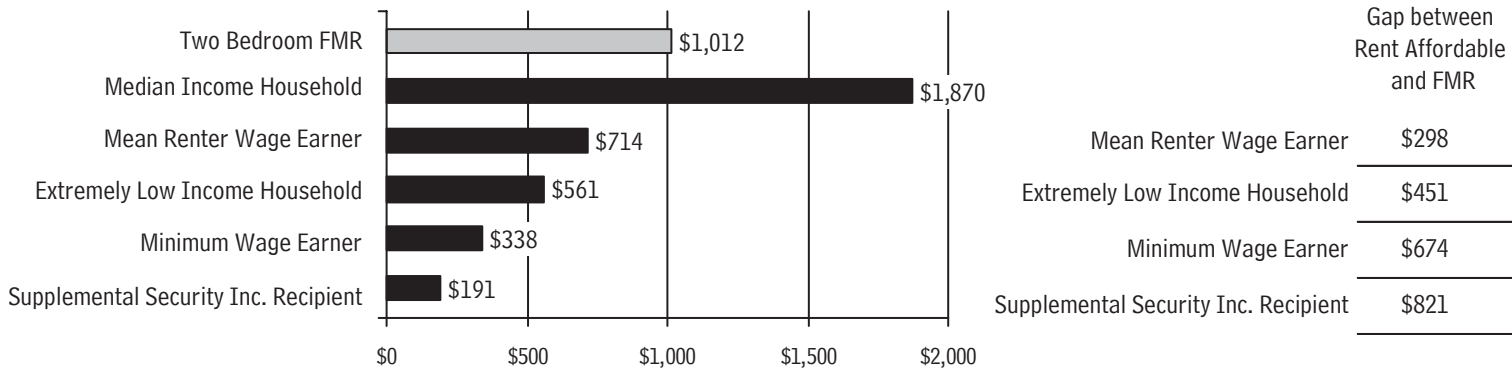
In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,012. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,372 monthly or \$40,464 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$19.45**

In New Hampshire, 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 120 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 Hampshire, the estimated mean (average) wage for a renter is \$13.73. 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 HAMPSHIRE	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>NEW HAMPSHIRE</b>	<b>\$19.45</b>	47%	\$1,012	\$40,464	3.0	\$74,815	\$1,870	\$22,444	\$561	143,823	30%	\$13.73	\$714	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$17.44</b>	48%	\$907	\$36,281	2.7	\$65,141	\$1,629	\$19,542	\$489	52,503	29%	\$12.23	\$636	1.4
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOSTON-CAMBRIDGE-QUINCY HMFA</b>	<b>\$26.02</b>	41%	\$1,353	\$54,120	4.0	\$85,800	\$2,145	\$25,740	\$644	1,300	35%	\$14.34	\$746	1.8
<b>HILLSBOROUGH COUNTY HMFA</b>	<b>\$18.88</b>	47%	\$982	\$39,280	2.9	\$74,000	\$1,850	\$22,200	\$555	2,472	23%	\$15.16	\$789	1.2
<b>LAWRENCE HMFA</b>	<b>\$21.67</b>	59%	\$1,127	\$45,080	3.3	\$80,600	\$2,015	\$24,180	\$605	10,045	21%	\$14.34	\$746	1.5
<b>MANCHESTER HMFA</b>	<b>\$20.04</b>	47%	\$1,042	\$41,680	3.1	\$76,400	\$1,910	\$22,920	\$573	26,081	44%	\$15.16	\$789	1.3
<b>NASHUA HMFA</b>	<b>\$22.21</b>	46%	\$1,155	\$46,200	3.4	\$87,400	\$2,185	\$26,220	\$656	22,082	30%	\$15.16	\$789	1.5
<b>PORTSMOUTH-ROCHESTER HMFA</b>	<b>\$19.38</b>	42%	\$1,008	\$40,320	3.0	\$77,300	\$1,933	\$23,190	\$580	27,695	34%	\$13.65	\$710	1.4
<b>WESTERN ROCKINGHAM COUNTY HMFA</b>	<b>\$20.63</b>	42%	\$1,073	\$42,920	3.2	\$90,600	\$2,265	\$27,180	\$680	1,645	11%	\$14.34	\$746	1.4
<b><u>COUNTIES</u></b>														
<b>BELKNAP COUNTY</b>	<b>\$17.25</b>	49%	\$897	\$35,880	2.7	\$65,700	\$1,643	\$19,710	\$493	5,819	26%	\$11.16	\$580	1.5
<b>CARROLL COUNTY</b>	<b>\$17.33</b>	48%	\$901	\$36,040	2.7	\$61,300	\$1,533	\$18,390	\$460	4,085	22%	\$10.57	\$549	1.6
<b>CHESHIRE COUNTY</b>	<b>\$18.44</b>	48%	\$959	\$38,360	2.8	\$61,800	\$1,545	\$18,540	\$464	8,242	29%	\$12.83	\$667	1.4
<b>COOS COUNTY</b>	<b>\$12.40</b>	48%	\$645	\$25,800	1.9	\$52,200	\$1,305	\$15,660	\$392	4,036	29%	\$9.23	\$480	1.3
<b>GRAFTON COUNTY</b>	<b>\$17.06</b>	48%	\$887	\$35,480	2.6	\$69,100	\$1,728	\$20,730	\$518	9,911	31%	\$14.10	\$733	1.2
<b>MERRIMACK COUNTY</b>	<b>\$18.96</b>	48%	\$986	\$39,440	2.9	\$69,900	\$1,748	\$20,970	\$524	15,795	30%	\$12.19	\$634	1.6
<b>SULLIVAN COUNTY</b>	<b>\$16.04</b>	48%	\$834	\$33,360	2.5	\$62,800	\$1,570	\$18,840	\$471	4,615	28%	\$11.07	\$576	1.4

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**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

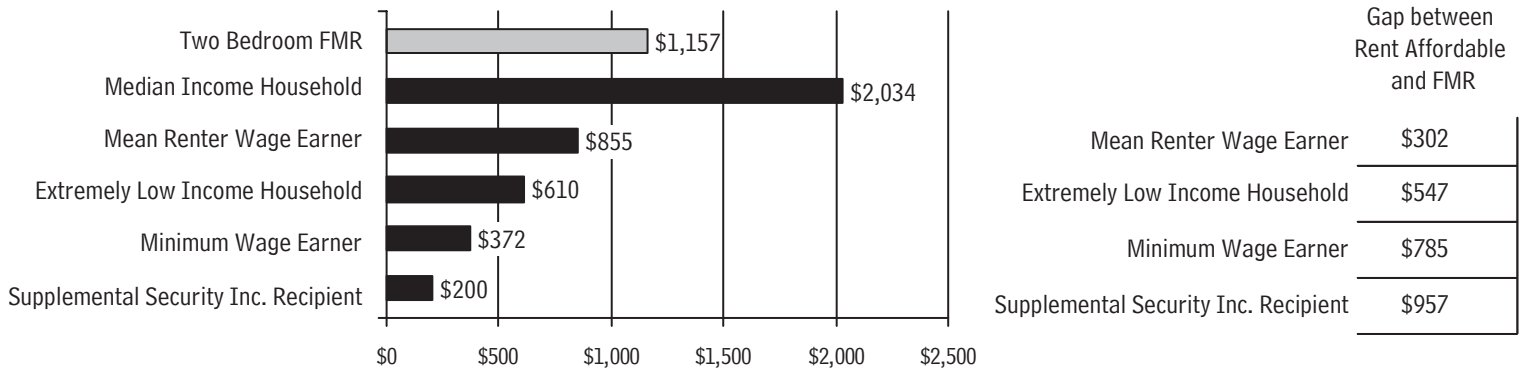
In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,157. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,857 monthly or \$46,287 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$22.25**

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 124 hours per week, 52 weeks per year. Or a household must include 3.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Jersey, the estimated mean (average) wage for a renter is \$16.45. 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**



NEW JERSEY	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR	
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage		
<b>NEW JERSEY</b>	<b>\$22.25</b>	43%	\$1,157	\$46,287	3.1	\$81,347	\$2,034	\$24,404	\$610	1,053,347	34%	\$16.45	\$855	1.4	
<b>METROPOLITAN AREAS</b>															
ATLANTIC CITY MSA	\$19.87	38%	\$1,033	\$41,320	2.8	\$65,200	\$1,630	\$19,560	\$489	31,984	34%	\$11.37	\$591	1.7	
BERGEN-PASSAIC HMFA	\$24.15	45%	\$1,256	\$50,240	3.4	\$86,900	\$2,173	\$26,070	\$652	181,265	37%	\$16.78	\$872	1.4	
JERSEY CITY HMFA	\$22.92	50%	\$1,192	\$47,680	3.2	\$54,500	\$1,363	\$16,350	\$409	159,888	69%	\$25.20	\$1,310	0.9	
MIDDLESEX-SOMERSET-HUNTERDON HMFA	\$25.77	43%	\$1,340	\$53,600	3.6	\$96,700	\$2,418	\$29,010	\$725	120,398	29%	\$19.69	\$1,024	1.3	
MONMOUTH-OCEAN HMFA	\$24.06	49%	\$1,251	\$50,040	3.4	\$85,000	\$2,125	\$25,500	\$638	90,586	21%	\$11.49	\$597	2.1	
NEWARK HMFA	\$21.21	39%	\$1,103	\$44,120	3.0	\$83,800	\$2,095	\$25,140	\$629	275,216	40%	\$17.94	\$933	1.2	
OCEAN CITY MSA	\$17.21	38%	\$895	\$35,800	2.4	\$65,500	\$1,638	\$19,650	\$491	10,849	26%	\$9.31	\$484	1.8	
PHILADELPHIA-CAMDEN-WILMINGTON MSA	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	115,404	25%	\$12.58	\$654	1.4	
TRENTON-EWING MSA	\$21.54	39%	\$1,120	\$44,800	3.0	\$83,100	\$2,078	\$24,930	\$623	41,482	33%	\$16.15	\$840	1.3	
VINELAND-MILLVILLE-BRIDGETON MSA	\$18.38	39%	\$956	\$38,240	2.6	\$58,700	\$1,468	\$17,610	\$440	15,751	32%	\$10.05	\$522	1.8	
WARREN COUNTY HMFA	\$19.37	34%	\$1,007	\$40,280	2.7	\$83,300	\$2,083	\$24,990	\$625	10,524	27%	\$12.68	\$659	1.5	
<b>COUNTIES</b>															
ATLANTIC COUNTY	\$19.87	38%	\$1,033	\$41,320	2.8	\$65,200	\$1,630	\$19,560	\$489	31,984	34%	\$11.37	\$591	1.7	
BERGEN COUNTY	\$24.15	45%	\$1,256	\$50,240	3.4	\$86,900	\$2,173	\$26,070	\$652	108,580	33%	\$17.66	\$918	1.4	
BURLINGTON COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	34,871	23%	\$14.31	\$744	1.3	
CAMDEN COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	55,737	30%	\$12.14	\$631	1.5	
CAPE MAY COUNTY	\$17.21	38%	\$895	\$35,800	2.4	\$65,500	\$1,638	\$19,650	\$491	10,849	26%	\$9.31	\$484	1.8	
CUMBERLAND COUNTY	\$18.38	39%	\$956	\$38,240	2.6	\$58,700	\$1,468	\$17,610	\$440	15,751	32%	\$10.05	\$522	1.8	
ESSEX COUNTY	\$21.21	39%	\$1,103	\$44,120	3.0	\$83,800	\$2,095	\$25,140	\$629	154,247	54%	\$17.41	\$905	1.2	
GLOUCESTER COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	18,235	20%	\$10.08	\$524	1.8	
HUDSON COUNTY	\$22.92	50%	\$1,192	\$47,680	3.2	\$54,500	\$1,363	\$16,350	\$409	159,888	69%	\$25.20	\$1,310	0.9	
HUNTERDON COUNTY	\$25.77	43%	\$1,340	\$53,600	3.6	\$96,700	\$2,418	\$29,010	\$725	7,129	16%	\$14.52	\$755	1.8	
MERCER COUNTY	\$21.54	39%	\$1,120	\$44,800	3.0	\$83,100	\$2,078	\$24,930	\$623	41,482	33%	\$16.15	\$840	1.3	
MIDDLESEX COUNTY	\$25.77	43%	\$1,340	\$53,600	3.6	\$96,700	\$2,418	\$29,010	\$725	88,438	33%	\$19.11	\$994	1.3	
MONMOUTH COUNTY	\$24.06	49%	\$1,251	\$50,040	3.4	\$85,000	\$2,125	\$25,500	\$638	56,963	25%	\$11.24	\$584	2.1	
MORRIS COUNTY	\$21.21	39%	\$1,103	\$44,120	3.0	\$83,800	\$2,095	\$25,140	\$629	40,721	24%	\$19.59	\$1,019	1.1	
OCEAN COUNTY	\$24.06	49%	\$1,251	\$50,040	3.4	\$85,000	\$2,125	\$25,500	\$638	33,623	17%	\$11.93	\$620	2.0	
PASSAIC COUNTY	\$24.15	45%	\$1,256	\$50,240	3.4	\$86,900	\$2,173	\$26,070	\$652	72,685	44%	\$14.37	\$747	1.7	
SALEM COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	6,561	27%	\$12.45	\$647	1.4	
SOMERSET COUNTY	\$25.77	43%	\$1,340	\$53,600	3.6	\$96,700	\$2,418	\$29,010	\$725	24,831	23%	\$22.29	\$1,159	1.2	
SUSSEX COUNTY	\$21.21	39%	\$1,103	\$44,120	3.0	\$83,800	\$2,095	\$25,140	\$629	8,812	17%	\$10.37	\$539	2.0	
UNION COUNTY	\$21.21	39%	\$1,103	\$44,120	3.0	\$83,800	\$2,095	\$25,140	\$629	71,436	38%	\$17.85	\$928	1.2	
WARREN COUNTY	\$19.37	34%	\$1,007	\$40,280	2.7	\$83,300	\$2,083	\$24,990	\$625	10,524	27%	\$12.68	\$659	1.5	

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# NEW MEXICO

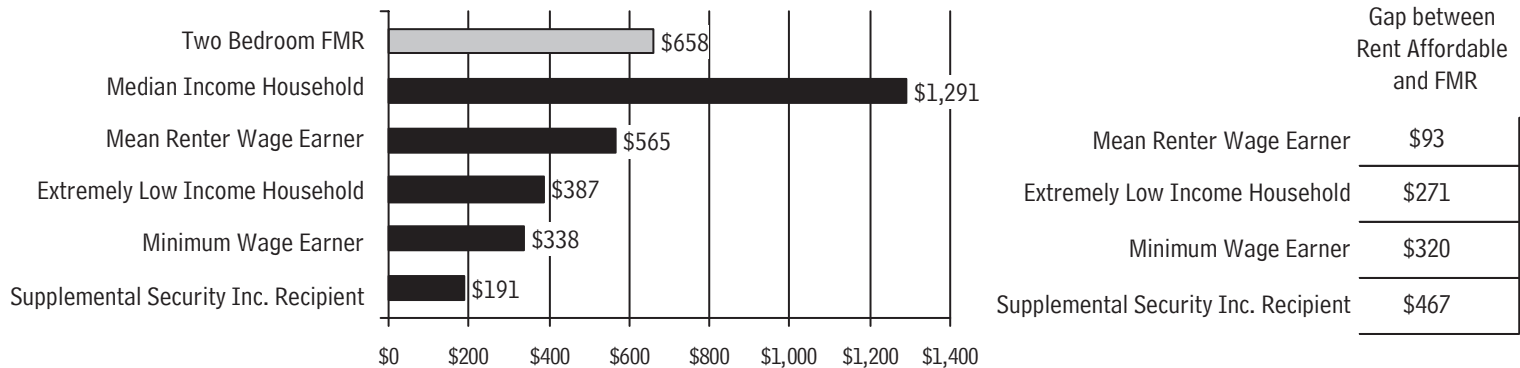
In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$658. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,194 monthly or \$26,334 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.66**

In New Mexico, 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 78 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Mexico, the estimated mean (average) wage for a renter is \$10.86. 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**



NEW MEXICO	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable <sup>3</sup> at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable <sup>3</sup> at mean wage	
<b>NEW MEXICO</b>	<b>\$12.66</b>	23%	\$658	\$26,334	1.9	\$51,656	\$1,291	\$15,497	\$387	203,536	30%	\$10.86	\$565	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$9.96</b>	24%	\$518	\$20,709	1.5	\$44,344	\$1,109	\$13,303	\$333	68,287	28%	\$10.09	\$524	1.0
<b>METROPOLITAN AREAS</b>														
<b>ALBUQUERQUE MSA *</b>	<b>\$14.62</b>	23%	\$760	\$30,400	2.2	\$58,000	\$1,450	\$17,400	\$435	90,093	32%	\$11.47	\$596	1.3
<b>FARMINGTON MSA</b>	<b>\$11.13</b>	22%	\$579	\$23,160	1.7	\$49,800	\$1,245	\$14,940	\$374	9,296	25%	\$12.89	\$670	0.9
<b>LAS CRUCES MSA</b>	<b>\$10.13</b>	22%	\$527	\$21,080	1.6	\$42,100	\$1,053	\$12,630	\$316	19,355	32%	\$7.74	\$402	1.3
<b>SANTA FE MSA</b>	<b>\$17.00</b>	22%	\$884	\$35,360	2.6	\$64,300	\$1,608	\$19,290	\$482	16,505	31%	\$11.33	\$589	1.5
<b>COUNTIES</b>														
<b>BERNALILLO COUNTY *</b>	<b>\$14.62</b>	23%	\$760	\$30,400	2.2	\$58,000	\$1,450	\$17,400	\$435	80,331	36%	\$11.46	\$596	1.3
<b>CATRON COUNTY</b>	<b>\$9.21</b>	24%	\$479	\$19,160	1.4	\$39,700	\$993	\$11,910	\$298	311	20%	\$6.43	\$334	1.4
<b>CHAVES COUNTY</b>	<b>\$9.42</b>	22%	\$490	\$19,600	1.4	\$41,300	\$1,033	\$12,390	\$310	6,575	29%	\$9.23	\$480	1.0
<b>CIBOLA COUNTY</b>	<b>\$9.21</b>	35%	\$479	\$19,160	1.4	\$39,800	\$995	\$11,940	\$299	1,903	23%	\$9.32	\$485	1.0
<b>COLFAX COUNTY</b>	<b>\$9.79</b>	22%	\$509	\$20,360	1.5	\$47,100	\$1,178	\$14,130	\$353	1,588	27%	\$8.73	\$454	1.1
<b>CURRY COUNTY</b>	<b>\$9.21</b>	22%	\$479	\$19,160	1.4	\$43,400	\$1,085	\$13,020	\$326	6,809	41%	\$9.24	\$480	1.0
<b>DE BACA COUNTY</b>	<b>\$9.21</b>	22%	\$479	\$19,160	1.4	\$41,800	\$1,045	\$12,540	\$314	205	22%	\$8.09	\$421	1.1
<b>DONA ANA COUNTY</b>	<b>\$10.13</b>	22%	\$527	\$21,080	1.6	\$42,100	\$1,053	\$12,630	\$316	19,355	32%	\$7.74	\$402	1.3
<b>EDDY COUNTY</b>	<b>\$9.21</b>	27%	\$479	\$19,160	1.4	\$48,000	\$1,200	\$14,400	\$360	4,978	26%	\$11.10	\$577	0.8
<b>GRANT COUNTY</b>	<b>\$9.69</b>	22%	\$504	\$20,160	1.5	\$43,200	\$1,080	\$12,960	\$324	3,093	25%	\$8.01	\$417	1.2
<b>GUADALUPE COUNTY</b>	<b>\$10.88</b>	22%	\$566	\$22,640	1.7	\$36,900	\$923	\$11,070	\$277	429	26%	\$7.69	\$400	1.4
<b>HARDING COUNTY †</b>	<b>\$9.21</b>	22%	\$479	\$19,160	1.4	\$47,700	\$1,193	\$14,310	\$358	92	25%			
<b>HIDALGO COUNTY</b>	<b>\$9.21</b>	24%	\$479	\$19,160	1.4	\$40,100	\$1,003	\$12,030	\$301	694	32%	\$7.72	\$401	1.2
<b>LEA COUNTY</b>	<b>\$9.21</b>	30%	\$479	\$19,160	1.4	\$45,500	\$1,138	\$13,650	\$341	5,403	27%	\$12.14	\$631	0.8
<b>LINCOLN COUNTY</b>	<b>\$11.02</b>	22%	\$573	\$22,920	1.7	\$51,300	\$1,283	\$15,390	\$385	1,870	23%	\$7.14	\$371	1.5
<b>LOS ALAMOS COUNTY</b>	<b>\$17.52</b>	22%	\$911	\$36,440	2.7	\$121,200	\$3,030	\$36,360	\$909	1,602	21%	\$17.62	\$916	1.0
<b>LUNA COUNTY</b>	<b>\$9.21</b>	40%	\$479	\$19,160	1.4	\$31,700	\$793	\$9,510	\$238	2,349	25%	\$6.82	\$355	1.4
<b>MCKINLEY COUNTY</b>	<b>\$11.21</b>	22%	\$583	\$23,320	1.7	\$34,400	\$860	\$10,320	\$258	5,926	28%	\$10.95	\$569	1.0
<b>MORA COUNTY</b>	<b>\$10.88</b>	22%	\$566	\$22,640	1.7	\$35,200	\$880	\$10,560	\$264	352	17%	\$6.53	\$340	1.7
<b>OTERO COUNTY</b>	<b>\$9.21</b>	23%	\$479	\$19,160	1.4	\$44,200	\$1,105	\$13,260	\$332	7,607	33%	\$10.09	\$525	0.9
<b>QUAY COUNTY</b>	<b>\$9.21</b>	22%	\$479	\$19,160	1.4	\$38,800	\$970	\$11,640	\$291	1,238	29%	\$6.74	\$351	1.4
<b>RIO ARRIBA COUNTY</b>	<b>\$9.88</b>	22%	\$514	\$20,560	1.5	\$41,900	\$1,048	\$12,570	\$314	2,748	18%	\$8.07	\$420	1.2
<b>ROOSEVELT COUNTY</b>	<b>\$9.21</b>	32%	\$479	\$19,160	1.4	\$40,400	\$1,010	\$12,120	\$303	2,474	37%	\$7.51	\$391	1.2
<b>SAN JUAN COUNTY</b>	<b>\$11.13</b>	22%	\$579	\$23,160	1.7	\$49,800	\$1,245	\$14,940	\$374	9,296	25%	\$12.89	\$670	0.9
<b>SAN MIGUEL COUNTY</b>	<b>\$10.23</b>	22%	\$532	\$21,280	1.6	\$40,000	\$1,000	\$12,000	\$300	2,986	27%	\$6.32	\$328	1.6
<b>SANDOVAL COUNTY *</b>	<b>\$14.62</b>	23%	\$760	\$30,400	2.2	\$58,000	\$1,450	\$17,400	\$435	5,146	16%	\$14.00	\$728	1.0
<b>SANTA FE COUNTY</b>	<b>\$17.00</b>	22%	\$884	\$35,360	2.6	\$64,300	\$1,608	\$19,290	\$482	16,505	31%	\$11.33	\$589	1.5
<b>SIERRA COUNTY</b>	<b>\$9.21</b>	23%	\$479	\$19,160	1.4	\$37,900	\$948	\$11,370	\$284	1,542	25%	\$5.77	\$300	1.6
<b>SOCORRO COUNTY</b>	<b>\$9.21</b>	23%	\$479	\$19,160	1.4	\$38,000	\$950	\$11,400	\$285	1,935	29%	\$8.88	\$462	1.0
<b>TAOS COUNTY</b>	<b>\$13.17</b>	22%	\$685	\$27,400	2.0	\$43,700	\$1,093	\$13,110	\$328	3,108	25%	\$8.55	\$445	1.5

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NEW MEXICO**

	<b>FY08 HOUSING WAGE</b>		<b>HOUSING COSTS</b>			<b>AREA MEDIAN INCOME (AMI)</b>				<b>RENTER HOUSEHOLDS</b>				Full-time jobs at mean renter wage needed to afford 2 BR FMR
			Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>TORRANCE COUNTY *</b>	<b>\$14.62</b>	23%	\$760	\$30,400	2.2	\$58,000	\$1,450	\$17,400	\$435	967	16%	\$7.57	\$393	1.9
<b>UNION COUNTY</b>	<b>\$9.21</b>	22%	\$479	\$19,160	1.4	\$45,400	\$1,135	\$13,620	\$341	470	27%	\$6.70	\$348	1.4
<b>VALENCIA COUNTY *</b>	<b>\$14.62</b>	23%	\$760	\$30,400	2.2	\$58,000	\$1,450	\$17,400	\$435	3,649	16%	\$7.19	\$374	2.0

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



# NEW YORK

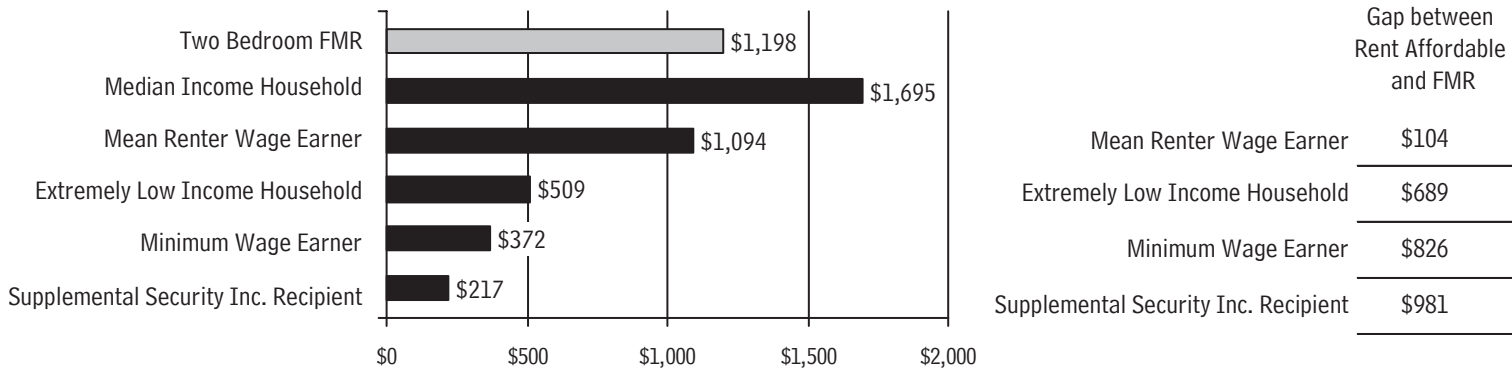
In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,198. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,993 monthly or \$47,910 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$23.03**

In New York, 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 129 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 New York, the estimated mean (average) wage for a renter is \$21.05. 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**



NEW YORK	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>NEW YORK</b>	<b>\$23.03</b>	53%	\$1,198	\$47,910	3.2	\$67,812	\$1,695	\$20,344	\$509	3,317,613	47%	\$21.05	\$1,094	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.55</b>	43%	\$705	\$28,188	1.9	\$52,323	\$1,308	\$15,697	\$392	170,949	29%	\$9.35	\$486	1.4
<b><u>METROPOLITAN AREAS</u></b>														
ALBANY-SCHENECTADY-TROY MSA	\$16.37	38%	\$851	\$34,040	2.3	\$70,600	\$1,765	\$21,180	\$530	117,463	36%	\$12.52	\$651	1.3
BINGHAMTON MSA	\$12.96	42%	\$674	\$26,960	1.8	\$58,100	\$1,453	\$17,430	\$436	32,557	32%	\$10.16	\$528	1.3
BUFFALO-NIAGARA FALLS MSA	\$13.54	33%	\$704	\$28,160	1.9	\$60,900	\$1,523	\$18,270	\$457	158,545	34%	\$9.91	\$516	1.4
ELMIRA MSA	\$14.21	43%	\$739	\$29,560	2.0	\$52,700	\$1,318	\$15,810	\$395	10,890	31%	\$9.43	\$490	1.5
GLENS FALLS MSA	\$14.92	43%	\$776	\$31,040	2.1	\$58,600	\$1,465	\$17,580	\$440	13,514	28%	\$10.12	\$526	1.5
ITHACA MSA	\$17.17	43%	\$893	\$35,720	2.4	\$71,800	\$1,795	\$21,540	\$539	16,837	46%	\$11.19	\$582	1.5
KINGSTON MSA	\$17.94	43%	\$933	\$37,320	2.5	\$66,700	\$1,668	\$20,010	\$500	21,583	32%	\$9.48	\$493	1.9
NASSAU-SUFFOLK HMFA	\$29.40	52%	\$1,529	\$61,160	4.1	\$97,100	\$2,428	\$29,130	\$728	183,058	20%	\$13.53	\$703	2.2
NEW YORK HMFA	\$25.35	57%	\$1,318	\$52,720	3.5	\$60,790	\$1,520	\$18,237	\$456	2,141,488	68%	\$31.97	\$1,663	0.8
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN MSA	\$21.21	47%	\$1,103	\$44,120	3.0	\$78,900	\$1,973	\$23,670	\$592	68,748	32%	\$11.46	\$596	1.9
ROCHESTER MSA	\$14.87	24%	\$773	\$30,920	2.1	\$63,500	\$1,588	\$19,050	\$476	127,405	32%	\$10.88	\$566	1.4
SYRACUSE MSA	\$13.71	28%	\$713	\$28,520	1.9	\$61,000	\$1,525	\$18,300	\$458	83,095	33%	\$10.42	\$542	1.3
UTICA-ROME MSA	\$13.44	43%	\$699	\$27,960	1.9	\$52,700	\$1,318	\$15,810	\$395	37,104	32%	\$8.77	\$456	1.5
WESTCHESTER COUNTY	\$29.21	57%	\$1,519	\$60,760	4.1	\$101,600	\$2,540	\$30,480	\$762	134,377	40%	\$17.46	\$908	1.7
<b><u>COUNTIES</u></b>														
ALBANY COUNTY	\$16.37	38%	\$851	\$34,040	2.3	\$70,600	\$1,765	\$21,180	\$530	50,970	42%	\$13.25	\$689	1.2
ALLEGANY COUNTY	\$12.37	43%	\$643	\$25,720	1.7	\$47,800	\$1,195	\$14,340	\$359	4,707	26%	\$7.97	\$414	1.6
BRONX COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$1,493	\$17,910	\$448	372,690	80%	\$16.72	\$869	1.5
BROOME COUNTY	\$12.96	42%	\$674	\$26,960	1.8	\$58,100	\$1,453	\$17,430	\$436	28,179	35%	\$9.67	\$503	1.3
CATTARAUGUS COUNTY	\$12.58	43%	\$654	\$26,160	1.8	\$48,800	\$1,220	\$14,640	\$366	8,192	26%	\$8.71	\$453	1.4
CAYUGA COUNTY	\$13.44	43%	\$699	\$27,960	1.9	\$56,800	\$1,420	\$17,040	\$426	8,553	28%	\$8.58	\$446	1.6
CHAUTAUQUA COUNTY	\$12.71	43%	\$661	\$26,440	1.8	\$49,900	\$1,248	\$14,970	\$374	16,758	31%	\$8.12	\$422	1.6
CHEMUNG COUNTY	\$14.21	43%	\$739	\$29,560	2.0	\$52,700	\$1,318	\$15,810	\$395	10,890	31%	\$9.43	\$490	1.5
CHENANGO COUNTY	\$12.67	43%	\$659	\$26,360	1.8	\$49,700	\$1,243	\$14,910	\$373	4,922	25%	\$10.12	\$526	1.3
CLINTON COUNTY	\$14.27	43%	\$742	\$29,680	2.0	\$58,600	\$1,465	\$17,580	\$440	9,261	31%	\$8.57	\$446	1.7
COLUMBIA COUNTY	\$15.60	43%	\$811	\$32,440	2.2	\$61,800	\$1,545	\$18,540	\$464	7,303	29%	\$9.91	\$515	1.6
CORTLAND COUNTY	\$13.83	43%	\$719	\$28,760	1.9	\$52,600	\$1,315	\$15,780	\$395	6,492	36%	\$8.55	\$445	1.6
DELAWARE COUNTY	\$12.83	43%	\$667	\$26,680	1.8	\$49,400	\$1,235	\$14,820	\$371	4,673	24%	\$11.12	\$578	1.2
DUTCHESS COUNTY	\$21.21	47%	\$1,103	\$44,120	3.0	\$78,900	\$1,973	\$23,670	\$592	30,908	31%	\$12.59	\$654	1.7
ERIE COUNTY	\$13.54	33%	\$704	\$28,160	1.9	\$60,900	\$1,523	\$18,270	\$457	132,093	35%	\$10.04	\$522	1.3
ESSEX COUNTY	\$13.44	43%	\$699	\$27,960	1.9	\$52,800	\$1,320	\$15,840	\$396	3,932	26%	\$8.73	\$454	1.5
FRANKLIN COUNTY	\$12.27	43%	\$638	\$25,520	1.7	\$48,700	\$1,218	\$14,610	\$365	5,320	30%	\$8.15	\$424	1.5
FULTON COUNTY	\$13.54	43%	\$704	\$28,160	1.9	\$49,500	\$1,238	\$14,850	\$371	6,103	28%	\$9.07	\$472	1.5
GENESEE COUNTY	\$14.73	43%	\$766	\$30,640	2.1	\$59,700	\$1,493	\$17,910	\$448	6,162	27%	\$8.71	\$453	1.7
GREENE COUNTY	\$14.73	43%	\$766	\$30,640	2.1	\$55,500	\$1,388	\$16,650	\$416	5,078	28%	\$8.76	\$455	1.7

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NEW YORK**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
HAMILTON COUNTY	\$13.58	43%	\$706	\$28,240	1.9	\$49,500	\$1,238	\$14,850	\$371	488	21%	\$6.29	\$327	2.2
HERKIMER COUNTY	\$13.44	43%	\$699	\$27,960	1.9	\$52,700	\$1,318	\$15,810	\$395	7,416	29%	\$7.77	\$404	1.7
JEFFERSON COUNTY	\$14.04	43%	\$730	\$29,200	2.0	\$47,200	\$1,180	\$14,160	\$354	16,118	40%	\$10.12	\$526	1.4
KINGS COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$1,493	\$17,910	\$448	642,437	73%	\$14.81	\$770	1.7
LEWIS COUNTY	\$12.52	43%	\$651	\$26,040	1.8	\$48,600	\$1,215	\$14,580	\$365	2,306	23%	\$7.81	\$406	1.6
LIVINGSTON COUNTY	\$14.87	24%	\$773	\$30,920	2.1	\$63,500	\$1,588	\$19,050	\$476	5,641	25%	\$7.34	\$382	2.0
MADISON COUNTY	\$13.71	28%	\$713	\$28,520	1.9	\$61,000	\$1,525	\$18,300	\$458	6,356	25%	\$9.16	\$476	1.5
MONROE COUNTY	\$14.87	24%	\$773	\$30,920	2.1	\$63,500	\$1,588	\$19,050	\$476	100,054	35%	\$11.40	\$593	1.3
MONTGOMERY COUNTY	\$12.52	43%	\$651	\$26,040	1.8	\$51,000	\$1,275	\$15,300	\$383	6,583	33%	\$9.70	\$504	1.3
NASSAU COUNTY	\$29.40	52%	\$1,529	\$61,160	4.1	\$97,100	\$2,428	\$29,130	\$728	88,130	20%	\$13.58	\$706	2.2
NEW YORK COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$1,493	\$17,910	\$448	589,949	80%	\$43.44	\$2,259	0.6
NIAGARA COUNTY	\$13.54	33%	\$704	\$28,160	1.9	\$60,900	\$1,523	\$18,270	\$457	26,452	30%	\$9.13	\$475	1.5
ONEIDA COUNTY	\$13.44	43%	\$699	\$27,960	1.9	\$52,700	\$1,318	\$15,810	\$395	29,688	33%	\$8.93	\$464	1.5
ONONDAGA COUNTY	\$13.71	28%	\$713	\$28,520	1.9	\$61,000	\$1,525	\$18,300	\$458	64,338	36%	\$10.64	\$553	1.3
ONTARIO COUNTY	\$14.87	24%	\$773	\$30,920	2.1	\$63,500	\$1,588	\$19,050	\$476	10,140	26%	\$9.76	\$508	1.5
ORANGE COUNTY	\$21.21	47%	\$1,103	\$44,120	3.0	\$78,900	\$1,973	\$23,670	\$592	37,840	33%	\$10.40	\$541	2.0
ORLEANS COUNTY	\$14.87	24%	\$773	\$30,920	2.1	\$63,500	\$1,588	\$19,050	\$476	3,755	24%	\$7.35	\$382	2.0
OSWEGO COUNTY	\$13.71	28%	\$713	\$28,520	1.9	\$61,000	\$1,525	\$18,300	\$458	12,401	27%	\$9.41	\$489	1.5
OTSEGO COUNTY	\$13.25	43%	\$689	\$27,560	1.9	\$51,400	\$1,285	\$15,420	\$386	6,279	27%	\$9.61	\$500	1.4
PUTNAM COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$1,493	\$17,910	\$448	5,819	18%	\$11.43	\$594	2.2
QUEENS COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$1,493	\$17,910	\$448	447,770	57%	\$16.86	\$877	1.5
RENSSELAER COUNTY	\$16.37	38%	\$851	\$34,040	2.3	\$70,600	\$1,765	\$21,180	\$530	21,038	35%	\$11.48	\$597	1.4
RICHMOND COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$1,493	\$17,910	\$448	56,609	36%	\$10.98	\$571	2.3
ROCKLAND COUNTY	\$25.35	57%	\$1,318	\$52,720	3.5	\$59,700	\$2,418	\$29,010	\$725	26,214	28%	\$11.65	\$606	2.2
SARATOGA COUNTY	\$16.37	38%	\$851	\$34,040	2.3	\$70,600	\$1,765	\$21,180	\$530	21,848	28%	\$11.49	\$597	1.4
SCHENECTADY COUNTY	\$16.37	38%	\$851	\$34,040	2.3	\$70,600	\$1,765	\$21,180	\$530	20,646	35%	\$12.77	\$664	1.3
SCHOHARIE COUNTY	\$16.37	38%	\$851	\$34,040	2.3	\$70,600	\$1,765	\$21,180	\$530	2,961	25%	\$8.31	\$432	2.0
SCHUYLER COUNTY	\$13.65	43%	\$710	\$28,400	1.9	\$51,700	\$1,293	\$15,510	\$388	1,683	23%	\$7.89	\$410	1.7
SENECA COUNTY	\$14.42	43%	\$750	\$30,000	2.0	\$56,800	\$1,420	\$17,040	\$426	3,319	26%	\$8.47	\$440	1.7
ST. LAWRENCE COUNTY	\$12.56	43%	\$653	\$26,120	1.8	\$47,400	\$1,185	\$14,220	\$356	11,893	29%	\$8.19	\$426	1.5
STEBEN COUNTY	\$13.35	43%	\$694	\$27,760	1.9	\$53,000	\$1,325	\$15,900	\$398	10,487	27%	\$15.54	\$808	0.9
SUFFOLK COUNTY	\$29.40	52%	\$1,529	\$61,160	4.1	\$97,100	\$2,428	\$29,130	\$728	94,928	20%	\$13.47	\$700	2.2
SULLIVAN COUNTY	\$16.25	43%	\$845	\$33,800	2.3	\$57,400	\$1,435	\$17,220	\$431	8,816	32%	\$8.71	\$453	1.9
TIOGA COUNTY	\$12.96	42%	\$674	\$26,960	1.8	\$58,100	\$1,453	\$17,430	\$436	4,378	22%	\$13.23	\$688	1.0
TOMPKINS COUNTY	\$17.17	43%	\$893	\$35,720	2.4	\$71,800	\$1,795	\$21,540	\$539	16,837	46%	\$11.19	\$582	1.5
ULSTER COUNTY	\$17.94	43%	\$933	\$37,320	2.5	\$66,700	\$1,668	\$20,010	\$500	21,583	32%	\$9.48	\$493	1.9
WARREN COUNTY	\$14.92	43%	\$776	\$31,040	2.1	\$58,600	\$1,465	\$17,580	\$440	7,752	30%	\$10.13	\$527	1.5
WASHINGTON COUNTY	\$14.92	43%	\$776	\$31,040	2.1	\$58,600	\$1,465	\$17,580	\$440	5,762	26%	\$10.07	\$523	1.5
WAYNE COUNTY	\$14.87	24%	\$773	\$30,920	2.1	\$63,500	\$1,588	\$19,050	\$476	7,815	22%	\$8.48	\$441	1.8
WESTCHESTER COUNTY	\$29.21	57%	\$1,519	\$60,760	4.1	\$101,600	\$2,540	\$30,480	\$762	134,377	40%	\$17.46	\$908	1.7
WYOMING COUNTY	\$12.96	42%	\$674	\$26,960	1.8	\$56,300	\$1,408	\$16,890	\$422	3,446	23%	\$8.37	\$435	1.5
YATES COUNTY	\$13.27	43%	\$690	\$27,600	1.9	\$50,700	\$1,268	\$15,210	\$380	2,075	23%	\$8.09	\$420	1.6

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

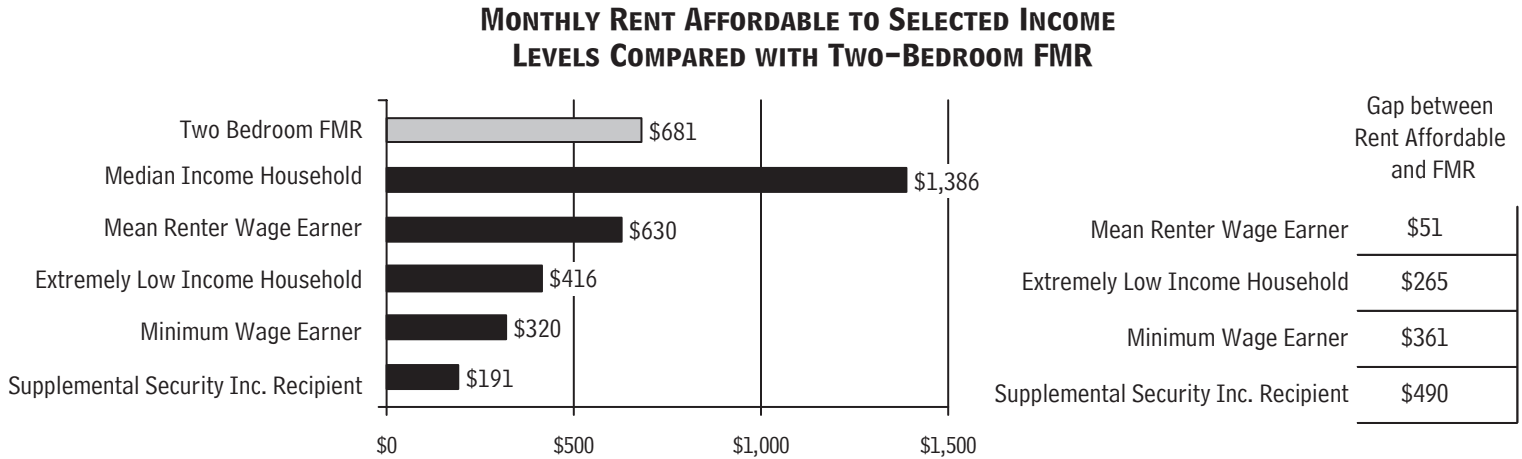
# NORTH CAROLINA

In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$681. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,269 monthly or \$27,229 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.09**

In North Carolina, 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 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 North Carolina, the estimated mean (average) wage for a renter is \$12.11. 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.



