

# *OUT OF REACH 2009*

*Persistent Problems,  
New Challenges for Renters*



**National Low Income Housing Coalition**  
April 2009



# **OUT OF REACH 2009**

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Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. 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/oor2009](http://www.nlihc.org/oor2009).

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The data for nonmetro areas included in *Out of Reach* are published in collaboration with the Housing Assistance Council ([www.ruralhome.org](http://www.ruralhome.org)).

Support for this research was provided by the John D. and Catherine T. MacArthur Foundation, the Rockefeller Foundation, and the Housing Assistance Council.

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# Introduction

The foreclosure crisis has been *the* housing story since 2007. When it began, the story seemed simple enough: Some owners had taken out loans they could not afford, home values dropped, and, lacking the ability to refinance or sell for a profit, foreclosure followed. However, the story became more complex as the deflating housing bubble precipitated a full-blown economic recession and widespread job losses, making it difficult for owners and renters of all stripes to remain in their previously affordable homes.

It is important to remember that extremely low income renters were in the midst of a housing crisis well before this wave of foreclosures captured America's attention.

**Box 1:** Statistics for extremely low income renter households *before the current crises*:

- 70% spent more than half of their income on rent.
- There was a shortage of 2.8 million affordable units.
- Only 38 units were affordable and available for every 100 households.

very low income (VLI) renters were either severely burdened by their housing costs or lived in substandard housing in 2005.<sup>2</sup>

By 2007, the average extremely low income (ELI) renter household spent an extraordinarily high proportion of its income on housing costs, largely because the 9.0 million households in search of affordable rental housing were competing for only 6.2 million affordable units (see Box 1<sup>3</sup>).

It is important to remember that as dismal as these statistics are, they do not include the 672,000 individuals who, on any given night, did not have a place to call home at all, affordable or otherwise.<sup>4</sup>

## The Inequitable Calm before the Storm

Housing conditions for low income renters were dire even before the current foreclosure crisis began. Beginning in 1995, a decade of condo conversions, housing speculation, and gentrification resulted in a significant 17% shrinkage in the number of units affordable to renters earning less than \$16,000.<sup>1</sup> Illustrating the scarcity of affordable units, the Department of Housing and Urban Development (HUD) estimated that nearly 6.0 million

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<sup>1</sup> Joint Center for Housing Studies of Harvard University. (2006). *America's rental housing: Homes for a diverse nation*. Cambridge, MA: Author.

## The Crisis at Hand

The unemployment and foreclosure crises have only exacerbated the difficulties that low income households have historically encountered in their search for decent, affordable rental housing.

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<sup>2</sup> U.S. Department of Housing and Urban Development, Office of Policy Development and Research. (2007, May). *Affordable housing needs 2005: Report to Congress*. Washington, DC: Author.

<sup>3</sup> Statistics in Box 1 are from NLIHC tabulations of the 2007 American Community Survey PUMS housing file.

<sup>4</sup> Sermons, M.W., & Henry, M. (2009, January). *Homelessness counts: Changes in homelessness from 2005 to 2007*. Washington, DC: National Alliance to End Homelessness.

Unemployment: Falling home values, tight credit markets, and a contraction in consumer spending have resulted in the highest monthly unemployment rate (8.1%) in 25 years. In the last 12 months, the economy has shed 4.2 million jobs, and the ranks of the unemployed have swelled by 5.0 million.<sup>5</sup>

There is ample evidence that today's recession is hitting those at the lower end of the economic spectrum particularly hard. Unemployment is running at 12.6% for those without a high school degree, and many of the layoffs have occurred in non-professional industries like manufacturing, construction, and retail trade that, in good times, often provide wage income for poor households.<sup>6</sup>

Underemployment is on the rise, as well. The number of individuals working part-time either because their hours have been cut or because they could not find a full-time job has nearly doubled in the last year alone, growing from 4.8 million to 8.6 million workers.<sup>7</sup>

Joblessness and underemployment will force some families into poverty. Should the unemployment rate rise as high as it has in past recessions, it is estimated that as many as 1.5 million people

could experience homelessness in the next two years as a direct result.<sup>8</sup>

**Box 2: Measures of the current crises:**

- The unemployment rate has increased from 4.8% to 8.1% in the last 12 months, increasing the number of unemployed workers by 5.0 million.
- The number of "involuntary" part-time workers has risen to 8.6 million.
- An estimated 40% of foreclosures displace renter households.
- The number of renter households has grown by 2.2 million in the last two years, while the number of owners has contracted.
- As many as 1.5 million additional people could experience homelessness in the next two years.

Foreclosure and the Rental Market: Millions of homes have gone through foreclosure in the last several years, and many more are expected to follow as the economy continues to slump. Home sales and median values have plummeted, and conventional wisdom indicates that in many former bubble markets, homeownership is much more affordable today than just a few years ago.

Foreclosure's impact on the rental market is less clear. Anecdotal evidence suggests that some homeowners "underwater" on their mortgage are opting to rent their homes rather than sell them for a loss. These homes are increasing the overall number of units for rent in many markets, but because the owners

need to cover the cost of an inflated mortgage, these units are unlikely to meet the demand for low-cost rentals.

Any increase in the supply of units for rent on the "shadow market" may be offset by the actions of lenders, who often empty foreclosed homes of their occupants and leave them vacant after the owners or renters are evicted. Beyond contributing to a sense of disinvestment in the surrounding community, this practice simultaneously takes units off the market and increases the pool of households actively looking for rental housing.

<sup>5</sup> Bureau of Labor Statistics. (2009, March). *The employment situation: February 2009*. Washington, DC: U.S. Department of Labor.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

<sup>8</sup> National Alliance to End Homelessness. (2009, Jan. 23). *Homelessness looms as potential outcome of recession*. Washington, DC: Author.



Competition not just for rental housing – but for *low-cost* rental housing – could become particularly fierce because an estimated 40% of the households displaced by foreclosure are renters.<sup>9</sup> Since renters commonly have lower incomes than owners, evicted renters will increase the demand for low-cost units and be more likely to struggle finding affordable housing after an eviction.

It is clear that, whether by choice or necessity, a growing number of American households are renting. Between the fourth quarter of 2006 and the same quarter in 2008, the number of owner-occupied households dipped by 255,000 while the number of renter households grew by 2.2 million.<sup>10</sup>

Given the increase in the number of households seeking rental housing and the dramatic slowdown in housing production today, it follows that nominal rents would at least remain level if not rise in many markets, as was the case in 2008 for 13 of the 14 largest metropolitan areas in the country.<sup>11</sup>

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<sup>9</sup> Pelletiere, D. (2009, January). *Renters in foreclosure: Defining the problem, identifying solutions*. Washington, DC: National Low Income Housing Coalition.

<sup>10</sup> U.S. Census Bureau. Housing vacancies and homeownership (CPS/HVS) fourth quarter 2008, historic tables, table 8. Washington, DC: Author. Retrieved and tabulated on February 17, 2009 from <http://www.census.gov/hhes/www/housing/hvs/historic/files/histtab8.xls>.

<sup>11</sup> Of the 14 metropolitan areas covered by the Consumer Price Index (CPI), the rent of a primary residence rose in all but Detroit. Data are from the Bureau of Labor Statistics, CPI – All Urban Consumers through December 2008. Retrieved and tabulated February 17, 2009 from <http://www.bls.gov/cpi/>.

Average rents will fall in some areas, and markets in which both home values and rents are declining are likely bearing the brunt of the economic crisis.<sup>12</sup> In these areas – Las Vegas, Phoenix, parts of California and Florida – rising unemployment suggests that few households will have the means or the motivation to take advantage of these lower housing costs. It is important to remember that increased affordability occurs only when rents fall relative to incomes.

## How Much is Enough?

Given the instability that characterizes housing and job markets today and the subsequent dislocation that often accompanies job loss and foreclosure, many people will be in search of an affordable place to live in 2009. Unfortunately, low income households will be competing for a pool of low-cost units that was insufficient to meet demand in the first place.

For the family who has to relocate to a new community to find work – or for the family who has been displaced by foreclosure and wants to remain in the same town – *Out of Reach* answers two questions:

1. How much will I have to earn to be reasonably assured of finding an affordable rental unit?
2. At prevailing wage levels, will a full-time job allow me to find a home I can afford?

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<sup>12</sup> Elphinstone, J.W. (2009, Feb. 8). “It’s not every place where rents are dropping.” *San Francisco Chronicle*, p. N-2.

The Housing Wage answers the first question. It represents the full-time<sup>13</sup> hourly wage one would need to earn in order to pay what HUD estimates to be the Fair Market Rent (FMR) for an apartment, spending no more than 30% of income on housing costs.

To answer the second question, *Out of Reach* compares the Housing Wage to local wage and income levels for every county, metropolitan area, state, and nonmetropolitan portion of every state in the country. Following are some of the top-level findings.

## Findings

A household must earn the equivalent of \$37,105 in annual income to afford the national average two-bedroom FMR of \$928 per month.<sup>14</sup> Assuming full-time, year-round employment, this translates into a national Housing Wage of \$17.84 in 2009.

<sup>13</sup> Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). For households that cannot work 40 hours per week, this is a conservative estimate because the required income must be earned in fewer hours. For households working more than 40 hours per week, the Housing Wage is actually lower than is stated here. The average employee works roughly 33 hours per week (Bureau of Labor Statistics. (2009, March). *The employment situation: February 2009*. Washington, DC: U.S. Department of Labor).

<sup>14</sup> The data contained in this printed version are supplemented by additional data online, such as the Housing Wages for an array of apartment sizes (0-4 bedrooms).

Minimum Wage: In all but 10 states, the minimum wage in effect in the first part of 2009 is greater than at the same time last year, in many cases because the federal minimum increased to \$6.55 in

the summer of 2008.<sup>15</sup> As a result, the discrepancy between the minimum wage and many state Housing Wages narrowed. Despite this progress, the number of full-time jobs that a household must work at the prevailing state minimum wage to afford the average two-bedroom FMR ranges from 1.4 jobs (Puerto Rico) to 4.1 jobs (Hawaii). In other words, in no state can an individual working full-time at the minimum wage afford a two-bedroom apartment for his or her family. In fact, there is no county in the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full-time at the minimum wage.

Renter Wage: At the average renter wage of \$14.69, a household must work 49 hours to afford the national average two-bedroom FMR. Ninety-one hours, or roughly 2.3 full-

time jobs, are required at Hawaii's renter wage to afford the state's two-bedroom FMR, while only 39 hours are required in Texas and the District of Columbia.

ELI Households: HUD defines an ELI household as one that earns 30% or less of the Area Median Income (AMI). Thirty percent of the national average AMI is roughly \$19,596, which,

<sup>15</sup> See Appendix A for guidance on how to adjust the statistics in *Out of Reach* for the increase in the minimum wage scheduled to take effect on 7/24/09.

### Box 3: State-Level Findings

- In 30 states, more than two full-time *minimum wage* jobs are required to afford the two-bedroom FMR.
- In 17 states, a household must work at least 50 hours at the *average renter wage* to afford the two-bedroom FMR.
- In 34 states, an ELI household cannot afford to spend more than \$500 per month on rent and utilities.
- In 15 states, the FMR for an efficiency exceeds the entire monthly SSI payment.
- In 11 states, a household must work at least two full-time jobs at the minimum wage to afford the two-bedroom FMR in the state's combined nonmetropolitan areas.

assuming a household spends no more than 30% of its income on housing, implies that an ELI household could afford no more than \$490 in monthly rent. Compared to the national two-bedroom FMR of \$928, the rent affordable to an ELI household is barely half, which illustrates the true disparity between prevailing and affordable rents for ELI households.

Supplemental Security Income: Roughly 7.5 million individuals receive Supplemental Security Income (SSI) because they are elderly, blind, or disabled and have few economic resources. With the maximum federal monthly payment of \$674 in 2009,<sup>16</sup> an SSI recipient could afford rent of only \$202. SSI is the only source of income for more than half of all recipients.<sup>17</sup>

Nonmetropolitan Areas: For each state, *Out of Reach* combines the data for counties that are not included in a metropolitan area and calculates the Housing Wage and related statistics for this combined area. Although housing is often less expensive in rural areas than in big cities, their lower wages often do not make renting any more affordable. To illustrate, the average nonmetropolitan FMR of \$626 is roughly two-thirds of the national FMR (\$928), but the same relationship applies to the renter wages. Thus, roughly equivalent to the national statistic, the average national nonmetropolitan FMR is affordable only by working 48 hours at the average renter wage in these areas.

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<sup>16</sup> Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in January 2009 was \$474. However, 46 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A and Social Security Administration. (2009, February). *SSI monthly statistics, January 2009*. Washington, DC: Author.

<sup>17</sup> Social Security Administration. (2008, September). *SSI annual statistical report, 2007*. Washington, DC: Author.

## Conclusions

Before the housing bubble burst, the country had a real demand for affordable rental housing that the private market could not meet: There was an absolute shortage of 2.8 million units affordable to ELI households. And since many of the units that *were* affordable were occupied by households with higher incomes, the actual shortage of affordable and available units was 5.5 million.<sup>18</sup>

As in previous years, the statistics presented in *Out of Reach 2009* show that in both urban and rural areas from coast to coast, decent housing is affordable for low-wage workers only if they are able to work significant overtime or hold down multiple jobs.

The foreclosure and economic crises have only widened the persistent gulf between affordable rents and the incomes of low-wage workers, both by increasing the demand for low-cost units and by decreasing the opportunities for families to make ends meet through gainful employment.

With the information provided in *Out of Reach*, advocates can clearly demonstrate the inability of low-wage employment to provide stable, decent housing for low income families. Measuring the distance between prevailing wages and the Housing Wage not only draws attention to the problem today, but it also tells us how long the bridge must be to span the gulf and end the affordable housing crisis.

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<sup>18</sup> NLIHC tabulations of the 2007 American Community Survey PUMS housing file.

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## The Numbers in this Report

As in past years, *Out of Reach 2009* relies on data from HUD, the U.S. Census Bureau, the U.S. Department of Labor, and the Social Security Administration to make its case. See Appendix A for a detailed explanation of data sources and methodologies. The 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*. See Appendix B for information on how HUD calculates the FMR.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. In recent years, HUD has changed its methodology for calculating FMRs and incomes. The new methodology is thought to be an improvement on past practices, but it can introduce more year-to-year variability into the data. For this reason and others (e.g., changes to the metropolitan area definitions), readers should not compare this year's data to previous editions of *Out of Reach* and automatically assume that differences reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance interpreting the data.

***The data in this report, as well as additional materials and data, can be found online at [www.nlihc.org/oor2009/](http://www.nlihc.org/oor2009/).***

## MOST EXPENSIVE JURISDICTIONS

<b>States<sup>1</sup></b>	<b>Housing Wage for Two-Bedroom FMR</b>
Hawaii	\$29.53
California	\$24.83
New York	\$23.21
New Jersey	\$23.12
Massachusetts	\$22.97
Connecticut	\$21.60
Maryland	\$21.27
Florida	\$19.60
New Hampshire	\$19.51
Alaska	\$19.47

<b>Metropolitan Areas</b>	<b>Housing Wage for Two-Bedroom FMR</b>
Stamford-Norwalk, CT HMFA	\$32.75
San Francisco, CA HMFA	\$31.88
Honolulu, HI MSA	\$31.37
Westchester County, NY	\$30.96
Santa Cruz-Watsonville, CA MSA	\$30.58
Nassau-Suffolk, NY HMFA	\$30.40
Orange County, CA HMFA	\$29.73
Danbury, CT HMFA	\$28.94
Oxnard-Thousand Oaks-Ventura, CA MSA	\$28.88
San Diego-Carlsbad-San Marcos, CA MSA *	\$27.27

<b>Counties<sup>2</sup></b>	<b>Housing Wage for Two-Bedroom FMR</b>
Nantucket County, MA	\$32.13
Marin County, CA	\$31.88
San Francisco County, CA	\$31.88
San Mateo County, CA	\$31.88
Honolulu County, HI	\$31.37
Westchester County, NY	\$30.96
Santa Cruz County, CA	\$30.58
Nassau County, NY	\$30.40
Suffolk County, NY	\$30.40
Orange County, CA	\$29.73

<b>Combined Nonmetro Areas</b>	<b>Housing Wage for Two-Bedroom FMR</b>
Massachusetts	\$29.19
Hawaii	\$24.26
Alaska	\$20.86
Connecticut	\$17.69
New Hampshire	\$17.45
California	\$16.95
Maryland	\$16.62
Nevada	\$15.81
Colorado	\$15.77
Vermont	\$15.68

<sup>1</sup> Excludes the District of Columbia.

<sup>2</sup> Excludes metropolitan counties in New England.

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

## GROWTH OF THE TWO-BEDROOM HOUSING WAGE, 2000-2009

<b>States<sup>1</sup></b>	<b>Percent Change, 2000-2009</b>
Hawaii	83.9%
Rhode Island	64.4%
Louisiana	63.1%
New York	54.1%
Maryland	53.6%
Vermont	52.8%
Florida	50.9%
California	50.6%
New Jersey	48.1%
Wyoming	47.9%

<b>Metropolitan Areas</b>	<b>Percent Change, 2000-2009</b>
New Orleans-Metairie-Kenner, LA MSA	89.0%
Honolulu, HI MSA	87.3%
Riverside-San Bernardino-Ontario, CA MSA	78.0%
Brockton, MA HMFA	74.0%
Midland, TX MSA	71.3%
Lowell, MA HMFA	69.7%
Los Angeles-Long Beach, CA HMFA	69.5%
New Bedford, MA HMFA	68.6%
Odessa, TX MSA	67.8%
Westchester, NY County	66.5%

<b>Counties<sup>2</sup></b>	<b>Percent Change, 2000-2009</b>
Starr County, TX	99.7%
Jefferson Parish, LA	89.0%
Orleans Parish, LA	89.0%
Plaquemines Parish, LA	89.0%
St. Bernard Parish, LA	89.0%
St. Charles Parish, LA	89.0%
St. John the Baptist Parish, LA	89.0%
St. Tammany Parish, LA	89.0%
Honolulu County, HI	87.3%
Choctaw County, OK	86.5%

<b>Combined Nonmetro Areas</b>	<b>Percent Change, 2000-2009</b>
Hawaii	72.6%
Maryland	51.6%
Massachusetts	51.3%
California	50.5%
Florida	49.9%
New Hampshire	48.5%
Puerto Rico	47.6%
New York	47.4%
Vermont	47.1%
Oklahoma	46.8%

<sup>1</sup> Excludes the District of Columbia.

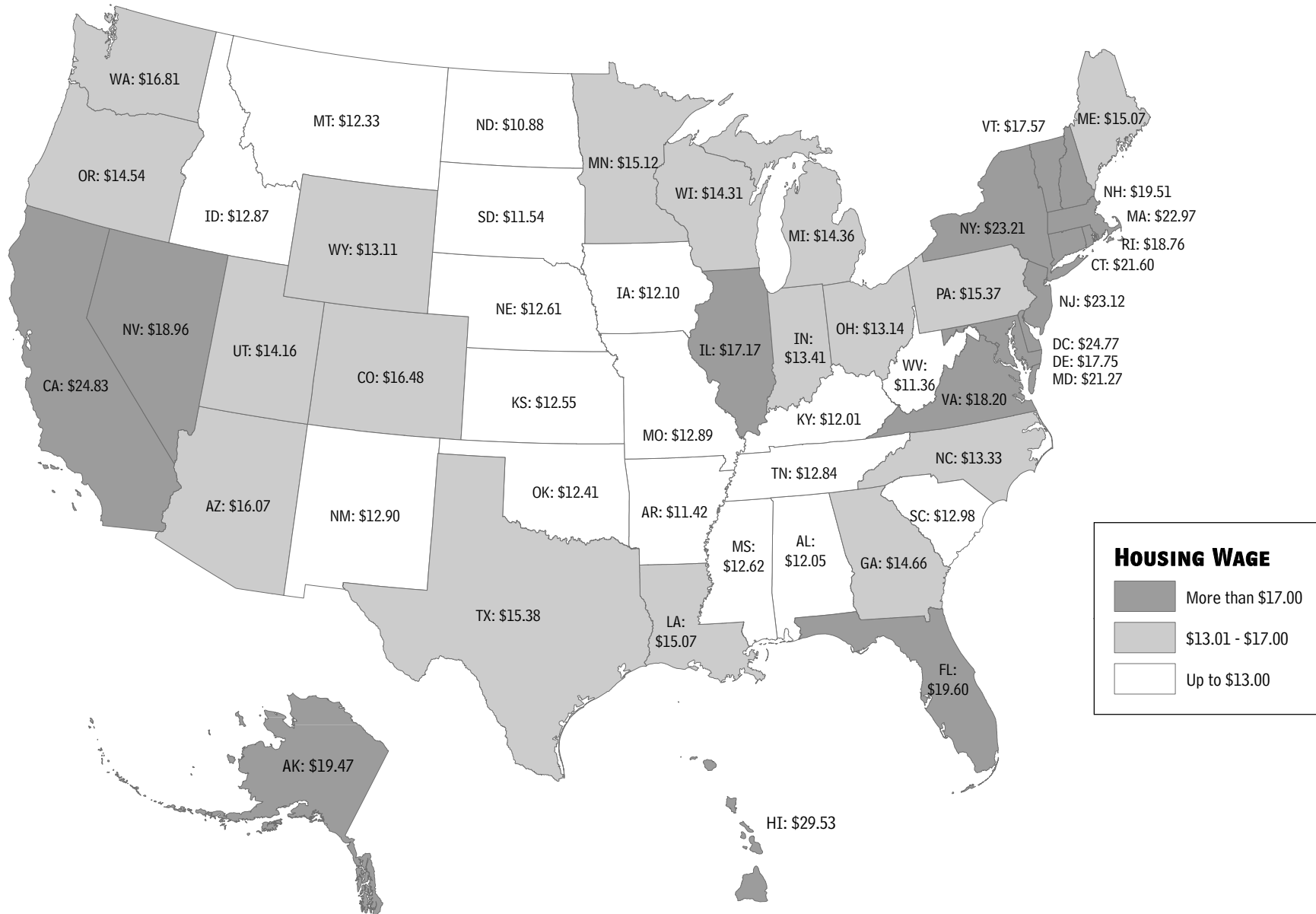
<sup>2</sup> Excludes metropolitan counties in New England.

## 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	\$29.53	26	Oregon	\$14.54
51	California	\$24.83	25	Michigan	\$14.36
50	District of Columbia	\$24.77	24	Wisconsin	\$14.31
49	New York	\$23.21	23	Utah	\$14.16
48	New Jersey	\$23.12	22	Indiana	\$13.41
47	Massachusetts	\$22.97	21	North Carolina	\$13.33
46	Connecticut	\$21.60	20	Ohio	\$13.14
45	Maryland	\$21.27	19	Wyoming	\$13.11
44	Florida	\$19.60	18	South Carolina	\$12.98
43	New Hampshire	\$19.51	17	New Mexico	\$12.90
42	Alaska	\$19.47	16	Missouri	\$12.89
41	Nevada	\$18.96	15	Idaho	\$12.87
40	Rhode Island	\$18.76	14	Tennessee	\$12.84
39	Virginia	\$18.20	13	Mississippi	\$12.62
38	Delaware	\$17.75	12	Nebraska	\$12.61
37	Vermont	\$17.57	11	Kansas	\$12.55
36	Illinois	\$17.17	10	Oklahoma	\$12.41
35	Washington	\$16.81	9	Montana	\$12.33
34	Colorado	\$16.48	8	Iowa	\$12.10
33	Arizona	\$16.07	7	Alabama	\$12.05
32	Texas	\$15.38	6	Kentucky	\$12.01
31	Pennsylvania	\$15.37	5	South Dakota	\$11.54
30	Minnesota	\$15.12	4	Arkansas	\$11.42
29	Maine	\$15.07	3	West Virginia	\$11.36
28	Louisiana	\$15.07	2	North Dakota	\$10.88
27	Georgia	\$14.66	1	Puerto Rico	\$9.28

## Two-BEDROOM HOUSING WAGE

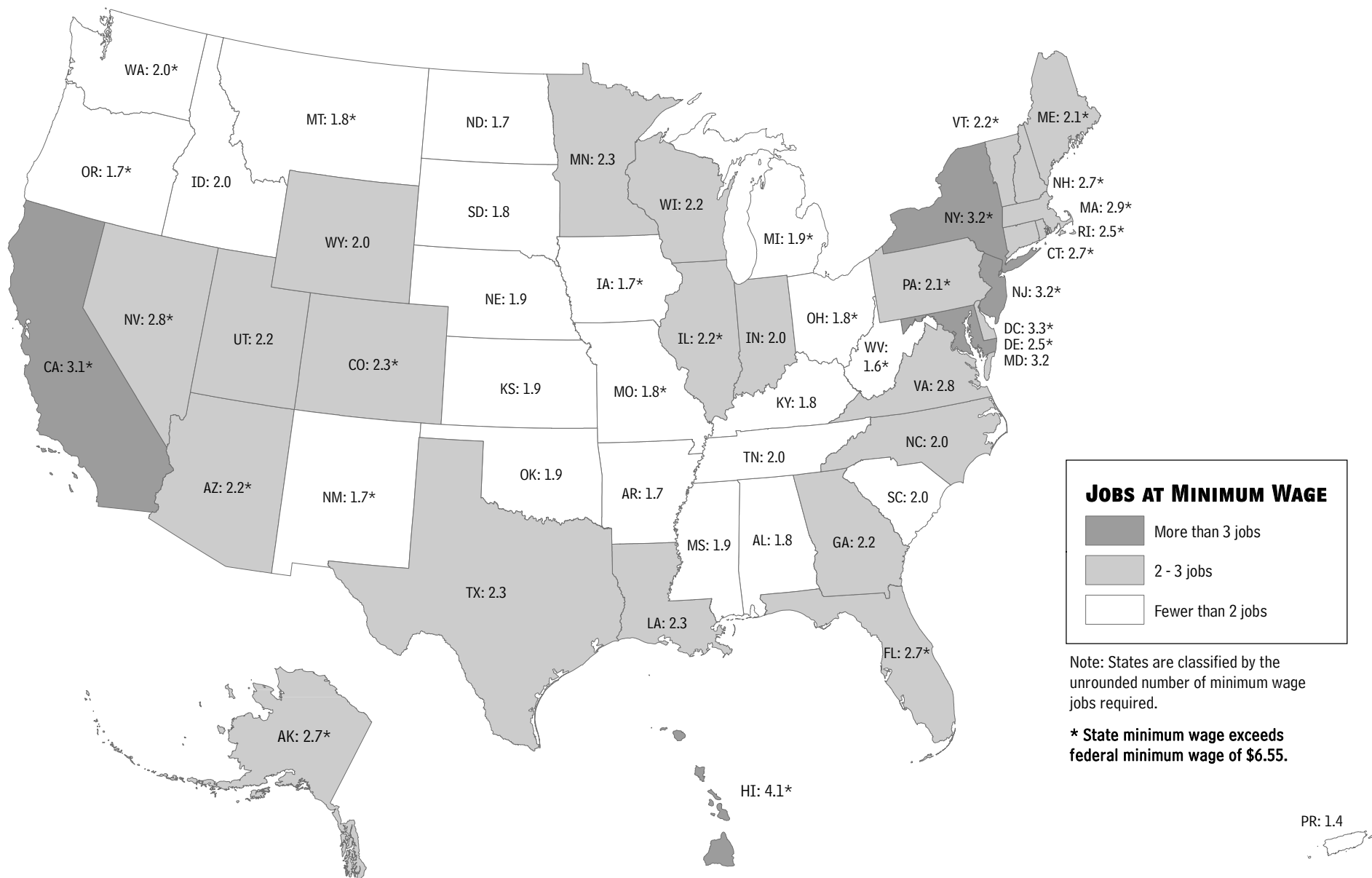
Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit at 30% of income.





## 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.



# WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$27,200) by 52 (weeks per year) and then by 40 (hours per work week) (\$27,200 / 52 = \$523; \$523 / 40 = \$13.08).

Divide 2009 two-bedroom FMR by Census 2000 base rent (HUD) (\$680 / \$503 = 1.35). Then subtract 1 and multiply by 100 ((1.35 - 1) x 100 = 35%).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$61,500 x .3 = \$18,450). Divide by 12 to obtain monthly amount (\$18,450 / 12 = \$1,538).

HUD median family income estimate based on data from Census 2000 and the 2005-07 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 2007, adjusted to reflect the income of renter households relative to all households in Any County, and projected to April 1, 2009. See Appendix A.

FY09 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 <sup>1</sup> FMR	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 <sup>5</sup> (2009)		Rent affordable at mean wage
ANY COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	100,654	35%	\$13.23	\$688	1.0

Developed by HUD annually. See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$680 x 12 = \$8,160). Then divide by .3 to determine the total income needed to afford \$8,160 per year in rent (\$8,160 / .3 = \$27,200).

Divide income needed to afford the FMR by 52 (weeks per year) (\$27,200 / 52 = \$523). Then divide by \$6.55 (Any State's minimum wage) (\$523 / \$6.55 = 80 hours). Finally, divide by 40 (hours per work week) (80 / 40 = 2.0 full-time jobs).

Multiply Annual AMI by .3 (\$61,500 x .3 = \$18,450).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$18,450 x .3 = \$5,535). Divide by 12 to obtain monthly amount (\$5,535 / 12 = \$461).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$13.23 x 40 x 52 = \$27,518). Multiply by .3 to determine maximum amount that can be spent on rent (\$27,518 x .3 = \$8,255). Divide by 12 to obtain monthly amount (\$8,255 / 12 = \$688).

Divide income needed to afford the FMR by 52 (weeks per year) (\$27,200 / 52 = \$523). Then divide by \$13.23 (Any County's mean renter wage) (\$523 / \$13.23 = 40 hours). Finally, divide by 40 (hours per work week) (40 / 40 = 1.0 full-time jobs).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009). 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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# HOW TO USE THE NUMBERS

A renter household needs one full-time job paying \$13.08 per hour in order for a two-bedroom unit at the Fair Market Rent to be affordable.

The Housing Wage in 2009 is 35% higher than it was in 2000.

For a family earning the Area Median Income, monthly rent of \$1,538 or less is affordable.

The annual median family income in Any County is \$61,500.

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 is \$13.23 in 2009.

FY09 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 <sup>1</sup> FMR	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 <sup>5</sup> (2009)		Rent affordable at mean wage
ANY COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	100,654	35%	\$13.23	\$688	1.0

The Fair Market Rent for a two-bedroom rental unit in Any County is \$680.

A renter household needs an annual income of \$27,200 in order for a two-bedroom rental unit at the Fair Market Rent to be affordable.

A renter household needs 2.0 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 \$18,450 annually.

For an Extremely Low Income family earning 30% of the Area Median Income, monthly rent of \$461 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 \$688 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 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# STATE SUMMARY TABLE

	FY09 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 <sup>4</sup>	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) <sup>5</sup>	Rent affordable at mean wage	
ALABAMA	\$12.05	37%	\$627	\$25,060	1.8	\$53,669	\$1,342	\$16,101	\$403	478,394	28%	\$10.77	\$560	1.1
ALASKA	\$19.47	34%	\$1,013	\$40,504	2.7	\$76,032	\$1,901	\$22,810	\$570	83,097	37%	\$15.28	\$795	1.3
ARIZONA	\$16.07	30%	\$835	\$33,419	2.2	\$60,964	\$1,524	\$18,289	\$457	607,690	32%	\$13.96	\$726	1.2
ARKANSAS	\$11.42	34%	\$594	\$23,757	1.7	\$49,960	\$1,249	\$14,988	\$375	319,238	31%	\$11.14	\$579	1.0
CALIFORNIA	\$24.83	51%	\$1,291	\$51,654	3.1	\$72,595	\$1,815	\$21,779	\$544	4,956,633	43%	\$17.52	\$911	1.4
COLORADO	\$16.48	16%	\$857	\$34,277	2.3	\$72,062	\$1,802	\$21,619	\$540	541,933	33%	\$15.08	\$784	1.1
CONNECTICUT	\$21.60	44%	\$1,123	\$44,938	2.7	\$87,678	\$2,192	\$26,303	\$658	431,928	33%	\$17.58	\$914	1.2
DELAWARE	\$17.75	44%	\$923	\$36,917	2.5	\$70,885	\$1,772	\$21,266	\$532	82,690	28%	\$15.64	\$813	1.1
DISTRICT OF COLUMBIA	\$24.77	51%	\$1,288	\$51,520	3.3	\$102,700	\$2,568	\$30,810	\$770	147,122	59%	\$25.41	\$1,321	1.0
FLORIDA	\$19.60	51%	\$1,019	\$40,776	2.7	\$59,287	\$1,482	\$17,786	\$445	1,896,218	30%	\$13.58	\$706	1.4
GEORGIA	\$14.66	25%	\$762	\$30,491	2.2	\$61,634	\$1,541	\$18,490	\$462	977,076	33%	\$14.08	\$732	1.0
HAWAII	\$29.53	84%	\$1,536	\$61,428	4.1	\$76,565	\$1,914	\$22,970	\$574	175,457	44%	\$13.03	\$678	2.3
IDAHO	\$12.87	29%	\$669	\$26,775	2.0	\$56,649	\$1,416	\$16,995	\$425	129,732	28%	\$10.36	\$539	1.2
ILLINOIS	\$17.17	33%	\$893	\$35,723	2.2	\$69,914	\$1,748	\$20,974	\$524	1,502,655	33%	\$15.33	\$797	1.1
INDIANA	\$13.41	29%	\$697	\$27,892	2.0	\$61,313	\$1,533	\$18,394	\$460	667,223	29%	\$11.90	\$619	1.1
IOWA	\$12.10	26%	\$629	\$25,162	1.7	\$62,405	\$1,560	\$18,722	\$468	317,849	28%	\$11.00	\$572	1.1
KANSAS	\$12.55	27%	\$653	\$26,112	1.9	\$60,685	\$1,517	\$18,206	\$455	319,018	31%	\$12.02	\$625	1.0
KENTUCKY	\$12.01	34%	\$624	\$24,974	1.8	\$53,550	\$1,339	\$16,065	\$402	465,349	29%	\$11.10	\$577	1.1
LOUISIANA	\$15.07	63%	\$784	\$31,349	2.3	\$53,681	\$1,342	\$16,104	\$403	531,058	32%	\$12.05	\$626	1.3
MAINE	\$15.07	41%	\$784	\$31,352	2.1	\$59,496	\$1,487	\$17,849	\$446	147,280	28%	\$10.62	\$552	1.4
MARYLAND	\$21.27	54%	\$1,106	\$44,232	3.2	\$87,935	\$2,198	\$26,380	\$660	627,639	32%	\$14.80	\$770	1.4
MASSACHUSETTS	\$22.97	46%	\$1,194	\$47,769	2.9	\$83,281	\$2,082	\$24,984	\$625	935,332	38%	\$18.43	\$958	1.2
MICHIGAN	\$14.36	28%	\$747	\$29,864	1.9	\$65,216	\$1,630	\$19,565	\$489	992,315	26%	\$12.88	\$670	1.1
MINNESOTA	\$15.12	25%	\$786	\$31,458	2.3	\$74,456	\$1,861	\$22,337	\$558	482,403	25%	\$12.76	\$664	1.2
MISSISSIPPI	\$12.62	44%	\$656	\$26,248	1.9	\$46,844	\$1,171	\$14,053	\$351	289,283	28%	\$10.07	\$523	1.3
MISSOURI	\$12.89	32%	\$670	\$26,809	1.8	\$59,990	\$1,500	\$17,997	\$450	652,284	30%	\$12.41	\$645	1.0
MONTANA	\$12.33	33%	\$641	\$25,649	1.8	\$55,758	\$1,394	\$16,727	\$418	110,967	31%	\$9.71	\$505	1.3
NEBRASKA	\$12.61	28%	\$656	\$26,231	1.9	\$62,108	\$1,553	\$18,632	\$466	216,878	33%	\$11.25	\$585	1.1
NEVADA	\$18.96	38%	\$986	\$39,438	2.8	\$66,032	\$1,651	\$19,810	\$495	293,920	39%	\$14.67	\$763	1.3
NEW HAMPSHIRE	\$19.51	47%	\$1,015	\$40,583	2.7	\$77,533	\$1,938	\$23,260	\$581	143,823	30%	\$14.35	\$746	1.4
NEW JERSEY	\$23.12	48%	\$1,202	\$48,087	3.2	\$84,855	\$2,121	\$25,457	\$636	1,053,347	34%	\$17.26	\$897	1.3
NEW MEXICO	\$12.90	25%	\$671	\$26,839	1.7	\$52,939	\$1,323	\$15,882	\$397	203,536	30%	\$11.51	\$598	1.1
NEW YORK	\$23.21	54%	\$1,207	\$48,282	3.2	\$70,477	\$1,762	\$21,143	\$529	3,317,613	47%	\$23.01	\$1,196	1.0
NORTH CAROLINA	\$13.33	27%	\$693	\$27,736	2.0	\$57,555	\$1,439	\$17,266	\$432	959,743	31%	\$12.62	\$656	1.1
NORTH DAKOTA	\$10.88	30%	\$566	\$22,631	1.7	\$60,230	\$1,506	\$18,069	\$452	85,842	33%	\$10.39	\$540	1.0
OHIO	\$13.14	27%	\$683	\$27,326	1.8	\$62,073	\$1,552	\$18,622	\$466	1,373,259	31%	\$12.24	\$637	1.1
OKLAHOMA	\$12.41	41%	\$646	\$25,821	1.9	\$52,877	\$1,322	\$15,863	\$397	424,152	32%	\$11.65	\$606	1.1
OREGON	\$14.54	24%	\$756	\$30,235	1.7	\$61,960	\$1,549	\$18,588	\$465	476,833	36%	\$13.08	\$680	1.1
PENNSYLVANIA	\$15.37	40%	\$799	\$31,969	2.1	\$66,000	\$1,650	\$19,800	\$495	1,370,836	29%	\$13.40	\$697	1.1
PUERTO RICO	\$9.28	44%	\$483	\$19,304	1.4	\$22,946	\$574	\$6,884	\$172	341,614	27%	\$7.33	\$381	1.3
RHODE ISLAND	\$18.76	64%	\$976	\$39,021	2.5	\$73,339	\$1,833	\$22,002	\$550	163,274	40%	\$12.01	\$624	1.6
SOUTH CAROLINA	\$12.98	32%	\$675	\$26,992	2.0	\$55,240	\$1,381	\$16,572	\$414	426,235	28%	\$11.07	\$576	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## STATE SUMMARY TABLE

	FY09 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 (2009) <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>\$11.54</b>	29%	\$600	\$23,999	1.8	\$56,773	\$1,419	\$17,032	\$426	92,338	32%	\$9.71	\$505	1.2
<b>TENNESSEE</b>	<b>\$12.84</b>	31%	\$668	\$26,717	2.0	\$54,881	\$1,372	\$16,464	\$412	671,444	30%	\$12.43	\$647	1.0
<b>TEXAS</b>	<b>\$15.38</b>	31%	\$800	\$31,987	2.3	\$58,520	\$1,463	\$17,556	\$439	2,676,060	36%	\$15.79	\$821	1.0
<b>UTAH</b>	<b>\$14.16</b>	24%	\$736	\$29,459	2.2	\$64,548	\$1,614	\$19,364	\$484	199,622	28%	\$11.75	\$611	1.2
<b>VERMONT</b>	<b>\$17.57</b>	53%	\$914	\$36,553	2.2	\$65,605	\$1,640	\$19,682	\$492	70,857	29%	\$11.31	\$588	1.6
<b>VIRGINIA</b>	<b>\$18.20</b>	47%	\$946	\$37,850	2.8	\$74,969	\$1,874	\$22,491	\$562	861,215	32%	\$15.43	\$802	1.2
<b>WASHINGTON</b>	<b>\$16.81</b>	26%	\$874	\$34,964	2.0	\$71,582	\$1,790	\$21,475	\$537	804,413	35%	\$14.71	\$765	1.1
<b>WEST VIRGINIA</b>	<b>\$11.36</b>	40%	\$591	\$23,631	1.6	\$48,573	\$1,214	\$14,572	\$364	182,855	25%	\$9.54	\$496	1.2
<b>WISCONSIN</b>	<b>\$14.31</b>	31%	\$744	\$29,761	2.2	\$66,992	\$1,675	\$20,097	\$502	657,884	32%	\$12.11	\$629	1.2
<b>WYOMING</b>	<b>\$13.11</b>	48%	\$682	\$27,277	2.0	\$64,394	\$1,610	\$19,318	\$483	58,120	30%	\$12.58	\$654	1.0

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

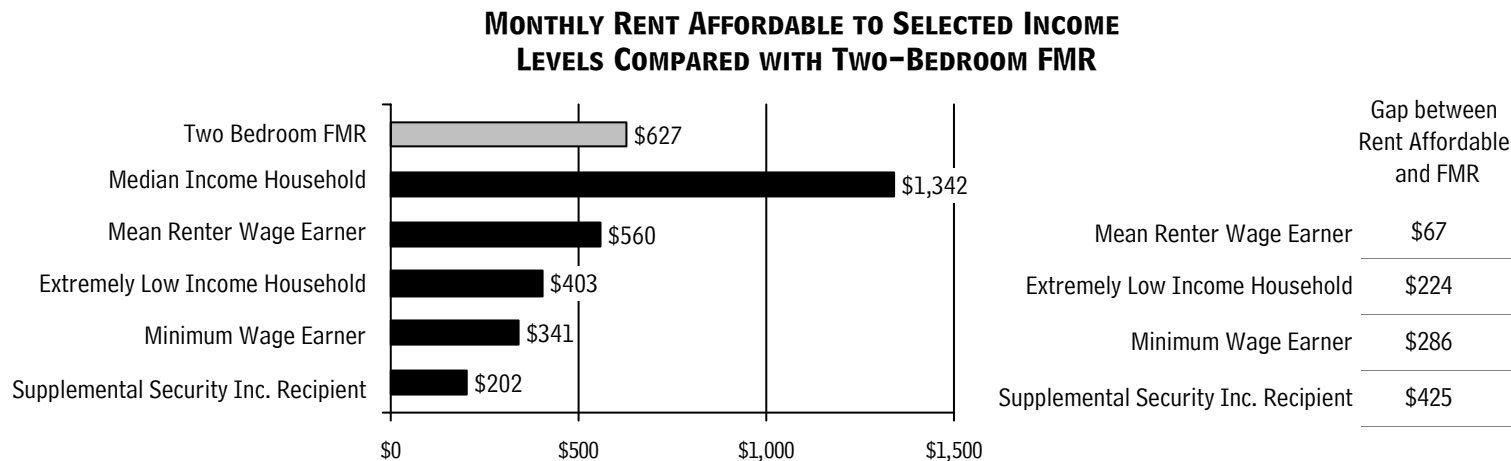
# ALABAMA

In Alabama, 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 \$2,088 monthly or \$25,060 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.05**

In Alabama, 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 74 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 Alabama, the estimated mean (average) wage for a renter is \$10.77. 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.



ALABAMA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>ALABAMA</b>	<b>\$12.05</b>	37%	\$627	\$25,060	1.8	\$53,669	\$1,342	\$16,101	\$403	478,394	28%	\$10.77	\$560	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.41</b>	39%	\$541	\$21,655	1.6	\$46,200	\$1,155	\$13,860	\$347	121,163	24%	\$8.87	\$461	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>ANNISTON-OXFORD MSA</b>	<b>\$10.81</b>	36%	\$562	\$22,480	1.7	\$51,000	\$1,275	\$15,300	\$383	12,462	28%	\$8.92	\$464	1.2
<b>AUBURN-OpELIKA MSA</b>	<b>\$11.92</b>	36%	\$620	\$24,800	1.8	\$59,900	\$1,498	\$17,970	\$449	17,326	38%	\$6.17	\$321	1.9
<b>BIRMINGHAM-HOOVER HMFA</b>	<b>\$13.42</b>	38%	\$698	\$27,920	2.0	\$60,900	\$1,523	\$18,270	\$457	107,282	29%	\$13.69	\$712	1.0
<b>CHILTON COUNTY HMFA</b>	<b>\$11.15</b>	46%	\$580	\$23,200	1.7	\$50,600	\$1,265	\$15,180	\$380	2,716	18%	\$7.84	\$408	1.4
<b>COLUMBUS MSA</b>	<b>\$12.31</b>	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	7,413	38%	\$11.19	\$582	1.1
<b>DECATUR MSA</b>	<b>\$11.13</b>	36%	\$579	\$23,160	1.7	\$55,100	\$1,378	\$16,530	\$413	14,013	25%	\$10.53	\$547	1.1
<b>DOTHAN HMFA</b>	<b>\$10.21</b>	36%	\$531	\$21,240	1.6	\$51,100	\$1,278	\$15,330	\$383	12,972	28%	\$9.39	\$488	1.1
<b>FLORENCE-MUSCLE SHOALS MSA</b>	<b>\$11.04</b>	36%	\$574	\$22,960	1.7	\$51,400	\$1,285	\$15,420	\$386	15,111	26%	\$7.63	\$397	1.4
<b>GADSDEN MSA</b>	<b>\$10.96</b>	35%	\$570	\$22,800	1.7	\$46,100	\$1,153	\$13,830	\$346	10,658	26%	\$9.00	\$468	1.2
<b>HENRY COUNTY HMFA</b>	<b>\$9.88</b>	44%	\$514	\$20,560	1.5	\$46,700	\$1,168	\$14,010	\$350	1,246	19%	\$8.22	\$428	1.2
<b>HUNTSVILLE MSA</b>	<b>\$12.27</b>	36%	\$638	\$25,520	1.9	\$67,500	\$1,688	\$20,250	\$506	38,744	29%	\$12.22	\$636	1.0
<b>MOBILE MSA</b>	<b>\$12.90</b>	36%	\$671	\$26,840	2.0	\$49,500	\$1,238	\$14,850	\$371	46,777	31%	\$10.59	\$551	1.2
<b>MONTGOMERY MSA</b>	<b>\$13.58</b>	36%	\$706	\$28,240	2.1	\$57,700	\$1,443	\$17,310	\$433	39,053	30%	\$10.68	\$555	1.3
<b>TUSCALOOSA MSA</b>	<b>\$13.35</b>	36%	\$694	\$27,760	2.0	\$55,000	\$1,375	\$16,500	\$413	25,787	34%	\$9.30	\$484	1.4
<b>WALKER COUNTY HMFA</b>	<b>\$10.88</b>	46%	\$566	\$22,640	1.7	\$46,000	\$1,150	\$13,800	\$345	5,671	20%	\$8.54	\$444	1.3
<b><u>COUNTIES</u></b>														
<b>AUTAUGA COUNTY</b>	<b>\$13.58</b>	36%	\$706	\$28,240	2.1	\$57,700	\$1,443	\$17,310	\$433	3,068	19%	\$9.65	\$502	1.4
<b>BALDWIN COUNTY</b>	<b>\$14.10</b>	36%	\$733	\$29,320	2.2	\$58,200	\$1,455	\$17,460	\$437	11,300	20%	\$9.79	\$509	1.4
<b>BARBOUR COUNTY</b>	<b>\$9.96</b>	36%	\$518	\$20,720	1.5	\$40,500	\$1,013	\$12,150	\$304	2,794	27%	\$7.05	\$366	1.4
<b>BIBB COUNTY</b>	<b>\$13.42</b>	38%	\$698	\$27,920	2.0	\$60,900	\$1,523	\$18,270	\$457	1,470	20%	\$8.45	\$440	1.6
<b>BLOUNT COUNTY</b>	<b>\$13.42</b>	38%	\$698	\$27,920	2.0	\$60,900	\$1,523	\$18,270	\$457	3,181	17%	\$7.86	\$409	1.7
<b>BULLOCK COUNTY</b>	<b>\$10.15</b>	36%	\$528	\$21,120	1.6	\$30,600	\$765	\$9,180	\$230	1,019	26%	\$7.97	\$414	1.3
<b>BUTLER COUNTY</b>	<b>\$10.15</b>	36%	\$528	\$21,120	1.6	\$40,000	\$1,000	\$12,000	\$300	2,000	24%	\$6.88	\$358	1.5
<b>CALHOUN COUNTY</b>	<b>\$10.81</b>	36%	\$562	\$22,480	1.7	\$51,000	\$1,275	\$15,300	\$383	12,462	28%	\$8.92	\$464	1.2
<b>CHAMBERS COUNTY</b>	<b>\$9.88</b>	42%	\$514	\$20,560	1.5	\$45,800	\$1,145	\$13,740	\$344	3,530	24%	\$8.58	\$446	1.2
<b>CHEROKEE COUNTY</b>	<b>\$10.35</b>	36%	\$538	\$21,520	1.6	\$47,000	\$1,175	\$14,100	\$353	1,777	18%	\$8.51	\$442	1.2
<b>CHILTON COUNTY</b>	<b>\$11.15</b>	46%	\$580	\$23,200	1.7	\$50,600	\$1,265	\$15,180	\$380	2,716	18%	\$7.84	\$408	1.4
<b>CHOCTAW COUNTY</b>	<b>\$9.88</b>	46%	\$514	\$20,560	1.5	\$40,700	\$1,018	\$12,210	\$305	869	14%	\$11.39	\$592	0.9
<b>CLARKE COUNTY</b>	<b>\$9.88</b>	36%	\$514	\$20,560	1.5	\$43,600	\$1,090	\$13,080	\$327	1,994	19%	\$9.95	\$517	1.0
<b>CLAY COUNTY</b>	<b>\$9.88</b>	36%	\$514	\$20,560	1.5	\$43,400	\$1,085	\$13,020	\$326	1,314	23%	\$7.37	\$383	1.3
<b>CLEBURNE COUNTY</b>	<b>\$10.00</b>	36%	\$520	\$20,800	1.5	\$45,400	\$1,135	\$13,620	\$341	1,094	20%	\$10.38	\$540	1.0
<b>COFFEE COUNTY</b>	<b>\$10.19</b>	36%	\$530	\$21,200	1.6	\$51,500	\$1,288	\$15,450	\$386	4,985	29%	\$8.06	\$419	1.3
<b>COLBERT COUNTY</b>	<b>\$11.04</b>	36%	\$574	\$22,960	1.7	\$51,400	\$1,285	\$15,420	\$386	5,455	24%	\$9.36	\$487	1.2
<b>CONECUH COUNTY</b>	<b>\$9.88</b>	46%	\$514	\$20,560	1.5	\$40,100	\$1,003	\$12,030	\$301	1,097	19%	\$7.02	\$365	1.4
<b>COOSA COUNTY</b>	<b>\$9.88</b>	37%	\$514	\$20,560	1.5	\$46,100	\$1,153	\$13,830	\$346	711	15%	\$9.02	\$469	1.1

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**ALABAMA**

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
COVINGTON COUNTY	\$9.88	42%	\$514	\$20,560	1.5	\$42,600	\$1,065	\$12,780	\$320	3,485	22%	\$8.28	\$431	1.2
CRENSHAW COUNTY	\$10.15	36%	\$528	\$21,120	1.6	\$40,500	\$1,013	\$12,150	\$304	1,303	23%	\$7.11	\$370	1.4
CULLMAN COUNTY	\$10.35	36%	\$538	\$21,520	1.6	\$50,200	\$1,255	\$15,060	\$377	6,735	22%	\$10.14	\$527	1.0
DALE COUNTY	\$9.88	39%	\$514	\$20,560	1.5	\$48,300	\$1,208	\$14,490	\$362	6,751	36%	\$13.70	\$713	0.7
DALLAS COUNTY	\$10.10	36%	\$525	\$21,000	1.5	\$38,000	\$950	\$11,400	\$285	6,121	34%	\$7.50	\$390	1.3
DEKALB COUNTY	\$9.88	36%	\$514	\$20,560	1.5	\$45,000	\$1,125	\$13,500	\$338	5,342	21%	\$9.32	\$484	1.1
ELMORE COUNTY	\$13.58	36%	\$706	\$28,240	2.1	\$57,700	\$1,443	\$17,310	\$433	4,230	19%	\$9.34	\$486	1.5
ESCAMBIA COUNTY	\$9.88	42%	\$514	\$20,560	1.5	\$46,200	\$1,155	\$13,860	\$347	3,279	23%	\$9.30	\$483	1.1
ETOWAH COUNTY	\$10.96	35%	\$570	\$22,800	1.7	\$46,100	\$1,153	\$13,830	\$346	10,658	26%	\$9.00	\$468	1.2
FAYETTE COUNTY	\$9.88	60%	\$514	\$20,560	1.5	\$45,100	\$1,128	\$13,530	\$338	1,707	23%	\$6.12	\$318	1.6
FRANKLIN COUNTY	\$9.88	43%	\$514	\$20,560	1.5	\$43,300	\$1,083	\$12,990	\$325	3,149	26%	\$7.68	\$399	1.3
GENEVA COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$51,100	\$1,278	\$15,330	\$383	2,031	19%	\$6.96	\$362	1.5
GREENE COUNTY	\$13.35	36%	\$694	\$27,760	2.0	\$55,000	\$1,375	\$16,500	\$413	959	24%	\$8.66	\$450	1.5
HALE COUNTY	\$13.35	36%	\$694	\$27,760	2.0	\$55,000	\$1,375	\$16,500	\$413	1,269	20%	\$6.69	\$348	2.0
HENRY COUNTY	\$9.88	44%	\$514	\$20,560	1.5	\$46,700	\$1,168	\$14,010	\$350	1,246	19%	\$8.22	\$428	1.2
HOUSTON COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$51,100	\$1,278	\$15,330	\$383	10,941	31%	\$9.65	\$502	1.1
JACKSON COUNTY	\$9.88	43%	\$514	\$20,560	1.5	\$47,100	\$1,178	\$14,130	\$353	4,770	22%	\$8.51	\$442	1.2
JEFFERSON COUNTY	\$13.42	38%	\$698	\$27,920	2.0	\$60,900	\$1,523	\$18,270	\$457	88,283	34%	\$14.21	\$739	0.9
LAMAR COUNTY	\$9.88	49%	\$514	\$20,560	1.5	\$42,200	\$1,055	\$12,660	\$317	1,496	23%	\$8.24	\$429	1.2
LAUDERDALE COUNTY	\$11.04	36%	\$574	\$22,960	1.7	\$51,400	\$1,285	\$15,420	\$386	9,656	27%	\$6.55	\$341	1.7
LAWRENCE COUNTY	\$11.13	36%	\$579	\$23,160	1.7	\$55,100	\$1,378	\$16,530	\$413	2,292	17%	\$11.55	\$601	1.0
LEE COUNTY	\$11.92	36%	\$620	\$24,800	1.8	\$59,900	\$1,498	\$17,970	\$449	17,326	38%	\$6.17	\$321	1.9
LIMESTONE COUNTY	\$12.27	36%	\$638	\$25,520	1.9	\$67,500	\$1,688	\$20,250	\$506	5,605	23%	\$10.69	\$556	1.1
LOWNDES COUNTY	\$13.58	36%	\$706	\$28,240	2.1	\$57,700	\$1,443	\$17,310	\$433	813	17%	\$7.34	\$382	1.8
MACON COUNTY	\$10.19	36%	\$530	\$21,200	1.6	\$37,000	\$925	\$11,100	\$278	2,928	33%	\$7.18	\$374	1.4
MADISON COUNTY	\$12.27	36%	\$638	\$25,520	1.9	\$67,500	\$1,688	\$20,250	\$506	33,139	30%	\$12.41	\$646	1.0
MARENGO COUNTY	\$9.88	38%	\$514	\$20,560	1.5	\$45,300	\$1,133	\$13,590	\$340	1,823	21%	\$6.76	\$352	1.5
MARION COUNTY	\$9.88	44%	\$514	\$20,560	1.5	\$44,000	\$1,100	\$13,200	\$330	2,812	22%	\$8.50	\$442	1.2
MARSHALL COUNTY	\$10.56	36%	\$549	\$21,960	1.6	\$48,800	\$1,220	\$14,640	\$366	8,224	25%	\$8.06	\$419	1.3
MOBILE COUNTY	\$12.90	36%	\$671	\$26,840	2.0	\$49,500	\$1,238	\$14,850	\$371	46,777	31%	\$10.59	\$551	1.2
MONROE COUNTY	\$9.88	46%	\$514	\$20,560	1.5	\$44,100	\$1,103	\$13,230	\$331	1,835	20%	\$9.01	\$469	1.1
MONTGOMERY COUNTY	\$13.58	36%	\$706	\$28,240	2.1	\$57,700	\$1,443	\$17,310	\$433	30,942	36%	\$11.03	\$574	1.2
MORGAN COUNTY	\$11.13	36%	\$579	\$23,160	1.7	\$55,100	\$1,378	\$16,530	\$413	11,721	27%	\$10.41	\$541	1.1
PERRY COUNTY	\$9.88	38%	\$514	\$20,560	1.5	\$33,400	\$835	\$10,020	\$251	1,136	26%	\$6.97	\$363	1.4
PICKENS COUNTY	\$9.88	49%	\$514	\$20,560	1.5	\$42,100	\$1,053	\$12,630	\$316	1,682	21%	\$6.86	\$357	1.4
PIKE COUNTY	\$9.88	46%	\$514	\$20,560	1.5	\$42,800	\$1,070	\$12,840	\$321	3,914	33%	\$7.60	\$395	1.3
RANDOLPH COUNTY	\$9.88	36%	\$514	\$20,560	1.5	\$44,300	\$1,108	\$13,290	\$332	1,804	21%	\$8.25	\$429	1.2
RUSSELL COUNTY	\$12.31	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	7,413	38%	\$11.19	\$582	1.1
SHELBY COUNTY	\$13.42	38%	\$698	\$27,920	2.0	\$60,900	\$1,523	\$18,270	\$457	10,411	19%	\$13.00	\$676	1.0
ST. CLAIR COUNTY	\$13.42	38%	\$698	\$27,920	2.0	\$60,900	\$1,523	\$18,270	\$457	3,937	16%	\$9.99	\$519	1.3
SUMTER COUNTY	\$9.88	49%	\$514	\$20,560	1.5	\$29,600	\$740	\$8,880	\$222	1,579	28%	\$7.22	\$375	1.4
TALLADEGA COUNTY	\$10.06	36%	\$523	\$20,920	1.5	\$48,000	\$1,200	\$14,400	\$360	7,251	24%	\$9.78	\$509	1.0

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



# ALABAMA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TALLAPOOSA COUNTY	<b>\$9.94</b>	36%	\$517	\$20,680	1.5	\$48,800	\$1,220	\$14,640	\$366	3,941	24%	\$7.54	\$392	1.3
TUSCALOOSA COUNTY	<b>\$13.35</b>	36%	\$694	\$27,760	2.0	\$55,000	\$1,375	\$16,500	\$413	23,559	37%	\$9.41	\$490	1.4
WALKER COUNTY	<b>\$10.88</b>	46%	\$566	\$22,640	1.7	\$46,000	\$1,150	\$13,800	\$345	5,671	20%	\$8.54	\$444	1.3
WASHINGTON COUNTY	<b>\$9.88</b>	46%	\$514	\$20,560	1.5	\$48,400	\$1,210	\$14,520	\$363	793	12%	\$14.15	\$736	0.7
WILCOX COUNTY	<b>\$9.88</b>	46%	\$514	\$20,560	1.5	\$28,300	\$708	\$8,490	\$212	799	17%	\$10.26	\$534	1.0
WINSTON COUNTY	<b>\$9.88</b>	45%	\$514	\$20,560	1.5	\$41,500	\$1,038	\$12,450	\$311	2,020	20%	\$7.33	\$381	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

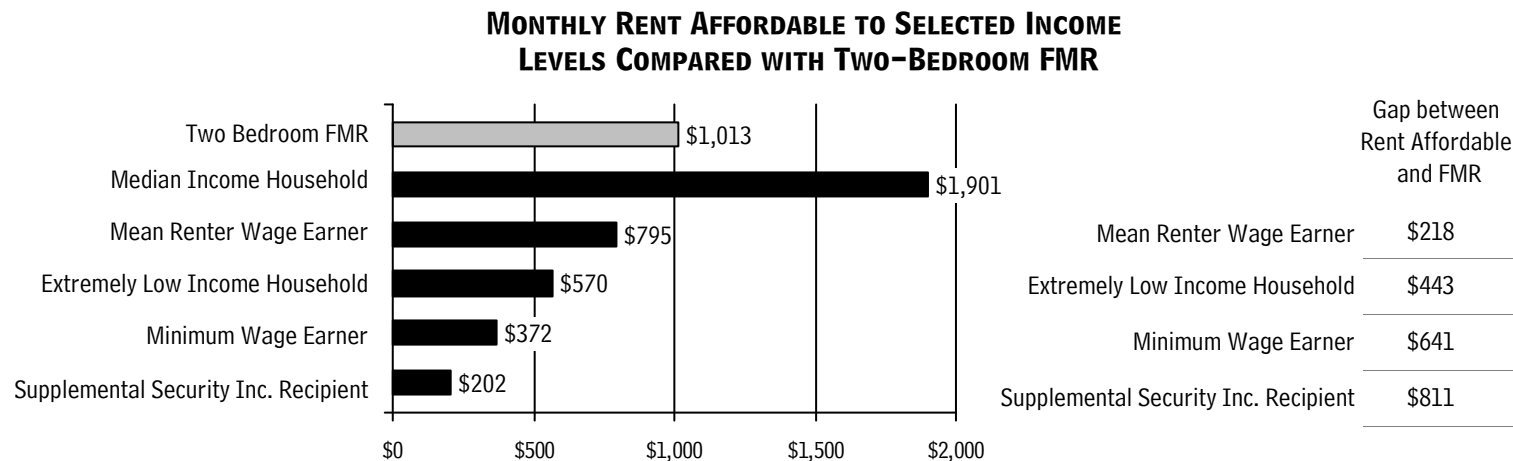
# ALASKA

In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,013. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,375 monthly or \$40,504 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$19.47**

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 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Alaska, the estimated mean (average) wage for a renter is \$15.28. 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.