## NORTH CAROLINA

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>NORTH CAROLINA</b>	<b>\$13.09</b>	24%	\$681	\$27,229	2.1	\$55,460	\$1,386	\$16,638	\$416	959,743	31%	\$12.11	\$630	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.60</b>	34%	\$603	\$24,135	1.9	\$48,134	\$1,203	\$14,440	\$361	260,561	26%	\$9.35	\$486	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ANSON COUNTY HMFA	\$10.67	43%	\$555	\$22,200	1.7	\$42,000	\$1,050	\$12,600	\$315	2,213	24%	\$9.12	\$474	1.2
ASHEVILLE HMFA	\$13.37	34%	\$695	\$27,800	2.2	\$52,500	\$1,313	\$15,750	\$394	35,309	27%	\$10.74	\$559	1.2
BURLINGTON MSA	\$13.88	29%	\$722	\$28,880	2.3	\$51,400	\$1,285	\$15,420	\$386	15,408	30%	\$11.62	\$604	1.2
CHARLOTTE-GASTONIA-CONCORD HMFA	\$14.23	14%	\$740	\$29,600	2.3	\$64,300	\$1,608	\$19,290	\$482	147,033	33%	\$15.89	\$826	0.9
DURHAM HMFA	\$15.31	21%	\$796	\$31,840	2.5	\$62,100	\$1,553	\$18,630	\$466	64,707	42%	\$16.82	\$875	0.9
FAYETTEVILLE HMFA	\$12.69	29%	\$660	\$26,400	2.1	\$49,300	\$1,233	\$14,790	\$370	43,610	41%	\$10.60	\$551	1.2
GOLDSBORO MSA	\$11.29	29%	\$587	\$23,480	1.8	\$48,200	\$1,205	\$14,460	\$362	14,786	35%	\$9.79	\$509	1.2
GREENE COUNTY HMFA	\$10.67	42%	\$555	\$22,200	1.7	\$42,900	\$1,073	\$12,870	\$322	1,697	25%	\$6.58	\$342	1.6
GREENSBORO-HIGH POINT HMFA	\$13.83	27%	\$719	\$28,760	2.2	\$56,100	\$1,403	\$16,830	\$421	74,833	34%	\$12.08	\$628	1.1
GREENVILLE HMFA	\$12.00	29%	\$624	\$24,960	2.0	\$51,600	\$1,290	\$15,480	\$387	22,000	42%	\$8.50	\$442	1.4
HAYWOOD COUNTY HMFA	\$11.87	34%	\$617	\$24,680	1.9	\$47,700	\$1,193	\$14,310	\$358	5,242	23%	\$9.55	\$497	1.2
HICKORY-LENOIR-MORGANTON MSA	\$11.50	29%	\$598	\$23,920	1.9	\$50,900	\$1,273	\$15,270	\$382	34,443	26%	\$11.04	\$574	1.0
HOKE COUNTY HMFA	\$11.73	29%	\$610	\$24,400	1.9	\$42,000	\$1,050	\$12,600	\$315	2,842	25%	\$7.45	\$387	1.6
JACKSONVILLE MSA	\$11.60	29%	\$603	\$24,120	1.9	\$46,400	\$1,160	\$13,920	\$348	20,154	42%	\$9.12	\$474	1.3
PENDER COUNTY HMFA	\$11.63	29%	\$605	\$24,200	1.9	\$49,400	\$1,235	\$14,820	\$371	2,794	17%	\$7.62	\$396	1.5
PERSON COUNTY HMFA	\$11.29	28%	\$587	\$23,480	1.8	\$52,800	\$1,320	\$15,840	\$396	3,576	25%	\$9.79	\$509	1.2
RALEIGH-CARY MSA	\$15.33	12%	\$797	\$31,880	2.5	\$74,900	\$1,873	\$22,470	\$562	98,920	32%	\$12.67	\$659	1.2
ROCKINGHAM COUNTY HMFA	\$10.94	28%	\$569	\$22,760	1.8	\$47,600	\$1,190	\$14,280	\$357	9,735	26%	\$9.33	\$485	1.2
ROCKY MOUNT MSA	\$10.67	10%	\$555	\$22,200	1.7	\$47,700	\$1,193	\$14,310	\$358	18,199	34%	\$9.65	\$502	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA *	\$17.38	42%	\$904	\$36,160	2.8	\$65,100	\$1,628	\$19,530	\$488	1,280	19%	\$7.82	\$407	2.2
WILMINGTON HMFA	\$14.75	29%	\$767	\$30,680	2.4	\$56,600	\$1,415	\$16,980	\$425	29,486	30%	\$9.93	\$517	1.5
WINSTON-SALEM MSA	\$12.54	27%	\$652	\$26,080	2.0	\$57,300	\$1,433	\$17,190	\$430	50,915	30%	\$12.02	\$625	1.0

## COUNTIES

ALAMANCE COUNTY	\$13.88	29%	\$722	\$28,880	2.3	\$51,400	\$1,285	\$15,420	\$386	15,408	30%	\$11.62	\$604	1.2
ALEXANDER COUNTY	\$11.50	29%	\$598	\$23,920	1.9	\$50,900	\$1,273	\$15,270	\$382	2,560	19%	\$8.94	\$465	1.3
ALLEGHANY COUNTY	\$10.67	38%	\$555	\$22,200	1.7	\$45,000	\$1,125	\$13,500	\$338	966	21%	\$7.07	\$368	1.5
ANSON COUNTY	\$10.67	43%	\$555	\$22,200	1.7	\$42,000	\$1,050	\$12,600	\$315	2,213	24%	\$9.12	\$474	1.2
ASHE COUNTY	\$10.67	48%	\$555	\$22,200	1.7	\$42,600	\$1,065	\$12,780	\$320	1,975	19%	\$8.33	\$433	1.3
AVERY COUNTY	\$12.12	29%	\$630	\$25,200	2.0	\$44,400	\$1,110	\$13,320	\$333	1,273	19%	\$7.81	\$406	1.6
BEAUFORT COUNTY	\$10.67	32%	\$555	\$22,200	1.7	\$44,600	\$1,115	\$13,380	\$335	4,563	25%	\$7.84	\$408	1.4
BERTIE COUNTY	\$10.67	36%	\$555	\$22,200	1.7	\$35,700	\$893	\$10,710	\$268	1,942	25%	\$8.30	\$432	1.3
BLADEN COUNTY	\$10.67	57%	\$555	\$22,200	1.7	\$40,100	\$1,003	\$12,030	\$301	2,864	22%	\$6.85	\$356	1.6
BRUNSWICK COUNTY	\$14.75	29%	\$767	\$30,680	2.4	\$56,600	\$1,415	\$16,980	\$425	5,418	18%	\$9.47	\$492	1.6
BUNCOMBE COUNTY	\$13.37	34%	\$695	\$27,800	2.2	\$52,500	\$1,313	\$15,750	\$394	25,501	30%	\$10.87	\$565	1.2
BURKE COUNTY	\$11.50	29%	\$598	\$23,920	1.9	\$50,900	\$1,273	\$15,270	\$382	8,931	26%	\$11.05	\$575	1.0

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NORTH CAROLINA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CABARRUS COUNTY	\$14.23	14%	\$740	\$29,600	2.3	\$64,300	\$1,608	\$19,290	\$482	12,545	25%	\$11.94	\$621	1.2
CALDWELL COUNTY	\$11.50	29%	\$598	\$23,920	1.9	\$50,900	\$1,273	\$15,270	\$382	7,718	25%	\$9.75	\$507	1.2
CAMDEN COUNTY	\$12.29	29%	\$639	\$25,560	2.0	\$56,000	\$1,400	\$16,800	\$420	440	17%	\$11.99	\$624	1.0
CARTERET COUNTY	\$11.88	29%	\$618	\$24,720	1.9	\$54,100	\$1,353	\$16,230	\$406	5,889	23%	\$7.54	\$392	1.6
CASWELL COUNTY	\$11.10	29%	\$577	\$23,080	1.8	\$49,200	\$1,230	\$14,760	\$369	1,787	21%	\$7.03	\$365	1.6
CATAWBA COUNTY	\$11.50	29%	\$598	\$23,920	1.9	\$50,900	\$1,273	\$15,270	\$382	15,234	27%	\$11.67	\$607	1.0
CHATHAM COUNTY	\$15.31	21%	\$796	\$31,840	2.5	\$62,100	\$1,553	\$18,630	\$466	4,502	23%	\$10.01	\$521	1.5
CHEROKEE COUNTY	\$10.67	61%	\$555	\$22,200	1.7	\$39,800	\$995	\$11,940	\$299	1,846	18%	\$7.65	\$398	1.4
CHOWAN COUNTY	\$12.29	29%	\$639	\$25,560	2.0	\$43,700	\$1,093	\$13,110	\$328	1,546	28%	\$7.23	\$376	1.7
CLAY COUNTY	\$10.67	30%	\$555	\$22,200	1.7	\$45,200	\$1,130	\$13,560	\$339	592	15%	\$7.60	\$395	1.4
CLEVELAND COUNTY	\$12.79	52%	\$665	\$26,600	2.1	\$49,000	\$1,225	\$14,700	\$368	10,043	27%	\$10.16	\$528	1.3
COLUMBUS COUNTY	\$10.67	43%	\$555	\$22,200	1.7	\$39,800	\$995	\$11,940	\$299	5,033	24%	\$8.40	\$437	1.3
CRAVEN COUNTY	\$11.81	29%	\$614	\$24,560	1.9	\$51,200	\$1,280	\$15,360	\$384	11,514	33%	\$10.63	\$553	1.1
CUMBERLAND COUNTY	\$12.69	29%	\$660	\$26,400	2.1	\$49,300	\$1,233	\$14,790	\$370	43,610	41%	\$10.60	\$551	1.2
CURRITUCK COUNTY *	\$17.38	42%	\$904	\$36,160	2.8	\$65,100	\$1,628	\$19,530	\$488	1,280	19%	\$7.82	\$407	2.2
DARE COUNTY	\$15.02	29%	\$781	\$31,240	2.4	\$59,200	\$1,480	\$17,760	\$444	3,236	26%	\$9.07	\$472	1.7
DAVIDSON COUNTY	\$11.21	29%	\$583	\$23,320	1.8	\$54,400	\$1,360	\$16,320	\$408	14,996	26%	\$9.62	\$500	1.2
DAVIE COUNTY	\$12.54	27%	\$652	\$26,080	2.0	\$57,300	\$1,433	\$17,190	\$430	2,296	17%	\$8.86	\$461	1.4
DUPLIN COUNTY	\$10.67	51%	\$555	\$22,200	1.7	\$40,900	\$1,023	\$12,270	\$307	4,586	25%	\$8.75	\$455	1.2
DURHAM COUNTY	\$15.31	21%	\$796	\$31,840	2.5	\$62,100	\$1,553	\$18,630	\$466	40,737	46%	\$18.77	\$976	0.8
EDGEcombe COUNTY	\$10.67	10%	\$555	\$22,200	1.7	\$47,700	\$1,193	\$14,310	\$358	7,332	36%	\$9.85	\$512	1.1
FORSYTH COUNTY	\$12.54	27%	\$652	\$26,080	2.0	\$57,300	\$1,433	\$17,190	\$430	42,599	34%	\$12.46	\$648	1.0
FRANKLIN COUNTY	\$15.33	12%	\$797	\$31,880	2.5	\$74,900	\$1,873	\$22,470	\$562	3,963	22%	\$10.54	\$548	1.5
GASTON COUNTY	\$14.23	14%	\$740	\$29,600	2.3	\$64,300	\$1,608	\$19,290	\$482	23,031	31%	\$11.38	\$592	1.3
GATES COUNTY	\$12.29	29%	\$639	\$25,560	2.0	\$48,600	\$1,215	\$14,580	\$365	701	18%	\$7.54	\$392	1.6
GRAHAM COUNTY	\$10.67	30%	\$555	\$22,200	1.7	\$38,500	\$963	\$11,550	\$289	579	17%	\$7.06	\$367	1.5
GRANVILLE COUNTY	\$12.00	29%	\$624	\$24,960	2.0	\$54,600	\$1,365	\$16,380	\$410	4,150	25%	\$9.34	\$485	1.3
GREENE COUNTY	\$10.67	42%	\$555	\$22,200	1.7	\$42,900	\$1,073	\$12,870	\$322	1,697	25%	\$6.58	\$342	1.6
GUILFORD COUNTY	\$13.83	27%	\$719	\$28,760	2.2	\$56,100	\$1,403	\$16,830	\$421	62,967	37%	\$12.43	\$646	1.1
HALIFAX COUNTY	\$10.67	34%	\$555	\$22,200	1.7	\$39,300	\$983	\$11,790	\$295	7,295	33%	\$8.10	\$421	1.3
HARNETT COUNTY	\$11.10	29%	\$577	\$23,080	1.8	\$51,500	\$1,288	\$15,450	\$386	10,047	30%	\$8.99	\$467	1.2
HAYWOOD COUNTY	\$11.87	34%	\$617	\$24,680	1.9	\$47,700	\$1,193	\$14,310	\$358	5,242	23%	\$9.55	\$497	1.2
HENDERSON COUNTY	\$13.37	34%	\$695	\$27,800	2.2	\$52,500	\$1,313	\$15,750	\$394	7,931	21%	\$10.58	\$550	1.3
HERTFORD COUNTY	\$10.67	35%	\$555	\$22,200	1.7	\$38,500	\$963	\$11,550	\$289	2,683	30%	\$10.00	\$520	1.1
HOKE COUNTY	\$11.73	29%	\$610	\$24,400	1.9	\$42,000	\$1,050	\$12,600	\$315	2,842	25%	\$7.45	\$387	1.6
HYDE COUNTY	\$12.29	29%	\$639	\$25,560	2.0	\$42,200	\$1,055	\$12,660	\$317	472	22%	\$8.63	\$449	1.4
IREDELL COUNTY	\$13.10	29%	\$681	\$27,240	2.1	\$59,800	\$1,495	\$17,940	\$449	11,680	25%	\$11.68	\$607	1.1
JACKSON COUNTY	\$11.52	42%	\$599	\$23,960	1.9	\$48,700	\$1,218	\$14,610	\$365	3,630	28%	\$8.41	\$437	1.4
JOHNSTON COUNTY	\$15.33	12%	\$797	\$31,880	2.5	\$74,900	\$1,873	\$22,470	\$562	12,373	27%	\$9.39	\$489	1.6
JONES COUNTY	\$11.77	29%	\$612	\$24,480	1.9	\$41,900	\$1,048	\$12,570	\$314	830	20%	\$7.56	\$393	1.6
LEE COUNTY	\$12.21	29%	\$635	\$25,400	2.0	\$54,200	\$1,355	\$16,260	\$407	5,230	28%	\$11.04	\$574	1.1
LENOIR COUNTY	\$10.71	29%	\$557	\$22,280	1.7	\$45,500	\$1,138	\$13,650	\$341	7,878	33%	\$7.99	\$415	1.3

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**NORTH CAROLINA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
LINCOLN COUNTY	\$11.58	29%	\$602	\$24,080	1.9	\$52,900	\$1,323	\$15,870	\$397	5,165	21%	\$9.75	\$507	1.2
MACON COUNTY	\$11.48	29%	\$597	\$23,880	1.9	\$44,200	\$1,105	\$13,260	\$332	2,395	19%	\$9.60	\$499	1.2
MADISON COUNTY	\$13.37	34%	\$695	\$27,800	2.2	\$52,500	\$1,313	\$15,750	\$394	1,877	23%	\$8.47	\$441	1.6
MARTIN COUNTY	\$10.67	42%	\$555	\$22,200	1.7	\$41,200	\$1,030	\$12,360	\$309	2,827	28%	\$8.87	\$461	1.2
MCDOWELL COUNTY	\$11.98	52%	\$623	\$24,920	1.9	\$44,000	\$1,100	\$13,200	\$330	3,788	23%	\$9.99	\$520	1.2
MECKLENBURG COUNTY	\$14.23	14%	\$740	\$29,600	2.3	\$64,300	\$1,608	\$19,290	\$482	103,024	38%	\$17.37	\$903	0.8
MITCHELL COUNTY	\$12.12	29%	\$630	\$25,200	2.0	\$42,700	\$1,068	\$12,810	\$320	1,254	19%	\$9.27	\$482	1.3
MONTGOMERY COUNTY	\$10.67	38%	\$555	\$22,200	1.7	\$46,900	\$1,173	\$14,070	\$352	2,312	23%	\$9.13	\$475	1.2
MOORE COUNTY	\$12.52	29%	\$651	\$26,040	2.0	\$57,800	\$1,445	\$17,340	\$434	6,570	21%	\$9.72	\$505	1.3
NASH COUNTY	\$10.67	10%	\$555	\$22,200	1.7	\$47,700	\$1,193	\$14,310	\$358	10,867	32%	\$9.55	\$496	1.1
NEW HANOVER COUNTY	\$14.75	29%	\$767	\$30,680	2.4	\$56,600	\$1,415	\$16,980	\$425	24,068	35%	\$10.06	\$523	1.5
NORTHAMPTON COUNTY	\$10.67	34%	\$555	\$22,200	1.7	\$40,400	\$1,010	\$12,120	\$303	2,016	23%	\$6.74	\$351	1.6
ONSWLOW COUNTY	\$11.60	29%	\$603	\$24,120	1.9	\$46,400	\$1,160	\$13,920	\$348	20,154	42%	\$9.12	\$474	1.3
ORANGE COUNTY	\$15.31	21%	\$796	\$31,840	2.5	\$62,100	\$1,553	\$18,630	\$466	19,468	42%	\$10.21	\$531	1.5
PAMLICO COUNTY	\$10.67	32%	\$555	\$22,200	1.7	\$49,700	\$1,243	\$14,910	\$373	925	18%	\$7.17	\$373	1.5
PASQUOTANK COUNTY	\$12.13	29%	\$631	\$25,240	2.0	\$43,300	\$1,083	\$12,990	\$325	4,424	34%	\$8.67	\$451	1.4
PENDER COUNTY	\$11.63	29%	\$605	\$24,200	1.9	\$49,400	\$1,235	\$14,820	\$371	2,794	17%	\$7.62	\$396	1.5
PERQUIMANS COUNTY	\$12.29	29%	\$639	\$25,560	2.0	\$41,900	\$1,048	\$12,570	\$314	994	21%	\$6.24	\$325	2.0
PERSON COUNTY	\$11.29	28%	\$587	\$23,480	1.8	\$52,800	\$1,320	\$15,840	\$396	3,576	25%	\$9.79	\$509	1.2
PITT COUNTY	\$12.00	29%	\$624	\$24,960	2.0	\$51,600	\$1,290	\$15,480	\$387	22,000	42%	\$8.50	\$442	1.4
POLK COUNTY	\$12.31	52%	\$640	\$25,600	2.0	\$53,900	\$1,348	\$16,170	\$404	1,690	21%	\$9.91	\$515	1.2
RANDOLPH COUNTY	\$13.83	27%	\$719	\$28,760	2.2	\$56,100	\$1,403	\$16,830	\$421	11,866	23%	\$10.06	\$523	1.4
RICHMOND COUNTY	\$10.67	36%	\$555	\$22,200	1.7	\$41,200	\$1,030	\$12,360	\$309	5,003	28%	\$8.53	\$444	1.3
ROBESON COUNTY	\$10.67	32%	\$555	\$22,200	1.7	\$36,700	\$918	\$11,010	\$275	11,898	27%	\$7.23	\$376	1.5
ROCKINGHAM COUNTY	\$10.94	28%	\$569	\$22,760	1.8	\$47,600	\$1,190	\$14,280	\$357	9,735	26%	\$9.33	\$485	1.2
ROWAN COUNTY	\$12.33	34%	\$641	\$25,640	2.0	\$54,400	\$1,360	\$16,320	\$408	13,203	26%	\$12.26	\$638	1.0
RUTHERFORD COUNTY	\$12.02	52%	\$625	\$25,000	2.0	\$44,000	\$1,100	\$13,200	\$330	6,424	26%	\$9.23	\$480	1.3
SAMPSON COUNTY	\$10.67	52%	\$555	\$22,200	1.7	\$45,200	\$1,130	\$13,560	\$339	5,910	27%	\$8.91	\$463	1.2
SCOTLAND COUNTY	\$11.35	29%	\$590	\$23,600	1.8	\$45,400	\$1,135	\$13,620	\$341	4,138	31%	\$7.81	\$406	1.5
STANLY COUNTY	\$11.10	29%	\$577	\$23,080	1.8	\$51,300	\$1,283	\$15,390	\$385	5,278	24%	\$9.82	\$511	1.1
STOKES COUNTY	\$12.54	27%	\$652	\$26,080	2.0	\$57,300	\$1,433	\$17,190	\$430	3,156	18%	\$9.15	\$476	1.4
SURRY COUNTY	\$10.67	39%	\$555	\$22,200	1.7	\$46,400	\$1,160	\$13,920	\$348	6,721	24%	\$9.11	\$474	1.2
SWAIN COUNTY	\$10.67	30%	\$555	\$22,200	1.7	\$40,500	\$1,013	\$12,150	\$304	1,188	23%	\$7.47	\$389	1.4
TRANSYLVANIA COUNTY	\$13.69	61%	\$712	\$28,480	2.2	\$52,200	\$1,305	\$15,660	\$392	2,536	21%	\$8.17	\$425	1.7
TYRRELL COUNTY	\$12.29	29%	\$639	\$25,560	2.0	\$38,300	\$958	\$11,490	\$287	387	25%	\$7.24	\$376	1.7
UNION COUNTY	\$14.23	14%	\$740	\$29,600	2.3	\$64,300	\$1,608	\$19,290	\$482	8,433	19%	\$10.57	\$550	1.3
VANCE COUNTY	\$10.77	29%	\$560	\$22,400	1.8	\$43,000	\$1,075	\$12,900	\$323	5,473	34%	\$8.08	\$420	1.3
WAKE COUNTY	\$15.33	12%	\$797	\$31,880	2.5	\$74,900	\$1,873	\$22,470	\$562	82,584	34%	\$13.06	\$679	1.2
WARREN COUNTY	\$11.02	29%	\$573	\$22,920	1.8	\$40,000	\$1,000	\$12,000	\$300	1,756	23%	\$7.28	\$378	1.5
WASHINGTON COUNTY	\$11.58	29%	\$602	\$24,080	1.9	\$40,900	\$1,023	\$12,270	\$307	1,420	26%	\$5.05	\$263	2.3
WATAUGA COUNTY	\$13.81	29%	\$718	\$28,720	2.2	\$54,200	\$1,355	\$16,260	\$407	6,144	37%	\$7.45	\$388	1.9
WAYNE COUNTY	\$11.29	29%	\$587	\$23,480	1.8	\$48,200	\$1,205	\$14,460	\$362	14,786	35%	\$9.79	\$509	1.2

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NORTH CAROLINA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>WILKES COUNTY</b>	<b>\$10.67</b>	36%	\$555	\$22,200	1.7	\$49,200	\$1,230	\$14,760	\$369	5,877	22%	\$10.18	\$529	1.0
<b>WILSON COUNTY</b>	<b>\$12.38</b>	29%	\$644	\$25,760	2.0	\$48,800	\$1,220	\$14,640	\$366	11,101	39%	\$10.81	\$562	1.1
<b>YADKIN COUNTY</b>	<b>\$12.54</b>	27%	\$652	\$26,080	2.0	\$57,300	\$1,433	\$17,190	\$430	2,864	20%	\$9.09	\$473	1.4
<b>YANCEY COUNTY</b>	<b>\$10.67</b>	41%	\$555	\$22,200	1.7	\$42,200	\$1,055	\$12,660	\$317	1,478	20%	\$8.15	\$424	1.3

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



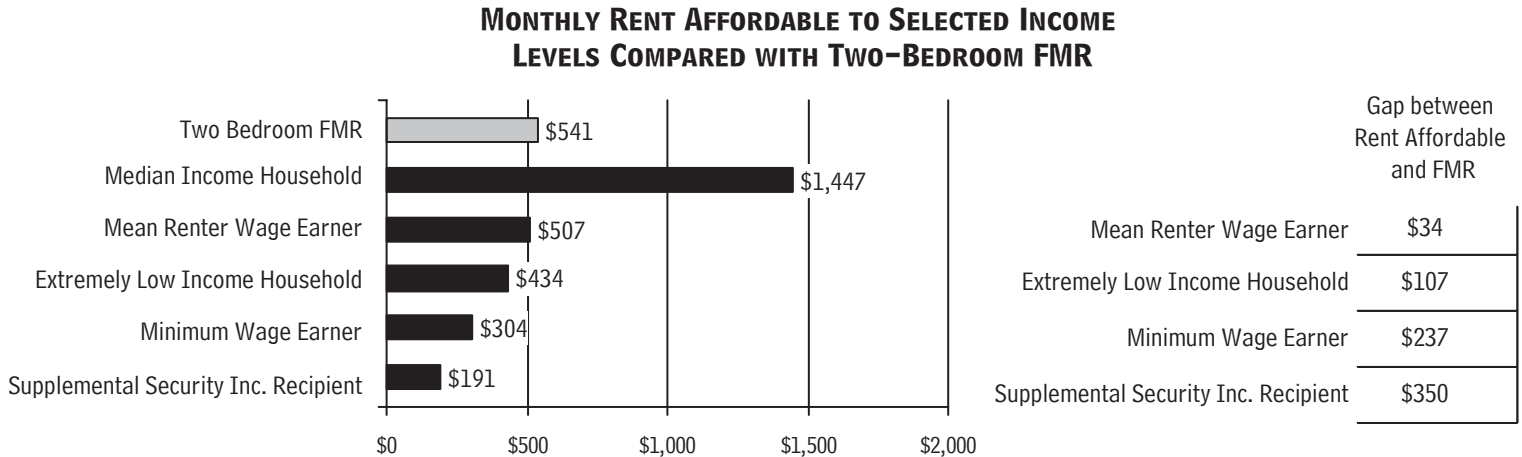
# NORTH DAKOTA

In North Dakota, 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 \$21,642 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$10.40**

In North Dakota, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 71 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 North Dakota, the estimated mean (average) wage for a renter is \$9.75. 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.



## NORTH DAKOTA

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>NORTH DAKOTA</b>	<b>\$10.40</b>	24%	\$541	\$21,642	1.8	\$57,872	\$1,447	\$17,361	\$434	85,842	33%	\$9.75	\$507	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$9.56</b>	24%	\$497	\$19,888	1.6	\$52,982	\$1,325	\$15,895	\$397	39,374	28%	\$9.10	\$473	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>BISMARCK MSA</b>	<b>\$10.23</b>	19%	\$532	\$21,280	1.7	\$64,400	\$1,610	\$19,320	\$483	11,265	30%	\$9.31	\$484	1.1
<b>FARGO MSA</b>	<b>\$11.44</b>	28%	\$595	\$23,800	2.0	\$65,600	\$1,640	\$19,680	\$492	23,423	46%	\$10.91	\$568	1.0
<b>GRAND FORKS MSA</b>	<b>\$11.33</b>	22%	\$589	\$23,560	1.9	\$60,100	\$1,503	\$18,030	\$451	11,780	46%	\$9.60	\$499	1.2
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$45,400	\$1,135	\$13,620	\$341	326	29%	\$9.63	\$501	1.0
<b>BARNES COUNTY</b>	<b>\$9.37</b>	33%	\$487	\$19,480	1.6	\$56,000	\$1,400	\$16,800	\$420	1,410	29%	\$7.40	\$385	1.3
<b>BENSON COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$42,500	\$1,063	\$12,750	\$319	738	32%	\$8.67	\$451	1.1
<b>BILLINGS COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$48,600	\$1,215	\$14,580	\$365	87	24%	\$7.32	\$380	1.3
<b>BOTTINEAU COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$50,700	\$1,268	\$15,210	\$380	592	20%	\$8.39	\$436	1.2
<b>BOWMAN COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$54,000	\$1,350	\$16,200	\$405	279	21%	\$10.63	\$553	0.9
<b>BURKE COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$42,700	\$1,068	\$12,810	\$320	156	15%	\$10.43	\$543	0.9
<b>BURLEIGH COUNTY</b>	<b>\$10.23</b>	19%	\$532	\$21,280	1.7	\$64,400	\$1,610	\$19,320	\$483	8,848	32%	\$9.54	\$496	1.1
<b>CASS COUNTY</b>	<b>\$11.44</b>	28%	\$595	\$23,800	2.0	\$65,600	\$1,640	\$19,680	\$492	23,423	46%	\$10.91	\$568	1.0
<b>CAVALIER COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$52,400	\$1,310	\$15,720	\$393	374	19%	\$8.91	\$463	1.1
<b>DICKEY COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$48,800	\$1,220	\$14,640	\$366	654	29%	\$8.18	\$425	1.1
<b>DIVIDE COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$53,700	\$1,343	\$16,110	\$403	182	18%	\$6.68	\$347	1.4
<b>DUNN COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$45,600	\$1,140	\$13,680	\$342	277	20%	\$7.66	\$398	1.2
<b>EDDY COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$49,700	\$1,243	\$14,910	\$373	287	25%	\$7.19	\$374	1.3
<b>EMMONS COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$42,300	\$1,058	\$12,690	\$317	283	16%	\$7.88	\$410	1.2
<b>FOSTER COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$54,800	\$1,370	\$16,440	\$411	396	26%	\$9.12	\$474	1.0
<b>GOLDEN VALLEY COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$49,400	\$1,235	\$14,820	\$371	169	22%	\$8.04	\$418	1.2
<b>GRAND FORKS COUNTY</b>	<b>\$11.33</b>	22%	\$589	\$23,560	1.9	\$60,100	\$1,503	\$18,030	\$451	11,780	46%	\$9.60	\$499	1.2
<b>GRANT COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$41,000	\$1,025	\$12,300	\$308	244	20%	\$8.21	\$427	1.1
<b>GRIGGS COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$50,700	\$1,268	\$15,210	\$380	255	22%	\$7.86	\$409	1.2
<b>HETTINGER COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$46,100	\$1,153	\$13,830	\$346	181	16%	\$7.16	\$372	1.3
<b>KIDDER COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$40,700	\$1,018	\$12,210	\$305	210	18%	\$9.01	\$469	1.1
<b>LAMOURE COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$49,600	\$1,240	\$14,880	\$372	369	19%	\$8.48	\$441	1.1
<b>LOGAN COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$44,100	\$1,103	\$13,230	\$331	141	15%	\$7.13	\$371	1.4
<b>McHENRY COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$47,600	\$1,190	\$14,280	\$357	467	18%	\$9.14	\$475	1.1
<b>McINTOSH COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$42,300	\$1,058	\$12,690	\$317	253	17%	\$8.43	\$438	1.2
<b>McKENZIE COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$46,400	\$1,160	\$13,920	\$348	562	26%	\$13.42	\$698	0.7
<b>McLEAN COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$52,700	\$1,318	\$15,810	\$395	675	18%	\$10.18	\$530	1.0
<b>MERCER COUNTY</b>	<b>\$9.37</b>	31%	\$487	\$19,480	1.6	\$69,100	\$1,728	\$20,730	\$518	522	16%	\$10.50	\$546	0.9
<b>MORTON COUNTY</b>	<b>\$10.23</b>	19%	\$532	\$21,280	1.7	\$64,400	\$1,610	\$19,320	\$483	2,417	24%	\$8.14	\$423	1.3
<b>MOUNTRAIL COUNTY</b>	<b>\$9.75</b>	19%	\$507	\$20,280	1.7	\$42,600	\$1,065	\$12,780	\$320	701	27%	\$9.84	\$512	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**NORTH DAKOTA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
NELSON COUNTY	\$10.77	19%	\$560	\$22,400	1.8	\$49,200	\$1,230	\$14,760	\$369	321	20%	\$6.18	\$321	1.7
OLIVER COUNTY	\$9.37	31%	\$487	\$19,480	1.6	\$59,000	\$1,475	\$17,700	\$443	114	14%	\$14.63	\$761	0.6
PEMBINA COUNTY	\$10.77	19%	\$560	\$22,400	1.8	\$59,400	\$1,485	\$17,820	\$446	766	22%	\$9.62	\$500	1.1
PIERCE COUNTY	\$9.75	19%	\$507	\$20,280	1.7	\$46,100	\$1,153	\$13,830	\$346	528	27%	\$8.50	\$442	1.1
RAMSEY COUNTY	\$9.40	19%	\$489	\$19,560	1.6	\$56,500	\$1,413	\$16,950	\$424	1,738	35%	\$6.39	\$332	1.5
RANSOM COUNTY	\$9.37	31%	\$487	\$19,480	1.6	\$59,400	\$1,485	\$17,820	\$446	575	24%	\$7.18	\$373	1.3
RENVILLE COUNTY	\$9.75	19%	\$507	\$20,280	1.7	\$49,000	\$1,225	\$14,700	\$368	242	22%	\$8.76	\$455	1.1
RICHLAND COUNTY	\$9.67	19%	\$503	\$20,120	1.7	\$60,000	\$1,500	\$18,000	\$450	2,098	30%	\$9.21	\$479	1.0
ROLETTE COUNTY	\$9.75	19%	\$507	\$20,280	1.7	\$39,400	\$985	\$11,820	\$296	1,484	33%	\$5.42	\$282	1.8
SARGENT COUNTY	\$9.37	31%	\$487	\$19,480	1.6	\$57,700	\$1,443	\$17,310	\$433	364	20%	\$14.70	\$764	0.6
SHERIDAN COUNTY	\$9.75	19%	\$507	\$20,280	1.7	\$38,800	\$970	\$11,640	\$291	111	15%	\$7.05	\$366	1.4
SIoux COUNTY	\$9.37	31%	\$487	\$19,480	1.6	\$32,000	\$800	\$9,600	\$240	590	54%	\$7.58	\$394	1.2
SLOPE COUNTY †	\$9.37	31%	\$487	\$19,480	1.6	\$49,500	\$1,238	\$14,850	\$371	40	13%			
STARK COUNTY	\$9.37	32%	\$487	\$19,480	1.6	\$55,700	\$1,393	\$16,710	\$418	2,657	30%	\$8.17	\$425	1.1
STEELE COUNTY	\$10.77	19%	\$560	\$22,400	1.8	\$58,300	\$1,458	\$17,490	\$437	213	23%	\$9.98	\$519	1.1
STUTSMAN COUNTY	\$9.37	30%	\$487	\$19,480	1.6	\$56,800	\$1,420	\$17,040	\$426	2,939	33%	\$8.21	\$427	1.1
TOWNER COUNTY	\$9.37	31%	\$487	\$19,480	1.6	\$51,600	\$1,290	\$15,480	\$387	306	25%	\$6.85	\$356	1.4
TRAILL COUNTY	\$10.77	19%	\$560	\$22,400	1.8	\$60,800	\$1,520	\$18,240	\$456	921	28%	\$8.09	\$420	1.3
WALSH COUNTY	\$10.77	19%	\$560	\$22,400	1.8	\$55,000	\$1,375	\$16,500	\$413	1,166	23%	\$7.97	\$415	1.4
WARD COUNTY	\$9.37	19%	\$487	\$19,480	1.6	\$54,800	\$1,370	\$16,440	\$411	8,588	37%	\$9.59	\$499	1.0
WELLS COUNTY	\$9.37	31%	\$487	\$19,480	1.6	\$51,800	\$1,295	\$15,540	\$389	520	23%	\$6.54	\$340	1.4
WILLIAMS COUNTY	\$9.37	36%	\$487	\$19,480	1.6	\$55,000	\$1,375	\$16,500	\$413	2,303	28%	\$11.74	\$610	0.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

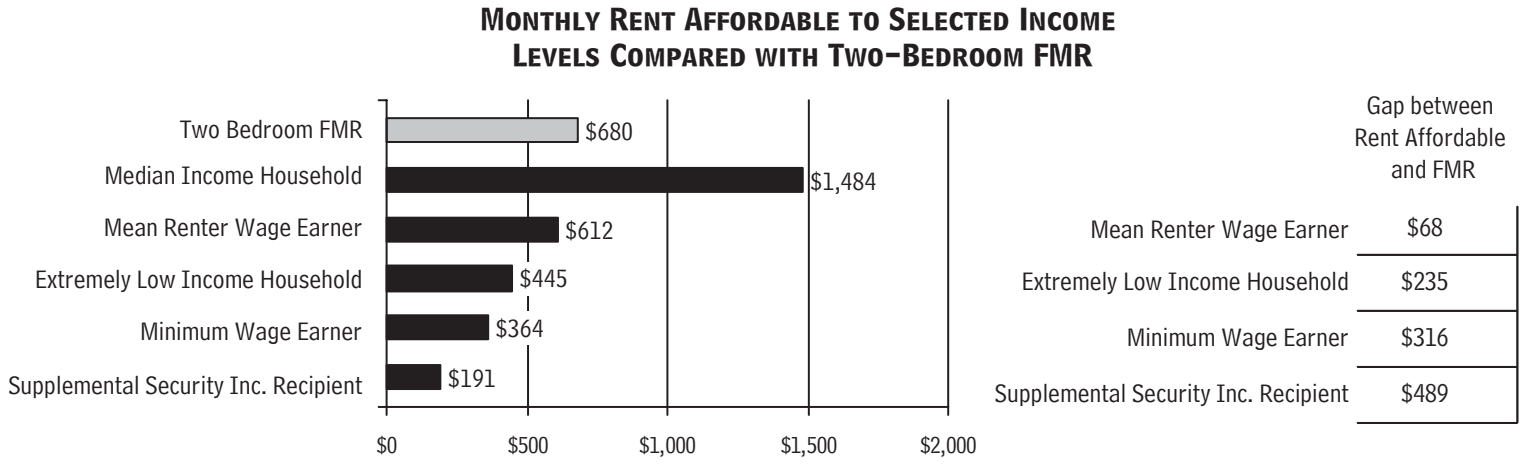
# OHIO

In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$680. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,266 monthly or \$27,191 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.07**

In Ohio, 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 75 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$11.76. 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.



OHIO	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>OHIO</b>	<b>\$13.07</b>	26%	\$680	\$27,191	1.9	\$59,362	\$1,484	\$17,809	\$445	1,373,259	31%	\$11.76	\$612	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.32</b>	29%	\$588	\$23,536	1.6	\$51,130	\$1,278	\$15,339	\$383	212,207	25%	\$10.07	\$524	1.1
<b>METROPOLITAN AREAS</b>														
<b>AKRON MSA</b>	<b>\$14.29</b>	28%	\$743	\$29,720	2.0	\$61,700	\$1,543	\$18,510	\$463	81,016	30%	\$11.10	\$577	1.3
<b>BROWN COUNTY HMFA</b>	<b>\$11.50</b>	31%	\$598	\$23,920	1.6	\$50,200	\$1,255	\$15,060	\$377	3,188	20%	\$7.28	\$378	1.6
<b>CANTON-MASSILLON MSA</b>	<b>\$12.02</b>	25%	\$625	\$25,000	1.7	\$54,600	\$1,365	\$16,380	\$410	43,141	27%	\$10.19	\$530	1.2
<b>CINCINNATI-MIDDLETON HMFA</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.0	\$66,200	\$1,655	\$19,860	\$497	202,891	34%	\$12.74	\$663	1.1
<b>CLEVELAND-ELYRIA-MENTOR MSA</b>	<b>\$13.94</b>	27%	\$725	\$29,000	2.0	\$62,100	\$1,553	\$18,630	\$466	272,287	32%	\$12.62	\$656	1.1
<b>COLUMBUS HMFA</b>	<b>\$13.81</b>	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	232,257	37%	\$13.21	\$687	1.0
<b>DAYTON HMFA</b>	<b>\$13.04</b>	25%	\$678	\$27,120	1.9	\$59,800	\$1,495	\$17,940	\$449	108,401	34%	\$12.07	\$628	1.1
<b>HUNTINGTON-ASHLAND MSA</b>	<b>\$10.81</b>	30%	\$562	\$22,480	1.5	\$47,000	\$1,175	\$14,100	\$353	6,221	25%	\$7.21	\$375	1.5
<b>LIMA MSA</b>	<b>\$11.23</b>	27%	\$584	\$23,360	1.6	\$56,900	\$1,423	\$17,070	\$427	11,356	28%	\$9.87	\$513	1.1
<b>MANSFIELD MSA</b>	<b>\$11.35</b>	27%	\$590	\$23,600	1.6	\$52,500	\$1,313	\$15,750	\$394	14,090	28%	\$10.36	\$539	1.1
<b>PARKERSBURG-MARIETTA-VIENNA MSA</b>	<b>\$10.71</b>	29%	\$557	\$22,280	1.5	\$50,200	\$1,255	\$15,060	\$377	5,972	24%	\$9.50	\$494	1.1
<b>PREBLE COUNTY HMFA</b>	<b>\$12.12</b>	27%	\$630	\$25,200	1.7	\$55,800	\$1,395	\$16,740	\$419	3,370	21%	\$9.77	\$508	1.2
<b>SANDUSKY MSA</b>	<b>\$12.42</b>	27%	\$646	\$25,840	1.8	\$62,300	\$1,558	\$18,690	\$467	8,873	28%	\$10.14	\$527	1.2
<b>SPRINGFIELD MSA</b>	<b>\$12.08</b>	27%	\$628	\$25,120	1.7	\$54,500	\$1,363	\$16,350	\$409	16,158	29%	\$9.37	\$487	1.3
<b>TOLEDO MSA</b>	<b>\$12.62</b>	28%	\$656	\$26,240	1.8	\$60,100	\$1,503	\$18,030	\$451	82,907	32%	\$10.83	\$563	1.2
<b>UNION COUNTY HMFA</b>	<b>\$14.15</b>	22%	\$736	\$29,440	2.0	\$68,500	\$1,713	\$20,550	\$514	3,228	23%	\$15.62	\$812	0.9
<b>WEIRTON-STEUBENVILLE MSA</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.5	\$46,900	\$1,173	\$14,070	\$352	7,818	26%	\$9.59	\$499	1.1
<b>WHEELING MSA</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.5	\$45,800	\$1,145	\$13,740	\$344	7,065	25%	\$7.52	\$391	1.4
<b>YOUNGSTOWN-WARREN-BOARDMAN HMFA</b>	<b>\$11.29</b>	24%	\$587	\$23,480	1.6	\$52,000	\$1,300	\$15,600	\$390	50,813	27%	\$10.07	\$524	1.1
<b>COUNTIES</b>														
<b>ADAMS COUNTY</b>	<b>\$10.67</b>	49%	\$555	\$22,200	1.5	\$41,200	\$1,030	\$12,360	\$309	2,740	26%	\$9.09	\$473	1.2
<b>ALLEN COUNTY</b>	<b>\$11.23</b>	27%	\$584	\$23,360	1.6	\$56,900	\$1,423	\$17,070	\$427	11,356	28%	\$9.87	\$513	1.1
<b>ASHLAND COUNTY</b>	<b>\$11.94</b>	27%	\$621	\$24,840	1.7	\$54,200	\$1,355	\$16,260	\$407	4,760	24%	\$9.79	\$509	1.2
<b>ASHTABULA COUNTY</b>	<b>\$12.04</b>	27%	\$626	\$25,040	1.7	\$47,800	\$1,195	\$14,340	\$359	10,210	26%	\$9.06	\$471	1.3
<b>ATHENS COUNTY</b>	<b>\$10.94</b>	27%	\$569	\$22,760	1.6	\$46,900	\$1,173	\$14,070	\$352	8,905	40%	\$5.90	\$307	1.9
<b>AUGLAIZE COUNTY</b>	<b>\$11.29</b>	27%	\$587	\$23,480	1.6	\$58,300	\$1,458	\$17,490	\$437	3,840	22%	\$11.82	\$615	1.0
<b>BELMONT COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.5	\$45,800	\$1,145	\$13,740	\$344	7,065	25%	\$7.52	\$391	1.4
<b>BROWN COUNTY</b>	<b>\$11.50</b>	31%	\$598	\$23,920	1.6	\$50,200	\$1,255	\$15,060	\$377	3,188	20%	\$7.28	\$378	1.6
<b>BUTLER COUNTY</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.0	\$66,200	\$1,655	\$19,860	\$497	34,961	28%	\$11.03	\$574	1.3
<b>CARROLL COUNTY</b>	<b>\$12.02</b>	25%	\$625	\$25,000	1.7	\$54,600	\$1,365	\$16,380	\$410	2,222	20%	\$7.84	\$408	1.5
<b>CHAMPAIGN COUNTY</b>	<b>\$11.75</b>	27%	\$611	\$24,440	1.7	\$59,400	\$1,485	\$17,820	\$446	3,594	24%	\$10.22	\$532	1.1
<b>CLARK COUNTY</b>	<b>\$12.08</b>	27%	\$628	\$25,120	1.7	\$54,500	\$1,363	\$16,350	\$409	16,158	29%	\$9.37	\$487	1.3
<b>CLERMONT COUNTY</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.0	\$66,200	\$1,655	\$19,860	\$497	16,660	25%	\$10.93	\$568	1.3
<b>CLINTON COUNTY</b>	<b>\$11.63</b>	27%	\$605	\$24,200	1.7	\$57,300	\$1,433	\$17,190	\$430	4,799	31%	\$13.00	\$676	0.9
<b>COLUMBIANA COUNTY</b>	<b>\$11.15</b>	27%	\$580	\$23,200	1.6	\$46,900	\$1,173	\$14,070	\$352	10,317	24%	\$8.45	\$440	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

## OHIO

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>COSHOCTON COUNTY</b>	<b>\$10.67</b>	33%	\$555	\$22,200	1.5	\$49,200	\$1,230	\$14,760	\$369	3,445	24%	\$10.41	\$542	1.0
<b>CRAWFORD COUNTY</b>	<b>\$10.67</b>	30%	\$555	\$22,200	1.5	\$50,200	\$1,255	\$15,060	\$377	5,210	27%	\$9.27	\$482	1.2
<b>CUYAHOGA COUNTY</b>	<b>\$13.94</b>	27%	\$725	\$29,000	2.0	\$62,100	\$1,553	\$18,630	\$466	210,469	37%	\$13.56	\$705	1.0
<b>DARKE COUNTY</b>	<b>\$10.67</b>	27%	\$555	\$22,200	1.5	\$53,500	\$1,338	\$16,050	\$401	4,779	23%	\$9.99	\$520	1.1
<b>DEFIANCE COUNTY</b>	<b>\$11.48</b>	27%	\$597	\$23,880	1.6	\$59,000	\$1,475	\$17,700	\$443	3,084	20%	\$12.57	\$653	0.9
<b>DELAWARE COUNTY</b>	<b>\$13.81</b>	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	7,772	20%	\$11.45	\$595	1.2
<b>ERIE COUNTY</b>	<b>\$12.42</b>	27%	\$646	\$25,840	1.8	\$62,300	\$1,558	\$18,690	\$467	8,873	28%	\$10.14	\$527	1.2
<b>FAIRFIELD COUNTY</b>	<b>\$13.81</b>	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	10,799	24%	\$8.31	\$432	1.7
<b>FAYETTE COUNTY</b>	<b>\$12.33</b>	27%	\$641	\$25,640	1.8	\$51,300	\$1,283	\$15,390	\$385	3,689	33%	\$9.88	\$514	1.2
<b>FRANKLIN COUNTY</b>	<b>\$13.81</b>	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	189,165	43%	\$14.09	\$732	1.0
<b>FULTON COUNTY</b>	<b>\$12.62</b>	28%	\$656	\$26,240	1.8	\$60,100	\$1,503	\$18,030	\$451	3,080	20%	\$10.96	\$570	1.2
<b>GALLIA COUNTY</b>	<b>\$10.67</b>	45%	\$555	\$22,200	1.5	\$42,900	\$1,073	\$12,870	\$322	3,041	25%	\$9.50	\$494	1.1
<b>GEAUGA COUNTY</b>	<b>\$13.94</b>	27%	\$725	\$29,000	2.0	\$62,100	\$1,553	\$18,630	\$466	4,016	13%	\$9.72	\$505	1.4
<b>GREENE COUNTY</b>	<b>\$13.04</b>	25%	\$678	\$27,120	1.9	\$59,800	\$1,495	\$17,940	\$449	16,789	30%	\$9.73	\$506	1.3
<b>GUERNSEY COUNTY</b>	<b>\$10.67</b>	36%	\$555	\$22,200	1.5	\$41,900	\$1,048	\$12,570	\$314	4,284	27%	\$8.73	\$454	1.2
<b>HAMILTON COUNTY</b>	<b>\$13.96</b>	31%	\$726	\$29,040	2.0	\$66,200	\$1,655	\$19,860	\$497	139,257	40%	\$13.67	\$711	1.0
<b>HANCOCK COUNTY</b>	<b>\$12.40</b>	27%	\$645	\$25,800	1.8	\$60,900	\$1,523	\$18,270	\$457	7,494	27%	\$11.43	\$594	1.1
<b>HARDIN COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.5	\$49,400	\$1,235	\$14,820	\$371	3,233	27%	\$8.68	\$451	1.2
<b>HARRISON COUNTY</b>	<b>\$10.67</b>	28%	\$555	\$22,200	1.5	\$43,100	\$1,078	\$12,930	\$323	1,441	23%	\$8.54	\$444	1.2
<b>HENRY COUNTY</b>	<b>\$11.10</b>	27%	\$577	\$23,080	1.6	\$58,900	\$1,473	\$17,670	\$442	2,128	19%	\$11.07	\$576	1.0
<b>HIGHLAND COUNTY</b>	<b>\$10.90</b>	27%	\$567	\$22,680	1.6	\$48,600	\$1,215	\$14,580	\$365	3,852	25%	\$8.81	\$458	1.2
<b>HOCKING COUNTY</b>	<b>\$10.67</b>	36%	\$555	\$22,200	1.5	\$47,300	\$1,183	\$14,190	\$355	2,649	24%	\$6.90	\$359	1.5
<b>HOLMES COUNTY</b>	<b>\$10.67</b>	34%	\$555	\$22,200	1.5	\$47,200	\$1,180	\$14,160	\$354	2,614	23%	\$10.44	\$543	1.0
<b>HURON COUNTY</b>	<b>\$11.88</b>	27%	\$618	\$24,720	1.7	\$55,000	\$1,375	\$16,500	\$413	6,194	28%	\$10.65	\$554	1.1
<b>JACKSON COUNTY</b>	<b>\$11.13</b>	27%	\$579	\$23,160	1.6	\$42,000	\$1,050	\$12,600	\$315	3,300	26%	\$7.72	\$402	1.4
<b>JEFFERSON COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.5	\$46,900	\$1,173	\$14,070	\$352	7,818	26%	\$9.59	\$499	1.1
<b>KNOX COUNTY</b>	<b>\$11.67</b>	27%	\$607	\$24,280	1.7	\$53,400	\$1,335	\$16,020	\$401	4,853	24%	\$10.58	\$550	1.1
<b>LAKE COUNTY</b>	<b>\$13.94</b>	27%	\$725	\$29,000	2.0	\$62,100	\$1,553	\$18,630	\$466	20,198	23%	\$11.39	\$592	1.2
<b>LAWRENCE COUNTY</b>	<b>\$10.81</b>	30%	\$562	\$22,480	1.5	\$47,000	\$1,175	\$14,100	\$353	6,221	25%	\$7.21	\$375	1.5
<b>LICKING COUNTY</b>	<b>\$13.81</b>	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	14,212	26%	\$9.61	\$500	1.4
<b>LOGAN COUNTY</b>	<b>\$11.96</b>	27%	\$622	\$24,880	1.7	\$56,000	\$1,400	\$16,800	\$420	4,378	24%	\$12.16	\$632	1.0
<b>LORAIN COUNTY</b>	<b>\$13.94</b>	27%	\$725	\$29,000	2.0	\$62,100	\$1,553	\$18,630	\$466	27,364	26%	\$9.77	\$508	1.4
<b>LUCAS COUNTY</b>	<b>\$12.62</b>	28%	\$656	\$26,240	1.8	\$60,100	\$1,503	\$18,030	\$451	63,360	35%	\$10.97	\$570	1.1
<b>MADISON COUNTY</b>	<b>\$13.81</b>	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	3,788	28%	\$10.92	\$568	1.3
<b>MAHONING COUNTY</b>	<b>\$11.29</b>	24%	\$587	\$23,480	1.6	\$52,000	\$1,300	\$15,600	\$390	27,897	27%	\$8.55	\$444	1.3
<b>MARION COUNTY</b>	<b>\$12.19</b>	27%	\$634	\$25,360	1.7	\$52,700	\$1,318	\$15,810	\$395	6,666	27%	\$9.89	\$514	1.2
<b>MEDINA COUNTY</b>	<b>\$13.94</b>	27%	\$725	\$29,000	2.0	\$62,100	\$1,553	\$18,630	\$466	10,240	19%	\$9.29	\$483	1.5
<b>MEIGS COUNTY</b>	<b>\$10.67</b>	33%	\$555	\$22,200	1.5	\$37,000	\$925	\$11,100	\$278	1,898	21%	\$6.35	\$330	1.7
<b>MERCER COUNTY</b>	<b>\$10.67</b>	31%	\$555	\$22,200	1.5	\$59,200	\$1,480	\$17,760	\$444	2,923	20%	\$8.72	\$453	1.2
<b>MIAMI COUNTY</b>	<b>\$13.04</b>	25%	\$678	\$27,120	1.9	\$59,800	\$1,495	\$17,940	\$449	10,637	28%	\$10.58	\$550	1.2
<b>MONROE COUNTY</b>	<b>\$10.67</b>	34%	\$555	\$22,200	1.5	\$41,600	\$1,040	\$12,480	\$312	1,160	19%	\$8.50	\$442	1.3
<b>MONTGOMERY COUNTY</b>	<b>\$13.04</b>	25%	\$678	\$27,120	1.9	\$59,800	\$1,495	\$17,940	\$449	80,975	35%	\$12.75	\$663	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

## OHIO

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MORGAN COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$39,400	\$985	\$11,820	\$296	1,283	22%	\$6.99	\$364	1.5
MORROW COUNTY	\$13.81	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	2,048	18%	\$8.47	\$440	1.6
MUSKINGUM COUNTY	\$10.67	29%	\$555	\$22,200	1.5	\$48,600	\$1,215	\$14,580	\$365	8,621	27%	\$8.78	\$457	1.2
NOBLE COUNTY	\$10.67	34%	\$555	\$22,200	1.5	\$45,400	\$1,135	\$13,620	\$341	917	20%	\$7.77	\$404	1.4
OTTAWA COUNTY	\$12.62	28%	\$656	\$26,240	1.8	\$60,100	\$1,503	\$18,030	\$451	3,187	19%	\$11.51	\$599	1.1
PAULDING COUNTY	\$10.67	30%	\$555	\$22,200	1.5	\$53,500	\$1,338	\$16,050	\$401	1,253	16%	\$9.86	\$513	1.1
PERRY COUNTY	\$10.90	27%	\$567	\$22,680	1.6	\$47,400	\$1,185	\$14,220	\$356	2,577	21%	\$9.85	\$512	1.1
PICKAWAY COUNTY	\$13.81	19%	\$718	\$28,720	2.0	\$65,300	\$1,633	\$19,590	\$490	4,473	25%	\$9.79	\$509	1.4
PIKE COUNTY	\$10.94	27%	\$569	\$22,760	1.6	\$42,300	\$1,058	\$12,690	\$317	3,120	30%	\$11.53	\$600	0.9
PORTAGE COUNTY	\$14.29	28%	\$743	\$29,720	2.0	\$61,700	\$1,543	\$18,510	\$463	16,224	29%	\$9.58	\$498	1.5
PREBLE COUNTY	\$12.12	27%	\$630	\$25,200	1.7	\$55,800	\$1,395	\$16,740	\$419	3,370	21%	\$9.77	\$508	1.2
PUTNAM COUNTY	\$11.17	27%	\$581	\$23,240	1.6	\$61,500	\$1,538	\$18,450	\$461	1,943	16%	\$9.06	\$471	1.2
RICHLAND COUNTY	\$11.35	27%	\$590	\$23,600	1.6	\$52,500	\$1,313	\$15,750	\$394	14,090	28%	\$10.36	\$539	1.1
ROSS COUNTY	\$10.85	27%	\$564	\$22,560	1.5	\$49,600	\$1,240	\$14,880	\$372	7,187	26%	\$10.35	\$538	1.0
SANDUSKY COUNTY	\$11.69	27%	\$608	\$24,320	1.7	\$55,700	\$1,393	\$16,710	\$418	5,866	25%	\$10.62	\$552	1.1
SCIOTO COUNTY	\$10.67	42%	\$555	\$22,200	1.5	\$39,600	\$990	\$11,880	\$297	9,225	30%	\$7.88	\$410	1.4
SENECA COUNTY	\$10.94	27%	\$569	\$22,760	1.6	\$52,000	\$1,300	\$15,600	\$390	5,550	25%	\$9.74	\$506	1.1
SHELBY COUNTY	\$12.12	27%	\$630	\$25,200	1.7	\$60,100	\$1,503	\$18,030	\$451	4,509	26%	\$13.00	\$676	0.9
STARK COUNTY	\$12.02	25%	\$625	\$25,000	1.7	\$54,600	\$1,365	\$16,380	\$410	40,919	28%	\$10.27	\$534	1.2
SUMMIT COUNTY	\$14.29	28%	\$743	\$29,720	2.0	\$61,700	\$1,543	\$18,510	\$463	64,792	30%	\$11.36	\$591	1.3
TRUMBULL COUNTY	\$11.29	24%	\$587	\$23,480	1.6	\$52,000	\$1,300	\$15,600	\$390	22,916	26%	\$11.91	\$620	0.9
TUSCARAWAS COUNTY	\$11.29	27%	\$587	\$23,480	1.6	\$48,100	\$1,203	\$14,430	\$361	8,922	25%	\$9.43	\$490	1.2
UNION COUNTY	\$14.15	22%	\$736	\$29,440	2.0	\$68,500	\$1,713	\$20,550	\$514	3,228	23%	\$15.62	\$812	0.9
VAN WERT COUNTY	\$10.67	28%	\$555	\$22,200	1.5	\$54,200	\$1,355	\$16,260	\$407	2,125	18%	\$10.19	\$530	1.0
VINTON COUNTY †	\$10.67	42%	\$555	\$22,200	1.5	\$40,600	\$1,015	\$12,180	\$305	1,087	22%			
WARREN COUNTY	\$13.96	31%	\$726	\$29,040	2.0	\$66,200	\$1,655	\$19,860	\$497	12,013	21%	\$10.71	\$557	1.3
WASHINGTON COUNTY	\$10.71	29%	\$557	\$22,280	1.5	\$50,200	\$1,255	\$15,060	\$377	5,972	24%	\$9.50	\$494	1.1
WAYNE COUNTY	\$12.48	27%	\$649	\$25,960	1.8	\$59,100	\$1,478	\$17,730	\$443	10,792	27%	\$10.33	\$537	1.2
WILLIAMS COUNTY	\$11.38	27%	\$592	\$23,680	1.6	\$55,500	\$1,388	\$16,650	\$416	3,507	23%	\$10.36	\$539	1.1
WOOD COUNTY	\$12.62	28%	\$656	\$26,240	1.8	\$60,100	\$1,503	\$18,030	\$451	13,280	29%	\$10.04	\$522	1.3
WYANDOT COUNTY	\$10.67	36%	\$555	\$22,200	1.5	\$53,100	\$1,328	\$15,930	\$398	2,243	25%	\$10.52	\$547	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

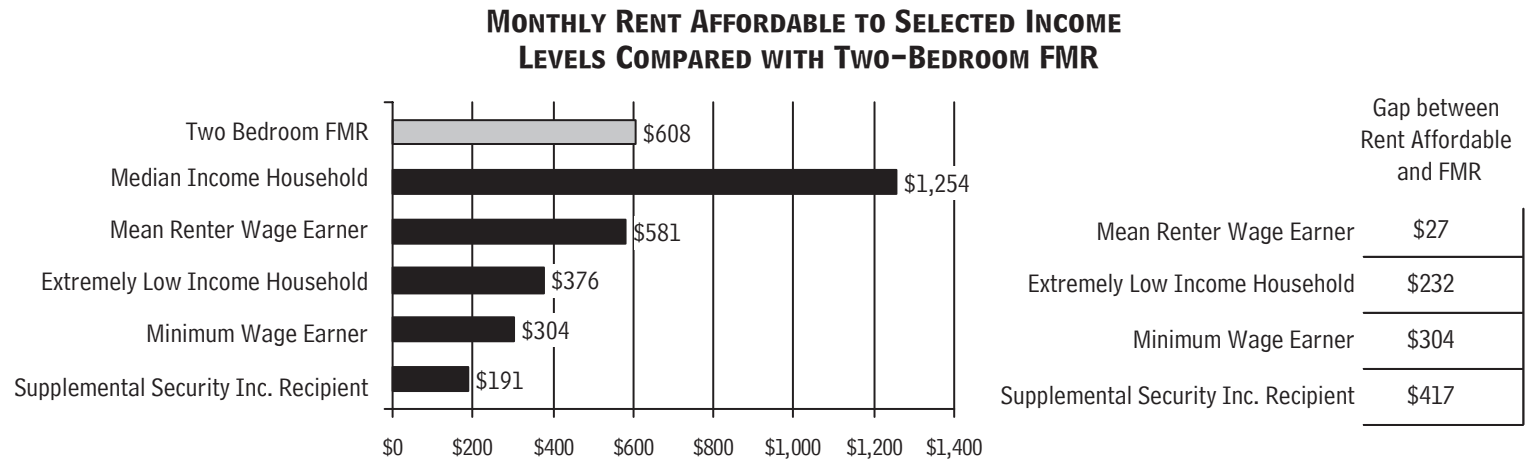
# OKLAHOMA

In Oklahoma, 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 \$2,026 monthly or \$24,312 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.69**

In Oklahoma, a minimum wage worker earns an hourly wage of \$5.85. 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 Oklahoma, the estimated mean (average) wage for a renter is \$11.16. 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 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.





OKLAHOMA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>OKLAHOMA</b>	<b>\$11.69</b>	33%	\$608	\$24,312	2.0	\$50,156	\$1,254	\$15,047	\$376	424,152	32%	\$11.16	\$581	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.50</b>	39%	\$546	\$21,841	1.8	\$44,342	\$1,109	\$13,303	\$333	140,631	28%	\$9.44	\$491	1.1
<b>METROPOLITAN AREAS</b>														
<b>FORT SMITH HMFA</b>	<b>\$10.29</b>	31%	\$535	\$21,400	1.8	\$45,700	\$1,143	\$13,710	\$343	3,668	25%	\$6.37	\$331	1.6
<b>GRADY COUNTY HMFA</b>	<b>\$10.10</b>	36%	\$525	\$21,000	1.7	\$49,000	\$1,225	\$14,700	\$368	4,218	24%	\$8.87	\$461	1.1
<b>LAWTON MSA</b>	<b>\$11.08</b>	34%	\$576	\$23,040	1.9	\$48,100	\$1,203	\$14,430	\$361	15,805	40%	\$9.71	\$505	1.1
<b>LE FLORE COUNTY HMFA</b>	<b>\$10.10</b>	44%	\$525	\$21,000	1.7	\$40,100	\$1,003	\$12,030	\$301	4,443	25%	\$7.90	\$411	1.3
<b>LINCOLN COUNTY HMFA</b>	<b>\$10.10</b>	39%	\$525	\$21,000	1.7	\$45,000	\$1,125	\$13,500	\$338	2,429	20%	\$9.00	\$468	1.1
<b>OKLAHOMA CITY HMFA</b>	<b>\$12.33</b>	32%	\$641	\$25,640	2.1	\$55,300	\$1,383	\$16,590	\$415	143,066	36%	\$11.56	\$601	1.1
<b>OKMULGEE COUNTY HMFA</b>	<b>\$10.10</b>	37%	\$525	\$21,000	1.7	\$41,400	\$1,035	\$12,420	\$311	4,198	27%	\$8.17	\$425	1.2
<b>PAWNEE COUNTY HMFA</b>	<b>\$10.10</b>	33%	\$525	\$21,000	1.7	\$46,200	\$1,155	\$13,860	\$347	1,279	20%	\$10.18	\$529	1.0
<b>TULSA HMFA</b>	<b>\$12.81</b>	28%	\$666	\$26,640	2.2	\$54,700	\$1,368	\$16,410	\$410	104,415	33%	\$12.80	\$666	1.0
<b>COUNTIES</b>														
<b>ADAIR COUNTY</b>	<b>\$10.10</b>	48%	\$525	\$21,000	1.7	\$35,800	\$895	\$10,740	\$269	1,994	27%	\$9.06	\$471	1.1
<b>ALFALFA COUNTY</b>	<b>\$10.10</b>	47%	\$525	\$21,000	1.7	\$43,100	\$1,078	\$12,930	\$323	403	18%	\$9.13	\$475	1.1
<b>ATOKA COUNTY</b>	<b>\$10.10</b>	39%	\$525	\$21,000	1.7	\$35,900	\$898	\$10,770	\$269	1,173	24%	\$6.49	\$337	1.6
<b>BEAVER COUNTY</b>	<b>\$10.10</b>	47%	\$525	\$21,000	1.7	\$50,800	\$1,270	\$15,240	\$381	469	21%	\$11.73	\$610	0.9
<b>BECKHAM COUNTY</b>	<b>\$10.10</b>	48%	\$525	\$21,000	1.7	\$44,400	\$1,110	\$13,320	\$333	2,124	29%	\$11.70	\$609	0.9
<b>BLAINE COUNTY</b>	<b>\$10.10</b>	47%	\$525	\$21,000	1.7	\$42,900	\$1,073	\$12,870	\$322	962	23%	\$10.11	\$526	1.0
<b>BRYAN COUNTY</b>	<b>\$10.10</b>	38%	\$525	\$21,000	1.7	\$42,100	\$1,053	\$12,630	\$316	4,430	31%	\$8.59	\$447	1.2
<b>CADDO COUNTY</b>	<b>\$10.10</b>	54%	\$525	\$21,000	1.7	\$39,400	\$985	\$11,820	\$296	2,904	27%	\$8.88	\$462	1.1
<b>CANADIAN COUNTY</b>	<b>\$12.33</b>	32%	\$641	\$25,640	2.1	\$55,300	\$1,383	\$16,590	\$415	6,630	21%	\$9.27	\$482	1.3
<b>CARTER COUNTY</b>	<b>\$10.73</b>	34%	\$558	\$22,320	1.8	\$45,100	\$1,128	\$13,530	\$338	5,192	29%	\$10.94	\$569	1.0
<b>CHEROKEE COUNTY</b>	<b>\$10.17</b>	34%	\$529	\$21,160	1.7	\$40,300	\$1,008	\$12,090	\$302	5,374	33%	\$6.37	\$331	1.6
<b>CHOCTAW COUNTY</b>	<b>\$10.10</b>	77%	\$525	\$21,000	1.7	\$34,800	\$870	\$10,440	\$261	1,811	29%	\$7.55	\$392	1.3
<b>CIMARRON COUNTY</b>	<b>\$10.10</b>	47%	\$525	\$21,000	1.7	\$44,000	\$1,100	\$13,200	\$330	345	27%	\$6.40	\$333	1.6
<b>CLEVELAND COUNTY</b>	<b>\$12.33</b>	32%	\$641	\$25,640	2.1	\$55,300	\$1,383	\$16,590	\$415	26,156	33%	\$7.84	\$408	1.6
<b>COAL COUNTY</b>	<b>\$10.10</b>	39%	\$525	\$21,000	1.7	\$34,800	\$870	\$10,440	\$261	586	25%	\$6.41	\$333	1.6
<b>COMANCHE COUNTY</b>	<b>\$11.08</b>	34%	\$576	\$23,040	1.9	\$48,100	\$1,203	\$14,430	\$361	15,805	40%	\$9.71	\$505	1.1
<b>COTTON COUNTY</b>	<b>\$10.46</b>	34%	\$544	\$21,760	1.8	\$43,700	\$1,093	\$13,110	\$328	618	24%	\$5.89	\$306	1.8
<b>CRAIG COUNTY</b>	<b>\$10.48</b>	34%	\$545	\$21,800	1.8	\$44,400	\$1,110	\$13,320	\$333	1,409	25%	\$8.58	\$446	1.2
<b>CREEK COUNTY</b>	<b>\$12.81</b>	28%	\$666	\$26,640	2.2	\$54,700	\$1,368	\$16,410	\$410	5,562	22%	\$10.52	\$547	1.2
<b>CUSTER COUNTY</b>	<b>\$10.10</b>	43%	\$525	\$21,000	1.7	\$46,500	\$1,163	\$13,950	\$349	3,683	36%	\$8.73	\$454	1.2
<b>DELAWARE COUNTY</b>	<b>\$10.10</b>	38%	\$525	\$21,000	1.7	\$40,800	\$1,020	\$12,240	\$306	3,089	21%	\$8.44	\$439	1.2
<b>DEWEY COUNTY</b>	<b>\$10.10</b>	47%	\$525	\$21,000	1.7	\$44,800	\$1,120	\$13,440	\$336	412	21%	\$11.68	\$607	0.9
<b>ELLIS COUNTY</b>	<b>\$10.10</b>	47%	\$525	\$21,000	1.7	\$42,700	\$1,068	\$12,810	\$320	342	19%	\$11.40	\$593	0.9
<b>GARFIELD COUNTY</b>	<b>\$10.50</b>	34%	\$546	\$21,840	1.8	\$49,300	\$1,233	\$14,790	\$370	6,901	30%	\$10.46	\$544	1.0
<b>GARVIN COUNTY</b>	<b>\$10.10</b>	37%	\$525	\$21,000	1.7	\$43,400	\$1,085	\$13,020	\$326	2,839	26%	\$11.32	\$589	0.9

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**OKLAHOMA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
GRADY COUNTY	\$10.10	36%	\$525	\$21,000	1.7	\$49,000	\$1,225	\$14,700	\$368	4,218	24%	\$8.87	\$461	1.1
GRANT COUNTY	\$10.10	47%	\$525	\$21,000	1.7	\$43,600	\$1,090	\$13,080	\$327	443	21%	\$11.93	\$621	0.8
GREER COUNTY	\$10.10	46%	\$525	\$21,000	1.7	\$37,700	\$943	\$11,310	\$283	563	25%	\$6.58	\$342	1.5
HARMON COUNTY	\$10.10	46%	\$525	\$21,000	1.7	\$36,000	\$900	\$10,800	\$270	289	23%	\$7.01	\$365	1.4
HARPER COUNTY	\$10.10	47%	\$525	\$21,000	1.7	\$51,100	\$1,278	\$15,330	\$383	321	21%	\$10.70	\$556	0.9
HASKELL COUNTY	\$10.10	49%	\$525	\$21,000	1.7	\$37,000	\$925	\$11,100	\$278	1,049	23%	\$7.63	\$397	1.3
HUGHES COUNTY	\$11.08	34%	\$576	\$23,040	1.9	\$36,300	\$908	\$10,890	\$272	1,289	24%	\$8.04	\$418	1.4
JACKSON COUNTY	\$10.12	34%	\$526	\$21,040	1.7	\$47,500	\$1,188	\$14,250	\$356	4,203	40%	\$10.54	\$548	1.0
JEFFERSON COUNTY	\$10.46	34%	\$544	\$21,760	1.8	\$37,200	\$930	\$11,160	\$279	703	26%	\$6.71	\$349	1.6
JOHNSTON COUNTY	\$10.10	39%	\$525	\$21,000	1.7	\$37,200	\$930	\$11,160	\$279	1,067	26%	\$9.19	\$478	1.1
KAY COUNTY	\$10.54	34%	\$548	\$21,920	1.8	\$47,300	\$1,183	\$14,190	\$355	5,412	28%	\$11.48	\$597	0.9
KINGFISHER COUNTY	\$10.10	47%	\$525	\$21,000	1.7	\$53,700	\$1,343	\$16,110	\$403	1,146	22%	\$10.69	\$556	0.9
KIOWA COUNTY	\$10.10	46%	\$525	\$21,000	1.7	\$42,900	\$1,073	\$12,870	\$322	1,043	25%	\$7.06	\$367	1.4
LATIMER COUNTY	\$10.10	49%	\$525	\$21,000	1.7	\$38,900	\$973	\$11,670	\$292	1,006	25%	\$12.91	\$671	0.8
LE FLORE COUNTY	\$10.10	44%	\$525	\$21,000	1.7	\$40,100	\$1,003	\$12,030	\$301	4,443	25%	\$7.90	\$411	1.3
LINCOLN COUNTY	\$10.10	39%	\$525	\$21,000	1.7	\$45,000	\$1,125	\$13,500	\$338	2,429	20%	\$9.00	\$468	1.1
LOGAN COUNTY	\$12.33	32%	\$641	\$25,640	2.1	\$55,300	\$1,383	\$16,590	\$415	2,674	22%	\$6.85	\$356	1.8
LOVE COUNTY	\$10.10	39%	\$525	\$21,000	1.7	\$45,600	\$1,140	\$13,680	\$342	628	18%	\$7.29	\$379	1.4
MAJOR COUNTY	\$10.10	47%	\$525	\$21,000	1.7	\$46,000	\$1,150	\$13,800	\$345	579	19%	\$10.23	\$532	1.0
MARSHALL COUNTY	\$10.10	39%	\$525	\$21,000	1.7	\$39,300	\$983	\$11,790	\$295	1,116	21%	\$8.75	\$455	1.2
MAYES COUNTY	\$10.10	35%	\$525	\$21,000	1.7	\$45,600	\$1,140	\$13,680	\$342	3,412	23%	\$9.55	\$497	1.1
McCLAIN COUNTY	\$12.33	32%	\$641	\$25,640	2.1	\$55,300	\$1,383	\$16,590	\$415	1,930	19%	\$8.25	\$429	1.5
McCURTAIN COUNTY	\$10.10	55%	\$525	\$21,000	1.7	\$37,000	\$925	\$11,100	\$278	3,534	27%	\$9.42	\$490	1.1
McINTOSH COUNTY	\$10.12	34%	\$526	\$21,040	1.7	\$39,400	\$985	\$11,820	\$296	1,702	21%	\$6.89	\$358	1.5
MURRAY COUNTY	\$10.10	47%	\$525	\$21,000	1.7	\$45,300	\$1,133	\$13,590	\$340	1,292	26%	\$9.12	\$474	1.1
MUSKOGEE COUNTY	\$10.67	34%	\$555	\$22,200	1.8	\$44,400	\$1,110	\$13,320	\$333	8,044	30%	\$8.80	\$458	1.2
NOBLE COUNTY	\$10.31	34%	\$536	\$21,440	1.8	\$48,900	\$1,223	\$14,670	\$367	1,119	25%	\$12.81	\$666	0.8
NOWATA COUNTY	\$10.10	36%	\$525	\$21,000	1.7	\$45,100	\$1,128	\$13,530	\$338	926	22%	\$8.11	\$421	1.2
OKFUSKEE COUNTY	\$11.08	34%	\$576	\$23,040	1.9	\$36,900	\$923	\$11,070	\$277	1,024	24%	\$7.51	\$391	1.5
OKLAHOMA COUNTY	\$12.33	32%	\$641	\$25,640	2.1	\$55,300	\$1,383	\$16,590	\$415	105,676	40%	\$12.32	\$640	1.0
OKMULGEE COUNTY	\$10.10	37%	\$525	\$21,000	1.7	\$41,400	\$1,035	\$12,420	\$311	4,198	27%	\$8.17	\$425	1.2
OSAGE COUNTY	\$12.81	28%	\$666	\$26,640	2.2	\$54,700	\$1,368	\$16,410	\$410	3,239	19%	\$7.69	\$400	1.7
OTTAWA COUNTY	\$10.10	48%	\$525	\$21,000	1.7	\$40,100	\$1,003	\$12,030	\$301	3,384	26%	\$8.01	\$416	1.3
PAWNEE COUNTY	\$10.10	33%	\$525	\$21,000	1.7	\$46,200	\$1,155	\$13,860	\$347	1,279	20%	\$10.18	\$529	1.0
PAYNE COUNTY	\$12.56	43%	\$653	\$26,120	2.1	\$51,000	\$1,275	\$15,300	\$383	11,768	44%	\$7.38	\$384	1.7
PITTSBURG COUNTY	\$10.60	34%	\$551	\$22,040	1.8	\$43,800	\$1,095	\$13,140	\$329	4,123	24%	\$8.21	\$427	1.3
PONTOTOC COUNTY	\$10.10	39%	\$525	\$21,000	1.7	\$43,600	\$1,090	\$13,080	\$327	4,615	33%	\$8.50	\$442	1.2
POTTAWATOMIE COUNTY	\$11.08	34%	\$576	\$23,040	1.9	\$50,000	\$1,250	\$15,000	\$375	6,829	28%	\$8.84	\$460	1.3
PUSHMATAHA COUNTY	\$10.10	49%	\$525	\$21,000	1.7	\$34,100	\$853	\$10,230	\$256	1,051	22%	\$6.03	\$313	1.7
ROGER MILLS COUNTY	\$10.10	46%	\$525	\$21,000	1.7	\$45,200	\$1,130	\$13,560	\$339	303	21%	\$10.51	\$546	1.0
ROGERS COUNTY	\$12.81	28%	\$666	\$26,640	2.2	\$54,700	\$1,368	\$16,410	\$410	4,868	19%	\$9.59	\$499	1.3
SEMINOLE COUNTY	\$10.10	40%	\$525	\$21,000	1.7	\$38,900	\$973	\$11,670	\$292	2,655	28%	\$9.70	\$505	1.0

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**OKLAHOMA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SEQUOYAH COUNTY</b>	<b>\$10.29</b>	31%	\$535	\$21,400	1.8	\$45,700	\$1,143	\$13,710	\$343	3,668	25%	\$6.37	\$331	1.6
<b>STEPHENS COUNTY</b>	<b>\$10.10</b>	39%	\$525	\$21,000	1.7	\$44,800	\$1,120	\$13,440	\$336	4,264	24%	\$9.89	\$514	1.0
<b>TEXAS COUNTY</b>	<b>\$10.60</b>	34%	\$551	\$22,040	1.8	\$51,900	\$1,298	\$15,570	\$389	2,354	33%	\$10.60	\$551	1.0
<b>TILLMAN COUNTY</b>	<b>\$10.46</b>	34%	\$544	\$21,760	1.8	\$38,000	\$950	\$11,400	\$285	820	23%	\$9.29	\$483	1.1
<b>TULSA COUNTY</b>	<b>\$12.81</b>	28%	\$666	\$26,640	2.2	\$54,700	\$1,368	\$16,410	\$410	86,761	38%	\$13.26	\$689	1.0
<b>WAGONER COUNTY</b>	<b>\$12.81</b>	28%	\$666	\$26,640	2.2	\$54,700	\$1,368	\$16,410	\$410	3,985	19%	\$7.41	\$385	1.7
<b>WASHINGTON COUNTY</b>	<b>\$10.19</b>	34%	\$530	\$21,200	1.7	\$52,900	\$1,323	\$15,870	\$397	5,238	26%	\$10.80	\$562	0.9
<b>WASHITA COUNTY</b>	<b>\$10.10</b>	46%	\$525	\$21,000	1.7	\$44,800	\$1,120	\$13,440	\$336	1,141	25%	\$10.33	\$537	1.0
<b>WOODS COUNTY</b>	<b>\$10.10</b>	48%	\$525	\$21,000	1.7	\$48,100	\$1,203	\$14,430	\$361	1,119	30%	\$6.18	\$321	1.6
<b>WOODWARD COUNTY</b>	<b>\$10.10</b>	34%	\$525	\$21,000	1.7	\$51,000	\$1,275	\$15,300	\$383	1,997	28%	\$11.62	\$604	0.9

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

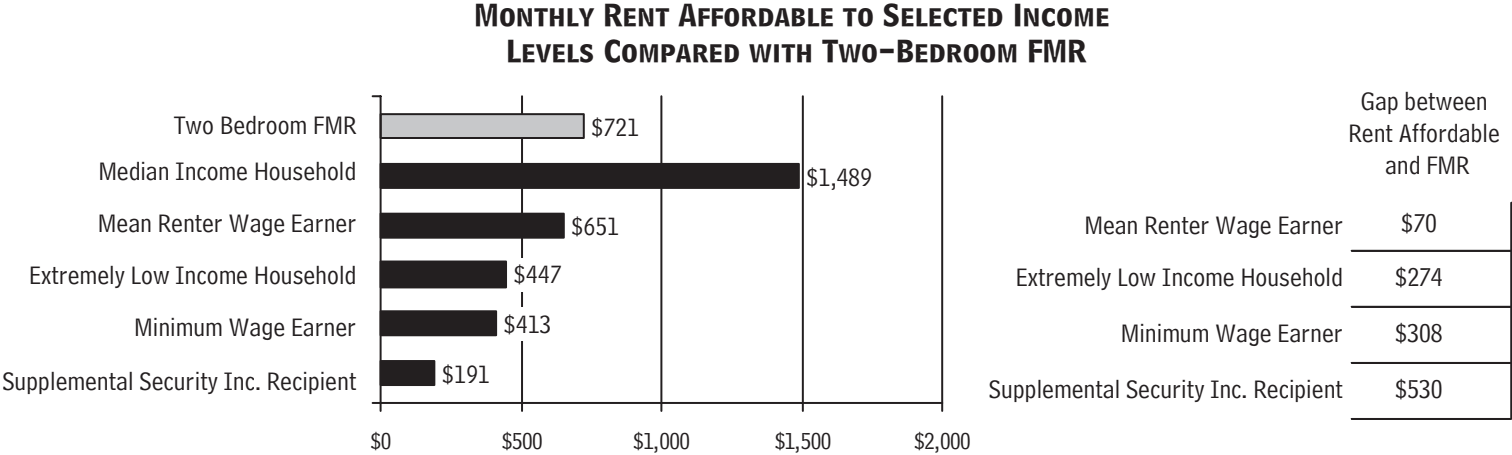
# OREGON

In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$721. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,405 monthly or \$28,856 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.87**

In Oregon, a minimum wage worker earns an hourly wage of \$7.95. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 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 Oregon, the estimated mean (average) wage for a renter is \$12.52. 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.



OREGON	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>OREGON</b>	<b>\$13.87</b>	18%	\$721	\$28,856	1.7	\$59,564	\$1,489	\$17,869	\$447	476,833	36%	\$12.52	\$651	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.51</b>	25%	\$651	\$26,027	1.6	\$48,606	\$1,215	\$14,582	\$365	99,390	31%	\$9.94	\$517	1.3
<b><u>METROPOLITAN AREAS</u></b>														
BEND MSA	\$14.08	25%	\$732	\$29,280	1.8	\$58,200	\$1,455	\$17,460	\$437	12,628	28%	\$11.04	\$574	1.3
CORVALLIS MSA	\$14.40	25%	\$749	\$29,960	1.8	\$68,000	\$1,700	\$20,400	\$510	12,878	43%	\$11.06	\$575	1.3
EUGENE-SPRINGFIELD MSA	\$14.62	25%	\$760	\$30,400	1.8	\$55,500	\$1,388	\$16,650	\$416	49,245	38%	\$10.34	\$538	1.4
MEDFORD MSA	\$14.04	25%	\$730	\$29,200	1.8	\$50,500	\$1,263	\$15,150	\$379	23,958	33%	\$10.32	\$537	1.4
PORTLAND-VANCOUVER-BEAVERTON MSA	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	233,770	38%	\$14.44	\$751	1.0
SALEM MSA	\$12.21	16%	\$635	\$25,400	1.5	\$56,200	\$1,405	\$16,860	\$422	44,964	36%	\$10.22	\$531	1.2
<b><u>COUNTIES</u></b>														
BAKER COUNTY	\$11.42	25%	\$594	\$23,760	1.4	\$43,400	\$1,085	\$13,020	\$326	2,063	30%	\$9.01	\$469	1.3
BENTON COUNTY	\$14.40	25%	\$749	\$29,960	1.8	\$68,000	\$1,700	\$20,400	\$510	12,878	43%	\$11.06	\$575	1.3
CLACKAMAS COUNTY	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	37,056	29%	\$12.58	\$654	1.2
CLATSOP COUNTY	\$12.92	25%	\$672	\$26,880	1.6	\$53,600	\$1,340	\$16,080	\$402	5,266	36%	\$9.74	\$507	1.3
COLUMBIA COUNTY	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	3,919	24%	\$9.55	\$496	1.5
COOS COUNTY	\$12.48	25%	\$649	\$25,960	1.6	\$45,400	\$1,135	\$13,620	\$341	8,343	32%	\$8.74	\$455	1.4
CROOK COUNTY	\$12.31	25%	\$640	\$25,600	1.5	\$49,200	\$1,230	\$14,760	\$369	1,896	26%	\$11.81	\$614	1.0
CURRY COUNTY	\$12.44	25%	\$647	\$25,880	1.6	\$43,100	\$1,078	\$12,930	\$323	2,582	27%	\$10.00	\$520	1.2
DESCHUTES COUNTY	\$14.08	25%	\$732	\$29,280	1.8	\$58,200	\$1,455	\$17,460	\$437	12,628	28%	\$11.04	\$574	1.3
DOUGLAS COUNTY	\$12.19	25%	\$634	\$25,360	1.5	\$48,400	\$1,210	\$14,520	\$363	11,251	28%	\$10.67	\$555	1.1
GILLIAM COUNTY	\$12.17	25%	\$633	\$25,320	1.5	\$50,200	\$1,255	\$15,060	\$377	249	30%	\$13.57	\$706	0.9
GRANT COUNTY	\$12.17	25%	\$633	\$25,320	1.5	\$44,700	\$1,118	\$13,410	\$335	866	27%	\$9.95	\$517	1.2
HARNEY COUNTY	\$11.27	25%	\$586	\$23,440	1.4	\$44,700	\$1,118	\$13,410	\$335	833	27%	\$9.68	\$503	1.2
HOOD RIVER COUNTY	\$13.31	25%	\$692	\$27,680	1.7	\$49,900	\$1,248	\$14,970	\$374	2,545	35%	\$8.66	\$450	1.5
JACKSON COUNTY	\$14.04	25%	\$730	\$29,200	1.8	\$50,500	\$1,263	\$15,150	\$379	23,958	33%	\$10.32	\$537	1.4
JEFFERSON COUNTY	\$11.54	25%	\$600	\$24,000	1.5	\$47,000	\$1,175	\$14,100	\$353	1,932	29%	\$10.48	\$545	1.1
JOSEPHINE COUNTY	\$12.83	25%	\$667	\$26,680	1.6	\$47,900	\$1,198	\$14,370	\$359	9,287	30%	\$9.53	\$495	1.3
KLAMATH COUNTY	\$11.44	25%	\$595	\$23,800	1.4	\$47,000	\$1,175	\$14,100	\$353	8,055	32%	\$9.84	\$512	1.2
LAKE COUNTY	\$11.27	25%	\$586	\$23,440	1.4	\$43,400	\$1,085	\$13,020	\$326	961	31%	\$9.96	\$518	1.1
LANE COUNTY	\$14.62	25%	\$760	\$30,400	1.8	\$55,500	\$1,388	\$16,650	\$416	49,245	38%	\$10.34	\$538	1.4
LINCOLN COUNTY	\$13.90	25%	\$723	\$28,920	1.7	\$47,500	\$1,188	\$14,250	\$356	6,626	34%	\$9.79	\$509	1.4
LINN COUNTY	\$13.81	25%	\$718	\$28,720	1.7	\$53,100	\$1,328	\$15,930	\$398	12,698	32%	\$11.25	\$585	1.2
MALHEUR COUNTY	\$11.33	25%	\$589	\$23,560	1.4	\$43,000	\$1,075	\$12,900	\$323	3,702	36%	\$8.69	\$452	1.3
MARION COUNTY	\$12.21	16%	\$635	\$25,400	1.5	\$56,200	\$1,405	\$16,860	\$422	37,685	37%	\$10.51	\$547	1.2
MORROW COUNTY	\$12.17	25%	\$633	\$25,320	1.5	\$49,400	\$1,235	\$14,820	\$371	1,016	27%	\$12.61	\$656	1.0
MULTNOMAH COUNTY	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	117,314	43%	\$14.11	\$734	1.0
POLK COUNTY	\$12.21	16%	\$635	\$25,400	1.5	\$56,200	\$1,405	\$16,860	\$422	7,279	32%	\$7.89	\$410	1.5
SHERMAN COUNTY	\$12.17	25%	\$633	\$25,320	1.5	\$53,000	\$1,325	\$15,900	\$398	236	30%	\$8.30	\$431	1.5

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**OREGON**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>TILLAMOOK COUNTY</b>	<b>\$13.60</b>	25%	\$707	\$28,280	1.7	\$48,800	\$1,220	\$14,640	\$366	2,869	28%	\$10.12	\$526	1.3
<b>UMATILLA COUNTY</b>	<b>\$11.67</b>	25%	\$607	\$24,280	1.5	\$52,000	\$1,300	\$15,600	\$390	8,852	35%	\$10.18	\$529	1.1
<b>UNION COUNTY</b>	<b>\$11.73</b>	25%	\$610	\$24,400	1.5	\$48,900	\$1,223	\$14,670	\$367	3,258	33%	\$8.15	\$424	1.4
<b>WALLOWA COUNTY</b>	<b>\$11.63</b>	25%	\$605	\$24,200	1.5	\$46,200	\$1,155	\$13,860	\$347	853	28%	\$7.46	\$388	1.6
<b>WASCO COUNTY</b>	<b>\$12.37</b>	25%	\$643	\$25,720	1.6	\$51,000	\$1,275	\$15,300	\$383	2,969	32%	\$8.19	\$426	1.5
<b>WASHINGTON COUNTY</b>	<b>\$14.56</b>	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	66,738	39%	\$16.64	\$865	0.9
<b>WHEELER COUNTY</b>	<b>\$12.17</b>	25%	\$633	\$25,320	1.5	\$40,700	\$1,018	\$12,210	\$305	182	28%	\$8.51	\$442	1.4
<b>YAMHILL COUNTY</b>	<b>\$14.56</b>	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	8,743	30%	\$11.10	\$577	1.3

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# PENNSYLVANIA

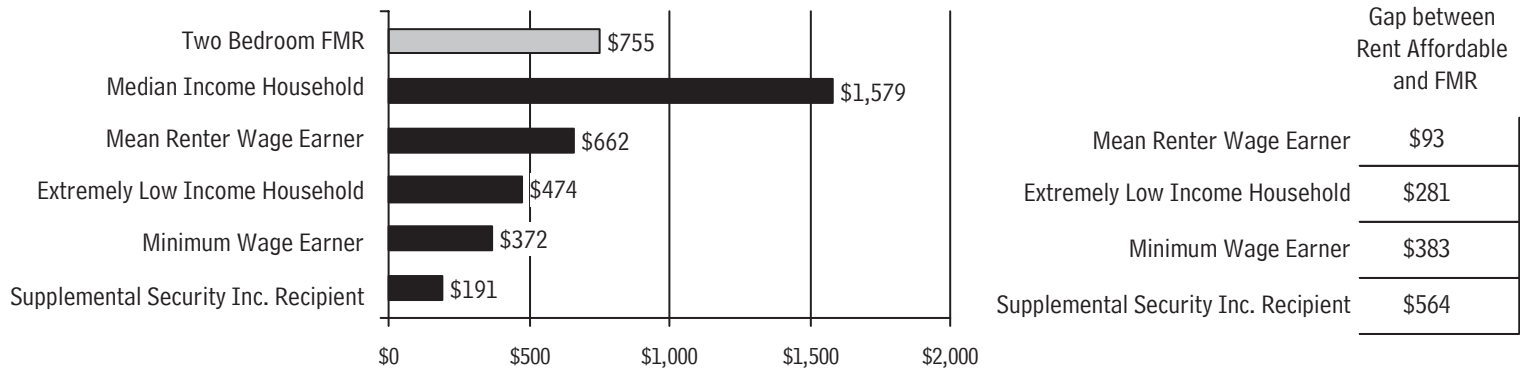
In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$755. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,517 monthly or \$30,199 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.52**

In Pennsylvania, 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 81 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 Pennsylvania, the estimated mean (average) wage for a renter is \$12.73. 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**



PENNSYLVANIA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>PENNSYLVANIA</b>	<b>\$14.52</b>	32%	\$755	\$30,199	2.0	\$63,150	\$1,579	\$18,945	\$474	1,370,836	29%	\$12.73	\$662	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.34</b>	34%	\$590	\$23,589	1.6	\$51,489	\$1,287	\$15,447	\$386	179,733	24%	\$9.28	\$483	1.2
<b>METROPOLITAN AREAS</b>														
ALLENTOWN-BETHLEHEM-EASTON HMFA	\$15.69	34%	\$816	\$32,640	2.2	\$65,800	\$1,645	\$19,740	\$494	70,276	28%	\$12.00	\$624	1.3
ALTOONA MSA	\$11.17	32%	\$581	\$23,240	1.6	\$50,700	\$1,268	\$15,210	\$380	13,957	27%	\$8.35	\$434	1.3
ARMSTRONG COUNTY HMFA	\$10.50	39%	\$546	\$21,840	1.5	\$49,700	\$1,243	\$14,910	\$373	6,588	23%	\$9.88	\$514	1.1
ERIE MSA	\$12.13	32%	\$631	\$25,240	1.7	\$54,100	\$1,353	\$16,230	\$406	32,799	31%	\$9.40	\$489	1.3
HARRISBURG-CARLISLE MSA	\$13.88	23%	\$722	\$28,880	1.9	\$67,500	\$1,688	\$20,250	\$506	61,341	30%	\$12.65	\$658	1.1
JOHNSTOWN MSA	\$10.50	45%	\$546	\$21,840	1.5	\$47,200	\$1,180	\$14,160	\$354	15,289	25%	\$8.55	\$444	1.2
LANCASTER MSA	\$13.75	26%	\$715	\$28,600	1.9	\$64,200	\$1,605	\$19,260	\$482	50,296	29%	\$11.85	\$616	1.2
LEBANON MSA	\$12.37	31%	\$643	\$25,720	1.7	\$62,500	\$1,563	\$18,750	\$469	12,688	27%	\$9.70	\$504	1.3
PHILADELPHIA-CAMDEN-WILMINGTON MSA	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	461,261	32%	\$16.14	\$839	1.1
PIKE COUNTY HMFA	\$17.75	44%	\$923	\$36,920	2.5	\$61,300	\$1,533	\$18,390	\$460	2,646	15%	\$8.62	\$448	2.1
PITTSBURGH HMFA	\$12.81	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	277,579	29%	\$12.15	\$632	1.1
READING MSA	\$13.75	32%	\$715	\$28,600	1.9	\$60,500	\$1,513	\$18,150	\$454	36,877	26%	\$11.50	\$598	1.2
SCRANTON--WILKES-BARRE MSA	\$12.06	35%	\$627	\$25,080	1.7	\$54,700	\$1,368	\$16,410	\$410	69,004	30%	\$9.86	\$513	1.2
SHARON HMFA	\$11.21	24%	\$583	\$23,320	1.6	\$51,700	\$1,293	\$15,510	\$388	11,099	24%	\$9.27	\$482	1.2
STATE COLLEGE MSA	\$15.15	32%	\$788	\$31,520	2.1	\$64,200	\$1,605	\$19,260	\$482	19,650	40%	\$8.58	\$446	1.8
WILLIAMSPORT MSA	\$11.29	32%	\$587	\$23,480	1.6	\$50,500	\$1,263	\$15,150	\$379	14,350	31%	\$9.57	\$498	1.2
YORK-HANOVER MSA	\$13.71	32%	\$713	\$28,520	1.9	\$65,100	\$1,628	\$19,530	\$488	35,403	24%	\$11.37	\$591	1.2
<b>COUNTIES</b>														
ADAMS COUNTY	\$12.88	32%	\$670	\$26,800	1.8	\$64,200	\$1,605	\$19,260	\$482	7,799	23%	\$10.11	\$525	1.3
ALLEGHENY COUNTY	\$12.81	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	177,129	33%	\$13.47	\$701	1.0
ARMSTRONG COUNTY	\$10.50	39%	\$546	\$21,840	1.5	\$49,700	\$1,243	\$14,910	\$373	6,588	23%	\$9.88	\$514	1.1
BEAVER COUNTY	\$12.81	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	18,197	25%	\$10.57	\$550	1.2
BEDFORD COUNTY	\$10.50	33%	\$546	\$21,840	1.5	\$46,900	\$1,173	\$14,070	\$352	3,918	20%	\$9.31	\$484	1.1
BERKS COUNTY	\$13.75	32%	\$715	\$28,600	1.9	\$60,500	\$1,513	\$18,150	\$454	36,877	26%	\$11.50	\$598	1.2
BLAIR COUNTY	\$11.17	32%	\$581	\$23,240	1.6	\$50,700	\$1,268	\$15,210	\$380	13,957	27%	\$8.35	\$434	1.3
BRADFORD COUNTY	\$10.50	32%	\$546	\$21,840	1.5	\$50,100	\$1,253	\$15,030	\$376	5,996	25%	\$10.17	\$529	1.0
BUCKS COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	49,548	23%	\$12.63	\$657	1.4
BUTLER COUNTY	\$12.81	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	14,617	22%	\$9.78	\$508	1.3
CAMBRIA COUNTY	\$10.50	45%	\$546	\$21,840	1.5	\$47,200	\$1,180	\$14,160	\$354	15,289	25%	\$8.55	\$444	1.2
CAMERON COUNTY	\$10.54	32%	\$548	\$21,920	1.5	\$48,400	\$1,210	\$14,520	\$363	617	25%	\$9.93	\$516	1.1
CARBON COUNTY	\$15.69	34%	\$816	\$32,640	2.2	\$65,800	\$1,645	\$19,740	\$494	5,176	22%	\$8.16	\$424	1.9
CENTRE COUNTY	\$15.15	32%	\$788	\$31,520	2.1	\$64,200	\$1,605	\$19,260	\$482	19,650	40%	\$8.58	\$446	1.8
CHESTER COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	37,405	24%	\$16.65	\$866	1.1
CLARION COUNTY	\$10.50	44%	\$546	\$21,840	1.5	\$46,700	\$1,168	\$14,010	\$350	4,460	28%	\$7.51	\$391	1.4
CLEARFIELD COUNTY	\$10.50	43%	\$546	\$21,840	1.5	\$45,200	\$1,130	\$13,560	\$339	6,835	21%	\$8.33	\$433	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**PENNSYLVANIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
CLINTON COUNTY	\$11.46	32%	\$596	\$23,840	1.6	\$46,700	\$1,168	\$14,010	\$350	3,995	27%	\$7.54	\$392	1.5
COLUMBIA COUNTY	\$11.33	31%	\$589	\$23,560	1.6	\$49,500	\$1,238	\$14,850	\$371	6,922	28%	\$8.81	\$458	1.3
CRAWFORD COUNTY	\$10.50	32%	\$546	\$21,840	1.5	\$46,600	\$1,165	\$13,980	\$350	8,523	25%	\$8.80	\$458	1.2
CUMBERLAND COUNTY	\$13.88	23%	\$722	\$28,880	1.9	\$67,500	\$1,688	\$20,250	\$506	22,380	27%	\$12.13	\$631	1.1
DAUPHIN COUNTY	\$13.88	23%	\$722	\$28,880	1.9	\$67,500	\$1,688	\$20,250	\$506	35,554	35%	\$13.27	\$690	1.0
DELAWARE COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	58,027	28%	\$13.91	\$723	1.3
ELK COUNTY	\$10.50	34%	\$546	\$21,840	1.5	\$56,600	\$1,415	\$16,980	\$425	2,913	21%	\$9.01	\$469	1.2
ERIE COUNTY	\$12.13	32%	\$631	\$25,240	1.7	\$54,100	\$1,353	\$16,230	\$406	32,799	31%	\$9.40	\$489	1.3
FAYETTE COUNTY	\$12.81	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	16,110	27%	\$7.81	\$406	1.6
FOREST COUNTY †	\$10.50	42%	\$546	\$21,840	1.5	\$42,900	\$1,073	\$12,870	\$322	348	17%			
FRANKLIN COUNTY	\$11.73	32%	\$610	\$24,400	1.6	\$62,100	\$1,553	\$18,630	\$466	13,164	26%	\$10.79	\$561	1.1
FULTON COUNTY	\$10.50	35%	\$546	\$21,840	1.5	\$50,500	\$1,263	\$15,150	\$379	1,187	21%	\$12.81	\$666	0.8
GREENE COUNTY	\$10.50	33%	\$546	\$21,840	1.5	\$46,300	\$1,158	\$13,890	\$347	3,902	26%	\$11.09	\$576	0.9
HUNTINGDON COUNTY	\$10.50	37%	\$546	\$21,840	1.5	\$49,400	\$1,235	\$14,820	\$371	3,760	22%	\$8.74	\$455	1.2
INDIANA COUNTY	\$11.23	32%	\$584	\$23,360	1.6	\$48,200	\$1,205	\$14,460	\$362	9,632	28%	\$8.81	\$458	1.3
JEFFERSON COUNTY	\$10.50	40%	\$546	\$21,840	1.5	\$45,800	\$1,145	\$13,740	\$344	4,198	23%	\$7.62	\$396	1.4
JUNIATA COUNTY	\$10.56	32%	\$549	\$21,960	1.5	\$48,800	\$1,220	\$14,640	\$366	1,913	22%	\$10.25	\$533	1.0
LACKAWANNA COUNTY	\$12.06	35%	\$627	\$25,080	1.7	\$54,700	\$1,368	\$16,410	\$410	27,934	32%	\$9.75	\$507	1.2
LANCASTER COUNTY	\$13.75	26%	\$715	\$28,600	1.9	\$64,200	\$1,605	\$19,260	\$482	50,296	29%	\$11.85	\$616	1.2
LAWRENCE COUNTY	\$11.73	32%	\$610	\$24,400	1.6	\$52,400	\$1,310	\$15,720	\$393	8,431	23%	\$8.05	\$418	1.5
LEBANON COUNTY	\$12.37	31%	\$643	\$25,720	1.7	\$62,500	\$1,563	\$18,750	\$469	12,688	27%	\$9.70	\$504	1.3
LEHIGH COUNTY	\$15.69	34%	\$816	\$32,640	2.2	\$65,800	\$1,645	\$19,740	\$494	38,010	31%	\$12.80	\$666	1.2
LUZERNE COUNTY	\$12.06	35%	\$627	\$25,080	1.7	\$54,700	\$1,368	\$16,410	\$410	38,807	30%	\$9.82	\$511	1.2
LYCOMING COUNTY	\$11.29	32%	\$587	\$23,480	1.6	\$50,500	\$1,263	\$15,150	\$379	14,350	31%	\$9.57	\$498	1.2
McKEAN COUNTY	\$10.60	32%	\$551	\$22,040	1.5	\$50,700	\$1,268	\$15,210	\$380	4,542	25%	\$8.70	\$452	1.2
MERCER COUNTY	\$11.21	24%	\$583	\$23,320	1.6	\$51,700	\$1,293	\$15,510	\$388	11,099	24%	\$9.27	\$482	1.2
MIFFLIN COUNTY	\$10.50	35%	\$546	\$21,840	1.5	\$47,200	\$1,180	\$14,160	\$354	4,774	26%	\$8.46	\$440	1.2
MONROE COUNTY	\$16.58	32%	\$862	\$34,480	2.3	\$63,800	\$1,595	\$19,140	\$479	10,712	22%	\$10.08	\$524	1.6
MONTGOMERY COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	75,861	27%	\$17.27	\$898	1.0
MONTOUR COUNTY	\$12.40	32%	\$645	\$25,800	1.7	\$55,700	\$1,393	\$16,710	\$418	1,930	27%	\$14.62	\$760	0.8
NORTHAMPTON COUNTY	\$15.69	34%	\$816	\$32,640	2.2	\$65,800	\$1,645	\$19,740	\$494	27,090	27%	\$11.10	\$577	1.4
NORTHUMBERLAND COUNTY	\$10.50	34%	\$546	\$21,840	1.5	\$49,000	\$1,225	\$14,700	\$368	10,258	26%	\$9.28	\$483	1.1
PERRY COUNTY	\$13.88	23%	\$722	\$28,880	1.9	\$67,500	\$1,688	\$20,250	\$506	3,407	20%	\$7.48	\$389	1.9
PHILADELPHIA COUNTY	\$17.92	34%	\$932	\$37,280	2.5	\$74,300	\$1,858	\$22,290	\$557	240,420	41%	\$17.35	\$902	1.0
PIKE COUNTY	\$17.75	44%	\$923	\$36,920	2.5	\$61,300	\$1,533	\$18,390	\$460	2,646	15%	\$8.62	\$448	2.1
POTTER COUNTY	\$10.50	33%	\$546	\$21,840	1.5	\$48,000	\$1,200	\$14,400	\$360	1,584	23%	\$12.96	\$674	0.8
SCHUYLKILL COUNTY	\$10.50	35%	\$546	\$21,840	1.5	\$49,500	\$1,238	\$14,850	\$371	13,353	22%	\$9.11	\$474	1.2
SNYDER COUNTY	\$11.27	32%	\$586	\$23,440	1.6	\$51,500	\$1,288	\$15,450	\$386	3,203	23%	\$9.03	\$470	1.2
SOMERSET COUNTY	\$10.50	41%	\$546	\$21,840	1.5	\$45,500	\$1,138	\$13,650	\$341	6,854	22%	\$8.38	\$436	1.3
SULLIVAN COUNTY	\$10.65	32%	\$554	\$22,160	1.5	\$45,600	\$1,140	\$13,680	\$342	522	20%	\$7.55	\$393	1.4
SUSQUEHANNA COUNTY	\$10.88	32%	\$566	\$22,640	1.5	\$48,700	\$1,218	\$14,610	\$365	3,385	20%	\$7.12	\$370	1.5
TIOGA COUNTY	\$11.00	32%	\$572	\$22,880	1.5	\$46,600	\$1,165	\$13,980	\$350	3,800	24%	\$8.01	\$417	1.4

† Wage data not available (See Appendix A).