ALASKA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>ALASKA</b>	<b>\$19.47</b>	34%	\$1,013	\$40,504	2.7	\$76,032	\$1,901	\$22,810	\$570	83,097	37%	\$15.28	\$795	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$20.86</b>	33%	\$1,085	\$43,384	2.9	\$71,480	\$1,787	\$21,444	\$536	27,151	36%	\$17.96	\$934	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>ANCHORAGE HMFA</b>	<b>\$19.04</b>	35%	\$990	\$39,600	2.7	\$80,800	\$2,020	\$24,240	\$606	37,889	40%	\$14.62	\$760	1.3
<b>FAIRBANKS MSA</b>	<b>\$18.40</b>	33%	\$957	\$38,280	2.6	\$74,700	\$1,868	\$22,410	\$560	13,707	46%	\$13.90	\$723	1.3
<b>MATANUSKA-SUSITNA BOROUGH HMFA</b>	<b>\$17.98</b>	37%	\$935	\$37,400	2.5	\$72,900	\$1,823	\$21,870	\$547	4,350	21%	\$9.19	\$478	2.0
<b><u>COUNTIES</u></b>														
<b>ALEUTIANS EAST BOROUGH</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$65,800	\$1,645	\$19,740	\$494	219	42%	\$15.21	\$791	1.4
<b>ALEUTIANS WEST CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$93,700	\$2,343	\$28,110	\$703	917	72%	\$19.64	\$1,021	1.1
<b>ANCHORAGE MUNICIPALITY</b>	<b>\$19.04</b>	35%	\$990	\$39,600	2.7	\$80,800	\$2,020	\$24,240	\$606	37,889	40%	\$14.62	\$760	1.3
<b>BETHEL CENSUS AREA</b>	<b>\$26.00</b>	33%	\$1,352	\$54,080	3.6	\$46,900	\$1,173	\$14,070	\$352	1,652	39%	\$19.18	\$997	1.4
<b>BRISTOL BAY BOROUGH</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$77,300	\$1,933	\$23,190	\$580	240	49%	\$18.07	\$940	1.2
<b>DENALI BOROUGH</b>	<b>\$19.38</b>	33%	\$1,008	\$40,320	2.7	\$91,400	\$2,285	\$27,420	\$686	277	35%	\$13.92	\$724	1.4
<b>DILLINGHAM CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$58,700	\$1,468	\$17,610	\$440	602	39%	\$17.19	\$894	1.3
<b>FAIRBANKS NORTH STAR BOROUGH</b>	<b>\$18.40</b>	33%	\$957	\$38,280	2.6	\$74,700	\$1,868	\$22,410	\$560	13,707	46%	\$13.90	\$723	1.3
<b>HAINES BOROUGH</b>	<b>\$19.38</b>	33%	\$1,008	\$40,320	2.7	\$65,300	\$1,633	\$19,590	\$490	300	30%	\$9.51	\$494	2.0
<b>JUNEAU CITY AND BOROUGH</b>	<b>\$23.50</b>	33%	\$1,222	\$48,880	3.3	\$91,500	\$2,288	\$27,450	\$686	4,180	36%	\$10.75	\$559	2.2
<b>KENAI PENINSULA BOROUGH</b>	<b>\$15.67</b>	33%	\$815	\$32,600	2.2	\$70,200	\$1,755	\$21,060	\$527	4,857	26%	\$11.17	\$581	1.4
<b>KETCHIKAN GATEWAY BOROUGH</b>	<b>\$20.62</b>	33%	\$1,072	\$42,880	2.9	\$77,000	\$1,925	\$23,100	\$578	2,121	39%	\$11.66	\$606	1.8
<b>KODIAK ISLAND BOROUGH</b>	<b>\$22.19</b>	33%	\$1,154	\$46,160	3.1	\$76,000	\$1,900	\$22,800	\$570	1,999	45%	\$14.30	\$743	1.6
<b>LAKE AND PENINSULA BOROUGH</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$54,800	\$1,370	\$16,440	\$411	191	32%	\$19.02	\$989	1.1
<b>MATANUSKA-SUSITNA BOROUGH</b>	<b>\$17.98</b>	37%	\$935	\$37,400	2.5	\$72,900	\$1,823	\$21,870	\$547	4,350	21%	\$9.19	\$478	2.0
<b>NOME CENSUS AREA</b>	<b>\$22.10</b>	33%	\$1,149	\$45,960	3.1	\$57,000	\$1,425	\$17,100	\$428	1,125	42%	\$20.58	\$1,070	1.1
<b>NORTH SLOPE BOROUGH</b>	<b>\$23.69</b>	33%	\$1,232	\$49,280	3.3	\$82,600	\$2,065	\$24,780	\$620	1,080	51%	\$40.96	\$2,130	0.6
<b>NORTHWEST ARCTIC BOROUGH</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$58,400	\$1,460	\$17,520	\$438	778	44%	\$30.04	\$1,562	0.7
<b>PRINCE OF WALES-OUTER KETCHIKAN CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$60,700	\$1,518	\$18,210	\$455	677	30%	\$11.80	\$613	1.8
<b>SITKA CITY AND BOROUGH</b>	<b>\$19.69</b>	33%	\$1,024	\$40,960	2.8	\$80,600	\$2,015	\$24,180	\$605	1,373	42%	\$11.33	\$589	1.7
<b>SKAGWAY-HOONAH-ANGOON CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$62,000	\$1,550	\$18,600	\$465	498	36%	\$14.55	\$756	1.5
<b>SOUTHEAST FAIRBANKS CENSUS AREA</b>	<b>\$19.38</b>	33%	\$1,008	\$40,320	2.7	\$62,200	\$1,555	\$18,660	\$467	648	31%	\$21.82	\$1,135	0.9
<b>VALDEZ-CORDOVA CENSUS AREA</b>	<b>\$19.38</b>	33%	\$1,008	\$40,320	2.7	\$78,200	\$1,955	\$23,460	\$587	1,249	32%	\$17.27	\$898	1.1
<b>WADE HAMPTON CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$38,600	\$965	\$11,580	\$290	538	34%	\$14.89	\$774	1.4
<b>WRANGELL-PETERSBURG CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$69,800	\$1,745	\$20,940	\$524	766	30%	\$9.96	\$518	2.2
<b>YAKUTAT CITY AND BOROUGH</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$68,200	\$1,705	\$20,460	\$512	107	40%	\$12.25	\$637	1.8
<b>YUKON-KOYUKUK CENSUS AREA</b>	<b>\$21.54</b>	33%	\$1,120	\$44,800	3.0	\$43,700	\$1,093	\$13,110	\$328	757	33%	\$21.07	\$1,095	1.0

Changes to several census areas in Alaska that occurred in 2008 are not reflected here due to a lack of sufficient data.

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

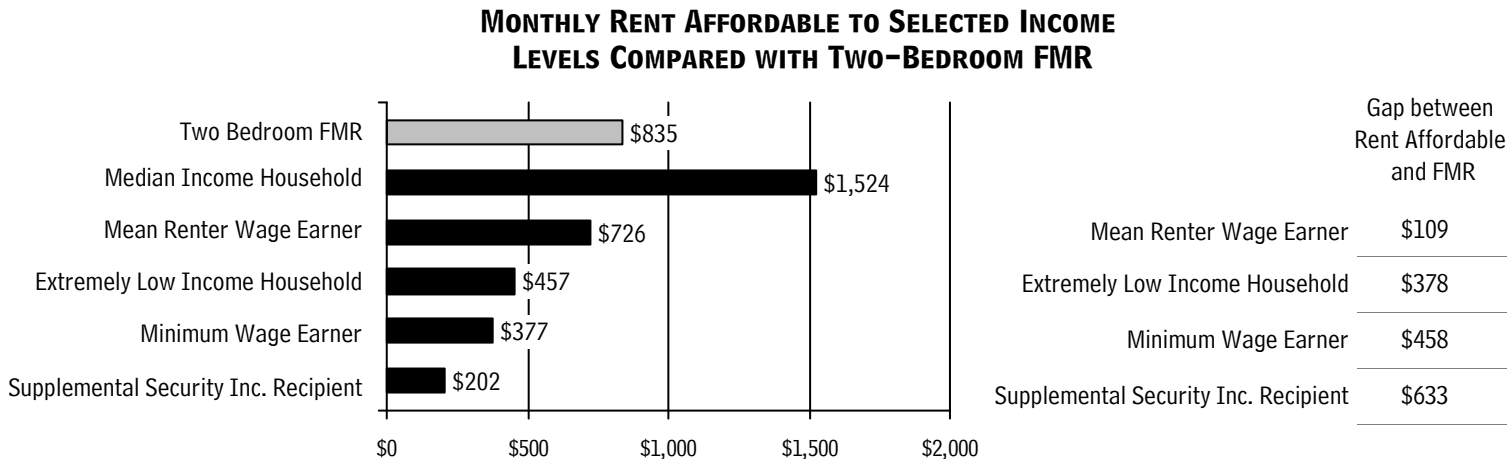
# ARIZONA

In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is \$835. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,785 monthly or \$33,419 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.07**

In Arizona, 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 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 Arizona, the estimated mean (average) wage for a renter is \$13.96. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



ARIZONA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>ARIZONA</b>	<b>\$16.07</b>	30%	\$835	\$33,419	2.2	\$60,964	\$1,524	\$18,289	\$457	607,690	32%	\$13.96	\$726	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.35</b>	41%	\$694	\$27,762	1.8	\$44,465	\$1,112	\$13,339	\$333	40,981	28%	\$12.29	\$639	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>FLAGSTAFF MSA</b>	<b>\$20.08</b>	57%	\$1,044	\$41,760	2.8	\$59,800	\$1,495	\$17,940	\$449	15,620	39%	\$11.28	\$587	1.8
<b>LAKE HAVASU CITY-KINGMAN MSA</b>	<b>\$14.35</b>	41%	\$746	\$29,840	2.0	\$47,400	\$1,185	\$14,220	\$356	16,580	26%	\$11.98	\$623	1.2
<b>PHOENIX-MESA-SCOTTSDALE MSA</b>	<b>\$16.87</b>	28%	\$877	\$35,080	2.3	\$65,900	\$1,648	\$19,770	\$494	382,165	32%	\$14.70	\$765	1.1
<b>PRESCOTT MSA</b>	<b>\$16.23</b>	41%	\$844	\$33,760	2.2	\$53,800	\$1,345	\$16,140	\$404	18,652	27%	\$11.07	\$576	1.5
<b>TUCSON MSA</b>	<b>\$14.29</b>	25%	\$743	\$29,720	2.0	\$57,500	\$1,438	\$17,250	\$431	118,730	36%	\$12.27	\$638	1.2
<b>YUMA MSA</b>	<b>\$14.75</b>	41%	\$767	\$30,680	2.0	\$44,100	\$1,103	\$13,230	\$331	14,962	28%	\$10.20	\$530	1.4
<b><u>COUNTIES</u></b>														
<b>APACHE COUNTY</b>	<b>\$11.40</b>	42%	\$593	\$23,720	1.6	\$34,400	\$860	\$10,320	\$258	5,127	26%	\$14.83	\$771	0.8
<b>COCHISE COUNTY</b>	<b>\$13.44</b>	41%	\$699	\$27,960	1.9	\$50,400	\$1,260	\$15,120	\$378	14,347	33%	\$11.96	\$622	1.1
<b>COCONINO COUNTY</b>	<b>\$20.08</b>	57%	\$1,044	\$41,760	2.8	\$59,800	\$1,495	\$17,940	\$449	15,620	39%	\$11.28	\$587	1.8
<b>GILA COUNTY</b>	<b>\$15.56</b>	41%	\$809	\$32,360	2.1	\$46,100	\$1,153	\$13,830	\$346	4,280	21%	\$11.80	\$613	1.3
<b>GRAHAM COUNTY</b>	<b>\$12.63</b>	41%	\$657	\$26,280	1.7	\$44,900	\$1,123	\$13,470	\$337	2,714	27%	\$8.91	\$463	1.4
<b>GREENLEE COUNTY</b>	<b>\$13.37</b>	41%	\$695	\$27,800	1.8	\$56,300	\$1,408	\$16,890	\$422	1,526	49%	\$27.33	\$1,421	0.5
<b>LA PAZ COUNTY</b>	<b>\$12.92</b>	41%	\$672	\$26,880	1.8	\$37,700	\$943	\$11,310	\$283	1,834	22%	\$10.03	\$522	1.3
<b>MARICOPA COUNTY</b>	<b>\$16.87</b>	28%	\$877	\$35,080	2.3	\$65,900	\$1,648	\$19,770	\$494	368,323	33%	\$14.77	\$768	1.1
<b>MOHAVE COUNTY</b>	<b>\$14.35</b>	41%	\$746	\$29,840	2.0	\$47,400	\$1,185	\$14,220	\$356	16,580	26%	\$11.98	\$623	1.2
<b>NAVAJO COUNTY</b>	<b>\$13.25</b>	41%	\$689	\$27,560	1.8	\$43,100	\$1,078	\$12,930	\$323	7,372	25%	\$11.51	\$598	1.2
<b>PIMA COUNTY</b>	<b>\$14.29</b>	25%	\$743	\$29,720	2.0	\$57,500	\$1,438	\$17,250	\$431	118,730	36%	\$12.27	\$638	1.2
<b>PINAL COUNTY</b>	<b>\$16.87</b>	28%	\$877	\$35,080	2.3	\$65,900	\$1,648	\$19,770	\$494	13,842	23%	\$11.53	\$600	1.5
<b>SANTA CRUZ COUNTY</b>	<b>\$14.02</b>	41%	\$729	\$29,160	1.9	\$41,400	\$1,035	\$12,420	\$311	3,781	32%	\$10.14	\$527	1.4
<b>YAVAPAI COUNTY</b>	<b>\$16.23</b>	41%	\$844	\$33,760	2.2	\$53,800	\$1,345	\$16,140	\$404	18,652	27%	\$11.07	\$576	1.5
<b>YUMA COUNTY</b>	<b>\$14.75</b>	41%	\$767	\$30,680	2.0	\$44,100	\$1,103	\$13,230	\$331	14,962	28%	\$10.20	\$530	1.4

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

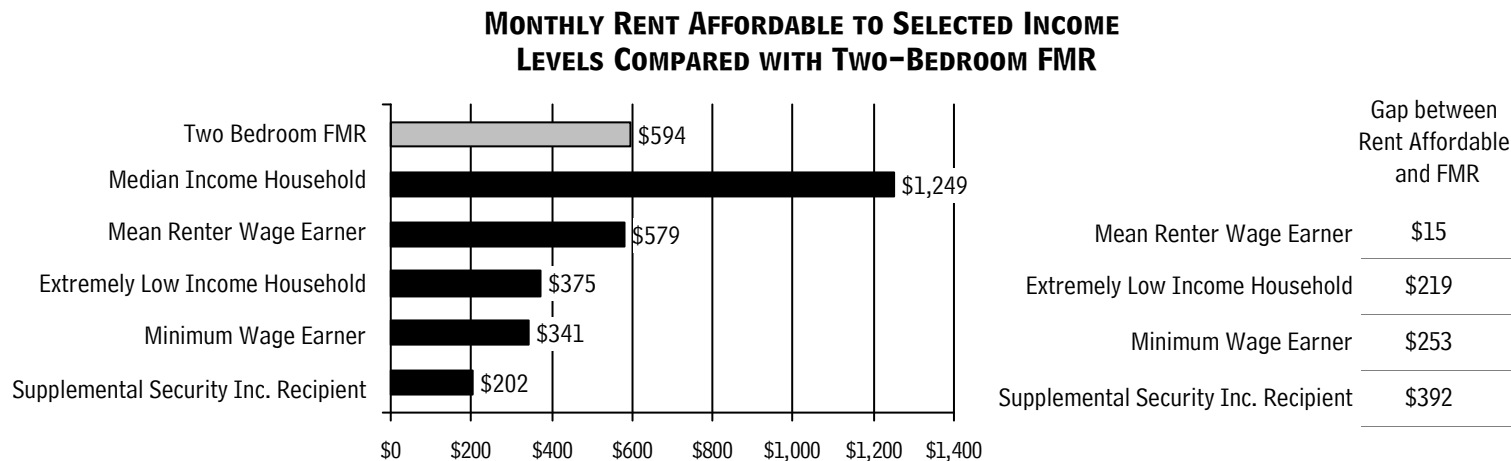
# ARKANSAS

In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$594. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,980 monthly or \$23,757 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.42**

In Arkansas, 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 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 Arkansas, the estimated mean (average) wage for a renter is \$11.14. 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.



ARKANSAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>ARKANSAS</b>	<b>\$11.42</b>	34%	\$594	\$23,757	1.7	\$49,960	\$1,249	\$14,988	\$375	319,238	31%	\$11.14	\$579	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.04</b>	34%	\$522	\$20,881	1.5	\$43,342	\$1,084	\$13,003	\$325	123,945	27%	\$9.41	\$489	1.1
<b><u>METROPOLITAN AREAS</u></b>														
FAYETTEVILLE-SPRINGDALE-ROGERS HMFA	\$12.52	36%	\$651	\$26,040	1.9	\$56,000	\$1,400	\$16,800	\$420	41,736	34%	\$13.14	\$683	1.0
FORT SMITH HMFA	\$10.65	35%	\$554	\$22,160	1.6	\$46,500	\$1,163	\$13,950	\$349	21,265	33%	\$11.13	\$579	1.0
FRANKLIN COUNTY HMFA	\$9.85	38%	\$512	\$20,480	1.5	\$46,000	\$1,150	\$13,800	\$345	1,511	22%	\$8.01	\$417	1.2
GRANT COUNTY HMFA	\$10.42	34%	\$542	\$21,680	1.6	\$54,500	\$1,363	\$16,350	\$409	1,236	20%	\$8.89	\$462	1.2
HOT SPRINGS MSA	\$11.87	29%	\$617	\$24,680	1.8	\$47,800	\$1,195	\$14,340	\$359	10,905	29%	\$8.93	\$464	1.3
JONESBORO HMFA	\$10.79	29%	\$561	\$22,440	1.6	\$52,400	\$1,310	\$15,720	\$393	11,652	36%	\$9.53	\$495	1.1
LITTLE ROCK-NORTH LITTLE ROCK-CONWAY HMFA	\$13.08	34%	\$680	\$27,200	2.0	\$60,700	\$1,518	\$18,210	\$455	79,374	34%	\$12.80	\$665	1.0
MEMPHIS HMFA	\$14.35	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	7,333	40%	\$9.67	\$503	1.5
PINE BLUFF MSA	\$11.31	29%	\$588	\$23,520	1.7	\$47,500	\$1,188	\$14,250	\$356	11,944	31%	\$9.98	\$519	1.1
POINSETT COUNTY HMFA	\$9.85	41%	\$512	\$20,480	1.5	\$41,400	\$1,035	\$12,420	\$311	3,324	33%	\$8.72	\$453	1.1
TEXARKANA MSA	\$11.77	35%	\$612	\$24,480	1.8	\$49,500	\$1,238	\$14,850	\$371	5,013	32%	\$10.36	\$539	1.1
<b><u>COUNTIES</u></b>														
ARKANSAS COUNTY	\$9.85	38%	\$512	\$20,480	1.5	\$46,300	\$1,158	\$13,890	\$347	2,724	32%	\$9.74	\$507	1.0
ASHLEY COUNTY	\$10.40	29%	\$541	\$21,640	1.6	\$45,900	\$1,148	\$13,770	\$344	2,234	24%	\$11.75	\$611	0.9
BAXTER COUNTY	\$10.60	29%	\$551	\$22,040	1.6	\$43,600	\$1,090	\$13,080	\$327	3,455	20%	\$9.47	\$493	1.1
BENTON COUNTY	\$12.52	36%	\$651	\$26,040	1.9	\$56,000	\$1,400	\$16,800	\$420	16,184	28%	\$14.65	\$762	0.9
BOONE COUNTY	\$10.02	29%	\$521	\$20,840	1.5	\$47,300	\$1,183	\$14,190	\$355	3,693	27%	\$9.41	\$489	1.1
BRADLEY COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$39,000	\$975	\$11,700	\$293	1,329	27%	\$7.13	\$371	1.4
CALHOUN COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$44,000	\$1,100	\$13,200	\$330	413	18%	\$16.81	\$874	0.6
CARROLL COUNTY	\$10.38	29%	\$540	\$21,600	1.6	\$42,200	\$1,055	\$12,660	\$317	2,749	27%	\$9.22	\$479	1.1
CHICOT COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$35,500	\$888	\$10,650	\$266	1,581	30%	\$8.27	\$430	1.2
CLARK COUNTY	\$10.23	29%	\$532	\$21,280	1.6	\$47,100	\$1,178	\$14,130	\$353	3,062	34%	\$7.38	\$384	1.4
CLAY COUNTY	\$9.85	54%	\$512	\$20,480	1.5	\$41,300	\$1,033	\$12,390	\$310	1,861	25%	\$8.74	\$454	1.1
CLEBURNE COUNTY	\$10.71	29%	\$557	\$22,280	1.6	\$47,500	\$1,188	\$14,250	\$356	1,977	19%	\$7.85	\$408	1.4
CLEVELAND COUNTY	\$11.31	29%	\$588	\$23,520	1.7	\$47,500	\$1,188	\$14,250	\$356	581	18%	\$7.98	\$415	1.4
COLUMBIA COUNTY	\$9.94	29%	\$517	\$20,680	1.5	\$46,000	\$1,150	\$13,800	\$345	2,867	29%	\$10.14	\$527	1.0
CONWAY COUNTY	\$9.85	33%	\$512	\$20,480	1.5	\$48,500	\$1,213	\$14,550	\$364	1,751	22%	\$9.02	\$469	1.1
CRAIGHEAD COUNTY	\$10.79	29%	\$561	\$22,440	1.6	\$52,400	\$1,310	\$15,720	\$393	11,652	36%	\$9.53	\$495	1.1
CRAWFORD COUNTY	\$10.65	35%	\$554	\$22,160	1.6	\$46,500	\$1,163	\$13,950	\$349	4,753	24%	\$9.41	\$489	1.1
CRITTENDEN COUNTY	\$14.35	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	7,333	40%	\$9.67	\$503	1.5
CROSS COUNTY	\$9.90	29%	\$515	\$20,600	1.5	\$43,200	\$1,080	\$12,960	\$324	2,167	29%	\$8.86	\$461	1.1
DALLAS COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$41,400	\$1,035	\$12,420	\$311	918	26%	\$9.28	\$483	1.1
DESHA COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$38,100	\$953	\$11,430	\$286	2,162	37%	\$8.00	\$416	1.2
DREW COUNTY	\$10.87	54%	\$565	\$22,600	1.7	\$47,400	\$1,185	\$14,220	\$356	2,283	31%	\$7.26	\$377	1.5
FAULKNER COUNTY	\$13.08	34%	\$680	\$27,200	2.0	\$60,700	\$1,518	\$18,210	\$455	10,017	31%	\$9.77	\$508	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# ARKANSAS

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FRANKLIN COUNTY	\$9.85	38%	\$512	\$20,480	1.5	\$46,000	\$1,150	\$13,800	\$345	1,511	22%	\$8.01	\$417	1.2
FULTON COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$38,000	\$950	\$11,400	\$285	908	19%	\$6.80	\$354	1.4
GARLAND COUNTY	\$11.87	29%	\$617	\$24,680	1.8	\$47,800	\$1,195	\$14,340	\$359	10,905	29%	\$8.93	\$464	1.3
GRANT COUNTY	\$10.42	34%	\$542	\$21,680	1.6	\$54,500	\$1,363	\$16,350	\$409	1,236	20%	\$8.89	\$462	1.2
GREENE COUNTY	\$9.85	29%	\$512	\$20,480	1.5	\$47,100	\$1,178	\$14,130	\$353	4,233	29%	\$9.26	\$481	1.1
HEMPSTEAD COUNTY	\$10.10	29%	\$525	\$21,000	1.5	\$43,300	\$1,083	\$12,990	\$325	2,749	31%	\$8.89	\$462	1.1
HOT SPRING COUNTY	\$9.85	31%	\$512	\$20,480	1.5	\$48,100	\$1,203	\$14,430	\$361	2,645	22%	\$10.57	\$549	0.9
HOWARD COUNTY	\$9.85	50%	\$512	\$20,480	1.5	\$43,800	\$1,095	\$13,140	\$329	1,531	28%	\$9.32	\$485	1.1
INDEPENDENCE COUNTY	\$9.85	29%	\$512	\$20,480	1.5	\$46,100	\$1,153	\$13,830	\$346	3,449	26%	\$9.18	\$477	1.1
IZARD COUNTY	\$9.85	34%	\$512	\$20,480	1.5	\$41,000	\$1,025	\$12,300	\$308	1,080	20%	\$6.39	\$332	1.5
JACKSON COUNTY	\$9.85	57%	\$512	\$20,480	1.5	\$41,500	\$1,038	\$12,450	\$311	2,120	30%	\$9.36	\$486	1.1
JEFFERSON COUNTY	\$11.31	29%	\$588	\$23,520	1.7	\$47,500	\$1,188	\$14,250	\$356	10,346	34%	\$10.18	\$529	1.1
JOHNSON COUNTY	\$9.85	32%	\$512	\$20,480	1.5	\$42,600	\$1,065	\$12,780	\$320	2,360	27%	\$9.37	\$487	1.1
LAFAYETTE COUNTY	\$10.21	29%	\$531	\$21,240	1.6	\$39,000	\$975	\$11,700	\$293	741	22%	\$7.61	\$396	1.3
LAWRENCE COUNTY	\$9.85	45%	\$512	\$20,480	1.5	\$40,900	\$1,023	\$12,270	\$307	2,049	29%	\$7.45	\$387	1.3
LEE COUNTY	\$9.85	37%	\$512	\$20,480	1.5	\$32,800	\$820	\$9,840	\$246	1,521	36%	\$8.25	\$429	1.2
LINCOLN COUNTY	\$11.31	29%	\$588	\$23,520	1.7	\$47,500	\$1,188	\$14,250	\$356	1,017	24%	\$7.69	\$400	1.5
LITTLE RIVER COUNTY	\$10.21	29%	\$531	\$21,240	1.6	\$46,000	\$1,150	\$13,800	\$345	1,284	23%	\$13.24	\$688	0.8
LOGAN COUNTY	\$9.85	44%	\$512	\$20,480	1.5	\$42,800	\$1,070	\$12,840	\$321	1,982	23%	\$8.82	\$458	1.1
LONOKE COUNTY	\$13.08	34%	\$680	\$27,200	2.0	\$60,700	\$1,518	\$18,210	\$455	4,637	24%	\$7.72	\$402	1.7
MADISON COUNTY	\$12.52	36%	\$651	\$26,040	1.9	\$56,000	\$1,400	\$16,800	\$420	1,149	21%	\$8.75	\$455	1.4
MARION COUNTY	\$9.85	40%	\$512	\$20,480	1.5	\$40,900	\$1,023	\$12,270	\$307	1,353	20%	\$8.93	\$464	1.1
MILLER COUNTY	\$11.77	35%	\$612	\$24,480	1.8	\$49,500	\$1,238	\$14,850	\$371	5,013	32%	\$10.36	\$539	1.1
MISSISSIPPI COUNTY	\$10.13	29%	\$527	\$21,080	1.5	\$40,400	\$1,010	\$12,120	\$303	7,960	41%	\$12.36	\$642	0.8
MONROE COUNTY	\$9.85	32%	\$512	\$20,480	1.5	\$36,700	\$918	\$11,010	\$275	1,440	35%	\$6.41	\$333	1.5
MONTGOMERY COUNTY	\$11.17	29%	\$581	\$23,240	1.7	\$41,600	\$1,040	\$12,480	\$312	651	17%	\$6.30	\$327	1.8
NEVADA COUNTY	\$10.21	29%	\$531	\$21,240	1.6	\$42,100	\$1,053	\$12,630	\$316	981	25%	\$6.94	\$361	1.5
NEWTON COUNTY †	\$9.88	29%	\$514	\$20,560	1.5	\$38,300	\$958	\$11,490	\$287	648	19%			
OUACHITA COUNTY	\$9.85	51%	\$512	\$20,480	1.5	\$44,700	\$1,118	\$13,410	\$335	3,322	29%	\$8.29	\$431	1.2
PERRY COUNTY	\$13.08	34%	\$680	\$27,200	2.0	\$60,700	\$1,518	\$18,210	\$455	713	18%	\$8.81	\$458	1.5
PHILLIPS COUNTY	\$9.85	45%	\$512	\$20,480	1.5	\$33,300	\$833	\$9,990	\$250	4,246	44%	\$7.83	\$407	1.3
PIKE COUNTY	\$10.21	29%	\$531	\$21,240	1.6	\$41,800	\$1,045	\$12,540	\$314	962	21%	\$8.23	\$428	1.2
POINSETT COUNTY	\$9.85	41%	\$512	\$20,480	1.5	\$41,400	\$1,035	\$12,420	\$311	3,324	33%	\$8.72	\$453	1.1
POLK COUNTY	\$9.85	43%	\$512	\$20,480	1.5	\$39,800	\$995	\$11,940	\$299	1,739	22%	\$7.87	\$409	1.3
POPE COUNTY	\$10.27	29%	\$534	\$21,360	1.6	\$48,900	\$1,223	\$14,670	\$367	5,962	29%	\$9.94	\$517	1.0
PRAIRIE COUNTY	\$9.85	32%	\$512	\$20,480	1.5	\$45,900	\$1,148	\$13,770	\$344	1,061	27%	\$8.63	\$449	1.1
PULASKI COUNTY	\$13.08	34%	\$680	\$27,200	2.0	\$60,700	\$1,518	\$18,210	\$455	57,874	39%	\$13.87	\$721	0.9
RANDOLPH COUNTY	\$9.85	36%	\$512	\$20,480	1.5	\$42,600	\$1,065	\$12,780	\$320	1,850	25%	\$7.00	\$364	1.4
SALINE COUNTY	\$13.08	34%	\$680	\$27,200	2.0	\$60,700	\$1,518	\$18,210	\$455	6,133	19%	\$9.05	\$471	1.4
SCOTT COUNTY	\$9.85	54%	\$512	\$20,480	1.5	\$38,500	\$963	\$11,550	\$289	1,115	26%	\$8.20	\$426	1.2
SEARCY COUNTY	\$9.88	29%	\$514	\$20,560	1.5	\$35,000	\$875	\$10,500	\$263	786	22%	\$5.46	\$284	1.8
SEBASTIAN COUNTY	\$10.65	35%	\$554	\$22,160	1.6	\$46,500	\$1,163	\$13,950	\$349	16,512	36%	\$11.59	\$602	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



# ARKANSAS

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
SEVIER COUNTY	<b>\$9.85</b>	45%	\$512	\$20,480	1.5	\$43,900	\$1,098	\$13,170	\$329	1,474	26%	\$10.04	\$522	1.0
SHARP COUNTY	<b>\$9.85</b>	32%	\$512	\$20,480	1.5	\$37,700	\$943	\$11,310	\$283	1,434	20%	\$8.31	\$432	1.2
ST. FRANCIS COUNTY	<b>\$10.10</b>	29%	\$525	\$21,000	1.5	\$38,500	\$963	\$11,550	\$289	3,694	37%	\$6.78	\$353	1.5
STONE COUNTY	<b>\$9.85</b>	34%	\$512	\$20,480	1.5	\$35,500	\$888	\$10,650	\$266	1,056	22%	\$7.61	\$396	1.3
UNION COUNTY	<b>\$10.12</b>	29%	\$526	\$21,040	1.5	\$46,900	\$1,173	\$14,070	\$352	4,884	27%	\$11.74	\$610	0.9
VAN BUREN COUNTY	<b>\$9.85</b>	36%	\$512	\$20,480	1.5	\$41,000	\$1,025	\$12,300	\$308	1,288	19%	\$8.18	\$426	1.2
WASHINGTON COUNTY	<b>\$12.52</b>	36%	\$651	\$26,040	1.9	\$56,000	\$1,400	\$16,800	\$420	24,403	41%	\$11.61	\$604	1.1
WHITE COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$47,500	\$1,188	\$14,250	\$356	6,802	27%	\$9.84	\$512	1.0
WOODRUFF COUNTY	<b>\$9.85</b>	32%	\$512	\$20,480	1.5	\$35,300	\$883	\$10,590	\$265	1,214	34%	\$8.65	\$450	1.1
YELL COUNTY	<b>\$9.85</b>	37%	\$512	\$20,480	1.5	\$42,600	\$1,065	\$12,780	\$320	2,145	27%	\$9.12	\$474	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

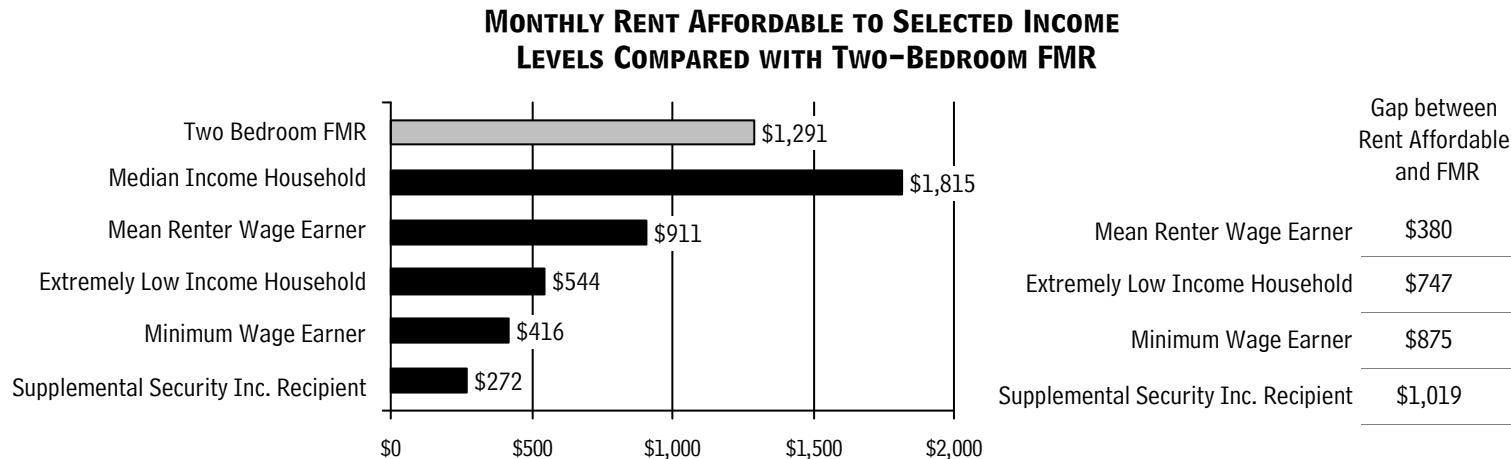
# CALIFORNIA

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,291. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,305 monthly or \$51,654 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$24.83**

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 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 California, the estimated mean (average) wage for a renter is \$17.52. 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.



CALIFORNIA	FY09 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	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>5</sup> at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>CALIFORNIA</b>	<b>\$24.83</b>	51%	\$1,291	\$51,654	3.1	\$72,595	\$1,815	\$21,779	\$544	4,956,633	43%	\$17.52	\$911	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$16.95</b>	51%	\$882	\$35,264	2.1	\$56,377	\$1,409	\$16,913	\$423	100,773	33%	\$10.23	\$532	1.7
<b><u>METROPOLITAN AREAS</u></b>														
<b>BAKERSFIELD MSA</b>	<b>\$14.15</b>	45%	\$736	\$29,440	1.8	\$52,200	\$1,305	\$15,660	\$392	78,991	38%	\$11.45	\$595	1.2
<b>CHICO MSA</b>	<b>\$15.88</b>	50%	\$826	\$33,040	2.0	\$55,700	\$1,393	\$16,710	\$418	31,233	39%	\$10.21	\$531	1.6
<b>EL CENTRO MSA</b>	<b>\$15.77</b>	50%	\$820	\$32,800	2.0	\$45,100	\$1,128	\$13,530	\$338	16,413	42%	\$8.49	\$441	1.9
<b>FRESNO MSA</b>	<b>\$16.19</b>	59%	\$842	\$33,680	2.0	\$53,100	\$1,328	\$15,930	\$398	110,084	44%	\$10.63	\$553	1.5
<b>HANFORD-CORCORAN MSA</b>	<b>\$14.73</b>	51%	\$766	\$30,640	1.8	\$51,700	\$1,293	\$15,510	\$388	15,168	44%	\$10.15	\$528	1.5
<b>LOS ANGELES-LONG BEACH HMFA</b>	<b>\$26.17</b>	69%	\$1,361	\$54,440	3.3	\$62,100	\$1,553	\$18,630	\$466	1,634,080	52%	\$17.61	\$916	1.5
<b>MADERA MSA</b>	<b>\$16.04</b>	51%	\$834	\$33,360	2.0	\$52,600	\$1,315	\$15,780	\$395	12,206	34%	\$10.52	\$547	1.5
<b>MERCED MSA</b>	<b>\$14.88</b>	51%	\$774	\$30,960	1.9	\$50,400	\$1,260	\$15,120	\$378	26,340	41%	\$10.25	\$533	1.5
<b>MODESTO MSA</b>	<b>\$16.62</b>	46%	\$864	\$34,560	2.1	\$59,600	\$1,490	\$17,880	\$447	55,235	38%	\$11.62	\$604	1.4
<b>NAPA MSA</b>	<b>\$24.90</b>	49%	\$1,295	\$51,800	3.1	\$81,800	\$2,045	\$24,540	\$614	15,838	35%	\$15.99	\$831	1.6
<b>OAKLAND-FREMONT HMFA</b>	<b>\$24.90</b>	32%	\$1,295	\$51,800	3.1	\$89,300	\$2,233	\$26,790	\$670	342,776	40%	\$19.02	\$989	1.3
<b>ORANGE COUNTY HMFA</b>	<b>\$29.73</b>	56%	\$1,546	\$61,840	3.7	\$86,100	\$2,153	\$25,830	\$646	361,094	39%	\$17.76	\$924	1.7
<b>OXNARD-THOUSAND OAKS-VENTURA MSA</b>	<b>\$28.88</b>	60%	\$1,502	\$60,080	3.6	\$86,100	\$2,153	\$25,830	\$646	78,861	32%	\$15.77	\$820	1.8
<b>REDDING MSA</b>	<b>\$15.42</b>	51%	\$802	\$32,080	1.9	\$55,700	\$1,393	\$16,710	\$418	21,477	34%	\$10.89	\$566	1.4
<b>RIVERSIDE-SAN BERNARDINO-ONTARIO MSA</b>	<b>\$21.63</b>	78%	\$1,125	\$45,000	2.7	\$64,500	\$1,613	\$19,350	\$484	345,319	33%	\$11.49	\$597	1.9
<b>SACRAMENTO---ARDEN-ARCADE---ROSEVILLE HMFA</b>	<b>\$19.65</b>	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	229,711	38%	\$14.40	\$749	1.4
<b>SALINAS MSA</b>	<b>\$21.63</b>	37%	\$1,125	\$45,000	2.7	\$67,300	\$1,683	\$20,190	\$505	54,970	45%	\$13.74	\$715	1.6
<b>SAN BENITO COUNTY HMFA</b>	<b>\$21.50</b>	47%	\$1,118	\$44,720	2.7	\$80,400	\$2,010	\$24,120	\$603	5,061	32%	\$10.36	\$539	2.1
<b>SAN DIEGO-CARLSBAD-SAN MARCOS MSA *</b>	<b>\$27.27</b>	62%	\$1,418	\$56,720	3.4	\$74,900	\$1,873	\$22,470	\$562	443,188	45%	\$16.34	\$849	1.7
<b>SAN FRANCISCO HMFA</b>	<b>\$31.88</b>	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	348,856	51%	\$28.91	\$1,503	1.1
<b>SAN JOSE-SUNNYVALE-SANTA CLARA HMFA</b>	<b>\$25.73</b>	4%	\$1,338	\$53,520	3.2	\$102,500	\$2,563	\$30,750	\$769	227,227	40%	\$31.72	\$1,649	0.8
<b>SAN LUIS OBISPO-PASO ROBLES MSA</b>	<b>\$21.63</b>	51%	\$1,125	\$45,000	2.7	\$70,800	\$1,770	\$21,240	\$531	35,747	39%	\$11.35	\$590	1.9
<b>SANTA BARBARA-SANTA MARIA-GOLETA MSA</b>	<b>\$24.27</b>	50%	\$1,262	\$50,480	3.0	\$70,400	\$1,760	\$21,120	\$528	60,043	44%	\$14.35	\$746	1.7
<b>SANTA CRUZ-WATSONVILLE MSA</b>	<b>\$30.58</b>	49%	\$1,590	\$63,600	3.8	\$83,800	\$2,095	\$25,140	\$629	36,474	40%	\$13.69	\$712	2.2
<b>SANTA ROSA-PETALUMA MSA</b>	<b>\$24.92</b>	42%	\$1,296	\$51,840	3.1	\$80,200	\$2,005	\$24,060	\$602	61,892	36%	\$15.22	\$791	1.6
<b>STOCKTON MSA</b>	<b>\$18.27</b>	54%	\$950	\$38,000	2.3	\$63,600	\$1,590	\$19,080	\$477	71,958	40%	\$11.31	\$588	1.6
<b>VALLEJO-FAIRFIELD MSA</b>	<b>\$22.33</b>	49%	\$1,161	\$46,440	2.8	\$79,400	\$1,985	\$23,820	\$596	45,406	35%	\$13.93	\$724	1.6
<b>VISALIA-PORTERVILLE MSA</b>	<b>\$12.96</b>	33%	\$674	\$26,960	1.6	\$47,200	\$1,180	\$14,160	\$354	42,481	38%	\$9.57	\$498	1.4
<b>YOLO HMFA</b>	<b>\$20.29</b>	48%	\$1,055	\$42,200	2.5	\$72,600	\$1,815	\$21,780	\$545	27,866	47%	\$12.20	\$634	1.7
<b>YUBA CITY MSA</b>	<b>\$14.23</b>	51%	\$740	\$29,600	1.8	\$55,400	\$1,385	\$16,620	\$416	19,865	42%	\$11.03	\$574	1.3
<b><u>COUNTIES</u></b>														
<b>ALAMEDA COUNTY</b>	<b>\$24.90</b>	32%	\$1,295	\$51,800	3.1	\$89,300	\$2,233	\$26,790	\$670	237,060	45%	\$19.58	\$1,018	1.3
<b>ALPINE COUNTY</b>	<b>\$17.12</b>	51%	\$890	\$35,600	2.1	\$66,800	\$1,670	\$20,040	\$501	155	32%	\$10.00	\$520	1.7
<b>AMADOR COUNTY</b>	<b>\$19.87</b>	51%	\$1,033	\$41,320	2.5	\$68,000	\$1,700	\$20,400	\$510	3,139	25%	\$10.70	\$556	1.9
<b>BUTTE COUNTY</b>	<b>\$15.88</b>	50%	\$826	\$33,040	2.0	\$55,700	\$1,393	\$16,710	\$418	31,233	39%	\$10.21	\$531	1.6

\* 50th percentile FMR (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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# CALIFORNIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
CALAVERAS COUNTY	\$15.87	51%	\$825	\$33,000	2.0	\$63,100	\$1,578	\$18,930	\$473	3,505	21%	\$9.33	\$485	1.7
COLUSA COUNTY	\$15.67	50%	\$815	\$32,600	2.0	\$53,300	\$1,333	\$15,990	\$400	2,240	37%	\$10.67	\$555	1.5
CONTRA COSTA COUNTY	\$24.90	32%	\$1,295	\$51,800	3.1	\$89,300	\$2,233	\$26,790	\$670	105,716	31%	\$17.92	\$932	1.4
DEL NORTE COUNTY	\$15.44	51%	\$803	\$32,120	1.9	\$47,900	\$1,198	\$14,370	\$359	3,319	36%	\$8.01	\$416	1.9
EL DORADO COUNTY	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	14,906	25%	\$11.59	\$603	1.7
FRESNO COUNTY	\$16.19	59%	\$842	\$33,680	2.0	\$53,100	\$1,328	\$15,930	\$398	110,084	44%	\$10.63	\$553	1.5
GLENN COUNTY	\$13.88	50%	\$722	\$28,880	1.7	\$49,700	\$1,243	\$14,910	\$373	3,304	36%	\$10.19	\$530	1.4
HUMBOLDT COUNTY	\$16.85	51%	\$876	\$35,040	2.1	\$54,500	\$1,363	\$16,350	\$409	21,714	42%	\$9.58	\$498	1.8
IMPERIAL COUNTY	\$15.77	50%	\$820	\$32,800	2.0	\$45,100	\$1,128	\$13,530	\$338	16,413	42%	\$8.49	\$441	1.9
INYO COUNTY	\$14.75	51%	\$767	\$30,680	1.8	\$59,700	\$1,493	\$17,910	\$448	2,628	34%	\$10.99	\$571	1.3
KERN COUNTY	\$14.15	45%	\$736	\$29,440	1.8	\$52,200	\$1,305	\$15,660	\$392	78,991	38%	\$11.45	\$595	1.2
KINGS COUNTY	\$14.73	51%	\$766	\$30,640	1.8	\$51,700	\$1,293	\$15,510	\$388	15,168	44%	\$10.15	\$528	1.5
LAKE COUNTY	\$16.50	51%	\$858	\$34,320	2.1	\$49,200	\$1,230	\$14,760	\$369	7,066	29%	\$10.98	\$571	1.5
LASSEN COUNTY	\$16.17	50%	\$841	\$33,640	2.0	\$57,600	\$1,440	\$17,280	\$432	3,073	32%	\$9.32	\$485	1.7
LOS ANGELES COUNTY	\$26.17	69%	\$1,361	\$54,440	3.3	\$62,100	\$1,553	\$18,630	\$466	1,634,080	52%	\$17.61	\$916	1.5
MADERA COUNTY	\$16.04	51%	\$834	\$33,360	2.0	\$52,600	\$1,315	\$15,780	\$395	12,206	34%	\$10.52	\$547	1.5
MARIN COUNTY	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	36,632	36%	\$19.09	\$993	1.7
MARIPOSA COUNTY	\$17.12	51%	\$890	\$35,600	2.1	\$56,600	\$1,415	\$16,980	\$425	1,990	30%	\$8.45	\$439	2.0
MENDOCINO COUNTY	\$18.08	50%	\$940	\$37,600	2.3	\$54,000	\$1,350	\$16,200	\$405	12,877	39%	\$10.63	\$553	1.7
MERCED COUNTY	\$14.88	51%	\$774	\$30,960	1.9	\$50,400	\$1,260	\$15,120	\$378	26,340	41%	\$10.25	\$533	1.5
MODOC COUNTY	\$15.04	50%	\$782	\$31,280	1.9	\$47,700	\$1,193	\$14,310	\$358	1,109	29%	\$8.40	\$437	1.8
MONO COUNTY	\$21.67	50%	\$1,127	\$45,080	2.7	\$67,000	\$1,675	\$20,100	\$503	2,051	40%	\$9.87	\$513	2.2
MONTEREY COUNTY	\$21.63	37%	\$1,125	\$45,000	2.7	\$67,300	\$1,683	\$20,190	\$505	54,970	45%	\$13.74	\$715	1.6
NAPA COUNTY	\$24.90	49%	\$1,295	\$51,800	3.1	\$81,800	\$2,045	\$24,540	\$614	15,838	35%	\$15.99	\$831	1.6
NEVADA COUNTY	\$20.83	51%	\$1,083	\$43,320	2.6	\$69,100	\$1,728	\$20,730	\$518	8,944	24%	\$11.73	\$610	1.8
ORANGE COUNTY	\$29.73	56%	\$1,546	\$61,840	3.7	\$86,100	\$2,153	\$25,830	\$646	361,094	39%	\$17.76	\$924	1.7
PLACER COUNTY	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	25,014	27%	\$13.31	\$692	1.5
PLUMAS COUNTY	\$16.54	51%	\$860	\$34,400	2.1	\$61,200	\$1,530	\$18,360	\$459	2,695	30%	\$9.59	\$499	1.7
RIVERSIDE COUNTY	\$21.63	78%	\$1,125	\$45,000	2.7	\$64,500	\$1,613	\$19,350	\$484	157,739	31%	\$11.17	\$581	1.9
SACRAMENTO COUNTY	\$19.65	51%	\$1,022	\$40,880	2.5	\$72,800	\$1,820	\$21,840	\$546	189,791	42%	\$14.95	\$778	1.3
SAN BENITO COUNTY	\$21.50	47%	\$1,118	\$44,720	2.7	\$80,400	\$2,010	\$24,120	\$603	5,061	32%	\$10.36	\$539	2.1
SAN BERNARDINO COUNTY	\$21.63	78%	\$1,125	\$45,000	2.7	\$64,500	\$1,613	\$19,350	\$484	187,580	35%	\$11.79	\$613	1.8
SAN DIEGO COUNTY *	\$27.27	62%	\$1,418	\$56,720	3.4	\$74,900	\$1,873	\$22,470	\$562	443,188	45%	\$16.34	\$849	1.7
SAN FRANCISCO COUNTY	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	214,385	65%	\$31.85	\$1,656	1.0
SAN JOAQUIN COUNTY	\$18.27	54%	\$950	\$38,000	2.3	\$63,600	\$1,590	\$19,080	\$477	71,958	40%	\$11.31	\$588	1.6
SAN LUIS OBISPO COUNTY	\$21.63	51%	\$1,125	\$45,000	2.7	\$70,800	\$1,770	\$21,240	\$531	35,747	39%	\$11.35	\$590	1.9
SAN MATEO COUNTY	\$31.88	17%	\$1,658	\$66,320	4.0	\$96,800	\$2,420	\$29,040	\$726	97,839	39%	\$27.51	\$1,430	1.2
SANTA BARBARA COUNTY	\$24.27	50%	\$1,262	\$50,480	3.0	\$70,400	\$1,760	\$21,120	\$528	60,043	44%	\$14.35	\$746	1.7
SANTA CLARA COUNTY	\$25.73	4%	\$1,338	\$53,520	3.2	\$102,500	\$2,563	\$30,750	\$769	227,227	40%	\$31.72	\$1,649	0.8
SANTA CRUZ COUNTY	\$30.58	49%	\$1,590	\$63,600	3.8	\$83,800	\$2,095	\$25,140	\$629	36,474	40%	\$13.69	\$712	2.2
SHASTA COUNTY	\$15.42	51%	\$802	\$32,080	1.9	\$55,700	\$1,393	\$16,710	\$418	21,477	34%	\$10.89	\$566	1.4
SIERRA COUNTY	\$19.48	51%	\$1,013	\$40,520	2.4	\$56,900	\$1,423	\$17,070	\$427	443	29%	\$8.41	\$438	2.3

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# CALIFORNIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SISKIYOU COUNTY</b>	<b>\$14.35</b>	51%	\$746	\$29,840	1.8	\$48,300	\$1,208	\$14,490	\$362	6,081	33%	\$8.86	\$461	1.6
<b>SOLANO COUNTY</b>	<b>\$22.33</b>	49%	\$1,161	\$46,440	2.8	\$79,400	\$1,985	\$23,820	\$596	45,406	35%	\$13.93	\$724	1.6
<b>SONOMA COUNTY</b>	<b>\$24.92</b>	42%	\$1,296	\$51,840	3.1	\$80,200	\$2,005	\$24,060	\$602	61,892	36%	\$15.22	\$791	1.6
<b>STANISLAUS COUNTY</b>	<b>\$16.62</b>	46%	\$864	\$34,560	2.1	\$59,600	\$1,490	\$17,880	\$447	55,235	38%	\$11.62	\$604	1.4
<b>SUTTER COUNTY</b>	<b>\$14.23</b>	51%	\$740	\$29,600	1.8	\$55,400	\$1,385	\$16,620	\$416	10,418	39%	\$10.07	\$524	1.4
<b>TEHAMA COUNTY</b>	<b>\$14.52</b>	51%	\$755	\$30,200	1.8	\$48,600	\$1,215	\$14,580	\$365	6,791	32%	\$10.72	\$557	1.4
<b>TRINITY COUNTY</b>	<b>\$14.58</b>	50%	\$758	\$30,320	1.8	\$45,600	\$1,140	\$13,680	\$342	1,606	29%	\$8.25	\$429	1.8
<b>TULARE COUNTY</b>	<b>\$12.96</b>	33%	\$674	\$26,960	1.6	\$47,200	\$1,180	\$14,160	\$354	42,481	38%	\$9.57	\$498	1.4
<b>TUOLUMNE COUNTY</b>	<b>\$17.88</b>	50%	\$930	\$37,200	2.2	\$58,300	\$1,458	\$17,490	\$437	6,043	29%	\$10.60	\$551	1.7
<b>VENTURA COUNTY</b>	<b>\$28.88</b>	60%	\$1,502	\$60,080	3.6	\$86,100	\$2,153	\$25,830	\$646	78,861	32%	\$15.77	\$820	1.8
<b>YOLO COUNTY</b>	<b>\$20.29</b>	48%	\$1,055	\$42,200	2.5	\$72,600	\$1,815	\$21,780	\$545	27,866	47%	\$12.20	\$634	1.7
<b>YUBA COUNTY</b>	<b>\$14.23</b>	51%	\$740	\$29,600	1.8	\$55,400	\$1,385	\$16,620	\$416	9,447	46%	\$13.27	\$690	1.1

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

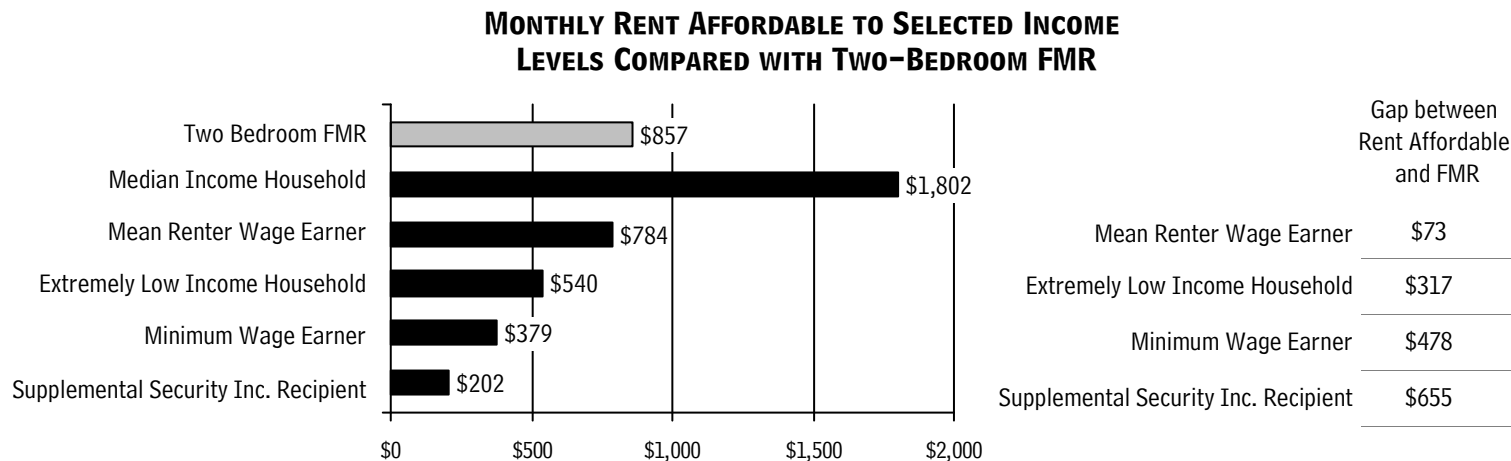
# COLORADO

In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$857. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,856 monthly or \$34,277 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.48**

In Colorado, a minimum wage worker earns an hourly wage of \$7.28. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 91 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is \$15.08. 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.



COLORADO	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>COLORADO</b>	<b>\$16.48</b>	16%	\$857	\$34,277	2.3	\$72,062	\$1,802	\$21,619	\$540	541,933	33%	\$15.08	\$784	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$15.77</b>	31%	\$820	\$32,793	2.2	\$59,313	\$1,483	\$17,794	\$445	72,890	31%	\$12.20	\$635	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOULDER MSA</b>	<b>\$19.79</b>	20%	\$1,029	\$41,160	2.7	\$89,100	\$2,228	\$26,730	\$668	40,431	35%	\$16.34	\$850	1.2
<b>COLORADO SPRINGS HMFA</b>	<b>\$15.31</b>	23%	\$796	\$31,840	2.1	\$70,800	\$1,770	\$21,240	\$531	67,966	35%	\$13.22	\$687	1.2
<b>DENVER-AURORA MSA *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	279,218	33%	\$17.03	\$886	1.0
<b>FORT COLLINS-LOVELAND MSA</b>	<b>\$16.04</b>	26%	\$834	\$33,360	2.2	\$75,200	\$1,880	\$22,560	\$564	31,420	32%	\$11.84	\$616	1.4
<b>GRAND JUNCTION MSA</b>	<b>\$12.98</b>	36%	\$675	\$27,000	1.8	\$57,200	\$1,430	\$17,160	\$429	12,517	27%	\$11.29	\$587	1.2
<b>GREELEY MSA</b>	<b>\$12.79</b>	19%	\$665	\$26,600	1.8	\$64,300	\$1,608	\$19,290	\$482	19,819	31%	\$11.13	\$579	1.1
<b>PUEBLO MSA</b>	<b>\$13.06</b>	26%	\$679	\$27,160	1.8	\$51,300	\$1,283	\$15,390	\$385	16,145	30%	\$9.37	\$487	1.4
<b>TELLER COUNTY HMFA</b>	<b>\$17.06</b>	21%	\$887	\$35,480	2.3	\$72,500	\$1,813	\$21,750	\$544	1,527	19%	\$11.95	\$622	1.4
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	37,708	29%	\$13.92	\$724	1.2
<b>ALAMOSA COUNTY</b>	<b>\$11.10</b>	38%	\$577	\$23,080	1.5	\$48,800	\$1,220	\$14,640	\$366	1,966	36%	\$8.39	\$436	1.3
<b>ARAPAHOE COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	61,010	32%	\$17.55	\$913	1.0
<b>ARCHULETA COUNTY</b>	<b>\$14.94</b>	26%	\$777	\$31,080	2.1	\$55,000	\$1,375	\$16,500	\$413	924	23%	\$9.26	\$482	1.6
<b>BACA COUNTY</b>	<b>\$11.10</b>	42%	\$577	\$23,080	1.5	\$43,200	\$1,080	\$12,960	\$324	447	23%	\$8.61	\$448	1.3
<b>BENT COUNTY</b>	<b>\$11.10</b>	31%	\$577	\$23,080	1.5	\$43,300	\$1,083	\$12,990	\$325	646	32%	\$9.32	\$484	1.2
<b>BOULDER COUNTY</b>	<b>\$19.79</b>	20%	\$1,029	\$41,160	2.7	\$89,100	\$2,228	\$26,730	\$668	40,431	35%	\$16.34	\$850	1.2
<b>CHAFFEE COUNTY</b>	<b>\$12.90</b>	26%	\$671	\$26,840	1.8	\$53,500	\$1,338	\$16,050	\$401	1,760	27%	\$8.76	\$455	1.5
<b>CHEYENNE COUNTY</b>	<b>\$11.10</b>	31%	\$577	\$23,080	1.5	\$56,500	\$1,413	\$16,950	\$424	220	25%	\$14.29	\$743	0.8
<b>CLEAR CREEK COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	967	24%	\$11.89	\$618	1.4
<b>CONEJOS COUNTY</b>	<b>\$11.10</b>	42%	\$577	\$23,080	1.5	\$37,000	\$925	\$11,100	\$278	637	21%	\$7.57	\$394	1.5
<b>COSTILLA COUNTY</b>	<b>\$11.10</b>	42%	\$577	\$23,080	1.5	\$32,400	\$810	\$9,720	\$243	323	21%	\$9.15	\$476	1.2
<b>CROWLEY COUNTY</b>	<b>\$11.10</b>	31%	\$577	\$23,080	1.5	\$41,100	\$1,028	\$12,330	\$308	368	27%	\$11.51	\$598	1.0
<b>CUSTER COUNTY</b>	<b>\$13.83</b>	26%	\$719	\$28,760	1.9	\$52,400	\$1,310	\$15,720	\$393	312	21%	\$9.26	\$481	1.5
<b>DELTA COUNTY</b>	<b>\$11.88</b>	26%	\$618	\$24,720	1.6	\$48,000	\$1,200	\$14,400	\$360	2,492	23%	\$9.32	\$485	1.3
<b>DENVER COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	113,604	47%	\$19.97	\$1,038	0.9
<b>DOLORES COUNTY</b>	<b>\$13.69</b>	26%	\$712	\$28,480	1.9	\$48,300	\$1,208	\$14,490	\$362	188	24%	\$9.93	\$516	1.4
<b>DOUGLAS COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	7,382	12%	\$14.19	\$738	1.2
<b>EAGLE COUNTY</b>	<b>\$25.69</b>	26%	\$1,336	\$53,440	3.5	\$86,600	\$2,165	\$25,980	\$650	5,493	36%	\$15.45	\$804	1.7
<b>EL PASO COUNTY</b>	<b>\$15.31</b>	23%	\$796	\$31,840	2.1	\$70,800	\$1,770	\$21,240	\$531	67,966	35%	\$13.22	\$687	1.2
<b>ELBERT COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	715	11%	\$9.13	\$475	1.9
<b>FREMONT COUNTY</b>	<b>\$12.27</b>	26%	\$638	\$25,520	1.7	\$51,900	\$1,298	\$15,570	\$389	3,661	24%	\$8.59	\$447	1.4
<b>GARFIELD COUNTY</b>	<b>\$20.81</b>	62%	\$1,082	\$43,280	2.9	\$71,400	\$1,785	\$21,420	\$536	5,657	35%	\$15.51	\$806	1.3
<b>GILPIN COUNTY *</b>	<b>\$17.13</b>	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	440	22%	\$12.04	\$626	1.4
<b>GRAND COUNTY</b>	<b>\$14.56</b>	26%	\$757	\$30,280	2.0	\$70,200	\$1,755	\$21,060	\$527	1,608	32%	\$10.45	\$544	1.4
<b>GUNNISON COUNTY</b>	<b>\$14.81</b>	26%	\$770	\$30,800	2.0	\$66,100	\$1,653	\$19,830	\$496	2,348	42%	\$9.76	\$508	1.5

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# COLORADO

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
HINSDALE COUNTY	\$19.27	26%	\$1,002	\$40,080	2.6	\$53,500	\$1,338	\$16,050	\$401	126	35%	\$8.67	\$451	2.2
HUERFANO COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$41,500	\$1,038	\$12,450	\$311	905	29%	\$9.62	\$500	1.2
JACKSON COUNTY	\$14.42	26%	\$750	\$30,000	2.0	\$47,200	\$1,180	\$14,160	\$354	212	32%	\$10.65	\$554	1.4
JEFFERSON COUNTY *	\$17.13	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	56,672	28%	\$14.11	\$734	1.2
KIOWA COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$45,100	\$1,128	\$13,530	\$338	191	29%	\$8.32	\$433	1.3
KIT CARSON COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$53,200	\$1,330	\$15,960	\$399	834	28%	\$9.83	\$511	1.1
LA PLATA COUNTY	\$15.46	26%	\$804	\$32,160	2.1	\$66,200	\$1,655	\$19,860	\$497	5,485	32%	\$11.47	\$597	1.3
LAKE COUNTY	\$19.27	26%	\$1,002	\$40,080	2.6	\$53,000	\$1,325	\$15,900	\$398	950	32%	\$9.45	\$492	2.0
LARIMER COUNTY	\$16.04	26%	\$834	\$33,360	2.2	\$75,200	\$1,880	\$22,560	\$564	31,420	32%	\$11.84	\$616	1.4
LAS ANIMAS COUNTY	\$11.17	26%	\$581	\$23,240	1.5	\$43,300	\$1,083	\$12,990	\$325	1,829	30%	\$9.90	\$515	1.1
LINCOLN COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$50,500	\$1,263	\$15,150	\$379	641	31%	\$11.04	\$574	1.0
LOGAN COUNTY	\$11.10	27%	\$577	\$23,080	1.5	\$54,300	\$1,358	\$16,290	\$407	2,277	30%	\$9.32	\$484	1.2
MESA COUNTY	\$12.98	36%	\$675	\$27,000	1.8	\$57,200	\$1,430	\$17,160	\$429	12,517	27%	\$11.29	\$587	1.2
MINERAL COUNTY	\$19.27	26%	\$1,002	\$40,080	2.6	\$52,300	\$1,308	\$15,690	\$392	101	27%	\$9.09	\$473	2.1
MOFFAT COUNTY	\$13.56	53%	\$705	\$28,200	1.9	\$57,900	\$1,448	\$17,370	\$434	1,393	28%	\$12.46	\$648	1.1
MONTEZUMA COUNTY	\$11.94	26%	\$621	\$24,840	1.6	\$48,400	\$1,210	\$14,520	\$363	2,321	25%	\$9.30	\$483	1.3
MONTROSE COUNTY	\$12.92	26%	\$672	\$26,880	1.8	\$52,300	\$1,308	\$15,690	\$392	3,277	25%	\$10.16	\$528	1.3
MORGAN COUNTY	\$11.58	26%	\$602	\$24,080	1.6	\$49,600	\$1,240	\$14,880	\$372	3,006	32%	\$11.32	\$589	1.0
OTERO COUNTY	\$11.10	44%	\$577	\$23,080	1.5	\$45,700	\$1,143	\$13,710	\$343	2,437	31%	\$7.50	\$390	1.5
OURAY COUNTY	\$19.27	26%	\$1,002	\$40,080	2.6	\$63,300	\$1,583	\$18,990	\$475	426	27%	\$10.31	\$536	1.9
PARK COUNTY *	\$17.13	9%	\$891	\$35,640	2.4	\$76,000	\$1,900	\$22,800	\$570	720	12%	\$10.63	\$553	1.6
PHILLIPS COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$48,500	\$1,213	\$14,550	\$364	422	24%	\$11.13	\$579	1.0
PITKIN COUNTY	\$27.17	26%	\$1,413	\$56,520	3.7	\$95,400	\$2,385	\$28,620	\$716	2,786	41%	\$16.75	\$871	1.6
PROWERS COUNTY	\$11.10	45%	\$577	\$23,080	1.5	\$43,500	\$1,088	\$13,050	\$326	1,796	34%	\$8.60	\$447	1.3
PUEBLO COUNTY	\$13.06	26%	\$679	\$27,160	1.8	\$51,300	\$1,283	\$15,390	\$385	16,145	30%	\$9.37	\$487	1.4
RIO BLANCO COUNTY	\$14.42	26%	\$750	\$30,000	2.0	\$56,500	\$1,413	\$16,950	\$424	683	30%	\$20.51	\$1,067	0.7
RIO GRANDE COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$46,800	\$1,170	\$14,040	\$351	1,375	29%	\$8.53	\$443	1.3
ROUTT COUNTY	\$20.04	26%	\$1,042	\$41,680	2.8	\$80,600	\$2,015	\$24,180	\$605	2,445	31%	\$14.74	\$766	1.4
SAGUACHE COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$37,400	\$935	\$11,220	\$281	703	31%	\$8.10	\$421	1.4
SAN JUAN COUNTY	\$13.69	26%	\$712	\$28,480	1.9	\$50,900	\$1,273	\$15,270	\$382	88	33%	\$5.17	\$269	2.6
SAN MIGUEL COUNTY	\$20.88	26%	\$1,086	\$43,440	2.9	\$76,800	\$1,920	\$23,040	\$576	1,460	48%	\$14.28	\$742	1.5
SEDGWICK COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$43,200	\$1,080	\$12,960	\$324	310	27%	\$11.00	\$572	1.0
SUMMIT COUNTY	\$22.46	26%	\$1,168	\$46,720	3.1	\$85,100	\$2,128	\$25,530	\$638	3,738	41%	\$12.14	\$631	1.8
TELLER COUNTY	\$17.06	21%	\$887	\$35,480	2.3	\$72,500	\$1,813	\$21,750	\$544	1,527	19%	\$11.95	\$622	1.4
WASHINGTON COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$47,500	\$1,188	\$14,250	\$356	523	26%	\$10.34	\$538	1.1
WELD COUNTY	\$12.79	19%	\$665	\$26,600	1.8	\$64,300	\$1,608	\$19,290	\$482	19,819	31%	\$11.13	\$579	1.1
YUMA COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$50,600	\$1,265	\$15,180	\$380	1,100	29%	\$10.95	\$570	1.0

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



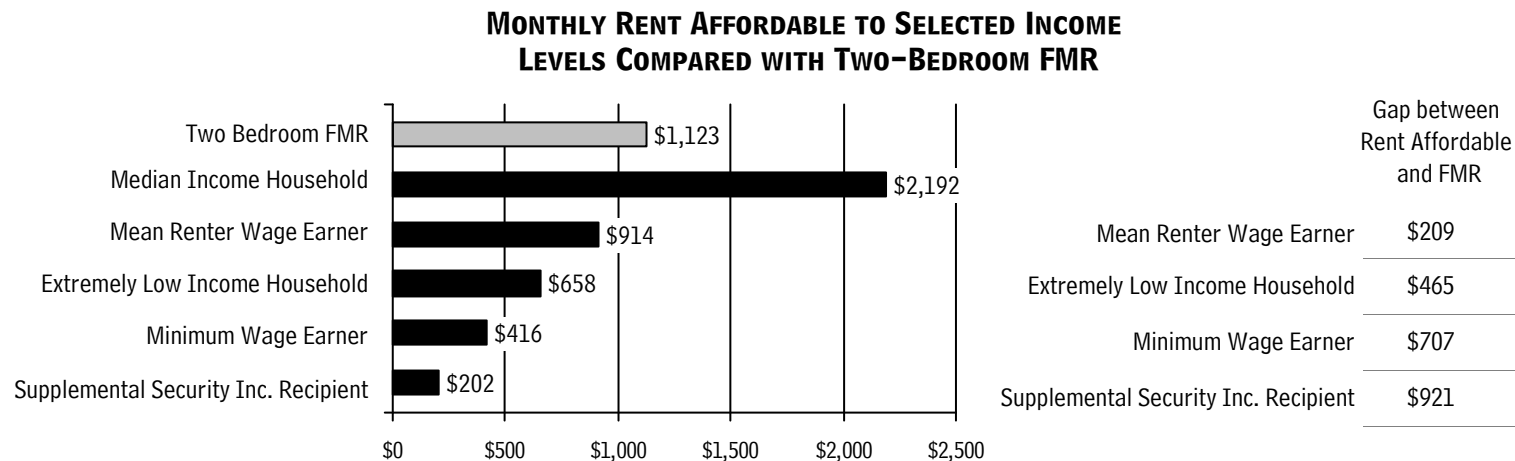
# CONNECTICUT

In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,123. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,745 monthly or \$44,938 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$21.60**

In Connecticut, 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 108 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is \$17.58. 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.



CONNECTICUT	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>CONNECTICUT</b>	<b>\$21.60</b>	44%	\$1,123	\$44,938	2.7	\$87,678	\$2,192	\$26,303	\$658	431,928	33%	\$17.58	\$914	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$17.69</b>	43%	\$920	\$36,797	2.2	\$80,056	\$2,001	\$24,017	\$600	31,142	28%	\$11.06	\$575	1.6
<b><u>METROPOLITAN AREAS</u></b>														
<b>BRIDGEPORT HMFA</b>	<b>\$23.35</b>	60%	\$1,214	\$48,560	2.9	\$84,800	\$2,120	\$25,440	\$636	40,146	32%	\$24.25	\$1,261	1.0
<b>COLCHESTER-LEBANON HMFA</b>	<b>\$20.73</b>	43%	\$1,078	\$43,120	2.6	\$91,400	\$2,285	\$27,420	\$686	1,479	19%	\$14.96	\$778	1.4
<b>DANBURY HMFA</b>	<b>\$28.94</b>	60%	\$1,505	\$60,200	3.6	\$107,100	\$2,678	\$32,130	\$803	16,095	25%	\$24.25	\$1,261	1.2
<b>HARTFORD-WEST HARTFORD-EAST HARTFORD HMFA *</b>	<b>\$19.63</b>	37%	\$1,021	\$40,840	2.5	\$85,100	\$2,128	\$25,530	\$638	146,515	34%	\$16.54	\$860	1.2
<b>MILFORD-ANSONIA-SEYMOUR HMFA</b>	<b>\$21.40</b>	44%	\$1,113	\$44,520	2.7	\$85,700	\$2,143	\$25,710	\$643	12,775	28%	\$13.85	\$720	1.5
<b>NEW HAVEN-MERIDEN HMFA</b>	<b>\$21.17</b>	48%	\$1,101	\$44,040	2.6	\$80,200	\$2,005	\$24,060	\$602	76,728	38%	\$13.85	\$720	1.5
<b>NORWICH-NEW LONDON HMFA</b>	<b>\$18.48</b>	43%	\$961	\$38,440	2.3	\$80,500	\$2,013	\$24,150	\$604	31,808	35%	\$14.96	\$778	1.2
<b>SOUTHERN MIDDLESEX COUNTY HMFA</b>	<b>\$21.23</b>	37%	\$1,104	\$44,160	2.7	\$96,700	\$2,418	\$29,010	\$725	3,570	19%	\$15.19	\$790	1.4
<b>STAMFORD-NORWALK HMFA</b>	<b>\$32.75</b>	44%	\$1,703	\$68,120	4.1	\$122,300	\$3,058	\$36,690	\$917	43,482	33%	\$24.25	\$1,261	1.4
<b>WATERBURY HMFA</b>	<b>\$17.19</b>	46%	\$894	\$35,760	2.1	\$66,900	\$1,673	\$20,070	\$502	28,188	39%	\$13.85	\$720	1.2
<b><u>COUNTIES</u></b>														
<b>LITCHFIELD COUNTY</b>	<b>\$18.69</b>	43%	\$972	\$38,880	2.3	\$86,700	\$2,168	\$26,010	\$650	17,738	25%	\$11.31	\$588	1.7
<b>WINDHAM COUNTY</b>	<b>\$16.37</b>	43%	\$851	\$34,040	2.0	\$68,500	\$1,713	\$20,550	\$514	13,404	33%	\$10.64	\$553	1.5

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## **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.*

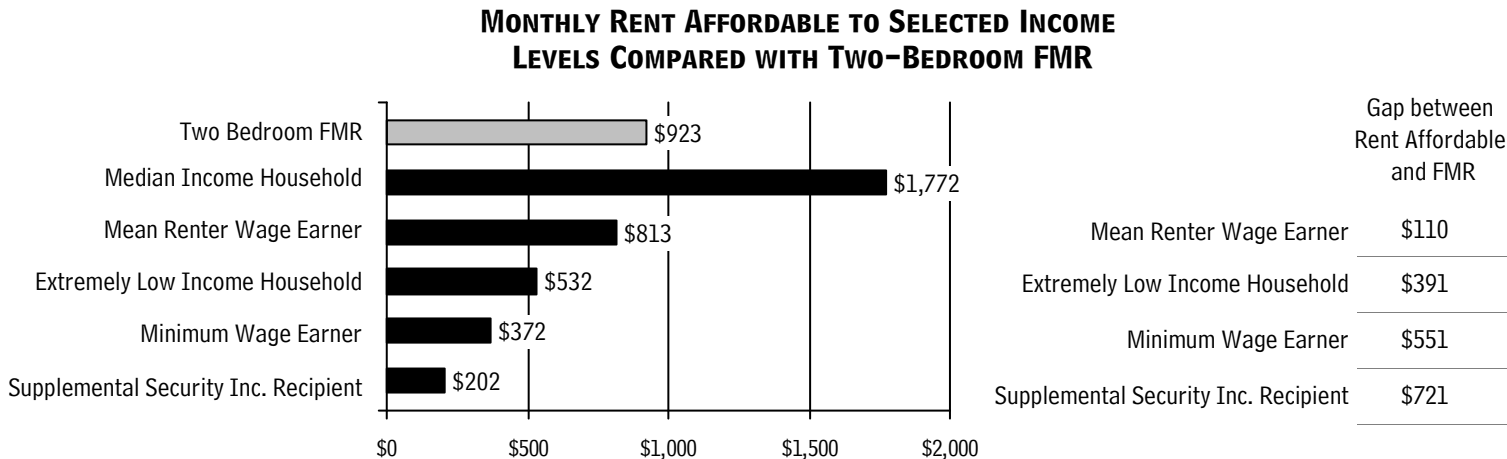
# DELAWARE

In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is \$923. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,076 monthly or \$36,917 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$17.75**

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 99 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 Delaware, the estimated mean (average) wage for a renter is \$15.64. 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.



DELAWARE	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>DELAWARE</b>	<b>\$17.75</b>	44%	\$923	\$36,917	2.5	\$70,885	\$1,772	\$21,266	\$532	82,690	28%	\$15.64	\$813	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.73</b>	42%	\$714	\$28,560	1.9	\$58,600	\$1,465	\$17,580	\$440	12,072	19%	\$10.77	\$560	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>DOVER MSA †</b>	<b>\$14.88</b>	42%	\$774	\$30,960	2.1	\$59,500	\$1,488	\$17,850	\$446	14,176	30%			
<b>PHILADELPHIA-CAMDEN-WILMINGTON MSA</b>	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	56,442	30%	\$16.86	\$877	1.1
<b><u>COUNTIES</u></b>														
<b>KENT COUNTY †</b>	<b>\$14.88</b>	42%	\$774	\$30,960	2.1	\$59,500	\$1,488	\$17,850	\$446	14,176	30%			
<b>NEW CASTLE COUNTY</b>	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	56,442	30%	\$16.86	\$877	1.1
<b>SUSSEX COUNTY</b>	<b>\$13.73</b>	42%	\$714	\$28,560	1.9	\$58,600	\$1,465	\$17,580	\$440	12,072	19%	\$10.77	\$560	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

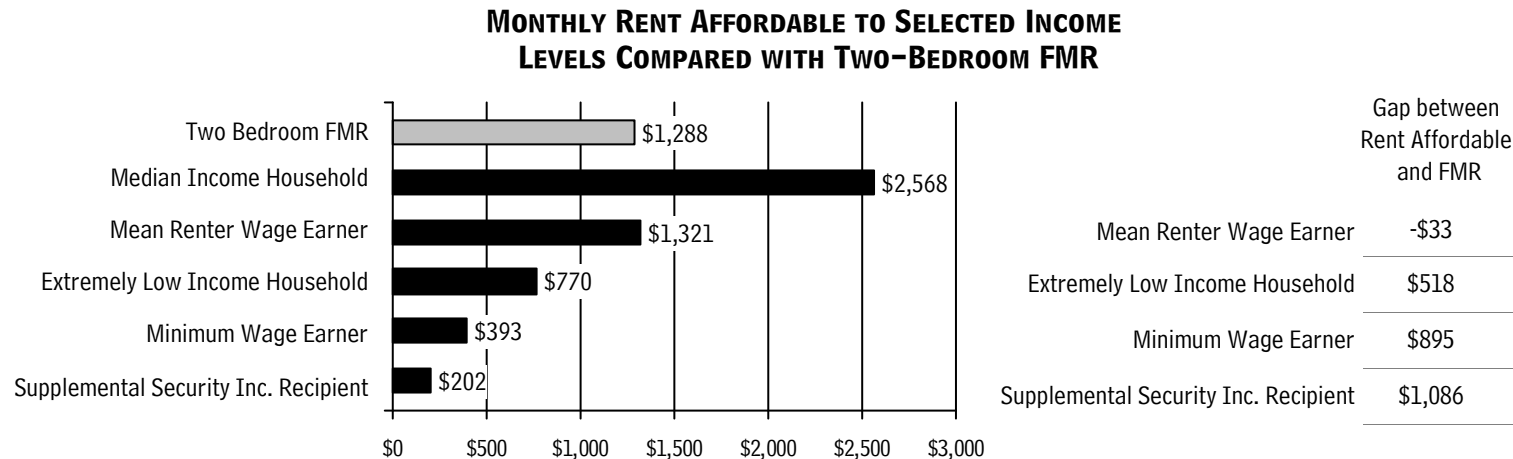
## DISTRICT OF COLUMBIA

In the District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,288. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,293 monthly or \$51,520 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$24.77**

In the District of Columbia, a minimum wage worker earns an hourly wage of \$7.55. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 131 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In the District of Columbia, the estimated mean (average) wage for a renter is \$25.41. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 39 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.



DISTRICT OF COLUMBIA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DISTRICT OF COLUMBIA	\$24.77	51%	\$1,288	\$51,520	3.3	\$102,700	\$2,568	\$30,810	\$770	147,122	59%	\$25.41	\$1,321	1.0
<b><u>METROPOLITAN AREAS</u></b>														
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA	\$24.77	51%	\$1,288	\$51,520	3.3	\$102,700	\$2,568	\$30,810	\$770	147,122	59%	\$25.41	\$1,321	1.0
<b><u>COUNTIES</u></b>														
DISTRICT OF COLUMBIA	\$24.77	51%	\$1,288	\$51,520	3.3	\$102,700	\$2,568	\$30,810	\$770	147,122	59%	\$25.41	\$1,321	1.0

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

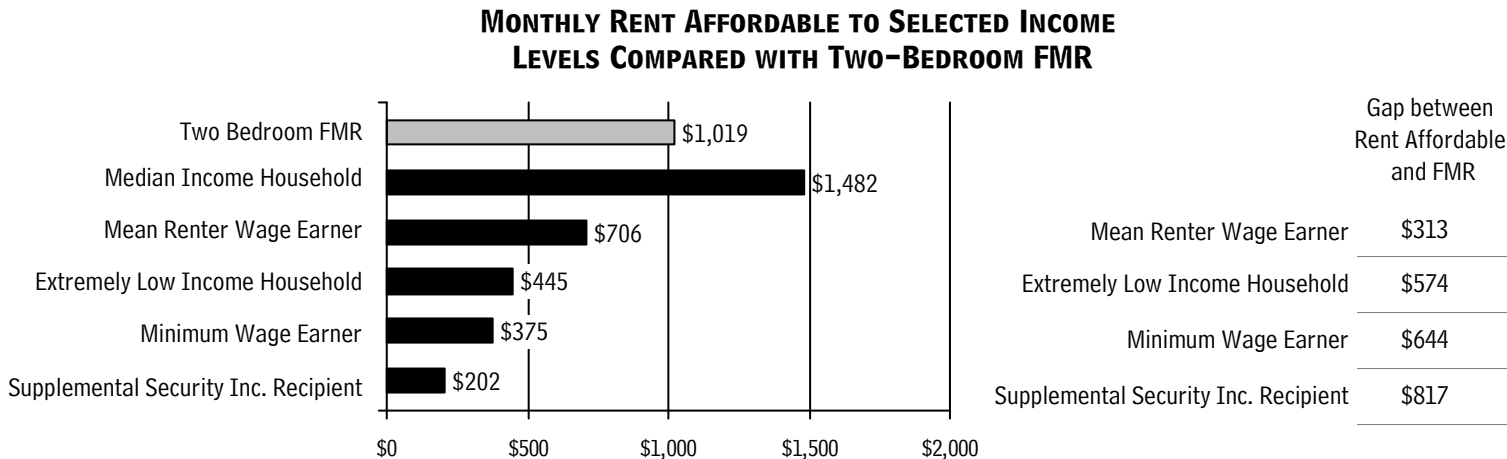
# FLORIDA

In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,019. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,398 monthly or \$40,776 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$19.60**

In Florida, a minimum wage worker earns an hourly wage of \$7.21. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 109 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Florida, the estimated mean (average) wage for a renter is \$13.58. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 58 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.





FLORIDA	FY09 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 <sup>5</sup>	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>FLORIDA</b>	<b>\$19.60</b>	51%	\$1,019	\$40,776	2.7	\$59,287	\$1,482	\$17,786	\$445	1,896,218	30%	\$13.58	\$706	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$14.38</b>	50%	\$748	\$29,911	2.0	\$47,551	\$1,189	\$14,265	\$357	78,697	21%	\$10.43	\$542	1.4
<b><u>METROPOLITAN AREAS</u></b>														
<b>BAKER COUNTY HMFA</b>	<b>\$11.10</b>	58%	\$577	\$23,080	1.5	\$56,100	\$1,403	\$16,830	\$421	1,320	19%	\$7.16	\$373	1.5
<b>BRADENTON-SARASOTA-VENICE MSA *</b>	<b>\$20.37</b>	47%	\$1,059	\$42,360	2.8	\$62,300	\$1,558	\$18,690	\$467	60,923	23%	\$13.21	\$687	1.5
<b>CAPE CORAL-FORT MYERS MSA</b>	<b>\$18.92</b>	55%	\$984	\$39,360	2.6	\$60,700	\$1,518	\$18,210	\$455	44,343	24%	\$13.27	\$690	1.4
<b>DELTONA-DAYTONA BEACH-ORMOND BEACH MSA</b>	<b>\$17.23</b>	47%	\$896	\$35,840	2.4	\$55,200	\$1,380	\$16,560	\$414	45,686	25%	\$11.01	\$572	1.6
<b>FORT LAUDERDALE HMFA *</b>	<b>\$25.25</b>	55%	\$1,313	\$52,520	3.5	\$65,400	\$1,635	\$19,620	\$491	199,820	31%	\$15.34	\$798	1.6
<b>FORT WALTON BEACH-CRESTVIEW-DESTIN MSA</b>	<b>\$15.69</b>	49%	\$816	\$32,640	2.2	\$66,300	\$1,658	\$19,890	\$497	22,297	34%	\$12.42	\$646	1.3
<b>GAINESVILLE MSA</b>	<b>\$15.15</b>	44%	\$788	\$31,520	2.1	\$59,800	\$1,495	\$17,940	\$449	40,120	43%	\$9.50	\$494	1.6
<b>JACKSONVILLE HMFA</b>	<b>\$17.44</b>	46%	\$907	\$36,280	2.4	\$65,100	\$1,628	\$19,530	\$488	139,121	33%	\$14.25	\$741	1.2
<b>LAKELAND-WINTER HAVEN MSA</b>	<b>\$15.08</b>	58%	\$784	\$31,360	2.1	\$52,200	\$1,305	\$15,660	\$392	49,860	27%	\$12.17	\$633	1.2
<b>MIAMI-MIAMI BEACH-KENDALL HMFA</b>	<b>\$22.23</b>	56%	\$1,156	\$46,240	3.1	\$50,800	\$1,270	\$15,240	\$381	327,441	42%	\$13.91	\$723	1.6
<b>NAPLES-MARCO ISLAND MSA</b>	<b>\$21.54</b>	49%	\$1,120	\$44,800	3.0	\$70,800	\$1,770	\$21,240	\$531	25,144	24%	\$15.08	\$784	1.4
<b>OCALA MSA</b>	<b>\$14.40</b>	49%	\$749	\$29,960	2.0	\$48,800	\$1,220	\$14,640	\$366	21,584	20%	\$11.62	\$604	1.2
<b>ORLANDO-KISSIMEE MSA</b>	<b>\$18.94</b>	40%	\$985	\$39,400	2.6	\$60,700	\$1,518	\$18,210	\$455	210,700	34%	\$14.02	\$729	1.4
<b>PALM BAY-MELBOURNE-TITUSVILLE MSA</b>	<b>\$16.65</b>	47%	\$866	\$34,640	2.3	\$62,200	\$1,555	\$18,660	\$467	50,317	25%	\$13.70	\$712	1.2
<b>PALM COAST MSA</b>	<b>\$18.44</b>	49%	\$959	\$38,360	2.6	\$56,600	\$1,415	\$16,980	\$425	3,394	16%	\$10.28	\$534	1.8
<b>PANAMA CITY-LYNN HAVEN MSA</b>	<b>\$14.83</b>	49%	\$771	\$30,840	2.1	\$56,200	\$1,405	\$16,860	\$422	18,705	31%	\$11.40	\$593	1.3
<b>PENSACOLA-FERRY PASS-BRENT MSA</b>	<b>\$14.52</b>	50%	\$755	\$30,200	2.0	\$57,100	\$1,428	\$17,130	\$428	44,954	29%	\$11.15	\$580	1.3
<b>PORT ST. LUCIE MSA</b>	<b>\$17.62</b>	49%	\$916	\$36,640	2.4	\$59,600	\$1,490	\$17,880	\$447	28,055	21%	\$12.00	\$624	1.5
<b>PUNTA GORDA MSA</b>	<b>\$16.87</b>	49%	\$877	\$35,080	2.3	\$54,400	\$1,360	\$16,320	\$408	10,420	16%	\$11.88	\$618	1.4
<b>SEBASTIAN-VERO BEACH MSA</b>	<b>\$17.58</b>	49%	\$914	\$36,560	2.4	\$58,300	\$1,458	\$17,490	\$437	11,018	22%	\$11.96	\$622	1.5
<b>TALLAHASSEE HMFA</b>	<b>\$17.15</b>	49%	\$892	\$35,680	2.4	\$63,600	\$1,590	\$19,080	\$477	45,892	39%	\$9.56	\$497	1.8
<b>TAMPA-ST. PETERSBURG-CLEARWATER MSA</b>	<b>\$18.19</b>	48%	\$946	\$37,840	2.5	\$59,200	\$1,480	\$17,760	\$444	294,922	29%	\$13.83	\$719	1.3
<b>WAKULLA COUNTY HMFA</b>	<b>\$14.17</b>	49%	\$737	\$29,480	2.0	\$59,300	\$1,483	\$17,790	\$445	1,334	16%	\$9.02	\$469	1.6
<b>WEST PALM BEACH-BOCA RATON HMFA *</b>	<b>\$24.88</b>	61%	\$1,294	\$51,760	3.5	\$67,600	\$1,690	\$20,280	\$507	120,151	25%	\$15.11	\$786	1.6
<b><u>COUNTIES</u></b>														
<b>ALACHUA COUNTY</b>	<b>\$15.15</b>	44%	\$788	\$31,520	2.1	\$59,800	\$1,495	\$17,940	\$449	39,425	45%	\$9.52	\$495	1.6
<b>BAKER COUNTY</b>	<b>\$11.10</b>	58%	\$577	\$23,080	1.5	\$56,100	\$1,403	\$16,830	\$421	1,320	19%	\$7.16	\$373	1.5
<b>BAY COUNTY</b>	<b>\$14.83</b>	49%	\$771	\$30,840	2.1	\$56,200	\$1,405	\$16,860	\$422	18,705	31%	\$11.40	\$593	1.3
<b>BRADFORD COUNTY</b>	<b>\$11.81</b>	49%	\$614	\$24,560	1.6	\$50,500	\$1,263	\$15,150	\$379	1,788	21%	\$8.80	\$458	1.3
<b>BREVARD COUNTY</b>	<b>\$16.65</b>	47%	\$866	\$34,640	2.3	\$62,200	\$1,555	\$18,660	\$467	50,317	25%	\$13.70	\$712	1.2
<b>BROWARD COUNTY *</b>	<b>\$25.25</b>	55%	\$1,313	\$52,520	3.5	\$65,400	\$1,635	\$19,620	\$491	199,820	31%	\$15.34	\$798	1.6
<b>CALHOUN COUNTY</b>	<b>\$11.88</b>	49%	\$618	\$24,720	1.6	\$42,400	\$1,060	\$12,720	\$318	884	20%	\$8.41	\$437	1.4
<b>CHARLOTTE COUNTY</b>	<b>\$16.87</b>	49%	\$877	\$35,080	2.3	\$54,400	\$1,360	\$16,320	\$408	10,420	16%	\$11.88	\$618	1.4
<b>CITRUS COUNTY</b>	<b>\$12.77</b>	49%	\$664	\$26,560	1.8	\$46,700	\$1,168	\$14,010	\$350	7,587	14%	\$10.99	\$572	1.2
<b>CLAY COUNTY</b>	<b>\$17.44</b>	46%	\$907	\$36,280	2.4	\$65,100	\$1,628	\$19,530	\$488	11,123	22%	\$10.52	\$547	1.7

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# FLORIDA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
COLLIER COUNTY	\$21.54	49%	\$1,120	\$44,800	3.0	\$70,800	\$1,770	\$21,240	\$531	25,144	24%	\$15.08	\$784	1.4
COLUMBIA COUNTY	\$12.62	49%	\$656	\$26,240	1.7	\$46,600	\$1,165	\$13,980	\$350	4,788	23%	\$10.78	\$561	1.2
DeSoto COUNTY	\$12.54	49%	\$652	\$26,080	1.7	\$44,600	\$1,115	\$13,380	\$335	2,720	25%	\$10.09	\$525	1.2
DIXIE COUNTY	\$11.10	59%	\$577	\$23,080	1.5	\$40,200	\$1,005	\$12,060	\$302	705	14%	\$9.00	\$468	1.2
DUVAL COUNTY	\$17.44	46%	\$907	\$36,280	2.4	\$65,100	\$1,628	\$19,530	\$488	112,025	37%	\$15.14	\$787	1.2
ESCAMBIA COUNTY	\$14.52	50%	\$755	\$30,200	2.0	\$57,100	\$1,428	\$17,130	\$428	36,359	33%	\$11.49	\$598	1.3
FLAGLER COUNTY	\$18.44	49%	\$959	\$38,360	2.6	\$56,600	\$1,415	\$16,980	\$425	3,394	16%	\$10.28	\$534	1.8
FRANKLIN COUNTY	\$11.88	49%	\$618	\$24,720	1.6	\$40,200	\$1,005	\$12,060	\$302	851	21%	\$8.74	\$454	1.4
GADSDEN COUNTY	\$17.15	49%	\$892	\$35,680	2.4	\$63,600	\$1,590	\$19,080	\$477	3,488	22%	\$7.86	\$409	2.2
GILCHRIST COUNTY	\$15.15	44%	\$788	\$31,520	2.1	\$59,800	\$1,495	\$17,940	\$449	695	14%	\$8.55	\$444	1.8
GLADES COUNTY	\$13.27	49%	\$690	\$27,600	1.8	\$44,100	\$1,103	\$13,230	\$331	707	18%	\$14.70	\$764	0.9
GULF COUNTY	\$11.88	49%	\$618	\$24,720	1.6	\$46,800	\$1,170	\$14,040	\$351	936	19%	\$9.43	\$490	1.3
HAMILTON COUNTY	\$11.10	59%	\$577	\$23,080	1.5	\$39,500	\$988	\$11,850	\$296	943	23%	\$11.28	\$586	1.0
HARDEE COUNTY	\$12.54	49%	\$652	\$26,080	1.7	\$41,900	\$1,048	\$12,570	\$314	2,169	27%	\$9.94	\$517	1.3
HENDRY COUNTY	\$13.25	49%	\$689	\$27,560	1.8	\$45,000	\$1,125	\$13,500	\$338	2,991	28%	\$9.81	\$510	1.4
HERNANDO COUNTY	\$18.19	48%	\$946	\$37,840	2.5	\$59,200	\$1,480	\$17,760	\$444	7,471	13%	\$10.63	\$553	1.7
HIGHLANDS COUNTY	\$13.54	49%	\$704	\$28,160	1.9	\$44,000	\$1,100	\$13,200	\$330	7,617	20%	\$9.65	\$502	1.4
HILLSBOROUGH COUNTY	\$18.19	48%	\$946	\$37,840	2.5	\$59,200	\$1,480	\$17,760	\$444	140,334	36%	\$14.45	\$751	1.3
HOLMES COUNTY	\$11.38	49%	\$592	\$23,680	1.6	\$44,200	\$1,105	\$13,260	\$332	1,276	18%	\$6.90	\$359	1.7
INDIAN RIVER COUNTY	\$17.58	49%	\$914	\$36,560	2.4	\$58,300	\$1,458	\$17,490	\$437	11,018	22%	\$11.96	\$622	1.5
JACKSON COUNTY	\$11.10	53%	\$577	\$23,080	1.5	\$46,900	\$1,173	\$14,070	\$352	3,677	22%	\$8.78	\$456	1.3
JEFFERSON COUNTY	\$17.15	49%	\$892	\$35,680	2.4	\$63,600	\$1,590	\$19,080	\$477	897	19%	\$7.55	\$392	2.3
LA FAYETTE COUNTY	\$11.10	59%	\$577	\$23,080	1.5	\$45,200	\$1,130	\$13,560	\$339	419	20%	\$7.66	\$399	1.4
LAKE COUNTY	\$18.94	40%	\$985	\$39,400	2.6	\$60,700	\$1,518	\$18,210	\$455	16,366	19%	\$10.37	\$539	1.8
LEE COUNTY	\$18.92	55%	\$984	\$39,360	2.6	\$60,700	\$1,518	\$18,210	\$455	44,343	24%	\$13.27	\$690	1.4
LEON COUNTY	\$17.15	49%	\$892	\$35,680	2.4	\$63,600	\$1,590	\$19,080	\$477	41,507	43%	\$9.77	\$508	1.8
LEVY COUNTY	\$11.10	49%	\$577	\$23,080	1.5	\$39,800	\$995	\$11,940	\$299	2,279	16%	\$8.74	\$454	1.3
LIBERTY COUNTY	\$11.88	49%	\$618	\$24,720	1.6	\$44,200	\$1,105	\$13,260	\$332	406	18%	\$12.14	\$631	1.0
MADISON COUNTY	\$11.88	49%	\$618	\$24,720	1.6	\$40,900	\$1,023	\$12,270	\$307	1,432	22%	\$7.62	\$396	1.6
MANATEE COUNTY *	\$20.37	47%	\$1,059	\$42,360	2.8	\$62,300	\$1,558	\$18,690	\$467	29,524	26%	\$12.48	\$649	1.6
MARION COUNTY	\$14.40	49%	\$749	\$29,960	2.0	\$48,800	\$1,220	\$14,640	\$366	21,584	20%	\$11.62	\$604	1.2
MARTIN COUNTY	\$17.62	49%	\$916	\$36,640	2.4	\$59,600	\$1,490	\$17,880	\$447	11,157	20%	\$11.66	\$606	1.5
MIAMI-DADE COUNTY	\$22.23	56%	\$1,156	\$46,240	3.1	\$50,800	\$1,270	\$15,240	\$381	327,441	42%	\$13.91	\$723	1.6
MONROE COUNTY	\$24.83	49%	\$1,291	\$51,640	3.4	\$69,200	\$1,730	\$20,760	\$519	13,186	38%	\$14.38	\$748	1.7
NASSAU COUNTY	\$17.44	46%	\$907	\$36,280	2.4	\$65,100	\$1,628	\$19,530	\$488	4,248	19%	\$9.73	\$506	1.8
OKALOOSA COUNTY	\$15.69	49%	\$816	\$32,640	2.2	\$66,300	\$1,658	\$19,890	\$497	22,297	34%	\$12.42	\$646	1.3
OSCEOLA COUNTY	\$13.48	49%	\$701	\$28,040	1.9	\$44,700	\$1,118	\$13,410	\$335	3,163	25%	\$10.86	\$565	1.2
ORANGE COUNTY	\$18.94	40%	\$985	\$39,400	2.6	\$60,700	\$1,518	\$18,210	\$455	132,056	39%	\$14.77	\$768	1.3
OSCEOLA COUNTY	\$18.94	40%	\$985	\$39,400	2.6	\$60,700	\$1,518	\$18,210	\$455	19,662	32%	\$11.99	\$623	1.6
PALM BEACH COUNTY *	\$24.88	61%	\$1,294	\$51,760	3.5	\$67,600	\$1,690	\$20,280	\$507	120,151	25%	\$15.11	\$786	1.6
PASCO COUNTY	\$18.19	48%	\$946	\$37,840	2.5	\$59,200	\$1,480	\$17,760	\$444	26,018	18%	\$10.69	\$556	1.7
PINELLAS COUNTY	\$18.19	48%	\$946	\$37,840	2.5	\$59,200	\$1,480	\$17,760	\$444	121,099	29%	\$13.87	\$721	1.3

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# FLORIDA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>POLK COUNTY</b>	<b>\$15.08</b>	58%	\$784	\$31,360	2.1	\$52,200	\$1,305	\$15,660	\$392	49,860	27%	\$12.17	\$633	1.2
<b>PUTNAM COUNTY</b>	<b>\$11.27</b>	49%	\$586	\$23,440	1.6	\$43,600	\$1,090	\$13,080	\$327	5,574	20%	\$8.49	\$442	1.3
<b>SANTA ROSA COUNTY</b>	<b>\$14.52</b>	50%	\$755	\$30,200	2.0	\$57,100	\$1,428	\$17,130	\$428	8,595	20%	\$9.68	\$503	1.5
<b>SARASOTA COUNTY *</b>	<b>\$20.37</b>	47%	\$1,059	\$42,360	2.8	\$62,300	\$1,558	\$18,690	\$467	31,399	21%	\$13.79	\$717	1.5
<b>SEMINOLE COUNTY</b>	<b>\$18.94</b>	40%	\$985	\$39,400	2.6	\$60,700	\$1,518	\$18,210	\$455	42,616	31%	\$13.45	\$699	1.4
<b>ST. JOHNS COUNTY</b>	<b>\$17.44</b>	46%	\$907	\$36,280	2.4	\$65,100	\$1,628	\$19,530	\$488	11,725	24%	\$10.94	\$569	1.6
<b>ST. LUCIE COUNTY</b>	<b>\$17.62</b>	49%	\$916	\$36,640	2.4	\$59,600	\$1,490	\$17,880	\$447	16,898	22%	\$12.32	\$641	1.4
<b>SUMTER COUNTY</b>	<b>\$11.10</b>	54%	\$577	\$23,080	1.5	\$47,200	\$1,180	\$14,160	\$354	2,818	14%	\$10.74	\$558	1.0
<b>SUWANNEE COUNTY</b>	<b>\$11.10</b>	59%	\$577	\$23,080	1.5	\$44,600	\$1,115	\$13,380	\$335	2,557	19%	\$7.75	\$403	1.4
<b>TAYLOR COUNTY</b>	<b>\$12.15</b>	49%	\$632	\$25,280	1.7	\$45,200	\$1,130	\$13,560	\$339	1,451	20%	\$10.61	\$552	1.1
<b>UNION COUNTY</b>	<b>\$11.88</b>	49%	\$618	\$24,720	1.6	\$48,400	\$1,210	\$14,520	\$363	858	25%	\$9.75	\$507	1.2
<b>VOLUSIA COUNTY</b>	<b>\$17.23</b>	47%	\$896	\$35,840	2.4	\$55,200	\$1,380	\$16,560	\$414	45,686	25%	\$11.01	\$572	1.6
<b>WAKULLA COUNTY</b>	<b>\$14.17</b>	49%	\$737	\$29,480	2.0	\$59,300	\$1,483	\$17,790	\$445	1,334	16%	\$9.02	\$469	1.6
<b>WALTON COUNTY</b>	<b>\$13.37</b>	49%	\$695	\$27,800	1.9	\$53,300	\$1,333	\$15,990	\$400	3,476	21%	\$10.65	\$554	1.3
<b>WASHINGTON COUNTY</b>	<b>\$11.10</b>	55%	\$577	\$23,080	1.5	\$43,800	\$1,095	\$13,140	\$329	1,439	18%	\$7.96	\$414	1.4

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

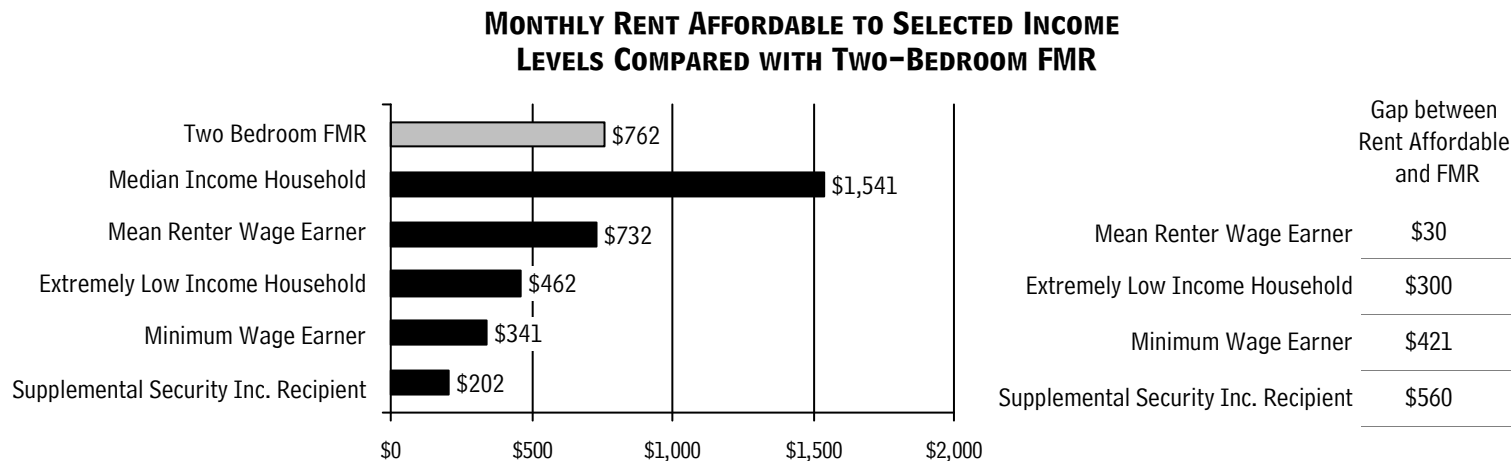
# GEORGIA

In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$762. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,541 monthly or \$30,491 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.66**

In Georgia, 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 90 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Georgia, the estimated mean (average) wage for a renter is \$14.08. 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.