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**PENNSYLVANIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>UNION COUNTY</b>	<b>\$12.13</b>	32%	\$631	\$25,240	1.7	\$59,000	\$1,475	\$17,700	\$443	3,507	27%	\$8.48	\$441	1.4
<b>VENANGO COUNTY</b>	<b>\$10.50</b>	37%	\$546	\$21,840	1.5	\$48,500	\$1,213	\$14,550	\$364	5,369	24%	\$8.51	\$443	1.2
<b>WARREN COUNTY</b>	<b>\$10.50</b>	34%	\$546	\$21,840	1.5	\$52,700	\$1,318	\$15,810	\$395	3,849	22%	\$9.86	\$513	1.1
<b>WASHINGTON COUNTY</b>	<b>\$12.81</b>	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	18,560	23%	\$10.05	\$523	1.3
<b>WAYNE COUNTY</b>	<b>\$12.88</b>	32%	\$670	\$26,800	1.8	\$50,400	\$1,260	\$15,120	\$378	3,578	19%	\$8.35	\$434	1.5
<b>WESTMORELAND COUNTY</b>	<b>\$12.81</b>	30%	\$666	\$26,640	1.8	\$60,000	\$1,500	\$18,000	\$450	32,966	22%	\$9.89	\$514	1.3
<b>WYOMING COUNTY</b>	<b>\$12.06</b>	35%	\$627	\$25,080	1.7	\$54,700	\$1,368	\$16,410	\$410	2,263	21%	\$11.70	\$608	1.0
<b>YORK COUNTY</b>	<b>\$13.71</b>	32%	\$713	\$28,520	1.9	\$65,100	\$1,628	\$19,530	\$488	35,403	24%	\$11.37	\$591	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# PUERTO RICO

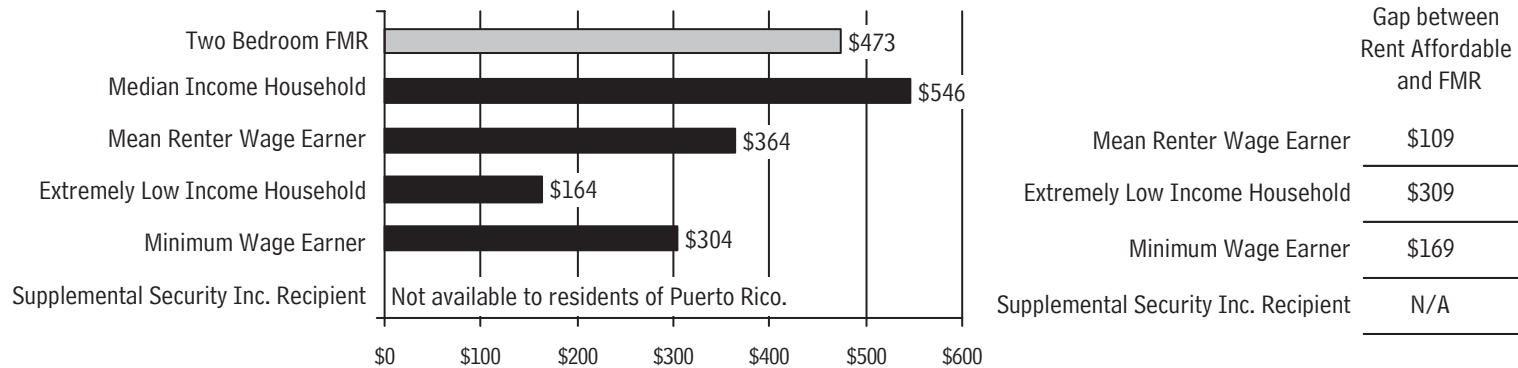
In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$473. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,577 monthly or \$18,928 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$9.10**

In Puerto Rico, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 62 hours per week, 52 weeks per year. Or a household must include 1.6 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 \$7.00. 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**



PUERTO RICO	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>PUERTO RICO</b>	<b>\$9.10</b>	41%	\$473	\$18,928	1.6	\$21,854	\$546	\$6,556	\$164	341,614	27%	\$7.00	\$364	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	15,282	25%	\$5.90	\$307	1.2
<b>METROPOLITAN AREAS</b>														
AGUADILLA-ISABELA-SAN SEBASTIÁN MSA	\$7.52	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	25,910	25%	\$6.70	\$348	1.1
ARECIBO HMFA	\$7.96	44%	\$414	\$16,560	1.4	\$17,900	\$448	\$5,370	\$134	13,747	24%	\$6.53	\$339	1.2
BARRANQUITAS-AIBONITO-QUEBRADILLAS HMFA	\$7.81	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	10,678	25%	\$5.95	\$309	1.3
CAGUAS HMFA	\$8.73	44%	\$454	\$18,160	1.5	\$23,200	\$580	\$6,960	\$174	25,349	25%	\$6.87	\$357	1.3
FAJARDO MSA	\$9.06	34%	\$471	\$18,840	1.5	\$21,900	\$548	\$6,570	\$164	6,877	26%	\$7.59	\$395	1.2
GUAYAMA MSA	\$7.92	52%	\$412	\$16,480	1.4	\$18,400	\$460	\$5,520	\$138	6,815	25%	\$9.02	\$469	0.9
MAYAGÜEZ MSA	\$8.56	28%	\$445	\$17,800	1.5	\$19,700	\$493	\$5,910	\$148	14,973	37%	\$5.24	\$272	1.6
PONCE MSA	\$9.21	58%	\$479	\$19,160	1.6	\$18,500	\$463	\$5,550	\$139	22,457	27%	\$5.37	\$279	1.7
SAN GERMÁN-CABO ROJO MSA	\$7.42	22%	\$386	\$15,440	1.3	\$18,500	\$463	\$5,550	\$139	10,572	22%	\$7.24	\$376	1.0
SAN JUAN-GUAYNABO HMFA	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	180,878	29%	\$7.37	\$383	1.3
YAUCO MSA	\$7.35	26%	\$382	\$15,280	1.3	\$16,700	\$418	\$5,010	\$125	8,076	22%	\$5.39	\$280	1.4
<b>COUNTIES</b>														
ADJUNTAS MUNICIPIO	\$7.35	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	1,663	28%	\$4.52	\$235	1.6
AGUADA MUNICIPIO	\$7.52	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	2,617	19%	\$5.92	\$308	1.3
AGUADILLA MUNICIPIO	\$7.52	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	7,410	34%	\$7.64	\$397	1.0
AGUAS BUENAS MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,453	27%	\$5.74	\$299	1.7
AIBONITO MUNICIPIO	\$7.81	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	2,094	25%	\$7.53	\$392	1.0
AÑASCO MUNICIPIO	\$7.52	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	1,834	20%	\$8.67	\$451	0.9
ARECIBO MUNICIPIO	\$7.96	44%	\$414	\$16,560	1.4	\$17,900	\$448	\$5,370	\$134	8,532	25%	\$7.18	\$373	1.1
ARROYO MUNICIPIO	\$7.92	52%	\$412	\$16,480	1.4	\$18,400	\$460	\$5,520	\$138	1,533	25%	\$8.91	\$463	0.9
BARCELONETA MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,550	21%	\$11.83	\$615	0.8
BARRANQUITAS MUNICIPIO	\$7.81	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	2,496	29%	\$5.40	\$281	1.4
BAYAMÓN MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	19,679	27%	\$5.40	\$281	1.8
CABO ROJO MUNICIPIO	\$7.42	22%	\$386	\$15,440	1.3	\$18,500	\$463	\$5,550	\$139	3,545	21%	\$6.53	\$339	1.1
CAGUAS MUNICIPIO	\$8.73	44%	\$454	\$18,160	1.5	\$23,200	\$580	\$6,960	\$174	12,465	27%	\$6.00	\$312	1.5
CAMUY MUNICIPIO	\$7.96	44%	\$414	\$16,560	1.4	\$17,900	\$448	\$5,370	\$134	2,413	21%	\$4.77	\$248	1.7
CANÓVANAS MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,309	17%	\$9.37	\$487	1.1
CAROLINA MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	17,164	27%	\$6.82	\$355	1.5
CATAÑO MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	3,384	35%	\$6.57	\$342	1.5
CAYEY MUNICIPIO	\$8.73	44%	\$454	\$18,160	1.5	\$23,200	\$580	\$6,960	\$174	4,739	30%	\$6.48	\$337	1.3
CEIBA MUNICIPIO	\$9.06	34%	\$471	\$18,840	1.5	\$21,900	\$548	\$6,570	\$164	2,082	36%	\$14.23	\$740	0.6
CIALES MUNICIPIO	\$7.81	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	1,495	25%	\$5.01	\$260	1.6
CIDRA MUNICIPIO	\$8.73	44%	\$454	\$18,160	1.5	\$23,200	\$580	\$6,960	\$174	3,171	24%	\$11.29	\$587	0.8
COAMO MUNICIPIO	\$7.35	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	2,711	23%	\$5.46	\$284	1.3
COMERÍO MUNICIPIO	\$9.94	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,516	24%	\$5.08	\$264	2.0

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**PUERTO RICO**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>COROZAL MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,513	22%	\$4.97	\$258	2.0
<b>CULEBRA MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	170	24%	\$9.61	\$500	0.8
<b>DORADO MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,966	18%	\$9.39	\$488	1.1
<b>FAJARDO MUNICIPIO</b>	<b>\$9.06</b>	34%	\$471	\$18,840	1.5	\$21,900	\$548	\$6,570	\$164	3,360	24%	\$7.11	\$370	1.3
<b>FLORIDA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	871	22%	\$5.59	\$291	1.8
<b>GUÁNICA MUNICIPIO</b>	<b>\$7.35</b>	26%	\$382	\$15,280	1.3	\$16,700	\$418	\$5,010	\$125	1,778	24%	\$4.72	\$245	1.6
<b>GUAYAMA MUNICIPIO</b>	<b>\$7.92</b>	52%	\$412	\$16,480	1.4	\$18,400	\$460	\$5,520	\$138	3,868	27%	\$9.31	\$484	0.9
<b>GUAYANILLA MUNICIPIO</b>	<b>\$7.35</b>	26%	\$382	\$15,280	1.3	\$16,700	\$418	\$5,010	\$125	1,382	19%	\$5.87	\$305	1.3
<b>GUAYNABO MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	7,827	23%	\$6.51	\$338	1.5
<b>GURABO MUNICIPIO</b>	<b>\$8.73</b>	44%	\$454	\$18,160	1.5	\$23,200	\$580	\$6,960	\$174	2,187	19%	\$7.63	\$397	1.1
<b>HATILLO MUNICIPIO</b>	<b>\$7.96</b>	44%	\$414	\$16,560	1.4	\$17,900	\$448	\$5,370	\$134	2,802	22%	\$5.68	\$295	1.4
<b>HORNIGUEROS MUNICIPIO</b>	<b>\$8.56</b>	28%	\$445	\$17,800	1.5	\$19,700	\$493	\$5,910	\$148	1,147	20%	\$5.41	\$281	1.6
<b>HUMACAO MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	4,637	24%	\$7.88	\$410	1.3
<b>ISABELA MUNICIPIO</b>	<b>\$7.52</b>	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	3,544	24%	\$5.47	\$285	1.4
<b>JAYUYA MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	1,502	30%	\$8.25	\$429	0.9
<b>JUANA DÍAZ MUNICIPIO</b>	<b>\$9.21</b>	58%	\$479	\$19,160	1.6	\$18,500	\$463	\$5,550	\$139	2,936	20%	\$6.23	\$324	1.5
<b>JUNCOS MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,779	23%	\$15.90	\$827	0.6
<b>LAJAS MUNICIPIO</b>	<b>\$7.42</b>	22%	\$386	\$15,440	1.3	\$18,500	\$463	\$5,550	\$139	1,912	21%	\$5.05	\$263	1.5
<b>LARES MUNICIPIO</b>	<b>\$7.52</b>	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	2,929	27%	\$4.37	\$227	1.7
<b>LAS MARIAS MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	1,021	29%	\$3.40	\$177	2.2
<b>LAS PIEDRAS MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,442	22%	\$9.92	\$516	1.0
<b>LOÍZA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,517	16%	\$5.06	\$263	2.0
<b>LUQUILLO MUNICIPIO</b>	<b>\$9.06</b>	34%	\$471	\$18,840	1.5	\$21,900	\$548	\$6,570	\$164	1,435	22%	\$7.34	\$382	1.2
<b>MANATÍ MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	4,027	26%	\$8.32	\$433	1.2
<b>MARICAO MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	550	27%	\$6.64	\$345	1.1
<b>MAUNABO MUNICIPIO</b>	<b>\$7.81</b>	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	891	22%	\$5.68	\$295	1.4
<b>MAYAGÜEZ MUNICIPIO</b>	<b>\$8.56</b>	28%	\$445	\$17,800	1.5	\$19,700	\$493	\$5,910	\$148	13,826	40%	\$5.23	\$272	1.6
<b>MOCA MUNICIPIO</b>	<b>\$7.52</b>	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	2,794	22%	\$7.50	\$390	1.0
<b>MOROVIS MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,831	21%	\$4.43	\$230	2.2
<b>NAGUABO MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,915	24%	\$4.38	\$228	2.3
<b>NARANJITO MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	1,734	19%	\$6.21	\$323	1.6
<b>ORCOVIS MUNICIPIO</b>	<b>\$7.81</b>	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	1,556	22%	\$4.08	\$212	1.9
<b>PATILLAS MUNICIPIO</b>	<b>\$7.92</b>	52%	\$412	\$16,480	1.4	\$18,400	\$460	\$5,520	\$138	1,414	22%	\$6.08	\$316	1.3
<b>PEÑUELAS MUNICIPIO</b>	<b>\$7.35</b>	26%	\$382	\$15,280	1.3	\$16,700	\$418	\$5,010	\$125	1,450	19%	\$8.78	\$457	0.8
<b>PONCE MUNICIPIO</b>	<b>\$9.21</b>	58%	\$479	\$19,160	1.6	\$18,500	\$463	\$5,550	\$139	18,048	30%	\$5.17	\$269	1.8
<b>QUEBRADILLAS MUNICIPIO</b>	<b>\$7.81</b>	44%	\$406	\$16,240	1.3	\$17,100	\$428	\$5,130	\$128	2,146	26%	\$4.75	\$247	1.6
<b>RINCÓN MUNICIPIO</b>	<b>\$7.52</b>	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	1,104	21%	\$6.48	\$337	1.2
<b>RÍO GRANDE MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,907	18%	\$7.06	\$367	1.4
<b>SABANA GRANDE MUNICIPIO</b>	<b>\$7.42</b>	22%	\$386	\$15,440	1.3	\$18,500	\$463	\$5,550	\$139	1,866	21%	\$7.65	\$398	1.0
<b>SALINAS MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	2,233	22%	\$5.67	\$295	1.3
<b>SAN GERMÁN MUNICIPIO</b>	<b>\$7.42</b>	22%	\$386	\$15,440	1.3	\$18,500	\$463	\$5,550	\$139	3,249	25%	\$8.29	\$431	0.9
<b>SAN JUAN MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	72,507	44%	\$7.69	\$400	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**PUERTO RICO**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SAN LORENZO MUNICIPIO</b>	<b>\$8.73</b>	44%	\$454	\$18,160	1.5	\$23,200	\$580	\$6,960	\$174	2,787	21%	\$8.47	\$440	1.0
<b>SAN SEBASTIÁN MUNICIPIO</b>	<b>\$7.52</b>	40%	\$391	\$15,640	1.3	\$15,400	\$385	\$4,620	\$116	3,678	25%	\$4.89	\$254	1.5
<b>SANTA ISABEL MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	1,583	23%	\$5.37	\$279	1.4
<b>TOA ALTA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	3,038	16%	\$3.76	\$195	2.6
<b>TOA BAJA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	6,384	21%	\$7.75	\$403	1.3
<b>TRUJILLO ALTO MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	5,448	23%	\$3.97	\$207	2.5
<b>UTUADO MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	3,189	28%	\$4.55	\$237	1.6
<b>VEGA ALTA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,354	20%	\$7.72	\$401	1.3
<b>VEGA BAJA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	3,935	20%	\$9.38	\$488	1.1
<b>VIEQUES MUNICIPIO</b>	<b>\$7.35</b>	42%	\$382	\$15,280	1.3	\$16,100	\$403	\$4,830	\$121	660	20%	\$8.16	\$424	0.9
<b>VILLALBA MUNICIPIO</b>	<b>\$9.21</b>	58%	\$479	\$19,160	1.6	\$18,500	\$463	\$5,550	\$139	1,473	19%	\$7.48	\$389	1.2
<b>YABUCOA MUNICIPIO</b>	<b>\$9.94</b>	41%	\$517	\$20,680	1.7	\$25,200	\$630	\$7,560	\$189	2,191	18%	\$7.71	\$401	1.3
<b>YAUCO MUNICIPIO</b>	<b>\$7.35</b>	26%	\$382	\$15,280	1.3	\$16,700	\$418	\$5,010	\$125	3,466	23%	\$4.15	\$216	1.8

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# RHODE ISLAND

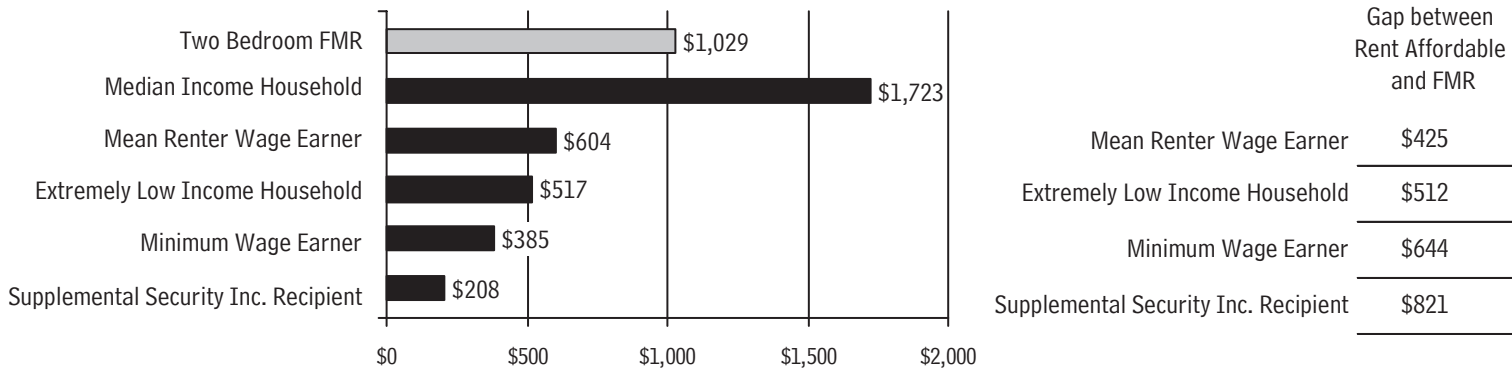
In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,029. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,430 monthly or \$41,162 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$19.79**

In Rhode Island, 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 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 Rhode Island, the estimated mean (average) wage for a renter is \$11.61. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 68 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.7 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	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>RHODE ISLAND</b>	<b>\$19.79</b>	62%	\$1,029	\$41,162	2.7	\$68,908	\$1,723	\$20,673	\$517	163,274	40%	\$11.61	\$604	1.7
<b><u>METROPOLITAN AREAS</u></b>														
<b>NEWPORT-MIDDLETON-PORTSMOUTH HMFA</b>	<b>\$22.46</b>	50%	\$1,168	\$46,720	3.0	\$77,100	\$1,928	\$23,130	\$578	11,520	46%	\$11.72	\$609	1.9
<b>PROVIDENCE-FALL RIVER HMFA *</b>	<b>\$19.62</b>	63%	\$1,020	\$40,800	2.7	\$68,300	\$1,708	\$20,490	\$512	147,625	40%	\$11.67	\$607	1.7
<b>WESTERLY-HOPKINTON-NEW SHOREHAM HMFA</b>	<b>\$18.56</b>	54%	\$965	\$38,600	2.5	\$70,300	\$1,758	\$21,090	\$527	4,129	32%	\$9.45	\$492	2.0

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**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

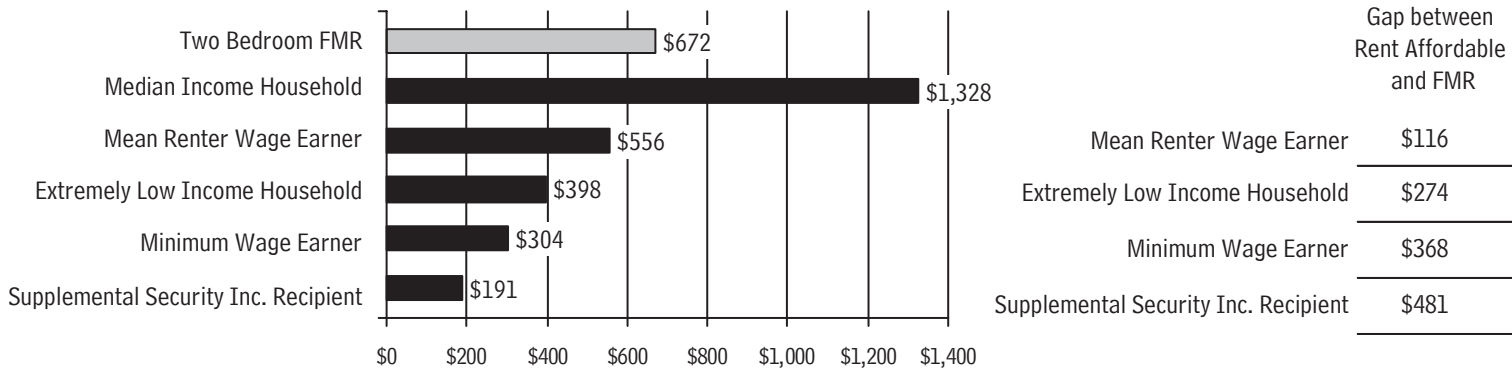
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$672. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,239 monthly or \$26,874 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.92**

In South Carolina, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Carolina, the estimated mean (average) wage for a renter is \$10.69. 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

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SOUTH CAROLINA</b>	<b>\$12.92</b>	31%	\$672	\$26,874	2.2	\$53,111	\$1,328	\$15,933	\$398	426,235	28%	\$10.69	\$556	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.47</b>	34%	\$596	\$23,852	2.0	\$46,350	\$1,159	\$13,905	\$348	92,076	24%	\$9.38	\$488	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ANDERSON MSA	\$11.58	30%	\$602	\$24,080	2.0	\$52,400	\$1,310	\$15,720	\$393	15,582	24%	\$8.61	\$448	1.3
AUGUSTA-RICHMOND COUNTY MSA	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	15,153	24%	\$11.62	\$604	1.1
CHARLESTON-NORTH CHARLESTON MSA	\$15.83	43%	\$823	\$32,920	2.7	\$58,400	\$1,460	\$17,520	\$438	69,597	33%	\$11.56	\$601	1.4
CHARLOTTE-GASTONIA-CONCORD HMFA	\$14.23	14%	\$740	\$29,600	2.4	\$64,300	\$1,608	\$19,290	\$482	16,406	27%	\$11.09	\$577	1.3
COLUMBIA HMFA	\$13.31	26%	\$692	\$27,680	2.3	\$59,200	\$1,480	\$17,760	\$444	69,595	31%	\$11.09	\$576	1.2
DARLINGTON COUNTY HMFA	\$10.44	44%	\$543	\$21,720	1.8	\$45,200	\$1,130	\$13,560	\$339	5,944	23%	\$10.97	\$571	1.0
FLORENCE HMFA	\$10.54	30%	\$548	\$21,920	1.8	\$47,700	\$1,193	\$14,310	\$358	12,744	27%	\$9.68	\$503	1.1
GREENVILLE-MAULDIN-EASLEY MSA	\$12.48	24%	\$649	\$25,960	2.1	\$55,100	\$1,378	\$16,530	\$413	58,566	31%	\$11.47	\$596	1.1
KERSHAW COUNTY HMFA	\$10.88	30%	\$566	\$22,640	1.9	\$53,200	\$1,330	\$15,960	\$399	3,634	18%	\$9.28	\$483	1.2
LAURENS COUNTY HMFA	\$11.15	30%	\$580	\$23,200	1.9	\$49,700	\$1,243	\$14,910	\$373	5,935	23%	\$9.08	\$472	1.2
MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH MSA	\$14.88	30%	\$774	\$30,960	2.5	\$50,400	\$1,260	\$15,120	\$378	22,101	27%	\$9.87	\$513	1.5
SPARTANBURG MSA	\$12.13	30%	\$631	\$25,240	2.1	\$54,000	\$1,350	\$16,200	\$405	27,381	28%	\$11.96	\$622	1.0
SUMTER MSA	\$10.83	30%	\$563	\$22,520	1.9	\$45,300	\$1,133	\$13,590	\$340	11,521	31%	\$9.83	\$511	1.1
<b><u>COUNTIES</u></b>														
ABBEVILLE COUNTY	\$10.44	38%	\$543	\$21,720	1.8	\$46,200	\$1,155	\$13,860	\$347	1,985	20%	\$8.29	\$431	1.3
AIKEN COUNTY	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	13,530	24%	\$12.14	\$631	1.0
ALLENDALE COUNTY	\$10.44	41%	\$543	\$21,720	1.8	\$33,500	\$838	\$10,050	\$251	1,076	27%	\$10.18	\$529	1.0
ANDERSON COUNTY	\$11.58	30%	\$602	\$24,080	2.0	\$52,400	\$1,310	\$15,720	\$393	15,582	24%	\$8.61	\$448	1.3
BAMBERG COUNTY	\$10.44	56%	\$543	\$21,720	1.8	\$34,700	\$868	\$10,410	\$260	1,543	25%	\$7.18	\$374	1.5
BARNWELL COUNTY	\$10.44	38%	\$543	\$21,720	1.8	\$39,900	\$998	\$11,970	\$299	2,210	24%	\$8.15	\$424	1.3
BEAUFORT COUNTY	\$16.71	30%	\$869	\$34,760	2.9	\$61,500	\$1,538	\$18,450	\$461	12,169	27%	\$10.89	\$566	1.5
BERKELEY COUNTY	\$15.83	43%	\$823	\$32,920	2.7	\$58,400	\$1,460	\$17,520	\$438	12,880	26%	\$13.21	\$687	1.2
CALHOUN COUNTY	\$13.31	26%	\$692	\$27,680	2.3	\$59,200	\$1,480	\$17,760	\$444	930	16%	\$11.11	\$578	1.2
CHARLESTON COUNTY	\$15.83	43%	\$823	\$32,920	2.7	\$58,400	\$1,460	\$17,520	\$438	48,035	39%	\$11.44	\$595	1.4
CHEROKEE COUNTY	\$10.46	30%	\$544	\$21,760	1.8	\$46,700	\$1,168	\$14,010	\$350	5,354	26%	\$9.85	\$512	1.1
CHESTER COUNTY	\$10.75	30%	\$559	\$22,360	1.8	\$45,600	\$1,140	\$13,680	\$342	2,790	22%	\$10.26	\$534	1.0
CHESTERFIELD COUNTY	\$10.44	39%	\$543	\$21,720	1.8	\$42,700	\$1,068	\$12,810	\$320	3,939	24%	\$8.68	\$451	1.2
CLARENDON COUNTY	\$10.92	30%	\$568	\$22,720	1.9	\$40,900	\$1,023	\$12,270	\$307	2,473	21%	\$6.42	\$334	1.7
COLLETON COUNTY	\$10.44	43%	\$543	\$21,720	1.8	\$40,800	\$1,020	\$12,240	\$306	2,858	20%	\$8.68	\$451	1.2
DARLINGTON COUNTY	\$10.44	44%	\$543	\$21,720	1.8	\$45,200	\$1,130	\$13,560	\$339	5,944	23%	\$10.97	\$571	1.0
DILLON COUNTY	\$10.44	52%	\$543	\$21,720	1.8	\$39,200	\$980	\$11,760	\$294	3,137	28%	\$6.14	\$319	1.7
DORCHESTER COUNTY	\$15.83	43%	\$823	\$32,920	2.7	\$58,400	\$1,460	\$17,520	\$438	8,682	25%	\$10.43	\$542	1.5
EDGEFIELD COUNTY	\$12.58	34%	\$654	\$26,160	2.1	\$54,300	\$1,358	\$16,290	\$407	1,623	20%	\$6.01	\$312	2.1
FAIRFIELD COUNTY	\$13.31	26%	\$692	\$27,680	2.3	\$59,200	\$1,480	\$17,760	\$444	1,975	23%	\$10.88	\$566	1.2
FLORENCE COUNTY	\$10.54	30%	\$548	\$21,920	1.8	\$47,700	\$1,193	\$14,310	\$358	12,744	27%	\$9.68	\$503	1.1

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**SOUTH CAROLINA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>GEORGETOWN COUNTY</b>	<b>\$12.33</b>	30%	\$641	\$25,640	2.1	\$49,800	\$1,245	\$14,940	\$374	4,053	19%	\$8.92	\$464	1.4
<b>GREENVILLE COUNTY</b>	<b>\$12.48</b>	24%	\$649	\$25,960	2.1	\$55,100	\$1,378	\$16,530	\$413	47,585	32%	\$11.99	\$624	1.0
<b>GREENWOOD COUNTY</b>	<b>\$11.04</b>	30%	\$574	\$22,960	1.9	\$50,300	\$1,258	\$15,090	\$377	7,904	31%	\$10.05	\$523	1.1
<b>HAMPTON COUNTY</b>	<b>\$10.44</b>	44%	\$543	\$21,720	1.8	\$41,600	\$1,040	\$12,480	\$312	1,627	22%	\$10.25	\$533	1.0
<b>HORRY COUNTY</b>	<b>\$14.88</b>	30%	\$774	\$30,960	2.5	\$50,400	\$1,260	\$15,120	\$378	22,101	27%	\$9.87	\$513	1.5
<b>JASPER COUNTY</b>	<b>\$11.60</b>	30%	\$603	\$24,120	2.0	\$45,900	\$1,148	\$13,770	\$344	1,566	22%	\$11.22	\$583	1.0
<b>KERSHAW COUNTY</b>	<b>\$10.88</b>	30%	\$566	\$22,640	1.9	\$53,200	\$1,330	\$15,960	\$399	3,634	18%	\$9.28	\$483	1.2
<b>LANCASTER COUNTY</b>	<b>\$10.44</b>	30%	\$543	\$21,720	1.8	\$48,800	\$1,220	\$14,640	\$366	5,743	25%	\$11.15	\$580	0.9
<b>LAURENS COUNTY</b>	<b>\$11.15</b>	30%	\$580	\$23,200	1.9	\$49,700	\$1,243	\$14,910	\$373	5,935	23%	\$9.08	\$472	1.2
<b>LEE COUNTY</b>	<b>\$10.44</b>	31%	\$543	\$21,720	1.8	\$41,100	\$1,028	\$12,330	\$308	1,424	21%	\$6.69	\$348	1.6
<b>LEXINGTON COUNTY</b>	<b>\$13.31</b>	26%	\$692	\$27,680	2.3	\$59,200	\$1,480	\$17,760	\$444	18,966	23%	\$9.91	\$515	1.3
<b>MARION COUNTY</b>	<b>\$10.44</b>	43%	\$543	\$21,720	1.8	\$39,200	\$980	\$11,760	\$294	3,539	27%	\$7.67	\$399	1.4
<b>MARLBORO COUNTY</b>	<b>\$10.44</b>	54%	\$543	\$21,720	1.8	\$38,400	\$960	\$11,520	\$288	3,055	29%	\$8.94	\$465	1.2
<b>MCCORMICK COUNTY</b>	<b>\$10.54</b>	30%	\$548	\$21,920	1.8	\$46,100	\$1,153	\$13,830	\$346	674	19%	\$5.79	\$301	1.8
<b>NEWBERRY COUNTY</b>	<b>\$10.44</b>	35%	\$543	\$21,720	1.8	\$48,500	\$1,213	\$14,550	\$364	3,267	23%	\$7.87	\$409	1.3
<b>OCONEE COUNTY</b>	<b>\$10.52</b>	30%	\$547	\$21,880	1.8	\$51,800	\$1,295	\$15,540	\$389	5,903	22%	\$10.57	\$550	1.0
<b>ORANGEBURG COUNTY</b>	<b>\$10.44</b>	39%	\$543	\$21,720	1.8	\$39,800	\$995	\$11,940	\$299	8,312	24%	\$8.69	\$452	1.2
<b>PICKENS COUNTY</b>	<b>\$12.48</b>	24%	\$649	\$25,960	2.1	\$55,100	\$1,378	\$16,530	\$413	10,981	27%	\$7.62	\$396	1.6
<b>RICHLAND COUNTY</b>	<b>\$13.31</b>	26%	\$692	\$27,680	2.3	\$59,200	\$1,480	\$17,760	\$444	46,342	39%	\$11.75	\$611	1.1
<b>SALUDA COUNTY</b>	<b>\$13.31</b>	26%	\$692	\$27,680	2.3	\$59,200	\$1,480	\$17,760	\$444	1,382	19%	\$7.19	\$374	1.9
<b>SPARTANBURG COUNTY</b>	<b>\$12.13</b>	30%	\$631	\$25,240	2.1	\$54,000	\$1,350	\$16,200	\$405	27,381	28%	\$11.96	\$622	1.0
<b>SUMTER COUNTY</b>	<b>\$10.83</b>	30%	\$563	\$22,520	1.9	\$45,300	\$1,133	\$13,590	\$340	11,521	31%	\$9.83	\$511	1.1
<b>UNION COUNTY</b>	<b>\$10.44</b>	43%	\$543	\$21,720	1.8	\$44,800	\$1,120	\$13,440	\$336	2,822	23%	\$7.55	\$393	1.4
<b>WILLIAMSBURG COUNTY</b>	<b>\$10.92</b>	30%	\$568	\$22,720	1.9	\$36,400	\$910	\$10,920	\$273	2,653	19%	\$6.54	\$340	1.7
<b>YORK COUNTY</b>	<b>\$14.23</b>	14%	\$740	\$29,600	2.4	\$64,300	\$1,608	\$19,290	\$482	16,406	27%	\$11.09	\$577	1.3

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# SOUTH DAKOTA

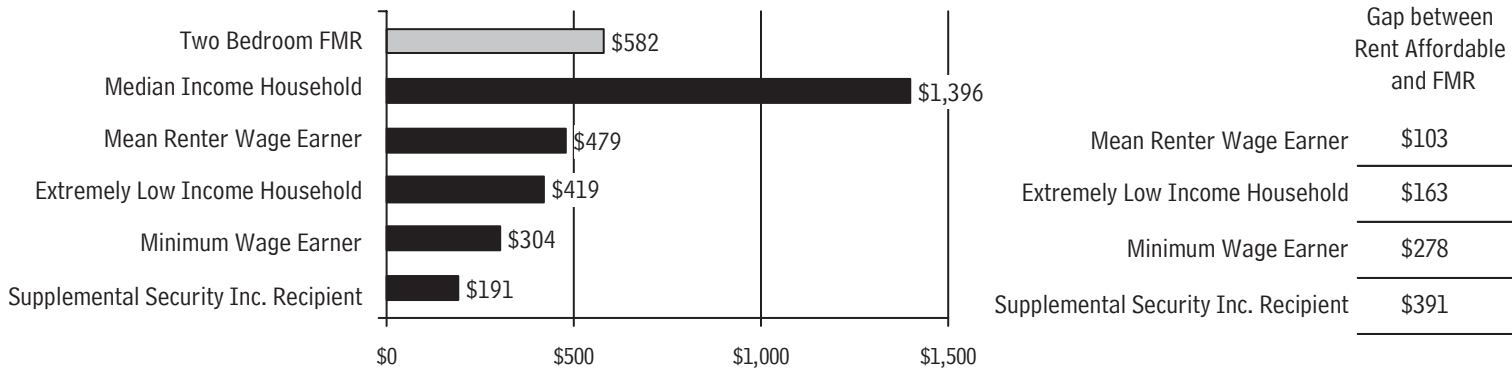
In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$582. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,940 monthly or \$23,278 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.19**

In South Dakota, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In South Dakota, the estimated mean (average) wage for a renter is \$9.21. 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**



## SOUTH DAKOTA

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SOUTH DAKOTA</b>	<b>\$11.19</b>	25%	\$582	\$23,278	1.9	\$55,853	\$1,396	\$16,756	\$419	92,338	32%	\$9.21	\$479	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.12</b>	24%	\$526	\$21,048	1.7	\$51,719	\$1,293	\$15,516	\$388	53,043	31%	\$7.74	\$403	1.3
<b><u>METROPOLITAN AREAS</u></b>														
MEADE COUNTY HMFA	<b>\$10.06</b>	22%	\$523	\$20,920	1.7	\$53,300	\$1,333	\$15,990	\$400	2,799	32%	\$9.82	\$511	1.0
RAPID CITY HMFA	<b>\$13.46</b>	34%	\$700	\$28,000	2.3	\$57,400	\$1,435	\$17,220	\$431	11,710	34%	\$8.81	\$458	1.5
SIoux CITY MSA	<b>\$12.23</b>	22%	\$636	\$25,440	2.1	\$55,600	\$1,390	\$16,680	\$417	1,257	26%	\$14.54	\$756	0.8
SIoux FALLS MSA	<b>\$12.56</b>	23%	\$653	\$26,120	2.1	\$65,100	\$1,628	\$19,530	\$488	23,529	32%	\$10.78	\$561	1.2
<b><u>COUNTIES</u></b>														
AURORA COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$48,800	\$1,220	\$14,640	\$366	279	24%	\$8.56	\$445	1.2
BEADLE COUNTY	<b>\$9.87</b>	27%	\$513	\$20,520	1.7	\$52,800	\$1,320	\$15,840	\$396	2,328	32%	\$7.98	\$415	1.2
BENNETT COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$37,100	\$928	\$11,130	\$278	455	41%	\$7.02	\$365	1.4
BON HOMME COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$48,300	\$1,208	\$14,490	\$362	629	24%	\$8.24	\$429	1.2
BROOKINGS COUNTY	<b>\$9.90</b>	23%	\$515	\$20,600	1.7	\$63,000	\$1,575	\$18,900	\$473	4,458	42%	\$8.15	\$424	1.2
BROWN COUNTY	<b>\$10.17</b>	22%	\$529	\$21,160	1.7	\$58,600	\$1,465	\$17,580	\$440	4,933	34%	\$8.25	\$429	1.2
BRULE COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$48,700	\$1,218	\$14,610	\$365	576	29%	\$7.00	\$364	1.4
BUFFALO COUNTY †	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$18,600	\$465	\$5,580	\$140	299	57%			
BUTTE COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$44,500	\$1,113	\$13,350	\$334	937	27%	\$8.21	\$427	1.2
CAMPBELL COUNTY	<b>\$9.87</b>	24%	\$513	\$20,520	1.7	\$46,100	\$1,153	\$13,830	\$346	130	18%	\$7.27	\$378	1.4
CHARLES MIX COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$39,900	\$998	\$11,970	\$299	1,060	32%	\$6.72	\$349	1.5
CLARK COUNTY	<b>\$9.87</b>	23%	\$513	\$20,520	1.7	\$46,700	\$1,168	\$14,010	\$350	309	19%	\$6.23	\$324	1.6
CLAY COUNTY	<b>\$10.52</b>	23%	\$547	\$21,880	1.8	\$52,000	\$1,300	\$15,600	\$390	2,225	46%	\$5.41	\$281	1.9
CODINGTON COUNTY	<b>\$11.19</b>	29%	\$582	\$23,280	1.9	\$58,700	\$1,468	\$17,610	\$440	3,094	30%	\$7.27	\$378	1.5
CORSON COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$31,600	\$790	\$9,480	\$237	519	41%	\$8.21	\$427	1.2
CUSTER COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$57,200	\$1,430	\$17,160	\$429	684	23%	\$6.70	\$349	1.5
DAVISON COUNTY	<b>\$10.44</b>	23%	\$543	\$21,720	1.8	\$57,700	\$1,443	\$17,310	\$433	2,901	38%	\$8.18	\$425	1.3
DAY COUNTY	<b>\$9.87</b>	24%	\$513	\$20,520	1.7	\$49,200	\$1,230	\$14,760	\$369	617	24%	\$7.27	\$378	1.4
DEUEL COUNTY	<b>\$9.87</b>	23%	\$513	\$20,520	1.7	\$52,400	\$1,310	\$15,720	\$393	368	20%	\$9.64	\$502	1.0
DEWEY COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$33,000	\$825	\$9,900	\$248	833	45%	\$9.31	\$484	1.1
DOUGLAS COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$45,000	\$1,125	\$13,500	\$338	251	19%	\$9.33	\$485	1.1
EDMONDS COUNTY	<b>\$9.87</b>	24%	\$513	\$20,520	1.7	\$48,400	\$1,210	\$14,520	\$363	303	18%	\$9.12	\$474	1.1
FALL RIVER COUNTY	<b>\$10.00</b>	23%	\$520	\$20,800	1.7	\$49,700	\$1,243	\$14,910	\$373	955	31%	\$6.29	\$327	1.6
FAULK COUNTY	<b>\$9.87</b>	24%	\$513	\$20,520	1.7	\$44,800	\$1,120	\$13,440	\$336	188	19%	\$6.98	\$363	1.4
GRANT COUNTY	<b>\$9.87</b>	23%	\$513	\$20,520	1.7	\$53,500	\$1,338	\$16,050	\$401	704	23%	\$7.83	\$407	1.3
GREGORY COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$40,000	\$1,000	\$12,000	\$300	512	25%	\$7.71	\$401	1.3
HAakon COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$47,100	\$1,178	\$14,130	\$353	201	23%	\$11.48	\$597	0.9
HAMLIN COUNTY	<b>\$9.87</b>	23%	\$513	\$20,520	1.7	\$55,000	\$1,375	\$16,500	\$413	372	18%	\$8.04	\$418	1.2
HAND COUNTY	<b>\$9.87</b>	24%	\$513	\$20,520	1.7	\$50,200	\$1,255	\$15,060	\$377	400	26%	\$6.84	\$356	1.4
HANSON COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.7	\$51,000	\$1,275	\$15,300	\$383	232	21%	\$8.62	\$448	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**SOUTH DAKOTA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
HARDING COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$42,800	\$1,070	\$12,840	\$321	138	26%	\$12.80	\$666	0.8
HUGHES COUNTY	\$10.15	23%	\$528	\$21,120	1.7	\$67,000	\$1,675	\$20,100	\$503	2,202	34%	\$6.91	\$359	1.5
HUTCHINSON COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$49,600	\$1,240	\$14,880	\$372	676	21%	\$8.18	\$425	1.2
HYDE COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$54,200	\$1,355	\$16,260	\$407	193	28%	\$11.17	\$581	0.9
JACKSON COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$33,300	\$833	\$9,990	\$250	344	36%	\$6.99	\$364	1.4
JERAULD COUNTY	\$9.87	24%	\$513	\$20,520	1.7	\$48,100	\$1,203	\$14,430	\$361	275	28%	\$7.35	\$382	1.3
JONES COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$48,900	\$1,223	\$14,670	\$367	140	28%	\$5.67	\$295	1.7
KINGSBURY COUNTY	\$9.87	23%	\$513	\$20,520	1.7	\$54,000	\$1,350	\$16,200	\$405	576	24%	\$7.47	\$389	1.3
LAKE COUNTY	\$9.87	23%	\$513	\$20,520	1.7	\$57,300	\$1,433	\$17,190	\$430	1,290	30%	\$7.74	\$402	1.3
LAWRENCE COUNTY	\$10.42	23%	\$542	\$21,680	1.8	\$52,700	\$1,318	\$15,810	\$395	3,126	35%	\$7.07	\$368	1.5
LINCOLN COUNTY	\$12.56	23%	\$653	\$26,120	2.1	\$65,100	\$1,628	\$19,530	\$488	1,784	20%	\$9.36	\$487	1.3
LYMAN COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$41,900	\$1,048	\$12,570	\$314	437	31%	\$5.69	\$296	1.7
MARSHALL COUNTY	\$9.87	24%	\$513	\$20,520	1.7	\$47,800	\$1,195	\$14,340	\$359	408	22%	\$7.64	\$397	1.3
MCCOOK COUNTY	\$12.56	23%	\$653	\$26,120	2.1	\$65,100	\$1,628	\$19,530	\$488	466	21%	\$7.77	\$404	1.6
MCPHERSON COUNTY	\$9.87	24%	\$513	\$20,520	1.7	\$38,600	\$965	\$11,580	\$290	206	17%	\$5.82	\$303	1.7
MEADE COUNTY	\$10.06	22%	\$523	\$20,920	1.7	\$53,300	\$1,333	\$15,990	\$400	2,799	32%	\$9.82	\$511	1.0
MELLETTE COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$32,900	\$823	\$9,870	\$247	243	35%	\$5.42	\$282	1.8
MINER COUNTY	\$9.87	23%	\$513	\$20,520	1.7	\$48,100	\$1,203	\$14,430	\$361	286	24%	\$7.97	\$414	1.2
MINNEHAHA COUNTY	\$12.56	23%	\$653	\$26,120	2.1	\$65,100	\$1,628	\$19,530	\$488	20,484	35%	\$10.96	\$570	1.1
MOODY COUNTY	\$9.87	23%	\$513	\$20,520	1.7	\$54,900	\$1,373	\$16,470	\$412	694	27%	\$10.84	\$564	0.9
PENNINGTON COUNTY	\$13.46	34%	\$700	\$28,000	2.3	\$57,400	\$1,435	\$17,220	\$431	11,710	34%	\$8.81	\$458	1.5
PERKINS COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$43,600	\$1,090	\$13,080	\$327	334	23%	\$6.28	\$327	1.6
POTTER COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$49,500	\$1,238	\$14,850	\$371	239	21%	\$6.36	\$331	1.6
ROBERTS COUNTY	\$9.87	24%	\$513	\$20,520	1.7	\$44,200	\$1,105	\$13,260	\$332	1,145	31%	\$6.83	\$355	1.4
SANBORN COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$50,800	\$1,270	\$15,240	\$381	233	22%	\$8.15	\$424	1.2
SHANNON COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$27,200	\$680	\$8,160	\$204	1,405	50%	\$9.79	\$509	1.0
SPINK COUNTY	\$9.87	24%	\$513	\$20,520	1.7	\$48,400	\$1,210	\$14,520	\$363	745	26%	\$7.06	\$367	1.4
STANLEY COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$61,100	\$1,528	\$18,330	\$458	260	23%	\$8.32	\$433	1.2
SULLY COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$50,100	\$1,253	\$15,030	\$376	152	24%	\$8.65	\$450	1.1
TODD COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$25,700	\$643	\$7,710	\$193	1,353	55%	\$9.44	\$491	1.0
TRIPP COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$47,300	\$1,183	\$14,190	\$355	638	25%	\$5.91	\$307	1.7
TURNER COUNTY	\$12.56	23%	\$653	\$26,120	2.1	\$65,100	\$1,628	\$19,530	\$488	795	23%	\$9.49	\$493	1.3
UNION COUNTY	\$12.23	22%	\$636	\$25,440	2.1	\$55,600	\$1,390	\$16,680	\$417	1,257	26%	\$14.54	\$756	0.8
WALWORTH COUNTY	\$9.87	24%	\$513	\$20,520	1.7	\$44,000	\$1,100	\$13,200	\$330	721	29%	\$6.68	\$347	1.5
YANKTON COUNTY	\$10.67	26%	\$555	\$22,200	1.8	\$57,100	\$1,428	\$17,130	\$428	2,533	31%	\$8.77	\$456	1.2
ZIEBACH COUNTY	\$9.87	25%	\$513	\$20,520	1.7	\$24,100	\$603	\$7,230	\$181	299	40%	\$7.57	\$394	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

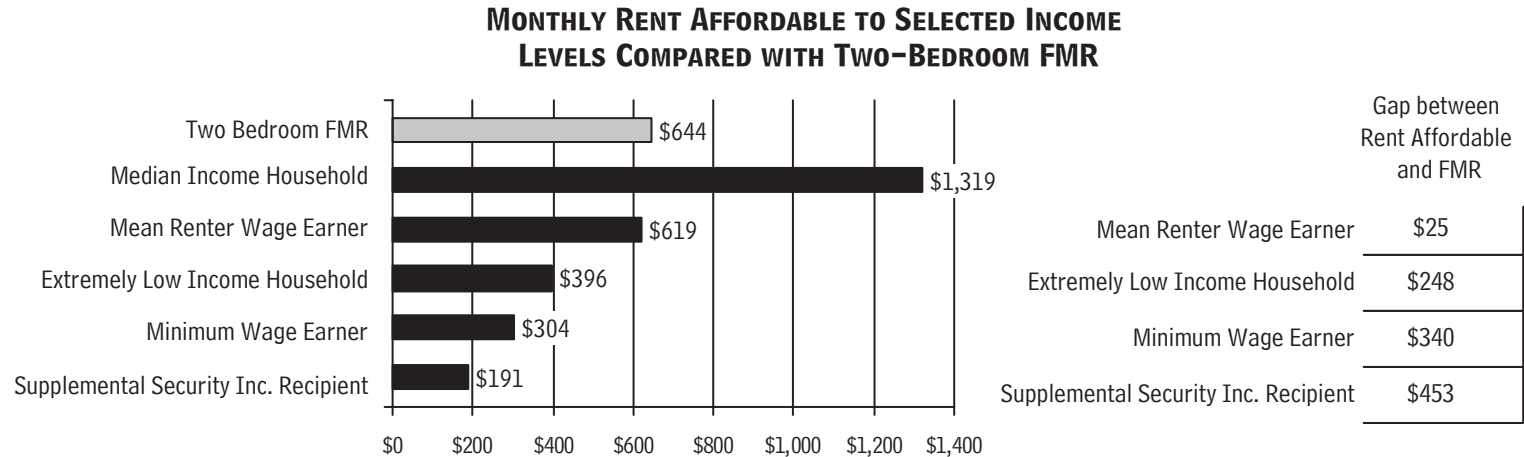
# TENNESSEE

In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$644. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,146 monthly or \$25,750 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.38**

In Tennessee, a minimum wage worker earns an hourly wage of \$5.85. 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 Tennessee, the estimated mean (average) wage for a renter is \$11.91. 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 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.