GEORGIA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>GEORGIA</b>	<b>\$14.66</b>	25%	\$762	\$30,491	2.2	\$61,634	\$1,541	\$18,490	\$462	977,076	33%	\$14.08	\$732	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.97</b>	38%	\$571	\$22,825	1.7	\$46,313	\$1,158	\$13,894	\$347	168,450	27%	\$9.10	\$473	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ALBANY MSA	\$12.02	34%	\$625	\$25,000	1.8	\$49,100	\$1,228	\$14,730	\$368	21,944	38%	\$10.30	\$536	1.2
ATHENS-CLARKE COUNTY MSA	\$14.33	34%	\$745	\$29,800	2.2	\$56,500	\$1,413	\$16,950	\$424	27,573	43%	\$10.54	\$548	1.4
ATLANTA-SANDY SPRINGS-MARIETTA HMFA	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	509,021	33%	\$16.51	\$858	1.0
AUGUSTA-RICHMOND COUNTY MSA	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	40,863	34%	\$11.07	\$576	1.1
BRUNSWICK MSA	\$11.62	34%	\$604	\$24,160	1.8	\$55,200	\$1,380	\$16,560	\$414	10,795	29%	\$9.56	\$497	1.2
BUTTS COUNTY HMFA	\$12.02	29%	\$625	\$25,000	1.8	\$55,900	\$1,398	\$16,770	\$419	1,510	23%	\$9.04	\$470	1.3
CHATTANOOGA MSA	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	11,227	23%	\$9.16	\$476	1.4
COLUMBUS MSA	\$12.31	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	34,370	41%	\$12.31	\$640	1.0
DALTON HMFA	\$11.81	34%	\$614	\$24,560	1.8	\$51,900	\$1,298	\$15,570	\$389	9,523	32%	\$12.58	\$654	0.9
GAINESVILLE MSA	\$16.21	34%	\$843	\$33,720	2.5	\$59,600	\$1,490	\$17,880	\$447	13,700	29%	\$13.00	\$676	1.2
HARALSON COUNTY HMFA	\$10.21	40%	\$531	\$21,240	1.6	\$48,400	\$1,210	\$14,520	\$363	2,440	25%	\$9.86	\$513	1.0
HINESVILLE-FORT STEWART HMFA	\$11.73	34%	\$610	\$24,400	1.8	\$45,300	\$1,133	\$13,590	\$340	9,559	49%	\$12.78	\$665	0.9
LAMAR COUNTY HMFA	\$10.96	29%	\$570	\$22,800	1.7	\$54,000	\$1,350	\$16,200	\$405	1,576	28%	\$9.00	\$468	1.2
LONG COUNTY HMFA	\$10.46	34%	\$544	\$21,760	1.6	\$40,300	\$1,008	\$12,090	\$302	1,208	34%	\$10.40	\$541	1.0
MACON MSA	\$12.17	34%	\$633	\$25,320	1.9	\$54,900	\$1,373	\$16,470	\$412	27,154	35%	\$10.30	\$536	1.2
MERIWETHER COUNTY HMFA	\$10.75	29%	\$559	\$22,360	1.6	\$47,100	\$1,178	\$14,130	\$353	2,139	26%	\$7.60	\$395	1.4
MONROE COUNTY HMFA	\$11.73	34%	\$610	\$24,400	1.8	\$63,700	\$1,593	\$19,110	\$478	1,590	21%	\$9.24	\$481	1.3
MURRAY COUNTY HMFA	\$11.06	34%	\$575	\$23,000	1.7	\$51,200	\$1,280	\$15,360	\$384	3,493	26%	\$11.25	\$585	1.0
ROME MSA	\$12.19	34%	\$634	\$25,360	1.9	\$52,000	\$1,300	\$15,600	\$390	11,288	33%	\$11.27	\$586	1.1
SAVANNAH MSA	\$15.17	34%	\$789	\$31,560	2.3	\$59,000	\$1,475	\$17,700	\$443	39,634	36%	\$11.62	\$604	1.3
VALDOSTA MSA	\$11.96	34%	\$622	\$24,880	1.8	\$48,900	\$1,223	\$14,670	\$367	15,134	35%	\$9.03	\$470	1.3
WARNER ROBINS MSA	\$13.27	34%	\$690	\$27,600	2.0	\$65,700	\$1,643	\$19,710	\$493	12,885	31%	\$10.26	\$533	1.3
<b><u>COUNTIES</u></b>														
APPLING COUNTY	\$10.21	37%	\$531	\$21,240	1.6	\$43,300	\$1,083	\$12,990	\$325	1,384	21%	\$9.65	\$502	1.1
ATKINSON COUNTY	\$10.21	48%	\$531	\$21,240	1.6	\$40,500	\$1,013	\$12,150	\$304	702	26%	\$9.32	\$485	1.1
BACON COUNTY	\$10.21	48%	\$531	\$21,240	1.6	\$40,400	\$1,010	\$12,120	\$303	963	25%	\$6.46	\$336	1.6
BAKER COUNTY	\$12.02	34%	\$625	\$25,000	1.8	\$49,100	\$1,228	\$14,730	\$368	339	22%	\$10.53	\$547	1.1
BALDWIN COUNTY	\$11.88	34%	\$618	\$24,720	1.8	\$52,900	\$1,323	\$15,870	\$397	4,953	34%	\$8.89	\$462	1.3
BANKS COUNTY	\$10.60	34%	\$551	\$22,040	1.6	\$53,500	\$1,338	\$16,050	\$401	1,017	19%	\$8.86	\$461	1.2
BARROW COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	4,001	24%	\$10.15	\$528	1.7
BARTOW COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	6,732	25%	\$11.88	\$618	1.4
BEN HILL COUNTY	\$10.31	34%	\$536	\$21,440	1.6	\$40,900	\$1,023	\$12,270	\$307	2,225	33%	\$8.28	\$431	1.2
BERRIEN COUNTY	\$10.21	40%	\$531	\$21,240	1.6	\$43,000	\$1,075	\$12,900	\$323	1,528	24%	\$9.01	\$468	1.1
BIBB COUNTY	\$12.17	34%	\$633	\$25,320	1.9	\$54,900	\$1,373	\$16,470	\$412	24,581	41%	\$10.33	\$537	1.2
BLECKLEY COUNTY	\$10.21	43%	\$531	\$21,240	1.6	\$51,000	\$1,275	\$15,300	\$383	1,044	24%	\$10.95	\$570	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# GEORGIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
BRANTLEY COUNTY	\$11.62	34%	\$604	\$24,160	1.8	\$55,200	\$1,380	\$16,560	\$414	713	13%	\$8.37	\$435	1.4
BROOKS COUNTY	\$11.96	34%	\$622	\$24,880	1.8	\$48,900	\$1,223	\$14,670	\$367	1,424	23%	\$7.86	\$409	1.5
BRYAN COUNTY	\$15.17	34%	\$789	\$31,560	2.3	\$59,000	\$1,475	\$17,700	\$443	1,777	22%	\$8.81	\$458	1.7
BULLOCH COUNTY	\$11.52	34%	\$599	\$23,960	1.8	\$53,500	\$1,338	\$16,050	\$401	8,690	42%	\$7.09	\$368	1.6
BURKE COUNTY	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	1,904	24%	\$9.95	\$517	1.2
BUTTS COUNTY	\$12.02	29%	\$625	\$25,000	1.8	\$55,900	\$1,398	\$16,770	\$419	1,510	23%	\$9.04	\$470	1.3
CALHOUN COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$38,500	\$963	\$11,550	\$289	558	28%	\$6.29	\$327	1.6
CAMDEN COUNTY	\$12.67	34%	\$659	\$26,360	1.9	\$55,800	\$1,395	\$16,740	\$419	5,406	37%	\$11.08	\$576	1.1
CANDLER COUNTY	\$10.21	37%	\$531	\$21,240	1.6	\$38,100	\$953	\$11,430	\$286	905	27%	\$6.71	\$349	1.5
CARROLL COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	9,309	29%	\$10.04	\$522	1.7
CATOOSA COUNTY	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	4,688	23%	\$8.17	\$425	1.6
CHARLTON COUNTY	\$10.21	48%	\$531	\$21,240	1.6	\$41,500	\$1,038	\$12,450	\$311	645	19%	\$7.23	\$376	1.4
CHATHAM COUNTY	\$15.17	34%	\$789	\$31,560	2.3	\$59,000	\$1,475	\$17,700	\$443	35,577	40%	\$11.84	\$616	1.3
CHATTAHOOCHEE COUNTY	\$12.31	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	2,113	72%	\$16.34	\$850	0.8
CHATTOOGA COUNTY	\$10.21	38%	\$531	\$21,240	1.6	\$45,000	\$1,125	\$13,500	\$338	2,357	25%	\$10.68	\$555	1.0
CHEROKEE COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	7,992	16%	\$10.19	\$530	1.7
CLARKE COUNTY	\$14.33	34%	\$745	\$29,800	2.2	\$56,500	\$1,413	\$16,950	\$424	22,990	58%	\$10.90	\$567	1.3
CLAY COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$34,500	\$863	\$10,350	\$259	347	26%	\$7.23	\$376	1.4
CLAYTON COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	32,398	39%	\$20.07	\$1,044	0.8
CLINCH COUNTY	\$10.21	48%	\$531	\$21,240	1.6	\$39,400	\$985	\$11,820	\$296	694	28%	\$8.13	\$423	1.3
COBB COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	72,412	32%	\$16.72	\$869	1.0
COFFEE COUNTY	\$10.21	44%	\$531	\$21,240	1.6	\$44,400	\$1,110	\$13,320	\$333	3,419	26%	\$9.93	\$517	1.0
COLQUITT COUNTY	\$10.21	40%	\$531	\$21,240	1.6	\$43,200	\$1,080	\$12,960	\$324	5,162	33%	\$7.50	\$390	1.4
COLUMBIA COUNTY	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	5,576	18%	\$9.25	\$481	1.3
COOK COUNTY	\$10.21	49%	\$531	\$21,240	1.6	\$39,500	\$988	\$11,850	\$296	1,474	25%	\$8.90	\$463	1.1
COWETA COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	6,909	22%	\$8.69	\$452	1.9
CRAWFORD COUNTY	\$12.17	34%	\$633	\$25,320	1.9	\$54,900	\$1,373	\$16,470	\$412	680	15%	\$7.71	\$401	1.6
CRISP COUNTY	\$10.21	45%	\$531	\$21,240	1.6	\$40,600	\$1,015	\$12,180	\$305	3,295	40%	\$6.80	\$353	1.5
DADE COUNTY	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	1,115	20%	\$9.72	\$506	1.3
DAWSON COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	1,128	19%	\$9.83	\$511	1.7
DECATUR COUNTY	\$11.60	34%	\$603	\$24,120	1.8	\$40,500	\$1,013	\$12,150	\$304	2,855	28%	\$8.65	\$450	1.3
DEKALB COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	103,518	42%	\$17.11	\$890	1.0
DODGE COUNTY	\$10.21	60%	\$531	\$21,240	1.6	\$43,100	\$1,078	\$12,930	\$323	1,847	26%	\$7.07	\$368	1.4
DOOLY COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$43,900	\$1,098	\$13,170	\$329	1,119	29%	\$7.40	\$385	1.4
DOUGHERTY COUNTY	\$12.02	34%	\$625	\$25,000	1.8	\$49,100	\$1,228	\$14,730	\$368	16,540	47%	\$10.74	\$558	1.1
DOUGLAS COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	8,267	25%	\$10.28	\$535	1.6
EARLY COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$38,700	\$968	\$11,610	\$290	1,294	28%	\$9.91	\$515	1.0
ECHOLS COUNTY	\$11.96	34%	\$622	\$24,880	1.8	\$48,900	\$1,223	\$14,670	\$367	307	24%	\$6.53	\$340	1.8
EFFINGHAM COUNTY	\$15.17	34%	\$789	\$31,560	2.3	\$59,000	\$1,475	\$17,700	\$443	2,280	17%	\$9.71	\$505	1.6
ELBERT COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$42,500	\$1,063	\$12,750	\$319	1,928	24%	\$8.23	\$428	1.2
EMANUEL COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$38,500	\$963	\$11,550	\$289	2,318	29%	\$6.09	\$317	1.7
EVANS COUNTY	\$10.21	37%	\$531	\$21,240	1.6	\$38,500	\$963	\$11,550	\$289	1,079	29%	\$8.60	\$447	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

GEORGIA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
FANNIN COUNTY	\$10.65	34%	\$554	\$22,160	1.6	\$43,800	\$1,095	\$13,140	\$329	1,456	17%	\$8.38	\$436	1.3
FAYETTE COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	4,239	13%	\$10.58	\$550	1.6
FLOYD COUNTY	\$12.19	34%	\$634	\$25,360	1.9	\$52,000	\$1,300	\$15,600	\$390	11,288	33%	\$11.27	\$586	1.1
FORSYTH COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	4,129	12%	\$11.23	\$584	1.5
FRANKLIN COUNTY	\$10.60	34%	\$551	\$22,040	1.6	\$46,400	\$1,160	\$13,920	\$348	1,631	21%	\$9.31	\$484	1.1
FULTON COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	154,131	48%	\$19.96	\$1,038	0.8
GILMER COUNTY	\$12.06	34%	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	1,991	22%	\$10.05	\$522	1.2
GLASCOCK COUNTY	\$10.21	46%	\$531	\$21,240	1.6	\$45,400	\$1,135	\$13,620	\$341	199	20%	\$7.82	\$407	1.3
GLYNN COUNTY	\$11.62	34%	\$604	\$24,160	1.8	\$55,200	\$1,380	\$16,560	\$414	9,390	35%	\$9.72	\$505	1.2
GORDON COUNTY	\$12.92	34%	\$672	\$26,880	2.0	\$53,000	\$1,325	\$15,900	\$398	4,572	28%	\$11.33	\$589	1.1
GRADY COUNTY	\$10.21	55%	\$531	\$21,240	1.6	\$42,500	\$1,063	\$12,750	\$319	2,348	27%	\$7.82	\$407	1.3
GREENE COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$49,400	\$1,235	\$14,820	\$371	1,301	24%	\$9.06	\$471	1.1
GWINNETT COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	55,752	28%	\$15.45	\$804	1.1
HABERSHAM COUNTY	\$12.12	34%	\$630	\$25,200	1.8	\$51,500	\$1,288	\$15,450	\$386	3,152	24%	\$10.34	\$538	1.2
HALL COUNTY	\$16.21	34%	\$843	\$33,720	2.5	\$59,600	\$1,490	\$17,880	\$447	13,700	29%	\$13.00	\$676	1.2
HANCOCK COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$33,800	\$845	\$10,140	\$254	762	24%	\$6.21	\$323	1.6
HARALSON COUNTY	\$10.21	40%	\$531	\$21,240	1.6	\$48,400	\$1,210	\$14,520	\$363	2,440	25%	\$9.86	\$513	1.0
HARRIS COUNTY	\$12.31	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	1,226	14%	\$6.64	\$345	1.9
HART COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$49,100	\$1,228	\$14,730	\$368	1,745	19%	\$8.82	\$458	1.2
HEARD COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	919	23%	\$14.70	\$765	1.1
HENRY COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	6,101	15%	\$10.26	\$534	1.6
HOUSTON COUNTY	\$13.27	34%	\$690	\$27,600	2.0	\$65,700	\$1,643	\$19,710	\$493	12,885	31%	\$10.26	\$533	1.3
IRWIN COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$43,700	\$1,093	\$13,110	\$328	846	23%	\$7.84	\$408	1.3
JACKSON COUNTY	\$12.69	34%	\$660	\$26,400	1.9	\$57,000	\$1,425	\$17,100	\$428	3,774	25%	\$10.32	\$537	1.2
JASPER COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	872	21%	\$9.62	\$500	1.8
JEFF DAVIS COUNTY	\$10.21	37%	\$531	\$21,240	1.6	\$38,400	\$960	\$11,520	\$288	1,093	23%	\$10.15	\$528	1.0
JEFFERSON COUNTY	\$10.21	46%	\$531	\$21,240	1.6	\$38,900	\$973	\$11,670	\$292	1,765	28%	\$8.79	\$457	1.2
JENKINS COUNTY	\$10.21	46%	\$531	\$21,240	1.6	\$36,700	\$918	\$11,010	\$275	855	27%	\$7.33	\$381	1.4
JOHNSON COUNTY	\$10.50	34%	\$546	\$21,840	1.6	\$36,800	\$920	\$11,040	\$276	632	20%	\$5.78	\$301	1.8
JONES COUNTY	\$12.17	34%	\$633	\$25,320	1.9	\$54,900	\$1,373	\$16,470	\$412	1,229	14%	\$9.12	\$474	1.3
LAMAR COUNTY	\$10.96	29%	\$570	\$22,800	1.7	\$54,000	\$1,350	\$16,200	\$405	1,576	28%	\$9.00	\$468	1.2
LANIER COUNTY	\$11.96	34%	\$622	\$24,880	1.8	\$48,900	\$1,223	\$14,670	\$367	614	24%	\$8.78	\$457	1.4
LAURENS COUNTY	\$10.21	38%	\$531	\$21,240	1.6	\$47,900	\$1,198	\$14,370	\$359	4,908	29%	\$8.37	\$435	1.2
LEE COUNTY	\$12.02	34%	\$625	\$25,000	1.8	\$49,100	\$1,228	\$14,730	\$368	1,786	22%	\$9.40	\$489	1.3
LIBERTY COUNTY	\$11.73	34%	\$610	\$24,400	1.8	\$45,300	\$1,133	\$13,590	\$340	9,559	49%	\$12.78	\$665	0.9
LINCOLN COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$45,500	\$1,138	\$13,650	\$341	593	18%	\$9.98	\$519	1.0
LONG COUNTY	\$10.46	34%	\$544	\$21,760	1.6	\$40,300	\$1,008	\$12,090	\$302	1,208	34%	\$10.40	\$541	1.0
LOWNDES COUNTY	\$11.96	34%	\$622	\$24,880	1.8	\$48,900	\$1,223	\$14,670	\$367	12,789	39%	\$9.13	\$475	1.3
LUMPKIN COUNTY	\$13.81	34%	\$718	\$28,720	2.1	\$57,500	\$1,438	\$17,250	\$431	2,084	28%	\$9.65	\$502	1.4
MACON COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$36,500	\$913	\$10,950	\$274	1,295	27%	\$10.13	\$527	1.0
MADISON COUNTY	\$14.33	34%	\$745	\$29,800	2.2	\$56,500	\$1,413	\$16,950	\$424	1,943	20%	\$8.85	\$460	1.6
MARION COUNTY	\$12.31	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	584	22%	\$4.87	\$253	2.5

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# GEORGIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
McDUFFIE COUNTY	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	2,282	29%	\$9.73	\$506	1.3
McINTOSH COUNTY	\$11.62	34%	\$604	\$24,160	1.8	\$55,200	\$1,380	\$16,560	\$414	692	16%	\$7.48	\$389	1.6
MERIWETHER COUNTY	\$10.75	29%	\$559	\$22,360	1.6	\$47,100	\$1,178	\$14,130	\$353	2,139	26%	\$7.60	\$395	1.4
MILLER COUNTY	\$10.21	34%	\$531	\$21,240	1.6	\$39,500	\$988	\$11,850	\$296	574	23%	\$6.61	\$344	1.5
MITCHELL COUNTY	\$10.21	38%	\$531	\$21,240	1.6	\$38,800	\$970	\$11,640	\$291	2,260	28%	\$6.93	\$360	1.5
MONROE COUNTY	\$11.73	34%	\$610	\$24,400	1.8	\$63,700	\$1,593	\$19,110	\$478	1,590	21%	\$9.24	\$481	1.3
MONTGOMERY COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$47,700	\$1,193	\$14,310	\$358	637	22%	\$9.25	\$481	1.1
MORGAN COUNTY	\$11.35	34%	\$590	\$23,600	1.7	\$57,200	\$1,430	\$17,160	\$429	1,243	22%	\$9.74	\$506	1.2
MURRAY COUNTY	\$11.06	34%	\$575	\$23,000	1.7	\$51,200	\$1,280	\$15,360	\$384	3,493	26%	\$11.25	\$585	1.0
MUSCOGEE COUNTY	\$12.31	34%	\$640	\$25,600	1.9	\$51,000	\$1,275	\$15,300	\$383	30,447	44%	\$12.57	\$653	1.0
NEWTON COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	4,898	22%	\$10.84	\$564	1.6
OCONEE COUNTY	\$14.33	34%	\$745	\$29,800	2.2	\$56,500	\$1,413	\$16,950	\$424	1,791	20%	\$9.24	\$480	1.6
OGLETHORPE COUNTY	\$14.33	34%	\$745	\$29,800	2.2	\$56,500	\$1,413	\$16,950	\$424	849	18%	\$7.60	\$395	1.9
PAULDING COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	3,706	13%	\$8.82	\$459	1.9
PEACH COUNTY	\$11.19	34%	\$582	\$23,280	1.7	\$51,600	\$1,290	\$15,480	\$387	2,667	32%	\$7.90	\$411	1.4
PICKENS COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	1,606	18%	\$9.78	\$509	1.7
PIERCE COUNTY	\$10.21	48%	\$531	\$21,240	1.6	\$44,600	\$1,115	\$13,380	\$335	1,150	19%	\$7.53	\$391	1.4
PIKE COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	878	18%	\$8.93	\$465	1.9
POLK COUNTY	\$11.38	34%	\$592	\$23,680	1.7	\$46,900	\$1,173	\$14,070	\$352	4,020	29%	\$9.67	\$503	1.2
PULASKI COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$48,400	\$1,210	\$14,520	\$363	897	26%	\$8.40	\$437	1.2
PUTNAM COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$53,700	\$1,343	\$16,110	\$403	1,519	21%	\$8.10	\$421	1.3
QUITMAN COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$38,100	\$953	\$11,430	\$286	205	20%	\$11.05	\$574	0.9
RABUN COUNTY	\$12.08	34%	\$628	\$25,120	1.8	\$49,600	\$1,240	\$14,880	\$372	1,292	21%	\$9.88	\$514	1.2
RANDOLPH COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$37,600	\$940	\$11,280	\$282	908	31%	\$8.21	\$427	1.2
RICHMOND COUNTY	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	31,101	42%	\$11.85	\$616	1.0
ROCKDALE COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	6,129	25%	\$12.32	\$641	1.4
SCHLEY COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$44,900	\$1,123	\$13,470	\$337	340	24%	\$8.38	\$436	1.2
SCREVEN COUNTY	\$10.21	46%	\$531	\$21,240	1.6	\$43,100	\$1,078	\$12,930	\$323	1,290	22%	\$6.74	\$351	1.5
SEMINOLE COUNTY	\$10.21	34%	\$531	\$21,240	1.6	\$41,200	\$1,030	\$12,360	\$309	686	19%	\$8.63	\$449	1.2
SPALDING COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	7,996	37%	\$10.14	\$527	1.7
STEPHENS COUNTY	\$10.50	34%	\$546	\$21,840	1.6	\$44,300	\$1,108	\$13,290	\$332	2,714	27%	\$10.85	\$564	1.0
STEWART COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$36,700	\$918	\$11,010	\$275	551	27%	\$7.81	\$406	1.3
SUMTER COUNTY	\$11.02	34%	\$573	\$22,920	1.7	\$43,400	\$1,085	\$13,020	\$326	4,338	36%	\$8.14	\$423	1.4
TALBOT COUNTY	\$11.83	34%	\$615	\$24,600	1.8	\$43,700	\$1,093	\$13,110	\$328	438	17%	\$8.70	\$452	1.4
TALIAFERRO COUNTY †	\$10.21	36%	\$531	\$21,240	1.6	\$34,500	\$863	\$10,350	\$259	199	23%			
TATNALL COUNTY	\$10.21	70%	\$531	\$21,240	1.6	\$44,600	\$1,115	\$13,380	\$335	2,084	30%	\$8.58	\$446	1.2
TAYLOR COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$37,200	\$930	\$11,160	\$279	761	23%	\$7.09	\$369	1.4
TELFAIR COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$40,400	\$1,010	\$12,120	\$303	899	22%	\$5.49	\$286	1.9
TERRELL COUNTY	\$12.02	34%	\$625	\$25,000	1.8	\$49,100	\$1,228	\$14,730	\$368	1,349	34%	\$7.33	\$381	1.6
THOMAS COUNTY	\$11.27	34%	\$586	\$23,440	1.7	\$51,300	\$1,283	\$15,390	\$385	4,900	30%	\$11.10	\$577	1.0
TIFT COUNTY	\$10.67	34%	\$555	\$22,200	1.6	\$48,500	\$1,213	\$14,550	\$364	4,559	33%	\$9.27	\$482	1.2
TOOMBS COUNTY	\$10.21	53%	\$531	\$21,240	1.6	\$42,500	\$1,063	\$12,750	\$319	3,407	34%	\$9.76	\$508	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



# GEORGIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
TOWNS COUNTY	\$12.08	34%	\$628	\$25,120	1.8	\$46,300	\$1,158	\$13,890	\$347	591	15%	\$9.00	\$468	1.3
TREUTLEN COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$40,600	\$1,015	\$12,180	\$305	635	25%	\$4.83	\$251	2.1
TROUP COUNTY	\$12.40	34%	\$645	\$25,800	1.9	\$50,100	\$1,253	\$15,030	\$376	7,788	36%	\$11.37	\$591	1.1
TURNER COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$39,000	\$975	\$11,700	\$293	982	29%	\$6.33	\$329	1.6
TWIGGS COUNTY	\$12.17	34%	\$633	\$25,320	1.9	\$54,900	\$1,373	\$16,470	\$412	664	17%	\$14.56	\$757	0.8
UNION COUNTY	\$12.08	34%	\$628	\$25,120	1.8	\$50,000	\$1,250	\$15,000	\$375	1,268	18%	\$8.17	\$425	1.5
UPSON COUNTY	\$11.08	34%	\$576	\$23,040	1.7	\$46,200	\$1,155	\$13,860	\$347	3,226	30%	\$8.74	\$455	1.3
WALKER COUNTY	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	5,424	23%	\$10.13	\$527	1.3
WALTON COUNTY	\$16.88	18%	\$878	\$35,120	2.6	\$71,700	\$1,793	\$21,510	\$538	4,999	23%	\$9.11	\$474	1.9
WARE COUNTY	\$10.21	34%	\$531	\$21,240	1.6	\$42,700	\$1,068	\$12,810	\$320	4,003	30%	\$8.99	\$467	1.1
WARREN COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$40,800	\$1,020	\$12,240	\$306	564	23%	\$6.11	\$318	1.7
WASHINGTON COUNTY	\$10.21	46%	\$531	\$21,240	1.6	\$45,100	\$1,128	\$13,530	\$338	1,929	26%	\$8.23	\$428	1.2
WAYNE COUNTY	\$10.21	43%	\$531	\$21,240	1.6	\$48,900	\$1,223	\$14,670	\$367	2,195	24%	\$9.97	\$519	1.0
WEBSTER COUNTY	\$10.21	39%	\$531	\$21,240	1.6	\$40,100	\$1,003	\$12,030	\$301	169	19%	\$10.17	\$529	1.0
WHEELER COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$36,800	\$920	\$11,040	\$276	455	23%	\$7.72	\$401	1.3
WHITE COUNTY	\$12.38	34%	\$644	\$25,760	1.9	\$50,500	\$1,263	\$15,150	\$379	1,601	21%	\$7.96	\$414	1.6
WHITFIELD COUNTY	\$11.81	34%	\$614	\$24,560	1.8	\$51,900	\$1,298	\$15,570	\$389	9,523	32%	\$12.58	\$654	0.9
WILCOX COUNTY	\$10.21	54%	\$531	\$21,240	1.6	\$43,400	\$1,085	\$13,020	\$326	561	20%	\$6.96	\$362	1.5
WILKES COUNTY	\$10.21	36%	\$531	\$21,240	1.6	\$44,900	\$1,123	\$13,470	\$337	1,056	24%	\$6.88	\$358	1.5
WILKINSON COUNTY	\$10.50	34%	\$546	\$21,840	1.6	\$48,800	\$1,220	\$14,640	\$366	679	18%	\$10.91	\$567	1.0
WORTH COUNTY	\$12.02	34%	\$625	\$25,000	1.8	\$49,100	\$1,228	\$14,730	\$368	1,930	24%	\$6.70	\$349	1.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

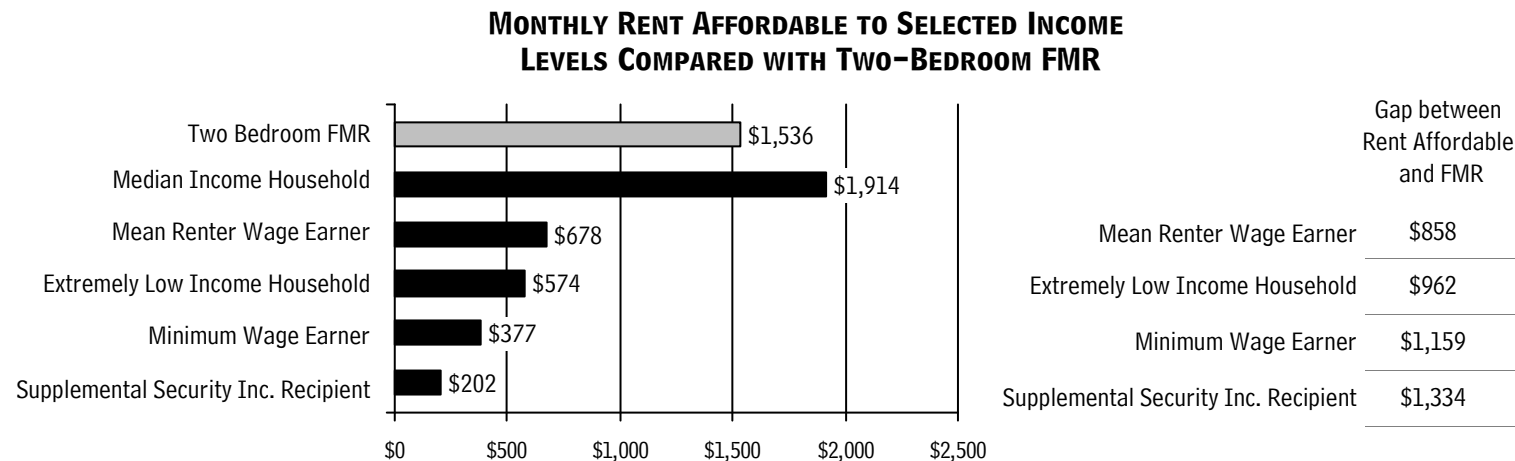
# HAWAII

In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,536. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$5,119 monthly or \$61,428 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$29.53**

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 163 hours per week, 52 weeks per year. Or a household must include 4.1 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 \$13.03. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 91 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.



HAWAII	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>HAWAII</b>	<b>\$29.53</b>	84%	\$1,536	\$61,428	4.1	\$76,565	\$1,914	\$22,970	\$574	175,457	44%	\$13.03	\$678	2.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$24.26</b>	73%	\$1,261	\$50,457	3.3	\$69,858	\$1,746	\$20,957	\$524	45,240	39%	\$12.23	\$636	2.0
<b><u>METROPOLITAN AREAS</u></b>														
<b>HONOLULU MSA</b>	<b>\$31.37</b>	87%	\$1,631	\$65,240	4.3	\$79,300	\$1,983	\$23,790	\$595	130,217	45%	\$13.37	\$695	2.3
<b><u>COUNTIES</u></b>														
<b>HAWAII COUNTY</b>	<b>\$19.96</b>	65%	\$1,038	\$41,520	2.8	\$65,100	\$1,628	\$19,530	\$488	18,819	36%	\$11.21	\$583	1.8
<b>HONOLULU COUNTY</b>	<b>\$31.37</b>	87%	\$1,631	\$65,240	4.3	\$79,300	\$1,983	\$23,790	\$595	130,217	45%	\$13.37	\$695	2.3
<b>KALAWAO COUNTY †</b>	<b>\$24.10</b>	55%	\$1,253	\$50,120	3.3	\$35,000	\$875	\$10,500	\$263	115	100%			
<b>KAUAI COUNTY</b>	<b>\$25.35</b>	74%	\$1,318	\$52,720	3.5	\$70,600	\$1,765	\$21,180	\$530	7,817	39%	\$11.75	\$611	2.2
<b>MAUI COUNTY</b>	<b>\$28.17</b>	78%	\$1,465	\$58,600	3.9	\$75,400	\$1,885	\$22,620	\$566	18,489	42%	\$13.31	\$692	2.1

† 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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

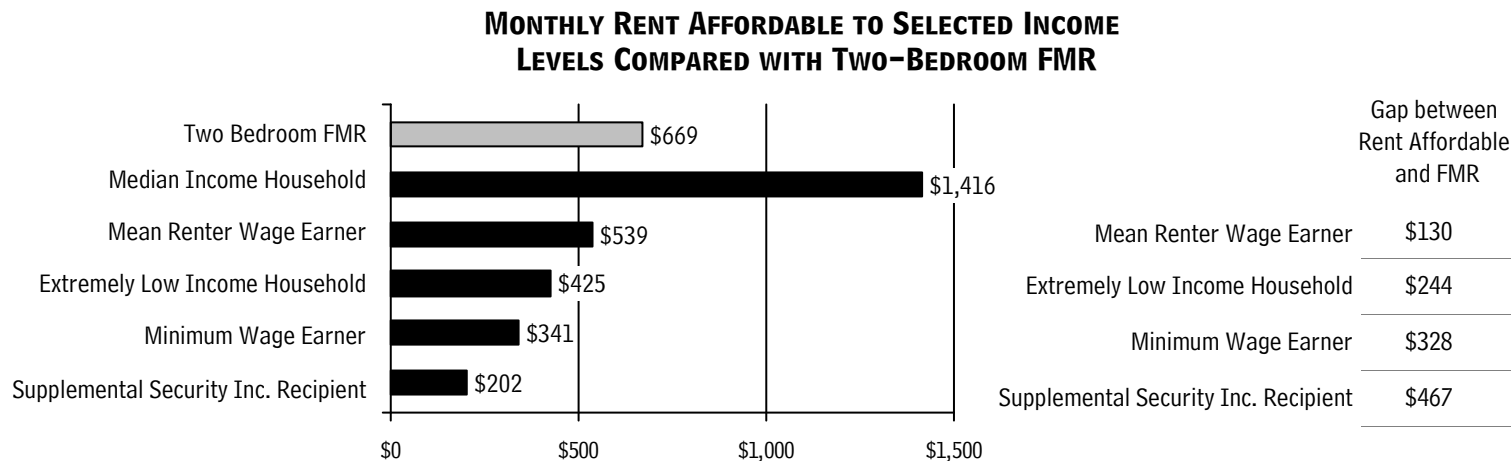
# IDAHO

In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is \$669. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,231 monthly or \$26,775 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.87**

In Idaho, 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 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 Idaho, the estimated mean (average) wage for a renter is \$10.36. 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.



IDAHO	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>IDAHO</b>	<b>\$12.87</b>	29%	\$669	\$26,775	2.0	\$56,649	\$1,416	\$16,995	\$425	129,732	28%	\$10.36	\$539	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.28</b>	32%	\$638	\$25,533	1.9	\$51,735	\$1,293	\$15,521	\$388	48,981	28%	\$9.89	\$514	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOISE CITY-NAMPA HMFA</b>	<b>\$13.88</b>	25%	\$722	\$28,880	2.1	\$62,500	\$1,563	\$18,750	\$469	46,846	28%	\$11.63	\$605	1.2
<b>COEUR D'ALENE MSA</b>	<b>\$13.58</b>	31%	\$706	\$28,240	2.1	\$55,100	\$1,378	\$16,530	\$413	10,527	25%	\$9.88	\$514	1.4
<b>GEM COUNTY HMFA</b>	<b>\$12.46</b>	33%	\$648	\$25,920	1.9	\$52,100	\$1,303	\$15,630	\$391	1,116	20%	\$7.83	\$407	1.6
<b>IDAHO FALLS MSA</b>	<b>\$11.94</b>	31%	\$621	\$24,840	1.8	\$59,500	\$1,488	\$17,850	\$446	8,179	24%	\$7.99	\$415	1.5
<b>LEWISTON MSA</b>	<b>\$11.92</b>	30%	\$620	\$24,800	1.8	\$53,800	\$1,345	\$16,140	\$404	4,778	31%	\$9.69	\$504	1.2
<b>LOGAN MSA</b>	<b>\$12.21</b>	25%	\$635	\$25,400	1.9	\$55,500	\$1,388	\$16,650	\$416	668	19%	\$9.89	\$515	1.2
<b>POCATELLO MSA</b>	<b>\$11.42</b>	31%	\$594	\$23,760	1.7	\$54,400	\$1,360	\$16,320	\$408	8,637	29%	\$7.86	\$409	1.5
<b><u>COUNTIES</u></b>														
<b>ADA COUNTY</b>	<b>\$13.88</b>	25%	\$722	\$28,880	2.1	\$62,500	\$1,563	\$18,750	\$469	33,275	29%	\$12.15	\$632	1.1
<b>ADAMS COUNTY</b>	<b>\$11.71</b>	31%	\$609	\$24,360	1.8	\$41,900	\$1,048	\$12,570	\$314	298	21%	\$8.47	\$440	1.4
<b>BANNOCK COUNTY</b>	<b>\$11.42</b>	31%	\$594	\$23,760	1.7	\$54,400	\$1,360	\$16,320	\$408	7,985	29%	\$7.52	\$391	1.5
<b>BEAR LAKE COUNTY</b>	<b>\$11.21</b>	31%	\$583	\$23,320	1.7	\$49,700	\$1,243	\$14,910	\$373	380	17%	\$6.84	\$356	1.6
<b>BENEWAH COUNTY</b>	<b>\$13.12</b>	31%	\$682	\$27,280	2.0	\$46,700	\$1,168	\$14,010	\$350	774	22%	\$11.53	\$600	1.1
<b>BINGHAM COUNTY</b>	<b>\$11.10</b>	33%	\$577	\$23,080	1.7	\$52,200	\$1,305	\$15,660	\$392	2,749	21%	\$8.06	\$419	1.4
<b>BLAINE COUNTY</b>	<b>\$17.88</b>	31%	\$930	\$37,200	2.7	\$77,800	\$1,945	\$23,340	\$584	2,434	31%	\$11.79	\$613	1.5
<b>BOISE COUNTY</b>	<b>\$13.88</b>	25%	\$722	\$28,880	2.1	\$62,500	\$1,563	\$18,750	\$469	438	17%	\$7.04	\$366	2.0
<b>BONNER COUNTY</b>	<b>\$13.35</b>	31%	\$694	\$27,760	2.0	\$51,700	\$1,293	\$15,510	\$388	3,255	22%	\$9.63	\$501	1.4
<b>BONNEVILLE COUNTY</b>	<b>\$11.94</b>	31%	\$621	\$24,840	1.8	\$59,500	\$1,488	\$17,850	\$446	7,276	25%	\$8.01	\$417	1.5
<b>BOUNDARY COUNTY</b>	<b>\$13.12</b>	31%	\$682	\$27,280	2.0	\$47,200	\$1,180	\$14,160	\$354	802	22%	\$10.61	\$552	1.2
<b>BUTTE COUNTY</b>	<b>\$11.60</b>	31%	\$603	\$24,120	1.8	\$48,000	\$1,200	\$14,400	\$360	249	23%	\$18.29	\$951	0.6
<b>CAMAS COUNTY</b>	<b>\$12.40</b>	31%	\$645	\$25,800	1.9	\$52,000	\$1,300	\$15,600	\$390	88	22%	\$9.24	\$480	1.3
<b>CANYON COUNTY</b>	<b>\$13.88</b>	25%	\$722	\$28,880	2.1	\$62,500	\$1,563	\$18,750	\$469	12,008	27%	\$9.88	\$514	1.4
<b>CARIBOU COUNTY</b>	<b>\$11.21</b>	31%	\$583	\$23,320	1.7	\$55,400	\$1,385	\$16,620	\$416	524	20%	\$14.33	\$745	0.8
<b>CASSIA COUNTY</b>	<b>\$12.40</b>	31%	\$645	\$25,800	1.9	\$48,800	\$1,220	\$14,640	\$366	1,935	27%	\$8.54	\$444	1.5
<b>CLARK COUNTY</b>	<b>\$11.60</b>	31%	\$603	\$24,120	1.8	\$40,800	\$1,020	\$12,240	\$306	108	32%	\$12.58	\$654	0.9
<b>CLEARWATER COUNTY</b>	<b>\$11.63</b>	31%	\$605	\$24,200	1.8	\$48,300	\$1,208	\$14,490	\$362	763	22%	\$9.19	\$478	1.3
<b>CUSTER COUNTY</b>	<b>\$11.60</b>	31%	\$603	\$24,120	1.8	\$51,300	\$1,283	\$15,390	\$385	448	25%	\$12.16	\$632	1.0
<b>ELMORE COUNTY</b>	<b>\$11.87</b>	31%	\$617	\$24,680	1.8	\$53,300	\$1,333	\$15,990	\$400	3,874	43%	\$9.64	\$501	1.2
<b>FRANKLIN COUNTY</b>	<b>\$12.21</b>	25%	\$635	\$25,400	1.9	\$55,500	\$1,388	\$16,650	\$416	668	19%	\$9.89	\$515	1.2
<b>FREMONT COUNTY</b>	<b>\$11.60</b>	31%	\$603	\$24,120	1.8	\$47,600	\$1,190	\$14,280	\$357	611	16%	\$8.15	\$424	1.4
<b>GEM COUNTY</b>	<b>\$12.46</b>	33%	\$648	\$25,920	1.9	\$52,100	\$1,303	\$15,630	\$391	1,116	20%	\$7.83	\$407	1.6
<b>GOODING COUNTY</b>	<b>\$12.40</b>	31%	\$645	\$25,800	1.9	\$47,000	\$1,175	\$14,100	\$353	1,391	28%	\$11.28	\$587	1.1
<b>IDAHO COUNTY</b>	<b>\$12.52</b>	31%	\$651	\$26,040	1.9	\$43,900	\$1,098	\$13,170	\$329	1,397	23%	\$8.62	\$448	1.5
<b>JEFFERSON COUNTY</b>	<b>\$11.94</b>	31%	\$621	\$24,840	1.8	\$59,500	\$1,488	\$17,850	\$446	903	15%	\$7.80	\$405	1.5
<b>JEROME COUNTY</b>	<b>\$12.40</b>	31%	\$645	\$25,800	1.9	\$50,400	\$1,260	\$15,120	\$378	1,891	30%	\$9.90	\$515	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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

IDAHO	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
KOOTENAI COUNTY	<b>\$13.58</b>	31%	\$706	\$28,240	2.1	\$55,100	\$1,378	\$16,530	\$413	10,527	25%	\$9.88	\$514	1.4
LATAH COUNTY	<b>\$11.52</b>	31%	\$599	\$23,960	1.8	\$58,800	\$1,470	\$17,640	\$441	5,398	41%	\$6.86	\$357	1.7
LEMHI COUNTY	<b>\$11.60</b>	31%	\$603	\$24,120	1.8	\$45,700	\$1,143	\$13,710	\$343	784	24%	\$6.57	\$342	1.8
LEWIS COUNTY	<b>\$11.63</b>	31%	\$605	\$24,200	1.8	\$48,400	\$1,210	\$14,520	\$363	397	26%	\$6.99	\$364	1.7
LINCOLN COUNTY	<b>\$12.40</b>	31%	\$645	\$25,800	1.9	\$47,700	\$1,193	\$14,310	\$358	370	26%	\$9.75	\$507	1.3
MADISON COUNTY	<b>\$11.10</b>	40%	\$577	\$23,080	1.7	\$52,800	\$1,320	\$15,840	\$396	2,907	41%	\$7.75	\$403	1.4
MINIDOKA COUNTY	<b>\$11.10</b>	38%	\$577	\$23,080	1.7	\$47,300	\$1,183	\$14,190	\$355	1,613	23%	\$9.62	\$500	1.2
NEZ PERCE COUNTY	<b>\$11.92</b>	30%	\$620	\$24,800	1.8	\$53,800	\$1,345	\$16,140	\$404	4,778	31%	\$9.69	\$504	1.2
ONEIDA COUNTY	<b>\$11.21</b>	31%	\$583	\$23,320	1.7	\$49,600	\$1,240	\$14,880	\$372	253	18%	\$6.40	\$333	1.8
OWYHEE COUNTY	<b>\$13.88</b>	25%	\$722	\$28,880	2.1	\$62,500	\$1,563	\$18,750	\$469	1,125	30%	\$10.76	\$559	1.3
PAYETTE COUNTY	<b>\$11.75</b>	31%	\$611	\$24,440	1.8	\$49,200	\$1,230	\$14,760	\$369	1,904	26%	\$9.68	\$503	1.2
POWER COUNTY	<b>\$11.42</b>	31%	\$594	\$23,760	1.7	\$54,400	\$1,360	\$16,320	\$408	652	25%	\$11.48	\$597	1.0
SHOSHONE COUNTY	<b>\$11.10</b>	36%	\$577	\$23,080	1.7	\$46,200	\$1,155	\$13,860	\$347	1,620	27%	\$11.24	\$584	1.0
TETON COUNTY	<b>\$11.60</b>	31%	\$603	\$24,120	1.8	\$59,400	\$1,485	\$17,820	\$446	547	26%	\$13.07	\$679	0.9
TWIN FALLS COUNTY	<b>\$12.62</b>	31%	\$656	\$26,240	1.9	\$50,500	\$1,263	\$15,150	\$379	7,561	32%	\$9.14	\$475	1.4
VALLEY COUNTY	<b>\$11.71</b>	31%	\$609	\$24,360	1.8	\$54,800	\$1,370	\$16,440	\$411	671	21%	\$10.76	\$559	1.1
WASHINGTON COUNTY	<b>\$11.71</b>	31%	\$609	\$24,360	1.8	\$46,000	\$1,150	\$13,800	\$345	985	26%	\$9.65	\$502	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

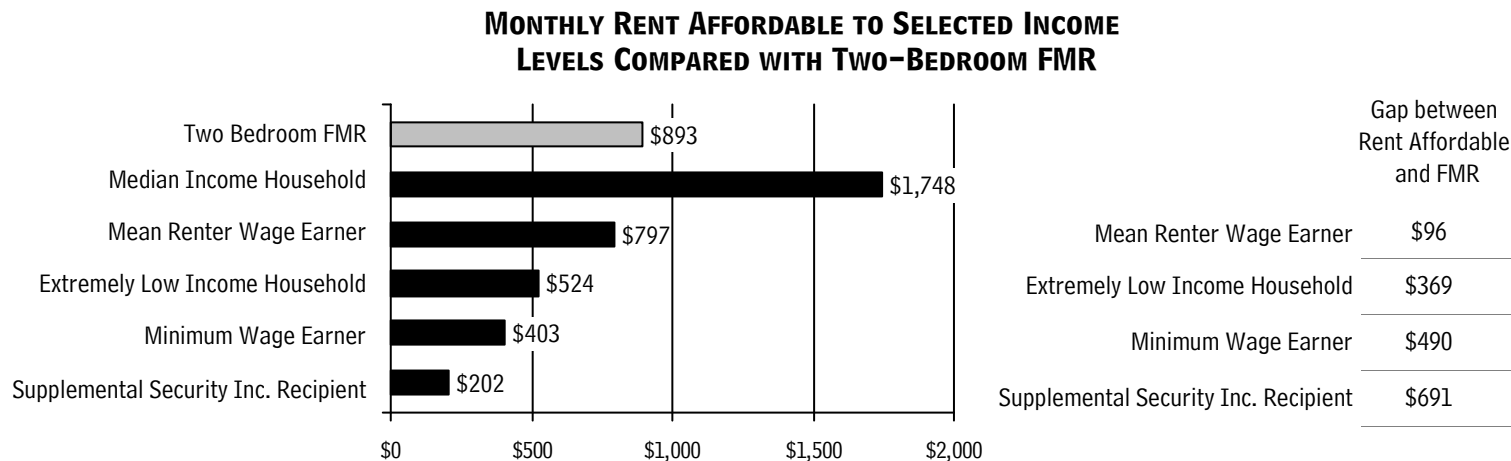
# ILLINOIS

In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$893. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,977 monthly or \$35,723 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$17.17**

In Illinois, a minimum wage worker earns an hourly wage of \$7.75. 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 Illinois, the estimated mean (average) wage for a renter is \$15.33. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



ILLINOIS	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>ILLINOIS</b>	<b>\$17.17</b>	33%	\$893	\$35,723	2.2	\$69,914	\$1,748	\$20,974	\$524	1,502,655	33%	\$15.33	\$797	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.98</b>	30%	\$571	\$22,841	1.4	\$54,524	\$1,363	\$16,357	\$409	169,952	25%	\$9.58	\$498	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>BLOOMINGTON-NORMAL MSA</b>	<b>\$13.38</b>	27%	\$696	\$27,840	1.7	\$75,500	\$1,888	\$22,650	\$566	19,039	34%	\$12.48	\$649	1.1
<b>BOND COUNTY HMFA</b>	<b>\$10.50</b>	37%	\$546	\$21,840	1.4	\$56,700	\$1,418	\$17,010	\$425	1,255	20%	\$8.33	\$433	1.3
<b>CHAMPAIGN-URBANA MSA</b>	<b>\$13.15</b>	27%	\$684	\$27,360	1.7	\$65,200	\$1,630	\$19,560	\$489	33,892	41%	\$9.53	\$496	1.4
<b>CHICAGO-NAPERVILLE-JOLIET HMFA *</b>	<b>\$19.31</b>	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	1,031,656	35%	\$17.20	\$894	1.1
<b>DANVILLE MSA</b>	<b>\$11.17</b>	27%	\$581	\$23,240	1.4	\$50,300	\$1,258	\$15,090	\$377	9,426	28%	\$10.30	\$536	1.1
<b>DAVENPORT-MOLINE-ROCK ISLAND MSA</b>	<b>\$12.35</b>	27%	\$642	\$25,680	1.6	\$61,600	\$1,540	\$18,480	\$462	24,008	27%	\$12.62	\$656	1.0
<b>DECATUR MSA</b>	<b>\$11.46</b>	27%	\$596	\$23,840	1.5	\$59,300	\$1,483	\$17,790	\$445	13,182	28%	\$11.86	\$617	1.0
<b>DEKALB COUNTY HMFA</b>	<b>\$16.04</b>	37%	\$834	\$33,360	2.1	\$74,200	\$1,855	\$22,260	\$557	12,796	40%	\$9.60	\$499	1.7
<b>GRUNDY COUNTY HMFA</b>	<b>\$16.71</b>	37%	\$869	\$34,760	2.2	\$76,300	\$1,908	\$22,890	\$572	3,959	28%	\$15.68	\$816	1.1
<b>KANKAKEE-BRADLEY MSA</b>	<b>\$13.88</b>	31%	\$722	\$28,880	1.8	\$61,700	\$1,543	\$18,510	\$463	11,680	31%	\$10.53	\$548	1.3
<b>KENDALL COUNTY HMFA</b>	<b>\$18.73</b>	36%	\$974	\$38,960	2.4	\$86,500	\$2,163	\$25,950	\$649	2,988	16%	\$11.99	\$624	1.6
<b>MACOUPIN COUNTY HMFA</b>	<b>\$11.65</b>	36%	\$606	\$24,240	1.5	\$56,400	\$1,410	\$16,920	\$423	4,041	21%	\$9.56	\$497	1.2
<b>PEORIA MSA</b>	<b>\$13.15</b>	33%	\$684	\$27,360	1.7	\$65,800	\$1,645	\$19,740	\$494	39,276	27%	\$12.83	\$667	1.0
<b>ROCKFORD MSA</b>	<b>\$13.25</b>	27%	\$689	\$27,560	1.7	\$63,700	\$1,593	\$19,110	\$478	35,438	29%	\$11.63	\$605	1.1
<b>SPRINGFIELD MSA</b>	<b>\$12.38</b>	27%	\$644	\$25,760	1.6	\$66,000	\$1,650	\$19,800	\$495	24,651	29%	\$10.99	\$571	1.1
<b>ST. LOUIS HMFA</b>	<b>\$14.17</b>	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	65,416	28%	\$10.31	\$536	1.4
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$10.50</b>	27%	\$546	\$21,840	1.4	\$57,000	\$1,425	\$17,100	\$428	7,049	26%	\$10.14	\$527	1.0
<b>ALEXANDER COUNTY</b>	<b>\$10.50</b>	46%	\$546	\$21,840	1.4	\$39,800	\$995	\$11,940	\$299	1,065	28%	\$6.86	\$357	1.5
<b>BOND COUNTY</b>	<b>\$10.50</b>	37%	\$546	\$21,840	1.4	\$56,700	\$1,418	\$17,010	\$425	1,255	20%	\$8.33	\$433	1.3
<b>BOONE COUNTY</b>	<b>\$13.25</b>	27%	\$689	\$27,560	1.7	\$63,700	\$1,593	\$19,110	\$478	3,125	21%	\$13.68	\$711	1.0
<b>BROWN COUNTY</b>	<b>\$10.50</b>	33%	\$546	\$21,840	1.4	\$54,000	\$1,350	\$16,200	\$405	547	26%	\$9.68	\$504	1.1
<b>BUREAU COUNTY</b>	<b>\$11.40</b>	27%	\$593	\$23,720	1.5	\$58,200	\$1,455	\$17,460	\$437	3,406	24%	\$11.42	\$594	1.0
<b>CALHOUN COUNTY</b>	<b>\$14.17</b>	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	392	19%	\$7.42	\$386	1.9
<b>CARROLL COUNTY</b>	<b>\$11.37</b>	27%	\$591	\$23,640	1.5	\$54,600	\$1,365	\$16,380	\$410	1,585	23%	\$9.80	\$509	1.2
<b>CASS COUNTY</b>	<b>\$10.50</b>	32%	\$546	\$21,840	1.4	\$52,000	\$1,300	\$15,600	\$390	1,328	25%	\$10.24	\$532	1.0
<b>CHAMPAIGN COUNTY</b>	<b>\$13.15</b>	27%	\$684	\$27,360	1.7	\$65,200	\$1,630	\$19,560	\$489	31,263	44%	\$9.43	\$490	1.4
<b>CHRISTIAN COUNTY</b>	<b>\$10.50</b>	29%	\$546	\$21,840	1.4	\$53,100	\$1,328	\$15,930	\$398	3,313	24%	\$9.80	\$509	1.1
<b>CLARK COUNTY</b>	<b>\$10.50</b>	32%	\$546	\$21,840	1.4	\$54,000	\$1,350	\$16,200	\$405	1,565	22%	\$9.86	\$513	1.1
<b>CLAY COUNTY</b>	<b>\$10.50</b>	47%	\$546	\$21,840	1.4	\$45,800	\$1,145	\$13,740	\$344	1,177	20%	\$9.58	\$498	1.1
<b>CLINTON COUNTY</b>	<b>\$14.17</b>	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	2,518	20%	\$8.45	\$439	1.7
<b>COLES COUNTY</b>	<b>\$11.17</b>	27%	\$581	\$23,240	1.4	\$56,400	\$1,410	\$16,920	\$423	8,016	38%	\$7.26	\$377	1.5
<b>COOK COUNTY *</b>	<b>\$19.31</b>	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	831,438	42%	\$18.64	\$969	1.0
<b>CRAWFORD COUNTY</b>	<b>\$10.50</b>	44%	\$546	\$21,840	1.4	\$50,500	\$1,263	\$15,150	\$379	1,550	20%	\$13.17	\$685	0.8
<b>CUMBERLAND COUNTY</b>	<b>\$10.94</b>	27%	\$569	\$22,760	1.4	\$53,400	\$1,335	\$16,020	\$401	787	18%	\$7.86	\$409	1.4

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



ILLINOIS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
DE WITT COUNTY	\$10.56	27%	\$549	\$21,960	1.4	\$63,000	\$1,575	\$18,900	\$473	1,699	25%	\$12.44	\$647	0.8
DeKALB COUNTY	\$16.04	37%	\$834	\$33,360	2.1	\$74,200	\$1,855	\$22,260	\$557	12,796	40%	\$9.60	\$499	1.7
DOUGLAS COUNTY	\$10.94	27%	\$569	\$22,760	1.4	\$57,600	\$1,440	\$17,280	\$432	1,748	23%	\$10.22	\$532	1.1
DuPAGE COUNTY *	\$19.31	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	76,830	24%	\$17.03	\$885	1.1
EDGAR COUNTY	\$10.50	30%	\$546	\$21,840	1.4	\$51,500	\$1,288	\$15,450	\$386	2,001	25%	\$9.31	\$484	1.1
EDWARDS COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$48,400	\$1,210	\$14,520	\$363	546	19%	\$9.47	\$492	1.1
EFFINGHAM COUNTY	\$11.13	27%	\$579	\$23,160	1.4	\$60,300	\$1,508	\$18,090	\$452	3,118	24%	\$9.77	\$508	1.1
FAYETTE COUNTY	\$10.50	37%	\$546	\$21,840	1.4	\$48,800	\$1,220	\$14,640	\$366	1,650	20%	\$8.56	\$445	1.2
FORD COUNTY	\$13.15	27%	\$684	\$27,360	1.7	\$65,200	\$1,630	\$19,560	\$489	1,351	24%	\$10.87	\$565	1.2
FRANKLIN COUNTY	\$10.50	34%	\$546	\$21,840	1.4	\$45,200	\$1,130	\$13,560	\$339	3,662	22%	\$8.40	\$437	1.2
FULTON COUNTY	\$10.50	33%	\$546	\$21,840	1.4	\$51,400	\$1,285	\$15,420	\$386	3,527	24%	\$7.62	\$396	1.4
GALLATIN COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$43,100	\$1,078	\$12,930	\$323	516	19%	\$10.92	\$568	1.0
GREENE COUNTY	\$10.56	27%	\$549	\$21,960	1.4	\$46,300	\$1,158	\$13,890	\$347	1,359	24%	\$8.51	\$442	1.2
GRUNDY COUNTY	\$16.71	37%	\$869	\$34,760	2.2	\$76,300	\$1,908	\$22,890	\$572	3,959	28%	\$15.68	\$816	1.1
HAMILTON COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$47,100	\$1,178	\$14,130	\$353	640	18%	\$6.64	\$345	1.6
HANCOCK COUNTY	\$10.50	38%	\$546	\$21,840	1.4	\$55,500	\$1,388	\$16,650	\$416	1,589	20%	\$9.46	\$492	1.1
HARDIN COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$39,500	\$988	\$11,850	\$296	388	20%	\$8.02	\$417	1.3
HENDERSON COUNTY	\$10.50	32%	\$546	\$21,840	1.4	\$53,000	\$1,325	\$15,900	\$398	711	21%	\$8.09	\$421	1.3
HENRY COUNTY	\$12.35	27%	\$642	\$25,680	1.6	\$61,600	\$1,540	\$18,480	\$462	4,259	21%	\$9.45	\$492	1.3
IROQUOIS COUNTY	\$10.50	31%	\$546	\$21,840	1.4	\$57,200	\$1,430	\$17,160	\$429	2,881	24%	\$9.82	\$511	1.1
JACKSON COUNTY	\$10.92	27%	\$568	\$22,720	1.4	\$51,300	\$1,283	\$15,390	\$385	11,298	47%	\$6.93	\$360	1.6
JASPER COUNTY	\$10.50	45%	\$546	\$21,840	1.4	\$54,400	\$1,360	\$16,320	\$408	659	17%	\$9.19	\$478	1.1
JEFFERSON COUNTY	\$10.98	27%	\$571	\$22,840	1.4	\$51,900	\$1,298	\$15,570	\$389	3,937	26%	\$9.66	\$503	1.1
JERSEY COUNTY	\$14.17	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	1,804	22%	\$7.44	\$387	1.9
Jo DAVIESS COUNTY	\$10.50	33%	\$546	\$21,840	1.4	\$61,100	\$1,528	\$18,330	\$458	2,095	23%	\$8.31	\$432	1.3
JOHNSON COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$50,300	\$1,258	\$15,090	\$377	633	15%	\$6.07	\$316	1.7
KANE COUNTY *	\$19.31	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	32,174	24%	\$11.39	\$592	1.7
KANKAKEE COUNTY	\$13.88	31%	\$722	\$28,880	1.8	\$61,700	\$1,543	\$18,510	\$463	11,680	31%	\$10.53	\$548	1.3
KENDALL COUNTY	\$18.73	36%	\$974	\$38,960	2.4	\$86,500	\$2,163	\$25,950	\$649	2,988	16%	\$11.99	\$624	1.6
KNOX COUNTY	\$11.13	27%	\$579	\$23,160	1.4	\$53,300	\$1,333	\$15,990	\$400	6,271	28%	\$8.23	\$428	1.4
LA SALLE COUNTY	\$12.35	27%	\$642	\$25,680	1.6	\$61,400	\$1,535	\$18,420	\$461	10,821	25%	\$10.75	\$559	1.1
LAKE COUNTY *	\$19.31	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	48,004	22%	\$15.86	\$825	1.2
LAWRENCE COUNTY	\$10.50	42%	\$546	\$21,840	1.4	\$46,300	\$1,158	\$13,890	\$347	1,453	23%	\$10.63	\$553	1.0
LEE COUNTY	\$11.15	27%	\$580	\$23,200	1.4	\$62,600	\$1,565	\$18,780	\$470	3,463	26%	\$10.91	\$567	1.0
LIVINGSTON COUNTY	\$12.02	27%	\$625	\$25,000	1.6	\$61,800	\$1,545	\$18,540	\$464	3,708	26%	\$11.79	\$613	1.0
LOGAN COUNTY	\$10.81	27%	\$562	\$22,480	1.4	\$60,800	\$1,520	\$18,240	\$456	3,187	29%	\$9.83	\$511	1.1
MACON COUNTY	\$11.46	27%	\$596	\$23,840	1.5	\$59,300	\$1,483	\$17,790	\$445	13,182	28%	\$11.86	\$617	1.0
MACOUPIN COUNTY	\$11.65	36%	\$606	\$24,240	1.5	\$56,400	\$1,410	\$16,920	\$423	4,041	21%	\$9.56	\$497	1.2
MADISON COUNTY	\$14.17	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	26,718	26%	\$10.20	\$530	1.4
MARION COUNTY	\$10.50	35%	\$546	\$21,840	1.4	\$51,100	\$1,278	\$15,330	\$383	3,882	23%	\$7.69	\$400	1.4
MARSHALL COUNTY	\$13.15	33%	\$684	\$27,360	1.7	\$65,800	\$1,645	\$19,740	\$494	1,037	20%	\$9.46	\$492	1.4
MASON COUNTY	\$10.50	34%	\$546	\$21,840	1.4	\$52,700	\$1,318	\$15,810	\$395	1,486	23%	\$9.05	\$471	1.2