TENNESSEE	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>TENNESSEE</b>	<b>\$12.38</b>	26%	\$644	\$25,750	2.1	\$52,775	\$1,319	\$15,832	\$396	671,444	30%	\$11.91	\$619	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.17</b>	28%	\$529	\$21,151	1.7	\$44,490	\$1,112	\$13,347	\$334	152,513	25%	\$9.75	\$507	1.0
<b><u>METROPOLITAN AREAS</u></b>														
CHATTANOOGA MSA	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	45,597	33%	\$11.26	\$585	1.1
CLARKSVILLE HMFA	\$12.04	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	17,645	37%	\$10.49	\$546	1.1
CLEVELAND MSA	\$11.10	26%	\$577	\$23,080	1.9	\$47,000	\$1,175	\$14,100	\$353	12,020	30%	\$10.45	\$544	1.1
HICKMAN COUNTY HMFA	\$9.98	26%	\$519	\$20,760	1.7	\$43,200	\$1,080	\$12,960	\$324	1,601	20%	\$7.85	\$408	1.3
JACKSON MSA	\$12.50	26%	\$650	\$26,000	2.1	\$51,000	\$1,275	\$15,300	\$383	13,022	32%	\$10.07	\$524	1.2
JOHNSON CITY MSA	\$10.52	26%	\$547	\$21,880	1.8	\$44,700	\$1,118	\$13,410	\$335	21,735	29%	\$9.44	\$491	1.1
KINGSPORT-BRISTOL-BRISTOL MSA	\$10.29	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	20,081	23%	\$11.78	\$612	0.9
KNOXVILLE MSA	\$12.17	28%	\$633	\$25,320	2.1	\$58,500	\$1,463	\$17,550	\$439	75,375	30%	\$10.74	\$558	1.1
MACON COUNTY HMFA	\$9.63	26%	\$501	\$20,040	1.6	\$44,900	\$1,123	\$13,470	\$337	1,692	21%	\$7.22	\$376	1.3
MEMPHIS HMFA	\$14.29	34%	\$743	\$29,720	2.4	\$54,400	\$1,360	\$16,320	\$408	131,293	36%	\$13.45	\$699	1.1
MORRISTOWN MSA	\$9.94	26%	\$517	\$20,680	1.7	\$45,800	\$1,145	\$13,740	\$344	11,514	24%	\$10.80	\$561	0.9
NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN MSA	\$13.90	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	164,876	34%	\$13.68	\$712	1.0
SMITH COUNTY HMFA	\$9.98	26%	\$519	\$20,760	1.7	\$50,100	\$1,253	\$15,030	\$376	1,458	21%	\$9.78	\$509	1.0
STEWART COUNTY HMFA	\$9.90	28%	\$515	\$20,600	1.7	\$46,900	\$1,173	\$14,070	\$352	1,022	21%	\$9.56	\$497	1.0
<b><u>COUNTIES</u></b>														
ANDERSON COUNTY	\$12.17	28%	\$633	\$25,320	2.1	\$58,500	\$1,463	\$17,550	\$439	8,195	28%	\$12.87	\$669	0.9
BEDFORD COUNTY	\$12.12	26%	\$630	\$25,200	2.1	\$48,900	\$1,223	\$14,670	\$367	3,682	26%	\$10.30	\$535	1.2
BENTON COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$38,500	\$963	\$11,550	\$289	1,332	19%	\$8.74	\$455	1.1
BLED SOE COUNTY	\$9.63	35%	\$501	\$20,040	1.6	\$40,900	\$1,023	\$12,270	\$307	812	18%	\$8.55	\$444	1.1
BLOUNT COUNTY	\$12.17	28%	\$633	\$25,320	2.1	\$58,500	\$1,463	\$17,550	\$439	10,285	24%	\$12.04	\$626	1.0
BRADLEY COUNTY	\$11.10	26%	\$577	\$23,080	1.9	\$47,000	\$1,175	\$14,100	\$353	10,780	31%	\$10.65	\$554	1.0
CAMPBELL COUNTY	\$9.63	32%	\$501	\$20,040	1.6	\$36,000	\$900	\$10,800	\$270	4,283	27%	\$7.57	\$394	1.3
CANNON COUNTY	\$13.90	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	1,074	21%	\$7.27	\$378	1.9
CARROLL COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$44,300	\$1,108	\$13,290	\$332	2,472	21%	\$9.30	\$484	1.0
CARTER COUNTY	\$10.52	26%	\$547	\$21,880	1.8	\$44,700	\$1,118	\$13,410	\$335	5,901	25%	\$9.04	\$470	1.2
CHEATHAM COUNTY	\$13.90	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	2,112	16%	\$10.41	\$541	1.3
CHESTER COUNTY	\$12.50	26%	\$650	\$26,000	2.1	\$51,000	\$1,275	\$15,300	\$383	1,285	23%	\$7.08	\$368	1.8
CLAIBORNE COUNTY	\$9.63	35%	\$501	\$20,040	1.6	\$37,800	\$945	\$11,340	\$284	2,535	21%	\$8.46	\$440	1.1
CLAY COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$35,400	\$885	\$10,620	\$266	677	20%	\$8.30	\$432	1.2
COCKE COUNTY	\$9.63	38%	\$501	\$20,040	1.6	\$35,800	\$895	\$10,740	\$269	3,374	25%	\$7.50	\$390	1.3
COFFEE COUNTY	\$10.38	26%	\$540	\$21,600	1.8	\$48,000	\$1,200	\$14,400	\$360	5,388	29%	\$9.97	\$518	1.0
CROCKETT COUNTY	\$9.63	37%	\$501	\$20,040	1.6	\$44,100	\$1,103	\$13,230	\$331	1,413	25%	\$10.58	\$550	0.9
CUMBERLAND COUNTY	\$9.63	26%	\$501	\$20,040	1.6	\$42,600	\$1,065	\$12,780	\$320	3,779	19%	\$8.38	\$436	1.2
DAVIDSON COUNTY	\$13.90	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	106,021	45%	\$15.58	\$810	0.9
DECATUR COUNTY	\$9.63	33%	\$501	\$20,040	1.6	\$42,700	\$1,068	\$12,810	\$320	979	20%	\$10.73	\$558	0.9

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**TENNESSEE**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
DEKALB COUNTY	\$9.63	32%	\$501	\$20,040	1.6	\$44,100	\$1,103	\$13,230	\$331	1,749	25%	\$8.99	\$467	1.1
DICKSON COUNTY	\$13.90	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	3,945	24%	\$8.83	\$459	1.6
DYER COUNTY	\$10.04	25%	\$522	\$20,880	1.7	\$47,400	\$1,185	\$14,220	\$356	5,075	34%	\$9.78	\$509	1.0
FAYETTE COUNTY	\$14.29	34%	\$743	\$29,720	2.4	\$54,400	\$1,360	\$16,320	\$408	2,058	20%	\$8.87	\$461	1.6
FENTRESS COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$35,100	\$878	\$10,530	\$263	1,399	21%	\$7.71	\$401	1.2
FRANKLIN COUNTY	\$10.21	26%	\$531	\$21,240	1.7	\$50,900	\$1,273	\$15,270	\$382	3,230	22%	\$8.52	\$443	1.2
GIBSON COUNTY	\$9.63	28%	\$501	\$20,040	1.6	\$46,400	\$1,160	\$13,920	\$348	5,443	28%	\$9.96	\$518	1.0
GILES COUNTY	\$10.54	26%	\$548	\$21,920	1.8	\$49,100	\$1,228	\$14,730	\$368	2,882	25%	\$9.62	\$500	1.1
GRAINGER COUNTY	\$9.94	26%	\$517	\$20,680	1.7	\$45,800	\$1,145	\$13,740	\$344	1,353	16%	\$9.26	\$481	1.1
GREENE COUNTY	\$9.63	28%	\$501	\$20,040	1.6	\$43,200	\$1,080	\$12,960	\$324	6,008	23%	\$10.01	\$520	1.0
GRUNDY COUNTY	\$9.63	35%	\$501	\$20,040	1.6	\$33,600	\$840	\$10,080	\$252	998	18%	\$5.68	\$295	1.7
HAMBLEN COUNTY	\$9.94	26%	\$517	\$20,680	1.7	\$45,800	\$1,145	\$13,740	\$344	6,375	27%	\$11.33	\$589	0.9
HAMILTON COUNTY	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	42,389	34%	\$11.33	\$589	1.1
HANCOCK COUNTY	\$9.63	35%	\$501	\$20,040	1.6	\$29,600	\$740	\$8,880	\$222	591	21%	\$4.96	\$258	1.9
HARDEMAN COUNTY	\$9.63	39%	\$501	\$20,040	1.6	\$42,200	\$1,055	\$12,660	\$317	2,434	26%	\$10.18	\$530	0.9
HARDIN COUNTY	\$9.63	41%	\$501	\$20,040	1.6	\$40,500	\$1,013	\$12,150	\$304	2,371	23%	\$9.72	\$505	1.0
HAWKINS COUNTY	\$10.29	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	4,678	21%	\$10.18	\$529	1.0
HAYWOOD COUNTY	\$10.98	26%	\$571	\$22,840	1.9	\$38,800	\$970	\$11,640	\$291	2,581	34%	\$9.20	\$479	1.2
HENDERSON COUNTY	\$10.46	26%	\$544	\$21,760	1.8	\$46,100	\$1,153	\$13,830	\$346	2,146	21%	\$8.35	\$434	1.3
HENRY COUNTY	\$9.71	26%	\$505	\$20,200	1.7	\$42,500	\$1,063	\$12,750	\$319	2,946	23%	\$9.87	\$513	1.0
HICKMAN COUNTY	\$9.98	26%	\$519	\$20,760	1.7	\$43,200	\$1,080	\$12,960	\$324	1,601	20%	\$7.85	\$408	1.3
HOUSTON COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$42,600	\$1,065	\$12,780	\$320	741	23%	\$6.83	\$355	1.4
HUMPHREYS COUNTY	\$9.63	37%	\$501	\$20,040	1.6	\$50,000	\$1,250	\$15,000	\$375	1,597	22%	\$11.36	\$591	0.8
JACKSON COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$38,600	\$965	\$11,580	\$290	858	19%	\$8.57	\$446	1.1
JEFFERSON COUNTY	\$9.94	26%	\$517	\$20,680	1.7	\$45,800	\$1,145	\$13,740	\$344	3,786	22%	\$9.51	\$495	1.0
JOHNSON COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$34,600	\$865	\$10,380	\$260	1,389	20%	\$8.83	\$459	1.1
KNOX COUNTY	\$12.17	28%	\$633	\$25,320	2.1	\$58,500	\$1,463	\$17,550	\$439	52,278	33%	\$10.11	\$525	1.2
LAKE COUNTY	\$9.63	27%	\$501	\$20,040	1.6	\$35,900	\$898	\$10,770	\$269	963	40%	\$6.10	\$317	1.6
LAUDERDALE COUNTY	\$10.21	26%	\$531	\$21,240	1.7	\$44,000	\$1,100	\$13,200	\$330	3,350	35%	\$10.68	\$555	1.0
LAWRENCE COUNTY	\$9.63	30%	\$501	\$20,040	1.6	\$42,300	\$1,058	\$12,690	\$317	3,546	23%	\$9.30	\$483	1.0
LEWIS COUNTY	\$9.67	25%	\$503	\$20,120	1.7	\$42,000	\$1,050	\$12,600	\$315	899	21%	\$6.17	\$321	1.6
LINCOLN COUNTY	\$9.63	26%	\$501	\$20,040	1.6	\$49,200	\$1,230	\$14,760	\$369	2,970	24%	\$8.29	\$431	1.2
LOUDON COUNTY	\$12.17	28%	\$633	\$25,320	2.1	\$58,500	\$1,463	\$17,550	\$439	3,327	21%	\$10.94	\$569	1.1
MACON COUNTY	\$9.63	26%	\$501	\$20,040	1.6	\$44,900	\$1,123	\$13,470	\$337	1,692	21%	\$7.22	\$376	1.3
MADISON COUNTY	\$12.50	26%	\$650	\$26,000	2.1	\$51,000	\$1,275	\$15,300	\$383	11,737	33%	\$10.26	\$534	1.2
MARION COUNTY	\$12.29	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	2,147	19%	\$10.02	\$521	1.2
MARSHALL COUNTY	\$10.85	26%	\$564	\$22,560	1.9	\$53,500	\$1,338	\$16,050	\$401	2,781	27%	\$9.23	\$480	1.2
MAURY COUNTY	\$12.81	26%	\$666	\$26,640	2.2	\$56,500	\$1,413	\$16,950	\$424	7,203	27%	\$13.12	\$682	1.0
McMINN COUNTY	\$10.25	26%	\$533	\$21,320	1.8	\$46,700	\$1,168	\$14,010	\$350	4,785	24%	\$11.68	\$608	0.9
McNAIRY COUNTY	\$9.63	42%	\$501	\$20,040	1.6	\$42,800	\$1,070	\$12,840	\$321	1,997	20%	\$9.09	\$473	1.1
MEIGS COUNTY	\$9.63	35%	\$501	\$20,040	1.6	\$41,900	\$1,048	\$12,570	\$314	777	18%	\$9.75	\$507	1.0
MONROE COUNTY	\$9.67	25%	\$503	\$20,120	1.7	\$41,900	\$1,048	\$12,570	\$314	3,320	22%	\$10.45	\$544	0.9

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**TENNESSEE**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>MONTGOMERY COUNTY</b>	<b>\$12.04</b>	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	17,645	37%	\$10.49	\$546	1.1
<b>MOORE COUNTY</b>	<b>\$10.15</b>	26%	\$528	\$21,120	1.7	\$50,300	\$1,258	\$15,090	\$377	361	16%	\$12.52	\$651	0.8
<b>MORGAN COUNTY</b>	<b>\$9.63</b>	28%	\$501	\$20,040	1.6	\$38,700	\$968	\$11,610	\$290	1,199	17%	\$9.86	\$513	1.0
<b>OBION COUNTY</b>	<b>\$9.63</b>	29%	\$501	\$20,040	1.6	\$47,500	\$1,188	\$14,250	\$356	3,751	28%	\$11.52	\$599	0.8
<b>OVERTON COUNTY</b>	<b>\$9.63</b>	38%	\$501	\$20,040	1.6	\$38,500	\$963	\$11,550	\$289	1,555	19%	\$9.64	\$501	1.0
<b>PERRY COUNTY</b>	<b>\$9.67</b>	25%	\$503	\$20,120	1.7	\$40,800	\$1,020	\$12,240	\$306	429	14%	\$8.77	\$456	1.1
<b>PICKETT COUNTY</b>	<b>\$9.63</b>	27%	\$501	\$20,040	1.6	\$37,300	\$933	\$11,190	\$280	329	16%	\$6.87	\$357	1.4
<b>POLK COUNTY</b>	<b>\$11.10</b>	26%	\$577	\$23,080	1.9	\$47,000	\$1,175	\$14,100	\$353	1,240	19%	\$7.15	\$372	1.6
<b>PUTNAM COUNTY</b>	<b>\$10.04</b>	25%	\$522	\$20,880	1.7	\$47,400	\$1,185	\$14,220	\$356	8,548	34%	\$9.04	\$470	1.1
<b>RHEA COUNTY</b>	<b>\$9.63</b>	35%	\$501	\$20,040	1.6	\$42,800	\$1,070	\$12,840	\$321	2,753	25%	\$9.47	\$492	1.0
<b>ROANE COUNTY</b>	<b>\$10.15</b>	26%	\$528	\$21,120	1.7	\$50,200	\$1,255	\$15,060	\$377	4,762	22%	\$13.07	\$680	0.8
<b>ROBERTSON COUNTY</b>	<b>\$13.90</b>	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	4,677	23%	\$9.16	\$476	1.5
<b>RUTHERFORD COUNTY</b>	<b>\$13.90</b>	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	20,035	30%	\$11.06	\$575	1.3
<b>SCOTT COUNTY</b>	<b>\$9.63</b>	48%	\$501	\$20,040	1.6	\$34,000	\$850	\$10,200	\$255	1,924	23%	\$7.90	\$411	1.2
<b>SEQUATCHIE COUNTY</b>	<b>\$12.29</b>	26%	\$639	\$25,560	2.1	\$53,100	\$1,328	\$15,930	\$398	1,061	24%	\$9.35	\$486	1.3
<b>SEVIER COUNTY</b>	<b>\$11.83</b>	26%	\$615	\$24,600	2.0	\$49,200	\$1,230	\$14,760	\$369	7,589	27%	\$8.63	\$449	1.4
<b>SHELBY COUNTY</b>	<b>\$14.29</b>	34%	\$743	\$29,720	2.4	\$54,400	\$1,360	\$16,320	\$408	124,922	37%	\$13.61	\$708	1.0
<b>SMITH COUNTY</b>	<b>\$9.98</b>	26%	\$519	\$20,760	1.7	\$50,100	\$1,253	\$15,030	\$376	1,458	21%	\$9.78	\$509	1.0
<b>STEWART COUNTY</b>	<b>\$9.90</b>	28%	\$515	\$20,600	1.7	\$46,900	\$1,173	\$14,070	\$352	1,022	21%	\$9.56	\$497	1.0
<b>SULLIVAN COUNTY</b>	<b>\$10.29</b>	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	15,403	24%	\$12.04	\$626	0.9
<b>SUMNER COUNTY</b>	<b>\$13.90</b>	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	11,971	24%	\$10.02	\$521	1.4
<b>TIPTON COUNTY</b>	<b>\$14.29</b>	34%	\$743	\$29,720	2.4	\$54,400	\$1,360	\$16,320	\$408	4,313	24%	\$7.88	\$410	1.8
<b>TROUSDALE COUNTY</b>	<b>\$13.90</b>	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	660	24%	\$9.25	\$481	1.5
<b>UNICOI COUNTY</b>	<b>\$10.52</b>	26%	\$547	\$21,880	1.8	\$44,700	\$1,118	\$13,410	\$335	1,761	23%	\$10.77	\$560	1.0
<b>UNION COUNTY</b>	<b>\$12.17</b>	28%	\$633	\$25,320	2.1	\$58,500	\$1,463	\$17,550	\$439	1,290	19%	\$11.82	\$614	1.0
<b>VAN BUREN COUNTY</b>	<b>\$9.63</b>	27%	\$501	\$20,040	1.6	\$42,700	\$1,068	\$12,810	\$320	314	14%	\$14.28	\$742	0.7
<b>WARREN COUNTY</b>	<b>\$10.17</b>	26%	\$529	\$21,160	1.7	\$45,000	\$1,125	\$13,500	\$338	4,120	27%	\$9.37	\$487	1.1
<b>WASHINGTON COUNTY</b>	<b>\$10.52</b>	26%	\$547	\$21,880	1.8	\$44,700	\$1,118	\$13,410	\$335	14,073	32%	\$9.41	\$489	1.1
<b>WAYNE COUNTY</b>	<b>\$9.67</b>	25%	\$503	\$20,120	1.7	\$37,600	\$940	\$11,280	\$282	1,015	17%	\$7.87	\$409	1.2
<b>WEAKLEY COUNTY</b>	<b>\$9.63</b>	30%	\$501	\$20,040	1.6	\$46,000	\$1,150	\$13,800	\$345	4,237	31%	\$8.08	\$420	1.2
<b>WHITE COUNTY</b>	<b>\$9.63</b>	32%	\$501	\$20,040	1.6	\$41,600	\$1,040	\$12,480	\$312	1,872	20%	\$10.00	\$520	1.0
<b>WILLIAMSON COUNTY</b>	<b>\$13.90</b>	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	8,288	19%	\$12.50	\$650	1.1
<b>WILSON COUNTY</b>	<b>\$13.90</b>	17%	\$723	\$28,920	2.4	\$63,200	\$1,580	\$18,960	\$474	6,093	19%	\$10.17	\$529	1.4

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# TEXAS

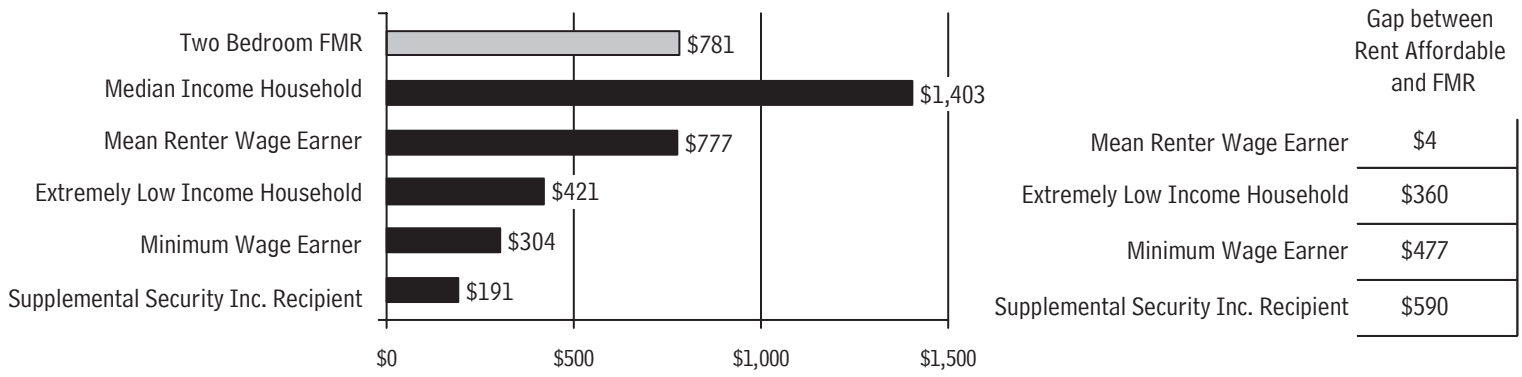
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$781. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,603 monthly or \$31,241 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.02**

In Texas, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 103 hours per week, 52 weeks per year. Or a household must include 2.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Texas, the estimated mean (average) wage for a renter is \$14.94. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 40 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>TEXAS</b>	<b>\$15.02</b>	26%	\$781	\$31,241	2.6	\$56,126	\$1,403	\$16,838	\$421	2,676,060	36%	\$14.94	\$777	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.20</b>	36%	\$582	\$23,291	1.9	\$44,100	\$1,102	\$13,230	\$331	269,789	26%	\$10.02	\$521	1.1
<b>METROPOLITAN AREAS</b>														
ABILENE MSA	\$11.54	31%	\$600	\$24,000	2.0	\$50,900	\$1,273	\$15,270	\$382	20,433	35%	\$10.28	\$534	1.1
AMARILLO MSA	\$12.02	31%	\$625	\$25,000	2.1	\$53,900	\$1,348	\$16,170	\$404	29,089	34%	\$11.82	\$615	1.0
ARANSAS COUNTY HMFA	\$11.71	31%	\$609	\$24,360	2.0	\$42,000	\$1,050	\$12,600	\$315	2,273	25%	\$10.32	\$537	1.1
ATASCOSA COUNTY HMFA	\$10.58	32%	\$550	\$22,000	1.8	\$45,500	\$1,138	\$13,650	\$341	2,758	22%	\$9.28	\$483	1.1
AUSTIN COUNTY HMFA	\$12.73	32%	\$662	\$26,480	2.2	\$55,700	\$1,393	\$16,710	\$418	1,993	23%	\$14.16	\$736	0.9
AUSTIN-ROUND ROCK MSA *	\$17.98	16%	\$935	\$37,400	3.1	\$69,100	\$1,728	\$20,730	\$518	196,986	42%	\$15.95	\$830	1.1
BEAUMONT-PORT ARTHUR MSA	\$12.40	31%	\$645	\$25,800	2.1	\$51,400	\$1,285	\$15,420	\$386	41,944	29%	\$12.55	\$652	1.0
BRAZORIA COUNTY HMFA	\$13.23	32%	\$688	\$27,520	2.3	\$68,300	\$1,708	\$20,490	\$512	21,272	26%	\$13.35	\$694	1.0
BROWNSVILLE-HARLINGEN MSA	\$10.75	31%	\$559	\$22,360	1.8	\$31,000	\$775	\$9,300	\$233	31,413	32%	\$7.38	\$384	1.5
CALHOUN COUNTY HMFA	\$11.42	31%	\$594	\$23,760	2.0	\$47,600	\$1,190	\$14,280	\$357	2,026	27%	\$16.79	\$873	0.7
COLLEGE STATION-BRYAN MSA	\$14.96	31%	\$778	\$31,120	2.6	\$55,800	\$1,395	\$16,740	\$419	33,108	49%	\$8.89	\$462	1.7
CORPUS CHRISTI HMFA	\$14.60	32%	\$759	\$30,360	2.5	\$47,800	\$1,195	\$14,340	\$359	49,699	38%	\$12.00	\$624	1.2
DALLAS HMFA *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	521,374	42%	\$18.32	\$953	0.9
EL PASO MSA	\$10.90	17%	\$567	\$22,680	1.9	\$37,200	\$930	\$11,160	\$279	76,426	36%	\$9.03	\$470	1.2
FORT WORTH-ARLINGTON HMFA *	\$16.56	27%	\$861	\$34,440	2.8	\$64,600	\$1,615	\$19,380	\$485	224,376	37%	\$14.70	\$764	1.1
HOUSTON-BAYTOWN-SUGAR LAND HMFA *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	624,551	40%	\$18.21	\$947	0.9
KENDALL COUNTY HMFA	\$16.88	28%	\$878	\$35,120	2.9	\$71,200	\$1,780	\$21,360	\$534	1,755	20%	\$9.93	\$516	1.7
KILLEEN-TEMPLE-FORT HOOD HMFA	\$13.31	33%	\$692	\$27,680	2.3	\$52,000	\$1,300	\$15,600	\$390	46,895	44%	\$11.78	\$612	1.1
LAMPASAS COUNTY HMFA	\$10.58	34%	\$550	\$22,000	1.8	\$49,900	\$1,248	\$14,970	\$374	1,703	26%	\$8.88	\$462	1.2
LAREDO MSA	\$11.98	31%	\$623	\$24,920	2.0	\$36,000	\$900	\$10,800	\$270	17,420	34%	\$8.25	\$429	1.5
LONGVIEW HMFA	\$11.69	31%	\$608	\$24,320	2.0	\$50,200	\$1,255	\$15,060	\$377	17,753	32%	\$12.44	\$647	0.9
LUBBOCK MSA	\$12.92	31%	\$672	\$26,880	2.2	\$50,200	\$1,255	\$15,060	\$377	38,523	41%	\$9.78	\$508	1.3
MCALLEN-EDINBURG-MISSION MSA	\$11.71	43%	\$609	\$24,360	2.0	\$31,600	\$790	\$9,480	\$237	42,254	27%	\$7.81	\$406	1.5
MEDINA COUNTY HMFA	\$12.21	32%	\$635	\$25,400	2.1	\$47,800	\$1,195	\$14,340	\$359	2,618	20%	\$7.90	\$411	1.5
MIDLAND MSA	\$11.69	31%	\$608	\$24,320	2.0	\$56,400	\$1,410	\$16,920	\$423	13,021	30%	\$13.76	\$716	0.8
ODESSA MSA	\$10.58	31%	\$550	\$22,000	1.8	\$47,000	\$1,175	\$14,100	\$353	13,748	31%	\$12.39	\$644	0.9
RUSK COUNTY HMFA	\$10.88	31%	\$566	\$22,640	1.9	\$46,800	\$1,170	\$14,040	\$351	3,486	20%	\$12.24	\$636	0.9
SAN ANGELO MSA	\$12.10	31%	\$629	\$25,160	2.1	\$49,100	\$1,228	\$14,730	\$368	14,324	36%	\$10.34	\$538	1.2
SAN ANTONIO HMFA	\$15.00	32%	\$780	\$31,200	2.6	\$54,700	\$1,368	\$16,410	\$410	206,357	36%	\$12.65	\$658	1.2
SHERMAN-DENISON MSA	\$13.21	31%	\$687	\$27,480	2.3	\$55,900	\$1,398	\$16,770	\$419	12,621	29%	\$11.93	\$621	1.1
TEXARKANA MSA	\$11.38	31%	\$592	\$23,680	1.9	\$51,700	\$1,293	\$15,510	\$388	9,609	29%	\$9.28	\$483	1.2
TYLER MSA	\$12.83	31%	\$667	\$26,680	2.2	\$53,000	\$1,325	\$15,900	\$398	19,915	30%	\$12.09	\$629	1.1
VICTORIA HMFA	\$12.83	31%	\$667	\$26,680	2.2	\$50,800	\$1,270	\$15,240	\$381	10,336	32%	\$11.63	\$605	1.1
WACO MSA	\$13.19	31%	\$686	\$27,440	2.3	\$48,200	\$1,205	\$14,460	\$362	31,396	40%	\$10.55	\$549	1.3
WICHITA FALLS MSA	\$11.94	32%	\$621	\$24,840	2.0	\$50,300	\$1,258	\$15,090	\$377	19,612	35%	\$11.14	\$579	1.1
WISE COUNTY HMFA	\$11.63	25%	\$605	\$24,200	2.0	\$58,300	\$1,458	\$17,490	\$437	3,204	19%	\$11.89	\$618	1.0

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>COUNTIES</b>														
ANDERSON COUNTY	\$11.38	31%	\$592	\$23,680	1.9	\$45,000	\$1,125	\$13,500	\$338	4,093	26%	\$11.55	\$600	1.0
ANDREWS COUNTY	\$10.58	55%	\$550	\$22,000	1.8	\$45,200	\$1,130	\$13,560	\$339	936	20%	\$13.92	\$724	0.8
ANGELINA COUNTY	\$11.50	31%	\$598	\$23,920	2.0	\$49,300	\$1,233	\$14,790	\$370	7,910	28%	\$10.31	\$536	1.1
ARANSAS COUNTY	\$11.71	31%	\$609	\$24,360	2.0	\$42,000	\$1,050	\$12,600	\$315	2,273	25%	\$10.32	\$537	1.1
ARCHER COUNTY	\$11.94	32%	\$621	\$24,840	2.0	\$50,300	\$1,258	\$15,090	\$377	629	19%	\$9.44	\$491	1.3
ARMSTRONG COUNTY	\$12.02	31%	\$625	\$25,000	2.1	\$53,900	\$1,348	\$16,170	\$404	168	21%	\$13.39	\$696	0.9
ATASCOSA COUNTY	\$10.58	32%	\$550	\$22,000	1.8	\$45,500	\$1,138	\$13,650	\$341	2,758	22%	\$9.28	\$483	1.1
AUSTIN COUNTY	\$12.73	32%	\$662	\$26,480	2.2	\$55,700	\$1,393	\$16,710	\$418	1,993	23%	\$14.16	\$736	0.9
BAILEY COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$39,400	\$985	\$11,820	\$296	673	29%	\$9.87	\$513	1.1
BANDERA COUNTY	\$15.00	32%	\$780	\$31,200	2.6	\$54,700	\$1,368	\$16,410	\$410	1,199	17%	\$7.94	\$413	1.9
BASTROP COUNTY *	\$17.98	16%	\$935	\$37,400	3.1	\$69,100	\$1,728	\$20,730	\$518	3,952	20%	\$8.50	\$442	2.1
BAYLOR COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$41,200	\$1,030	\$12,360	\$309	491	27%	\$5.36	\$279	2.0
BEE COUNTY	\$10.58	31%	\$550	\$22,000	1.8	\$39,600	\$990	\$11,880	\$297	3,122	34%	\$9.27	\$482	1.1
BELL COUNTY	\$13.31	33%	\$692	\$27,680	2.3	\$52,000	\$1,300	\$15,600	\$390	37,878	44%	\$11.85	\$616	1.1
BEXAR COUNTY	\$15.00	32%	\$780	\$31,200	2.6	\$54,700	\$1,368	\$16,410	\$410	189,771	39%	\$12.90	\$671	1.2
BLANCO COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$55,000	\$1,375	\$16,500	\$413	706	21%	\$10.65	\$554	1.1
BORDEN COUNTY †	\$10.58	44%	\$550	\$22,000	1.8	\$43,800	\$1,095	\$13,140	\$329	78	27%			
BOSQUE COUNTY	\$10.58	33%	\$550	\$22,000	1.8	\$48,000	\$1,200	\$14,400	\$360	1,510	22%	\$9.92	\$516	1.1
BOWIE COUNTY	\$11.38	31%	\$592	\$23,680	1.9	\$51,700	\$1,293	\$15,510	\$388	9,609	29%	\$9.28	\$483	1.2
BRAZORIA COUNTY	\$13.23	32%	\$688	\$27,520	2.3	\$68,300	\$1,708	\$20,490	\$512	21,272	26%	\$13.35	\$694	1.0
BRAZOS COUNTY	\$14.96	31%	\$778	\$31,120	2.6	\$55,800	\$1,395	\$16,740	\$419	30,055	54%	\$8.76	\$456	1.7
BREWSTER COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$41,100	\$1,028	\$12,330	\$308	1,489	41%	\$9.25	\$481	1.1
BRISCOE COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$42,300	\$1,058	\$12,690	\$317	166	23%	\$8.13	\$423	1.3
BROOKS COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$27,700	\$693	\$8,310	\$208	730	27%	\$6.92	\$360	1.5
BROWN COUNTY	\$11.52	31%	\$599	\$23,960	2.0	\$45,000	\$1,125	\$13,500	\$338	3,970	28%	\$8.68	\$451	1.3
BURLESON COUNTY	\$14.96	31%	\$778	\$31,120	2.6	\$55,800	\$1,395	\$16,740	\$419	1,299	20%	\$11.73	\$610	1.3
BURNET COUNTY	\$13.21	31%	\$687	\$27,480	2.3	\$53,000	\$1,325	\$15,900	\$398	2,835	22%	\$9.57	\$498	1.4
CALDWELL COUNTY *	\$17.98	16%	\$935	\$37,400	3.1	\$69,100	\$1,728	\$20,730	\$518	3,286	30%	\$9.13	\$475	2.0
CALHOUN COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$47,600	\$1,190	\$14,280	\$357	2,026	27%	\$16.79	\$873	0.7
CALLAHAN COUNTY	\$11.54	31%	\$600	\$24,000	2.0	\$50,900	\$1,273	\$15,270	\$382	970	19%	\$9.45	\$491	1.2
CAMERON COUNTY	\$10.75	31%	\$559	\$22,360	1.8	\$31,000	\$775	\$9,300	\$233	31,413	32%	\$7.38	\$384	1.5
CAMP COUNTY	\$10.90	31%	\$567	\$22,680	1.9	\$43,400	\$1,085	\$13,020	\$326	1,093	25%	\$9.93	\$516	1.1
CARSON COUNTY	\$12.02	31%	\$625	\$25,000	2.1	\$53,900	\$1,348	\$16,170	\$404	406	16%	\$24.85	\$1,292	0.5
CASS COUNTY	\$10.58	54%	\$550	\$22,000	1.8	\$42,300	\$1,058	\$12,690	\$317	2,603	21%	\$8.78	\$457	1.2
CASTRO COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$42,000	\$1,050	\$12,600	\$315	800	29%	\$8.80	\$457	1.2
CHAMBERS COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	1,502	16%	\$14.85	\$772	1.1
CHEROKEE COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$41,200	\$1,030	\$12,360	\$309	4,360	26%	\$9.24	\$480	1.1
CHILDRESS COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$42,200	\$1,055	\$12,660	\$317	726	29%	\$6.06	\$315	1.7
CLAY COUNTY	\$11.94	32%	\$621	\$24,840	2.0	\$50,300	\$1,258	\$15,090	\$377	734	17%	\$9.92	\$516	1.2
COCHRAN COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$37,200	\$930	\$11,160	\$279	339	26%	\$13.22	\$688	0.8

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
COKE COUNTY	\$12.08	31%	\$628	\$25,120	2.1	\$43,400	\$1,085	\$13,020	\$326	328	21%	\$6.82	\$355	1.8
COLEMAN COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$37,700	\$943	\$11,310	\$283	988	25%	\$7.22	\$375	1.6
COLLIN COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	57,035	31%	\$15.84	\$824	1.1
COLLINGSWORTH COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$39,300	\$983	\$11,790	\$295	273	21%	\$7.66	\$398	1.4
COLORADO COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$50,100	\$1,253	\$15,030	\$376	1,783	23%	\$9.57	\$497	1.1
COMAL COUNTY	\$15.00	32%	\$780	\$31,200	2.6	\$54,700	\$1,368	\$16,410	\$410	6,625	23%	\$10.50	\$546	1.4
COMANCHE COUNTY	\$10.88	31%	\$566	\$22,640	1.9	\$41,700	\$1,043	\$12,510	\$313	1,314	24%	\$8.46	\$440	1.3
CONCHO COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$45,000	\$1,125	\$13,500	\$338	264	25%	\$10.06	\$523	1.1
COOKE COUNTY	\$12.29	31%	\$639	\$25,560	2.1	\$54,600	\$1,365	\$16,380	\$410	3,813	28%	\$11.55	\$600	1.1
CORYELL COUNTY	\$13.31	33%	\$692	\$27,680	2.3	\$52,000	\$1,300	\$15,600	\$390	9,017	45%	\$11.18	\$582	1.2
COTTLE COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$39,000	\$975	\$11,700	\$293	233	28%	\$11.27	\$586	0.9
CRANE COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$46,100	\$1,153	\$13,830	\$346	200	15%	\$17.69	\$920	0.6
CROCKETT COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$41,300	\$1,033	\$12,390	\$310	435	29%	\$9.14	\$475	1.2
CROSBY COUNTY	\$12.92	31%	\$672	\$26,880	2.2	\$50,200	\$1,255	\$15,060	\$377	770	31%	\$10.03	\$522	1.3
CULBERSON COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$32,900	\$823	\$9,870	\$247	311	30%	\$7.03	\$365	1.5
DALLAM COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$40,200	\$1,005	\$12,060	\$302	858	37%	\$13.14	\$683	0.9
DALLAS COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	382,833	47%	\$19.98	\$1,039	0.8
DAWSON COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$39,000	\$975	\$11,700	\$293	1,257	27%	\$8.05	\$419	1.3
DEAF SMITH COUNTY	\$10.58	56%	\$550	\$22,000	1.8	\$38,600	\$965	\$11,580	\$290	2,012	33%	\$10.47	\$544	1.0
DELTA COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	480	23%	\$6.65	\$346	2.5
DENTON COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	56,434	36%	\$11.31	\$588	1.5
DEWITT COUNTY	\$10.58	41%	\$550	\$22,000	1.8	\$39,900	\$998	\$11,970	\$299	1,683	23%	\$8.10	\$421	1.3
DICKENS COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$38,300	\$958	\$11,490	\$287	219	22%	\$8.73	\$454	1.2
DIMMIT COUNTY	\$10.58	40%	\$550	\$22,000	1.8	\$29,700	\$743	\$8,910	\$223	862	26%	\$7.33	\$381	1.4
DONLEY COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$44,700	\$1,118	\$13,410	\$335	404	26%	\$7.75	\$403	1.4
DUVAL COUNTY	\$10.58	32%	\$550	\$22,000	1.8	\$33,300	\$833	\$9,990	\$250	835	19%	\$16.90	\$879	0.6
EASTLAND COUNTY	\$10.88	31%	\$566	\$22,640	1.9	\$40,200	\$1,005	\$12,060	\$302	1,707	23%	\$7.54	\$392	1.4
ECTOR COUNTY	\$10.58	31%	\$550	\$22,000	1.8	\$47,000	\$1,175	\$14,100	\$353	13,748	31%	\$12.39	\$644	0.9
EDWARDS COUNTY	\$10.58	40%	\$550	\$22,000	1.8	\$32,500	\$813	\$9,750	\$244	163	20%	\$9.61	\$500	1.1
EL PASO COUNTY	\$10.90	17%	\$567	\$22,680	1.9	\$37,200	\$930	\$11,160	\$279	76,426	36%	\$9.03	\$470	1.2
ELLIS COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	8,794	24%	\$10.67	\$555	1.6
ERATH COUNTY	\$11.54	31%	\$600	\$24,000	2.0	\$46,600	\$1,165	\$13,980	\$350	4,642	37%	\$8.56	\$445	1.3
FALLS COUNTY	\$10.69	31%	\$556	\$22,240	1.8	\$38,800	\$970	\$11,640	\$291	1,840	28%	\$6.88	\$358	1.6
FANNIN COUNTY	\$11.04	31%	\$574	\$22,960	1.9	\$50,200	\$1,255	\$15,060	\$377	2,814	25%	\$8.98	\$467	1.2
FAYETTE COUNTY	\$12.00	31%	\$624	\$24,960	2.1	\$52,500	\$1,313	\$15,750	\$394	1,905	22%	\$10.18	\$529	1.2
FISHER COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$42,000	\$1,050	\$12,600	\$315	414	23%	\$8.66	\$450	1.2
FLOYD COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$38,000	\$950	\$11,400	\$285	711	26%	\$7.53	\$392	1.4
FOARD COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$40,900	\$1,023	\$12,270	\$307	166	25%	\$6.45	\$336	1.6
FORT BEND COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	21,287	19%	\$12.92	\$672	1.3
FRANKLIN COUNTY	\$11.00	31%	\$572	\$22,880	1.9	\$44,500	\$1,113	\$13,350	\$334	789	21%	\$9.58	\$498	1.1
FREESTONE COUNTY	\$10.69	31%	\$556	\$22,240	1.8	\$47,600	\$1,190	\$14,280	\$357	1,407	21%	\$11.95	\$621	0.9
FRIO COUNTY	\$12.67	31%	\$659	\$26,360	2.2	\$32,100	\$803	\$9,630	\$241	1,471	31%	\$8.25	\$429	1.5

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
GAINES COUNTY	\$10.58	61%	\$550	\$22,000	1.8	\$41,100	\$1,028	\$12,330	\$308	1,002	21%	\$11.26	\$586	0.9
GALVESTON COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	31,992	34%	\$11.52	\$599	1.4
GARZA COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$37,800	\$945	\$11,340	\$284	484	29%	\$10.73	\$558	1.0
GILLESPIE COUNTY	\$13.73	31%	\$714	\$28,560	2.3	\$54,700	\$1,368	\$16,410	\$410	1,917	22%	\$9.84	\$511	1.4
GLASSCOCK COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$50,000	\$1,250	\$15,000	\$375	158	33%	\$11.02	\$573	1.0
GOLIAD COUNTY	\$12.83	31%	\$667	\$26,680	2.2	\$50,800	\$1,270	\$15,240	\$381	522	20%	\$7.98	\$415	1.6
GONZALES COUNTY	\$10.58	57%	\$550	\$22,000	1.8	\$42,500	\$1,063	\$12,750	\$319	2,091	31%	\$9.63	\$501	1.1
GRAY COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$47,600	\$1,190	\$14,280	\$357	1,983	23%	\$12.53	\$651	0.8
GRAYSON COUNTY	\$13.21	31%	\$687	\$27,480	2.3	\$55,900	\$1,398	\$16,770	\$419	12,621	29%	\$11.93	\$621	1.1
GREGG COUNTY	\$11.69	31%	\$608	\$24,320	2.0	\$50,200	\$1,255	\$15,060	\$377	15,321	36%	\$12.74	\$662	0.9
GRIMES COUNTY	\$11.46	31%	\$596	\$23,840	2.0	\$45,700	\$1,143	\$13,710	\$343	1,721	22%	\$12.52	\$651	0.9
GUADALUPE COUNTY	\$15.00	32%	\$780	\$31,200	2.6	\$54,700	\$1,368	\$16,410	\$410	7,101	23%	\$10.86	\$565	1.4
HALE COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$41,700	\$1,043	\$12,510	\$313	4,210	35%	\$10.33	\$537	1.0
HALL COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$32,300	\$808	\$9,690	\$242	398	26%	\$6.92	\$360	1.5
HAMILTON COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$47,500	\$1,188	\$14,250	\$356	750	22%	\$9.30	\$484	1.2
HANSFORD COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$47,800	\$1,195	\$14,340	\$359	514	26%	\$11.89	\$618	0.9
HARDEMAN COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$39,900	\$998	\$11,970	\$299	520	27%	\$9.22	\$479	1.1
HARDIN COUNTY	\$12.40	31%	\$645	\$25,800	2.1	\$51,400	\$1,285	\$15,420	\$386	3,111	17%	\$11.09	\$577	1.1
HARRIS COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	538,387	45%	\$19.20	\$998	0.9
HARRISON COUNTY	\$11.23	31%	\$584	\$23,360	1.9	\$48,600	\$1,215	\$14,580	\$365	5,274	23%	\$10.79	\$561	1.0
HARTLEY COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$63,100	\$1,578	\$18,930	\$473	378	24%	\$7.73	\$402	1.4
HASKELL COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$34,500	\$863	\$10,350	\$259	541	21%	\$7.75	\$403	1.4
HAYS COUNTY *	\$17.98	16%	\$935	\$37,400	3.1	\$69,100	\$1,728	\$20,730	\$518	11,730	35%	\$7.60	\$395	2.4
HEMPHILL COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$51,500	\$1,288	\$15,450	\$386	290	23%	\$13.10	\$681	0.8
HENDERSON COUNTY	\$11.85	31%	\$616	\$24,640	2.0	\$45,100	\$1,128	\$13,530	\$338	5,768	20%	\$8.95	\$465	1.3
HIDALGO COUNTY	\$11.71	43%	\$609	\$24,360	2.0	\$31,600	\$790	\$9,480	\$237	42,254	27%	\$7.81	\$406	1.5
HILL COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$45,200	\$1,130	\$13,560	\$339	3,055	25%	\$8.06	\$419	1.3
HOCKLEY COUNTY	\$10.58	38%	\$550	\$22,000	1.8	\$42,800	\$1,070	\$12,840	\$321	2,045	26%	\$11.32	\$589	0.9
HOOD COUNTY	\$12.71	31%	\$661	\$26,440	2.2	\$60,100	\$1,503	\$18,030	\$451	3,042	19%	\$9.54	\$496	1.3
HOPKINS COUNTY	\$11.12	31%	\$578	\$23,120	1.9	\$45,500	\$1,138	\$13,650	\$341	3,516	29%	\$10.43	\$542	1.1
HOUSTON COUNTY	\$12.25	31%	\$637	\$25,480	2.1	\$41,600	\$1,040	\$12,480	\$312	1,976	24%	\$11.11	\$578	1.1
HOWARD COUNTY	\$10.58	42%	\$550	\$22,000	1.8	\$44,800	\$1,120	\$13,440	\$336	3,471	30%	\$9.62	\$500	1.1
HUDSPETH COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$27,400	\$685	\$8,220	\$206	208	19%	\$12.51	\$651	0.8
HUNT COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	8,210	29%	\$12.65	\$658	1.3
HUTCHINSON COUNTY	\$10.60	31%	\$551	\$22,040	1.8	\$50,600	\$1,265	\$15,180	\$380	1,963	21%	\$11.75	\$611	0.9
IRION COUNTY	\$12.10	31%	\$629	\$25,160	2.1	\$49,100	\$1,228	\$14,730	\$368	155	22%	\$22.40	\$1,165	0.5
JACK COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$46,900	\$1,173	\$14,070	\$352	706	23%	\$13.54	\$704	0.8
JACKSON COUNTY	\$10.58	33%	\$550	\$22,000	1.8	\$50,300	\$1,258	\$15,090	\$377	1,401	26%	\$10.49	\$546	1.0
JASPER COUNTY	\$10.58	35%	\$550	\$22,000	1.8	\$42,400	\$1,060	\$12,720	\$318	2,610	19%	\$11.17	\$581	0.9
JEFF DAVIS COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$47,700	\$1,193	\$14,310	\$358	267	30%	\$10.54	\$548	1.0
JEFFERSON COUNTY	\$12.40	31%	\$645	\$25,800	2.1	\$51,400	\$1,285	\$15,420	\$386	31,627	34%	\$12.92	\$672	1.0
JIM HOGG COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$35,400	\$885	\$10,620	\$266	407	22%	\$4.90	\$255	2.2

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
JIM WELLS COUNTY	\$10.58	38%	\$550	\$22,000	1.8	\$40,200	\$1,005	\$12,060	\$302	3,048	24%	\$11.63	\$605	0.9
JOHNSON COUNTY *	\$16.56	27%	\$861	\$34,440	2.8	\$64,600	\$1,615	\$19,380	\$485	9,216	21%	\$10.25	\$533	1.6
JONES COUNTY	\$11.54	31%	\$600	\$24,000	2.0	\$50,900	\$1,273	\$15,270	\$382	1,280	21%	\$9.05	\$471	1.3
KARNES COUNTY	\$10.58	41%	\$550	\$22,000	1.8	\$36,400	\$910	\$10,920	\$273	1,158	26%	\$8.92	\$464	1.2
KAUFMAN COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	5,068	21%	\$9.10	\$473	1.8
KENDALL COUNTY	\$16.88	28%	\$878	\$35,120	2.9	\$71,200	\$1,780	\$21,360	\$534	1,755	20%	\$9.93	\$516	1.7
KENEDY COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$32,200	\$805	\$9,660	\$242	82	59%	\$17.59	\$914	0.6
KENT COUNTY †	\$10.58	44%	\$550	\$22,000	1.8	\$42,100	\$1,053	\$12,630	\$316	76	22%			
KERR COUNTY	\$12.92	31%	\$672	\$26,880	2.2	\$49,200	\$1,230	\$14,760	\$369	4,754	27%	\$10.98	\$571	1.2
KIMBLE COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$41,200	\$1,030	\$12,360	\$309	493	26%	\$7.42	\$386	1.4
KING COUNTY †	\$10.58	47%	\$550	\$22,000	1.8	\$42,500	\$1,063	\$12,750	\$319	66	61%			
KINNEY COUNTY	\$10.58	40%	\$550	\$22,000	1.8	\$38,900	\$973	\$11,670	\$292	291	22%	\$7.36	\$383	1.4
KLEBERG COUNTY	\$10.88	31%	\$566	\$22,640	1.9	\$39,900	\$998	\$11,970	\$299	4,516	41%	\$8.47	\$440	1.3
KNOX COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$37,700	\$943	\$11,310	\$283	415	25%	\$11.37	\$591	0.9
LA SALLE COUNTY	\$10.58	40%	\$550	\$22,000	1.8	\$32,900	\$823	\$9,870	\$247	461	25%	\$14.16	\$736	0.7
LAMAR COUNTY	\$11.52	31%	\$599	\$23,960	2.0	\$45,500	\$1,138	\$13,650	\$341	6,252	33%	\$9.92	\$516	1.2
LAMB COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$37,700	\$943	\$11,310	\$283	1,309	24%	\$8.85	\$460	1.2
LAMPASAS COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$49,900	\$1,248	\$14,970	\$374	1,703	26%	\$8.88	\$462	1.2
LAVACA COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$44,200	\$1,105	\$13,260	\$332	1,657	22%	\$7.92	\$412	1.3
LEE COUNTY	\$10.69	31%	\$556	\$22,240	1.8	\$51,200	\$1,280	\$15,360	\$384	1,165	21%	\$12.02	\$625	0.9
LEON COUNTY	\$11.46	31%	\$596	\$23,840	2.0	\$45,500	\$1,138	\$13,650	\$341	1,064	17%	\$13.82	\$719	0.8
LIBERTY COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	4,880	21%	\$9.42	\$490	1.7
LIMESTONE COUNTY	\$10.58	33%	\$550	\$22,000	1.8	\$43,600	\$1,090	\$13,080	\$327	1,984	25%	\$8.47	\$440	1.2
LIPSCOMB COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$49,300	\$1,233	\$14,790	\$370	266	22%	\$19.23	\$1,000	0.6
LIVE OAK COUNTY	\$10.58	32%	\$550	\$22,000	1.8	\$46,500	\$1,163	\$13,950	\$349	786	19%	\$13.23	\$688	0.8
LLANO COUNTY	\$14.44	31%	\$751	\$30,040	2.5	\$49,100	\$1,228	\$14,730	\$368	1,507	19%	\$10.55	\$549	1.4
LOVING COUNTY †	\$10.58	59%	\$550	\$22,000	1.8	\$64,900	\$1,623	\$19,470	\$487	6	19%			
LUBBOCK COUNTY	\$12.92	31%	\$672	\$26,880	2.2	\$50,200	\$1,255	\$15,060	\$377	37,753	41%	\$9.77	\$508	1.3
LYNN COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$39,500	\$988	\$11,850	\$296	598	25%	\$9.95	\$518	1.1
MADISON COUNTY	\$11.46	31%	\$596	\$23,840	2.0	\$43,200	\$1,080	\$12,960	\$324	900	23%	\$10.71	\$557	1.1
MARION COUNTY	\$10.90	31%	\$567	\$22,680	1.9	\$39,100	\$978	\$11,730	\$293	827	18%	\$7.57	\$394	1.4
MARTIN COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$43,200	\$1,080	\$12,960	\$324	418	26%	\$10.14	\$527	1.0
MASON COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$48,800	\$1,220	\$14,640	\$366	313	19%	\$7.42	\$386	1.4
MATAGORDA COUNTY	\$10.58	31%	\$550	\$22,000	1.8	\$47,900	\$1,198	\$14,370	\$359	4,614	33%	\$12.84	\$668	0.8
MAVERICK COUNTY	\$10.58	54%	\$550	\$22,000	1.8	\$28,000	\$700	\$8,400	\$210	3,990	30%	\$6.65	\$346	1.6
MCCULLOCH COUNTY	\$10.58	36%	\$550	\$22,000	1.8	\$37,500	\$938	\$11,250	\$281	894	27%	\$8.64	\$449	1.2
MCLENNAN COUNTY	\$13.19	31%	\$686	\$27,440	2.3	\$48,200	\$1,205	\$14,460	\$362	31,396	40%	\$10.55	\$549	1.3
McMULLEN COUNTY †	\$10.58	32%	\$550	\$22,000	1.8	\$42,000	\$1,050	\$12,600	\$315	68	19%			
MEDINA COUNTY	\$12.21	32%	\$635	\$25,400	2.1	\$47,800	\$1,195	\$14,340	\$359	2,618	20%	\$7.90	\$411	1.5
MENARD COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$36,700	\$918	\$11,010	\$275	244	25%	\$8.06	\$419	1.3
MIDLAND COUNTY	\$11.69	31%	\$608	\$24,320	2.0	\$56,400	\$1,410	\$16,920	\$423	13,021	30%	\$13.76	\$716	0.8
MILAM COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$48,300	\$1,208	\$14,490	\$362	2,482	27%	\$12.98	\$675	0.8

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MILLS COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$44,800	\$1,120	\$13,440	\$336	383	19%	\$5.90	\$307	1.9
MITCHELL COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$37,800	\$945	\$11,340	\$284	681	24%	\$11.37	\$591	0.9
MONTAGUE COUNTY	\$11.38	31%	\$592	\$23,680	1.9	\$46,000	\$1,150	\$13,800	\$345	1,652	21%	\$9.09	\$473	1.3
MONTGOMERY COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	22,546	22%	\$12.58	\$654	1.3
MOORE COUNTY	\$10.58	45%	\$550	\$22,000	1.8	\$45,600	\$1,140	\$13,680	\$342	2,000	30%	\$11.60	\$603	0.9
MORRIS COUNTY	\$11.00	31%	\$572	\$22,880	1.9	\$43,300	\$1,083	\$12,990	\$325	1,156	22%	\$14.52	\$755	0.8
MOTLEY COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$40,000	\$1,000	\$12,000	\$300	137	23%	\$8.24	\$428	1.3
NACOGDOCHES COUNTY	\$12.63	31%	\$657	\$26,280	2.2	\$45,600	\$1,140	\$13,680	\$342	8,466	38%	\$7.00	\$364	1.8
NAVARRO COUNTY	\$12.13	31%	\$631	\$25,240	2.1	\$45,200	\$1,130	\$13,560	\$339	4,830	29%	\$9.33	\$485	1.3
NEWTON COUNTY	\$10.58	46%	\$550	\$22,000	1.8	\$40,300	\$1,008	\$12,090	\$302	865	15%	\$7.23	\$376	1.5
NOLAN COUNTY	\$10.58	49%	\$550	\$22,000	1.8	\$38,000	\$950	\$11,400	\$285	2,013	33%	\$8.98	\$467	1.2
NUECES COUNTY	\$14.60	32%	\$759	\$30,360	2.5	\$47,800	\$1,195	\$14,340	\$359	42,678	39%	\$11.88	\$618	1.2
OCHILTREE COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$56,200	\$1,405	\$16,860	\$422	897	28%	\$13.51	\$703	0.8
OLDHAM COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$46,700	\$1,168	\$14,010	\$350	248	34%	\$12.34	\$642	0.9
ORANGE COUNTY	\$12.40	31%	\$645	\$25,800	2.1	\$51,400	\$1,285	\$15,420	\$386	7,206	23%	\$11.16	\$580	1.1
PALO PINTO COUNTY	\$11.12	31%	\$578	\$23,120	1.9	\$45,400	\$1,135	\$13,620	\$341	2,974	28%	\$11.79	\$613	0.9
PANOLA COUNTY	\$10.58	52%	\$550	\$22,000	1.8	\$46,100	\$1,153	\$13,830	\$346	1,698	19%	\$9.67	\$503	1.1
PARKER COUNTY *	\$16.56	27%	\$861	\$34,440	2.8	\$64,600	\$1,615	\$19,380	\$485	6,050	19%	\$9.06	\$471	1.8
PARMER COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$40,300	\$1,008	\$12,090	\$302	920	28%	\$10.74	\$558	1.0
PECOS COUNTY	\$10.58	52%	\$550	\$22,000	1.8	\$37,600	\$940	\$11,280	\$282	1,332	26%	\$13.00	\$676	0.8
POLK COUNTY	\$10.58	35%	\$550	\$22,000	1.8	\$42,900	\$1,073	\$12,870	\$322	2,776	18%	\$9.60	\$499	1.1
POTTER COUNTY	\$12.02	31%	\$625	\$25,000	2.1	\$53,900	\$1,348	\$16,170	\$404	16,263	40%	\$12.25	\$637	1.0
PRESIDIO COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$26,700	\$668	\$8,010	\$200	757	30%	\$7.10	\$369	1.5
RAINS COUNTY	\$11.08	32%	\$576	\$23,040	1.9	\$47,700	\$1,193	\$14,310	\$358	627	17%	\$7.67	\$399	1.4
RANDALL COUNTY	\$12.02	31%	\$625	\$25,000	2.1	\$53,900	\$1,348	\$16,170	\$404	12,252	30%	\$8.43	\$438	1.4
REAGAN COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$46,700	\$1,168	\$14,010	\$350	239	22%	\$15.54	\$808	0.7
REAL COUNTY	\$10.58	40%	\$550	\$22,000	1.8	\$36,300	\$908	\$10,890	\$272	286	23%	\$8.56	\$445	1.2
RED RIVER COUNTY	\$11.00	31%	\$572	\$22,880	1.9	\$41,000	\$1,025	\$12,300	\$308	1,459	25%	\$8.88	\$462	1.2
REEVES COUNTY	\$10.58	61%	\$550	\$22,000	1.8	\$30,800	\$770	\$9,240	\$231	917	22%	\$9.77	\$508	1.1
REFUGIO COUNTY	\$10.58	32%	\$550	\$22,000	1.8	\$43,300	\$1,083	\$12,990	\$325	754	25%	\$10.78	\$560	1.0
ROBERTS COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$61,800	\$1,545	\$18,540	\$464	74	20%	\$21.56	\$1,121	0.5
ROBERTSON COUNTY	\$14.96	31%	\$778	\$31,120	2.6	\$55,800	\$1,395	\$16,740	\$419	1,754	28%	\$8.50	\$442	1.8
ROCKWALL COUNTY *	\$16.75	19%	\$871	\$34,840	2.9	\$64,800	\$1,620	\$19,440	\$486	2,520	17%	\$8.84	\$460	1.9
RUNNELS COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$39,400	\$985	\$11,820	\$296	1,000	23%	\$9.97	\$518	1.1
RUSK COUNTY	\$10.88	31%	\$566	\$22,640	1.9	\$46,800	\$1,170	\$14,040	\$351	3,486	20%	\$12.24	\$636	0.9
SABINE COUNTY	\$10.58	46%	\$550	\$22,000	1.8	\$41,000	\$1,025	\$12,300	\$308	617	14%	\$15.49	\$805	0.7
SAN AUGUSTINE COUNTY	\$10.58	46%	\$550	\$22,000	1.8	\$39,200	\$980	\$11,760	\$294	659	18%	\$7.65	\$398	1.4
SAN JACINTO COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	1,049	12%	\$6.08	\$316	2.7
SAN PATRICIO COUNTY	\$14.60	32%	\$759	\$30,360	2.5	\$47,800	\$1,195	\$14,340	\$359	7,021	32%	\$13.13	\$683	1.1
SAN SABA COUNTY	\$11.42	31%	\$594	\$23,760	2.0	\$42,600	\$1,065	\$12,780	\$320	558	24%	\$7.87	\$409	1.5
SCHLEICHER COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$45,600	\$1,140	\$13,680	\$342	271	24%	\$13.55	\$705	0.8
SCURRY COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$47,300	\$1,183	\$14,190	\$355	1,501	26%	\$11.36	\$591	0.9

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
SHACKELFORD COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$46,400	\$1,160	\$13,920	\$348	277	21%	\$12.00	\$624	0.9
SHELBY COUNTY	\$10.58	67%	\$550	\$22,000	1.8	\$40,700	\$1,018	\$12,210	\$305	2,089	22%	\$8.80	\$458	1.2
SHERMAN COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$46,200	\$1,155	\$13,860	\$347	290	26%	\$11.78	\$612	0.9
SMITH COUNTY	\$12.83	31%	\$667	\$26,680	2.2	\$53,000	\$1,325	\$15,900	\$398	19,915	30%	\$12.09	\$629	1.1
SOMERVELL COUNTY	\$10.88	31%	\$566	\$22,640	1.9	\$55,900	\$1,398	\$16,770	\$419	617	25%	\$19.08	\$992	0.6
STARR COUNTY	\$10.58	90%	\$550	\$22,000	1.8	\$21,100	\$528	\$6,330	\$158	2,965	21%	\$5.87	\$305	1.8
STEPHENS COUNTY	\$10.58	39%	\$550	\$22,000	1.8	\$42,200	\$1,055	\$12,660	\$317	1,012	28%	\$10.51	\$547	1.0
STERLING COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$45,800	\$1,145	\$13,740	\$344	122	24%	\$10.34	\$538	1.0
STONEWALL COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$42,100	\$1,053	\$12,630	\$316	153	21%	\$8.91	\$463	1.2
SUTTON COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$49,400	\$1,235	\$14,820	\$371	424	28%	\$18.05	\$938	0.6
SWISHER COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$40,900	\$1,023	\$12,270	\$307	865	30%	\$10.68	\$555	1.0
TARRANT COUNTY *	\$16.56	27%	\$861	\$34,440	2.8	\$64,600	\$1,615	\$19,380	\$485	209,110	39%	\$15.07	\$784	1.1
TAYLOR COUNTY	\$11.54	31%	\$600	\$24,000	2.0	\$50,900	\$1,273	\$15,270	\$382	18,183	38%	\$10.40	\$541	1.1
TERRELL COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$35,000	\$875	\$10,500	\$263	99	22%	\$12.47	\$648	0.8
TERRY COUNTY	\$10.58	47%	\$550	\$22,000	1.8	\$40,100	\$1,003	\$12,030	\$301	1,236	29%	\$10.39	\$540	1.0
THROCKMORTON COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$41,900	\$1,048	\$12,570	\$314	174	23%	\$10.56	\$549	1.0
TITUS COUNTY	\$11.63	32%	\$605	\$24,200	2.0	\$44,300	\$1,108	\$13,290	\$332	2,641	28%	\$10.37	\$539	1.1
TOM GREEN COUNTY	\$12.10	31%	\$629	\$25,160	2.1	\$49,100	\$1,228	\$14,730	\$368	14,169	36%	\$10.22	\$531	1.2
TRAVIS COUNTY *	\$17.98	16%	\$935	\$37,400	3.1	\$69,100	\$1,728	\$20,730	\$518	155,643	49%	\$17.29	\$899	1.0
TRINITY COUNTY	\$12.25	31%	\$637	\$25,480	2.1	\$38,000	\$950	\$11,400	\$285	1,101	19%	\$7.58	\$394	1.6
TYLER COUNTY	\$10.58	34%	\$550	\$22,000	1.8	\$42,000	\$1,050	\$12,600	\$315	1,244	16%	\$7.98	\$415	1.3
UPSHUR COUNTY	\$11.69	31%	\$608	\$24,320	2.0	\$50,200	\$1,255	\$15,060	\$377	2,432	18%	\$8.30	\$432	1.4
UPTON COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$44,600	\$1,115	\$13,380	\$335	307	24%	\$17.65	\$918	0.6
UVALDE COUNTY	\$10.58	33%	\$550	\$22,000	1.8	\$36,400	\$910	\$10,920	\$273	2,395	28%	\$7.38	\$384	1.4
VAL VERDE COUNTY	\$10.62	31%	\$552	\$22,080	1.8	\$38,000	\$950	\$11,400	\$285	4,808	34%	\$8.86	\$461	1.2
VAN ZANDT COUNTY	\$11.46	31%	\$596	\$23,840	2.0	\$49,200	\$1,230	\$14,760	\$369	3,482	19%	\$8.26	\$430	1.4
VICTORIA COUNTY	\$12.83	31%	\$667	\$26,680	2.2	\$50,800	\$1,270	\$15,240	\$381	9,814	33%	\$11.73	\$610	1.1
WALKER COUNTY	\$13.50	31%	\$702	\$28,080	2.3	\$50,700	\$1,268	\$15,210	\$380	7,344	40%	\$7.64	\$398	1.8
WALLER COUNTY *	\$16.38	29%	\$852	\$34,080	2.8	\$61,100	\$1,528	\$18,330	\$458	2,908	28%	\$11.34	\$590	1.4
WARD COUNTY	\$10.58	53%	\$550	\$22,000	1.8	\$44,400	\$1,110	\$13,320	\$333	866	22%	\$11.55	\$601	0.9
WASHINGTON COUNTY	\$12.62	31%	\$656	\$26,240	2.2	\$52,400	\$1,310	\$15,720	\$393	2,995	26%	\$9.57	\$498	1.3
WEBB COUNTY	\$11.98	31%	\$623	\$24,920	2.0	\$36,000	\$900	\$10,800	\$270	17,420	34%	\$8.25	\$429	1.5
WHARTON COUNTY	\$10.58	35%	\$550	\$22,000	1.8	\$47,900	\$1,198	\$14,370	\$359	4,623	31%	\$9.76	\$508	1.1
WHEELER COUNTY	\$10.58	44%	\$550	\$22,000	1.8	\$45,100	\$1,128	\$13,530	\$338	473	22%	\$10.78	\$561	1.0
WICHITA COUNTY	\$11.94	32%	\$621	\$24,840	2.0	\$50,300	\$1,258	\$15,090	\$377	18,249	38%	\$11.24	\$585	1.1
WILBARGER COUNTY	\$10.58	42%	\$550	\$22,000	1.8	\$46,000	\$1,150	\$13,800	\$345	1,868	34%	\$9.60	\$499	1.1
WILLACY COUNTY	\$10.58	61%	\$550	\$22,000	1.8	\$30,400	\$760	\$9,120	\$228	1,268	23%	\$8.48	\$441	1.2
WILLIAMSON COUNTY *	\$17.98	16%	\$935	\$37,400	3.1	\$69,100	\$1,728	\$20,730	\$518	22,375	26%	\$13.80	\$718	1.3
WILSON COUNTY	\$15.00	32%	\$780	\$31,200	2.6	\$54,700	\$1,368	\$16,410	\$410	1,661	15%	\$7.08	\$368	2.1
WINKLER COUNTY	\$10.58	59%	\$550	\$22,000	1.8	\$42,600	\$1,065	\$12,780	\$320	435	17%	\$16.65	\$866	0.6
WISE COUNTY	\$11.63	25%	\$605	\$24,200	2.0	\$58,300	\$1,458	\$17,490	\$437	3,204	19%	\$11.89	\$618	1.0
WOOD COUNTY	\$10.58	33%	\$550	\$22,000	1.8	\$45,800	\$1,145	\$13,740	\$344	2,715	19%	\$8.56	\$445	1.2

\* 50th percentile FMR (See Appendix A). † 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 gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

TEXAS	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>YOAKUM COUNTY</b>	<b>\$10.58</b>	47%	\$550	\$22,000	1.8	\$45,400	\$1,135	\$13,620	\$341	538	22%	\$18.59	\$967	0.6
<b>YOUNG COUNTY</b>	<b>\$10.58</b>	32%	\$550	\$22,000	1.8	\$44,500	\$1,113	\$13,350	\$334	1,881	26%	\$11.16	\$580	0.9
<b>ZAPATA COUNTY</b>	<b>\$10.58</b>	59%	\$550	\$22,000	1.8	\$33,900	\$848	\$10,170	\$254	708	18%	\$9.50	\$494	1.1
<b>ZAVALA COUNTY</b>	<b>\$10.58</b>	40%	\$550	\$22,000	1.8	\$23,100	\$578	\$6,930	\$173	926	27%	\$6.12	\$318	1.7

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# UTAH

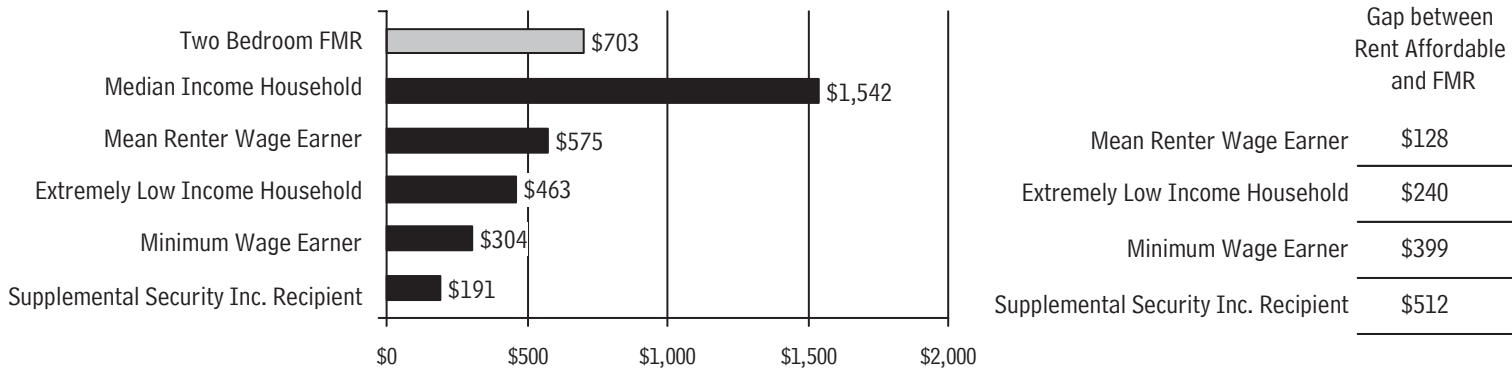
In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$703. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,344 monthly or \$28,128 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.52**

In Utah, a minimum wage worker earns an hourly wage of \$5.85. 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 Utah, 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 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**



UTAH	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>UTAH</b>	<b>\$13.52</b>	19%	\$703	\$28,128	2.3	\$61,684	\$1,542	\$18,505	\$463	199,622	28%	\$11.05	\$575	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.25</b>	23%	\$585	\$23,401	1.9	\$49,620	\$1,241	\$14,886	\$372	19,017	23%	\$10.26	\$534	1.1
<b><u>METROPOLITAN AREAS</u></b>														
LOGAN MSA	\$11.79	21%	\$613	\$24,520	2.0	\$51,800	\$1,295	\$15,540	\$389	9,741	35%	\$8.16	\$424	1.4
OGDEN-CLEARFIELD MSA	\$13.31	20%	\$692	\$27,680	2.3	\$65,000	\$1,625	\$19,500	\$488	32,699	24%	\$9.13	\$475	1.5
PROVO-OREM MSA	\$12.83	20%	\$667	\$26,680	2.2	\$60,000	\$1,500	\$18,000	\$450	33,637	33%	\$10.20	\$530	1.3
SALT LAKE CITY HMFA	\$14.50	17%	\$754	\$30,160	2.5	\$65,300	\$1,633	\$19,590	\$490	91,451	31%	\$12.42	\$646	1.2
ST. GEORGE MSA	\$12.38	20%	\$644	\$25,760	2.1	\$51,500	\$1,288	\$15,450	\$386	7,795	26%	\$9.93	\$516	1.2
SUMMIT COUNTY HMFA	\$18.88	17%	\$982	\$39,280	3.2	\$87,000	\$2,175	\$26,100	\$653	2,529	24%	\$9.61	\$500	2.0
TOOELE COUNTY HMFA	\$12.27	19%	\$638	\$25,520	2.1	\$59,900	\$1,498	\$17,970	\$449	2,753	22%	\$11.08	\$576	1.1
<b><u>COUNTIES</u></b>														
BEAVER COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$47,400	\$1,185	\$14,220	\$356	418	21%	\$8.99	\$467	1.3
BOX ELDER COUNTY	\$11.42	20%	\$594	\$23,760	2.0	\$58,900	\$1,473	\$17,670	\$442	2,634	20%	\$12.46	\$648	0.9
CACHE COUNTY	\$11.79	21%	\$613	\$24,520	2.0	\$51,800	\$1,295	\$15,540	\$389	9,741	35%	\$8.16	\$424	1.4
CARBON COUNTY	\$10.67	26%	\$555	\$22,200	1.8	\$49,000	\$1,225	\$14,700	\$368	1,678	23%	\$9.95	\$517	1.1
DAGGETT COUNTY	\$10.67	21%	\$555	\$22,200	1.8	\$48,600	\$1,215	\$14,580	\$365	100	29%	\$9.52	\$495	1.1
DAVIS COUNTY	\$13.31	20%	\$692	\$27,680	2.3	\$65,000	\$1,625	\$19,500	\$488	15,956	22%	\$9.36	\$487	1.4
DUCHESNE COUNTY	\$10.67	21%	\$555	\$22,200	1.8	\$43,900	\$1,098	\$13,170	\$329	876	19%	\$12.53	\$651	0.9
EMERY COUNTY	\$10.67	21%	\$555	\$22,200	1.8	\$52,300	\$1,308	\$15,690	\$392	623	18%	\$11.90	\$619	0.9
GARFIELD COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$48,200	\$1,205	\$14,460	\$362	331	21%	\$7.40	\$385	1.6
GRAND COUNTY	\$10.67	20%	\$555	\$22,200	1.8	\$47,000	\$1,175	\$14,100	\$353	999	29%	\$7.20	\$375	1.5
IRON COUNTY	\$10.67	21%	\$555	\$22,200	1.8	\$44,500	\$1,113	\$13,350	\$334	3,577	34%	\$8.21	\$427	1.3
JUAB COUNTY	\$12.83	20%	\$667	\$26,680	2.2	\$60,000	\$1,500	\$18,000	\$450	500	20%	\$10.89	\$566	1.2
KANE COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$48,700	\$1,218	\$14,610	\$365	491	22%	\$8.58	\$446	1.4
MILLARD COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$50,100	\$1,253	\$15,030	\$376	783	20%	\$9.13	\$475	1.3
MORGAN COUNTY	\$13.31	20%	\$692	\$27,680	2.3	\$65,000	\$1,625	\$19,500	\$488	239	12%	\$9.61	\$500	1.4
PIUTE COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$41,100	\$1,028	\$12,330	\$308	65	13%	\$4.76	\$248	2.4
RICH COUNTY	\$11.77	20%	\$612	\$24,480	2.0	\$54,700	\$1,368	\$16,410	\$410	105	16%	\$5.86	\$305	2.0
SALT LAKE COUNTY	\$14.50	17%	\$754	\$30,160	2.5	\$65,300	\$1,633	\$19,590	\$490	91,451	31%	\$12.42	\$646	1.2
SAN JUAN COUNTY	\$10.67	21%	\$555	\$22,200	1.8	\$37,500	\$938	\$11,250	\$281	847	21%	\$11.55	\$600	0.9
SANPETE COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$45,500	\$1,138	\$13,650	\$341	1,388	21%	\$7.18	\$373	1.6
SEVIER COUNTY	\$11.67	20%	\$607	\$24,280	2.0	\$48,100	\$1,203	\$14,430	\$361	1,097	18%	\$8.32	\$432	1.4
SUMMIT COUNTY	\$18.88	17%	\$982	\$39,280	3.2	\$87,000	\$2,175	\$26,100	\$653	2,529	24%	\$9.61	\$500	2.0
TOOELE COUNTY	\$12.27	19%	\$638	\$25,520	2.1	\$59,900	\$1,498	\$17,970	\$449	2,753	22%	\$11.08	\$576	1.1
UINTAH COUNTY	\$10.67	41%	\$555	\$22,200	1.8	\$49,200	\$1,230	\$14,760	\$369	1,887	23%	\$13.24	\$689	0.8
UTAH COUNTY	\$12.83	20%	\$667	\$26,680	2.2	\$60,000	\$1,500	\$18,000	\$450	33,137	33%	\$10.19	\$530	1.3
WASATCH COUNTY	\$15.15	20%	\$788	\$31,520	2.6	\$63,200	\$1,580	\$18,960	\$474	919	19%	\$9.50	\$494	1.6
WASHINGTON COUNTY	\$12.38	20%	\$644	\$25,760	2.1	\$51,500	\$1,288	\$15,450	\$386	7,795	26%	\$9.93	\$516	1.2

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**UTAH**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>WAYNE COUNTY</b>	<b>\$11.67</b>	20%	\$607	\$24,280	2.0	\$45,000	\$1,125	\$13,500	\$338	199	22%	\$9.20	\$479	1.3
<b>WEBER COUNTY</b>	<b>\$13.31</b>	20%	\$692	\$27,680	2.3	\$65,000	\$1,625	\$19,500	\$488	16,504	25%	\$8.87	\$461	1.5

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

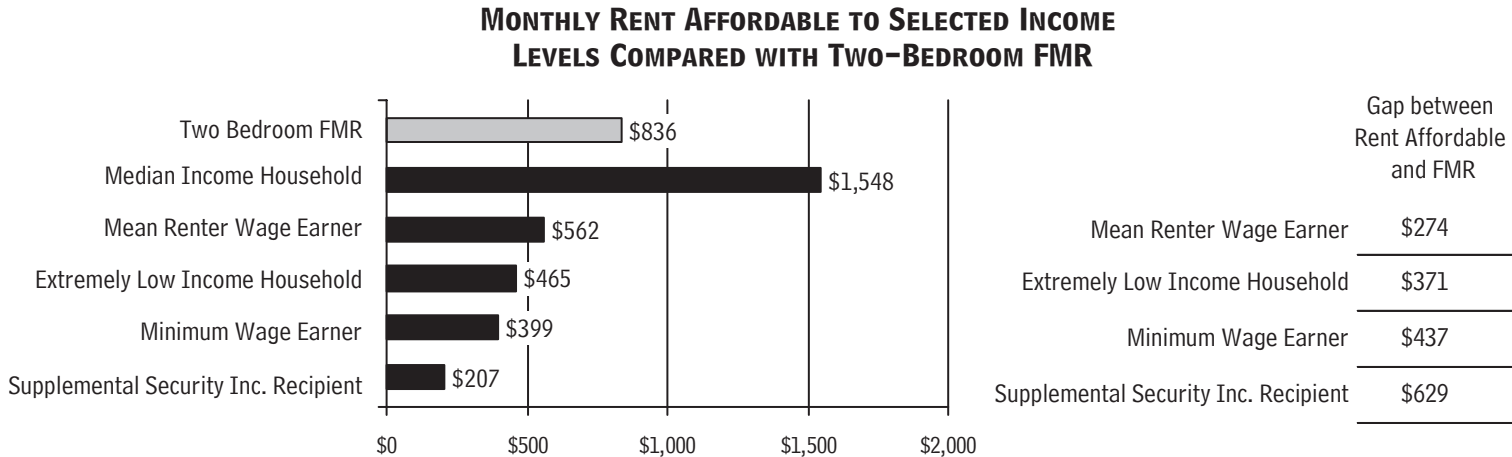
# VERMONT

In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$836. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,786 monthly or \$33,434 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.07**

In Vermont, a minimum wage worker earns an hourly wage of \$7.68. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 84 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Vermont, 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 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.





VERMONT	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>VERMONT</b>	<b>\$16.07</b>	40%	\$836	\$33,434	2.1	\$61,938	\$1,548	\$18,581	\$465	70,857	29%	\$10.81	\$562	1.5
<b>COMBINED NONMETRO AREAS</b>	<b>\$14.34</b>	35%	\$746	\$29,834	1.9	\$58,171	\$1,454	\$17,451	\$436	46,983	29%	\$10.00	\$520	1.4
<b><u>METROPOLITAN AREAS</u></b>														
<b>BURLINGTON-SOUTH BURLINGTON MSA</b>	<b>\$19.48</b>	48%	\$1,013	\$40,520	2.5	\$70,100	\$1,753	\$21,030	\$526	23,874	31%	\$12.13	\$631	1.6
<b><u>COUNTIES</u></b>														
<b>ADDISON COUNTY</b>	<b>\$15.25</b>	35%	\$793	\$31,720	2.0	\$62,000	\$1,550	\$18,600	\$465	3,271	25%	\$11.61	\$604	1.3
<b>BENNINGTON COUNTY</b>	<b>\$14.73</b>	35%	\$766	\$30,640	1.9	\$58,500	\$1,463	\$17,550	\$439	4,247	29%	\$9.02	\$469	1.6
<b>CALEDONIA COUNTY</b>	<b>\$12.44</b>	35%	\$647	\$25,880	1.6	\$53,300	\$1,333	\$15,990	\$400	3,157	27%	\$8.59	\$447	1.4
<b>ESSEX COUNTY</b>	<b>\$13.44</b>	35%	\$699	\$27,960	1.8	\$43,300	\$1,083	\$12,990	\$325	529	20%	\$10.13	\$527	1.3
<b>LAMOILLE COUNTY</b>	<b>\$13.94</b>	35%	\$725	\$29,000	1.8	\$56,600	\$1,415	\$16,980	\$425	2,691	29%	\$9.62	\$500	1.4
<b>ORANGE COUNTY</b>	<b>\$13.98</b>	35%	\$727	\$29,080	1.8	\$57,600	\$1,440	\$17,280	\$432	2,393	22%	\$10.25	\$533	1.4
<b>ORLEANS COUNTY</b>	<b>\$11.08</b>	35%	\$576	\$23,040	1.4	\$45,900	\$1,148	\$13,770	\$344	2,710	26%	\$8.27	\$430	1.3
<b>RUTLAND COUNTY</b>	<b>\$13.87</b>	35%	\$721	\$28,840	1.8	\$56,300	\$1,408	\$16,890	\$422	7,754	30%	\$9.90	\$515	1.4
<b>WASHINGTON COUNTY</b>	<b>\$14.67</b>	35%	\$763	\$30,520	1.9	\$64,300	\$1,608	\$19,290	\$482	7,457	32%	\$10.07	\$524	1.5
<b>WINDHAM COUNTY</b>	<b>\$16.25</b>	35%	\$845	\$33,800	2.1	\$58,700	\$1,468	\$17,610	\$440	5,896	32%	\$11.28	\$586	1.4
<b>WINDSOR COUNTY</b>	<b>\$14.73</b>	35%	\$766	\$30,640	1.9	\$61,600	\$1,540	\$18,480	\$462	6,878	28%	\$10.01	\$521	1.5

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**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.*

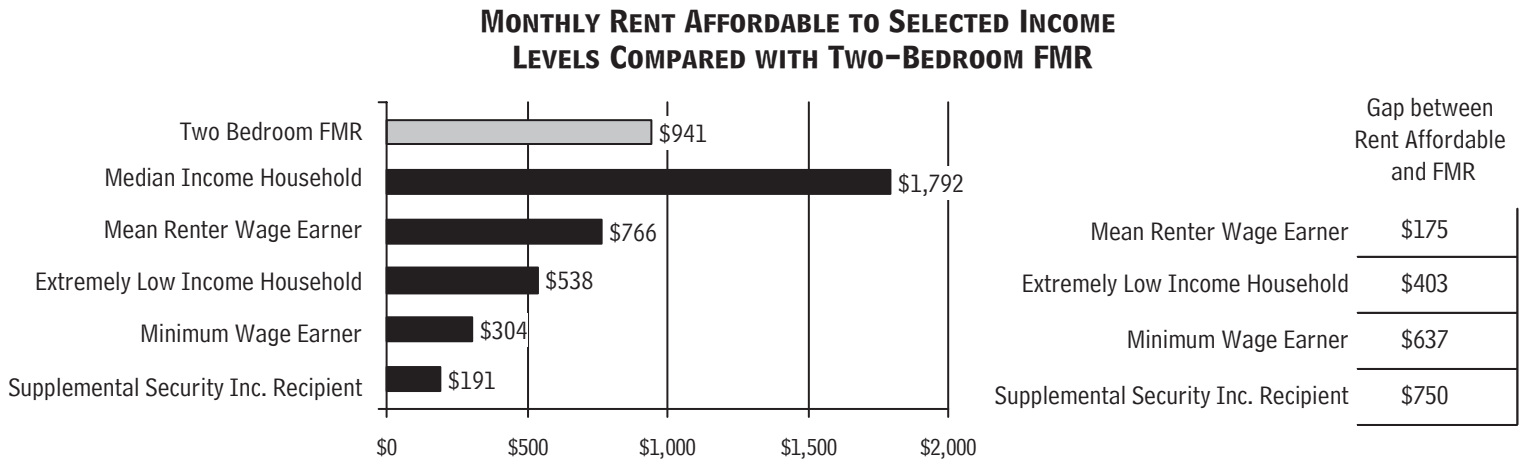
# VIRGINIA

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$941. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,136 monthly or \$37,635 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.09**

In Virginia, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 124 hours per week, 52 weeks per year. Or a household must include 3.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$14.73. 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.



VIRGINIA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>VIRGINIA</b>	<b>\$18.09</b>	40%	\$941	\$37,635	3.1	\$71,688	\$1,792	\$21,506	\$538	861,215	32%	\$14.73	\$766	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.08</b>	35%	\$576	\$23,046	1.9	\$49,941	\$1,249	\$14,982	\$375	102,978	24%	\$9.66	\$503	1.1
<b><u>METROPOLITAN AREAS</u></b>														
BLACKSBURG-CHRISTIANSBURG-RADFORD HMFA	\$12.29	30%	\$639	\$25,560	2.1	\$60,700	\$1,518	\$18,210	\$455	17,128	47%	\$9.41	\$489	1.3
CHARLOTTESVILLE MSA	\$16.29	30%	\$847	\$33,880	2.8	\$68,500	\$1,713	\$20,550	\$514	24,104	36%	\$12.41	\$645	1.3
DANVILLE MSA	\$10.79	30%	\$561	\$22,440	1.8	\$46,800	\$1,170	\$14,040	\$351	13,552	30%	\$9.20	\$478	1.2
FRANKLIN COUNTY HMFA	\$10.29	34%	\$535	\$21,400	1.8	\$57,500	\$1,438	\$17,250	\$431	3,565	19%	\$7.99	\$416	1.3
GILES COUNTY HMFA	\$10.29	39%	\$535	\$21,400	1.8	\$53,400	\$1,335	\$16,020	\$401	1,468	21%	\$10.55	\$549	1.0
HARRISONBURG MSA	\$12.48	30%	\$649	\$25,960	2.1	\$56,400	\$1,410	\$16,920	\$423	13,573	35%	\$11.46	\$596	1.1
KINGSFORT-BRISTOL-BRISTOL MSA	\$10.29	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	9,596	25%	\$9.44	\$491	1.1
LOUISA COUNTY HMFA	\$14.17	38%	\$737	\$29,480	2.4	\$58,300	\$1,458	\$17,490	\$437	1,848	19%	\$14.20	\$739	1.0
LYNCHBURG MSA	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	23,085	26%	\$11.06	\$575	1.0
PULASKI COUNTY HMFA	\$10.29	38%	\$535	\$21,400	1.8	\$54,300	\$1,358	\$16,290	\$407	3,863	26%	\$11.14	\$579	0.9
RICHMOND HMFA *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	130,843	32%	\$14.29	\$743	1.2
ROANOKE HMFA	\$12.62	30%	\$656	\$26,240	2.2	\$60,200	\$1,505	\$18,060	\$452	31,352	31%	\$11.47	\$597	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	213,178	37%	\$11.70	\$608	1.5
WARREN COUNTY HMFA	\$13.83	42%	\$719	\$28,760	2.4	\$65,300	\$1,633	\$19,590	\$490	3,129	26%	\$10.20	\$530	1.4
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	258,180	33%	\$19.90	\$1,035	1.3
WINCHESTER MSA	\$13.81	30%	\$718	\$28,720	2.4	\$59,800	\$1,495	\$17,940	\$449	9,773	30%	\$13.22	\$688	1.0
<b><u>COUNTIES</u></b>														
ACCOMACK COUNTY	\$10.83	29%	\$563	\$22,520	1.9	\$45,000	\$1,125	\$13,500	\$338	3,827	25%	\$9.05	\$471	1.2
ALBEMARLE COUNTY	\$16.29	30%	\$847	\$33,880	2.8	\$68,500	\$1,713	\$20,550	\$514	10,893	34%	\$12.91	\$671	1.3
ALEXANDRIA CITY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	37,162	60%	\$21.39	\$1,112	1.2
ALLEGHANY COUNTY	\$10.29	32%	\$535	\$21,400	1.8	\$51,200	\$1,280	\$15,360	\$384	782	15%	\$9.10	\$473	1.1
AMELIA COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	763	18%	\$10.04	\$522	1.7
AMHERST COUNTY	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	2,614	22%	\$9.77	\$508	1.2
APPOMATTOX COUNTY	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	1,011	19%	\$8.11	\$422	1.4
ARLINGTON COUNTY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	48,988	57%	\$26.59	\$1,382	1.0
AUGUSTA COUNTY	\$12.06	30%	\$627	\$25,080	2.1	\$57,700	\$1,443	\$17,310	\$433	4,176	17%	\$10.81	\$562	1.1
BATH COUNTY	\$11.38	30%	\$592	\$23,680	1.9	\$51,700	\$1,293	\$15,510	\$388	414	20%	\$11.14	\$579	1.0
BEDFORD CITY	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	1,000	40%	\$9.49	\$494	1.2
BEDFORD COUNTY	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	3,198	13%	\$10.10	\$525	1.1
BLAND COUNTY	\$10.29	39%	\$535	\$21,400	1.8	\$45,900	\$1,148	\$13,770	\$344	358	14%	\$11.30	\$587	0.9
BOTETOURT COUNTY	\$12.62	30%	\$656	\$26,240	2.2	\$60,200	\$1,505	\$18,060	\$452	1,436	12%	\$8.42	\$438	1.5
BRISTOL CITY	\$10.29	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	2,684	35%	\$8.64	\$450	1.2
BRUNSWICK COUNTY	\$10.67	30%	\$555	\$22,200	1.8	\$49,600	\$1,240	\$14,880	\$372	1,402	22%	\$9.45	\$491	1.1
BUCHANAN COUNTY	\$10.29	39%	\$535	\$21,400	1.8	\$35,800	\$895	\$10,740	\$269	1,790	17%	\$10.75	\$559	1.0
BUCKINGHAM COUNTY	\$10.29	34%	\$535	\$21,400	1.8	\$48,100	\$1,203	\$14,430	\$361	1,176	22%	\$8.91	\$464	1.2

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**VIRGINIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
BUENA VISTA CITY	\$10.29	34%	\$535	\$21,400	1.8	\$53,900	\$1,348	\$16,170	\$404	748	29%	\$9.79	\$509	1.1
CAMPBELL COUNTY	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	4,688	23%	\$10.37	\$539	1.1
CAROLINE COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	1,442	18%	\$10.54	\$548	1.6
CARROLL COUNTY	\$10.29	39%	\$535	\$21,400	1.8	\$47,100	\$1,178	\$14,130	\$353	2,231	18%	\$7.06	\$367	1.5
CHARLES CITY COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	404	15%	\$12.73	\$662	1.3
CHARLOTTE COUNTY	\$10.29	34%	\$535	\$21,400	1.8	\$44,500	\$1,113	\$13,350	\$334	1,117	23%	\$8.33	\$433	1.2
CHARLOTTESVILLE CITY	\$16.29	30%	\$847	\$33,880	2.8	\$68,500	\$1,713	\$20,550	\$514	9,964	59%	\$12.67	\$659	1.3
CHESAPEAKE CITY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	17,577	25%	\$9.91	\$515	1.8
CHESTERFIELD COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	17,865	19%	\$11.77	\$612	1.4
CLARKE COUNTY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	1,209	24%	\$10.81	\$562	2.4
CLIFTON FORGE CITY †	\$10.29	32%	\$535	\$21,400	1.8	\$51,200	\$1,280	\$15,360	\$384	686	37%			
COLONIAL HEIGHTS CITY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	2,153	31%	\$8.33	\$433	2.0
COVINGTON CITY	\$10.29	32%	\$535	\$21,400	1.8	\$51,200	\$1,280	\$15,360	\$384	855	30%	\$12.46	\$648	0.8
CRAIG COUNTY	\$12.62	30%	\$656	\$26,240	2.2	\$60,200	\$1,505	\$18,060	\$452	384	19%	\$6.10	\$317	2.1
CULPEPER COUNTY	\$14.00	30%	\$728	\$29,120	2.4	\$66,300	\$1,658	\$19,890	\$497	3,581	29%	\$11.77	\$612	1.2
CUMBERLAND COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	805	23%	\$7.03	\$365	2.4
DANVILLE CITY	\$10.79	30%	\$561	\$22,440	1.8	\$46,800	\$1,170	\$14,040	\$351	8,645	42%	\$9.60	\$499	1.1
DICKENSON COUNTY	\$10.29	49%	\$535	\$21,400	1.8	\$36,300	\$908	\$10,890	\$272	1,207	18%	\$9.73	\$506	1.1
DINWIDDIE COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	1,892	21%	\$12.16	\$632	1.4
EMPORIA CITY	\$10.69	30%	\$556	\$22,240	1.8	\$48,400	\$1,210	\$14,520	\$363	1,067	48%	\$7.14	\$371	1.5
ESSEX COUNTY	\$12.58	30%	\$654	\$26,160	2.1	\$56,100	\$1,403	\$16,830	\$421	909	23%	\$9.00	\$468	1.4
FAIRFAX CITY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	2,484	31%	\$17.85	\$928	1.4
FAIRFAX COUNTY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	101,856	29%	\$21.92	\$1,140	1.2
FALLS CHURCH CITY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	1,767	40%	\$16.33	\$849	1.6
FAUQUIER COUNTY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	4,729	24%	\$11.16	\$580	2.3
FLOYD COUNTY	\$11.42	30%	\$594	\$23,760	2.0	\$48,900	\$1,223	\$14,670	\$367	1,053	18%	\$8.58	\$446	1.3
FLUVANNA COUNTY	\$16.29	30%	\$847	\$33,880	2.8	\$68,500	\$1,713	\$20,550	\$514	1,087	15%	\$9.67	\$503	1.7
FRANKLIN CITY	\$11.44	30%	\$595	\$23,800	2.0	\$52,000	\$1,300	\$15,600	\$390	1,571	46%	\$7.19	\$374	1.6
FRANKLIN COUNTY	\$10.29	34%	\$535	\$21,400	1.8	\$57,500	\$1,438	\$17,250	\$431	3,565	19%	\$7.99	\$416	1.3
FREDERICK COUNTY	\$13.81	30%	\$718	\$28,720	2.4	\$59,800	\$1,495	\$17,940	\$449	4,343	20%	\$12.45	\$648	1.1
FREDERICKSBURG CITY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	5,226	65%	\$13.10	\$681	1.9
GALAX CITY	\$10.29	39%	\$535	\$21,400	1.8	\$47,100	\$1,178	\$14,130	\$353	1,001	34%	\$7.63	\$397	1.3
GILES COUNTY	\$10.29	39%	\$535	\$21,400	1.8	\$53,400	\$1,335	\$16,020	\$401	1,468	21%	\$10.55	\$549	1.0
GLOUCESTER COUNTY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	2,445	19%	\$7.45	\$388	2.3
GOOCHLAND COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	820	13%	\$16.71	\$869	1.0
GRAYSON COUNTY	\$10.29	39%	\$535	\$21,400	1.8	\$44,400	\$1,110	\$13,320	\$333	1,357	19%	\$8.17	\$425	1.3
GREENE COUNTY	\$16.29	30%	\$847	\$33,880	2.8	\$68,500	\$1,713	\$20,550	\$514	1,031	18%	\$9.31	\$484	1.7
GREENSVILLE COUNTY	\$10.69	30%	\$556	\$22,240	1.8	\$48,400	\$1,210	\$14,520	\$363	734	22%	\$10.89	\$566	1.0
HALIFAX COUNTY	\$10.29	43%	\$535	\$21,400	1.8	\$48,200	\$1,205	\$14,460	\$362	3,601	24%	\$9.71	\$505	1.1
HAMPTON CITY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	22,321	41%	\$11.44	\$595	1.5
HANOVER COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	4,895	16%	\$9.46	\$492	1.8
HARRISONBURG CITY	\$12.48	30%	\$649	\$25,960	2.1	\$56,400	\$1,410	\$16,920	\$423	8,001	61%	\$11.60	\$603	1.1