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## ILLINOIS

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MASSAC COUNTY	\$10.50	34%	\$546	\$21,840	1.4	\$48,800	\$1,220	\$14,640	\$366	1,340	21%	\$10.75	\$559	1.0
MCDONOUGH COUNTY	\$10.50	28%	\$546	\$21,840	1.4	\$54,200	\$1,355	\$16,260	\$407	4,566	37%	\$6.14	\$319	1.7
McHENRY COUNTY *	\$19.31	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	15,079	17%	\$11.16	\$580	1.7
McLEAN COUNTY	\$13.38	27%	\$696	\$27,840	1.7	\$75,500	\$1,888	\$22,650	\$566	19,039	34%	\$12.48	\$649	1.1
MENARD COUNTY	\$12.38	27%	\$644	\$25,760	1.6	\$66,000	\$1,650	\$19,800	\$495	1,027	21%	\$6.56	\$341	1.9
MERCER COUNTY	\$12.35	27%	\$642	\$25,680	1.6	\$61,600	\$1,540	\$18,480	\$462	1,343	20%	\$9.10	\$473	1.4
MONROE COUNTY	\$14.17	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	2,034	20%	\$9.36	\$487	1.5
MONTGOMERY COUNTY	\$10.50	30%	\$546	\$21,840	1.4	\$51,900	\$1,298	\$15,570	\$389	2,490	22%	\$9.28	\$483	1.1
MORGAN COUNTY	\$11.35	27%	\$590	\$23,600	1.5	\$57,400	\$1,435	\$17,220	\$431	4,175	30%	\$9.11	\$474	1.2
MOULTRIE COUNTY	\$10.79	27%	\$561	\$22,440	1.4	\$58,300	\$1,458	\$17,490	\$437	1,166	22%	\$10.96	\$570	1.0
OGLE COUNTY	\$12.50	27%	\$650	\$26,000	1.6	\$66,000	\$1,650	\$19,800	\$495	4,916	26%	\$12.96	\$674	1.0
PEORIA COUNTY	\$13.15	33%	\$684	\$27,360	1.7	\$65,800	\$1,645	\$19,740	\$494	23,436	32%	\$11.87	\$617	1.1
PERRY COUNTY	\$10.50	41%	\$546	\$21,840	1.4	\$51,300	\$1,283	\$15,390	\$385	1,819	21%	\$8.54	\$444	1.2
PIATT COUNTY	\$13.15	27%	\$684	\$27,360	1.7	\$65,200	\$1,630	\$19,560	\$489	1,278	20%	\$10.15	\$528	1.3
PIKE COUNTY	\$10.50	34%	\$546	\$21,840	1.4	\$48,200	\$1,205	\$14,460	\$362	1,565	23%	\$8.03	\$418	1.3
POPE COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$47,300	\$1,183	\$14,190	\$355	316	18%	\$5.77	\$300	1.8
PULASKI COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$41,500	\$1,038	\$12,450	\$311	704	24%	\$8.85	\$460	1.2
PUTNAM COUNTY	\$10.92	27%	\$568	\$22,720	1.4	\$63,400	\$1,585	\$19,020	\$476	427	18%	\$17.82	\$927	0.6
RANDOLPH COUNTY	\$10.50	32%	\$546	\$21,840	1.4	\$55,400	\$1,385	\$16,620	\$416	2,493	21%	\$9.95	\$517	1.1
RICHLAND COUNTY	\$10.50	43%	\$546	\$21,840	1.4	\$50,000	\$1,250	\$15,000	\$375	1,574	24%	\$8.07	\$419	1.3
ROCK ISLAND COUNTY	\$12.35	27%	\$642	\$25,680	1.6	\$61,600	\$1,540	\$18,480	\$462	18,406	30%	\$13.24	\$689	0.9
SALINE COUNTY	\$10.50	47%	\$546	\$21,840	1.4	\$46,600	\$1,165	\$13,980	\$350	2,588	24%	\$8.91	\$463	1.2
SANGAMON COUNTY	\$12.38	27%	\$644	\$25,760	1.6	\$66,000	\$1,650	\$19,800	\$495	23,624	30%	\$11.07	\$576	1.1
SCHUYLER COUNTY	\$10.50	34%	\$546	\$21,840	1.4	\$51,800	\$1,295	\$15,540	\$389	626	21%	\$14.85	\$772	0.7
SCOTT COUNTY	\$10.56	27%	\$549	\$21,960	1.4	\$53,700	\$1,343	\$16,110	\$403	497	22%	\$12.05	\$627	0.9
SHELBY COUNTY	\$10.50	28%	\$546	\$21,840	1.4	\$55,600	\$1,390	\$16,680	\$417	1,723	19%	\$8.46	\$440	1.2
ST. CLAIR COUNTY	\$14.17	35%	\$737	\$29,480	1.8	\$67,900	\$1,698	\$20,370	\$509	31,950	33%	\$10.90	\$567	1.3
STARK COUNTY	\$13.15	33%	\$684	\$27,360	1.7	\$65,800	\$1,645	\$19,740	\$494	570	23%	\$9.97	\$519	1.3
STEPHENSON COUNTY	\$12.15	27%	\$632	\$25,280	1.6	\$59,900	\$1,498	\$17,970	\$449	4,995	25%	\$11.32	\$588	1.1
TAZEWELL COUNTY	\$13.15	33%	\$684	\$27,360	1.7	\$65,800	\$1,645	\$19,740	\$494	12,023	24%	\$15.27	\$794	0.9
UNION COUNTY	\$10.50	40%	\$546	\$21,840	1.4	\$47,100	\$1,178	\$14,130	\$353	1,794	25%	\$6.81	\$354	1.5
VERMILION COUNTY	\$11.17	27%	\$581	\$23,240	1.4	\$50,300	\$1,258	\$15,090	\$377	9,426	28%	\$10.30	\$536	1.1
WABASH COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$52,600	\$1,315	\$15,780	\$395	1,288	25%	\$8.08	\$420	1.3
WARREN COUNTY	\$10.50	30%	\$546	\$21,840	1.4	\$53,000	\$1,325	\$15,900	\$398	1,832	26%	\$10.08	\$524	1.0
WASHINGTON COUNTY	\$10.50	28%	\$546	\$21,840	1.4	\$60,500	\$1,513	\$18,150	\$454	1,109	19%	\$11.79	\$613	0.9
WAYNE COUNTY	\$10.50	60%	\$546	\$21,840	1.4	\$47,100	\$1,178	\$14,130	\$353	1,460	20%	\$8.78	\$457	1.2
WHITE COUNTY	\$10.50	46%	\$546	\$21,840	1.4	\$45,700	\$1,143	\$13,710	\$343	1,438	22%	\$9.27	\$482	1.1
WHITESIDE COUNTY	\$11.65	27%	\$606	\$24,240	1.5	\$55,600	\$1,390	\$16,680	\$417	6,049	26%	\$9.13	\$475	1.3
WILL COUNTY *	\$19.31	33%	\$1,004	\$40,160	2.5	\$74,900	\$1,873	\$22,470	\$562	28,131	17%	\$10.22	\$531	1.9
WILLIAMSON COUNTY	\$10.50	28%	\$546	\$21,840	1.4	\$51,000	\$1,275	\$15,300	\$383	6,686	26%	\$8.76	\$456	1.2
WINNEBAGO COUNTY	\$13.25	27%	\$689	\$27,560	1.7	\$63,700	\$1,593	\$19,110	\$478	32,313	30%	\$11.38	\$592	1.2
WOODFORD COUNTY	\$13.15	33%	\$684	\$27,360	1.7	\$65,800	\$1,645	\$19,740	\$494	2,210	17%	\$10.00	\$520	1.3

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

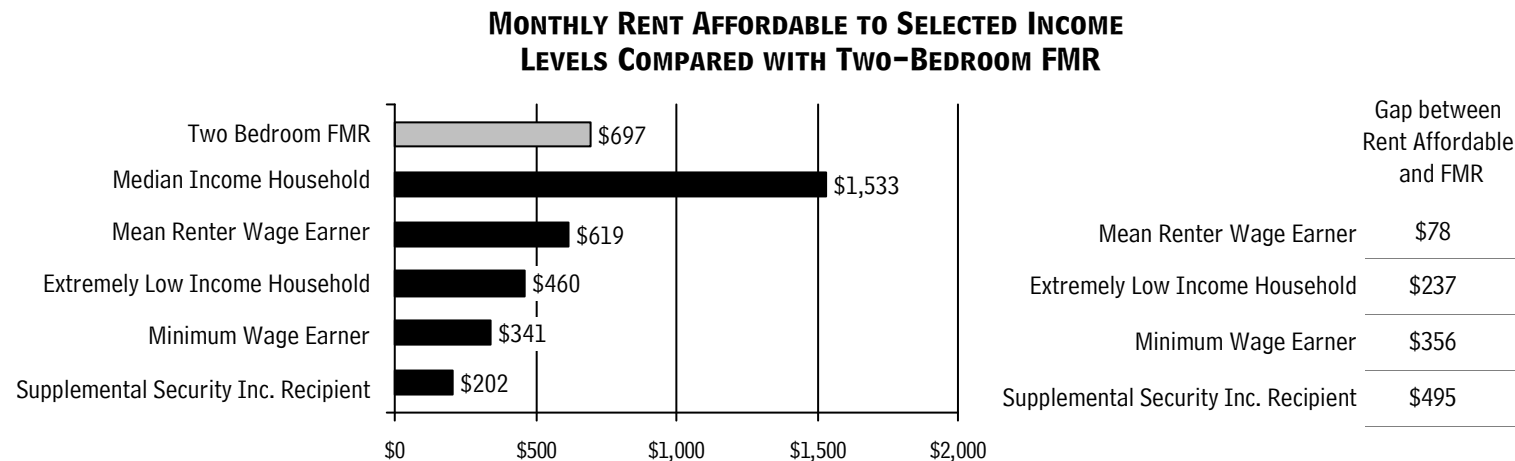
# INDIANA

In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$697. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,324 monthly or \$27,892 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.41**

In Indiana, 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 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 Indiana, the estimated mean (average) wage for a renter is \$11.90. 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.



INDIANA	FY09 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 <sup>5</sup>	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) <sup>6</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>INDIANA</b>	<b>\$13.41</b>	29%	\$697	\$27,892	2.0	\$61,313	\$1,533	\$18,394	\$460	667,223	29%	\$11.90	\$619	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.90</b>	31%	\$619	\$24,746	1.8	\$55,063	\$1,377	\$16,519	\$413	125,049	24%	\$10.50	\$546	1.1
<b><u>METROPOLITAN AREAS</u></b>														
ANDERSON MSA	\$12.87	30%	\$669	\$26,760	2.0	\$56,700	\$1,418	\$17,010	\$425	13,700	26%	\$9.69	\$504	1.3
BLOOMINGTON HMFA	\$12.85	17%	\$668	\$26,720	2.0	\$63,100	\$1,578	\$18,930	\$473	21,600	46%	\$8.86	\$461	1.5
CARROLL COUNTY HMFA	\$11.98	30%	\$623	\$24,920	1.8	\$61,000	\$1,525	\$18,300	\$458	1,566	20%	\$10.12	\$526	1.2
CINCINNATI-MIDDLETON HMFA	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	5,556	21%	\$8.31	\$432	1.7
COLUMBUS MSA	\$14.87	30%	\$773	\$30,920	2.3	\$64,300	\$1,608	\$19,290	\$482	7,198	26%	\$13.89	\$722	1.1
ELKHART-GOSHEN MSA	\$14.06	30%	\$731	\$29,240	2.1	\$59,200	\$1,480	\$17,760	\$444	18,362	28%	\$12.36	\$643	1.1
EVANSVILLE HMFA	\$12.00	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	28,538	28%	\$10.92	\$568	1.1
FORT WAYNE MSA	\$11.90	19%	\$619	\$24,760	1.8	\$63,300	\$1,583	\$18,990	\$475	41,303	27%	\$11.57	\$602	1.0
GARY HMFA	\$15.52	36%	\$807	\$32,280	2.4	\$64,600	\$1,615	\$19,380	\$485	70,162	29%	\$11.89	\$618	1.3
GIBSON COUNTY HMFA	\$11.13	31%	\$579	\$23,160	1.7	\$56,200	\$1,405	\$16,860	\$422	2,837	22%	\$13.48	\$701	0.8
GREENE COUNTY HMFA	\$11.10	58%	\$577	\$23,080	1.7	\$50,000	\$1,250	\$15,000	\$375	2,672	20%	\$8.10	\$421	1.4
INDIANAPOLIS HMFA	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	189,908	33%	\$13.96	\$726	1.0
JASPER COUNTY HMFA	\$13.85	37%	\$720	\$28,800	2.1	\$61,600	\$1,540	\$18,480	\$462	2,407	23%	\$11.07	\$576	1.3
KOKOMO MSA	\$13.21	30%	\$687	\$27,480	2.0	\$61,800	\$1,545	\$18,540	\$464	11,147	27%	\$14.38	\$748	0.9
LAFAYETTE HMFA	\$14.81	30%	\$770	\$30,800	2.3	\$60,500	\$1,513	\$18,150	\$454	25,206	43%	\$10.40	\$541	1.4
LOUISVILLE HMFA	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	21,255	27%	\$10.22	\$531	1.3
MICHIGAN CITY-LA PORTE MSA	\$12.94	30%	\$673	\$26,920	2.0	\$59,400	\$1,485	\$17,820	\$446	10,184	25%	\$9.81	\$510	1.3
MUNCIE MSA	\$13.04	45%	\$678	\$27,120	2.0	\$52,900	\$1,323	\$15,870	\$397	15,439	33%	\$8.73	\$454	1.5
OWEN COUNTY HMFA	\$11.38	30%	\$592	\$23,680	1.7	\$52,400	\$1,310	\$15,720	\$393	1,526	18%	\$10.72	\$558	1.1
PUTNAM COUNTY HMFA	\$12.67	28%	\$659	\$26,360	1.9	\$55,800	\$1,395	\$16,740	\$419	2,651	21%	\$9.60	\$499	1.3
SOUTH BEND-MISHAWAKA HMFA	\$13.60	30%	\$707	\$28,280	2.1	\$60,400	\$1,510	\$18,120	\$453	28,537	28%	\$11.42	\$594	1.2
SULLIVAN COUNTY HMFA	\$11.10	42%	\$577	\$23,080	1.7	\$48,600	\$1,215	\$14,580	\$365	1,578	20%	\$7.76	\$403	1.4
TERRE HAUTE HMFA	\$11.58	30%	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	16,902	29%	\$9.61	\$500	1.2
WASHINGTON COUNTY HMFA	\$11.10	37%	\$577	\$23,080	1.7	\$51,400	\$1,285	\$15,420	\$386	1,940	19%	\$8.74	\$455	1.3
<b><u>COUNTIES</u></b>														
ADAMS COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$57,400	\$1,435	\$17,220	\$431	2,722	23%	\$9.71	\$505	1.1
ALLEN COUNTY	\$11.90	19%	\$619	\$24,760	1.8	\$63,300	\$1,583	\$18,990	\$475	37,351	29%	\$11.73	\$610	1.0
BARTHOLOMEW COUNTY	\$14.87	30%	\$773	\$30,920	2.3	\$64,300	\$1,608	\$19,290	\$482	7,198	26%	\$13.89	\$722	1.1
BENTON COUNTY	\$14.81	30%	\$770	\$30,800	2.3	\$60,500	\$1,513	\$18,150	\$454	862	24%	\$10.28	\$535	1.4
BLACKFORD COUNTY	\$11.37	30%	\$591	\$23,640	1.7	\$50,700	\$1,268	\$15,210	\$380	1,218	21%	\$9.75	\$507	1.2
BOONE COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	3,645	21%	\$11.31	\$588	1.3
BROWN COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	886	15%	\$7.42	\$386	1.9
CARROLL COUNTY	\$11.98	30%	\$623	\$24,920	1.8	\$61,000	\$1,525	\$18,300	\$458	1,566	20%	\$10.12	\$526	1.2
CASS COUNTY	\$11.37	30%	\$591	\$23,640	1.7	\$54,700	\$1,368	\$16,410	\$410	4,141	26%	\$10.17	\$529	1.1
CLARK COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	11,637	30%	\$10.91	\$567	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

INDIANA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLAY COUNTY	\$11.58	30%	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	2,139	21%	\$8.65	\$450	1.3
CLINTON COUNTY	\$12.71	30%	\$661	\$26,440	1.9	\$58,100	\$1,453	\$17,430	\$436	3,402	27%	\$11.12	\$578	1.1
CRAWFORD COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$46,000	\$1,150	\$13,800	\$345	714	17%	\$7.45	\$387	1.5
DAVISS COUNTY	\$11.10	46%	\$577	\$23,080	1.7	\$50,200	\$1,255	\$15,060	\$377	2,333	21%	\$8.40	\$437	1.3
DEARBORN COUNTY	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	3,604	21%	\$8.57	\$446	1.6
DECATUR COUNTY	\$12.83	30%	\$667	\$26,680	2.0	\$55,000	\$1,375	\$16,500	\$413	2,518	27%	\$11.86	\$617	1.1
DEKALB COUNTY	\$12.33	29%	\$641	\$25,640	1.9	\$62,700	\$1,568	\$18,810	\$470	2,793	18%	\$12.04	\$626	1.0
DELAWARE COUNTY	\$13.04	45%	\$678	\$27,120	2.0	\$52,900	\$1,323	\$15,870	\$397	15,439	33%	\$8.73	\$454	1.5
DUBOIS COUNTY	\$11.40	30%	\$593	\$23,720	1.7	\$65,400	\$1,635	\$19,620	\$491	3,254	22%	\$10.53	\$547	1.1
ELKHART COUNTY	\$14.06	30%	\$731	\$29,240	2.1	\$59,200	\$1,480	\$17,760	\$444	18,362	28%	\$12.36	\$643	1.1
FAYETTE COUNTY	\$11.60	30%	\$603	\$24,120	1.8	\$55,600	\$1,390	\$16,680	\$417	2,895	28%	\$11.56	\$601	1.0
FLOYD COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	7,562	27%	\$9.50	\$494	1.4
FOUNTAIN COUNTY	\$11.10	37%	\$577	\$23,080	1.7	\$52,600	\$1,315	\$15,780	\$395	1,553	22%	\$9.81	\$510	1.1
FRANKLIN COUNTY	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	1,460	19%	\$7.83	\$407	1.8
FULTON COUNTY	\$11.37	30%	\$591	\$23,640	1.7	\$54,000	\$1,350	\$16,200	\$405	1,752	22%	\$10.59	\$551	1.1
GIBSON COUNTY	\$11.13	31%	\$579	\$23,160	1.7	\$56,200	\$1,405	\$16,860	\$422	2,837	22%	\$13.48	\$701	0.8
GRANT COUNTY	\$11.69	30%	\$608	\$24,320	1.8	\$52,200	\$1,305	\$15,660	\$392	7,577	27%	\$9.96	\$518	1.2
GREENE COUNTY	\$11.10	58%	\$577	\$23,080	1.7	\$50,000	\$1,250	\$15,000	\$375	2,672	20%	\$8.10	\$421	1.4
HAMILTON COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	12,589	19%	\$11.93	\$620	1.2
HANCOCK COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	3,855	19%	\$10.61	\$552	1.4
HARRISON COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	2,056	16%	\$9.12	\$474	1.4
HENDRICKS COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	6,356	17%	\$9.81	\$510	1.5
HENRY COUNTY	\$12.06	30%	\$627	\$25,080	1.8	\$55,400	\$1,385	\$16,620	\$416	4,459	23%	\$9.58	\$498	1.3
HOWARD COUNTY	\$13.21	30%	\$687	\$27,480	2.0	\$61,800	\$1,545	\$18,540	\$464	9,846	28%	\$14.69	\$764	0.9
HUNTINGTON COUNTY	\$12.15	30%	\$632	\$25,280	1.9	\$58,900	\$1,473	\$17,670	\$442	3,270	23%	\$9.94	\$517	1.2
JACKSON COUNTY	\$12.58	30%	\$654	\$26,160	1.9	\$54,400	\$1,360	\$16,320	\$408	4,137	26%	\$11.34	\$590	1.1
JASPER COUNTY	\$13.85	37%	\$720	\$28,800	2.1	\$61,600	\$1,540	\$18,480	\$462	2,407	23%	\$11.07	\$576	1.3
JAY COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$50,800	\$1,270	\$15,240	\$381	1,867	22%	\$9.93	\$516	1.1
JEFFERSON COUNTY	\$11.58	30%	\$602	\$24,080	1.8	\$54,000	\$1,350	\$16,200	\$405	3,081	25%	\$10.34	\$538	1.1
JENNINGS COUNTY	\$12.27	30%	\$638	\$25,520	1.9	\$51,400	\$1,285	\$15,420	\$386	2,121	21%	\$10.93	\$568	1.1
JOHNSON COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	9,970	23%	\$8.91	\$463	1.6
KNOX COUNTY	\$11.10	38%	\$577	\$23,080	1.7	\$52,200	\$1,305	\$15,660	\$392	4,829	31%	\$7.09	\$369	1.6
KOSCIUSKO COUNTY	\$12.83	30%	\$667	\$26,680	2.0	\$58,100	\$1,453	\$17,430	\$436	5,745	21%	\$14.34	\$745	0.9
LAGRANGE COUNTY	\$12.21	30%	\$635	\$25,400	1.9	\$59,000	\$1,475	\$17,700	\$443	2,088	19%	\$11.08	\$576	1.1
LAKE COUNTY	\$15.52	36%	\$807	\$32,280	2.4	\$64,600	\$1,615	\$19,380	\$485	56,310	31%	\$11.97	\$622	1.3
LAPORTE COUNTY	\$12.94	30%	\$673	\$26,920	2.0	\$59,400	\$1,485	\$17,820	\$446	10,184	25%	\$9.81	\$510	1.3
LAWRENCE COUNTY	\$12.33	29%	\$641	\$25,640	1.9	\$52,000	\$1,300	\$15,600	\$390	3,902	21%	\$9.43	\$490	1.3
MADISON COUNTY	\$12.87	30%	\$669	\$26,760	2.0	\$56,700	\$1,418	\$17,010	\$425	13,700	26%	\$9.69	\$504	1.3
MARION COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	143,232	41%	\$15.41	\$801	0.9
MARSHALL COUNTY	\$12.50	30%	\$650	\$26,000	1.9	\$59,600	\$1,490	\$17,880	\$447	3,834	23%	\$10.73	\$558	1.2
MARTIN COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$52,800	\$1,320	\$15,840	\$396	782	19%	\$9.31	\$484	1.2
MIAMI COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$55,200	\$1,380	\$16,560	\$414	3,285	24%	\$9.69	\$504	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

INDIANA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MONROE COUNTY	\$12.85	17%	\$668	\$26,720	2.0	\$63,100	\$1,578	\$18,930	\$473	21,600	46%	\$8.86	\$461	1.5
MONTGOMERY COUNTY	\$12.19	30%	\$634	\$25,360	1.9	\$58,600	\$1,465	\$17,580	\$440	3,891	27%	\$11.93	\$620	1.0
MORGAN COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	4,965	20%	\$8.61	\$447	1.7
NEWTON COUNTY	\$15.52	36%	\$807	\$32,280	2.4	\$64,600	\$1,615	\$19,380	\$485	1,070	20%	\$9.50	\$494	1.6
NOBLE COUNTY	\$13.06	30%	\$679	\$27,160	2.0	\$58,700	\$1,468	\$17,610	\$440	3,666	22%	\$9.74	\$507	1.3
OHIO COUNTY	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	492	22%	\$7.22	\$376	2.0
ORANGE COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$46,800	\$1,170	\$14,040	\$351	1,586	21%	\$7.67	\$399	1.4
OWEN COUNTY	\$11.38	30%	\$592	\$23,680	1.7	\$52,400	\$1,310	\$15,720	\$393	1,526	18%	\$10.72	\$558	1.1
PARKE COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$49,400	\$1,235	\$14,820	\$371	1,264	20%	\$7.73	\$402	1.4
PERRY COUNTY	\$11.10	33%	\$577	\$23,080	1.7	\$53,100	\$1,328	\$15,930	\$398	1,511	21%	\$7.49	\$390	1.5
PIKE COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$50,300	\$1,258	\$15,090	\$377	887	17%	\$14.32	\$745	0.8
PORTER COUNTY	\$15.52	36%	\$807	\$32,280	2.4	\$64,600	\$1,615	\$19,380	\$485	12,782	23%	\$11.78	\$613	1.3
POSEY COUNTY	\$12.00	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	1,848	18%	\$12.35	\$642	1.0
PULASKI COUNTY	\$11.46	30%	\$596	\$23,840	1.7	\$49,800	\$1,245	\$14,940	\$374	996	19%	\$12.48	\$649	0.9
PUTNAM COUNTY	\$12.67	28%	\$659	\$26,360	1.9	\$55,800	\$1,395	\$16,740	\$419	2,651	21%	\$9.60	\$499	1.3
RANDOLPH COUNTY	\$11.10	38%	\$577	\$23,080	1.7	\$49,400	\$1,235	\$14,820	\$371	2,636	24%	\$9.36	\$486	1.2
RIPLEY COUNTY	\$12.71	30%	\$661	\$26,440	1.9	\$57,100	\$1,428	\$17,130	\$428	2,273	23%	\$11.14	\$579	1.1
RUSH COUNTY	\$12.00	30%	\$624	\$24,960	1.8	\$51,800	\$1,295	\$15,540	\$389	1,792	26%	\$10.77	\$560	1.1
SCOTT COUNTY	\$11.79	30%	\$613	\$24,520	1.8	\$47,900	\$1,198	\$14,370	\$359	2,141	24%	\$8.77	\$456	1.3
SHELBY COUNTY	\$14.33	26%	\$745	\$29,800	2.2	\$68,100	\$1,703	\$20,430	\$511	4,410	27%	\$12.28	\$638	1.2
SPENCER COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$60,900	\$1,523	\$18,270	\$457	1,253	17%	\$9.16	\$476	1.2
ST. JOSEPH COUNTY	\$13.60	30%	\$707	\$28,280	2.1	\$60,400	\$1,510	\$18,120	\$453	28,537	28%	\$11.42	\$594	1.2
STARKE COUNTY	\$11.54	30%	\$600	\$24,000	1.8	\$51,400	\$1,285	\$15,420	\$386	1,675	19%	\$7.79	\$405	1.5
STEBEN COUNTY	\$13.83	30%	\$719	\$28,760	2.1	\$60,000	\$1,500	\$18,000	\$450	2,770	22%	\$9.69	\$504	1.4
SULLIVAN COUNTY	\$11.10	42%	\$577	\$23,080	1.7	\$48,600	\$1,215	\$14,580	\$365	1,578	20%	\$7.76	\$403	1.4
SWITZERLAND COUNTY	\$12.40	30%	\$645	\$25,800	1.9	\$50,300	\$1,258	\$15,090	\$377	761	22%	\$9.46	\$492	1.3
TIPPECANOE COUNTY	\$14.81	30%	\$770	\$30,800	2.3	\$60,500	\$1,513	\$18,150	\$454	24,344	44%	\$10.41	\$541	1.4
TIPTON COUNTY	\$13.21	30%	\$687	\$27,480	2.0	\$61,800	\$1,545	\$18,540	\$464	1,301	20%	\$11.06	\$575	1.2
UNION COUNTY †	\$12.02	30%	\$625	\$25,000	1.8	\$50,700	\$1,268	\$15,210	\$380	697	25%			
VANDEBURGH COUNTY	\$12.00	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	23,438	33%	\$10.82	\$563	1.1
VERMILLION COUNTY	\$11.58	30%	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	1,404	21%	\$11.00	\$572	1.1
VIGO COUNTY	\$11.58	30%	\$602	\$24,080	1.8	\$51,900	\$1,298	\$15,570	\$389	13,359	33%	\$9.62	\$500	1.2
WABASH COUNTY	\$11.10	36%	\$577	\$23,080	1.7	\$56,500	\$1,413	\$16,950	\$424	3,179	24%	\$10.15	\$528	1.1
WARREN COUNTY	\$12.08	30%	\$628	\$25,120	1.8	\$59,100	\$1,478	\$17,730	\$443	614	19%	\$10.04	\$522	1.2
WARRICK COUNTY	\$12.00	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	3,252	17%	\$10.84	\$564	1.1
WASHINGTON COUNTY	\$11.10	37%	\$577	\$23,080	1.7	\$51,400	\$1,285	\$15,420	\$386	1,940	19%	\$8.74	\$455	1.3
WAYNE COUNTY	\$11.62	30%	\$604	\$24,160	1.8	\$52,600	\$1,315	\$15,780	\$395	8,905	31%	\$10.14	\$527	1.1
WELLS COUNTY	\$11.90	19%	\$619	\$24,760	1.8	\$63,300	\$1,583	\$18,990	\$475	1,996	19%	\$10.07	\$524	1.2
WHITE COUNTY	\$12.83	30%	\$667	\$26,680	2.0	\$55,400	\$1,385	\$16,620	\$416	2,280	23%	\$10.66	\$554	1.2
WHITLEY COUNTY	\$11.90	19%	\$619	\$24,760	1.8	\$63,300	\$1,583	\$18,990	\$475	1,956	17%	\$10.47	\$545	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

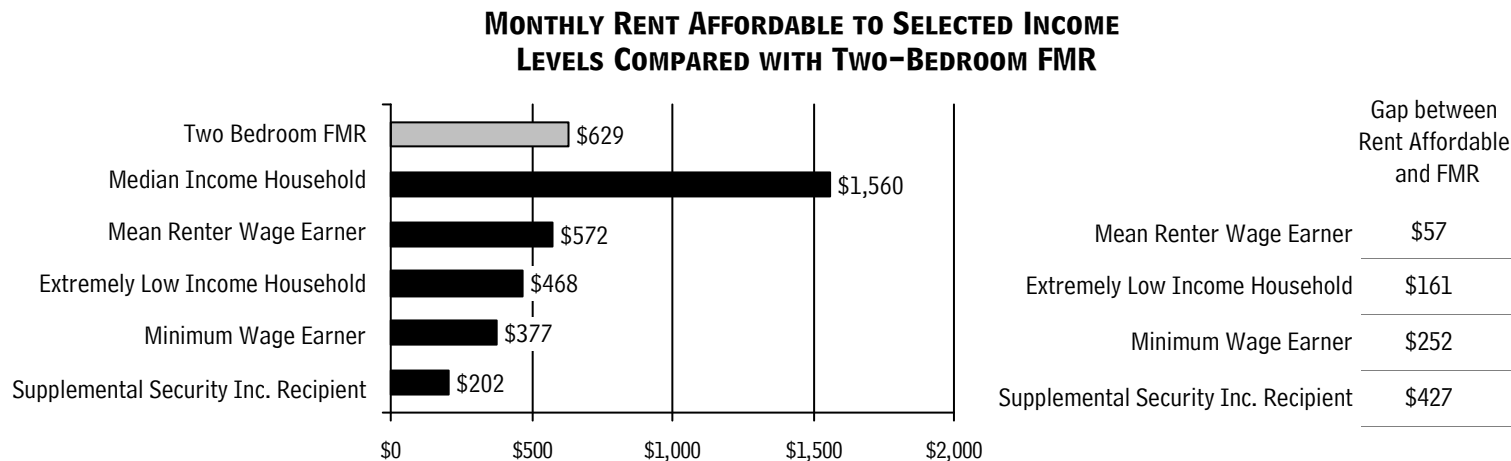
# IOWA

In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$629. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,097 monthly or \$25,162 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.10**

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 67 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is \$11.00. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



IOWA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>IOWA</b>	<b>\$12.10</b>	26%	\$629	\$25,162	1.7	\$62,405	\$1,560	\$18,722	\$468	317,849	28%	\$11.00	\$572	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.78</b>	28%	\$560	\$22,419	1.5	\$56,715	\$1,418	\$17,015	\$425	134,165	25%	\$9.99	\$519	1.1
<b><u>METROPOLITAN AREAS</u></b>														
AMES MSA	\$13.83	25%	\$719	\$28,760	1.9	\$73,300	\$1,833	\$21,990	\$550	12,260	42%	\$9.22	\$480	1.5
BENTON COUNTY HMFA	\$10.38	31%	\$540	\$21,600	1.4	\$65,100	\$1,628	\$19,530	\$488	2,011	21%	\$9.41	\$489	1.1
BREMER COUNTY HMFA	\$10.46	24%	\$544	\$21,760	1.4	\$64,800	\$1,620	\$19,440	\$486	1,937	22%	\$10.23	\$532	1.0
CEDAR RAPIDS HMFA	\$12.48	25%	\$649	\$25,960	1.7	\$67,600	\$1,690	\$20,280	\$507	20,932	27%	\$12.95	\$673	1.0
DAVENPORT–MOLINE–ROCK ISLAND MSA	\$12.35	27%	\$642	\$25,680	1.7	\$61,600	\$1,540	\$18,480	\$462	18,384	29%	\$10.05	\$523	1.2
DES MOINES–WEST DES MOINES MSA	\$13.98	24%	\$727	\$29,080	1.9	\$71,700	\$1,793	\$21,510	\$538	55,250	29%	\$13.33	\$693	1.0
DUBUQUE MSA	\$11.04	25%	\$574	\$22,960	1.5	\$62,500	\$1,563	\$18,750	\$469	8,937	27%	\$10.28	\$535	1.1
IOWA CITY HMFA	\$13.94	25%	\$725	\$29,000	1.9	\$76,000	\$1,900	\$22,800	\$570	19,094	43%	\$8.97	\$466	1.6
JONES COUNTY HMFA	\$10.38	31%	\$540	\$21,600	1.4	\$57,200	\$1,430	\$17,160	\$429	1,826	24%	\$9.70	\$504	1.1
OMAHA–COUNCIL BLUFFS HMFA	\$14.56	31%	\$757	\$30,280	2.0	\$69,900	\$1,748	\$20,970	\$524	12,317	27%	\$10.24	\$533	1.4
SIOUX CITY MSA	\$12.54	25%	\$652	\$26,080	1.7	\$58,800	\$1,470	\$17,640	\$441	12,292	31%	\$10.20	\$530	1.2
WASHINGTON COUNTY HMFA	\$10.50	25%	\$546	\$21,840	1.4	\$59,200	\$1,480	\$17,760	\$444	1,987	25%	\$8.63	\$449	1.2
WATERLOO–CEDAR FALLS HMFA	\$11.52	25%	\$599	\$23,960	1.6	\$59,900	\$1,498	\$17,970	\$449	16,457	30%	\$10.77	\$560	1.1
<b><u>COUNTIES</u></b>														
ADAIR COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$55,300	\$1,383	\$16,590	\$415	838	25%	\$9.77	\$508	1.1
ADAMS COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$51,700	\$1,293	\$15,510	\$388	470	25%	\$10.20	\$531	1.0
ALLAMAKEE COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$52,400	\$1,310	\$15,720	\$393	1,343	23%	\$8.60	\$447	1.2
APPANOOSE COUNTY	\$10.38	33%	\$540	\$21,600	1.4	\$46,500	\$1,163	\$13,950	\$349	1,499	26%	\$8.11	\$422	1.3
AUDUBON COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$48,100	\$1,203	\$14,430	\$361	583	21%	\$10.72	\$557	1.0
BENTON COUNTY	\$10.38	31%	\$540	\$21,600	1.4	\$65,100	\$1,628	\$19,530	\$488	2,011	21%	\$9.41	\$489	1.1
BLACK HAWK COUNTY	\$11.52	25%	\$599	\$23,960	1.6	\$59,900	\$1,498	\$17,970	\$449	15,444	31%	\$10.65	\$554	1.1
BOONE COUNTY	\$11.90	25%	\$619	\$24,760	1.6	\$63,700	\$1,593	\$19,110	\$478	2,528	24%	\$10.39	\$540	1.1
BREMER COUNTY	\$10.46	24%	\$544	\$21,760	1.4	\$64,800	\$1,620	\$19,440	\$486	1,937	22%	\$10.23	\$532	1.0
BUCHANAN COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$59,200	\$1,480	\$17,760	\$444	1,736	22%	\$8.62	\$448	1.2
BUENA VISTA COUNTY	\$10.69	25%	\$556	\$22,240	1.5	\$53,600	\$1,340	\$16,080	\$402	2,210	29%	\$9.45	\$491	1.1
BUTLER COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$54,500	\$1,363	\$16,350	\$409	1,209	20%	\$9.66	\$502	1.1
CALHOUN COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$53,700	\$1,343	\$16,110	\$403	1,018	23%	\$7.90	\$411	1.3
CARROLL COUNTY	\$10.83	25%	\$563	\$22,520	1.5	\$62,500	\$1,563	\$18,750	\$469	2,183	26%	\$9.88	\$514	1.1
CASS COUNTY	\$11.88	25%	\$618	\$24,720	1.6	\$52,400	\$1,310	\$15,720	\$393	1,556	25%	\$8.84	\$460	1.3
CEDAR COUNTY	\$10.69	25%	\$556	\$22,240	1.5	\$63,100	\$1,578	\$18,930	\$473	1,653	23%	\$9.87	\$513	1.1
CERRO GORDO COUNTY	\$11.46	25%	\$596	\$23,840	1.6	\$61,400	\$1,535	\$18,420	\$461	5,513	28%	\$9.37	\$487	1.2
CHEROKEE COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$55,400	\$1,385	\$16,620	\$416	1,425	26%	\$11.42	\$594	0.9
CHICKASAW COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$57,200	\$1,430	\$17,160	\$429	1,020	20%	\$9.20	\$478	1.1
CLARKE COUNTY	\$10.63	25%	\$553	\$22,120	1.5	\$54,400	\$1,360	\$16,320	\$408	994	28%	\$9.84	\$512	1.1
CLAY COUNTY	\$10.38	32%	\$540	\$21,600	1.4	\$55,300	\$1,383	\$16,590	\$415	2,239	31%	\$9.89	\$514	1.0

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



IOWA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
CLAYTON COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$51,900	\$1,298	\$15,570	\$389	1,726	23%	\$10.28	\$534	1.0
CLINTON COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$57,600	\$1,440	\$17,280	\$432	5,450	27%	\$9.59	\$499	1.1
CRAWFORD COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$51,900	\$1,298	\$15,570	\$389	1,735	27%	\$10.42	\$542	1.0
DALLAS COUNTY	\$13.98	24%	\$727	\$29,080	1.9	\$71,700	\$1,793	\$21,510	\$538	3,681	24%	\$11.46	\$596	1.2
DAVIS COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$52,900	\$1,323	\$15,870	\$397	649	20%	\$8.00	\$416	1.3
DECATUR COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$45,000	\$1,125	\$13,500	\$338	963	29%	\$7.42	\$386	1.4
DELAWARE COUNTY	\$10.69	25%	\$556	\$22,240	1.5	\$56,300	\$1,408	\$16,890	\$422	1,505	22%	\$9.37	\$487	1.1
DES MOINES COUNTY	\$11.13	25%	\$579	\$23,160	1.5	\$56,600	\$1,415	\$16,980	\$425	4,450	26%	\$9.74	\$506	1.1
DICKINSON COUNTY	\$10.38	27%	\$540	\$21,600	1.4	\$61,600	\$1,540	\$18,480	\$462	1,560	22%	\$8.59	\$447	1.2
DUBUQUE COUNTY	\$11.04	25%	\$574	\$22,960	1.5	\$62,500	\$1,563	\$18,750	\$469	8,937	27%	\$10.28	\$535	1.1
EMMET COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$53,300	\$1,333	\$15,990	\$400	1,105	25%	\$10.49	\$546	1.0
FAYETTE COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$51,500	\$1,288	\$15,450	\$386	2,139	24%	\$8.55	\$444	1.2
FLOYD COUNTY	\$10.38	32%	\$540	\$21,600	1.4	\$53,100	\$1,328	\$15,930	\$398	1,770	26%	\$8.87	\$461	1.2
FRANKLIN COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$58,300	\$1,458	\$17,490	\$437	1,098	25%	\$11.30	\$588	0.9
FREMONT COUNTY	\$11.88	25%	\$618	\$24,720	1.6	\$60,100	\$1,503	\$18,030	\$451	817	26%	\$10.79	\$561	1.1
GREENE COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$53,300	\$1,333	\$15,990	\$400	1,027	24%	\$9.52	\$495	1.1
GRUNDY COUNTY	\$11.52	25%	\$599	\$23,960	1.6	\$59,900	\$1,498	\$17,970	\$449	1,013	20%	\$13.16	\$684	0.9
GUTHRIE COUNTY	\$13.98	24%	\$727	\$29,080	1.9	\$71,700	\$1,793	\$21,510	\$538	949	20%	\$10.95	\$570	1.3
HAMILTON COUNTY	\$10.38	27%	\$540	\$21,600	1.4	\$59,100	\$1,478	\$17,730	\$443	1,821	27%	\$11.06	\$575	0.9
HANCOCK COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$57,100	\$1,428	\$17,130	\$428	1,046	22%	\$13.46	\$700	0.8
HARDIN COUNTY	\$10.67	25%	\$555	\$22,200	1.5	\$54,100	\$1,353	\$16,230	\$406	1,939	25%	\$11.40	\$593	0.9
HARRISON COUNTY	\$14.56	31%	\$757	\$30,280	2.0	\$69,900	\$1,748	\$20,970	\$524	1,432	23%	\$8.04	\$418	1.8
HENRY COUNTY	\$10.50	25%	\$546	\$21,840	1.4	\$60,200	\$1,505	\$18,060	\$452	2,051	27%	\$9.74	\$507	1.1
HOWARD COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$55,900	\$1,398	\$16,770	\$419	827	21%	\$9.96	\$518	1.0
HUMBOLDT COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$60,100	\$1,503	\$18,030	\$451	1,034	24%	\$8.87	\$461	1.2
IDA COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$55,700	\$1,393	\$16,710	\$418	860	27%	\$12.11	\$630	0.9
IOWA COUNTY	\$10.54	25%	\$548	\$21,920	1.5	\$63,200	\$1,580	\$18,960	\$474	1,364	22%	\$10.38	\$540	1.0
JACKSON COUNTY	\$10.69	25%	\$556	\$22,240	1.5	\$54,700	\$1,368	\$16,410	\$410	1,951	24%	\$7.89	\$410	1.4
JASPER COUNTY	\$11.60	25%	\$603	\$24,120	1.6	\$62,500	\$1,563	\$18,750	\$469	3,564	24%	\$11.50	\$598	1.0
JEFFERSON COUNTY	\$10.44	25%	\$543	\$21,720	1.4	\$56,600	\$1,415	\$16,980	\$425	2,170	33%	\$11.51	\$598	0.9
JOHNSON COUNTY	\$13.94	25%	\$725	\$29,000	1.9	\$76,000	\$1,900	\$22,800	\$570	19,094	43%	\$8.97	\$466	1.6
JONES COUNTY	\$10.38	31%	\$540	\$21,600	1.4	\$57,200	\$1,430	\$17,160	\$429	1,826	24%	\$9.70	\$504	1.1
KEOKUK COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$54,000	\$1,350	\$16,200	\$405	971	21%	\$8.91	\$463	1.2
KOSSUTH COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$53,100	\$1,328	\$15,930	\$398	1,563	22%	\$11.29	\$587	0.9
LEE COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$53,600	\$1,340	\$16,080	\$402	3,718	25%	\$9.14	\$475	1.1
LINN COUNTY	\$12.48	25%	\$649	\$25,960	1.7	\$67,600	\$1,690	\$20,280	\$507	20,932	27%	\$12.95	\$673	1.0
LOUISA COUNTY	\$11.02	25%	\$573	\$22,920	1.5	\$56,800	\$1,420	\$17,040	\$426	1,025	23%	\$10.54	\$548	1.0
LUCAS COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$49,500	\$1,238	\$14,850	\$371	825	22%	\$7.61	\$396	1.4
LYON COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$58,300	\$1,458	\$17,490	\$437	809	18%	\$9.76	\$508	1.1
MADISON COUNTY	\$13.98	24%	\$727	\$29,080	1.9	\$71,700	\$1,793	\$21,510	\$538	1,173	22%	\$8.99	\$467	1.6
MAHASKA COUNTY	\$11.08	25%	\$576	\$23,040	1.5	\$56,700	\$1,418	\$17,010	\$425	2,570	29%	\$10.12	\$526	1.1
MARION COUNTY	\$11.88	25%	\$618	\$24,720	1.6	\$66,000	\$1,650	\$19,800	\$495	2,940	24%	\$11.65	\$606	1.0

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

IOWA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MARSHALL COUNTY	\$11.46	25%	\$596	\$23,840	1.6	\$59,700	\$1,493	\$17,910	\$448	4,025	26%	\$10.74	\$558	1.1
MILLS COUNTY	\$14.56	31%	\$757	\$30,280	2.0	\$69,900	\$1,748	\$20,970	\$524	1,093	21%	\$8.21	\$427	1.8
MITCHELL COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$53,200	\$1,330	\$15,960	\$399	796	19%	\$10.09	\$524	1.0
MONONA COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$53,200	\$1,330	\$15,960	\$399	1,001	24%	\$10.44	\$543	1.0
MONROE COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$53,800	\$1,345	\$16,140	\$404	694	21%	\$10.92	\$568	1.0
MONTGOMERY COUNTY	\$11.88	25%	\$618	\$24,720	1.6	\$51,800	\$1,295	\$15,540	\$389	1,308	27%	\$8.74	\$454	1.4
MUSCATINE COUNTY	\$12.15	25%	\$632	\$25,280	1.7	\$62,700	\$1,568	\$18,810	\$470	3,901	25%	\$11.30	\$587	1.1
O'BRIEN COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$55,400	\$1,385	\$16,620	\$416	1,390	23%	\$9.58	\$498	1.1
OSCEOLA COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$54,200	\$1,355	\$16,260	\$407	618	22%	\$10.98	\$571	0.9
PAGE COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$54,800	\$1,370	\$16,440	\$411	1,901	28%	\$8.19	\$426	1.3
PALO ALTO COUNTY	\$10.38	35%	\$540	\$21,600	1.4	\$54,000	\$1,350	\$16,200	\$405	1,071	26%	\$10.02	\$521	1.0
PLYMOUTH COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$64,400	\$1,610	\$19,320	\$483	2,117	23%	\$10.82	\$562	1.0
POCAHONTAS COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$52,400	\$1,310	\$15,720	\$393	754	21%	\$10.03	\$522	1.0
POLK COUNTY	\$13.98	24%	\$727	\$29,080	1.9	\$71,700	\$1,793	\$21,510	\$538	46,489	31%	\$13.79	\$717	1.0
POTTAWATTAMIE COUNTY	\$14.56	31%	\$757	\$30,280	2.0	\$69,900	\$1,748	\$20,970	\$524	9,792	29%	\$10.57	\$550	1.4
POWESHIEK COUNTY	\$11.10	25%	\$577	\$23,080	1.5	\$60,200	\$1,505	\$18,060	\$452	2,082	28%	\$11.28	\$587	1.0
RINGGOLD COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$44,500	\$1,113	\$13,350	\$334	549	24%	\$8.02	\$417	1.3
SAC COUNTY	\$10.38	36%	\$540	\$21,600	1.4	\$52,300	\$1,308	\$15,690	\$392	1,103	23%	\$9.34	\$486	1.1
SCOTT COUNTY	\$12.35	27%	\$642	\$25,680	1.7	\$61,600	\$1,540	\$18,480	\$462	18,384	29%	\$10.05	\$523	1.2
SHELBY COUNTY	\$11.88	25%	\$618	\$24,720	1.6	\$57,700	\$1,443	\$17,310	\$433	1,187	23%	\$9.01	\$468	1.3
SIoux COUNTY	\$10.38	39%	\$540	\$21,600	1.4	\$61,800	\$1,545	\$18,540	\$464	2,098	20%	\$8.94	\$465	1.2
STORY COUNTY	\$13.83	25%	\$719	\$28,760	1.9	\$73,300	\$1,833	\$21,990	\$550	12,260	42%	\$9.22	\$480	1.5
TAMA COUNTY	\$10.54	25%	\$548	\$21,920	1.5	\$56,400	\$1,410	\$16,920	\$423	1,575	22%	\$9.85	\$512	1.1
TAYLOR COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$48,000	\$1,200	\$14,400	\$360	660	23%	\$9.43	\$490	1.1
UNION COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$53,500	\$1,338	\$16,050	\$401	1,466	28%	\$8.60	\$447	1.2
VAN BUREN COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$47,000	\$1,175	\$14,100	\$353	657	21%	\$11.29	\$587	0.9
WAPELLO COUNTY	\$11.35	25%	\$590	\$23,600	1.6	\$50,300	\$1,258	\$15,090	\$377	3,602	24%	\$10.02	\$521	1.1
WARREN COUNTY	\$13.98	24%	\$727	\$29,080	1.9	\$71,700	\$1,793	\$21,510	\$538	2,958	20%	\$7.51	\$391	1.9
WASHINGTON COUNTY	\$10.50	25%	\$546	\$21,840	1.4	\$59,200	\$1,480	\$17,760	\$444	1,987	25%	\$8.63	\$449	1.2
WAYNE COUNTY	\$10.38	25%	\$540	\$21,600	1.4	\$45,900	\$1,148	\$13,770	\$344	578	20%	\$8.19	\$426	1.3
WEBSTER COUNTY	\$10.44	25%	\$543	\$21,720	1.4	\$56,000	\$1,400	\$16,800	\$420	4,569	29%	\$10.59	\$551	1.0
WINNEBAGO COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$61,100	\$1,528	\$18,330	\$458	1,135	24%	\$10.12	\$526	1.0
WINNESHIEK COUNTY	\$10.38	30%	\$540	\$21,600	1.4	\$58,900	\$1,473	\$17,670	\$442	2,044	26%	\$9.49	\$494	1.1
WOODBURY COUNTY	\$12.54	25%	\$652	\$26,080	1.7	\$58,800	\$1,470	\$17,640	\$441	12,292	31%	\$10.20	\$530	1.2
WORTH COUNTY	\$10.38	34%	\$540	\$21,600	1.4	\$53,900	\$1,348	\$16,170	\$404	687	21%	\$8.94	\$465	1.2
WRIGHT COUNTY	\$10.38	29%	\$540	\$21,600	1.4	\$56,900	\$1,423	\$17,070	\$427	1,538	26%	\$9.19	\$478	1.1

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

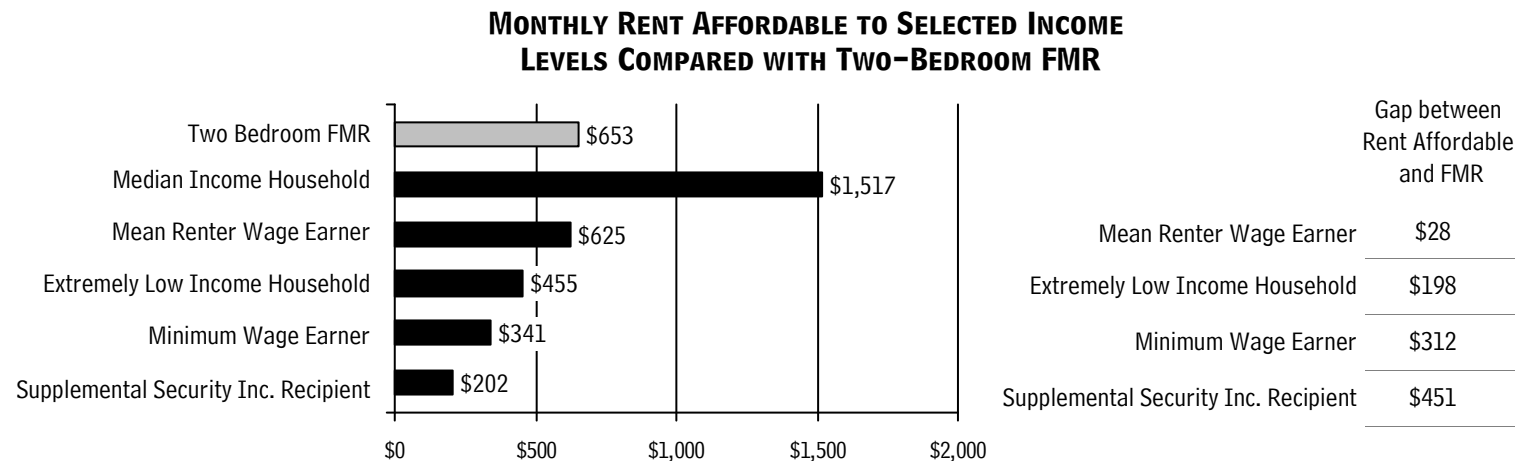
# KANSAS

In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$653. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,176 monthly or \$26,112 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.55**

In Kansas, 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 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 Kansas, the estimated mean (average) wage for a renter is \$12.02. 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.



KANSAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>KANSAS</b>	<b>\$12.55</b>	27%	\$653	\$26,112	1.9	\$60,685	\$1,517	\$18,206	\$455	319,018	31%	\$12.02	\$625	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.96</b>	30%	\$570	\$22,798	1.7	\$52,294	\$1,307	\$15,688	\$392	119,729	30%	\$9.56	\$497	1.1
<b><u>METROPOLITAN AREAS</u></b>														
FRANKLIN COUNTY HMFA	\$12.13	36%	\$631	\$25,240	1.9	\$58,700	\$1,468	\$17,610	\$440	2,505	27%	\$9.70	\$504	1.3
KANSAS CITY HMFA *	\$15.21	29%	\$791	\$31,640	2.3	\$70,400	\$1,760	\$21,120	\$528	81,018	30%	\$14.29	\$743	1.1
LAWRENCE MSA	\$13.69	27%	\$712	\$28,480	2.1	\$68,500	\$1,713	\$20,550	\$514	18,514	48%	\$8.37	\$435	1.6
ST. JOSEPH MSA	\$10.94	27%	\$569	\$22,760	1.7	\$54,300	\$1,358	\$16,290	\$407	807	25%	\$12.67	\$659	0.9
SUMNER COUNTY HMFA	\$10.52	28%	\$547	\$21,880	1.6	\$58,600	\$1,465	\$17,580	\$440	2,304	23%	\$7.79	\$405	1.4
TOPEKA MSA	\$12.12	27%	\$630	\$25,200	1.8	\$61,300	\$1,533	\$18,390	\$460	26,095	29%	\$11.04	\$574	1.1
WICHITA HMFA	\$12.15	20%	\$632	\$25,280	1.9	\$62,900	\$1,573	\$18,870	\$472	68,046	32%	\$12.95	\$674	0.9
<b><u>COUNTIES</u></b>														
ALLEN COUNTY	\$10.52	41%	\$547	\$21,880	1.6	\$49,100	\$1,228	\$14,730	\$368	1,450	25%	\$8.50	\$442	1.2
ANDERSON COUNTY	\$10.52	38%	\$547	\$21,880	1.6	\$49,000	\$1,225	\$14,700	\$368	645	20%	\$8.35	\$434	1.3
ATCHISON COUNTY	\$11.29	27%	\$587	\$23,480	1.7	\$51,000	\$1,275	\$15,300	\$383	1,665	27%	\$9.73	\$506	1.2
BARBER COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$50,500	\$1,263	\$15,150	\$379	551	25%	\$11.83	\$615	0.9
BARTON COUNTY	\$10.52	47%	\$547	\$21,880	1.6	\$50,400	\$1,260	\$15,120	\$378	3,185	28%	\$10.37	\$539	1.0
BOURBON COUNTY	\$10.52	41%	\$547	\$21,880	1.6	\$49,200	\$1,230	\$14,760	\$369	1,598	26%	\$8.51	\$442	1.2
BROWN COUNTY	\$11.29	27%	\$587	\$23,480	1.7	\$49,600	\$1,240	\$14,880	\$372	1,238	29%	\$10.20	\$531	1.1
BUTLER COUNTY	\$12.15	20%	\$632	\$25,280	1.9	\$62,900	\$1,573	\$18,870	\$472	4,803	22%	\$8.82	\$459	1.4
CHASE COUNTY	\$10.52	30%	\$547	\$21,880	1.6	\$50,000	\$1,250	\$15,000	\$375	330	26%	\$8.61	\$448	1.2
CHAUTAUQUA COUNTY	\$10.52	38%	\$547	\$21,880	1.6	\$42,500	\$1,063	\$12,750	\$319	327	18%	\$8.35	\$434	1.3
CHEROKEE COUNTY	\$10.52	42%	\$547	\$21,880	1.6	\$46,400	\$1,160	\$13,920	\$348	2,111	24%	\$10.03	\$522	1.0
CHEYENNE COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$43,700	\$1,093	\$13,110	\$328	308	23%	\$11.76	\$612	0.9
CLARK COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$50,800	\$1,270	\$15,240	\$381	230	23%	\$10.82	\$563	1.0
CLAY COUNTY	\$11.02	27%	\$573	\$22,920	1.7	\$51,500	\$1,288	\$15,450	\$386	833	23%	\$7.03	\$365	1.6
CLOUD COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$49,900	\$1,248	\$14,970	\$374	1,064	26%	\$7.01	\$364	1.5
COFFEY COUNTY	\$10.52	30%	\$547	\$21,880	1.6	\$56,400	\$1,410	\$16,920	\$423	758	22%	\$15.46	\$804	0.7
COMANCHE COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$46,200	\$1,155	\$13,860	\$347	231	26%	\$6.79	\$353	1.5
COWLEY COUNTY	\$10.52	33%	\$547	\$21,880	1.6	\$53,000	\$1,325	\$15,900	\$398	4,090	29%	\$9.94	\$517	1.1
CRAWFORD COUNTY	\$11.50	27%	\$598	\$23,920	1.8	\$50,100	\$1,253	\$15,030	\$376	5,534	36%	\$8.54	\$444	1.3
DECATUR COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$43,900	\$1,098	\$13,170	\$329	359	24%	\$8.79	\$457	1.2
DICKINSON COUNTY	\$10.52	35%	\$547	\$21,880	1.6	\$55,200	\$1,380	\$16,560	\$414	1,991	25%	\$8.38	\$436	1.3
DONIPHAN COUNTY	\$10.94	27%	\$569	\$22,760	1.7	\$54,300	\$1,358	\$16,290	\$407	807	25%	\$12.67	\$659	0.9
DOUGLAS COUNTY	\$13.69	27%	\$712	\$28,480	2.1	\$68,500	\$1,713	\$20,550	\$514	18,514	48%	\$8.37	\$435	1.6
EDWARDS COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$47,900	\$1,198	\$14,370	\$359	327	22%	\$10.05	\$523	1.0
ELK COUNTY	\$10.52	38%	\$547	\$21,880	1.6	\$42,800	\$1,070	\$12,840	\$321	271	19%	\$5.83	\$303	1.8
ELLIS COUNTY	\$11.25	27%	\$585	\$23,400	1.7	\$57,300	\$1,433	\$17,190	\$430	4,108	37%	\$8.56	\$445	1.3
ELLSWORTH COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$55,700	\$1,393	\$16,710	\$418	505	20%	\$9.50	\$494	1.1

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

KANSAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
FINNEY COUNTY	\$11.96	27%	\$622	\$24,880	1.8	\$54,200	\$1,355	\$16,260	\$407	4,562	35%	\$10.04	\$522	1.2
FORD COUNTY	\$11.62	27%	\$604	\$24,160	1.8	\$52,200	\$1,305	\$15,660	\$392	3,818	35%	\$10.58	\$550	1.1
FRANKLIN COUNTY	\$12.13	36%	\$631	\$25,240	1.9	\$58,700	\$1,468	\$17,610	\$440	2,505	27%	\$9.70	\$504	1.3
GEARY COUNTY	\$10.88	27%	\$566	\$22,640	1.7	\$45,900	\$1,148	\$13,770	\$344	5,192	50%	\$10.27	\$534	1.1
GOVE COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$50,800	\$1,270	\$15,240	\$381	253	20%	\$9.78	\$508	1.1
GRAHAM COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$47,700	\$1,193	\$14,310	\$358	261	21%	\$10.24	\$532	1.0
GRANT COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$56,400	\$1,410	\$16,920	\$423	693	25%	\$12.60	\$655	0.9
GRAY COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$56,900	\$1,423	\$17,070	\$427	559	27%	\$11.91	\$619	0.9
GREELEY COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$57,100	\$1,428	\$17,130	\$428	150	25%	\$10.68	\$555	1.0
GREENWOOD COUNTY	\$10.52	30%	\$547	\$21,880	1.6	\$47,800	\$1,195	\$14,340	\$359	800	25%	\$8.39	\$436	1.3
HAMILTON COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$48,400	\$1,210	\$14,520	\$363	319	30%	\$10.03	\$521	1.1
HARPER COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$50,000	\$1,250	\$15,000	\$375	704	25%	\$10.75	\$559	1.0
HARVEY COUNTY	\$12.15	20%	\$632	\$25,280	1.9	\$62,900	\$1,573	\$18,870	\$472	3,537	28%	\$9.29	\$483	1.3
HASKELL COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$54,400	\$1,360	\$16,320	\$408	412	28%	\$12.04	\$626	0.9
HODGEMAN COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$49,400	\$1,235	\$14,820	\$371	172	22%	\$10.91	\$567	1.0
JACKSON COUNTY	\$12.12	27%	\$630	\$25,200	1.8	\$61,300	\$1,533	\$18,390	\$460	917	19%	\$9.15	\$476	1.3
JEFFERSON COUNTY	\$12.12	27%	\$630	\$25,200	1.8	\$61,300	\$1,533	\$18,390	\$460	1,016	15%	\$10.55	\$549	1.1
JEWELL COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$46,400	\$1,160	\$13,920	\$348	340	20%	\$8.43	\$438	1.2
JOHNSON COUNTY *	\$15.21	29%	\$791	\$31,640	2.3	\$70,400	\$1,760	\$21,120	\$528	48,339	28%	\$14.53	\$756	1.0
KEARNY COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$54,800	\$1,370	\$16,440	\$411	408	26%	\$11.62	\$604	1.0
KINGMAN COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$55,900	\$1,398	\$16,770	\$419	737	22%	\$10.61	\$552	1.0
KIOWA COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$51,300	\$1,283	\$15,390	\$385	385	28%	\$9.98	\$519	1.1
LABETTE COUNTY	\$10.52	41%	\$547	\$21,880	1.6	\$47,400	\$1,185	\$14,220	\$356	2,456	27%	\$8.49	\$442	1.2
LANE COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$52,500	\$1,313	\$15,750	\$394	209	23%	\$11.88	\$618	0.9
LEAVENWORTH COUNTY *	\$15.21	29%	\$791	\$31,640	2.3	\$70,400	\$1,760	\$21,120	\$528	7,621	33%	\$11.61	\$604	1.3
LINCOLN COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$45,900	\$1,148	\$13,770	\$344	325	21%	\$6.89	\$359	1.5
LINN COUNTY *	\$15.21	29%	\$791	\$31,640	2.3	\$70,400	\$1,760	\$21,120	\$528	665	17%	\$10.87	\$565	1.4
LOGAN COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$50,300	\$1,258	\$15,090	\$377	294	24%	\$10.94	\$569	1.0
LYON COUNTY	\$10.52	28%	\$547	\$21,880	1.6	\$53,000	\$1,325	\$15,900	\$398	5,351	39%	\$8.64	\$449	1.2
MARION COUNTY	\$10.52	30%	\$547	\$21,880	1.6	\$51,900	\$1,298	\$15,570	\$389	1,028	20%	\$7.23	\$376	1.5
MARSHALL COUNTY	\$11.02	27%	\$573	\$22,920	1.7	\$49,800	\$1,245	\$14,940	\$374	904	20%	\$11.43	\$595	1.0
McPHERSON COUNTY	\$10.52	28%	\$547	\$21,880	1.6	\$61,800	\$1,545	\$18,540	\$464	2,922	26%	\$9.50	\$494	1.1
MEADE COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$52,100	\$1,303	\$15,630	\$391	451	26%	\$14.31	\$744	0.8
MIAMI COUNTY *	\$15.21	29%	\$791	\$31,640	2.3	\$70,400	\$1,760	\$21,120	\$528	2,224	21%	\$8.70	\$452	1.7
MITCHELL COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$52,600	\$1,315	\$15,780	\$395	722	25%	\$9.31	\$484	1.1
MONTGOMERY COUNTY	\$10.52	32%	\$547	\$21,880	1.6	\$49,300	\$1,233	\$14,790	\$370	4,221	28%	\$9.18	\$477	1.1
MORRIS COUNTY	\$11.02	27%	\$573	\$22,920	1.7	\$49,900	\$1,248	\$14,970	\$374	553	22%	\$8.26	\$429	1.3
MORTON COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$54,600	\$1,365	\$16,380	\$410	371	28%	\$12.70	\$661	0.9
NEMAHA COUNTY	\$11.29	27%	\$587	\$23,480	1.7	\$52,500	\$1,313	\$15,750	\$394	772	19%	\$8.59	\$447	1.3
NEOSHO COUNTY	\$10.52	40%	\$547	\$21,880	1.6	\$48,400	\$1,210	\$14,520	\$363	1,717	25%	\$10.17	\$529	1.0
NESS COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$49,900	\$1,248	\$14,970	\$374	362	24%	\$12.80	\$666	0.9
NORTON COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$46,400	\$1,160	\$13,920	\$348	501	22%	\$9.52	\$495	1.1

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

KANSAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
OSAGE COUNTY	\$12.12	27%	\$630	\$25,200	1.8	\$61,300	\$1,533	\$18,390	\$460	1,314	20%	\$6.08	\$316	2.0
OSBORNE COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$44,500	\$1,113	\$13,350	\$334	416	21%	\$7.53	\$392	1.4
OTTAWA COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$57,800	\$1,445	\$17,340	\$434	433	18%	\$7.22	\$376	1.5
PAWNEE COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$57,300	\$1,433	\$17,190	\$430	701	26%	\$7.89	\$410	1.3
PHILLIPS COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$52,200	\$1,305	\$15,660	\$392	552	22%	\$9.22	\$479	1.1
POTTAWATOMIE COUNTY	\$10.94	27%	\$569	\$22,760	1.7	\$59,300	\$1,483	\$17,790	\$445	1,459	22%	\$10.94	\$569	1.0
PRATT COUNTY	\$10.52	42%	\$547	\$21,880	1.6	\$54,100	\$1,353	\$16,230	\$406	1,055	27%	\$8.94	\$465	1.2
RAWLINS COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$50,300	\$1,258	\$15,090	\$377	294	23%	\$8.59	\$447	1.2
RENO COUNTY	\$10.94	27%	\$569	\$22,760	1.7	\$52,200	\$1,305	\$15,660	\$392	7,481	29%	\$9.79	\$509	1.1
REPUBLIC COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$49,200	\$1,230	\$14,760	\$369	539	21%	\$5.95	\$310	1.8
RICE COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$51,400	\$1,285	\$15,420	\$386	947	23%	\$10.24	\$532	1.0
RILEY COUNTY	\$11.52	27%	\$599	\$23,960	1.8	\$58,300	\$1,458	\$17,490	\$437	11,673	53%	\$7.94	\$413	1.5
ROOKS COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$46,400	\$1,160	\$13,920	\$348	540	23%	\$11.80	\$613	0.9
RUSH COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$48,700	\$1,218	\$14,610	\$365	273	18%	\$10.53	\$547	1.0
RUSSELL COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$50,600	\$1,265	\$15,180	\$380	795	25%	\$8.18	\$425	1.3
SALINE COUNTY	\$11.50	27%	\$598	\$23,920	1.8	\$58,100	\$1,453	\$17,430	\$436	6,637	31%	\$10.56	\$549	1.1
SCOTT COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$63,500	\$1,588	\$19,050	\$476	523	26%	\$9.67	\$503	1.2
SEDGWICK COUNTY	\$12.15	20%	\$632	\$25,280	1.9	\$62,900	\$1,573	\$18,870	\$472	59,706	34%	\$13.37	\$695	0.9
SEWARD COUNTY	\$11.21	27%	\$583	\$23,320	1.7	\$51,600	\$1,290	\$15,480	\$387	2,666	36%	\$10.26	\$534	1.1
SHAWNEE COUNTY	\$12.12	27%	\$630	\$25,200	1.8	\$61,300	\$1,533	\$18,390	\$460	22,398	32%	\$11.30	\$588	1.1
SHERIDAN COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$48,000	\$1,200	\$14,400	\$360	199	18%	\$10.33	\$537	1.0
SHERMAN COUNTY	\$10.52	33%	\$547	\$21,880	1.6	\$48,800	\$1,220	\$14,640	\$366	858	31%	\$7.95	\$413	1.3
SMITH COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$46,400	\$1,160	\$13,920	\$348	396	20%	\$8.12	\$422	1.3
STAFFORD COUNTY	\$10.52	43%	\$547	\$21,880	1.6	\$47,900	\$1,198	\$14,370	\$359	449	22%	\$9.75	\$507	1.1
STANTON COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$58,100	\$1,453	\$17,430	\$436	276	32%	\$12.07	\$628	0.9
STEVENS COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$61,600	\$1,540	\$18,480	\$462	490	25%	\$10.87	\$565	1.0
SUMNER COUNTY	\$10.52	28%	\$547	\$21,880	1.6	\$58,600	\$1,465	\$17,580	\$440	2,304	23%	\$7.79	\$405	1.4
THOMAS COUNTY	\$10.52	35%	\$547	\$21,880	1.6	\$57,600	\$1,440	\$17,280	\$432	999	31%	\$7.62	\$396	1.4
TREGO COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$50,900	\$1,273	\$15,270	\$382	262	19%	\$10.40	\$541	1.0
WABAUNSEE COUNTY	\$12.12	27%	\$630	\$25,200	1.8	\$61,300	\$1,533	\$18,390	\$460	450	17%	\$9.68	\$503	1.3
WALLACE COUNTY	\$10.52	36%	\$547	\$21,880	1.6	\$52,600	\$1,315	\$15,780	\$395	158	23%	\$8.23	\$428	1.3
WASHINGTON COUNTY	\$10.52	27%	\$547	\$21,880	1.6	\$46,800	\$1,170	\$14,040	\$351	549	21%	\$8.82	\$459	1.2
WICHITA COUNTY	\$11.19	27%	\$582	\$23,280	1.7	\$51,500	\$1,288	\$15,450	\$386	249	26%	\$12.69	\$660	0.9
WILSON COUNTY	\$10.52	37%	\$547	\$21,880	1.6	\$46,400	\$1,160	\$13,920	\$348	921	22%	\$9.07	\$472	1.2
WOODSON COUNTY	\$10.52	38%	\$547	\$21,880	1.6	\$39,400	\$985	\$11,820	\$296	306	19%	\$7.63	\$397	1.4
WYANDOTTE COUNTY *	\$15.21	29%	\$791	\$31,640	2.3	\$70,400	\$1,760	\$21,120	\$528	22,169	37%	\$14.34	\$746	1.1

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

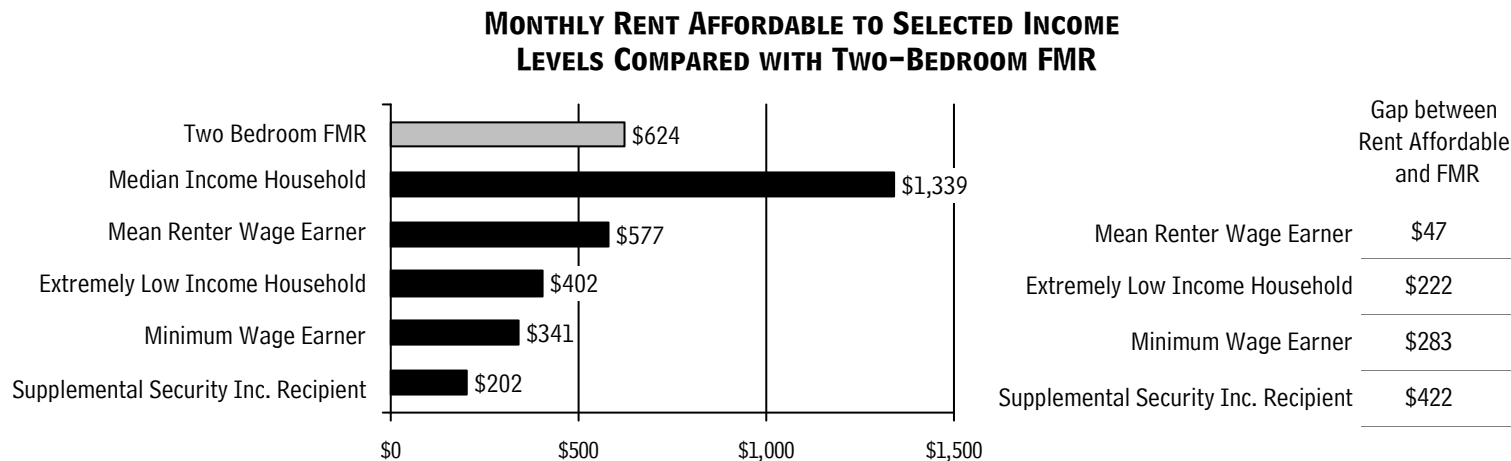
# KENTUCKY

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$624. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,081 monthly or \$24,974 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.01**

In Kentucky, 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 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 Kentucky, the estimated mean (average) wage for a renter is \$11.10. 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.



KENTUCKY	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>KENTUCKY</b>	<b>\$12.01</b>	34%	\$624	\$24,974	1.8	\$53,550	\$1,339	\$16,065	\$402	465,349	29%	\$11.10	\$577	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.47</b>	39%	\$544	\$21,780	1.6	\$43,403	\$1,085	\$13,021	\$326	173,165	25%	\$9.18	\$477	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOWLING GREEN MSA</b>	<b>\$12.83</b>	35%	\$667	\$26,680	2.0	\$54,600	\$1,365	\$16,380	\$410	13,390	33%	\$10.27	\$534	1.2
<b>CINCINNATI-MIDDLETON HMFA</b>	<b>\$14.10</b>	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	41,392	30%	\$11.84	\$615	1.2
<b>CLARKSVILLE HMFA</b>	<b>\$12.48</b>	32%	\$649	\$25,960	1.9	\$52,900	\$1,323	\$15,870	\$397	12,089	40%	\$13.24	\$688	0.9
<b>ELIZABETHTOWN MSA</b>	<b>\$10.96</b>	35%	\$570	\$22,800	1.7	\$55,200	\$1,380	\$16,560	\$414	12,462	31%	\$10.86	\$565	1.0
<b>EVANSVILLE HMFA</b>	<b>\$12.00</b>	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	7,140	30%	\$9.71	\$505	1.2
<b>GRANT COUNTY HMFA</b>	<b>\$13.35</b>	34%	\$694	\$27,760	2.0	\$54,900	\$1,373	\$16,470	\$412	2,115	26%	\$9.05	\$471	1.5
<b>HUNTINGTON-ASHLAND MSA</b>	<b>\$11.19</b>	35%	\$582	\$23,280	1.7	\$48,000	\$1,200	\$14,400	\$360	8,071	23%	\$11.07	\$576	1.0
<b>LEXINGTON-FAYETTE MSA</b>	<b>\$13.06</b>	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	65,778	40%	\$11.98	\$623	1.1
<b>LOUISVILLE HMFA</b>	<b>\$13.08</b>	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	108,856	32%	\$12.91	\$671	1.0
<b>MEADE COUNTY HMFA</b>	<b>\$10.88</b>	36%	\$566	\$22,640	1.7	\$52,300	\$1,308	\$15,690	\$392	2,476	26%	\$11.17	\$581	1.0
<b>NELSON COUNTY HMFA</b>	<b>\$11.33</b>	36%	\$589	\$23,560	1.7	\$57,500	\$1,438	\$17,250	\$431	3,068	22%	\$8.95	\$465	1.3
<b>OWENSBORO MSA</b>	<b>\$11.62</b>	35%	\$604	\$24,160	1.8	\$55,500	\$1,388	\$16,650	\$416	12,048	28%	\$9.68	\$503	1.2
<b>SHELBY COUNTY HMFA</b>	<b>\$13.10</b>	35%	\$681	\$27,240	2.0	\$67,900	\$1,698	\$20,370	\$509	3,299	27%	\$10.12	\$526	1.3
<b><u>COUNTIES</u></b>														
<b>ADAIR COUNTY</b>	<b>\$9.69</b>	45%	\$504	\$20,160	1.5	\$38,400	\$960	\$11,520	\$288	1,340	20%	\$7.18	\$373	1.4
<b>ALLEN COUNTY</b>	<b>\$9.69</b>	48%	\$504	\$20,160	1.5	\$47,500	\$1,188	\$14,250	\$356	1,453	21%	\$7.49	\$390	1.3
<b>ANDERSON COUNTY</b>	<b>\$13.19</b>	35%	\$686	\$27,440	2.0	\$64,200	\$1,605	\$19,260	\$482	1,476	20%	\$10.77	\$560	1.2
<b>BALLARD COUNTY</b>	<b>\$10.83</b>	35%	\$563	\$22,520	1.7	\$53,300	\$1,333	\$15,990	\$400	616	18%	\$12.76	\$664	0.8
<b>BARREN COUNTY</b>	<b>\$10.15</b>	35%	\$528	\$21,120	1.6	\$48,600	\$1,215	\$14,580	\$365	4,256	28%	\$9.95	\$517	1.0
<b>BATH COUNTY</b>	<b>\$10.15</b>	35%	\$528	\$21,120	1.6	\$41,000	\$1,025	\$12,300	\$308	898	20%	\$8.15	\$424	1.2
<b>BELL COUNTY</b>	<b>\$9.69</b>	45%	\$504	\$20,160	1.5	\$30,700	\$768	\$9,210	\$230	3,906	33%	\$8.89	\$462	1.1
<b>BOONE COUNTY</b>	<b>\$14.10</b>	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	8,062	26%	\$12.38	\$644	1.1
<b>BOURBON COUNTY</b>	<b>\$13.06</b>	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	2,649	34%	\$10.48	\$545	1.2
<b>BOYD COUNTY</b>	<b>\$11.19</b>	35%	\$582	\$23,280	1.7	\$48,000	\$1,200	\$14,400	\$360	5,419	27%	\$11.17	\$581	1.0
<b>BOYLE COUNTY</b>	<b>\$11.83</b>	35%	\$615	\$24,600	1.8	\$55,100	\$1,378	\$16,530	\$413	3,250	31%	\$9.59	\$499	1.2
<b>BRACKEN COUNTY</b>	<b>\$14.10</b>	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	747	23%	\$8.70	\$452	1.6
<b>BREATHITT COUNTY</b>	<b>\$9.69</b>	57%	\$504	\$20,160	1.5	\$30,600	\$765	\$9,180	\$230	1,449	23%	\$9.53	\$496	1.0
<b>BRECKINRIDGE COUNTY</b>	<b>\$10.23</b>	35%	\$532	\$21,280	1.6	\$47,200	\$1,180	\$14,160	\$354	1,329	18%	\$7.31	\$380	1.4
<b>BULLITT COUNTY</b>	<b>\$13.08</b>	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	3,566	16%	\$9.02	\$469	1.4
<b>BUTLER COUNTY</b>	<b>\$12.52</b>	35%	\$651	\$26,040	1.9	\$45,500	\$1,138	\$13,650	\$341	1,038	21%	\$8.71	\$453	1.4
<b>CALDWELL COUNTY</b>	<b>\$9.69</b>	40%	\$504	\$20,160	1.5	\$45,500	\$1,138	\$13,650	\$341	1,228	23%	\$8.60	\$447	1.1
<b>CALLOWAY COUNTY</b>	<b>\$11.62</b>	35%	\$604	\$24,160	1.8	\$51,700	\$1,293	\$15,510	\$388	4,394	32%	\$8.01	\$417	1.4
<b>CAMPBELL COUNTY</b>	<b>\$14.10</b>	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	10,769	31%	\$9.83	\$511	1.4
<b>CARLISLE COUNTY</b>	<b>\$10.83</b>	35%	\$563	\$22,520	1.7	\$43,100	\$1,078	\$12,930	\$323	353	16%	\$7.72	\$401	1.4
<b>CARROLL COUNTY</b>	<b>\$11.87</b>	35%	\$617	\$24,680	1.8	\$56,800	\$1,420	\$17,040	\$426	1,309	33%	\$11.88	\$618	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



KENTUCKY	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
CARTER COUNTY	\$9.77	35%	\$508	\$20,320	1.5	\$40,300	\$1,008	\$12,090	\$302	1,969	19%	\$6.26	\$326	1.6
CASEY COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$34,900	\$873	\$10,470	\$262	1,185	19%	\$7.01	\$365	1.4
CHRISTIAN COUNTY	\$12.48	32%	\$649	\$25,960	1.9	\$52,900	\$1,323	\$15,870	\$397	11,115	45%	\$13.30	\$692	0.9
CLARK COUNTY	\$13.06	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	4,082	31%	\$10.96	\$570	1.2
CLAY COUNTY	\$9.69	70%	\$504	\$20,160	1.5	\$24,400	\$610	\$7,320	\$183	2,158	25%	\$8.62	\$448	1.1
CLINTON COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$33,400	\$835	\$10,020	\$251	932	23%	\$8.00	\$416	1.2
CRITTENDEN COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$47,000	\$1,175	\$14,100	\$353	753	20%	\$5.95	\$310	1.6
CUMBERLAND COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$37,000	\$925	\$11,100	\$278	667	22%	\$7.61	\$396	1.3
DAVIESS COUNTY	\$11.62	35%	\$604	\$24,160	1.8	\$55,500	\$1,388	\$16,650	\$416	10,700	30%	\$9.10	\$473	1.3
EDMONSON COUNTY	\$12.83	35%	\$667	\$26,680	2.0	\$54,600	\$1,365	\$16,380	\$410	668	14%	\$6.75	\$351	1.9
ELLIOTT COUNTY	\$10.23	35%	\$532	\$21,280	1.6	\$35,000	\$875	\$10,500	\$263	467	18%	\$4.87	\$253	2.1
ESTILL COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$35,200	\$880	\$10,560	\$264	1,593	26%	\$6.59	\$343	1.5
FAYETTE COUNTY	\$13.06	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	48,373	45%	\$12.03	\$626	1.1
FLEMING COUNTY	\$10.15	35%	\$528	\$21,120	1.6	\$43,000	\$1,075	\$12,900	\$323	1,138	21%	\$8.08	\$420	1.3
FLOYD COUNTY	\$9.69	40%	\$504	\$20,160	1.5	\$33,300	\$833	\$9,990	\$250	4,018	24%	\$9.30	\$484	1.0
FRANKLIN COUNTY	\$13.37	35%	\$695	\$27,800	2.0	\$64,500	\$1,613	\$19,350	\$484	7,007	35%	\$10.33	\$537	1.3
FULTON COUNTY	\$10.83	35%	\$563	\$22,520	1.7	\$39,700	\$993	\$11,910	\$298	1,158	36%	\$6.73	\$350	1.6
GALLATIN COUNTY	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	667	23%	\$12.52	\$651	1.1
GARRARD COUNTY	\$10.98	35%	\$571	\$22,840	1.7	\$53,200	\$1,330	\$15,960	\$399	1,356	24%	\$7.40	\$385	1.5
GRANT COUNTY	\$13.35	34%	\$694	\$27,760	2.0	\$54,900	\$1,373	\$16,470	\$412	2,115	26%	\$9.05	\$471	1.5
GRAVES COUNTY	\$9.69	35%	\$504	\$20,160	1.5	\$48,900	\$1,223	\$14,670	\$367	3,281	22%	\$6.73	\$350	1.4
GRAYSON COUNTY	\$9.69	40%	\$504	\$20,160	1.5	\$42,700	\$1,068	\$12,810	\$320	2,178	23%	\$8.45	\$439	1.1
GREEN COUNTY	\$9.69	44%	\$504	\$20,160	1.5	\$41,000	\$1,025	\$12,300	\$308	1,018	22%	\$6.56	\$341	1.5
GREENUP COUNTY	\$11.19	35%	\$582	\$23,280	1.7	\$48,000	\$1,200	\$14,400	\$360	2,652	18%	\$10.71	\$557	1.0
HANCOCK COUNTY	\$11.62	35%	\$604	\$24,160	1.8	\$55,500	\$1,388	\$16,650	\$416	564	18%	\$16.27	\$846	0.7
HARDIN COUNTY	\$10.96	35%	\$570	\$22,800	1.7	\$55,200	\$1,380	\$16,560	\$414	11,422	33%	\$11.19	\$582	1.0
HARLAN COUNTY	\$9.69	54%	\$504	\$20,160	1.5	\$31,200	\$780	\$9,360	\$234	3,523	27%	\$10.59	\$551	0.9
HARRISON COUNTY	\$10.96	35%	\$570	\$22,800	1.7	\$54,200	\$1,355	\$16,260	\$407	2,067	29%	\$10.96	\$570	1.0
HART COUNTY	\$9.69	42%	\$504	\$20,160	1.5	\$41,000	\$1,025	\$12,300	\$308	1,539	23%	\$8.53	\$444	1.1
HENDERSON COUNTY	\$12.00	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	5,919	33%	\$9.50	\$494	1.3
HENRY COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	1,319	23%	\$9.41	\$489	1.4
HICKMAN COUNTY	\$10.83	35%	\$563	\$22,520	1.7	\$47,800	\$1,195	\$14,340	\$359	407	19%	\$6.81	\$354	1.6
HOPKINS COUNTY	\$9.69	36%	\$504	\$20,160	1.5	\$49,500	\$1,238	\$14,850	\$371	4,756	25%	\$11.51	\$599	0.8
JACKSON COUNTY	\$9.69	44%	\$504	\$20,160	1.5	\$30,500	\$763	\$9,150	\$229	1,051	20%	\$7.19	\$374	1.3
JEFFERSON COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	100,654	35%	\$13.23	\$688	1.0
JESSAMINE COUNTY	\$13.06	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	4,557	33%	\$10.51	\$547	1.2
JOHNSON COUNTY	\$9.69	50%	\$504	\$20,160	1.5	\$37,600	\$940	\$11,280	\$282	2,150	24%	\$7.85	\$408	1.2
KENTON COUNTY	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	20,002	34%	\$12.12	\$630	1.2
KNOTT COUNTY	\$9.69	57%	\$504	\$20,160	1.5	\$32,100	\$803	\$9,630	\$241	1,367	20%	\$12.68	\$660	0.8
KNOX COUNTY	\$9.69	59%	\$504	\$20,160	1.5	\$29,800	\$745	\$8,940	\$224	3,555	29%	\$8.83	\$459	1.1
LARUE COUNTY	\$10.96	35%	\$570	\$22,800	1.7	\$55,200	\$1,380	\$16,560	\$414	1,040	20%	\$6.11	\$318	1.8
LAUREL COUNTY	\$9.69	35%	\$504	\$20,160	1.5	\$41,800	\$1,045	\$12,540	\$314	4,684	23%	\$9.46	\$492	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# KENTUCKY

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
LAWRENCE COUNTY	\$9.69	37%	\$504	\$20,160	1.5	\$33,700	\$843	\$10,110	\$253	1,307	22%	\$9.66	\$502	1.0
LEE COUNTY	\$9.69	57%	\$504	\$20,160	1.5	\$32,100	\$803	\$9,630	\$241	693	23%	\$7.22	\$376	1.3
LESLIE COUNTY	\$9.69	57%	\$504	\$20,160	1.5	\$28,600	\$715	\$8,580	\$215	873	18%	\$9.62	\$500	1.0
LETCHER COUNTY	\$9.69	57%	\$504	\$20,160	1.5	\$32,100	\$803	\$9,630	\$241	1,937	19%	\$10.17	\$529	1.0
LEWIS COUNTY	\$10.15	35%	\$528	\$21,120	1.6	\$33,700	\$843	\$10,110	\$253	1,018	19%	\$6.37	\$331	1.6
LINCOLN COUNTY	\$10.62	35%	\$552	\$22,080	1.6	\$41,600	\$1,040	\$12,480	\$312	1,941	21%	\$8.79	\$457	1.2
LIVINGSTON COUNTY	\$9.69	43%	\$504	\$20,160	1.5	\$50,900	\$1,273	\$15,270	\$382	592	15%	\$13.24	\$689	0.7
LOGAN COUNTY	\$10.37	35%	\$539	\$21,560	1.6	\$50,700	\$1,268	\$15,210	\$380	2,606	25%	\$10.97	\$570	0.9
LYON COUNTY	\$11.40	35%	\$593	\$23,720	1.7	\$51,500	\$1,288	\$15,450	\$386	517	18%	\$6.63	\$345	1.7
MADISON COUNTY	\$11.31	35%	\$588	\$23,520	1.7	\$53,000	\$1,325	\$15,900	\$398	10,936	40%	\$9.36	\$487	1.2
MAGOFFIN COUNTY	\$9.69	40%	\$504	\$20,160	1.5	\$31,000	\$775	\$9,300	\$233	907	18%	\$7.09	\$368	1.4
MARION COUNTY	\$10.23	35%	\$532	\$21,280	1.6	\$46,000	\$1,150	\$13,800	\$345	1,440	22%	\$8.31	\$432	1.2
MARSHALL COUNTY	\$10.50	35%	\$546	\$21,840	1.6	\$56,300	\$1,408	\$16,890	\$422	2,160	17%	\$10.69	\$556	1.0
MARTIN COUNTY	\$9.69	40%	\$504	\$20,160	1.5	\$27,800	\$695	\$8,340	\$209	989	21%	\$8.72	\$453	1.1
MASON COUNTY	\$10.10	35%	\$525	\$21,000	1.5	\$48,100	\$1,203	\$14,430	\$361	2,231	33%	\$10.18	\$529	1.0
McCRACKEN COUNTY	\$11.23	35%	\$584	\$23,360	1.7	\$54,600	\$1,365	\$16,380	\$410	8,675	31%	\$9.66	\$502	1.2
McCREARY COUNTY	\$9.69	61%	\$504	\$20,160	1.5	\$28,700	\$718	\$8,610	\$215	1,593	24%	\$7.38	\$384	1.3
McLEAN COUNTY	\$11.62	35%	\$604	\$24,160	1.8	\$55,500	\$1,388	\$16,650	\$416	784	20%	\$7.06	\$367	1.6
MEADE COUNTY	\$10.88	36%	\$566	\$22,640	1.7	\$52,300	\$1,308	\$15,690	\$392	2,476	26%	\$11.17	\$581	1.0
MENIFEE COUNTY	\$10.15	35%	\$528	\$21,120	1.6	\$33,900	\$848	\$10,170	\$254	478	19%	\$5.45	\$284	1.9
MERCER COUNTY	\$10.67	35%	\$555	\$22,200	1.6	\$55,600	\$1,390	\$16,680	\$417	2,151	26%	\$11.82	\$614	0.9
METCALFE COUNTY	\$9.69	42%	\$504	\$20,160	1.5	\$37,600	\$940	\$11,280	\$282	831	21%	\$8.43	\$438	1.2
MONROE COUNTY	\$9.69	42%	\$504	\$20,160	1.5	\$34,900	\$873	\$10,470	\$262	1,179	25%	\$6.55	\$341	1.5
MONTGOMERY COUNTY	\$11.98	35%	\$623	\$24,920	1.8	\$49,400	\$1,235	\$14,820	\$371	2,541	29%	\$9.56	\$497	1.3
MORGAN COUNTY	\$10.15	35%	\$528	\$21,120	1.6	\$33,700	\$843	\$10,110	\$253	957	20%	\$8.65	\$450	1.2
MUHLENBERG COUNTY	\$9.69	48%	\$504	\$20,160	1.5	\$43,300	\$1,083	\$12,990	\$325	2,111	17%	\$8.01	\$416	1.2
NELSON COUNTY	\$11.33	36%	\$589	\$23,560	1.7	\$57,500	\$1,438	\$17,250	\$431	3,068	22%	\$8.95	\$465	1.3
NICHOLAS COUNTY	\$13.02	35%	\$677	\$27,080	2.0	\$45,800	\$1,145	\$13,740	\$344	683	25%	\$6.48	\$337	2.0
OHIO COUNTY	\$9.69	47%	\$504	\$20,160	1.5	\$45,200	\$1,130	\$13,560	\$339	1,759	20%	\$8.38	\$436	1.2
OLDHAM COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	1,968	13%	\$6.84	\$356	1.9
OWEN COUNTY	\$13.81	35%	\$718	\$28,720	2.1	\$50,100	\$1,253	\$15,030	\$376	891	22%	\$8.92	\$464	1.5
OWSLEY COUNTY	\$9.69	57%	\$504	\$20,160	1.5	\$23,300	\$583	\$6,990	\$175	409	22%	\$5.42	\$282	1.8
PENDLETON COUNTY	\$14.10	32%	\$733	\$29,320	2.2	\$69,200	\$1,730	\$20,760	\$519	1,145	22%	\$8.79	\$457	1.6
PERRY COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$34,400	\$860	\$10,320	\$258	2,590	23%	\$9.32	\$485	1.0
PIKE COUNTY	\$9.92	35%	\$516	\$20,640	1.5	\$41,000	\$1,025	\$12,300	\$308	5,873	21%	\$10.89	\$566	0.9
POWELL COUNTY	\$11.35	35%	\$590	\$23,600	1.7	\$39,300	\$983	\$11,790	\$295	1,310	26%	\$8.67	\$451	1.3
PULASKI COUNTY	\$9.69	37%	\$504	\$20,160	1.5	\$42,000	\$1,050	\$12,600	\$315	5,461	24%	\$8.22	\$427	1.2
ROBERTSON COUNTY †	\$10.15	35%	\$528	\$21,120	1.6	\$45,800	\$1,145	\$13,740	\$344	191	22%			
ROCKCASTLE COUNTY	\$9.69	44%	\$504	\$20,160	1.5	\$39,000	\$975	\$11,700	\$293	1,338	20%	\$5.69	\$296	1.7
ROWAN COUNTY	\$10.54	35%	\$548	\$21,920	1.6	\$44,300	\$1,108	\$13,290	\$332	2,399	30%	\$7.13	\$371	1.5
RUSSELL COUNTY	\$9.69	45%	\$504	\$20,160	1.5	\$35,800	\$895	\$10,740	\$269	1,427	21%	\$7.62	\$396	1.3
SCOTT COUNTY	\$13.06	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	3,661	30%	\$14.24	\$741	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# KENTUCKY

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SHELBY COUNTY</b>	<b>\$13.10</b>	35%	\$681	\$27,240	2.0	\$67,900	\$1,698	\$20,370	\$509	3,299	27%	\$10.12	\$526	1.3
<b>SIMPSON COUNTY</b>	<b>\$13.40</b>	35%	\$697	\$27,880	2.0	\$54,900	\$1,373	\$16,470	\$412	1,810	28%	\$12.21	\$635	1.1
<b>SPENCER COUNTY</b>	<b>\$13.08</b>	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	740	17%	\$5.62	\$292	2.3
<b>TAYLOR COUNTY</b>	<b>\$9.69</b>	41%	\$504	\$20,160	1.5	\$43,800	\$1,095	\$13,140	\$329	2,560	28%	\$6.94	\$361	1.4
<b>TODD COUNTY</b>	<b>\$11.40</b>	35%	\$593	\$23,720	1.7	\$46,500	\$1,163	\$13,950	\$349	1,074	24%	\$8.48	\$441	1.3
<b>TRIGG COUNTY</b>	<b>\$12.48</b>	32%	\$649	\$25,960	1.9	\$52,900	\$1,323	\$15,870	\$397	974	19%	\$12.77	\$664	1.0
<b>TRIMBLE COUNTY</b>	<b>\$13.08</b>	35%	\$680	\$27,200	2.0	\$61,500	\$1,538	\$18,450	\$461	609	19%	\$12.83	\$667	1.0
<b>UNION COUNTY</b>	<b>\$10.35</b>	35%	\$538	\$21,520	1.6	\$55,600	\$1,390	\$16,680	\$417	1,261	22%	\$9.38	\$488	1.1
<b>WARREN COUNTY</b>	<b>\$12.83</b>	35%	\$667	\$26,680	2.0	\$54,600	\$1,365	\$16,380	\$410	12,722	36%	\$10.33	\$537	1.2
<b>WASHINGTON COUNTY</b>	<b>\$10.23</b>	35%	\$532	\$21,280	1.6	\$50,600	\$1,265	\$15,180	\$380	829	20%	\$9.00	\$468	1.1
<b>WAYNE COUNTY</b>	<b>\$9.69</b>	48%	\$504	\$20,160	1.5	\$32,100	\$803	\$9,630	\$241	1,868	24%	\$7.03	\$366	1.4
<b>WEBSTER COUNTY</b>	<b>\$12.00</b>	31%	\$624	\$24,960	1.8	\$60,900	\$1,523	\$18,270	\$457	1,221	22%	\$11.24	\$585	1.1
<b>WHITLEY COUNTY</b>	<b>\$10.27</b>	35%	\$534	\$21,360	1.6	\$35,900	\$898	\$10,770	\$269	3,760	27%	\$7.60	\$395	1.4
<b>WOLFE COUNTY</b>	<b>\$9.69</b>	57%	\$504	\$20,160	1.5	\$30,100	\$753	\$9,030	\$226	737	26%	\$6.36	\$330	1.5
<b>WOODFORD COUNTY</b>	<b>\$13.06</b>	25%	\$679	\$27,160	2.0	\$65,000	\$1,625	\$19,500	\$488	2,456	28%	\$10.57	\$549	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

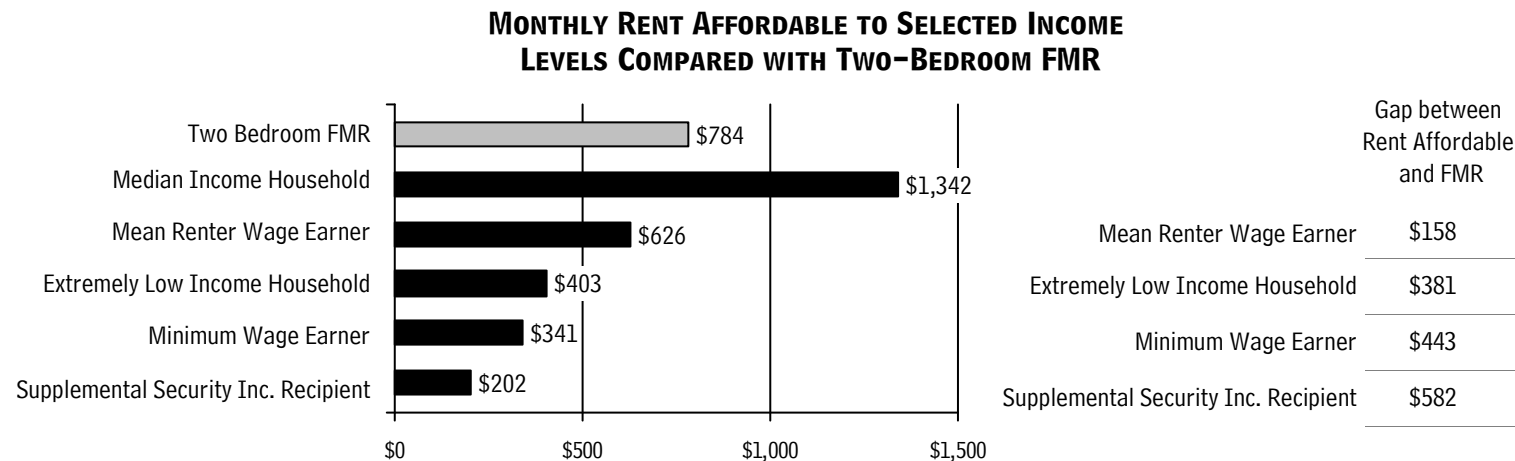
# LOUISIANA

In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$784. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,612 monthly or \$31,349 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.07**

In Louisiana, 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 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 Louisiana, the estimated mean (average) wage for a renter is \$12.05. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



LOUISIANA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>LOUISIANA</b>	<b>\$15.07</b>	63%	\$784	\$31,349	2.3	\$53,681	\$1,342	\$16,104	\$403	531,058	32%	\$12.05	\$626	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.40</b>	43%	\$541	\$21,642	1.6	\$43,576	\$1,089	\$13,073	\$327	110,022	27%	\$9.49	\$493	1.1
<b><u>METROPOLITAN AREAS</u></b>														
ALEXANDRIA MSA	\$11.15	39%	\$580	\$23,200	1.7	\$48,100	\$1,203	\$14,430	\$361	16,362	30%	\$9.87	\$513	1.1
BATON ROUGE HMFA	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	76,286	31%	\$11.56	\$601	1.3
HOUMA-BAYOU CANE-THIBODAUX MSA	\$12.00	39%	\$624	\$24,960	1.8	\$53,500	\$1,338	\$16,050	\$401	15,873	23%	\$14.44	\$751	0.8
IBERVILLE PARISH HMFA	\$10.27	44%	\$534	\$21,360	1.6	\$46,300	\$1,158	\$13,890	\$347	2,425	23%	\$15.77	\$820	0.7
LAFAYETTE MSA	\$12.71	39%	\$661	\$26,440	1.9	\$57,500	\$1,438	\$17,250	\$431	27,711	31%	\$12.64	\$657	1.0
LAKE CHARLES MSA	\$12.83	40%	\$667	\$26,680	2.0	\$54,400	\$1,360	\$16,320	\$408	20,059	28%	\$11.39	\$592	1.1
MONROE MSA	\$11.96	39%	\$622	\$24,880	1.8	\$50,100	\$1,253	\$15,030	\$376	21,468	34%	\$9.36	\$487	1.3
NEW ORLEANS-METAIRIE-KENNER MSA	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	191,975	39%	\$14.38	\$748	1.4
SHREVEPORT-BOSSIER CITY MSA	\$13.02	39%	\$677	\$27,080	2.0	\$52,300	\$1,308	\$15,690	\$392	48,877	34%	\$10.97	\$570	1.2
<b><u>COUNTIES</u></b>														
ACADIA PARISH	\$9.73	47%	\$506	\$20,240	1.5	\$41,900	\$1,048	\$12,570	\$314	5,883	28%	\$9.01	\$469	1.1
ALLEN PARISH	\$9.73	49%	\$506	\$20,240	1.5	\$44,900	\$1,123	\$13,470	\$337	1,942	24%	\$8.99	\$467	1.1
ASCENSION PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	4,739	18%	\$10.80	\$562	1.4
ASSUMPTION PARISH	\$11.00	39%	\$572	\$22,880	1.7	\$47,700	\$1,193	\$14,310	\$358	1,311	16%	\$10.91	\$567	1.0
AVOYELLES PARISH	\$9.73	51%	\$506	\$20,240	1.5	\$38,800	\$970	\$11,640	\$291	3,768	26%	\$6.24	\$325	1.6
BEAUREGARD PARISH	\$10.02	40%	\$521	\$20,840	1.5	\$50,000	\$1,250	\$15,000	\$375	2,440	20%	\$12.42	\$646	0.8
BIENVILLE PARISH	\$10.79	40%	\$561	\$22,440	1.6	\$40,000	\$1,000	\$12,000	\$300	1,354	22%	\$8.33	\$433	1.3
BOSSIER PARISH	\$13.02	39%	\$677	\$27,080	2.0	\$52,300	\$1,308	\$15,690	\$392	11,186	31%	\$9.57	\$498	1.4
CADDO PARISH	\$13.02	39%	\$677	\$27,080	2.0	\$52,300	\$1,308	\$15,690	\$392	35,428	36%	\$11.49	\$598	1.1
CALCASIEU PARISH	\$12.83	40%	\$667	\$26,680	2.0	\$54,400	\$1,360	\$16,320	\$408	19,528	28%	\$11.22	\$583	1.1
CALDWELL PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$44,500	\$1,113	\$13,350	\$334	819	21%	\$5.87	\$305	1.7
CAMERON PARISH	\$12.83	40%	\$667	\$26,680	2.0	\$54,400	\$1,360	\$16,320	\$408	531	15%	\$16.99	\$884	0.8
CATAHOULA PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$36,000	\$900	\$10,800	\$270	692	17%	\$6.40	\$333	1.5
CLAIBORNE PARISH	\$10.79	40%	\$561	\$22,440	1.6	\$42,600	\$1,065	\$12,780	\$320	1,519	24%	\$9.41	\$489	1.1
CONCORDIA PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$37,800	\$945	\$11,340	\$284	1,798	24%	\$7.74	\$403	1.3
DE SOTO PARISH	\$13.02	39%	\$677	\$27,080	2.0	\$52,300	\$1,308	\$15,690	\$392	2,263	23%	\$9.71	\$505	1.3
EAST BATON ROUGE PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	60,060	38%	\$11.79	\$613	1.3
EAST CARROLL PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$32,500	\$813	\$9,750	\$244	1,126	38%	\$7.42	\$386	1.3
EAST FELICIANA PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	1,182	18%	\$7.22	\$376	2.1
EVANGELINE PARISH	\$9.73	59%	\$506	\$20,240	1.5	\$36,000	\$900	\$10,800	\$270	3,899	31%	\$6.24	\$325	1.6
FRANKLIN PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$36,300	\$908	\$10,890	\$272	1,842	24%	\$5.82	\$303	1.7
GRANT PARISH	\$11.15	39%	\$580	\$23,200	1.7	\$48,100	\$1,203	\$14,430	\$361	1,297	18%	\$7.36	\$383	1.5
IBERIA PARISH	\$11.17	39%	\$581	\$23,240	1.7	\$48,000	\$1,200	\$14,400	\$360	6,753	27%	\$11.24	\$584	1.0
IBERVILLE PARISH	\$10.27	44%	\$534	\$21,360	1.6	\$46,300	\$1,158	\$13,890	\$347	2,425	23%	\$15.77	\$820	0.7
JACKSON PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$48,000	\$1,200	\$14,400	\$360	1,380	23%	\$8.87	\$461	1.1

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# LOUISIANA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
JEFFERSON DAVIS PARISH	\$9.73	40%	\$506	\$20,240	1.5	\$43,800	\$1,095	\$13,140	\$329	2,884	25%	\$8.53	\$444	1.1
JEFFERSON PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	63,700	36%	\$14.11	\$733	1.4
LA SALLE PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$47,900	\$1,198	\$14,370	\$359	875	17%	\$9.19	\$478	1.1
LAFAYETTE PARISH	\$12.71	39%	\$661	\$26,440	1.9	\$57,500	\$1,438	\$17,250	\$431	24,569	34%	\$13.00	\$676	1.0
LAFOURCHE PARISH	\$12.00	39%	\$624	\$24,960	1.8	\$53,500	\$1,338	\$16,050	\$401	7,069	22%	\$13.85	\$720	0.9
LINCOLN PARISH	\$11.54	40%	\$600	\$24,000	1.8	\$51,200	\$1,280	\$15,360	\$384	6,104	40%	\$6.68	\$347	1.7
LIVINGSTON PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	5,293	16%	\$10.87	\$565	1.4
MADISON PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$31,200	\$780	\$9,360	\$234	1,703	38%	\$7.36	\$383	1.3
MOREHOUSE PARISH	\$10.35	39%	\$538	\$21,520	1.6	\$41,500	\$1,038	\$12,450	\$311	3,232	28%	\$7.42	\$386	1.4
NATCHITOCHE PARISH	\$11.25	40%	\$585	\$23,400	1.7	\$43,000	\$1,075	\$12,900	\$323	5,063	35%	\$6.64	\$345	1.7
ORLEANS PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	100,716	54%	\$15.71	\$817	1.3
OUACHITA PARISH	\$11.96	39%	\$622	\$24,880	1.8	\$50,100	\$1,253	\$15,030	\$376	19,804	36%	\$9.44	\$491	1.3
PLAQUEMINES PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	1,907	21%	\$22.84	\$1,188	0.9
POINTE COUPEE PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	1,874	22%	\$9.52	\$495	1.6
RAPIDES PARISH	\$11.15	39%	\$580	\$23,200	1.7	\$48,100	\$1,203	\$14,430	\$361	15,065	32%	\$9.96	\$518	1.1
RED RIVER PARISH	\$10.79	40%	\$561	\$22,440	1.6	\$36,900	\$923	\$11,070	\$277	814	24%	\$9.04	\$470	1.2
RICHLAND PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$38,400	\$960	\$11,520	\$288	2,076	28%	\$6.52	\$339	1.5
SABINE PARISH	\$10.79	40%	\$561	\$22,440	1.6	\$45,200	\$1,130	\$13,560	\$339	1,753	19%	\$6.27	\$326	1.7
ST. BERNARD PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	6,365	25%	\$15.92	\$828	1.2
ST. CHARLES PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	3,052	19%	\$15.38	\$800	1.3
ST. HELENA PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	582	15%	\$11.04	\$574	1.4
ST. JAMES PARISH	\$13.35	40%	\$694	\$27,760	2.0	\$56,000	\$1,400	\$16,800	\$420	1,008	14%	\$12.51	\$650	1.1
ST. JOHN THE BAPTIST PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	2,714	19%	\$11.86	\$617	1.7
ST. LANDRY PARISH	\$9.73	48%	\$506	\$20,240	1.5	\$38,200	\$955	\$11,460	\$287	9,459	29%	\$8.07	\$419	1.2
ST. MARTIN PARISH	\$12.71	39%	\$661	\$26,440	1.9	\$57,500	\$1,438	\$17,250	\$431	3,142	18%	\$7.42	\$386	1.7
ST. MARY PARISH	\$10.83	39%	\$563	\$22,520	1.7	\$43,900	\$1,098	\$13,170	\$329	5,042	26%	\$17.03	\$886	0.6
ST. TAMMANY PARISH	\$19.81	89%	\$1,030	\$41,200	3.0	\$59,800	\$1,495	\$17,940	\$449	13,521	20%	\$10.54	\$548	1.9
TANGIPAHOA PARISH	\$12.35	40%	\$642	\$25,680	1.9	\$47,800	\$1,195	\$14,340	\$359	9,753	27%	\$7.86	\$409	1.6
TENSAS PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$34,000	\$850	\$10,200	\$255	740	31%	\$8.98	\$467	1.1
TERREBONNE PARISH	\$12.00	39%	\$624	\$24,960	1.8	\$53,500	\$1,338	\$16,050	\$401	8,804	24%	\$14.78	\$769	0.8
UNION PARISH	\$11.96	39%	\$622	\$24,880	1.8	\$50,100	\$1,253	\$15,030	\$376	1,664	19%	\$8.24	\$428	1.5
VERMILION PARISH	\$9.73	41%	\$506	\$20,240	1.5	\$48,100	\$1,203	\$14,430	\$361	4,565	23%	\$10.42	\$542	0.9
VERNON PARISH	\$9.73	39%	\$506	\$20,240	1.5	\$45,400	\$1,135	\$13,620	\$341	7,900	43%	\$11.94	\$621	0.8
WASHINGTON PARISH	\$9.73	53%	\$506	\$20,240	1.5	\$39,000	\$975	\$11,700	\$293	3,875	24%	\$9.19	\$478	1.1
WEBSTER PARISH	\$9.94	40%	\$517	\$20,680	1.5	\$46,000	\$1,150	\$13,800	\$345	4,210	26%	\$9.47	\$493	1.0
WEST BATON ROUGE PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	1,627	21%	\$10.79	\$561	1.4
WEST CARROLL PARISH	\$9.73	46%	\$506	\$20,240	1.5	\$42,100	\$1,053	\$12,630	\$316	937	21%	\$8.05	\$419	1.2
WEST FELICIANA PARISH	\$15.15	58%	\$788	\$31,520	2.3	\$59,800	\$1,495	\$17,940	\$449	929	25%	\$15.25	\$793	1.0
WINN PARISH	\$9.73	50%	\$506	\$20,240	1.5	\$41,700	\$1,043	\$12,510	\$313	1,503	25%	\$8.26	\$429	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

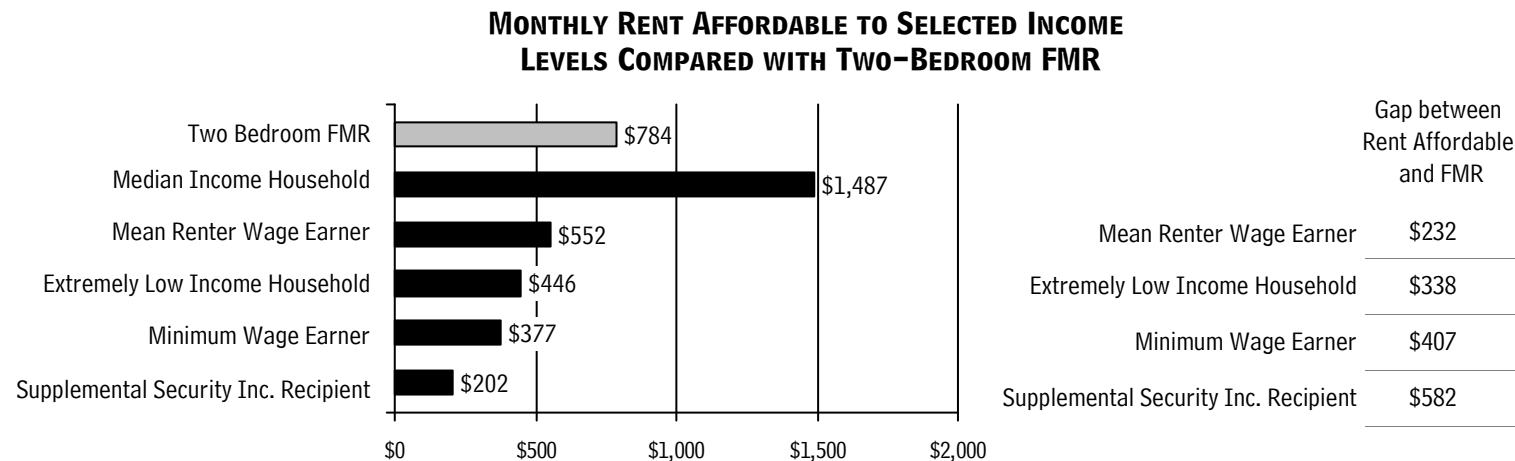
# MAINE

In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is \$784. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,613 monthly or \$31,352 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.07**

In Maine, 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 83 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maine, the estimated mean (average) wage for a renter is \$10.62. 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.