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**VIRGINIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
HENRICO COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	37,032	34%	\$15.89	\$826	1.1
HENRY COUNTY	\$10.29	38%	\$535	\$21,400	1.8	\$45,700	\$1,143	\$13,710	\$343	5,527	23%	\$9.37	\$487	1.1
HIGHLAND COUNTY	\$11.38	30%	\$592	\$23,680	1.9	\$48,400	\$1,210	\$14,520	\$363	184	16%	\$8.43	\$438	1.4
HOPEWELL CITY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	3,993	44%	\$15.51	\$807	1.1
ISLE OF WIGHT COUNTY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	2,166	19%	\$9.48	\$493	1.8
JAMES CITY COUNTY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	4,364	23%	\$9.15	\$476	1.9
KING AND QUEEN COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	474	18%	\$13.97	\$726	1.2
KING GEORGE COUNTY	\$14.15	30%	\$736	\$29,440	2.4	\$71,800	\$1,795	\$21,540	\$539	1,716	28%	\$18.13	\$943	0.8
KING WILLIAM COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	724	15%	\$11.84	\$615	1.4
LANCASTER COUNTY	\$12.40	30%	\$645	\$25,800	2.1	\$55,300	\$1,383	\$16,590	\$415	852	17%	\$9.98	\$519	1.2
LEE COUNTY	\$10.29	57%	\$535	\$21,400	1.8	\$36,700	\$918	\$11,010	\$275	2,489	26%	\$7.16	\$372	1.4
LEXINGTON CITY	\$10.29	34%	\$535	\$21,400	1.8	\$53,900	\$1,348	\$16,170	\$404	1,000	45%	\$7.34	\$382	1.4
LOUDOUN COUNTY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	12,312	21%	\$17.29	\$899	1.5
LOUISA COUNTY	\$14.17	38%	\$737	\$29,480	2.4	\$58,300	\$1,458	\$17,490	\$437	1,848	19%	\$14.20	\$739	1.0
LUNENBURG COUNTY	\$10.67	30%	\$555	\$22,200	1.8	\$44,000	\$1,100	\$13,200	\$330	1,111	22%	\$8.81	\$458	1.2
LYNCHBURG CITY	\$11.44	30%	\$595	\$23,800	2.0	\$55,100	\$1,378	\$16,530	\$413	10,574	42%	\$11.94	\$621	1.0
MADISON COUNTY	\$12.27	30%	\$638	\$25,520	2.1	\$57,400	\$1,435	\$17,220	\$431	1,093	23%	\$9.33	\$485	1.3
MANASSAS CITY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	3,554	30%	\$17.72	\$921	1.4
MANASSAS PARK CITY *	\$25.46	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	693	21%	\$18.60	\$967	1.4
MARTINSVILLE CITY	\$10.29	38%	\$535	\$21,400	1.8	\$45,700	\$1,143	\$13,710	\$343	2,584	40%	\$8.49	\$442	1.2
MATHEWS COUNTY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	603	15%	\$6.83	\$355	2.5
MECKLENBURG COUNTY	\$10.38	30%	\$540	\$21,600	1.8	\$48,400	\$1,210	\$14,520	\$363	3,324	26%	\$8.32	\$433	1.2
MIDDLESEX COUNTY	\$12.40	30%	\$645	\$25,800	2.1	\$56,300	\$1,408	\$16,890	\$422	723	17%	\$8.69	\$452	1.4
MONTGOMERY COUNTY	\$12.29	30%	\$639	\$25,560	2.1	\$60,700	\$1,518	\$18,210	\$455	13,904	45%	\$9.42	\$490	1.3
NELSON COUNTY	\$16.29	30%	\$847	\$33,880	2.8	\$68,500	\$1,713	\$20,550	\$514	1,129	19%	\$9.47	\$493	1.7
NEW KENT COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	552	11%	\$8.54	\$444	2.0
NEWPORT NEWS CITY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	33,158	48%	\$13.15	\$684	1.3
NORFOLK CITY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	46,939	54%	\$14.47	\$753	1.2
NORTHAMPTON COUNTY	\$12.40	30%	\$645	\$25,800	2.1	\$45,700	\$1,143	\$13,710	\$343	1,666	31%	\$8.83	\$459	1.4
NORTHUMBERLAND COUNTY	\$12.40	30%	\$645	\$25,800	2.1	\$63,400	\$1,585	\$19,020	\$476	687	13%	\$8.56	\$445	1.4
NORTON CITY	\$10.29	44%	\$535	\$21,400	1.8	\$41,800	\$1,045	\$12,540	\$314	762	44%	\$9.06	\$471	1.1
NOTTOWAY COUNTY	\$10.29	34%	\$535	\$21,400	1.8	\$50,500	\$1,263	\$15,150	\$379	1,647	29%	\$8.88	\$462	1.2
ORANGE COUNTY	\$12.63	30%	\$657	\$26,280	2.2	\$62,500	\$1,563	\$18,750	\$469	2,325	23%	\$10.80	\$562	1.2
PAGE COUNTY	\$10.73	30%	\$558	\$22,320	1.8	\$50,000	\$1,250	\$15,000	\$375	2,428	26%	\$8.08	\$420	1.3
PATRICK COUNTY	\$10.29	60%	\$535	\$21,400	1.8	\$45,900	\$1,148	\$13,770	\$344	1,610	20%	\$9.00	\$468	1.1
PETERSBURG CITY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	6,686	48%	\$12.70	\$660	1.3
PITTSYLVANIA COUNTY	\$10.79	30%	\$561	\$22,440	1.8	\$46,800	\$1,170	\$14,040	\$351	4,907	20%	\$8.34	\$434	1.3
POQUOSON CITY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	664	16%	\$8.07	\$420	2.2
PORTSMOUTH CITY *	\$17.38	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	15,823	41%	\$11.73	\$610	1.5
POWHATAN COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	809	11%	\$8.82	\$459	1.9
PRINCE EDWARD COUNTY	\$12.04	30%	\$626	\$25,040	2.1	\$49,200	\$1,230	\$14,760	\$369	2,066	31%	\$8.50	\$442	1.4
PRINCE GEORGE COUNTY *	\$16.73	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	2,736	27%	\$10.50	\$546	1.6

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008). 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs. 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**VIRGINIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>PRINCE WILLIAM COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	26,772	28%	\$11.55	\$601	2.2
<b>PULASKI COUNTY</b>	<b>\$10.29</b>	38%	\$535	\$21,400	1.8	\$54,300	\$1,358	\$16,290	\$407	3,863	26%	\$11.14	\$579	0.9
<b>RADFORD CITY</b>	<b>\$12.29</b>	30%	\$639	\$25,560	2.1	\$60,700	\$1,518	\$18,210	\$455	3,224	56%	\$9.35	\$486	1.3
<b>RAPPAHANNOCK COUNTY</b>	<b>\$12.27</b>	30%	\$638	\$25,520	2.1	\$67,300	\$1,683	\$20,190	\$505	685	25%	\$15.21	\$791	0.8
<b>RICHMOND CITY *</b>	<b>\$16.73</b>	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	45,539	54%	\$17.35	\$902	1.0
<b>RICHMOND COUNTY</b>	<b>\$12.40</b>	30%	\$645	\$25,800	2.1	\$54,400	\$1,360	\$16,320	\$408	669	23%	\$9.47	\$492	1.3
<b>ROANOKE CITY</b>	<b>\$12.62</b>	30%	\$656	\$26,240	2.2	\$60,200	\$1,505	\$18,060	\$452	18,371	44%	\$12.07	\$628	1.0
<b>ROANOKE COUNTY</b>	<b>\$12.62</b>	30%	\$656	\$26,240	2.2	\$60,200	\$1,505	\$18,060	\$452	7,933	23%	\$10.21	\$531	1.2
<b>ROCKBRIDGE COUNTY</b>	<b>\$10.29</b>	34%	\$535	\$21,400	1.8	\$53,900	\$1,348	\$16,170	\$404	1,901	22%	\$8.45	\$439	1.2
<b>ROCKINGHAM COUNTY</b>	<b>\$12.48</b>	30%	\$649	\$25,960	2.1	\$56,400	\$1,410	\$16,920	\$423	5,572	22%	\$11.32	\$588	1.1
<b>RUSSELL COUNTY</b>	<b>\$10.29</b>	42%	\$535	\$21,400	1.8	\$40,100	\$1,003	\$12,030	\$301	2,225	19%	\$9.46	\$492	1.1
<b>SALEM CITY</b>	<b>\$12.62</b>	30%	\$656	\$26,240	2.2	\$60,200	\$1,505	\$18,060	\$452	3,228	32%	\$12.91	\$671	1.0
<b>SCOTT COUNTY</b>	<b>\$10.29</b>	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	2,124	22%	\$7.92	\$412	1.3
<b>SHENANDOAH COUNTY</b>	<b>\$11.10</b>	30%	\$577	\$23,080	1.9	\$57,900	\$1,448	\$17,370	\$434	3,843	27%	\$10.43	\$542	1.1
<b>SMYTH COUNTY</b>	<b>\$10.29</b>	55%	\$535	\$21,400	1.8	\$46,700	\$1,168	\$14,010	\$350	3,488	26%	\$10.50	\$546	1.0
<b>SOUTHAMPTON COUNTY</b>	<b>\$11.44</b>	30%	\$595	\$23,800	2.0	\$52,000	\$1,300	\$15,600	\$390	1,614	26%	\$8.59	\$446	1.3
<b>SPOTSYLVANIA COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	5,572	18%	\$11.23	\$584	2.3
<b>STAFFORD COUNTY *</b>	<b>\$25.46</b>	45%	\$1,324	\$52,960	4.4	\$99,000	\$2,475	\$29,700	\$743	5,856	19%	\$11.39	\$592	2.2
<b>STAUNTON CITY</b>	<b>\$12.06</b>	30%	\$627	\$25,080	2.1	\$57,700	\$1,443	\$17,310	\$433	3,738	39%	\$8.28	\$431	1.5
<b>SUFFOLK CITY *</b>	<b>\$17.38</b>	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	6,469	28%	\$8.64	\$449	2.0
<b>SURRY COUNTY *</b>	<b>\$17.38</b>	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	602	23%	\$22.62	\$1,176	0.8
<b>SUSSEX COUNTY *</b>	<b>\$16.73</b>	34%	\$870	\$34,800	2.9	\$69,300	\$1,733	\$20,790	\$520	1,259	31%	\$9.15	\$476	1.8
<b>TAZEWELL COUNTY</b>	<b>\$10.29</b>	39%	\$535	\$21,400	1.8	\$43,400	\$1,085	\$13,020	\$326	4,150	23%	\$10.91	\$568	0.9
<b>VIRGINIA BEACH CITY *</b>	<b>\$17.38</b>	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	53,190	34%	\$11.49	\$597	1.5
<b>WARREN COUNTY</b>	<b>\$13.83</b>	42%	\$719	\$28,760	2.4	\$65,300	\$1,633	\$19,590	\$490	3,129	26%	\$10.20	\$530	1.4
<b>WASHINGTON COUNTY</b>	<b>\$10.29</b>	28%	\$535	\$21,400	1.8	\$46,500	\$1,163	\$13,950	\$349	4,788	23%	\$10.30	\$536	1.0
<b>WAYNESBORO CITY</b>	<b>\$12.06</b>	30%	\$627	\$25,080	2.1	\$57,700	\$1,443	\$17,310	\$433	3,236	39%	\$11.21	\$583	1.1
<b>WESTMORELAND COUNTY</b>	<b>\$12.87</b>	30%	\$669	\$26,760	2.2	\$53,300	\$1,333	\$15,990	\$400	1,421	21%	\$8.78	\$457	1.5
<b>WILLIAMSBURG CITY *</b>	<b>\$17.38</b>	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	2,017	56%	\$10.04	\$522	1.7
<b>WINCHESTER CITY</b>	<b>\$13.81</b>	30%	\$718	\$28,720	2.4	\$59,800	\$1,495	\$17,940	\$449	5,430	54%	\$13.72	\$713	1.0
<b>WISE COUNTY</b>	<b>\$10.29</b>	44%	\$535	\$21,400	1.8	\$41,800	\$1,045	\$12,540	\$314	3,966	25%	\$9.08	\$472	1.1
<b>WYTHE COUNTY</b>	<b>\$10.29</b>	30%	\$535	\$21,400	1.8	\$51,000	\$1,275	\$15,300	\$383	2,605	23%	\$8.38	\$436	1.2
<b>YORK COUNTY *</b>	<b>\$17.38</b>	42%	\$904	\$36,160	3.0	\$65,100	\$1,628	\$19,530	\$488	4,840	24%	\$8.97	\$467	1.9

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

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# WASHINGTON

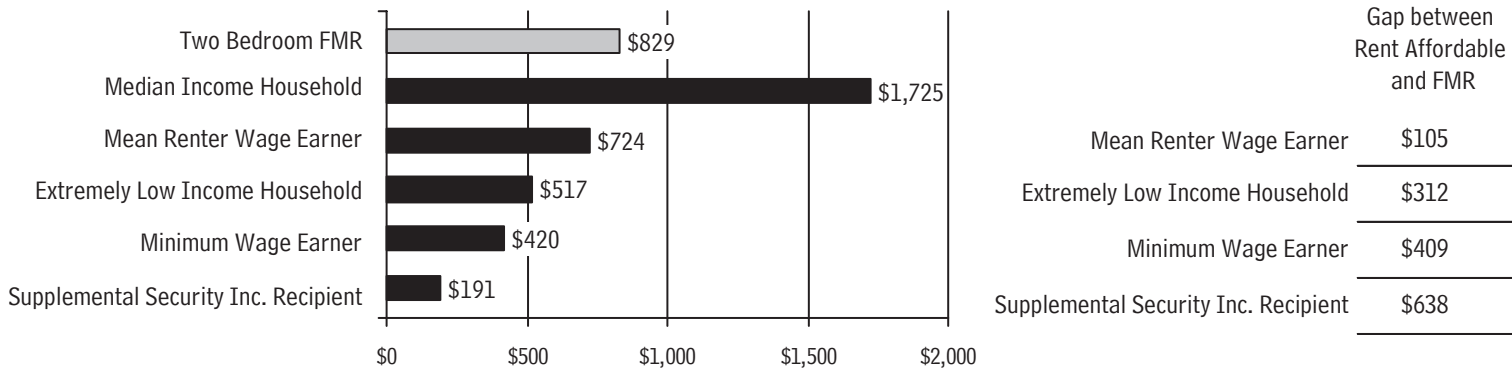
In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$829. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,765 monthly or \$33,178 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.95**

In Washington, a minimum wage worker earns an hourly wage of \$8.07. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 79 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Washington, the estimated mean (average) wage for a renter is \$13.92. 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**





WASHINGTON	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>WASHINGTON</b>	<b>\$15.95</b>	20%	\$829	\$33,178	2.0	\$68,994	\$1,725	\$20,698	\$517	804,413	35%	\$13.92	\$724	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.81</b>	26%	\$666	\$26,650	1.6	\$52,903	\$1,323	\$15,871	\$397	86,883	30%	\$8.50	\$442	1.5
<b>METROPOLITAN AREAS</b>														
BELLINGHAM MSA	\$14.62	23%	\$760	\$30,400	1.8	\$63,000	\$1,575	\$18,900	\$473	23,575	37%	\$9.82	\$511	1.5
BREMERTON-SILVERDALE MSA	\$15.33	22%	\$797	\$31,880	1.9	\$69,900	\$1,748	\$20,970	\$524	28,164	33%	\$9.74	\$507	1.6
KENNEWICK-RICHLAND-PASCO MSA	\$12.73	23%	\$662	\$26,480	1.6	\$61,200	\$1,530	\$18,360	\$459	21,601	32%	\$11.61	\$604	1.1
LEWISTON MSA	\$11.52	26%	\$599	\$23,960	1.4	\$52,600	\$1,315	\$15,780	\$395	2,752	33%	\$8.88	\$462	1.3
LONGVIEW MSA	\$12.08	23%	\$628	\$25,120	1.5	\$54,700	\$1,368	\$16,410	\$410	11,598	32%	\$10.71	\$557	1.1
MOUNT VERNON-ANACORTES MSA	\$16.27	23%	\$846	\$33,840	2.0	\$59,500	\$1,488	\$17,850	\$446	11,765	30%	\$10.81	\$562	1.5
OLYMPIA MSA	\$14.96	22%	\$778	\$31,120	1.9	\$66,300	\$1,658	\$19,890	\$497	27,261	33%	\$10.72	\$558	1.4
PORTLAND-VANCOUVER-BEAVERTON MSA	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	42,637	33%	\$12.32	\$640	1.2
SEATTLE-BELLEVUE HMFA	\$18.12	16%	\$942	\$37,680	2.2	\$81,400	\$2,035	\$24,420	\$611	357,993	38%	\$17.37	\$903	1.0
SPOKANE MSA	\$12.96	24%	\$674	\$26,960	1.6	\$56,700	\$1,418	\$17,010	\$425	56,445	34%	\$10.09	\$524	1.3
TACOMA HMFA *	\$16.25	28%	\$845	\$33,800	2.0	\$66,200	\$1,655	\$19,860	\$497	95,177	36%	\$11.70	\$608	1.4
WENATCHEE MSA	\$12.87	23%	\$669	\$26,760	1.6	\$57,000	\$1,425	\$17,100	\$428	12,256	33%	\$8.43	\$439	1.5
YAKIMA MSA	\$13.46	23%	\$700	\$28,000	1.7	\$48,000	\$1,200	\$14,400	\$360	26,306	36%	\$8.76	\$455	1.5
<b>COUNTIES</b>														
ADAMS COUNTY	\$11.46	23%	\$596	\$23,840	1.4	\$47,200	\$1,180	\$14,160	\$354	1,650	32%	\$9.96	\$518	1.2
ASOTIN COUNTY	\$11.52	26%	\$599	\$23,960	1.4	\$52,600	\$1,315	\$15,780	\$395	2,752	33%	\$8.88	\$462	1.3
BENTON COUNTY	\$12.73	23%	\$662	\$26,480	1.6	\$61,200	\$1,530	\$18,360	\$459	16,512	31%	\$13.03	\$678	1.0
CHELAN COUNTY	\$12.87	23%	\$669	\$26,760	1.6	\$57,000	\$1,425	\$17,100	\$428	8,851	35%	\$8.70	\$452	1.5
CLALLAM COUNTY	\$13.60	37%	\$707	\$28,280	1.7	\$52,900	\$1,323	\$15,870	\$397	7,397	27%	\$8.42	\$438	1.6
CLARK COUNTY	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	41,657	33%	\$12.37	\$643	1.2
COLUMBIA COUNTY	\$11.90	23%	\$619	\$24,760	1.5	\$55,900	\$1,398	\$16,770	\$419	513	30%	\$8.22	\$427	1.4
COWLITZ COUNTY	\$12.08	23%	\$628	\$25,120	1.5	\$54,700	\$1,368	\$16,410	\$410	11,598	32%	\$10.71	\$557	1.1
DOUGLAS COUNTY	\$12.87	23%	\$669	\$26,760	1.6	\$57,000	\$1,425	\$17,100	\$428	3,405	29%	\$7.34	\$382	1.8
FERRY COUNTY	\$11.46	23%	\$596	\$23,840	1.4	\$44,400	\$1,110	\$13,320	\$333	763	27%	\$7.91	\$411	1.4
FRANKLIN COUNTY	\$12.73	23%	\$662	\$26,480	1.6	\$61,200	\$1,530	\$18,360	\$459	5,089	34%	\$7.53	\$392	1.7
GARFIELD COUNTY	\$11.90	23%	\$619	\$24,760	1.5	\$53,000	\$1,325	\$15,900	\$398	259	26%	\$8.01	\$417	1.5
GRANT COUNTY	\$11.75	23%	\$611	\$24,440	1.5	\$46,600	\$1,165	\$13,980	\$350	8,399	33%	\$8.35	\$434	1.4
GRAYS HARBOR COUNTY	\$11.96	23%	\$622	\$24,880	1.5	\$46,800	\$1,170	\$14,040	\$351	8,294	31%	\$9.82	\$511	1.2
ISLAND COUNTY	\$16.33	35%	\$849	\$33,960	2.0	\$63,600	\$1,590	\$19,080	\$477	8,296	30%	\$8.70	\$452	1.9
JEFFERSON COUNTY	\$14.50	23%	\$754	\$30,160	1.8	\$57,300	\$1,433	\$17,190	\$430	2,780	24%	\$7.57	\$394	1.9
KING COUNTY	\$18.12	16%	\$942	\$37,680	2.2	\$81,400	\$2,035	\$24,420	\$611	285,465	40%	\$17.96	\$934	1.0
KITSAP COUNTY	\$15.33	22%	\$797	\$31,880	1.9	\$69,900	\$1,748	\$20,970	\$524	28,164	33%	\$9.74	\$507	1.6
KITITAS COUNTY	\$13.29	23%	\$691	\$27,640	1.6	\$58,500	\$1,463	\$17,550	\$439	5,583	42%	\$5.86	\$305	2.3
KLICKITAT COUNTY	\$12.08	23%	\$628	\$25,120	1.5	\$49,900	\$1,248	\$14,970	\$374	2,335	31%	\$9.13	\$475	1.3
LEWIS COUNTY	\$12.85	23%	\$668	\$26,720	1.6	\$52,100	\$1,303	\$15,630	\$391	7,515	29%	\$10.67	\$555	1.2

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**WASHINGTON**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
LINCOLN COUNTY	\$11.46	23%	\$596	\$23,840	1.4	\$52,100	\$1,303	\$15,630	\$391	970	23%	\$8.81	\$458	1.3
MASON COUNTY	\$13.27	23%	\$690	\$27,600	1.6	\$54,800	\$1,370	\$16,440	\$411	3,965	21%	\$8.72	\$454	1.5
OKANOGAN COUNTY	\$11.87	37%	\$617	\$24,680	1.5	\$43,600	\$1,090	\$13,080	\$327	4,718	31%	\$5.94	\$309	2.0
PACIFIC COUNTY	\$11.60	23%	\$603	\$24,120	1.4	\$49,100	\$1,228	\$14,730	\$368	2,300	25%	\$7.24	\$377	1.6
PEND OREILLE COUNTY	\$11.46	23%	\$596	\$23,840	1.4	\$46,800	\$1,170	\$14,040	\$351	1,050	23%	\$9.14	\$475	1.3
PIERCE COUNTY *	\$16.25	28%	\$845	\$33,800	2.0	\$66,200	\$1,655	\$19,860	\$497	95,177	36%	\$11.70	\$608	1.4
SAN JUAN COUNTY	\$15.73	23%	\$818	\$32,720	1.9	\$65,000	\$1,625	\$19,500	\$488	1,707	26%	\$9.19	\$478	1.7
SKAGIT COUNTY	\$16.27	23%	\$846	\$33,840	2.0	\$59,500	\$1,488	\$17,850	\$446	11,765	30%	\$10.81	\$562	1.5
SKAMANIA COUNTY	\$14.56	14%	\$757	\$30,280	1.8	\$67,500	\$1,688	\$20,250	\$506	980	26%	\$7.90	\$411	1.8
SNOHOMISH COUNTY	\$18.12	16%	\$942	\$37,680	2.2	\$81,400	\$2,035	\$24,420	\$611	72,528	32%	\$14.38	\$748	1.3
SPOKANE COUNTY	\$12.96	24%	\$674	\$26,960	1.6	\$56,700	\$1,418	\$17,010	\$425	56,445	34%	\$10.09	\$524	1.3
STEVENS COUNTY	\$11.44	23%	\$595	\$23,800	1.4	\$50,000	\$1,250	\$15,000	\$375	3,286	22%	\$7.96	\$414	1.4
THURSTON COUNTY	\$14.96	22%	\$778	\$31,120	1.9	\$66,300	\$1,658	\$19,890	\$497	27,261	33%	\$10.72	\$558	1.4
WAHIAKUM COUNTY	\$12.10	23%	\$629	\$25,160	1.5	\$58,400	\$1,460	\$17,520	\$438	316	20%	\$9.07	\$472	1.3
WALLA WALLA COUNTY	\$11.90	23%	\$619	\$24,760	1.5	\$56,300	\$1,408	\$16,890	\$422	6,830	35%	\$8.40	\$437	1.4
WHATCOM COUNTY	\$14.62	23%	\$760	\$30,400	1.8	\$63,000	\$1,575	\$18,900	\$473	23,575	37%	\$9.82	\$511	1.5
WHITMAN COUNTY	\$11.96	23%	\$622	\$24,880	1.5	\$56,300	\$1,408	\$16,890	\$422	7,957	52%	\$7.39	\$384	1.6
YAKIMA COUNTY	\$13.46	23%	\$700	\$28,000	1.7	\$48,000	\$1,200	\$14,400	\$360	26,306	36%	\$8.76	\$455	1.5

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# WEST VIRGINIA

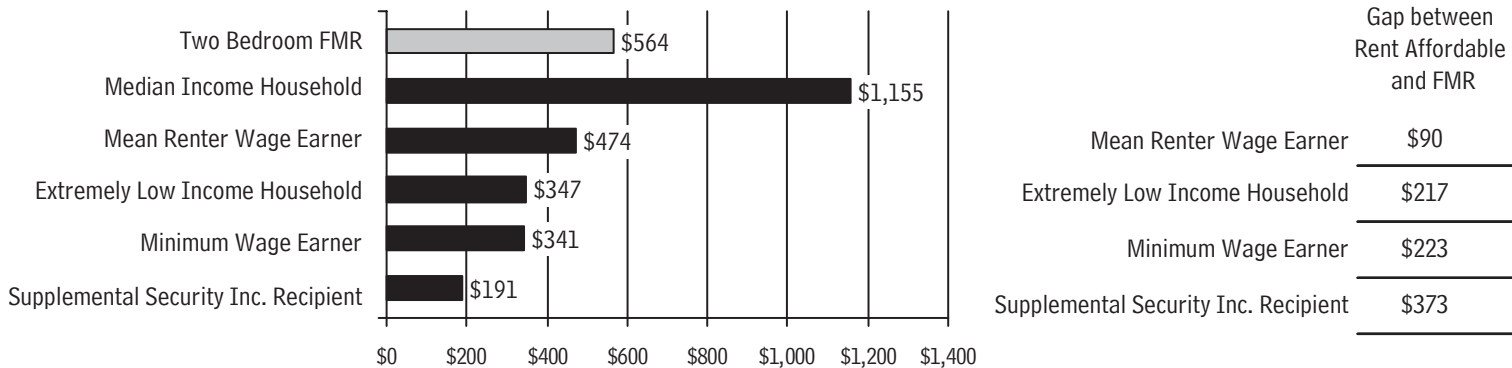
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$564. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,880 monthly or \$22,565 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$10.85**

In West Virginia, a minimum wage worker earns an hourly wage of \$6.55. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 66 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 West Virginia, the estimated mean (average) wage for a renter is \$9.11. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



WEST VIRGINIA	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>WEST VIRGINIA</b>	<b>\$10.85</b>	33%	\$564	\$22,565	1.7	\$46,206	\$1,155	\$13,862	\$347	182,855	25%	\$9.11	\$474	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.12</b>	34%	\$526	\$21,047	1.5	\$41,405	\$1,035	\$12,422	\$311	73,808	22%	\$8.44	\$439	1.2
<b>METROPOLITAN AREAS</b>														
BOONE COUNTY HMFA	\$9.90	42%	\$515	\$20,600	1.5	\$40,800	\$1,020	\$12,240	\$306	2,168	21%	\$15.44	\$803	0.6
CHARLESTON HMFA	\$11.65	31%	\$606	\$24,240	1.8	\$48,500	\$1,213	\$14,550	\$364	31,482	26%	\$11.27	\$586	1.0
CUMBERLAND MSA	\$10.67	43%	\$555	\$22,200	1.6	\$50,100	\$1,253	\$15,030	\$376	2,389	22%	\$8.88	\$462	1.2
HUNTINGTON-ASHLAND MSA	\$10.81	30%	\$562	\$22,480	1.7	\$47,000	\$1,175	\$14,100	\$353	18,360	31%	\$8.51	\$442	1.3
JEFFERSON COUNTY HMFA	\$13.15	42%	\$684	\$27,360	2.0	\$65,800	\$1,645	\$19,740	\$494	3,903	24%	\$7.68	\$400	1.7
MARTINSBURG HMFA	\$13.10	39%	\$681	\$27,240	2.0	\$60,500	\$1,513	\$18,150	\$454	8,676	24%	\$9.80	\$510	1.3
MORGANTOWN MSA	\$11.04	31%	\$574	\$22,960	1.7	\$50,500	\$1,263	\$15,150	\$379	14,992	33%	\$7.46	\$388	1.5
PARKERSBURG-MARIETTA-VIENNA MSA	\$10.71	29%	\$557	\$22,280	1.6	\$50,200	\$1,255	\$15,060	\$377	10,601	26%	\$8.71	\$453	1.2
WEIRTON-STEUBENVILLE MSA	\$10.67	35%	\$555	\$22,200	1.6	\$46,900	\$1,173	\$14,070	\$352	5,576	23%	\$9.83	\$511	1.1
WHEELING MSA	\$10.67	35%	\$555	\$22,200	1.6	\$45,800	\$1,145	\$13,740	\$344	9,395	28%	\$8.33	\$433	1.3
WINCHESTER MSA	\$13.81	30%	\$718	\$28,720	2.1	\$59,800	\$1,495	\$17,940	\$449	1,505	19%	\$8.01	\$417	1.7
<b>COUNTIES</b>														
BARBOUR COUNTY	\$9.90	38%	\$515	\$20,600	1.5	\$37,800	\$945	\$11,340	\$284	1,315	21%	\$6.15	\$320	1.6
BERKELEY COUNTY	\$13.10	39%	\$681	\$27,240	2.0	\$60,500	\$1,513	\$18,150	\$454	7,648	26%	\$9.88	\$514	1.3
BOONE COUNTY	\$9.90	42%	\$515	\$20,600	1.5	\$40,800	\$1,020	\$12,240	\$306	2,168	21%	\$15.44	\$803	0.6
BRAXTON COUNTY	\$9.90	38%	\$515	\$20,600	1.5	\$37,100	\$928	\$11,130	\$278	1,261	22%	\$8.33	\$433	1.2
BROOKE COUNTY	\$10.67	35%	\$555	\$22,200	1.6	\$46,900	\$1,173	\$14,070	\$352	2,430	23%	\$9.82	\$510	1.1
CABELL COUNTY	\$10.81	30%	\$562	\$22,480	1.7	\$47,000	\$1,175	\$14,100	\$353	14,584	35%	\$8.46	\$440	1.3
CALHOUN COUNTY	\$10.44	31%	\$543	\$21,720	1.6	\$34,000	\$850	\$10,200	\$255	646	21%	\$8.46	\$440	1.2
CLAY COUNTY	\$11.65	31%	\$606	\$24,240	1.8	\$48,500	\$1,213	\$14,550	\$364	841	21%	\$9.00	\$468	1.3
DODDRIDGE COUNTY	\$10.27	31%	\$534	\$21,360	1.6	\$38,700	\$968	\$11,610	\$290	533	19%	\$6.84	\$355	1.5
FAYETTE COUNTY	\$9.90	32%	\$515	\$20,600	1.5	\$38,300	\$958	\$11,490	\$287	4,326	23%	\$7.56	\$393	1.3
GILMER COUNTY	\$9.90	38%	\$515	\$20,600	1.5	\$37,400	\$935	\$11,220	\$281	767	28%	\$6.85	\$356	1.4
GRANT COUNTY	\$11.19	30%	\$582	\$23,280	1.7	\$43,700	\$1,093	\$13,110	\$328	880	19%	\$10.82	\$563	1.0
GREENBRIER COUNTY	\$9.90	31%	\$515	\$20,600	1.5	\$42,100	\$1,053	\$12,630	\$316	3,417	23%	\$7.33	\$381	1.4
HAMPSHIRE COUNTY	\$13.81	30%	\$718	\$28,720	2.1	\$59,800	\$1,495	\$17,940	\$449	1,505	19%	\$8.01	\$417	1.7
HANCOCK COUNTY	\$10.67	35%	\$555	\$22,200	1.6	\$46,900	\$1,173	\$14,070	\$352	3,146	23%	\$9.84	\$512	1.1
HARDY COUNTY	\$11.19	30%	\$582	\$23,280	1.7	\$46,700	\$1,168	\$14,010	\$350	1,017	20%	\$7.55	\$393	1.5
HARRISON COUNTY	\$10.21	30%	\$531	\$21,240	1.6	\$44,900	\$1,123	\$13,470	\$337	7,032	25%	\$8.74	\$454	1.2
JACKSON COUNTY	\$10.44	31%	\$543	\$21,720	1.6	\$48,100	\$1,203	\$14,430	\$361	2,262	20%	\$8.29	\$431	1.3
JEFFERSON COUNTY	\$13.15	42%	\$684	\$27,360	2.0	\$65,800	\$1,645	\$19,740	\$494	3,903	24%	\$7.68	\$400	1.7
KANAWHA COUNTY	\$11.65	31%	\$606	\$24,240	1.8	\$48,500	\$1,213	\$14,550	\$364	25,610	30%	\$11.44	\$595	1.0
LEWIS COUNTY	\$9.90	42%	\$515	\$20,600	1.5	\$41,200	\$1,030	\$12,360	\$309	1,878	27%	\$7.20	\$374	1.4
LINCOLN COUNTY	\$11.65	31%	\$606	\$24,240	1.8	\$48,500	\$1,213	\$14,550	\$364	1,820	21%	\$7.16	\$372	1.6
LOGAN COUNTY	\$9.90	34%	\$515	\$20,600	1.5	\$36,600	\$915	\$10,980	\$275	3,448	23%	\$9.35	\$486	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

**WEST VIRGINIA**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
MARION COUNTY	\$10.85	31%	\$564	\$22,560	1.7	\$47,400	\$1,185	\$14,220	\$356	5,985	25%	\$9.34	\$485	1.2
MARSHALL COUNTY	\$10.67	35%	\$555	\$22,200	1.6	\$45,800	\$1,145	\$13,740	\$344	3,199	23%	\$10.24	\$532	1.0
MASON COUNTY	\$9.90	53%	\$515	\$20,600	1.5	\$41,500	\$1,038	\$12,450	\$311	2,020	19%	\$8.22	\$427	1.2
MCDOWELL COUNTY	\$9.90	43%	\$515	\$20,600	1.5	\$26,100	\$653	\$7,830	\$196	2,252	20%	\$9.64	\$502	1.0
MERCER COUNTY	\$9.90	39%	\$515	\$20,600	1.5	\$42,100	\$1,053	\$12,630	\$316	6,136	23%	\$8.18	\$425	1.2
MINERAL COUNTY	\$10.67	43%	\$555	\$22,200	1.6	\$50,100	\$1,253	\$15,030	\$376	2,389	22%	\$8.88	\$462	1.2
MINGO COUNTY	\$9.90	43%	\$515	\$20,600	1.5	\$33,700	\$843	\$10,110	\$253	2,511	22%	\$10.23	\$532	1.0
MONONGALIA COUNTY	\$11.04	31%	\$574	\$22,960	1.7	\$50,500	\$1,263	\$15,150	\$379	13,044	39%	\$7.44	\$387	1.5
MONROE COUNTY	\$9.90	33%	\$515	\$20,600	1.5	\$45,400	\$1,135	\$13,620	\$341	850	16%	\$8.63	\$449	1.1
MORGAN COUNTY	\$13.10	39%	\$681	\$27,240	2.0	\$60,500	\$1,513	\$18,150	\$454	1,028	17%	\$8.88	\$462	1.5
NICHOLAS COUNTY	\$9.90	37%	\$515	\$20,600	1.5	\$40,600	\$1,015	\$12,180	\$305	1,836	17%	\$7.15	\$372	1.4
OHIO COUNTY	\$10.67	35%	\$555	\$22,200	1.6	\$45,800	\$1,145	\$13,740	\$344	6,196	31%	\$7.64	\$397	1.4
PENDLETON COUNTY	\$11.23	30%	\$584	\$23,360	1.7	\$44,200	\$1,105	\$13,260	\$332	697	21%	\$9.68	\$503	1.2
PLEASANTS COUNTY	\$10.71	29%	\$557	\$22,280	1.6	\$50,200	\$1,255	\$15,060	\$377	562	19%	\$11.61	\$604	0.9
POCAHONTAS COUNTY	\$9.90	33%	\$515	\$20,600	1.5	\$41,000	\$1,025	\$12,300	\$308	756	20%	\$9.09	\$473	1.1
PRESTON COUNTY	\$11.04	31%	\$574	\$22,960	1.7	\$50,500	\$1,263	\$15,150	\$379	1,948	17%	\$7.56	\$393	1.5
PUTNAM COUNTY	\$11.65	31%	\$606	\$24,240	1.8	\$48,500	\$1,213	\$14,550	\$364	3,211	16%	\$11.14	\$579	1.0
RALEIGH COUNTY	\$9.98	31%	\$519	\$20,760	1.5	\$46,800	\$1,170	\$14,040	\$351	7,467	23%	\$9.06	\$471	1.1
RANDOLPH COUNTY	\$10.08	31%	\$524	\$20,960	1.5	\$41,600	\$1,040	\$12,480	\$312	2,678	24%	\$7.84	\$408	1.3
RITCHIE COUNTY	\$10.44	31%	\$543	\$21,720	1.6	\$44,300	\$1,108	\$13,290	\$332	766	18%	\$9.59	\$499	1.1
ROANE COUNTY	\$10.44	31%	\$543	\$21,720	1.6	\$36,800	\$920	\$11,040	\$276	1,256	20%	\$7.16	\$372	1.5
SUMMERS COUNTY	\$9.90	33%	\$515	\$20,600	1.5	\$34,500	\$863	\$10,350	\$259	1,154	21%	\$6.75	\$351	1.5
TAYLOR COUNTY	\$10.27	31%	\$534	\$21,360	1.6	\$40,000	\$1,000	\$12,000	\$300	1,291	20%	\$5.46	\$284	1.9
TUCKER COUNTY	\$9.90	38%	\$515	\$20,600	1.5	\$41,100	\$1,028	\$12,330	\$308	533	17%	\$7.95	\$414	1.2
TYLER COUNTY	\$10.44	31%	\$543	\$21,720	1.6	\$43,900	\$1,098	\$13,170	\$329	625	16%	\$10.68	\$555	1.0
UPSHUR COUNTY	\$9.90	31%	\$515	\$20,600	1.5	\$41,100	\$1,028	\$12,330	\$308	2,086	23%	\$7.65	\$398	1.3
WAYNE COUNTY	\$10.81	30%	\$562	\$22,480	1.7	\$47,000	\$1,175	\$14,100	\$353	3,776	22%	\$8.85	\$460	1.2
WEBSTER COUNTY	\$9.90	33%	\$515	\$20,600	1.5	\$31,900	\$798	\$9,570	\$239	840	21%	\$8.17	\$425	1.2
WETZEL COUNTY	\$9.90	46%	\$515	\$20,600	1.5	\$46,000	\$1,150	\$13,800	\$345	1,542	22%	\$5.48	\$285	1.8
WIRT COUNTY †	\$10.71	29%	\$557	\$22,280	1.6	\$50,200	\$1,255	\$15,060	\$377	385	17%			
WOOD COUNTY	\$10.71	29%	\$557	\$22,280	1.6	\$50,200	\$1,255	\$15,060	\$377	9,654	27%	\$8.51	\$443	1.3
WYOMING COUNTY	\$9.90	43%	\$515	\$20,600	1.5	\$38,100	\$953	\$11,430	\$286	1,745	17%	\$10.27	\$534	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

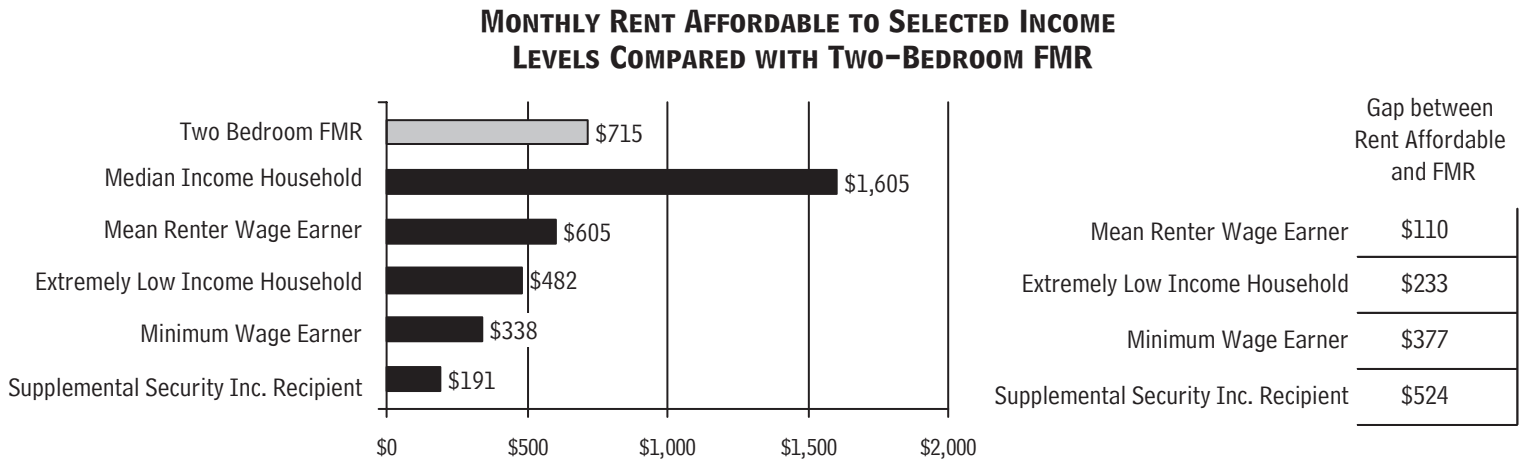
# WISCONSIN

In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$715. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,383 monthly or \$28,593 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.75**

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 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 Wisconsin, the estimated mean (average) wage for a renter is \$11.64. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



## WISCONSIN

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>WISCONSIN</b>	<b>\$13.75</b>	26%	\$715	\$28,593	2.1	\$64,203	\$1,605	\$19,261	\$482	657,884	32%	\$11.64	\$605	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.74</b>	27%	\$611	\$24,425	1.8	\$55,900	\$1,398	\$16,770	\$419	139,891	24%	\$9.33	\$485	1.3

## METROPOLITAN AREAS

APPLETON MSA	\$12.48	26%	\$649	\$25,960	1.9	\$68,600	\$1,715	\$20,580	\$515	19,609	26%	\$11.03	\$574	1.1
COLUMBIA COUNTY HMFA	\$13.27	27%	\$690	\$27,600	2.0	\$63,600	\$1,590	\$19,080	\$477	5,139	25%	\$9.92	\$516	1.3
DULUTH MSA	\$11.63	28%	\$605	\$24,200	1.8	\$58,900	\$1,473	\$17,670	\$442	5,078	29%	\$7.89	\$410	1.5
EAU CLAIRE MSA	\$11.54	26%	\$600	\$24,000	1.8	\$59,900	\$1,498	\$17,970	\$449	17,755	31%	\$9.74	\$507	1.2
FOND DU LAC MSA	\$12.04	26%	\$626	\$25,040	1.9	\$62,500	\$1,563	\$18,750	\$469	9,977	27%	\$9.98	\$519	1.2
GREEN BAY HMFA	\$12.90	30%	\$671	\$26,840	2.0	\$62,900	\$1,573	\$18,870	\$472	31,540	33%	\$11.65	\$606	1.1
IOWA COUNTY HMFA	\$12.77	27%	\$664	\$26,560	2.0	\$60,300	\$1,508	\$18,090	\$452	2,120	24%	\$10.77	\$560	1.2
JANESVILLE MSA	\$13.35	26%	\$694	\$27,760	2.1	\$63,500	\$1,588	\$19,050	\$476	16,907	29%	\$11.52	\$599	1.2
KENOSHA COUNTY HMFA	\$14.87	29%	\$773	\$30,920	2.3	\$68,700	\$1,718	\$20,610	\$515	17,324	31%	\$10.69	\$556	1.4
LA CROSSE MSA	\$11.79	26%	\$613	\$24,520	1.8	\$63,400	\$1,585	\$19,020	\$476	14,523	35%	\$9.91	\$515	1.2
MADISON HMFA	\$15.52	22%	\$807	\$32,280	2.4	\$77,600	\$1,940	\$23,280	\$582	73,561	42%	\$12.17	\$633	1.3
MILWAUKEE-WAUKESHA-WEST ALLIS MSA *	\$15.29	25%	\$795	\$31,800	2.4	\$67,700	\$1,693	\$20,310	\$508	228,575	39%	\$13.98	\$727	1.1
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$16.31	19%	\$848	\$33,920	2.5	\$80,900	\$2,023	\$24,270	\$607	9,029	25%	\$8.83	\$459	1.8
OCONTO COUNTY HMFA	\$10.67	30%	\$555	\$22,200	1.6	\$56,100	\$1,403	\$16,830	\$421	2,385	17%	\$7.40	\$385	1.4
OSHKOSH-NEENAH MSA	\$12.06	26%	\$627	\$25,080	1.9	\$64,400	\$1,610	\$19,320	\$483	19,599	32%	\$12.55	\$653	1.0
RACINE MSA	\$13.73	26%	\$714	\$28,560	2.1	\$64,600	\$1,615	\$19,380	\$485	20,821	29%	\$11.01	\$573	1.2
SHEBOYGAN MSA	\$11.79	26%	\$613	\$24,520	1.8	\$64,000	\$1,600	\$19,200	\$480	12,458	29%	\$11.79	\$613	1.0
WAUSAU MSA	\$11.87	26%	\$617	\$24,680	1.8	\$64,000	\$1,600	\$19,200	\$480	11,593	24%	\$10.65	\$554	1.1

## COUNTIES

ADAMS COUNTY	\$11.15	26%	\$580	\$23,200	1.7	\$46,800	\$1,170	\$14,040	\$351	1,152	15%	\$8.74	\$455	1.3
ASHLAND COUNTY	\$10.67	31%	\$555	\$22,200	1.6	\$47,600	\$1,190	\$14,280	\$357	1,974	29%	\$8.42	\$438	1.3
BARRON COUNTY	\$10.67	27%	\$555	\$22,200	1.6	\$52,200	\$1,305	\$15,660	\$392	4,308	24%	\$7.93	\$413	1.3
BAYFIELD COUNTY	\$10.67	29%	\$555	\$22,200	1.6	\$47,700	\$1,193	\$14,310	\$358	1,077	17%	\$5.67	\$295	1.9
BROWN COUNTY	\$12.90	30%	\$671	\$26,840	2.0	\$62,900	\$1,573	\$18,870	\$472	30,161	35%	\$11.70	\$608	1.1
BUFFALO COUNTY	\$11.04	26%	\$574	\$22,960	1.7	\$52,800	\$1,320	\$15,840	\$396	1,296	24%	\$10.12	\$526	1.1
BURNETT COUNTY	\$10.67	29%	\$555	\$22,200	1.6	\$48,300	\$1,208	\$14,490	\$362	1,026	16%	\$8.41	\$437	1.3
CALUMET COUNTY	\$12.48	26%	\$649	\$25,960	1.9	\$68,600	\$1,715	\$20,580	\$515	2,925	20%	\$8.47	\$441	1.5
CHIPPEWA COUNTY	\$11.54	26%	\$600	\$24,000	1.8	\$59,900	\$1,498	\$17,970	\$449	5,204	24%	\$9.12	\$474	1.3
CLARK COUNTY	\$10.67	34%	\$555	\$22,200	1.6	\$49,300	\$1,233	\$14,790	\$370	2,257	19%	\$8.71	\$453	1.2
COLUMBIA COUNTY	\$13.27	27%	\$690	\$27,600	2.0	\$63,600	\$1,590	\$19,080	\$477	5,139	25%	\$9.92	\$516	1.3
CRAWFORD COUNTY	\$10.67	34%	\$555	\$22,200	1.6	\$49,600	\$1,240	\$14,880	\$372	1,544	23%	\$8.04	\$418	1.3
DANE COUNTY	\$15.52	22%	\$807	\$32,280	2.4	\$77,600	\$1,940	\$23,280	\$582	73,561	42%	\$12.17	\$633	1.3
DODGE COUNTY	\$13.12	26%	\$682	\$27,280	2.0	\$60,800	\$1,520	\$18,240	\$456	8,340	27%	\$11.59	\$602	1.1
DOOR COUNTY	\$12.33	26%	\$641	\$25,640	1.9	\$58,200	\$1,455	\$17,460	\$437	2,447	21%	\$7.91	\$412	1.6
DOUGLAS COUNTY	\$11.63	28%	\$605	\$24,200	1.8	\$58,900	\$1,473	\$17,670	\$442	5,078	29%	\$7.89	\$410	1.5