MAINE	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>MAINE</b>	<b>\$15.07</b>	41%	\$784	\$31,352	2.1	\$59,496	\$1,487	\$17,849	\$446	147,280	28%	\$10.62	\$552	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.58</b>	37%	\$654	\$26,170	1.7	\$52,446	\$1,311	\$15,734	\$393	54,089	24%	\$9.24	\$480	1.4
<b><u>METROPOLITAN AREAS</u></b>														
<b>BANGOR HMFA</b>	<b>\$14.56</b>	37%	\$757	\$30,280	2.0	\$61,600	\$1,540	\$18,480	\$462	13,413	38%	\$9.49	\$493	1.5
<b>CUMBERLAND COUNTY HMFA</b>	<b>\$16.42</b>	40%	\$854	\$34,160	2.3	\$62,900	\$1,573	\$18,870	\$472	4,718	26%	\$12.92	\$672	1.3
<b>LEWISTON-AUBURN MSA</b>	<b>\$12.37</b>	37%	\$643	\$25,720	1.7	\$55,900	\$1,398	\$16,770	\$419	15,373	37%	\$10.01	\$520	1.2
<b>PENOBSCOT COUNTY HMFA</b>	<b>\$12.06</b>	37%	\$627	\$25,080	1.7	\$47,700	\$1,193	\$14,310	\$358	4,141	18%	\$9.49	\$493	1.3
<b>PORTLAND HMFA</b>	<b>\$20.04</b>	48%	\$1,042	\$41,680	2.8	\$72,400	\$1,810	\$21,720	\$543	33,928	34%	\$12.74	\$663	1.6
<b>SAGADAHOC COUNTY HMFA</b>	<b>\$15.48</b>	40%	\$805	\$32,200	2.1	\$64,700	\$1,618	\$19,410	\$485	3,948	28%	\$12.92	\$672	1.2
<b>YORK COUNTY HMFA</b>	<b>\$15.58</b>	41%	\$810	\$32,400	2.1	\$63,800	\$1,595	\$19,140	\$479	13,793	28%	\$9.53	\$495	1.6
<b>YORK-KITTERY-SOUTH BERWICK HMFA</b>	<b>\$18.27</b>	37%	\$950	\$38,000	2.5	\$76,500	\$1,913	\$22,950	\$574	3,877	24%	\$9.53	\$495	1.9
<b><u>COUNTIES</u></b>														
<b>AROOSTOOK COUNTY</b>	<b>\$11.25</b>	37%	\$585	\$23,400	1.6	\$47,300	\$1,183	\$14,190	\$355	8,177	27%	\$7.62	\$396	1.5
<b>FRANKLIN COUNTY</b>	<b>\$12.42</b>	37%	\$646	\$25,840	1.7	\$49,200	\$1,230	\$14,760	\$369	2,832	24%	\$9.23	\$480	1.3
<b>HANCOCK COUNTY</b>	<b>\$13.85</b>	37%	\$720	\$28,800	1.9	\$57,500	\$1,438	\$17,250	\$431	5,332	24%	\$10.16	\$529	1.4
<b>KENNEBEC COUNTY</b>	<b>\$12.21</b>	37%	\$635	\$25,400	1.7	\$58,000	\$1,450	\$17,400	\$435	13,736	29%	\$9.14	\$475	1.3
<b>KNOX COUNTY</b>	<b>\$14.10</b>	37%	\$733	\$29,320	1.9	\$56,500	\$1,413	\$16,950	\$424	4,317	26%	\$10.02	\$521	1.4
<b>LINCOLN COUNTY</b>	<b>\$14.63</b>	37%	\$761	\$30,440	2.0	\$59,800	\$1,495	\$17,940	\$449	2,399	17%	\$8.86	\$461	1.7
<b>OXFORD COUNTY</b>	<b>\$12.08</b>	37%	\$628	\$25,120	1.7	\$50,700	\$1,268	\$15,210	\$380	5,138	23%	\$9.30	\$484	1.3
<b>PISCATAQUIS COUNTY †</b>	<b>\$13.83</b>	37%	\$719	\$28,760	1.9	\$45,200	\$1,130	\$13,560	\$339	1,499	21%			
<b>SOMERSET COUNTY</b>	<b>\$11.54</b>	37%	\$600	\$24,000	1.6	\$47,000	\$1,175	\$14,100	\$353	4,528	22%	\$9.89	\$514	1.2
<b>WALDO COUNTY</b>	<b>\$14.23</b>	37%	\$740	\$29,600	2.0	\$51,200	\$1,280	\$15,360	\$384	2,970	20%	\$10.25	\$533	1.4
<b>WASHINGTON COUNTY</b>	<b>\$12.19</b>	37%	\$634	\$25,360	1.7	\$43,200	\$1,080	\$12,960	\$324	3,161	22%	\$8.86	\$461	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



## **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.*

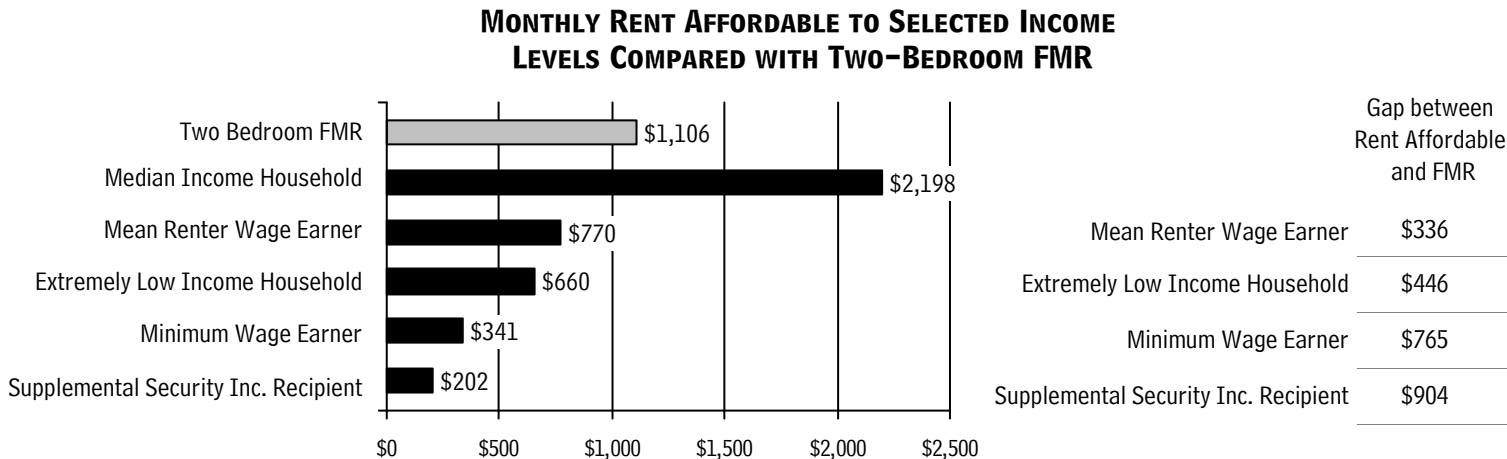
# MARYLAND

In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,106. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,686 monthly or \$44,232 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$21.27**

In Maryland, 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 130 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Maryland, the estimated mean (average) wage for a renter is \$14.80. 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.



MARYLAND	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>MARYLAND</b>	<b>\$21.27</b>	54%	\$1,106	\$44,232	3.2	\$87,935	\$2,198	\$26,380	\$660	627,639	32%	\$14.80	\$770	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$16.62</b>	52%	\$864	\$34,576	2.5	\$69,466	\$1,737	\$20,840	\$521	29,116	27%	\$10.41	\$541	1.6
<b><u>METROPOLITAN AREAS</u></b>														
BALTIMORE-TOWSON HMFA	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	310,754	33%	\$15.01	\$781	1.3
CUMBERLAND MSA	\$11.10	49%	\$577	\$23,080	1.7	\$51,700	\$1,293	\$15,510	\$388	8,753	30%	\$7.95	\$413	1.4
HAGERSTOWN HMFA	\$14.69	55%	\$764	\$30,560	2.2	\$66,600	\$1,665	\$19,980	\$500	17,096	34%	\$11.69	\$608	1.3
PHILADELPHIA-CAMDEN-WILMINGTON MSA	\$19.33	45%	\$1,005	\$40,200	3.0	\$77,800	\$1,945	\$23,340	\$584	7,828	25%	\$12.01	\$624	1.6
SALISBURY HMFA	\$15.67	51%	\$815	\$32,600	2.4	\$61,900	\$1,548	\$18,570	\$464	10,805	34%	\$10.65	\$554	1.5
SOMERSET COUNTY HMFA	\$13.27	52%	\$690	\$27,600	2.0	\$52,000	\$1,300	\$15,600	\$390	2,532	30%	\$8.88	\$462	1.5
WASHINGTON-ARLINGTON-ALEXANDRIA HMFA	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	240,755	32%	\$15.89	\$827	1.6
<b><u>COUNTIES</u></b>														
ALLEGANY COUNTY	\$11.10	49%	\$577	\$23,080	1.7	\$51,700	\$1,293	\$15,510	\$388	8,753	30%	\$7.95	\$413	1.4
ANNE ARUNDEL COUNTY	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	43,748	24%	\$14.96	\$778	1.3
BALTIMORE CITY	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	128,117	50%	\$17.59	\$914	1.1
BALTIMORE COUNTY	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	97,303	32%	\$14.63	\$761	1.4
CALVERT COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	3,771	15%	\$10.71	\$557	2.3
CAROLINE COUNTY	\$14.52	52%	\$755	\$30,200	2.2	\$62,100	\$1,553	\$18,630	\$466	2,885	26%	\$10.05	\$522	1.4
CARROLL COUNTY	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	9,466	18%	\$9.01	\$469	2.2
CECIL COUNTY	\$19.33	45%	\$1,005	\$40,200	3.0	\$77,800	\$1,945	\$23,340	\$584	7,828	25%	\$12.01	\$624	1.6
CHARLES COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	9,101	22%	\$10.29	\$535	2.4
DORCHESTER COUNTY	\$13.85	52%	\$720	\$28,800	2.1	\$55,200	\$1,380	\$16,560	\$414	3,797	30%	\$9.61	\$500	1.4
FREDERICK COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	16,922	24%	\$12.34	\$641	2.0
GARRETT COUNTY	\$11.62	52%	\$604	\$24,160	1.8	\$53,100	\$1,328	\$15,930	\$398	2,531	22%	\$7.77	\$404	1.5
HARFORD COUNTY	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	17,548	22%	\$10.76	\$560	1.9
HOWARD COUNTY (EX. COLUMBIA CITY)	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	12,003	21%	\$15.73	\$818	1.3
KENT COUNTY	\$16.29	52%	\$847	\$33,880	2.5	\$64,500	\$1,613	\$19,350	\$484	2,278	30%	\$11.11	\$577	1.5
MONTGOMERY COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	101,557	31%	\$18.17	\$945	1.4
PRINCE GEORGE'S COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	109,404	38%	\$14.60	\$759	1.7
QUEEN ANNE'S COUNTY	\$19.94	56%	\$1,037	\$41,480	3.0	\$82,100	\$2,053	\$24,630	\$616	2,569	17%	\$8.84	\$460	2.3
SOMERSET COUNTY	\$13.27	52%	\$690	\$27,600	2.0	\$52,000	\$1,300	\$15,600	\$390	2,532	30%	\$8.88	\$462	1.5
ST. MARY'S COUNTY	\$20.54	52%	\$1,068	\$42,720	3.1	\$85,600	\$2,140	\$25,680	\$642	8,641	28%	\$13.50	\$702	1.5
TALBOT COUNTY	\$16.98	51%	\$883	\$35,320	2.6	\$73,300	\$1,833	\$21,990	\$550	4,065	28%	\$10.08	\$524	1.7
WASHINGTON COUNTY	\$14.69	55%	\$764	\$30,560	2.2	\$66,600	\$1,665	\$19,980	\$500	17,096	34%	\$11.69	\$608	1.3
WICOMICO COUNTY	\$15.67	51%	\$815	\$32,600	2.4	\$61,900	\$1,548	\$18,570	\$464	10,805	34%	\$10.65	\$554	1.5
WORCESTER COUNTY	\$15.56	51%	\$809	\$32,360	2.4	\$66,400	\$1,660	\$19,920	\$498	4,919	25%	\$8.10	\$421	1.9

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

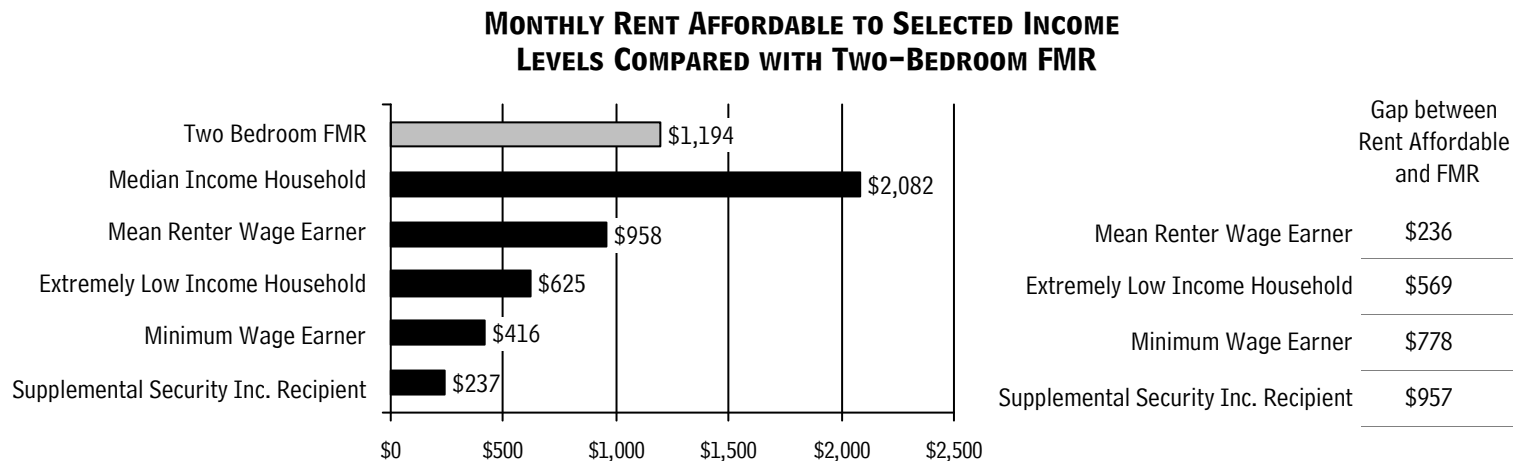
# MASSACHUSETTS

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,194. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,981 monthly or \$47,769 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$22.97**

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 \$18.43. 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.



MASSACHUSETTS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>MASSACHUSETTS</b>	<b>\$22.97</b>	46%	\$1,194	\$47,769	2.9	\$83,281	\$2,082	\$24,984	\$625	935,332	38%	\$18.43	\$958	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$29.19</b>	51%	\$1,518	\$60,708	3.6	\$78,939	\$1,973	\$23,682	\$592	3,208	32%	\$16.29	\$847	1.8
<b><u>METROPOLITAN AREAS</u></b>														
<b>BARNSTABLE TOWN MSA</b>	<b>\$22.92</b>	51%	\$1,192	\$47,680	2.9	\$75,400	\$1,885	\$22,620	\$566	21,039	22%	\$11.63	\$605	2.0
<b>BERKSHIRE COUNTY HMFA</b>	<b>\$15.29</b>	51%	\$795	\$31,800	1.9	\$67,900	\$1,698	\$20,370	\$509	6,123	31%	\$11.16	\$580	1.4
<b>BOSTON-CAMBRIDGE-QUINCY HMFA</b>	<b>\$25.87</b>	41%	\$1,345	\$53,800	3.2	\$90,200	\$2,255	\$27,060	\$677	522,109	42%	\$22.18	\$1,153	1.2
<b>BROCKTON HMFA</b>	<b>\$24.33</b>	74%	\$1,265	\$50,600	3.0	\$79,500	\$1,988	\$23,850	\$596	25,490	31%	\$10.96	\$570	2.2
<b>EASTERN WORCESTER COUNTY HMFA</b>	<b>\$20.19</b>	37%	\$1,050	\$42,000	2.5	\$103,800	\$2,595	\$31,140	\$779	7,122	24%	\$13.08	\$680	1.5
<b>EASTON-RAYNHAM HMFA</b>	<b>\$24.96</b>	56%	\$1,298	\$51,920	3.1	\$100,000	\$2,500	\$30,000	\$750	2,069	18%	\$10.97	\$570	2.3
<b>FITCHBURG-LEOMINSTER HMFA</b>	<b>\$18.19</b>	58%	\$946	\$37,840	2.3	\$69,100	\$1,728	\$20,730	\$518	20,350	38%	\$13.08	\$680	1.4
<b>FRANKLIN COUNTY HMFA</b>	<b>\$16.42</b>	51%	\$854	\$34,160	2.1	\$68,000	\$1,700	\$20,400	\$510	8,828	32%	\$10.45	\$544	1.6
<b>LAWRENCE HMFA</b>	<b>\$22.31</b>	63%	\$1,160	\$46,400	2.8	\$84,800	\$2,120	\$25,440	\$636	36,622	38%	\$13.43	\$699	1.7
<b>LOWELL HMFA</b>	<b>\$24.71</b>	70%	\$1,285	\$51,400	3.1	\$88,400	\$2,210	\$26,520	\$663	31,511	31%	\$21.69	\$1,128	1.1
<b>NEW BEDFORD HMFA</b>	<b>\$16.44</b>	69%	\$855	\$34,200	2.1	\$60,900	\$1,523	\$18,270	\$457	26,229	42%	\$10.97	\$570	1.5
<b>PITTSFIELD HMFA</b>	<b>\$16.13</b>	51%	\$839	\$33,560	2.0	\$66,900	\$1,673	\$20,070	\$502	12,395	34%	\$11.16	\$580	1.4
<b>PROVIDENCE-FALL RIVER HMFA</b>	<b>\$18.38</b>	65%	\$956	\$38,240	2.3	\$72,500	\$1,813	\$21,750	\$544	38,300	42%	\$10.97	\$570	1.7
<b>SPRINGFIELD HMFA</b>	<b>\$16.81</b>	39%	\$874	\$34,960	2.1	\$67,200	\$1,680	\$20,160	\$504	87,297	37%	\$11.00	\$572	1.5
<b>TAUNTON-MANSFIELD-NORTON HMFA</b>	<b>\$21.54</b>	66%	\$1,120	\$44,800	2.7	\$84,600	\$2,115	\$25,380	\$635	12,282	31%	\$10.97	\$570	2.0
<b>WESTERN WORCESTER COUNTY HMFA</b>	<b>\$15.63</b>	58%	\$813	\$32,520	2.0	\$64,900	\$1,623	\$19,470	\$487	2,623	25%	\$13.08	\$680	1.2
<b>WORCESTER HMFA</b>	<b>\$17.73</b>	46%	\$922	\$36,880	2.2	\$79,700	\$1,993	\$23,910	\$598	71,735	38%	\$13.08	\$680	1.4
<b><u>COUNTIES</u></b>														
<b>DUKES COUNTY</b>	<b>\$27.00</b>	51%	\$1,404	\$56,160	3.4	\$73,200	\$1,830	\$21,960	\$549	1,842	29%	\$15.72	\$818	1.7
<b>NANTUCKET COUNTY</b>	<b>\$32.13</b>	51%	\$1,671	\$66,840	4.0	\$88,900	\$2,223	\$26,670	\$667	1,366	37%	\$16.91	\$880	1.9

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4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## **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.*

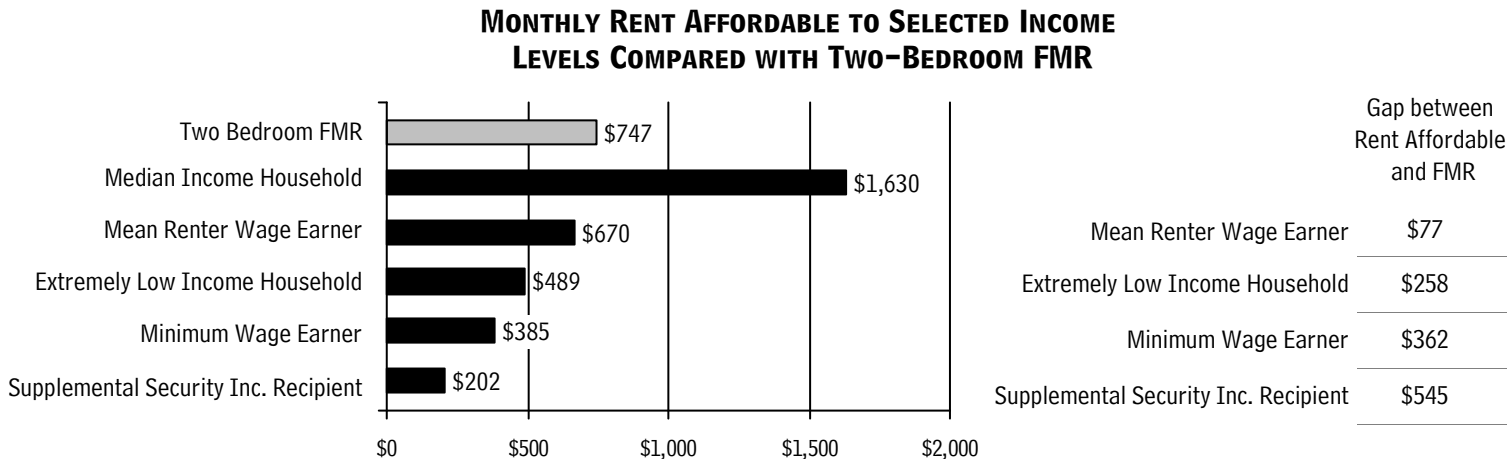
# MICHIGAN

In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$747. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,489 monthly or \$29,864 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.36**

In Michigan, 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 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 Michigan, the estimated mean (average) wage for a renter is \$12.88. 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.





MICHIGAN	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>MICHIGAN</b>	<b>\$14.36</b>	28%	\$747	\$29,864	1.9	\$65,216	\$1,630	\$19,565	\$489	992,315	26%	\$12.88	\$670	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.94</b>	33%	\$621	\$24,828	1.6	\$53,027	\$1,326	\$15,908	\$398	144,965	20%	\$9.69	\$504	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ANN ARBOR MSA	\$18.08	24%	\$940	\$37,600	2.4	\$85,200	\$2,130	\$25,560	\$639	50,481	40%	\$14.70	\$764	1.2
BARRY COUNTY HMFA	\$12.81	34%	\$666	\$26,640	1.7	\$61,700	\$1,543	\$18,510	\$463	2,974	14%	\$9.35	\$486	1.4
BATTLE CREEK MSA	\$13.00	30%	\$676	\$27,040	1.8	\$55,700	\$1,393	\$16,710	\$418	14,615	27%	\$12.83	\$667	1.0
BAY CITY MSA	\$11.62	30%	\$604	\$24,160	1.6	\$56,500	\$1,413	\$16,950	\$424	9,081	21%	\$9.42	\$490	1.2
CASS COUNTY HMFA	\$11.50	31%	\$598	\$23,920	1.6	\$55,300	\$1,383	\$16,590	\$415	3,562	18%	\$10.82	\$563	1.1
DETROIT-WARREN-LIVONIA HMFA	\$15.56	27%	\$809	\$32,360	2.1	\$71,000	\$1,775	\$21,300	\$533	457,958	28%	\$14.95	\$777	1.0
FLINT MSA	\$12.08	22%	\$628	\$25,120	1.6	\$58,500	\$1,463	\$17,550	\$439	45,438	27%	\$10.66	\$554	1.1
GRAND RAPIDS-WYOMING HMFA	\$13.42	24%	\$698	\$27,920	1.8	\$63,100	\$1,578	\$18,930	\$473	63,171	30%	\$12.35	\$642	1.1
HOLLAND-GRAND HAVEN MSA	\$14.19	30%	\$738	\$29,520	1.9	\$71,100	\$1,778	\$21,330	\$533	15,694	19%	\$11.60	\$603	1.2
IONIA COUNTY HMFA	\$12.52	34%	\$651	\$26,040	1.7	\$58,700	\$1,468	\$17,610	\$440	4,109	20%	\$8.52	\$443	1.5
JACKSON MSA	\$12.88	30%	\$670	\$26,800	1.7	\$59,400	\$1,485	\$17,820	\$446	13,666	23%	\$11.03	\$573	1.2
KALAMAZOO-PORTAGE MSA	\$12.96	25%	\$674	\$26,960	1.8	\$62,900	\$1,573	\$18,870	\$472	37,724	31%	\$10.80	\$561	1.2
LANSING-EAST LANSING MSA	\$14.42	29%	\$750	\$30,000	1.9	\$67,000	\$1,675	\$20,100	\$503	56,512	33%	\$11.32	\$589	1.3
LIVINGSTON COUNTY HMFA	\$17.19	30%	\$894	\$35,760	2.3	\$89,900	\$2,248	\$26,970	\$674	6,604	12%	\$9.76	\$508	1.8
MONROE MSA	\$14.94	30%	\$777	\$31,080	2.0	\$70,300	\$1,758	\$21,090	\$527	10,253	19%	\$11.16	\$581	1.3
MUSKEGON-NORTON SHORES MSA	\$11.67	30%	\$607	\$24,280	1.6	\$54,800	\$1,370	\$16,440	\$411	14,092	22%	\$9.32	\$485	1.3
NEWAYGO COUNTY HMFA	\$11.79	34%	\$613	\$24,520	1.6	\$51,200	\$1,280	\$15,360	\$384	2,727	15%	\$9.33	\$485	1.3
NILES-BENTON HARBOR MSA	\$12.40	30%	\$645	\$25,800	1.7	\$56,000	\$1,400	\$16,800	\$420	17,644	28%	\$11.48	\$597	1.1
SAGINAW-SAGINAW TOWNSHIP NORTH MSA	\$12.92	30%	\$672	\$26,880	1.7	\$55,500	\$1,388	\$16,650	\$416	21,045	26%	\$10.49	\$546	1.2
<b><u>COUNTIES</u></b>														
ALCONA COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$42,600	\$1,065	\$12,780	\$320	537	10%	\$7.84	\$408	1.4
ALGER COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$50,200	\$1,255	\$15,060	\$377	665	18%	\$9.12	\$474	1.2
ALLEGAN COUNTY	\$13.37	30%	\$695	\$27,800	1.8	\$61,200	\$1,530	\$18,360	\$459	6,536	17%	\$11.87	\$617	1.1
ALPENA COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$49,900	\$1,248	\$14,970	\$374	2,659	21%	\$7.97	\$414	1.4
ANTRIM COUNTY	\$11.62	30%	\$604	\$24,160	1.6	\$52,300	\$1,308	\$15,690	\$392	1,383	15%	\$8.04	\$418	1.4
ARENAC COUNTY	\$11.10	39%	\$577	\$23,080	1.5	\$46,600	\$1,165	\$13,980	\$350	1,054	16%	\$6.12	\$318	1.8
BARAGA COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$50,800	\$1,270	\$15,240	\$381	748	22%	\$7.53	\$392	1.5
BARRY COUNTY	\$12.81	34%	\$666	\$26,640	1.7	\$61,700	\$1,543	\$18,510	\$463	2,974	14%	\$9.35	\$486	1.4
BAY COUNTY	\$11.62	30%	\$604	\$24,160	1.6	\$56,500	\$1,413	\$16,950	\$424	9,081	21%	\$9.42	\$490	1.2
BENZIE COUNTY	\$14.42	30%	\$750	\$30,000	1.9	\$51,000	\$1,275	\$15,300	\$383	926	14%	\$7.46	\$388	1.9
BERRIEN COUNTY	\$12.40	30%	\$645	\$25,800	1.7	\$56,000	\$1,400	\$16,800	\$420	17,644	28%	\$11.48	\$597	1.1
BRANCH COUNTY	\$12.94	30%	\$673	\$26,920	1.7	\$54,400	\$1,360	\$16,320	\$408	3,457	21%	\$10.82	\$563	1.2
CALHOUN COUNTY	\$13.00	30%	\$676	\$27,040	1.8	\$55,700	\$1,393	\$16,710	\$418	14,615	27%	\$12.83	\$667	1.0
CASS COUNTY	\$11.50	31%	\$598	\$23,920	1.6	\$55,300	\$1,383	\$16,590	\$415	3,562	18%	\$10.82	\$563	1.1
CHARLEVOIX COUNTY	\$12.10	30%	\$629	\$25,160	1.6	\$57,000	\$1,425	\$17,100	\$428	1,954	19%	\$10.70	\$557	1.1

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MICHIGAN

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CHEBOYGAN COUNTY	\$11.13	30%	\$579	\$23,160	1.5	\$45,900	\$1,148	\$13,770	\$344	1,861	17%	\$7.80	\$406	1.4
CHIPPEWA COUNTY	\$11.27	30%	\$586	\$23,440	1.5	\$49,500	\$1,238	\$14,850	\$371	3,502	26%	\$7.59	\$395	1.5
CLARE COUNTY	\$11.10	36%	\$577	\$23,080	1.5	\$42,500	\$1,063	\$12,750	\$319	2,255	18%	\$8.37	\$435	1.3
CLINTON COUNTY	\$14.42	29%	\$750	\$30,000	1.9	\$67,000	\$1,675	\$20,100	\$503	3,491	15%	\$9.91	\$515	1.5
CRAWFORD COUNTY	\$11.27	30%	\$586	\$23,440	1.5	\$44,200	\$1,105	\$13,260	\$332	966	17%	\$8.79	\$457	1.3
DELTA COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$52,800	\$1,320	\$15,840	\$396	3,237	20%	\$7.95	\$413	1.4
DICKINSON COUNTY	\$11.10	37%	\$577	\$23,080	1.5	\$53,600	\$1,340	\$16,080	\$402	2,264	20%	\$9.24	\$480	1.2
EATON COUNTY	\$14.42	29%	\$750	\$30,000	1.9	\$67,000	\$1,675	\$20,100	\$503	10,397	26%	\$11.16	\$580	1.3
EMMET COUNTY	\$12.96	30%	\$674	\$26,960	1.8	\$58,100	\$1,453	\$17,430	\$436	3,080	24%	\$9.94	\$517	1.3
GENESEE COUNTY	\$12.08	22%	\$628	\$25,120	1.6	\$58,500	\$1,463	\$17,550	\$439	45,438	27%	\$10.66	\$554	1.1
GLADWIN COUNTY	\$11.10	39%	\$577	\$23,080	1.5	\$43,800	\$1,095	\$13,140	\$329	1,526	14%	\$8.84	\$459	1.3
GOGEBIC COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$42,700	\$1,068	\$12,810	\$320	1,583	21%	\$7.90	\$411	1.4
GRAND TRAVERSE COUNTY	\$15.27	30%	\$794	\$31,760	2.1	\$63,300	\$1,583	\$18,990	\$475	6,902	23%	\$11.89	\$618	1.3
GRATIOT COUNTY	\$11.10	32%	\$577	\$23,080	1.5	\$52,000	\$1,300	\$15,600	\$390	3,260	22%	\$9.47	\$492	1.2
HILLSDALE COUNTY	\$11.40	30%	\$593	\$23,720	1.5	\$53,500	\$1,338	\$16,050	\$401	3,486	20%	\$11.30	\$588	1.0
HOUGHTON COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$46,100	\$1,153	\$13,830	\$346	3,928	28%	\$7.25	\$377	1.5
HURON COUNTY	\$11.10	46%	\$577	\$23,080	1.5	\$51,800	\$1,295	\$15,540	\$389	2,414	17%	\$8.90	\$463	1.2
INGHAM COUNTY	\$14.42	29%	\$750	\$30,000	1.9	\$67,000	\$1,675	\$20,100	\$503	42,624	39%	\$11.51	\$599	1.3
IONIA COUNTY	\$12.52	34%	\$651	\$26,040	1.7	\$58,700	\$1,468	\$17,610	\$440	4,109	20%	\$8.52	\$443	1.5
IOSCO COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$43,500	\$1,088	\$13,050	\$326	2,114	18%	\$7.70	\$400	1.4
IRON COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$44,200	\$1,105	\$13,260	\$332	1,006	18%	\$7.73	\$402	1.4
ISABELLA COUNTY	\$11.10	32%	\$577	\$23,080	1.5	\$56,700	\$1,418	\$17,010	\$425	8,221	37%	\$7.85	\$408	1.4
JACKSON COUNTY	\$12.88	30%	\$670	\$26,800	1.7	\$59,400	\$1,485	\$17,820	\$446	13,666	23%	\$11.03	\$573	1.2
KALAMAZOO COUNTY	\$12.96	25%	\$674	\$26,960	1.8	\$62,900	\$1,573	\$18,870	\$472	31,995	34%	\$10.95	\$569	1.2
KALKASKA COUNTY	\$11.50	30%	\$598	\$23,920	1.6	\$47,700	\$1,193	\$14,310	\$358	941	15%	\$12.37	\$643	0.9
KENT COUNTY	\$13.42	24%	\$698	\$27,920	1.8	\$63,100	\$1,578	\$18,930	\$473	63,171	30%	\$12.35	\$642	1.1
KEWEENAW COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$43,900	\$1,098	\$13,170	\$329	107	11%	\$5.50	\$286	2.0
LAKE COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$38,300	\$958	\$11,490	\$287	803	17%	\$7.31	\$380	1.5
LAPEER COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$71,000	\$1,775	\$21,300	\$533	4,597	15%	\$8.45	\$439	1.8
LEELANAU COUNTY	\$14.42	30%	\$750	\$30,000	1.9	\$64,500	\$1,613	\$19,350	\$484	1,290	15%	\$9.01	\$468	1.6
LENAWEE COUNTY	\$13.33	30%	\$693	\$27,720	1.8	\$63,300	\$1,583	\$18,990	\$475	7,829	22%	\$9.87	\$513	1.3
LIVINGSTON COUNTY	\$17.19	30%	\$894	\$35,760	2.3	\$89,900	\$2,248	\$26,970	\$674	6,604	12%	\$9.76	\$508	1.8
LUCE COUNTY	\$11.10	39%	\$577	\$23,080	1.5	\$43,400	\$1,085	\$13,020	\$326	507	20%	\$5.93	\$308	1.9
MACKINAC COUNTY	\$11.29	30%	\$587	\$23,480	1.5	\$47,700	\$1,193	\$14,310	\$358	1,059	21%	\$8.50	\$442	1.3
MACOMB COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$71,000	\$1,775	\$21,300	\$533	65,316	21%	\$13.90	\$723	1.1
MANISTEE COUNTY	\$12.02	30%	\$625	\$25,000	1.6	\$49,200	\$1,230	\$14,760	\$369	1,877	19%	\$8.69	\$452	1.4
MARQUETTE COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$58,600	\$1,465	\$17,580	\$440	7,777	30%	\$9.32	\$485	1.2
MASON COUNTY	\$11.10	38%	\$577	\$23,080	1.5	\$49,700	\$1,243	\$14,910	\$373	2,473	22%	\$8.80	\$458	1.3
MECOSTA COUNTY	\$11.67	30%	\$607	\$24,280	1.6	\$49,500	\$1,238	\$14,850	\$371	3,939	26%	\$7.00	\$364	1.7
MENOMINEE COUNTY	\$11.10	49%	\$577	\$23,080	1.5	\$50,500	\$1,263	\$15,150	\$379	2,160	21%	\$8.50	\$442	1.3
MIDLAND COUNTY	\$12.67	30%	\$659	\$26,360	1.7	\$65,500	\$1,638	\$19,650	\$491	6,876	22%	\$12.72	\$662	1.0
MISSAUKEE COUNTY	\$12.10	30%	\$629	\$25,160	1.6	\$46,700	\$1,168	\$14,010	\$350	898	16%	\$10.00	\$520	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MICHIGAN

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MONROE COUNTY	\$14.94	30%	\$777	\$31,080	2.0	\$70,300	\$1,758	\$21,090	\$527	10,253	19%	\$11.16	\$581	1.3
MONTCALM COUNTY	\$11.37	30%	\$591	\$23,640	1.5	\$49,700	\$1,243	\$14,910	\$373	4,065	18%	\$9.65	\$502	1.2
MONTMORENCY COUNTY	\$11.27	30%	\$586	\$23,440	1.5	\$41,500	\$1,038	\$12,450	\$311	621	14%	\$9.11	\$473	1.2
MUSKEGON COUNTY	\$11.67	30%	\$607	\$24,280	1.6	\$54,800	\$1,370	\$16,440	\$411	14,092	22%	\$9.32	\$485	1.3
NEWAYGO COUNTY	\$11.79	34%	\$613	\$24,520	1.6	\$51,200	\$1,280	\$15,360	\$384	2,727	15%	\$9.33	\$485	1.3
OAKLAND COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$71,000	\$1,775	\$21,300	\$533	118,873	25%	\$15.68	\$816	1.0
OCEANA COUNTY	\$11.10	30%	\$577	\$23,080	1.5	\$47,300	\$1,183	\$14,190	\$355	1,694	17%	\$7.58	\$394	1.5
OGEMAW COUNTY	\$11.10	34%	\$577	\$23,080	1.5	\$41,900	\$1,048	\$12,570	\$314	1,328	15%	\$7.96	\$414	1.4
ONTONAGON COUNTY	\$11.10	43%	\$577	\$23,080	1.5	\$43,800	\$1,095	\$13,140	\$329	521	15%	\$8.32	\$433	1.3
OSCEOLA COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$45,100	\$1,128	\$13,530	\$338	1,655	19%	\$12.34	\$642	0.9
OSCODA COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$38,500	\$963	\$11,550	\$289	576	15%	\$8.00	\$416	1.4
OTSEGO COUNTY	\$13.94	30%	\$725	\$29,000	1.9	\$55,700	\$1,393	\$16,710	\$418	1,631	18%	\$8.79	\$457	1.6
OTTAWA COUNTY	\$14.19	30%	\$738	\$29,520	1.9	\$71,100	\$1,778	\$21,330	\$533	15,694	19%	\$11.60	\$603	1.2
PRESQUE ISLE COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$44,700	\$1,118	\$13,410	\$335	891	14%	\$7.71	\$401	1.4
ROSCOMMON COUNTY	\$11.10	37%	\$577	\$23,080	1.5	\$41,800	\$1,045	\$12,540	\$314	1,596	14%	\$7.64	\$397	1.5
SAGINAW COUNTY	\$12.92	30%	\$672	\$26,880	1.7	\$55,500	\$1,388	\$16,650	\$416	21,045	26%	\$10.49	\$546	1.2
SANILAC COUNTY	\$11.10	31%	\$577	\$23,080	1.5	\$50,400	\$1,260	\$15,120	\$378	3,059	18%	\$9.43	\$491	1.2
SCHOOLCRAFT COUNTY	\$11.10	39%	\$577	\$23,080	1.5	\$44,000	\$1,100	\$13,200	\$330	658	18%	\$8.59	\$447	1.3
SHIAWASSEE COUNTY	\$12.13	30%	\$631	\$25,240	1.6	\$58,100	\$1,453	\$17,430	\$436	5,346	20%	\$8.23	\$428	1.5
ST. CLAIR COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$71,000	\$1,775	\$21,300	\$533	12,668	20%	\$9.47	\$493	1.6
ST. JOSEPH COUNTY	\$12.06	30%	\$627	\$25,080	1.6	\$54,100	\$1,353	\$16,230	\$406	5,396	23%	\$11.38	\$592	1.1
TUSCOLA COUNTY	\$11.58	29%	\$602	\$24,080	1.6	\$53,900	\$1,348	\$16,170	\$404	3,406	16%	\$9.35	\$486	1.2
VAN BUREN COUNTY	\$12.96	25%	\$674	\$26,960	1.8	\$62,900	\$1,573	\$18,870	\$472	5,729	20%	\$9.94	\$517	1.3
WASHTENAW COUNTY	\$18.08	24%	\$940	\$37,600	2.4	\$85,200	\$2,130	\$25,560	\$639	50,481	40%	\$14.70	\$764	1.2
WAYNE COUNTY	\$15.56	27%	\$809	\$32,360	2.1	\$71,000	\$1,775	\$21,300	\$533	256,504	33%	\$15.19	\$790	1.0
WEXFORD COUNTY	\$11.94	30%	\$621	\$24,840	1.6	\$47,800	\$1,195	\$14,340	\$359	2,462	21%	\$9.80	\$510	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

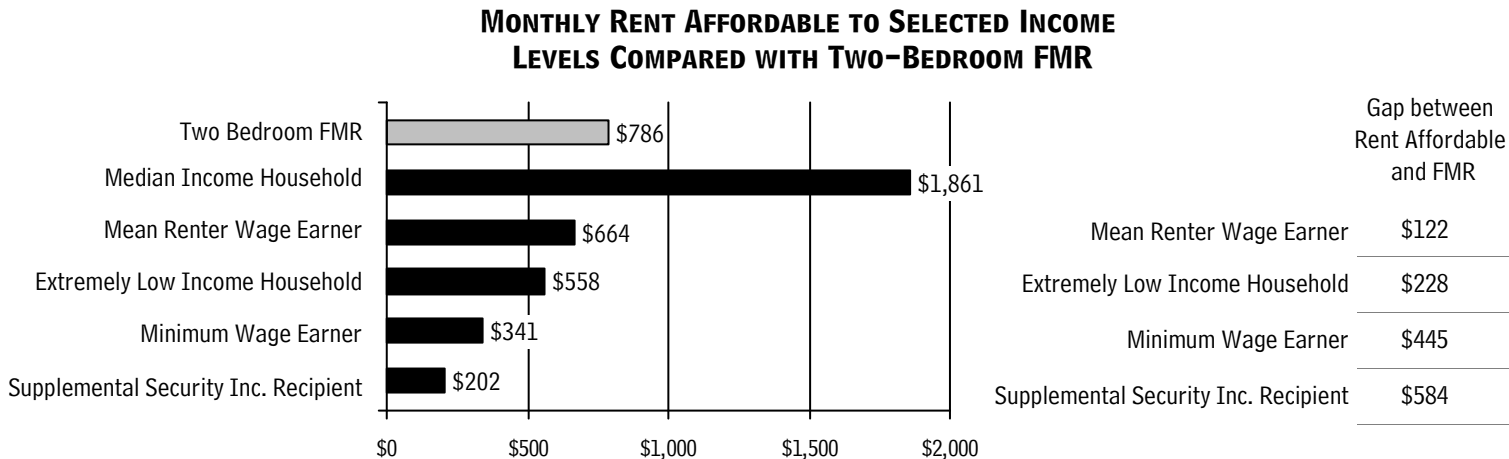
# MINNESOTA

In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$786. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,621 monthly or \$31,458 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.12**

In Minnesota, 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 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 Minnesota, the estimated mean (average) wage for a renter is \$12.76. 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.



MINNESOTA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>MINNESOTA</b>	<b>\$15.12</b>	25%	\$786	\$31,458	2.3	\$74,456	\$1,861	\$22,337	\$558	482,403	25%	\$12.76	\$664	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.92</b>	34%	\$620	\$24,798	1.8	\$59,018	\$1,475	\$17,705	\$443	114,428	21%	\$8.52	\$443	1.4
<b><u>METROPOLITAN AREAS</u></b>														
DULUTH MSA	\$11.94	31%	\$621	\$24,840	1.8	\$59,900	\$1,498	\$17,970	\$449	23,101	24%	\$8.59	\$447	1.4
FARGO MSA	\$11.92	33%	\$620	\$24,800	1.8	\$68,200	\$1,705	\$20,460	\$512	5,293	28%	\$5.96	\$310	2.0
GRAND FORKS MSA	\$11.79	27%	\$613	\$24,520	1.8	\$61,800	\$1,545	\$18,540	\$464	3,143	26%	\$7.05	\$367	1.7
LA CROSSE MSA	\$12.06	29%	\$627	\$25,080	1.8	\$63,400	\$1,585	\$19,020	\$476	1,446	19%	\$6.77	\$352	1.8
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	304,258	28%	\$14.68	\$763	1.1
ROCHESTER HMFA	\$16.23	42%	\$844	\$33,760	2.5	\$77,800	\$1,945	\$23,340	\$584	12,500	23%	\$12.74	\$663	1.3
ST. CLOUD MSA	\$12.56	32%	\$653	\$26,120	1.9	\$67,000	\$1,675	\$20,100	\$503	16,786	28%	\$9.67	\$503	1.3
WABASHA COUNTY HMFA	\$11.31	32%	\$588	\$23,520	1.7	\$66,000	\$1,650	\$19,800	\$495	1,448	17%	\$8.75	\$455	1.3
<b><u>COUNTIES</u></b>														
AITKIN COUNTY	\$12.35	32%	\$642	\$25,680	1.9	\$47,800	\$1,195	\$14,340	\$359	978	15%	\$7.65	\$398	1.6
ANOKA COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	17,652	17%	\$11.13	\$579	1.5
BECKER COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$56,000	\$1,400	\$16,800	\$420	2,316	20%	\$6.91	\$359	1.6
BELTRAMI COUNTY	\$11.63	32%	\$605	\$24,200	1.8	\$51,900	\$1,298	\$15,570	\$389	3,662	26%	\$7.71	\$401	1.5
BENTON COUNTY	\$12.56	32%	\$653	\$26,120	1.9	\$67,000	\$1,675	\$20,100	\$503	4,293	33%	\$10.61	\$552	1.2
BIG STONE COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$47,900	\$1,198	\$14,370	\$359	353	15%	\$6.20	\$322	1.8
BLUE EARTH COUNTY	\$13.19	32%	\$686	\$27,440	2.0	\$65,700	\$1,643	\$19,710	\$493	7,074	34%	\$9.23	\$480	1.4
BROWN COUNTY	\$11.29	32%	\$587	\$23,480	1.7	\$63,200	\$1,580	\$18,960	\$474	2,110	20%	\$8.91	\$463	1.3
CARLTON COUNTY	\$11.94	31%	\$621	\$24,840	1.8	\$59,900	\$1,498	\$17,970	\$449	2,172	18%	\$7.94	\$413	1.5
CARVER COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	4,029	17%	\$10.62	\$552	1.6
CASS COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$51,500	\$1,288	\$15,450	\$386	1,527	14%	\$5.75	\$299	1.9
CHIPPEWA COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$57,900	\$1,448	\$17,370	\$434	1,258	23%	\$8.44	\$439	1.3
CHISAGO COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	1,872	13%	\$8.01	\$417	2.1
CLAY COUNTY	\$11.92	33%	\$620	\$24,800	1.8	\$68,200	\$1,705	\$20,460	\$512	5,293	28%	\$5.96	\$310	2.0
CLEARWATER COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$50,900	\$1,273	\$15,270	\$382	613	18%	\$6.81	\$354	1.6
COOK COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$60,400	\$1,510	\$18,120	\$453	512	22%	\$6.91	\$359	1.6
COTTONWOOD COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$51,600	\$1,290	\$15,480	\$387	964	20%	\$7.54	\$392	1.5
CROW WING COUNTY	\$12.73	32%	\$662	\$26,480	1.9	\$57,900	\$1,448	\$17,370	\$434	4,531	20%	\$7.64	\$397	1.7
DAKOTA COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	28,602	22%	\$12.59	\$655	1.3
DODGE COUNTY	\$16.23	42%	\$844	\$33,760	2.5	\$77,800	\$1,945	\$23,340	\$584	1,004	16%	\$9.85	\$512	1.6
DOUGLAS COUNTY	\$11.79	32%	\$613	\$24,520	1.8	\$58,500	\$1,463	\$17,550	\$439	3,032	23%	\$7.61	\$396	1.5
FARIBAUT COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$53,600	\$1,340	\$16,080	\$402	1,289	19%	\$13.57	\$706	0.8
FILLMORE COUNTY	\$11.54	32%	\$600	\$24,000	1.8	\$58,100	\$1,453	\$17,430	\$436	1,587	19%	\$7.96	\$414	1.5
FREEBORN COUNTY	\$11.10	33%	\$577	\$23,080	1.7	\$57,700	\$1,443	\$17,310	\$433	2,848	21%	\$8.26	\$429	1.3
GOODHUE COUNTY	\$13.75	32%	\$715	\$28,600	2.1	\$70,600	\$1,765	\$21,180	\$530	3,582	21%	\$9.44	\$491	1.5
GRANT COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$54,100	\$1,353	\$16,230	\$406	452	18%	\$8.04	\$418	1.4

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MINNESOTA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HENNEPIN COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	154,294	34%	\$17.03	\$885	1.0
HOUSTON COUNTY	\$12.06	29%	\$627	\$25,080	1.8	\$63,400	\$1,585	\$19,020	\$476	1,446	19%	\$6.77	\$352	1.8
HUBBARD COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$52,800	\$1,320	\$15,840	\$396	1,236	17%	\$7.42	\$386	1.5
ISANTI COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	1,659	15%	\$6.98	\$363	2.4
ITASCA COUNTY	\$11.63	32%	\$605	\$24,200	1.8	\$55,300	\$1,383	\$16,590	\$415	3,045	17%	\$8.99	\$467	1.3
JACKSON COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$55,700	\$1,393	\$16,710	\$418	953	21%	\$9.23	\$480	1.2
KANABEC COUNTY	\$13.21	41%	\$687	\$27,480	2.0	\$55,900	\$1,398	\$16,770	\$419	919	16%	\$7.99	\$416	1.7
KANDIYOHI COUNTY	\$11.42	32%	\$594	\$23,760	1.7	\$62,500	\$1,563	\$18,750	\$469	3,910	25%	\$7.83	\$407	1.5
KITTSOON COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$51,400	\$1,285	\$15,420	\$386	374	17%	\$7.36	\$383	1.5
KOOCHICHING COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$56,000	\$1,400	\$16,800	\$420	1,184	20%	\$8.40	\$437	1.3
LAC QUI PARLE COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$53,300	\$1,333	\$15,990	\$400	641	19%	\$8.52	\$443	1.3
LAKE COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$60,300	\$1,508	\$18,090	\$452	744	16%	\$7.81	\$406	1.4
LAKE OF THE WOODS COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$50,000	\$1,250	\$15,000	\$375	278	15%	\$6.38	\$332	1.7
LE SUEUR COUNTY	\$12.31	32%	\$640	\$25,600	1.9	\$69,100	\$1,728	\$20,730	\$518	1,647	17%	\$8.68	\$452	1.4
LINCOLN COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$49,500	\$1,238	\$14,850	\$371	519	20%	\$8.36	\$435	1.3
LYON COUNTY	\$11.77	32%	\$612	\$24,480	1.8	\$62,100	\$1,553	\$18,630	\$466	3,072	32%	\$9.00	\$468	1.3
MAHNOMEN COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$45,500	\$1,138	\$13,650	\$341	447	23%	\$8.69	\$452	1.3
MARSHALL COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$53,700	\$1,343	\$16,110	\$403	664	16%	\$7.68	\$399	1.4
MARTIN COUNTY	\$11.10	58%	\$577	\$23,080	1.7	\$57,300	\$1,433	\$17,190	\$430	2,053	23%	\$8.66	\$450	1.3
MCLEOD COUNTY	\$12.88	32%	\$670	\$26,800	2.0	\$70,800	\$1,770	\$21,240	\$531	2,891	21%	\$9.92	\$516	1.3
MEEKER COUNTY	\$11.52	32%	\$599	\$23,960	1.8	\$61,500	\$1,538	\$18,450	\$461	1,593	19%	\$8.40	\$437	1.4
MILLE LACS COUNTY	\$12.52	37%	\$651	\$26,040	1.9	\$57,700	\$1,443	\$17,310	\$433	1,742	20%	\$6.75	\$351	1.9
MORRISON COUNTY	\$11.48	32%	\$597	\$23,880	1.8	\$57,600	\$1,440	\$17,280	\$432	2,132	18%	\$7.24	\$377	1.6
MOWER COUNTY	\$11.10	36%	\$577	\$23,080	1.7	\$58,100	\$1,453	\$17,430	\$436	3,385	22%	\$9.41	\$489	1.2
MURRAY COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$52,400	\$1,310	\$15,720	\$393	578	16%	\$8.12	\$422	1.4
NICOLLET COUNTY	\$12.48	32%	\$649	\$25,960	1.9	\$71,300	\$1,783	\$21,390	\$535	2,592	24%	\$8.60	\$447	1.5
NOBLES COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$54,900	\$1,373	\$16,470	\$412	1,978	25%	\$9.35	\$486	1.2
NORMAN COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$53,000	\$1,325	\$15,900	\$398	570	19%	\$8.72	\$453	1.3
OLMSTED COUNTY	\$16.23	42%	\$844	\$33,760	2.5	\$77,800	\$1,945	\$23,340	\$584	11,496	24%	\$12.90	\$671	1.3
OTTER TAIL COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$53,400	\$1,335	\$16,020	\$401	4,531	20%	\$7.06	\$367	1.6
PENNINGTON COUNTY	\$11.10	36%	\$577	\$23,080	1.7	\$56,300	\$1,408	\$16,890	\$422	1,404	25%	\$9.14	\$475	1.2
PINE COUNTY	\$12.52	32%	\$651	\$26,040	1.9	\$55,900	\$1,398	\$16,770	\$419	1,624	16%	\$6.18	\$321	2.0
PIPESTONE COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$51,500	\$1,288	\$15,450	\$386	915	22%	\$8.43	\$439	1.3
POLK COUNTY	\$11.79	27%	\$613	\$24,520	1.8	\$61,800	\$1,545	\$18,540	\$464	3,143	26%	\$7.05	\$367	1.7
POPE COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$54,900	\$1,373	\$16,470	\$412	866	19%	\$8.18	\$425	1.4
RAMSEY COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	73,533	37%	\$14.73	\$766	1.1
RED LAKE COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$51,600	\$1,290	\$15,480	\$387	356	21%	\$7.97	\$414	1.4
REDWOOD COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$59,300	\$1,483	\$17,790	\$445	1,338	20%	\$8.48	\$441	1.3
RENVILLE COUNTY	\$11.52	32%	\$599	\$23,960	1.8	\$57,800	\$1,445	\$17,340	\$434	1,285	19%	\$10.24	\$532	1.1
RICE COUNTY	\$14.92	32%	\$776	\$31,040	2.3	\$70,200	\$1,755	\$21,060	\$527	4,166	22%	\$10.02	\$521	1.5
ROCK COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$56,800	\$1,420	\$17,040	\$426	846	22%	\$7.74	\$402	1.4
ROSEAU COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$59,200	\$1,480	\$17,760	\$444	982	16%	\$9.94	\$517	1.1

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MINNESOTA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
SCOTT COUNTY	<b>\$16.79</b>	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	4,101	13%	\$8.85	\$460	1.9
SHERBURNE COUNTY	<b>\$16.79</b>	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	3,456	16%	\$8.45	\$439	2.0
SIBLEY COUNTY	<b>\$11.52</b>	32%	\$599	\$23,960	1.8	\$62,700	\$1,568	\$18,810	\$470	1,104	19%	\$8.72	\$453	1.3
ST. LOUIS COUNTY	<b>\$11.94</b>	31%	\$621	\$24,840	1.8	\$59,900	\$1,498	\$17,970	\$449	20,929	25%	\$8.66	\$450	1.4
STEARNS COUNTY	<b>\$12.56</b>	32%	\$653	\$26,120	1.9	\$67,000	\$1,675	\$20,100	\$503	12,493	26%	\$9.48	\$493	1.3
STEELE COUNTY	<b>\$13.31</b>	32%	\$692	\$27,680	2.0	\$68,200	\$1,705	\$20,460	\$512	2,542	20%	\$10.27	\$534	1.3
STEVENS COUNTY	<b>\$11.10</b>	32%	\$577	\$23,080	1.7	\$61,000	\$1,525	\$18,300	\$458	1,119	30%	\$6.63	\$345	1.7
SWIFT COUNTY	<b>\$11.10</b>	40%	\$577	\$23,080	1.7	\$56,700	\$1,418	\$17,010	\$425	996	23%	\$9.35	\$486	1.2
TODD COUNTY	<b>\$11.17</b>	31%	\$581	\$23,240	1.7	\$51,300	\$1,283	\$15,390	\$385	1,598	17%	\$7.21	\$375	1.5
TRAVERSE COUNTY	<b>\$11.10</b>	40%	\$577	\$23,080	1.7	\$50,900	\$1,273	\$15,270	\$382	335	20%	\$6.84	\$356	1.6
WABASHA COUNTY	<b>\$11.31</b>	32%	\$588	\$23,520	1.7	\$66,000	\$1,650	\$19,800	\$495	1,448	17%	\$8.75	\$455	1.3
WADENA COUNTY	<b>\$11.17</b>	31%	\$581	\$23,240	1.7	\$49,500	\$1,238	\$14,850	\$371	1,224	23%	\$7.07	\$367	1.6
WASECA COUNTY	<b>\$12.35</b>	32%	\$642	\$25,680	1.9	\$64,200	\$1,605	\$19,260	\$482	1,414	20%	\$9.02	\$469	1.4
WASHINGTON COUNTY	<b>\$16.79</b>	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	10,126	14%	\$9.54	\$496	1.8
WATONWAN COUNTY	<b>\$11.10</b>	51%	\$577	\$23,080	1.7	\$54,200	\$1,355	\$16,260	\$407	1,063	23%	\$8.11	\$422	1.4
WILKIN COUNTY	<b>\$11.10</b>	40%	\$577	\$23,080	1.7	\$59,300	\$1,483	\$17,790	\$445	534	19%	\$6.10	\$317	1.8
WINONA COUNTY	<b>\$12.54</b>	32%	\$652	\$26,080	1.9	\$63,400	\$1,585	\$19,020	\$476	5,434	29%	\$8.57	\$446	1.5
WRIGHT COUNTY	<b>\$16.79</b>	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	4,934	16%	\$8.04	\$418	2.1
YELLOW MEDICINE COUNTY	<b>\$11.10</b>	34%	\$577	\$23,080	1.7	\$53,800	\$1,345	\$16,140	\$404	917	21%	\$9.46	\$492	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

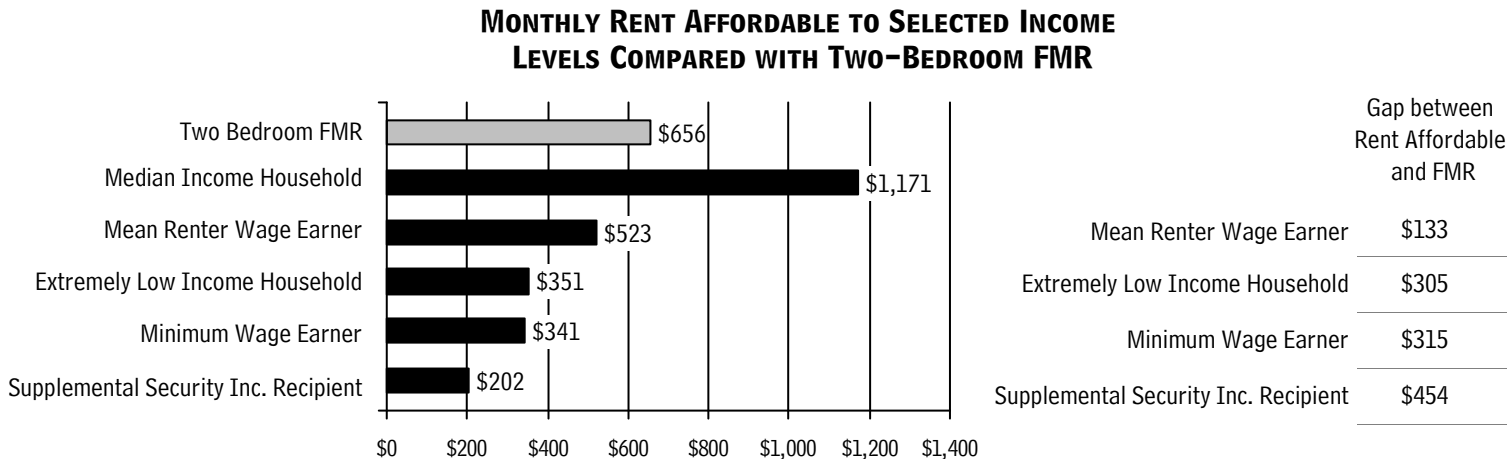
# MISSISSIPPI

In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is \$656. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,187 monthly or \$26,248 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.62**

In Mississippi, 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 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 Mississippi, the estimated mean (average) wage for a renter is \$10.07. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.