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**WISCONSIN**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
DUNN COUNTY	\$11.23	26%	\$584	\$23,360	1.7	\$57,000	\$1,425	\$17,100	\$428	4,442	31%	\$9.32	\$485	1.2
EAU CLAIRE COUNTY	\$11.54	26%	\$600	\$24,000	1.8	\$59,900	\$1,498	\$17,970	\$449	12,551	35%	\$9.97	\$518	1.2
FLORENCE COUNTY	\$10.67	26%	\$555	\$22,200	1.6	\$48,500	\$1,213	\$14,550	\$364	307	14%	\$6.12	\$318	1.7
FOND DU LAC COUNTY	\$12.04	26%	\$626	\$25,040	1.9	\$62,500	\$1,563	\$18,750	\$469	9,977	27%	\$9.98	\$519	1.2
FOREST COUNTY	\$11.15	26%	\$580	\$23,200	1.7	\$47,300	\$1,183	\$14,190	\$355	855	21%	\$6.87	\$357	1.6
GRANT COUNTY	\$10.67	33%	\$555	\$22,200	1.6	\$52,600	\$1,315	\$15,780	\$395	5,101	28%	\$8.00	\$416	1.3
GREEN COUNTY	\$11.31	26%	\$588	\$23,520	1.7	\$60,600	\$1,515	\$18,180	\$455	3,475	26%	\$9.36	\$487	1.2
GREEN LAKE COUNTY	\$10.79	26%	\$561	\$22,440	1.7	\$56,700	\$1,418	\$17,010	\$425	1,753	23%	\$9.74	\$507	1.1
IOWA COUNTY	\$12.77	27%	\$664	\$26,560	2.0	\$60,300	\$1,508	\$18,090	\$452	2,120	24%	\$10.77	\$560	1.2
IRON COUNTY	\$10.67	29%	\$555	\$22,200	1.6	\$44,100	\$1,103	\$13,230	\$331	596	19%	\$6.68	\$348	1.6
JACKSON COUNTY	\$11.04	26%	\$574	\$22,960	1.7	\$52,800	\$1,320	\$15,840	\$396	1,771	25%	\$10.51	\$547	1.1
JEFFERSON COUNTY	\$14.42	26%	\$750	\$30,000	2.2	\$62,400	\$1,560	\$18,720	\$468	7,974	28%	\$10.17	\$529	1.4
JUNEAU COUNTY	\$11.08	26%	\$576	\$23,040	1.7	\$49,800	\$1,245	\$14,940	\$374	2,236	23%	\$8.90	\$463	1.2
KENOSHA COUNTY	\$14.87	29%	\$773	\$30,920	2.3	\$68,700	\$1,718	\$20,610	\$515	17,324	31%	\$10.69	\$556	1.4
KEWAUNEE COUNTY	\$12.90	30%	\$671	\$26,840	2.0	\$62,900	\$1,573	\$18,870	\$472	1,379	18%	\$10.59	\$551	1.2
LA CROSSE COUNTY	\$11.79	26%	\$613	\$24,520	1.8	\$63,400	\$1,585	\$19,020	\$476	14,523	35%	\$9.91	\$515	1.2
LAFAYETTE COUNTY	\$10.75	26%	\$559	\$22,360	1.7	\$52,700	\$1,318	\$15,810	\$395	1,401	23%	\$8.38	\$436	1.3
LANGLADE COUNTY	\$10.67	37%	\$555	\$22,200	1.6	\$49,900	\$1,248	\$14,970	\$374	1,800	21%	\$7.92	\$412	1.3
LINCOLN COUNTY	\$10.67	26%	\$555	\$22,200	1.6	\$57,500	\$1,438	\$17,250	\$431	2,549	22%	\$8.23	\$428	1.3
MANITOWOC COUNTY	\$11.19	26%	\$582	\$23,280	1.7	\$62,000	\$1,550	\$18,600	\$465	7,847	24%	\$10.27	\$534	1.1
MARATHON COUNTY	\$11.87	26%	\$617	\$24,680	1.8	\$64,000	\$1,600	\$19,200	\$480	11,593	24%	\$10.65	\$554	1.1
MARINETTE COUNTY	\$10.67	38%	\$555	\$22,200	1.6	\$50,800	\$1,270	\$15,240	\$381	3,597	20%	\$9.49	\$494	1.1
MARQUETTE COUNTY	\$11.46	26%	\$596	\$23,840	1.8	\$49,000	\$1,225	\$14,700	\$368	1,060	18%	\$9.27	\$482	1.2
MENOMINEE COUNTY	\$11.46	26%	\$596	\$23,840	1.8	\$33,900	\$848	\$10,170	\$254	343	26%	\$5.34	\$278	2.1
MILWAUKEE COUNTY *	\$15.29	25%	\$795	\$31,800	2.4	\$67,700	\$1,693	\$20,310	\$508	178,961	47%	\$14.79	\$769	1.0
MONROE COUNTY	\$11.54	26%	\$600	\$24,000	1.8	\$52,900	\$1,323	\$15,870	\$397	4,055	26%	\$8.94	\$465	1.3
OCONTO COUNTY	\$10.67	30%	\$555	\$22,200	1.6	\$56,100	\$1,403	\$16,830	\$421	2,385	17%	\$7.40	\$385	1.4
ONEIDA COUNTY	\$11.67	26%	\$607	\$24,280	1.8	\$53,100	\$1,328	\$15,930	\$398	3,114	20%	\$8.73	\$454	1.3
OUTAGAMIE COUNTY	\$12.48	26%	\$649	\$25,960	1.9	\$68,600	\$1,715	\$20,580	\$515	16,684	28%	\$11.38	\$592	1.1
OZAUKEE COUNTY *	\$15.29	25%	\$795	\$31,800	2.4	\$67,700	\$1,693	\$20,310	\$508	7,311	24%	\$12.25	\$637	1.2
PEPIN COUNTY	\$11.04	26%	\$574	\$22,960	1.7	\$54,100	\$1,353	\$16,230	\$406	564	20%	\$7.70	\$401	1.4
PIERCE COUNTY	\$16.31	19%	\$848	\$33,920	2.5	\$80,900	\$2,023	\$24,270	\$607	3,504	27%	\$8.52	\$443	1.9
POLK COUNTY	\$12.75	26%	\$663	\$26,520	2.0	\$58,300	\$1,458	\$17,490	\$437	3,229	20%	\$8.06	\$419	1.6
PORTAGE COUNTY	\$11.54	26%	\$600	\$24,000	1.8	\$65,100	\$1,628	\$19,530	\$488	7,289	29%	\$8.86	\$461	1.3
PRICE COUNTY	\$10.67	29%	\$555	\$22,200	1.6	\$50,900	\$1,273	\$15,270	\$382	1,261	19%	\$8.29	\$431	1.3
RACINE COUNTY	\$13.73	26%	\$714	\$28,560	2.1	\$64,600	\$1,615	\$19,380	\$485	20,821	29%	\$11.01	\$573	1.2
RICHLAND COUNTY	\$10.67	27%	\$555	\$22,200	1.6	\$50,200	\$1,255	\$15,060	\$377	1,816	26%	\$9.17	\$477	1.2
ROCK COUNTY	\$13.35	26%	\$694	\$27,760	2.1	\$63,500	\$1,588	\$19,050	\$476	16,907	29%	\$11.52	\$599	1.2
RUSK COUNTY	\$10.67	29%	\$555	\$22,200	1.6	\$45,900	\$1,148	\$13,770	\$344	1,305	21%	\$8.27	\$430	1.3
SAUK COUNTY	\$12.58	26%	\$654	\$26,160	1.9	\$58,900	\$1,473	\$17,670	\$442	5,772	27%	\$9.98	\$519	1.3
SAWYER COUNTY	\$10.67	29%	\$555	\$22,200	1.6	\$46,800	\$1,170	\$14,040	\$351	1,532	23%	\$8.29	\$431	1.3
SHAWANO COUNTY	\$10.67	28%	\$555	\$22,200	1.6	\$52,700	\$1,318	\$15,810	\$395	3,453	22%	\$8.24	\$428	1.3

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.



**WISCONSIN**

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>SHEBOYGAN COUNTY</b>	<b>\$11.79</b>	26%	\$613	\$24,520	1.8	\$64,000	\$1,600	\$19,200	\$480	12,458	29%	\$11.79	\$613	1.0
<b>ST. CROIX COUNTY</b>	<b>\$16.31</b>	19%	\$848	\$33,920	2.5	\$80,900	\$2,023	\$24,270	\$607	5,525	24%	\$8.91	\$463	1.8
<b>TAYLOR COUNTY</b>	<b>\$10.67</b>	29%	\$555	\$22,200	1.6	\$55,500	\$1,388	\$16,650	\$416	1,478	20%	\$9.55	\$497	1.1
<b>TREMPEALEAU COUNTY</b>	<b>\$10.67</b>	35%	\$555	\$22,200	1.6	\$54,700	\$1,368	\$16,410	\$410	2,765	26%	\$8.88	\$462	1.2
<b>VERNON COUNTY</b>	<b>\$10.67</b>	33%	\$555	\$22,200	1.6	\$49,200	\$1,230	\$14,760	\$369	2,261	21%	\$8.02	\$417	1.3
<b>VILAS COUNTY</b>	<b>\$11.15</b>	26%	\$580	\$23,200	1.7	\$49,100	\$1,228	\$14,730	\$368	1,635	18%	\$7.95	\$414	1.4
<b>WALWORTH COUNTY</b>	<b>\$14.79</b>	26%	\$769	\$30,760	2.3	\$64,800	\$1,620	\$19,440	\$486	10,670	31%	\$9.84	\$512	1.5
<b>WASHBURN COUNTY</b>	<b>\$10.67</b>	29%	\$555	\$22,200	1.6	\$48,600	\$1,215	\$14,580	\$365	1,259	19%	\$7.68	\$399	1.4
<b>WASHINGTON COUNTY *</b>	<b>\$15.29</b>	25%	\$795	\$31,800	2.4	\$67,700	\$1,693	\$20,310	\$508	10,532	24%	\$10.91	\$567	1.4
<b>WAUKESHA COUNTY *</b>	<b>\$15.29</b>	25%	\$795	\$31,800	2.4	\$67,700	\$1,693	\$20,310	\$508	31,771	23%	\$13.31	\$692	1.1
<b>WAUPACA COUNTY</b>	<b>\$11.27</b>	26%	\$586	\$23,440	1.7	\$58,600	\$1,465	\$17,580	\$440	4,598	23%	\$9.09	\$472	1.2
<b>WAUSHARA COUNTY</b>	<b>\$11.46</b>	26%	\$596	\$23,840	1.8	\$51,400	\$1,285	\$15,420	\$386	1,552	17%	\$7.13	\$371	1.6
<b>WINNEBAGO COUNTY</b>	<b>\$12.06</b>	26%	\$627	\$25,080	1.9	\$64,400	\$1,610	\$19,320	\$483	19,599	32%	\$12.55	\$653	1.0
<b>WOOD COUNTY</b>	<b>\$11.02</b>	26%	\$573	\$22,920	1.7	\$59,600	\$1,490	\$17,880	\$447	7,755	26%	\$11.28	\$586	1.0

\* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).  
 3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.  
 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

# WYOMING

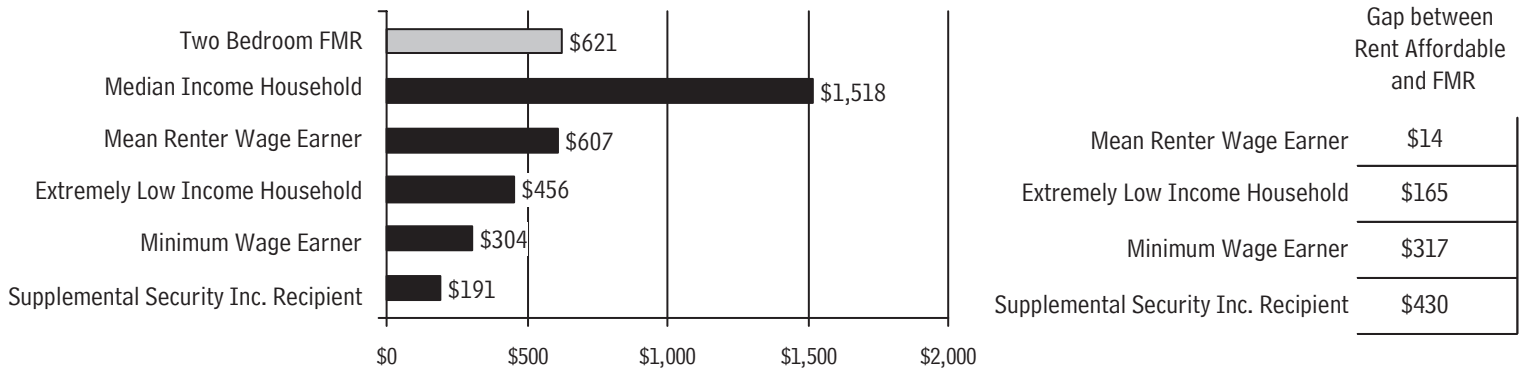
In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$621. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,071 monthly or \$24,849 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.95**

In Wyoming, a minimum wage worker earns an hourly wage of \$5.85. 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 Wyoming, the estimated mean (average) wage for a renter is \$11.68. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 41 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

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



WYOMING	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) <sup>5</sup>	Rent affordable at mean wage	
<b>WYOMING</b>	<b>\$11.95</b>	35%	\$621	\$24,849	2.0	\$60,738	\$1,518	\$18,221	\$456	58,120	30%	\$11.68	\$607	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.03</b>	34%	\$625	\$25,019	2.1	\$60,304	\$1,508	\$18,091	\$452	40,181	30%	\$11.93	\$620	1.0
<b><u>METROPOLITAN AREAS</u></b>														
CASPER MSA	<b>\$10.67</b>	34%	\$555	\$22,200	1.8	\$60,700	\$1,518	\$18,210	\$455	8,062	30%	\$11.78	\$613	0.9
CHEYENNE MSA	<b>\$12.65</b>	39%	\$658	\$26,320	2.2	\$62,600	\$1,565	\$18,780	\$470	9,877	31%	\$10.33	\$537	1.2
<b><u>COUNTIES</u></b>														
ALBANY COUNTY	<b>\$12.54</b>	33%	\$652	\$26,080	2.1	\$58,100	\$1,453	\$17,430	\$436	6,461	49%	\$7.30	\$380	1.7
BIG HORN COUNTY	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$50,000	\$1,250	\$15,000	\$375	1,103	26%	\$11.65	\$606	0.9
CAMPBELL COUNTY	<b>\$11.56</b>	33%	\$601	\$24,040	2.0	\$71,800	\$1,795	\$21,540	\$539	3,222	26%	\$15.54	\$808	0.7
CARBON COUNTY	<b>\$10.67</b>	38%	\$555	\$22,200	1.8	\$55,600	\$1,390	\$16,680	\$417	1,786	29%	\$11.48	\$597	0.9
CONVERSE COUNTY	<b>\$10.67</b>	50%	\$555	\$22,200	1.8	\$60,100	\$1,503	\$18,030	\$451	1,215	26%	\$8.90	\$463	1.2
CROOK COUNTY	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$56,500	\$1,413	\$16,950	\$424	460	20%	\$11.41	\$593	0.9
FREMONT COUNTY	<b>\$10.77</b>	33%	\$560	\$22,400	1.8	\$49,700	\$1,243	\$14,910	\$373	3,679	27%	\$9.80	\$510	1.1
GOSHEN COUNTY	<b>\$10.67</b>	43%	\$555	\$22,200	1.8	\$52,500	\$1,313	\$15,750	\$394	1,481	29%	\$7.40	\$385	1.4
HOT SPRINGS COUNTY	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$51,600	\$1,290	\$15,480	\$387	662	31%	\$8.01	\$416	1.3
JOHNSON COUNTY	<b>\$11.00</b>	33%	\$572	\$22,880	1.9	\$56,800	\$1,420	\$17,040	\$426	778	26%	\$10.75	\$559	1.0
LARAMIE COUNTY	<b>\$12.65</b>	39%	\$658	\$26,320	2.2	\$62,600	\$1,565	\$18,780	\$470	9,877	31%	\$10.33	\$537	1.2
LINCOLN COUNTY	<b>\$11.37</b>	33%	\$591	\$23,640	1.9	\$59,100	\$1,478	\$17,730	\$443	980	19%	\$12.80	\$666	0.9
NATRONA COUNTY	<b>\$10.67</b>	34%	\$555	\$22,200	1.8	\$60,700	\$1,518	\$18,210	\$455	8,062	30%	\$11.78	\$613	0.9
NIobrara COUNTY †	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$43,700	\$1,093	\$13,110	\$328	274	27%			
PARK COUNTY	<b>\$10.81</b>	33%	\$562	\$22,480	1.8	\$54,100	\$1,353	\$16,230	\$406	2,957	29%	\$9.72	\$505	1.1
PLATTE COUNTY	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$53,700	\$1,343	\$16,110	\$403	879	24%	\$11.11	\$578	1.0
SHERIDAN COUNTY	<b>\$11.38</b>	33%	\$592	\$23,680	1.9	\$56,700	\$1,418	\$17,010	\$425	3,476	31%	\$9.53	\$495	1.2
SUBLETTE COUNTY	<b>\$11.60</b>	33%	\$603	\$24,120	2.0	\$63,000	\$1,575	\$18,900	\$473	628	26%	\$16.28	\$846	0.7
SWEETWATER COUNTY	<b>\$10.73</b>	33%	\$558	\$22,320	1.8	\$71,300	\$1,783	\$21,390	\$535	3,514	25%	\$14.48	\$753	0.7
TETON COUNTY	<b>\$20.62</b>	33%	\$1,072	\$42,880	3.5	\$83,300	\$2,083	\$24,990	\$625	3,472	45%	\$13.27	\$690	1.6
UINTA COUNTY	<b>\$10.67</b>	35%	\$555	\$22,200	1.8	\$65,100	\$1,628	\$19,530	\$488	1,695	25%	\$11.22	\$584	1.0
WASHAKIE COUNTY	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$55,600	\$1,390	\$16,680	\$417	881	27%	\$8.83	\$459	1.2
WESTON COUNTY	<b>\$10.69</b>	33%	\$556	\$22,240	1.8	\$52,500	\$1,313	\$15,750	\$394	578	22%	\$8.91	\$463	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

## Appendix A: Data Notes, Methodologies, and Sources

Appendix A describes the data and methodological underpinnings of *Out of Reach*. Following a description of each subject, a 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,” which immediately follow the introduction at the front of the report.

### 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 FMR areas are meant to reflect cohesive housing markets, simply adopting the OMB definitions for administrative purposes is not always preferable. Also, significant changes to area definitions can affect current recipients. Thus, in keeping with guidance to all federal agencies from OMB, HUD modifies the boundaries in some instances for purposes of program administration.

Reacting to OMB’s sweeping post-census overhaul of metropolitan area definitions in 2003, HUD developed FY06 and FY07 FMR areas that incorporated these new definitions, but modified them if a county (or town) to be added to an FMR area under those definitions had 2000 base rents or incomes that

deviated more than 5% from the newly defined metropolitan area.<sup>1</sup> 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).

FY08 FMR areas incorporate the most recent (December 2006) OMB update of metropolitan area definitions. The only substantive differences between the FY07 and FY08 FMR areas are the reclassifications of previously non-metropolitan Mohave County, AZ, and Flagler County, FL, as Lake Havasu City-Kingman, AZ MSA and Palm Coast, FL MSA, respectively. OMB also changed the principal cities, and thus the names, of a handful of other metropolitan areas, but there were no changes to their underlying geographic components.

Lastly, in cases in which an FMR area crosses state lines, this report provides an entry for this area under each state. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in each state, other 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.

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<sup>1</sup> See Appendix A in *Out of Reach 2006* for additional information on HUD’s methodologies and their effects on FMR area definitions.

Appendix B provides further information on the background and development of FMRs.

HUD provides an online tool that illustrates the rationale behind each FMR area definition and the calculation of each FMR. HUD also publishes PDF and Excel files that list the counties and towns included in each area and their FY08 FMRs. These resources are available at [www.huduser.org/datasets/fmr.html](http://www.huduser.org/datasets/fmr.html).

### **Fair Market Rents**

Although this year's FMR areas are largely consistent with last year's, the methodology used to calculate FY08 FMRs represents a significant departure from previous years. Before FY08, FMRs were updated from year to year based on either the Consumer Price Index (CPI) or periodic Random Digit Dialing (RDD) surveys. For the development of the FY08 FMRs, however, information from the American Community Survey (ACS) – a new annual survey conducted by the US Census Bureau that is expected to replace the “long form” of the decennial census in 2010 – provides more recent and more localized data on rental cost trends.

ACS data are used to calculate 2005 rents in 26 of the largest FMR areas.<sup>2</sup> In these areas, the 2005 ACS sample included at least 200 renter households who had moved into a two-bedroom unit of standard quality during the preceding 15 months – the basic criteria for calculating FMRs (see Appendix B).

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<sup>2</sup> 2006 ACS data were released after the FY08 FMRs were finalized.

For the remaining FMR areas, data on rent levels from the 2005 ACS are compared to Census 2000 data, and a 2001-05 update factor is calculated. In all of these cases, the update factor is used to project Census 2000 base rents to 2005. For 115 large FMR areas where a sufficient number of households in standard-quality units were surveyed but not enough had moved in the preceding 15 months, the update factor is based on survey data from that particular FMR area. The factors for the remaining 2,434 smaller areas are based on rent data from larger areas (e.g., metropolitan area, a portion of the state, or the entire state) of which they are a constituent part.

As a rule, HUD considers ACS data to be more reliable than RDD surveys as long as the sample size from the FMR area is large enough. Therefore, data from a limited number of RDDs conducted between 2001 and 2005 are used to update or replace Census 2000 base rents only where ACS data are insufficient to develop reliable estimates (i.e. for the smaller FMR areas referenced above), and only where the originally surveyed geography is largely consistent with the current FMR definition. Even where these surveys are incorporated, HUD uses an ACS-derived update factor to project the RDD results forward to 2005.

Regardless of the methodology used to develop them, 2005 rents are trended through 2006 using local or regional CPI data and then increased at an annual rate of 3% for five quarters to project FMRs to April 1, 2008.

The significant methodological shift in calculating FMRs – from a reliance on inflation factors and RDDs to the utilization of ACS data – is widely seen as an improvement and is expected to produce better estimates of local rents but can have a noticeable

effect on an area's estimated rent levels when compared with last year. For the roughly 2,600 FMR areas nationwide, the two-bedroom FMR is 6.9% higher, on average, than in FY07. However, this methodology does produce a lower two-bedroom FMR in approximately 100 instances. Areas where the new methodology has the most drastic impact on this year's FMR relative to FY07 are identified in Appendix C.

This is the first printed edition of *Out of Reach* to compare an area's current FMR with its Census 2000 base rent. (Only the online version of *Out of Reach 2006* included this calculation.) Census 2000 base rents for the current FMR area definitions, which are available through HUD's FMR Documentation System, make it possible to calculate the percentage increase in FMRs over the last eight years.

HUD describes in detail the incorporation of ACS data into FY08 FMRs at [www.huduser.org/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc).

#### **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. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility.

In FY07, 28 areas had their FMRs set at the 50th percentile rent. None were scheduled for review in FY08, and no new areas became eligible for the higher payment standard this year. An asterisk (\*) is used to denote the 50th percentile rent areas in *Out of Reach*.

A list of the 50th percentile rent areas and their schedule for review are available in HUD's Federal Register Preamble for the proposed FY08 FMRs ([www.huduser.org/datasets/fmr/fmr2008p/fy2008p\\_preamble\\_complete.pdf](http://www.huduser.org/datasets/fmr/fmr2008p/fy2008p_preamble_complete.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 included in the larger geography. The weight used for FMRs is the number of renter households within each county from Census 2000.

#### **HUD Area Median Income (AMI)**

HUD reports the 2008 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.

HUD publishes AMIs in early spring, months after the October release of FMRs for the same fiscal year. As a result, recent

editions of *Out of Reach* released in December have, of necessity, matched one fiscal year's FMRs with the previous fiscal year's income estimates. In cases where the FMR areas changed from one year to the next, incomes and rents did not reflect the same underlying geographic areas.

Thanks to a spring release, both the FMRs and the AMIs in this edition of *Out of Reach* apply to FY08 and, therefore, apply to the same FMR areas without exception.

As with updates to the FMRs, HUD is now using ACS data to develop income estimates. For areas with a population of at least 65,000 persons, update factors are based on both local and state comparisons of 2006 ACS income estimates<sup>3</sup> to Census 2000 incomes; for less populous areas without ACS estimates, local and state wage growth reported by the Bureau of Labor Statistics (BLS) replaces local income growth in the development of the update factor.

A change in methodology, such as introducing ACS data, can have systematic effects on estimates. In fact, AMI estimates in FY07 – the first year in which this methodology was employed – were lower than FY06 estimates for more than two-thirds of the FMR areas. FY08 AMI estimates are, on average, almost 4% higher than FY07 and for the vast majority of areas are between 1% and 6% higher. However, when compared with last year, some FY08 AMI estimates are more than 10% higher (41 areas) while estimates for 83 areas are lower, by as much as 10%, but by only 2% on average.

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<sup>3</sup> Although 2005 ACS data were used to update FY08 FMRs, 2006 ACS data were available when HUD developed FY08 AMI estimates and income limits.

Due to this methodological shift, and because of changing FMR area definitions, readers should not compare AMI estimates in this edition of *Out of Reach* with previous editions for research purposes.

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 (extremely low income) 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.

The median income for states and combined nonmetropolitan areas reported in *Out of Reach* reflects the average of local AMI data weighted by the total number of households.

A comprehensive list of the counties and towns included in FY08 income limit calculations can be found at [www.huduser.org/datasets/il/il08/Area\\_Definitions\\_Report.pdf](http://www.huduser.org/datasets/il/il08/Area_Definitions_Report.pdf).

The methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *Fiscal Year 2008 HUD Income Limits Briefing Material*, available at [www.huduser.org/datasets/il/il08/IncomeLimitsBriefingMaterial.pdf](http://www.huduser.org/datasets/il/il08/IncomeLimitsBriefingMaterial.pdf).

### **Affordability**

*Out of Reach* is consistent with federal housing policy in the assumption that no more than 30% of a household's gross



income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered “unaffordable.”<sup>4</sup>

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation’s Housing: 2007*, published by Harvard University’s Joint Center for Housing Studies ([www.jchs.harvard.edu/publications/markets/son2007/index.htm](http://www.jchs.harvard.edu/publications/markets/son2007/index.htm)), includes an analysis of the affordability problems faced by homeowners.

### **Prevailing Minimum Wage**

The federal minimum wage on January 1, 2008, was \$5.85 per hour and is scheduled to increase to \$6.55 in July 2008. In keeping with previous editions, *Out of Reach* incorporates the federal minimum wage in effect *at the time of publication*. Anyone wishing to recalculate certain *Out of Reach* statistics using the higher wage should refer to the “Where the Numbers Come From” page or contact NLIHC research staff.

According to the U.S. Department of Labor, the District of Columbia and 33 states had implemented a state minimum wage higher than \$5.85 by January 1, 2008. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states.

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<sup>4</sup> The Housing and Urban-Rural Recovery Act of 1983 made the 30% “rule of thumb” applicable to all current rental housing assistance programs. See Pelletiere, D. (2008). *Getting to the heart of housing’s fundamental question: How much can a family afford?* Washington, DC: National Low Income Housing Coalition.

The Department of Labor ([www.dol.gov/esa/minwage/america.htm](http://www.dol.gov/esa/minwage/america.htm)) and the Economic Policy Institute ([www.epi.org/content.cfm/issueguides\\_minwage](http://www.epi.org/content.cfm/issueguides_minwage)) provide further information on state minimum wage laws.

### **Average Renter Wage**

Recognizing that the minimum wage reflects the earnings of only the lowest income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.<sup>5</sup>

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.<sup>6</sup> Renter wage information is based on 2006 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter 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

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<sup>5</sup> 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 income not earned in relation to employment.

<sup>6</sup> Data are not provided for 35 counties either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to calculate a reliable wage.



earned only 65% of the overall median household income in 1999.<sup>7</sup>

In fewer than 3% of the counties, this downward adjustment to reflect the lower income of renters results in an hourly wage that is below the state's 2006 minimum wage. One possible explanation is that workers in these counties average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time workweek. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would depress the average wage, but it would also reflect the true earnings of renters under the assumption of a full-time schedule.

A county-level comparison of the 2006 wage data with preliminary 2005 data reported in *Out of Reach 2006* shows that the renter wage in the typical county increased by 4%, and for roughly 80% of the counties renter wages are between 0.6% and 8.8% higher. More dramatic differences can be observed for some smaller counties, where events such as plant openings and closings, mass layoffs, and year-end bonuses can cause wage levels to fluctuate considerably from one year to the next.

For the first time, the estimated mean renter hourly wage reported in *Out of Reach* has been adjusted to the same "as of" date assigned to FMRs and AMIs by HUD (April 1, 2008, for this fiscal year) and uses the same methodology that HUD uses to project its income estimates. Because annual average values calculated from BLS data might be considered "as of" July 1 for

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<sup>7</sup> NLIHC's tabulations of 2006 ACS data indicate that the average hourly wage reported by renter households was roughly 77% of the average overall wage.

the calendar year for which they are reported, the data are projected to year-end 2006 using a national inflation factor. An annual rate of 3.5% is then used to grow renter wages to April 1, 2008.

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](http://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. According to Current Employment Statistics data for the third and fourth quarters of 2007, the average wage earner in the US worked roughly 1,750 hours per year. And in related research, NLIHC finds that 29% of renter households that earn wage or salary income do not work as many as 40 hours per week, on average.<sup>8</sup>

These statistics should remind the reader that not all employees have the opportunity to translate an hourly wage into full-time, year-round employment and subsequent compensation. For these households, the Housing Wage underestimates the actual hourly

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<sup>8</sup> Wardrip, K. & Pelletiere, D. (2007). Research note #07-03: Putting the Housing Wage to the test. Washington, DC: National Low Income Housing Coalition.

compensation that a worker must earn to afford the FMR. Conversely, some households include multiple wage earners or single individuals that average more than 40 hours per week at work. For these, a home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage.

For an expanded report on hours and earnings as reported by the Bureau of Labor Statistics in the Current Employment Statistics program, see *The Employment Situation: January 2008* at [www.bls.gov/news.release/archives/empisit\\_02012008.htm](http://www.bls.gov/news.release/archives/empisit_02012008.htm).

*Putting the Housing Wage to the Test*, a research note in which we explore the working characteristics of renter households and challenge the 40-hour per week assumption of our signature statistic, is available at [www.nlihc.org/doc/ResearchNote\\_12-07.pdf](http://www.nlihc.org/doc/ResearchNote_12-07.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. The numbers in *Out of Reach* are based on the maximum federal SSI payment for individuals in 2008, which is \$637 a month. *Out of Reach* calculations include supplemental payments that benefit all individual SSI recipients in the following six states because the payments are centrally administered by the Social Security Administration (SSA): California, Massachusetts, New Jersey, New York, Rhode Island, and Vermont.

Supplemental payments administered by the SSA, but available only to populations with specific disabilities, in specific facilities, or in specific household settings, are not included in *Out of Reach* calculations. Also excluded are supplements to the federal SSI payment administered directly by the states because the data are not readily accessible.

Since SSI payments are set at the state level, the published version of *Out of Reach* compares each state's average two-bedroom FMR with the rent that is affordable for SSI recipients. Data comparing county and metropolitan area rent levels with state SSI payments are available online.

Information on SSI payments is available through the Social Security Administration at [www.socialsecurity.gov/ssi/index.htm](http://www.socialsecurity.gov/ssi/index.htm). Information on state supplements can be found at [www.ssa.gov/pubs/11015.pdf](http://www.ssa.gov/pubs/11015.pdf).

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. Recent editions of *Priced Out* can be found at [www.tacinc.org/Pubs/PricedOut.htm](http://www.tacinc.org/Pubs/PricedOut.htm).

### **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 continued to result 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 FMRs, HUD increased the FMRs 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.

FY07 FMRs for New Orleans and Baton Rouge were 4% higher than the previous year's, reflecting the general level of inflation for rent and utilities in the region. Following a reduction in the Baton Rouge "bonus" from 25% to 15% and the significant methodological shift in updating FMRs described above, FY08 FMRs for both metropolitan areas reflect only a 1.2% increase over FY07 levels.

HUD also elected to increase the FY08 FMRs for the metropolitan areas of Gulfport-Biloxi and Pascagoula, MS, by 20%, citing census data and HUD field worker observations that rents have increased significantly due to the slow pace of reconstruction and higher insurance costs following the storm.

#### **Additional Data Available On-line**

As referenced above, the data available in the print version of *Out of Reach* are limited in an effort to present the most important information clearly. Additional data can be found online at: [www.nlihc.org/oor2008/](http://www.nlihc.org/oor2008/).

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 2008. Full document available at [www.huduser.org/datasets/fmr/fmr2008f/FR\\_Preamble\\_FY2008F.pdf](http://www.huduser.org/datasets/fmr/fmr2008f/FR_Preamble_FY2008F.pdf)

Department of Housing and Urban Development  
[Docket No. FR-5152-N-02]

### Final Fair Market Rents for Fiscal Year 2008 for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program

**AGENCY:** Office of the Assistant Secretary for Policy Development and Research, HUD

**ACTION:** Notice of Final Fair Market Rents (FMRs) for Fiscal Year (FY) 2008

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#### I. Background

Section 8 of the 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 (nonluxury)

nature with suitable amenities. In addition, all rents subsidized under the Housing Choice Voucher program must meet reasonable rent standards. The interim rule published on October 2, 2000 (65 FR 58870), established 50th percentile FMRs for certain areas.

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#### II. Procedures for the Development of FMRs

Section 8(c) of the USHA requires the Secretary of HUD to publish FMRs periodically, but not less frequently than annually. Section 8(c) states in part, as follows:

Proposed fair market rentals for an area shall be published in the Federal Register with reasonable time for public comment and shall become effective upon the date of publication in final form in the Federal Register. Each fair market rental in effect under this subsection shall be adjusted to be effective on October 1 of each year to reflect changes—based on the most recent available data trended so the rentals will be current for the year to which they apply—of rents for existing or newly constructed rental dwelling units, as the case may be, of various sizes and types in this section.

The Department’s regulations at 24 CFR part 888 provide that HUD will develop proposed FMRs, publish them for public comment, provide a public comment period of at least 30 days,

analyze the comments, and publish final FMRs (see 24 CFR 888.115).

In addition, HUD's regulations at 24 CFR 888.113 set out procedures for HUD to assess whether areas are eligible for FMRs at the 50th percentile. For FY2008, no new areas became eligible for 50th percentile rents. Final FY2008 FMRs are published on or before October 1, 2007, as required by section 8(c)(1) of the USHA.

### **III. Proposed FY2008 FMRs**

On July 12, 2007, at 72 FR 38398, HUD published proposed FY2008 FMRs. As noted in the preamble to the proposed FMRs, the FMRs for FY2008 reflect the use of the 2005 ACS data for metropolitan areas. For all areas, the update of the FMRs from the 2000 Census base rent to 2005 has largely been replaced by using ACS update factors. There are some areas where RDDs conducted between 2001 and 2005 are still being used, and some areas where the 2005 ACS data provides a new benchmark rent. In addition, the FY2008 FMRs include all changes made to metropolitan area definitions made by the Office of Management and Budget (OMB), as of December 2006.

During the comment period, which ended August 13, 2007, HUD received 30 public comments on the proposed FY2008 FMRs. Most of the comments received lacked the data needed to support FMR changes. The comments received are discussed in more detail later in this notice.

### **IV. FMR Methodology**

The FY2008 FMRs are based on current OMB metropolitan area definitions that were first used in the FY2006 FMRs. The changes OMB made to the Metropolitan Area Definitions in December 2006 have been incorporated. This means there are

two new, one county metropolitan statistical areas (MSAs), and a few areas where MSA name changes add or delete a primary city name. 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 that the FMR estimation system can employ new data released according to 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 FY2008 FMRs, and area definitions were developed to achieve these objectives, as follows:

- FMR Census Base Rents and Median Family Incomes 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 sufficiently large 2000 Census counts of recent-mover renter households in standard-quality units, were identified, and 2000 Census Base Rents and Median Family Incomes for these subparts were calculated. Only the subparts within the new OMB metropolitan area were included in these calculations (e.g., counties that had been excluded from the new OMB metropolitan areas 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, or if their 2000 Census Median Family Income differed by more than 5 percent from the new OMB area 2000 Census Median Family Income.

- Former metropolitan counties removed from metropolitan areas get their own FMRs.

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### **A. Data Sources – 2000 Census and 2005 American Community Survey**

FY 2008 FMRs are based on 2000 Census data updated with more current survey data. For the first time, HUD is using data from the Census Bureau’s ACS; the ACS data are from 2005, the full survey’s first implementation year. While the Census Bureau intends for the ACS to replace the Decennial Census sample “long form” for collecting detailed socio-economic data, the ACS has several important differences from the decennial long form. These include:

- The ACS is conducted on a continuous “rolling” basis throughout the year. As a result, survey responses do not correspond to a particular date, whereas the long form responses are as of the census date of April 1. This has implications for the “as-of” date assumed for ACS-based rents. The “as of” date for ACS-based rents is set at June 30, 2005.

- The ACS has about one-fifth the sample size of the decennial long form, which surveyed approximately one out of every six households. This means that an adequate sample size for one year ACS data will be available only for very large-population geographic areas, and that data for smaller areas will be accumulated over 3 or 5 years to form the basis of decennial-long-form equivalent estimates.

In the FY 2008 FMRs, HUD is largely replacing the accumulated 2001- through-2005 FMR update factors from various sources with 2005 ACS data (RDDs performed between 2001 and 2005 will be used under certain conditions described below). HUD uses ACS data in different ways according to how

many two-bedroom, standard-quality and recent-mover sample cases are available in the FMR area or the CBSA. FMR areas are classified into four ACS data-availability categories:

ACS–1. FMR Areas that have at least 200 sample cases of two-bedroom, standard-quality rents. ACS–1 areas may be entire MSAs, subareas that are assigned the CBSA base rents, other subareas, or large nonmetropolitan counties.

ACS–2. FMR Areas that are subareas of CBSAs where the sub-area is not assigned the CBSA base rent, and the sub-area does not have at least 200 sample cases of two-bedroom, standard-quality rents, but the CBSA containing the sub-area does have at least 200 sample cases of two-bedroom, standard-quality rents.

ACS–3. FMR Areas that are MSAs or nonmetropolitan counties that have fewer than 200 sample cases of two-bedroom, standard-quality rents, or subareas of CBSAs that have fewer than 200 sample cases of two-bedroom, standard-quality rents.

ACS–4. FMR Areas that have at least 200 sample cases of two-bedroom, recent-mover rents. ACS–4 areas may be entire MSAs, subareas that are assigned CBSA rents, other subareas, or large nonmetropolitan counties. By definition, these areas are a subset of ACS–1 areas.

In ACS–1 FMR areas, the 2000 Census-to-2005 ACS update factor is the ratio of the 2005 ACS two-bedroom, standard-quality median rent to the 2000 Census two-bedroom, standard-quality median rent for the FMR Area.

In ACS–2 FMR areas, the 2000 Census-to-2005 ACS update factor is either: (1) the ratio of the 2005 ACS two-bedroom, standard-quality median rent to the 2000 Census two-bedroom, standard-quality median rent for the CBSA containing the FMR Area, or (2) the ratio of the 2005 ACS two-bedroom, standard-quality median rent to the 2000 Census two-bedroom, standard-



quality median rent for the entire state (or population-weighted average of states) containing the FMR area, whichever brings its 2005 updated rent closer to the value of its CBSA 2005 updated rent.

In ACS-3 FMR areas, the 2000 Census-to-2005 ACS update factor is the ratio of the 2005 ACS two-bedroom, standard-quality median rent to the 2000 Census two-bedroom, standard-quality median rent for the parts of the state not in ACS-1 or ACS-2 FMR areas; or the population-weighted average factor across such parts of the states containing each multi-state FMR area. In cases where there are fewer than 200 sample cases of 2005 ACS two-bedroom, standard-quality median rents in the parts of the state not in ACS-1 or ACS-2 areas, HUD uses, as the update factor, the ratio of the 2005 ACS two-bedroom, standard-quality median rent to the 2000 Census two-bedroom, standard-quality median rent for the entire state containing the FMR area.

In ACS-4 FMR areas, the local 2005 ACS recent-mover rent becomes a new base rent for 2005, if the updated 2000 Census base rent is outside its 90 percent confidence interval and the recent-mover median rent is greater than the local standard-quality median rent. This means that the ACS is used to replace the updated 2000 base rent with a 2005 local ACS base rent.

### **B. Data Sources – Legacy RDDs**

The Department regularly obtains additional rent survey data to update the FMRs in the form of RDD telephone rent surveys meeting the Department's statistical criteria for updating FMRs. HUD conducted numerous RDD surveys between 2001 and 2005, and also accepted a number of non-HUD RDD surveys to update FMRs during this time period. Since these RDDs were performed according to the FMR area geography in place at the

time, they may not provide usable coverage of FY2008 FMR areas. RDD surveys performed between 2001 and 2005 are used to update or replace 2000 Census base rents in ACS-2 and ACS-3 FMR areas under the following conditions (in ACS-1 and ACS-4 FMR areas, the ACS results are deemed superior to legacy RDD results, and legacy RDDs are not evaluated):

- The RDD was the most recent RDD performed for the area.
- The RDD is “Accepted,” meaning the updated 2000 Census base rent for the RDD area (prorated to the RDD month) is outside the 95 percent confidence interval of the RDD.
- If the Accepted RDD area covers at least 75 percent of the population of the FMR area, and the FMR area's population in the Accepted RDD area is at least 75 percent of the Accepted RDD area, the new base rent is the Accepted RDD result. If these conditions do not hold, the RDD is not used.

FMR area base rents affected by Legacy RDDs from 2001 to 2005 are updated to 2005 using the prorated 2000 Census to 2005 ACS update factor (from the RDD month to June 2005) for the area.

### **C. FMR Updates From 2005 to 2006**

Local CPI data is used to move rents from June 2005 to the end of 2006 for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. Census region CPI data is used for FMR areas in Class B and C size metropolitan areas and in nonmetropolitan areas without local CPI update factors.

### **D. FMR Updates from 2006 to 2008**

The national 1990-to-2000 average annual rent increase trend of 3 percent is applied for 1.25 years (from December 2006 through April 2008).



### **E. Additional Rent Surveys and Other Data**

Post-2005 RDDs are evaluated against the 2005 ACS-based rent trended to the RDD month by the appropriate proportion (root) of the 2005-to-2008 update factors. For example, if the RDD was conducted in August 2006, then the appropriate root (14/18) of the 2005-to-2006 CPI-based update is used to update the 2005 ACS rent. If the RDD was conducted in February 2007, then the entire CPI update factor is applied to the 2005 rent, and the appropriate root (2/15) of the December 2006-to-April 2008 update is applied. If the updated 2005 rent is outside the 95 percent confidence interval of the RDD, then the RDD is “Accepted.” Accepted RDD results are trended to April 2008 using the remainder of the 2005-to-2008 update factors.

The FMR bonuses related to the impact of Hurricane Katrina for Baton Rouge and New Orleans, which were first applied on March 6, 2006, are proposed to continue to be applied in the FY2008 FMRs. The 2005 ACS was conducted largely before the impact of Katrina, in particular its effects on the rental market, could be detected in the survey. Because the ACS indicates that the 2000-to-2005 FMR update factors for these areas should be lower than for other data sources used in FY2007 and earlier FMRs, HUD is adjusting the bonus percentages to 15 percent in Baton Rouge and 35 percent in New Orleans, since subsequent research shows that the tight rental market conditions in both areas indicate that FMRs should not be reduced.

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### **F. Large Bedroom Rents**

FMR estimates are calculated for two-bedroom units. This, generally, is the most common size of rental units, and, therefore, the most reliable to survey and analyze. After each Decennial Census, rent relationships between two-bedroom units and other

unit sizes are calculated and used to set FMRs for other units. This is done because it is much easier to update two-bedroom estimates and to use pre-established cost relationships with other bedroom sizes than it is to develop independent FMR estimates for each bedroom size. This was last done using 2000 Census data. A publicly releasable version of the data file used that permits derivations of rent ratios is 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 was made using 2000 Census data in establishing rent ratios 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. HUD’s 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 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 (i.e., efficiency rents were not allowed to be higher than one-bedroom rents, and four-bedroom rents were not allowed to be lower than three-bedroom rents).

For low-population, nonmetropolitan counties with small census samples for recent-mover rents, 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 the HUD standard of 200 two-bedroom, census-tabulated observations.

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## **VI. Manufactured Home Space Surveys**

The FMR used to establish payment standard amounts for the rental of manufactured home spaces in the Housing Choice Voucher program is 40 percent of the FMR for a two-bedroom unit. HUD will consider modification of the manufactured home space FMRs where public comments present statistically valid survey data showing the 40th percentile manufactured home space rent (including the cost of utilities) for the entire FMR

area. HUD modified manufactured home space FMRs for Seattle-Bellevue, WA, based on survey data showing the 40<sup>th</sup> percentile manufactured home space rent (including the cost of utilities) for the entire FMR area.

All approved exceptions to these rents that were in effect in FY2007 were updated to FY2008 using the same data used to estimate the Housing Choice Voucher program FMRs, so long as the respective FMR area's definition remained the same. 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. Areas with definitional changes that previously had exceptions to their manufactured housing space rental FMRs are requested to submit new surveys to justify higher-than-standard space rental FMRs, if they believe higher space rental allowances are needed.

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## Appendix C: Year-to-Year Change in the Two-Bedroom Housing Wage

<b>States</b>	<b>Percent Change, 2007-2008</b>
Hawaii	23.3%
Mississippi	11.9%
New York	11.3%
Florida	10.7%
Texas	9.9%
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Idaho	1.4%
Massachusetts	1.3%
North Dakota	0.8%
Pennsylvania	-0.3%
Colorado	-2.1%

<b>Metropolitan Areas</b>	<b>Percent Change, 2007-2008</b>
Honolulu, HI MSA *	27.4%
Gulfport-Biloxi, MS MSA	26.7%
Pascagoula, MS MSA	26.5%
Lakeland, FL MSA	25.4%
Santa Barbara-Santa Maria-Goleta, CA MSA	24.3%
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Greeley, CO MSA	-5.5%
Raleigh-Cary, NC MSA	-6.2%
Easton-Raynham, MA HMFA	-7.4%
Rocky Mount, NC MSA	-7.7%
Pittsburgh, PA HMFA	-11.0%

<b>Counties</b>	<b>Percent Change, 2007-2008</b>
Transylvania County, NC	35.1%
Honolulu County, HI *	27.4%
Hancock County, MS	26.7%
Harrison County, MS	26.7%
Stone County, MS	26.7%
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Allegheny County, PA	-11.0%
Beaver County, PA	-11.0%
Butler County, PA	-11.0%
Fayette County, PA	-11.0%
Washington County, PA	-11.0%
Westmoreland County, PA	-11.0%

<b>Combined Nonmetro Areas</b>	<b>Percent Change, 2007-2008</b>
New Hampshire	16.3%
New York	16.1%
California	15.5%
Massachusetts	14.5%
Florida	13.4%
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Nebraska	2.0%
New Mexico	1.5%
Colorado	1.4%
Utah	0.5%
North Dakota	-0.5%

\* 50th percentile FMR (See Appendix A).





NATIONAL LOW INCOME HOUSING COALITION

NLIHC is dedicated solely to ending America's affordable housing crisis.

727 15th Street NW, 6th Floor  
Washington, DC 20005  
(202)662-1530 (202)393-1973 fax  
www.nlihc.org

# National Low Income Housing Coalition

## New Membership/Renewal Application

### 1. Choose one: I am

- Joining NLIHC     Renewing My Membership

### 2. Provide your member information (please print)

Name \_\_\_\_\_

Primary Contact: (if organization) \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email \_\_\_\_\_

I would prefer to receive Memo by:  Email     Mail

Organizations may list names, titles, and email addresses of up to 10 additional contact people who will receive Memo. Use separate sheet if necessary.

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### 3. Choose a membership type:

<b>Category</b>	<b>Amount (suggested)</b>
Low income individual/Student Individual	\$3 \$100
Low income resident association	\$10
Organization <\$250,000 (operating budget)	\$200
Organization \$250K-499,999	\$350
Organization \$500K-999,999	\$500
Organization \$1-2million	\$1000
Organization >\$2 million	\$2000

### 4. Choose a payment type: Check Enclosed    Visa    Mastercard

Credit card number \_\_\_\_\_ Exp date \_\_\_\_\_

Cardholder Signature \_\_\_\_\_

### Benefits of Membership

#### Memo to Members

Members receive this much admired weekly newsletter by e-mail or fax.

#### Calls To Action

Members are notified through e-mail or fax notification of significant policy developments requiring constituent calls to Congress.

#### Shelterforce Subscription

#### Discounted Conference Fees

NLIHC hosts an annual policy conference and leadership reception in Washington, DC. The conference draws advocates, researchers, academics, low income individuals and government experts together to provide expertise and updates to attendees on current federal housing policy initiatives.

#### Free or Discounted Publications

NLIHC produces a number of publications, including the *Advocates' Guide* and *Out of Reach*. All NLIHC publications are available for free or at a reduced rate to our members.

#### Telephone resource referrals with linkage to state and regional networks

#### Participation in policy-setting decisions of the Coalition

*Dues and gifts are taxexempt under Section 501c3 of the IRS code, except \$15 for production costs.*