MISSISSIPPI	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>MISSISSIPPI</b>	<b>\$12.62</b>	44%	\$656	\$26,248	1.9	\$46,844	\$1,171	\$14,053	\$351	289,283	28%	\$10.07	\$523	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.93</b>	40%	\$568	\$22,725	1.7	\$42,082	\$1,052	\$12,624	\$316	161,985	27%	\$9.07	\$472	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>GULFPORT-BILOXI MSA</b>	<b>\$16.23</b>	58%	\$844	\$33,760	2.5	\$51,800	\$1,295	\$15,540	\$389	31,019	33%	\$11.71	\$609	1.4
<b>HATTIESBURG MSA</b>	<b>\$12.02</b>	36%	\$625	\$25,000	1.8	\$47,300	\$1,183	\$14,190	\$355	14,929	32%	\$9.51	\$495	1.3
<b>JACKSON HMFA</b>	<b>\$15.08</b>	47%	\$784	\$31,360	2.3	\$56,700	\$1,418	\$17,010	\$425	52,484	31%	\$11.18	\$581	1.3
<b>MARSHALL COUNTY HMFA</b>	<b>\$10.40</b>	44%	\$541	\$21,640	1.6	\$41,400	\$1,035	\$12,420	\$311	2,366	19%	\$8.69	\$452	1.2
<b>MEMPHIS HMFA</b>	<b>\$14.35</b>	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	8,056	21%	\$10.21	\$531	1.4
<b>PASCAGOULA MSA</b>	<b>\$15.46</b>	58%	\$804	\$32,160	2.4	\$55,000	\$1,375	\$16,500	\$413	13,056	24%	\$12.94	\$673	1.2
<b>SIMPSON COUNTY HMFA</b>	<b>\$10.85</b>	50%	\$564	\$22,560	1.7	\$41,000	\$1,025	\$12,300	\$308	1,896	19%	\$8.34	\$434	1.3
<b>TATE COUNTY HMFA</b>	<b>\$11.04</b>	44%	\$574	\$22,960	1.7	\$51,800	\$1,295	\$15,540	\$389	1,922	22%	\$8.10	\$421	1.4
<b>TUNICA COUNTY HMFA</b>	<b>\$14.46</b>	45%	\$752	\$30,080	2.2	\$31,800	\$795	\$9,540	\$239	1,570	48%	\$11.16	\$580	1.3
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$10.92</b>	36%	\$568	\$22,720	1.7	\$37,000	\$925	\$11,100	\$278	4,075	30%	\$8.29	\$431	1.3
<b>ALCORN COUNTY</b>	<b>\$10.31</b>	51%	\$536	\$21,440	1.6	\$46,300	\$1,158	\$13,890	\$347	3,770	27%	\$8.94	\$465	1.2
<b>AMITE COUNTY</b>	<b>\$10.31</b>	46%	\$536	\$21,440	1.6	\$39,100	\$978	\$11,730	\$293	743	14%	\$7.48	\$389	1.4
<b>ATTALA COUNTY</b>	<b>\$10.31</b>	52%	\$536	\$21,440	1.6	\$38,500	\$963	\$11,550	\$289	1,686	22%	\$8.34	\$434	1.2
<b>BENTON COUNTY</b>	<b>\$11.65</b>	36%	\$606	\$24,240	1.8	\$37,400	\$935	\$11,220	\$281	470	16%	\$11.23	\$584	1.0
<b>BOLIVAR COUNTY</b>	<b>\$10.92</b>	36%	\$568	\$22,720	1.7	\$34,100	\$853	\$10,230	\$256	5,361	39%	\$9.88	\$514	1.1
<b>CALHOUN COUNTY</b>	<b>\$10.31</b>	52%	\$536	\$21,440	1.6	\$43,000	\$1,075	\$12,900	\$323	1,435	24%	\$7.91	\$411	1.3
<b>CARROLL COUNTY</b>	<b>\$10.31</b>	43%	\$536	\$21,440	1.6	\$44,700	\$1,118	\$13,410	\$335	617	15%	\$8.63	\$449	1.2
<b>CHICKASAW COUNTY</b>	<b>\$11.21</b>	36%	\$583	\$23,320	1.7	\$42,300	\$1,058	\$12,690	\$317	1,608	22%	\$8.56	\$445	1.3
<b>CHOCTAW COUNTY</b>	<b>\$10.31</b>	52%	\$536	\$21,440	1.6	\$38,900	\$973	\$11,670	\$292	690	19%	\$9.68	\$503	1.1
<b>CLAIBORNE COUNTY</b>	<b>\$10.31</b>	49%	\$536	\$21,440	1.6	\$37,400	\$935	\$11,220	\$281	725	20%	\$16.41	\$853	0.6
<b>CLARKE COUNTY</b>	<b>\$10.96</b>	36%	\$570	\$22,800	1.7	\$41,800	\$1,045	\$12,540	\$314	1,100	16%	\$8.64	\$449	1.3
<b>CLAY COUNTY</b>	<b>\$10.31</b>	53%	\$536	\$21,440	1.6	\$44,400	\$1,110	\$13,320	\$333	2,168	27%	\$9.30	\$484	1.1
<b>COAHOMA COUNTY</b>	<b>\$11.98</b>	36%	\$623	\$24,920	1.8	\$32,500	\$813	\$9,750	\$244	4,502	43%	\$9.12	\$474	1.3
<b>COPIAH COUNTY</b>	<b>\$15.08</b>	47%	\$784	\$31,360	2.3	\$56,700	\$1,418	\$17,010	\$425	2,047	20%	\$7.19	\$374	2.1
<b>COVINGTON COUNTY</b>	<b>\$10.31</b>	49%	\$536	\$21,440	1.6	\$39,100	\$978	\$11,730	\$293	1,077	15%	\$7.95	\$413	1.3
<b>DESOTO COUNTY</b>	<b>\$14.35</b>	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	8,056	21%	\$10.21	\$531	1.4
<b>FORREST COUNTY</b>	<b>\$12.02</b>	36%	\$625	\$25,000	1.8	\$47,300	\$1,183	\$14,190	\$355	10,763	40%	\$10.35	\$538	1.2
<b>FRANKLIN COUNTY</b>	<b>\$10.31</b>	46%	\$536	\$21,440	1.6	\$38,900	\$973	\$11,670	\$292	447	14%	\$6.94	\$361	1.5
<b>GEORGE COUNTY</b>	<b>\$15.46</b>	58%	\$804	\$32,160	2.4	\$55,000	\$1,375	\$16,500	\$413	928	14%	\$8.67	\$451	1.8
<b>GREENE COUNTY</b>	<b>\$10.31</b>	42%	\$536	\$21,440	1.6	\$41,300	\$1,033	\$12,390	\$310	542	13%	\$7.17	\$373	1.4
<b>GRENADA COUNTY</b>	<b>\$10.31</b>	47%	\$536	\$21,440	1.6	\$41,400	\$1,035	\$12,420	\$311	2,724	31%	\$8.72	\$454	1.2
<b>HANCOCK COUNTY</b>	<b>\$16.23</b>	58%	\$844	\$33,760	2.5	\$51,800	\$1,295	\$15,540	\$389	3,440	20%	\$11.81	\$614	1.4
<b>HARRISON COUNTY</b>	<b>\$16.23</b>	58%	\$844	\$33,760	2.5	\$51,800	\$1,295	\$15,540	\$389	26,693	37%	\$11.80	\$613	1.4
<b>HINDS COUNTY</b>	<b>\$15.08</b>	47%	\$784	\$31,360	2.3	\$56,700	\$1,418	\$17,010	\$425	32,877	36%	\$11.44	\$595	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MISSISSIPPI

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
HOLMES COUNTY	\$11.21	36%	\$583	\$23,320	1.7	\$27,200	\$680	\$8,160	\$204	1,962	27%	\$7.65	\$398	1.5
HUMPHREYS COUNTY	\$10.31	43%	\$536	\$21,440	1.6	\$29,700	\$743	\$8,910	\$223	1,453	39%	\$7.13	\$371	1.4
ISSAQUENA COUNTY	\$11.21	36%	\$583	\$23,320	1.7	\$30,000	\$750	\$9,000	\$225	237	33%	\$7.03	\$366	1.6
ITAWAMBA COUNTY	\$10.31	43%	\$536	\$21,440	1.6	\$46,000	\$1,150	\$13,800	\$345	1,536	18%	\$9.50	\$494	1.1
JACKSON COUNTY	\$15.46	58%	\$804	\$32,160	2.4	\$55,000	\$1,375	\$16,500	\$413	12,128	25%	\$13.27	\$690	1.2
JASPER COUNTY	\$10.31	39%	\$536	\$21,440	1.6	\$37,500	\$938	\$11,250	\$281	886	13%	\$10.36	\$539	1.0
JEFFERSON COUNTY	\$10.31	49%	\$536	\$21,440	1.6	\$29,000	\$725	\$8,700	\$218	647	20%	\$7.06	\$367	1.5
JEFFERSON DAVIS COUNTY	\$10.31	49%	\$536	\$21,440	1.6	\$34,500	\$863	\$10,350	\$259	802	15%	\$8.82	\$459	1.2
JONES COUNTY	\$10.31	36%	\$536	\$21,440	1.6	\$41,900	\$1,048	\$12,570	\$314	5,627	23%	\$10.63	\$553	1.0
KEMPER COUNTY	\$10.96	36%	\$570	\$22,800	1.7	\$37,800	\$945	\$11,340	\$284	630	16%	\$6.15	\$320	1.8
LAFAYETTE COUNTY	\$13.46	36%	\$700	\$28,000	2.1	\$53,700	\$1,343	\$16,110	\$403	5,663	39%	\$8.27	\$430	1.6
LAMAR COUNTY	\$12.02	36%	\$625	\$25,000	1.8	\$47,300	\$1,183	\$14,190	\$355	3,484	24%	\$7.74	\$403	1.6
LAUDERDALE COUNTY	\$11.42	36%	\$594	\$23,760	1.7	\$47,000	\$1,175	\$14,100	\$353	9,648	32%	\$8.73	\$454	1.3
LAWRENCE COUNTY	\$10.31	49%	\$536	\$21,440	1.6	\$47,400	\$1,185	\$14,220	\$356	793	16%	\$11.06	\$575	0.9
LEAKE COUNTY	\$10.31	39%	\$536	\$21,440	1.6	\$40,200	\$1,005	\$12,060	\$302	1,371	18%	\$8.33	\$433	1.2
LEE COUNTY	\$11.27	36%	\$586	\$23,440	1.7	\$53,600	\$1,340	\$16,080	\$402	8,986	31%	\$10.78	\$561	1.0
LEFLORE COUNTY	\$10.31	40%	\$536	\$21,440	1.6	\$32,600	\$815	\$9,780	\$245	6,051	47%	\$8.62	\$448	1.2
LINCOLN COUNTY	\$10.31	49%	\$536	\$21,440	1.6	\$42,000	\$1,050	\$12,600	\$315	2,750	22%	\$8.72	\$453	1.2
LOWNDES COUNTY	\$10.85	36%	\$564	\$22,560	1.7	\$48,700	\$1,218	\$14,610	\$365	7,636	33%	\$9.29	\$483	1.2
MADISON COUNTY	\$15.08	47%	\$784	\$31,360	2.3	\$56,700	\$1,418	\$17,010	\$425	7,947	29%	\$10.78	\$561	1.4
MARION COUNTY	\$10.31	51%	\$536	\$21,440	1.6	\$37,400	\$935	\$11,220	\$281	1,830	20%	\$9.22	\$479	1.1
MARSHALL COUNTY	\$10.40	44%	\$541	\$21,640	1.6	\$41,400	\$1,035	\$12,420	\$311	2,366	19%	\$8.69	\$452	1.2
MONROE COUNTY	\$10.31	45%	\$536	\$21,440	1.6	\$43,600	\$1,090	\$13,080	\$327	3,064	21%	\$9.09	\$473	1.1
MONTGOMERY COUNTY	\$10.31	52%	\$536	\$21,440	1.6	\$39,500	\$988	\$11,850	\$296	1,082	23%	\$5.94	\$309	1.7
NESHOBA COUNTY	\$10.31	36%	\$536	\$21,440	1.6	\$41,800	\$1,045	\$12,540	\$314	2,189	20%	\$9.92	\$516	1.0
NEWTON COUNTY	\$10.96	36%	\$570	\$22,800	1.7	\$43,400	\$1,085	\$13,020	\$326	1,493	18%	\$7.16	\$372	1.5
NOXUBEE COUNTY	\$10.46	36%	\$544	\$21,760	1.6	\$34,200	\$855	\$10,260	\$257	906	20%	\$7.37	\$383	1.4
OKTIBBEHA COUNTY	\$12.12	36%	\$630	\$25,200	1.8	\$46,200	\$1,155	\$13,860	\$347	7,075	44%	\$6.85	\$356	1.8
PANOLA COUNTY	\$10.31	43%	\$536	\$21,440	1.6	\$40,900	\$1,023	\$12,270	\$307	2,706	22%	\$8.73	\$454	1.2
PEARL RIVER COUNTY	\$10.90	36%	\$567	\$22,680	1.7	\$45,500	\$1,138	\$13,650	\$341	3,652	20%	\$8.15	\$424	1.3
PERRY COUNTY	\$12.02	36%	\$625	\$25,000	1.8	\$47,300	\$1,183	\$14,190	\$355	682	15%	\$13.12	\$682	0.9
PIKE COUNTY	\$10.31	44%	\$536	\$21,440	1.6	\$36,800	\$920	\$11,040	\$276	3,795	26%	\$7.24	\$376	1.4
PONTOTOC COUNTY	\$10.31	45%	\$536	\$21,440	1.6	\$49,800	\$1,245	\$14,940	\$374	2,216	22%	\$9.27	\$482	1.1
PRENTISS COUNTY	\$10.31	47%	\$536	\$21,440	1.6	\$43,900	\$1,098	\$13,170	\$329	2,158	22%	\$9.07	\$471	1.1
QUITMAN COUNTY	\$10.62	36%	\$552	\$22,080	1.6	\$31,800	\$795	\$9,540	\$239	1,112	31%	\$7.85	\$408	1.4
RANKIN COUNTY	\$15.08	47%	\$784	\$31,360	2.3	\$56,700	\$1,418	\$17,010	\$425	9,613	23%	\$11.48	\$597	1.3
SCOTT COUNTY	\$10.31	42%	\$536	\$21,440	1.6	\$39,400	\$985	\$11,820	\$296	2,198	22%	\$9.06	\$471	1.1
SHARKEY COUNTY	\$11.21	36%	\$583	\$23,320	1.7	\$33,600	\$840	\$10,080	\$252	742	34%	\$6.84	\$355	1.6
SIMPSON COUNTY	\$10.85	50%	\$564	\$22,560	1.7	\$41,000	\$1,025	\$12,300	\$308	1,896	19%	\$8.34	\$434	1.3
SMITH COUNTY	\$10.31	39%	\$536	\$21,440	1.6	\$46,000	\$1,150	\$13,800	\$345	788	13%	\$11.02	\$573	0.9
STONE COUNTY	\$16.23	58%	\$844	\$33,760	2.5	\$51,800	\$1,295	\$15,540	\$389	886	19%	\$9.54	\$496	1.7
SUNFLOWER COUNTY	\$10.31	49%	\$536	\$21,440	1.6	\$36,500	\$913	\$10,950	\$274	3,673	38%	\$8.14	\$424	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MISSISSIPPI

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
TALLAHATCHIE COUNTY	<b>\$10.31</b>	43%	\$536	\$21,440	1.6	\$33,200	\$830	\$9,960	\$249	1,256	24%	\$7.60	\$395	1.4
TATE COUNTY	<b>\$11.04</b>	44%	\$574	\$22,960	1.7	\$51,800	\$1,295	\$15,540	\$389	1,922	22%	\$8.10	\$421	1.4
TIPPAH COUNTY	<b>\$10.31</b>	59%	\$536	\$21,440	1.6	\$41,700	\$1,043	\$12,510	\$313	1,774	22%	\$10.05	\$523	1.0
TISHOMINGO COUNTY	<b>\$10.31</b>	51%	\$536	\$21,440	1.6	\$43,000	\$1,075	\$12,900	\$323	1,683	21%	\$9.08	\$472	1.1
TUNICA COUNTY	<b>\$14.46</b>	45%	\$752	\$30,080	2.2	\$31,800	\$795	\$9,540	\$239	1,570	48%	\$11.16	\$580	1.3
UNION COUNTY	<b>\$10.79</b>	36%	\$561	\$22,440	1.6	\$45,600	\$1,140	\$13,680	\$342	2,188	22%	\$8.96	\$466	1.2
WALTHALL COUNTY	<b>\$10.31</b>	46%	\$536	\$21,440	1.6	\$36,500	\$913	\$10,950	\$274	934	17%	\$8.70	\$453	1.2
WARREN COUNTY	<b>\$12.85</b>	36%	\$668	\$26,720	2.0	\$52,200	\$1,305	\$15,660	\$392	5,949	32%	\$9.24	\$480	1.4
WASHINGTON COUNTY	<b>\$10.92</b>	36%	\$568	\$22,720	1.7	\$37,900	\$948	\$11,370	\$284	8,966	40%	\$9.04	\$470	1.2
WAYNE COUNTY	<b>\$10.31</b>	42%	\$536	\$21,440	1.6	\$38,200	\$955	\$11,460	\$287	1,184	15%	\$8.79	\$457	1.2
WEBSTER COUNTY	<b>\$10.31</b>	52%	\$536	\$21,440	1.6	\$43,700	\$1,093	\$13,110	\$328	843	22%	\$6.74	\$351	1.5
WILKINSON COUNTY	<b>\$10.31</b>	46%	\$536	\$21,440	1.6	\$29,300	\$733	\$8,790	\$220	604	17%	\$7.06	\$367	1.5
WINSTON COUNTY	<b>\$11.21</b>	36%	\$583	\$23,320	1.7	\$42,000	\$1,050	\$12,600	\$315	1,549	20%	\$10.06	\$523	1.1
YALOBUSHA COUNTY	<b>\$10.31</b>	52%	\$536	\$21,440	1.6	\$39,800	\$995	\$11,940	\$299	1,105	21%	\$9.12	\$474	1.1
YAZOO COUNTY	<b>\$10.31</b>	43%	\$536	\$21,440	1.6	\$37,000	\$925	\$11,100	\$278	2,853	31%	\$7.61	\$396	1.4

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

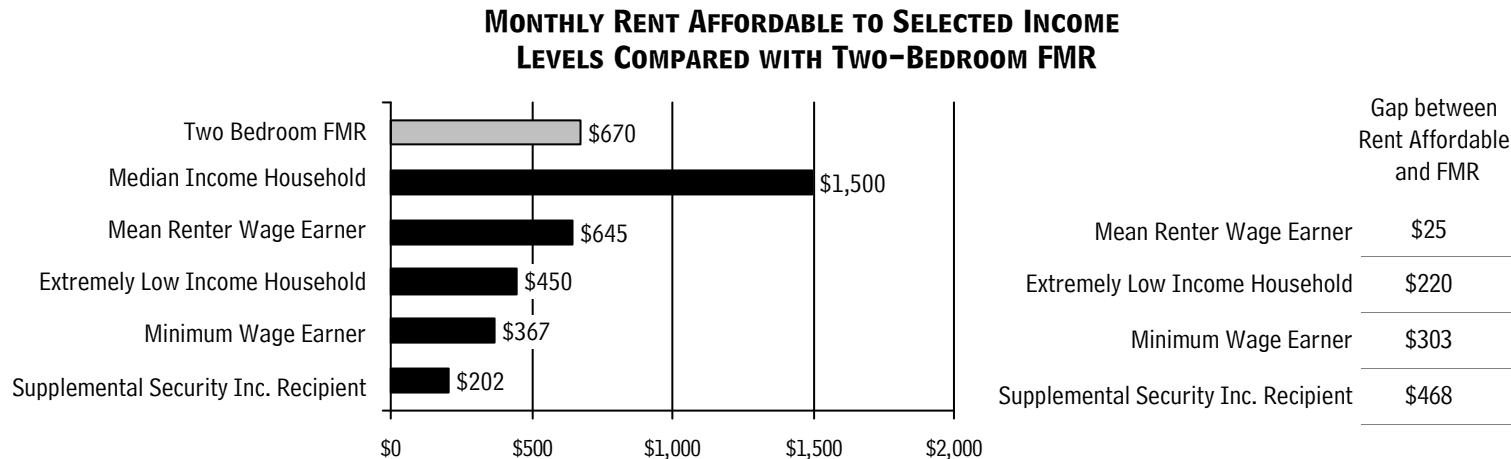
# MISSOURI

In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$670. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,234 monthly or \$26,809 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.89**

In Missouri, a minimum wage worker earns an hourly wage of \$7.05. 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 Missouri, the estimated mean (average) wage for a renter is \$12.41. 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.



MISSOURI	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>MISSOURI</b>	<b>\$12.89</b>	32%	\$670	\$26,809	1.8	\$59,990	\$1,500	\$17,997	\$450	652,284	30%	\$12.41	\$645	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.28</b>	31%	\$535	\$21,383	1.5	\$46,008	\$1,150	\$13,802	\$345	162,940	27%	\$8.61	\$448	1.2
<b><u>METROPOLITAN AREAS</u></b>														
BATES COUNTY HMFA	\$10.54	35%	\$548	\$21,920	1.5	\$46,200	\$1,155	\$13,860	\$347	1,629	25%	\$8.38	\$436	1.3
CALLOWAY COUNTY HMFA	\$10.71	27%	\$557	\$22,280	1.5	\$56,800	\$1,420	\$17,040	\$426	3,344	23%	\$10.56	\$549	1.0
COLUMBIA MSA	\$12.10	27%	\$629	\$25,160	1.7	\$63,000	\$1,575	\$18,900	\$473	23,517	41%	\$9.00	\$468	1.3
DALLAS COUNTY HMFA	\$9.87	43%	\$513	\$20,520	1.4	\$42,400	\$1,060	\$12,720	\$318	1,256	21%	\$6.19	\$322	1.6
JEFFERSON CITY HMFA	\$10.81	27%	\$562	\$22,480	1.5	\$65,700	\$1,643	\$19,710	\$493	9,535	30%	\$9.55	\$497	1.1
JOPLIN MSA	\$10.85	27%	\$564	\$22,560	1.5	\$47,900	\$1,198	\$14,370	\$359	18,385	30%	\$10.75	\$559	1.0
KANSAS CITY HMFA *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	143,020	33%	\$14.02	\$729	1.1
MCDONALD COUNTY HMFA	\$9.98	37%	\$519	\$20,760	1.4	\$39,900	\$998	\$11,970	\$299	2,311	28%	\$8.69	\$452	1.1
MONITEAU COUNTY HMFA	\$9.98	27%	\$519	\$20,760	1.4	\$53,800	\$1,345	\$16,140	\$404	1,175	22%	\$7.57	\$394	1.3
POLK COUNTY HMFA	\$10.00	35%	\$520	\$20,800	1.4	\$45,200	\$1,130	\$13,560	\$339	2,681	27%	\$7.59	\$395	1.3
SPRINGFIELD HMFA	\$11.58	31%	\$602	\$24,080	1.6	\$53,100	\$1,328	\$15,930	\$398	42,929	33%	\$10.36	\$539	1.1
ST. JOSEPH MSA	\$10.94	27%	\$569	\$22,760	1.6	\$54,300	\$1,358	\$16,290	\$407	13,094	30%	\$10.06	\$523	1.1
ST. LOUIS HMFA	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	224,777	29%	\$14.42	\$750	1.0
WASHINGTON COUNTY HMFA	\$9.87	37%	\$513	\$20,520	1.4	\$40,000	\$1,000	\$12,000	\$300	1,691	20%	\$6.68	\$347	1.5
<b><u>COUNTIES</u></b>														
ADAIR COUNTY	\$10.88	27%	\$566	\$22,640	1.5	\$47,900	\$1,198	\$14,370	\$359	3,832	40%	\$6.40	\$333	1.7
ANDREW COUNTY	\$10.94	27%	\$569	\$22,760	1.6	\$54,300	\$1,358	\$16,290	\$407	1,257	20%	\$7.93	\$413	1.4
ATCHISON COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$48,400	\$1,210	\$14,520	\$363	839	31%	\$8.53	\$444	1.2
AUDRAIN COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$50,700	\$1,268	\$15,210	\$380	2,547	26%	\$10.19	\$530	1.0
BARRY COUNTY	\$9.87	32%	\$513	\$20,520	1.4	\$43,200	\$1,080	\$12,960	\$324	3,253	24%	\$10.24	\$533	1.0
BARTON COUNTY	\$9.87	39%	\$513	\$20,520	1.4	\$45,100	\$1,128	\$13,530	\$338	1,302	27%	\$8.05	\$419	1.2
BATES COUNTY	\$10.54	35%	\$548	\$21,920	1.5	\$46,200	\$1,155	\$13,860	\$347	1,629	25%	\$8.38	\$436	1.3
BENTON COUNTY	\$9.87	33%	\$513	\$20,520	1.4	\$41,100	\$1,028	\$12,330	\$308	1,323	18%	\$6.33	\$329	1.6
BOLLINGER COUNTY	\$10.65	28%	\$554	\$22,160	1.5	\$45,200	\$1,130	\$13,560	\$339	844	18%	\$6.62	\$344	1.6
BOONE COUNTY	\$12.10	27%	\$629	\$25,160	1.7	\$63,000	\$1,575	\$18,900	\$473	22,565	43%	\$9.07	\$472	1.3
BUCHANAN COUNTY	\$10.94	27%	\$569	\$22,760	1.6	\$54,300	\$1,358	\$16,290	\$407	10,900	32%	\$10.30	\$535	1.1
BUTLER COUNTY	\$9.87	39%	\$513	\$20,520	1.4	\$42,300	\$1,058	\$12,690	\$317	5,193	31%	\$8.13	\$423	1.2
CALDWELL COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	796	23%	\$8.90	\$463	1.7
CALLAWAY COUNTY	\$10.71	27%	\$557	\$22,280	1.5	\$56,800	\$1,420	\$17,040	\$426	3,344	23%	\$10.56	\$549	1.0
CAMDEN COUNTY	\$11.23	28%	\$584	\$23,360	1.6	\$50,800	\$1,270	\$15,240	\$381	2,799	18%	\$9.50	\$494	1.2
CAPE GIRARDEAU COUNTY	\$11.23	28%	\$584	\$23,360	1.6	\$55,900	\$1,398	\$16,770	\$419	8,530	32%	\$9.70	\$505	1.2
CARROLL COUNTY	\$10.87	27%	\$565	\$22,600	1.5	\$46,600	\$1,165	\$13,980	\$350	1,082	26%	\$8.86	\$461	1.2
CARTER COUNTY	\$9.87	44%	\$513	\$20,520	1.4	\$36,100	\$903	\$10,830	\$271	553	23%	\$5.47	\$285	1.8
CASS COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	6,166	20%	\$8.29	\$431	1.8
CEDAR COUNTY	\$9.87	33%	\$513	\$20,520	1.4	\$41,400	\$1,035	\$12,420	\$311	1,234	22%	\$5.81	\$302	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 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted  
using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MISSOURI

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CHARITON COUNTY	\$10.87	27%	\$565	\$22,600	1.5	\$49,600	\$1,240	\$14,880	\$372	675	19%	\$8.09	\$421	1.3
CHRISTIAN COUNTY	\$11.58	31%	\$602	\$24,080	1.6	\$53,100	\$1,328	\$15,930	\$398	4,916	24%	\$8.45	\$439	1.4
CLARK COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$45,900	\$1,148	\$13,770	\$344	639	22%	\$7.36	\$383	1.3
CLAY COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	21,276	29%	\$13.99	\$727	1.1
CLINTON COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	1,503	21%	\$8.00	\$416	1.9
COLE COUNTY	\$10.81	27%	\$562	\$22,480	1.5	\$65,700	\$1,643	\$19,710	\$493	8,699	32%	\$9.80	\$510	1.1
COOPER COUNTY	\$10.73	27%	\$558	\$22,320	1.5	\$52,600	\$1,315	\$15,780	\$395	1,530	26%	\$10.03	\$521	1.1
CRAWFORD COUNTY	\$9.87	33%	\$513	\$20,520	1.4	\$45,900	\$1,148	\$13,770	\$344	2,068	23%	\$8.93	\$464	1.1
DADE COUNTY	\$10.44	27%	\$543	\$21,720	1.5	\$42,600	\$1,065	\$12,780	\$320	680	21%	\$7.95	\$413	1.3
DALLAS COUNTY	\$9.87	43%	\$513	\$20,520	1.4	\$42,400	\$1,060	\$12,720	\$318	1,256	21%	\$6.19	\$322	1.6
DAVIESS COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$45,000	\$1,125	\$13,500	\$338	738	23%	\$7.28	\$378	1.4
DEKALB COUNTY	\$10.94	27%	\$569	\$22,760	1.6	\$54,300	\$1,358	\$16,290	\$407	937	27%	\$6.96	\$362	1.6
DENT COUNTY	\$9.87	34%	\$513	\$20,520	1.4	\$41,800	\$1,045	\$12,540	\$314	1,548	26%	\$8.58	\$446	1.1
DOUGLAS COUNTY	\$9.87	48%	\$513	\$20,520	1.4	\$38,300	\$958	\$11,490	\$287	1,090	21%	\$10.47	\$544	0.9
DUNKLIN COUNTY	\$9.87	46%	\$513	\$20,520	1.4	\$38,500	\$963	\$11,550	\$289	4,570	34%	\$7.60	\$395	1.3
FRANKLIN COUNTY	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	7,680	22%	\$9.89	\$514	1.4
GASCONADE COUNTY	\$9.87	28%	\$513	\$20,520	1.4	\$52,500	\$1,313	\$15,750	\$394	1,216	20%	\$8.58	\$446	1.1
GENTRY COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$45,500	\$1,138	\$13,650	\$341	701	26%	\$8.40	\$437	1.2
GREENE COUNTY	\$11.58	31%	\$602	\$24,080	1.6	\$53,100	\$1,328	\$15,930	\$398	35,575	36%	\$10.58	\$550	1.1
GRUNDY COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$43,800	\$1,095	\$13,140	\$329	1,235	28%	\$8.91	\$463	1.1
HARRISON COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$43,400	\$1,085	\$13,020	\$326	924	25%	\$6.89	\$358	1.4
HENRY COUNTY	\$10.88	27%	\$566	\$22,640	1.5	\$46,300	\$1,158	\$13,890	\$347	2,462	27%	\$9.41	\$489	1.2
HICKORY COUNTY	\$9.87	33%	\$513	\$20,520	1.4	\$36,400	\$910	\$10,920	\$273	607	16%	\$5.34	\$278	1.8
HOLT COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$45,200	\$1,130	\$13,560	\$339	572	26%	\$7.05	\$367	1.4
HOWARD COUNTY	\$12.10	27%	\$629	\$25,160	1.7	\$63,000	\$1,575	\$18,900	\$473	952	25%	\$6.95	\$361	1.7
HOWELL COUNTY	\$9.87	34%	\$513	\$20,520	1.4	\$38,300	\$958	\$11,490	\$287	3,908	26%	\$7.46	\$388	1.3
IRON COUNTY	\$10.65	28%	\$554	\$22,160	1.5	\$40,100	\$1,003	\$12,030	\$301	1,011	24%	\$11.98	\$623	0.9
JACKSON COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	98,859	37%	\$14.81	\$770	1.0
JASPER COUNTY	\$10.85	27%	\$564	\$22,560	1.5	\$47,900	\$1,198	\$14,370	\$359	13,676	33%	\$10.80	\$562	1.0
JEFFERSON COUNTY	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	11,884	17%	\$8.70	\$452	1.6
JOHNSON COUNTY	\$11.15	27%	\$580	\$23,200	1.6	\$56,700	\$1,418	\$17,010	\$425	6,701	38%	\$7.61	\$396	1.5
KNOX COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$40,200	\$1,005	\$12,060	\$302	411	23%	\$6.88	\$358	1.4
LACLEDE COUNTY	\$9.87	32%	\$513	\$20,520	1.4	\$45,400	\$1,135	\$13,620	\$341	3,473	27%	\$8.65	\$450	1.1
LAFAYETTE COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	3,091	25%	\$7.98	\$415	1.9
LAWRENCE COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$46,500	\$1,163	\$13,950	\$349	3,491	26%	\$8.02	\$417	1.2
LEWIS COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$45,200	\$1,130	\$13,560	\$339	929	23%	\$7.41	\$385	1.3
LINCOLN COUNTY	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	2,663	19%	\$9.30	\$484	1.5
LINN COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$45,700	\$1,143	\$13,710	\$343	1,309	23%	\$7.72	\$402	1.3
LIVINGSTON COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$51,800	\$1,295	\$15,540	\$389	1,677	29%	\$8.24	\$429	1.2
MACON COUNTY	\$9.87	42%	\$513	\$20,520	1.4	\$46,000	\$1,150	\$13,800	\$345	1,567	24%	\$7.53	\$391	1.3
MADISON COUNTY	\$10.65	28%	\$554	\$22,160	1.5	\$39,400	\$985	\$11,820	\$296	1,130	24%	\$7.46	\$388	1.4
MARIES COUNTY	\$9.87	34%	\$513	\$20,520	1.4	\$49,600	\$1,240	\$14,880	\$372	651	18%	\$8.49	\$441	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 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted  
using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MISSOURI

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MARION COUNTY	\$9.94	27%	\$517	\$20,680	1.4	\$49,700	\$1,243	\$14,910	\$373	3,276	30%	\$8.05	\$418	1.2
MCDONALD COUNTY	\$9.98	37%	\$519	\$20,760	1.4	\$39,900	\$998	\$11,970	\$299	2,311	28%	\$8.69	\$452	1.1
MERCER COUNTY	\$9.87	29%	\$513	\$20,520	1.4	\$44,700	\$1,118	\$13,410	\$335	371	23%	\$10.55	\$549	0.9
MILLER COUNTY	\$9.87	34%	\$513	\$20,520	1.4	\$46,700	\$1,168	\$14,010	\$350	2,323	25%	\$7.87	\$409	1.3
MISSISSIPPI COUNTY	\$9.87	36%	\$513	\$20,520	1.4	\$36,500	\$913	\$10,950	\$274	1,963	36%	\$7.77	\$404	1.3
MONITEAU COUNTY	\$9.98	27%	\$519	\$20,760	1.4	\$53,800	\$1,345	\$16,140	\$404	1,175	22%	\$7.57	\$394	1.3
MONROE COUNTY	\$9.98	27%	\$519	\$20,760	1.4	\$46,700	\$1,168	\$14,010	\$350	787	22%	\$8.67	\$451	1.2
MONTGOMERY COUNTY	\$9.98	27%	\$519	\$20,760	1.4	\$48,900	\$1,223	\$14,670	\$367	1,015	21%	\$8.39	\$436	1.2
MORGAN COUNTY	\$10.06	28%	\$523	\$20,920	1.4	\$45,400	\$1,135	\$13,620	\$341	1,344	17%	\$6.62	\$344	1.5
NEW MADRID COUNTY	\$9.87	40%	\$513	\$20,520	1.4	\$41,100	\$1,028	\$12,330	\$308	2,653	34%	\$10.95	\$569	0.9
NEWTON COUNTY	\$10.85	27%	\$564	\$22,560	1.5	\$47,900	\$1,198	\$14,370	\$359	4,709	23%	\$10.59	\$551	1.0
NODAWAY COUNTY	\$10.87	27%	\$565	\$22,600	1.5	\$53,800	\$1,345	\$16,140	\$404	2,949	36%	\$7.80	\$405	1.4
OREGON COUNTY	\$9.87	48%	\$513	\$20,520	1.4	\$33,800	\$845	\$10,140	\$254	927	22%	\$6.18	\$321	1.6
OSAGE COUNTY	\$10.81	27%	\$562	\$22,480	1.5	\$65,700	\$1,643	\$19,710	\$493	836	17%	\$6.82	\$354	1.6
OZARK COUNTY	\$9.87	48%	\$513	\$20,520	1.4	\$38,100	\$953	\$11,430	\$286	728	18%	\$5.59	\$291	1.8
PEMISCOT COUNTY	\$9.87	35%	\$513	\$20,520	1.4	\$34,900	\$873	\$10,470	\$262	3,270	42%	\$7.22	\$376	1.4
PERRY COUNTY	\$10.44	27%	\$543	\$21,720	1.5	\$54,700	\$1,368	\$16,410	\$410	1,385	20%	\$8.90	\$463	1.2
PETTIS COUNTY	\$11.15	27%	\$580	\$23,200	1.6	\$48,600	\$1,215	\$14,580	\$365	4,284	28%	\$9.86	\$513	1.1
PHELPS COUNTY	\$9.87	27%	\$513	\$20,520	1.4	\$49,900	\$1,248	\$14,970	\$374	5,394	34%	\$7.87	\$409	1.3
PIKE COUNTY	\$9.87	28%	\$513	\$20,520	1.4	\$49,500	\$1,238	\$14,850	\$371	1,673	26%	\$9.05	\$471	1.1
PLATTE COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	9,534	33%	\$12.50	\$650	1.2
POLK COUNTY	\$10.00	35%	\$520	\$20,800	1.4	\$45,200	\$1,130	\$13,560	\$339	2,681	27%	\$7.59	\$395	1.3
PULASKI COUNTY	\$10.15	28%	\$528	\$21,120	1.4	\$48,300	\$1,208	\$14,490	\$362	5,644	42%	\$10.45	\$543	1.0
PUTNAM COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$40,500	\$1,013	\$12,150	\$304	509	23%	\$6.60	\$343	1.5
RALLS COUNTY	\$9.98	27%	\$519	\$20,760	1.4	\$53,100	\$1,328	\$15,930	\$398	663	18%	\$10.96	\$570	0.9
RANDOLPH COUNTY	\$10.23	27%	\$532	\$21,280	1.5	\$47,800	\$1,195	\$14,340	\$359	2,578	28%	\$9.21	\$479	1.1
RAY COUNTY *	\$15.21	29%	\$791	\$31,640	2.2	\$70,400	\$1,760	\$21,120	\$528	1,795	21%	\$6.68	\$347	2.3
REYNOLDS COUNTY	\$9.87	44%	\$513	\$20,520	1.4	\$39,700	\$993	\$11,910	\$298	622	23%	\$9.01	\$469	1.1
RIPLEY COUNTY	\$9.87	44%	\$513	\$20,520	1.4	\$35,200	\$880	\$10,560	\$264	1,191	22%	\$5.86	\$305	1.7
SALINE COUNTY	\$10.08	27%	\$524	\$20,960	1.4	\$49,200	\$1,230	\$14,760	\$369	2,782	31%	\$9.02	\$469	1.1
SCHUYLER COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$43,700	\$1,093	\$13,110	\$328	427	25%	\$6.44	\$335	1.5
SCOTLAND COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$42,400	\$1,060	\$12,720	\$318	443	23%	\$6.51	\$338	1.5
SCOTT COUNTY	\$10.25	27%	\$533	\$21,320	1.5	\$48,000	\$1,200	\$14,400	\$360	4,794	31%	\$8.28	\$430	1.2
SHANNON COUNTY	\$9.87	48%	\$513	\$20,520	1.4	\$32,100	\$803	\$9,630	\$241	674	20%	\$5.32	\$277	1.9
SHELBY COUNTY	\$9.87	31%	\$513	\$20,520	1.4	\$45,500	\$1,138	\$13,650	\$341	684	25%	\$7.89	\$410	1.2
ST. CHARLES COUNTY	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	18,316	18%	\$11.00	\$572	1.3
ST. CLAIR COUNTY	\$9.87	33%	\$513	\$20,520	1.4	\$39,900	\$998	\$11,970	\$299	830	21%	\$6.99	\$364	1.4
ST. FRANCOIS COUNTY	\$10.31	27%	\$536	\$21,440	1.5	\$47,400	\$1,185	\$14,220	\$356	5,574	27%	\$7.42	\$386	1.4
ST. LOUIS CITY	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	78,159	53%	\$17.90	\$931	0.8
ST. LOUIS COUNTY	\$14.17	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	104,523	26%	\$14.68	\$763	1.0
STE. GENEVIEVE COUNTY	\$10.65	28%	\$554	\$22,160	1.5	\$56,300	\$1,408	\$16,890	\$422	1,163	18%	\$9.82	\$511	1.1
STODDARD COUNTY	\$9.87	43%	\$513	\$20,520	1.4	\$43,300	\$1,083	\$12,990	\$325	3,341	28%	\$8.40	\$437	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 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted  
using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MISSOURI

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
STONE COUNTY	<b>\$11.19</b>	27%	\$582	\$23,280	1.6	\$46,600	\$1,165	\$13,980	\$350	2,228	19%	\$7.79	\$405	1.4
SULLIVAN COUNTY	<b>\$9.87</b>	31%	\$513	\$20,520	1.4	\$42,500	\$1,063	\$12,750	\$319	828	28%	\$12.65	\$658	0.8
TANEY COUNTY	<b>\$11.83</b>	27%	\$615	\$24,600	1.7	\$46,600	\$1,165	\$13,980	\$350	5,031	31%	\$9.56	\$497	1.2
TEXAS COUNTY	<b>\$9.87</b>	55%	\$513	\$20,520	1.4	\$36,300	\$908	\$10,890	\$272	2,193	23%	\$6.74	\$350	1.5
VERNON COUNTY	<b>\$9.87</b>	27%	\$513	\$20,520	1.4	\$46,800	\$1,170	\$14,040	\$351	2,207	28%	\$8.01	\$417	1.2
WARREN COUNTY	<b>\$14.17</b>	35%	\$737	\$29,480	2.0	\$67,900	\$1,698	\$20,370	\$509	1,552	17%	\$8.22	\$428	1.7
WASHINGTON COUNTY	<b>\$9.87</b>	37%	\$513	\$20,520	1.4	\$40,000	\$1,000	\$12,000	\$300	1,691	20%	\$6.68	\$347	1.5
WAYNE COUNTY	<b>\$9.87</b>	44%	\$513	\$20,520	1.4	\$36,500	\$913	\$10,950	\$274	1,211	22%	\$6.57	\$342	1.5
WEBSTER COUNTY	<b>\$11.58</b>	31%	\$602	\$24,080	1.6	\$53,100	\$1,328	\$15,930	\$398	2,438	22%	\$9.21	\$479	1.3
WORTH COUNTY	<b>\$9.87</b>	29%	\$513	\$20,520	1.4	\$43,100	\$1,078	\$12,930	\$323	234	23%	\$6.56	\$341	1.5
WRIGHT COUNTY	<b>\$9.87</b>	45%	\$513	\$20,520	1.4	\$37,900	\$948	\$11,370	\$284	1,903	27%	\$6.92	\$360	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 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



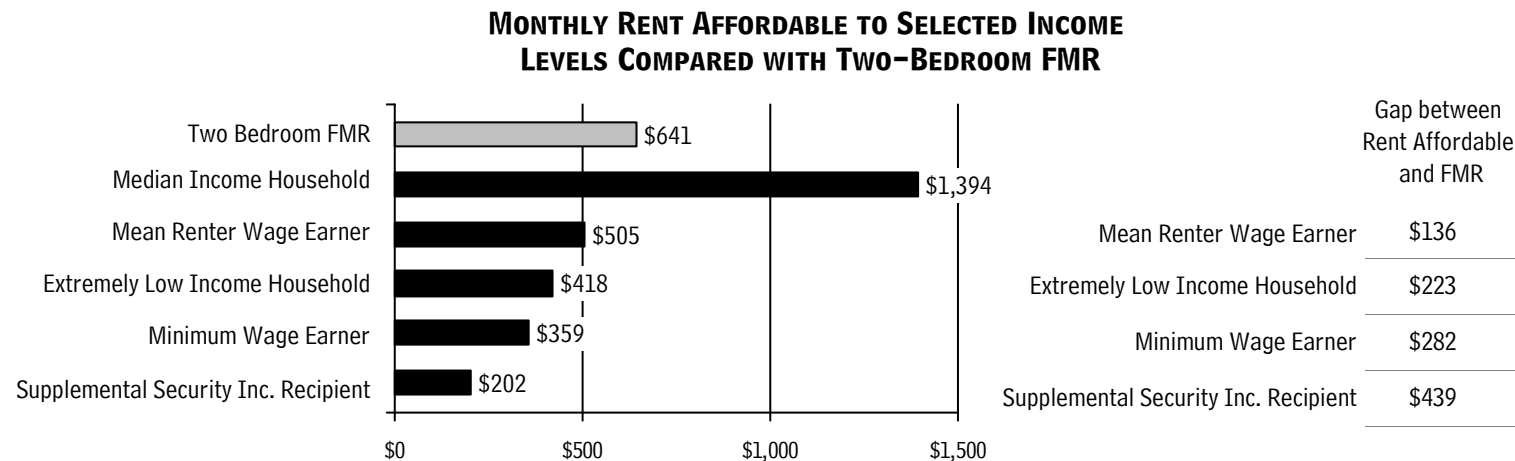
# MONTANA

In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$641. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,137 monthly or \$25,649 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.33**

In Montana, 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 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 Montana, the estimated mean (average) wage for a renter is \$9.71. 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.



MONTANA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>MONTANA</b>	<b>\$12.33</b>	33%	\$641	\$25,649	1.8	\$55,758	\$1,394	\$16,727	\$418	110,967	31%	\$9.71	\$505	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.13</b>	35%	\$631	\$25,234	1.8	\$54,083	\$1,352	\$16,225	\$406	67,788	29%	\$9.68	\$504	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>BILLINGS MSA</b>	<b>\$12.42</b>	31%	\$646	\$25,840	1.8	\$60,900	\$1,523	\$18,270	\$457	17,097	30%	\$10.22	\$531	1.2
<b>GREAT FALLS MSA</b>	<b>\$11.38</b>	31%	\$592	\$23,680	1.6	\$54,500	\$1,363	\$16,350	\$409	11,436	35%	\$9.57	\$498	1.2
<b>MISSOULA MSA</b>	<b>\$13.88</b>	31%	\$722	\$28,880	2.0	\$59,400	\$1,485	\$17,820	\$446	14,646	38%	\$9.11	\$474	1.5
<b><u>COUNTIES</u></b>														
<b>BEAVERHEAD COUNTY</b>	<b>\$13.67</b>	31%	\$711	\$28,440	2.0	\$53,400	\$1,335	\$16,020	\$401	1,339	36%	\$8.21	\$427	1.7
<b>BIG HORN COUNTY</b>	<b>\$11.10</b>	40%	\$577	\$23,080	1.6	\$42,600	\$1,065	\$12,780	\$320	1,379	35%	\$13.96	\$726	0.8
<b>BLAINE COUNTY</b>	<b>\$11.10</b>	33%	\$577	\$23,080	1.6	\$42,000	\$1,050	\$12,600	\$315	975	39%	\$9.88	\$514	1.1
<b>BROADWATER COUNTY</b>	<b>\$11.62</b>	31%	\$604	\$24,160	1.7	\$50,000	\$1,250	\$15,000	\$375	362	21%	\$10.81	\$562	1.1
<b>CARBON COUNTY</b>	<b>\$12.42</b>	31%	\$646	\$25,840	1.8	\$60,900	\$1,523	\$18,270	\$457	1,050	26%	\$9.15	\$476	1.4
<b>CARTER COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$44,100	\$1,103	\$13,230	\$331	138	25%	\$7.68	\$399	1.4
<b>CASCADE COUNTY</b>	<b>\$11.38</b>	31%	\$592	\$23,680	1.6	\$54,500	\$1,363	\$16,350	\$409	11,436	35%	\$9.57	\$498	1.2
<b>CHOUTEAU COUNTY</b>	<b>\$11.10</b>	33%	\$577	\$23,080	1.6	\$44,400	\$1,110	\$13,320	\$333	698	31%	\$8.09	\$421	1.4
<b>CUSTER COUNTY</b>	<b>\$11.10</b>	56%	\$577	\$23,080	1.6	\$53,100	\$1,328	\$15,930	\$398	1,427	30%	\$7.78	\$404	1.4
<b>DANIELS COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$48,900	\$1,223	\$14,670	\$367	197	22%	\$8.72	\$454	1.3
<b>DAWSON COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$52,700	\$1,318	\$15,810	\$395	942	26%	\$7.75	\$403	1.4
<b>DEER LODGE COUNTY</b>	<b>\$11.62</b>	31%	\$604	\$24,160	1.7	\$49,500	\$1,238	\$14,850	\$371	1,043	26%	\$6.50	\$338	1.8
<b>FALLON COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$52,900	\$1,323	\$15,870	\$397	259	23%	\$15.50	\$806	0.7
<b>FERGUS COUNTY</b>	<b>\$11.10</b>	37%	\$577	\$23,080	1.6	\$50,100	\$1,253	\$15,030	\$376	1,278	26%	\$8.91	\$463	1.2
<b>FLATHEAD COUNTY</b>	<b>\$12.42</b>	31%	\$646	\$25,840	1.8	\$55,700	\$1,393	\$16,710	\$418	7,906	27%	\$9.88	\$514	1.3
<b>GALLATIN COUNTY</b>	<b>\$14.08</b>	31%	\$732	\$29,280	2.0	\$64,300	\$1,608	\$19,290	\$482	9,888	38%	\$10.71	\$557	1.3
<b>GARFIELD COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$42,600	\$1,065	\$12,780	\$320	142	27%	\$6.81	\$354	1.6
<b>GLACIER COUNTY</b>	<b>\$11.10</b>	33%	\$577	\$23,080	1.6	\$42,700	\$1,068	\$12,810	\$320	1,637	38%	\$8.77	\$456	1.3
<b>GOLDEN VALLEY COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$47,900	\$1,198	\$14,370	\$359	82	22%	\$7.62	\$396	1.5
<b>GRANITE COUNTY</b>	<b>\$11.62</b>	31%	\$604	\$24,160	1.7	\$46,000	\$1,150	\$13,800	\$345	312	26%	\$7.40	\$385	1.6
<b>HILL COUNTY</b>	<b>\$11.10</b>	45%	\$577	\$23,080	1.6	\$52,300	\$1,308	\$15,690	\$392	2,296	36%	\$7.13	\$371	1.6
<b>JEFFERSON COUNTY</b>	<b>\$11.62</b>	31%	\$604	\$24,160	1.7	\$67,000	\$1,675	\$20,100	\$503	631	17%	\$7.63	\$397	1.5
<b>JUDITH BASIN COUNTY</b>	<b>\$11.10</b>	33%	\$577	\$23,080	1.6	\$47,000	\$1,175	\$14,100	\$353	217	23%	\$7.90	\$411	1.4
<b>LAKE COUNTY</b>	<b>\$11.54</b>	31%	\$600	\$24,000	1.7	\$46,800	\$1,170	\$14,040	\$351	2,908	29%	\$7.83	\$407	1.5
<b>LEWIS AND CLARK COUNTY</b>	<b>\$12.27</b>	31%	\$638	\$25,520	1.8	\$65,500	\$1,638	\$19,650	\$491	6,866	30%	\$9.54	\$496	1.3
<b>LIBERTY COUNTY</b>	<b>\$11.10</b>	33%	\$577	\$23,080	1.6	\$51,000	\$1,275	\$15,300	\$383	234	28%	\$10.00	\$520	1.1
<b>LINCOLN COUNTY</b>	<b>\$11.83</b>	31%	\$615	\$24,600	1.7	\$43,500	\$1,088	\$13,050	\$326	1,823	23%	\$6.78	\$353	1.7
<b>MADISON COUNTY</b>	<b>\$13.67</b>	31%	\$711	\$28,440	2.0	\$48,700	\$1,218	\$14,610	\$365	876	30%	\$10.39	\$540	1.3
<b>MCCONE COUNTY</b>	<b>\$11.10</b>	52%	\$577	\$23,080	1.6	\$49,200	\$1,230	\$14,760	\$369	181	22%	\$10.20	\$530	1.1
<b>MEAGHER COUNTY</b>	<b>\$13.67</b>	31%	\$711	\$28,440	2.0	\$46,500	\$1,163	\$13,950	\$349	215	27%	\$6.96	\$362	2.0
<b>MINERAL COUNTY</b>	<b>\$13.58</b>	31%	\$706	\$28,240	2.0	\$43,900	\$1,098	\$13,170	\$329	428	27%	\$6.83	\$355	2.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# MONTANA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MISSOULA COUNTY	\$13.88	31%	\$722	\$28,880	2.0	\$59,400	\$1,485	\$17,820	\$446	14,646	38%	\$9.11	\$474	1.5
MUSSELSHELL COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$44,200	\$1,105	\$13,260	\$332	433	23%	\$8.54	\$444	1.3
PARK COUNTY	\$13.04	31%	\$678	\$27,120	1.9	\$55,600	\$1,390	\$16,680	\$417	2,294	34%	\$8.94	\$465	1.5
PETROLEUM COUNTY †	\$11.10	52%	\$577	\$23,080	1.6	\$44,600	\$1,115	\$13,380	\$335	54	26%			
PHILLIPS COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$51,500	\$1,288	\$15,450	\$386	546	30%	\$7.80	\$406	1.4
PONDERA COUNTY	\$11.10	33%	\$577	\$23,080	1.6	\$50,000	\$1,250	\$15,000	\$375	718	30%	\$9.36	\$487	1.2
POWDER RIVER COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$47,500	\$1,188	\$14,250	\$356	200	27%	\$7.76	\$404	1.4
POWELL COUNTY	\$11.62	31%	\$604	\$24,160	1.7	\$49,100	\$1,228	\$14,730	\$368	694	29%	\$9.46	\$492	1.2
PRAIRIE COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$44,200	\$1,105	\$13,260	\$332	120	22%	\$10.18	\$530	1.1
RAVALLI COUNTY	\$12.67	31%	\$659	\$26,360	1.8	\$52,700	\$1,318	\$15,810	\$395	3,474	24%	\$9.19	\$478	1.4
RICHLAND COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$53,900	\$1,348	\$16,170	\$404	1,075	28%	\$11.86	\$617	0.9
ROOSEVELT COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$38,200	\$955	\$11,460	\$287	1,241	35%	\$7.13	\$371	1.6
ROSEBUD COUNTY	\$11.10	39%	\$577	\$23,080	1.6	\$57,100	\$1,428	\$17,130	\$428	1,084	33%	\$13.72	\$713	0.8
SANDERS COUNTY	\$11.83	31%	\$615	\$24,600	1.7	\$42,900	\$1,073	\$12,870	\$322	1,004	23%	\$8.20	\$427	1.4
SHERIDAN COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$48,400	\$1,210	\$14,520	\$363	346	20%	\$6.08	\$316	1.8
SILVER BOW COUNTY	\$11.10	34%	\$577	\$23,080	1.6	\$54,000	\$1,350	\$16,200	\$405	4,278	30%	\$8.84	\$460	1.3
STILLWATER COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$62,000	\$1,550	\$18,600	\$465	777	24%	\$17.46	\$908	0.6
SWEET GRASS COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$53,000	\$1,325	\$15,900	\$398	382	26%	\$18.52	\$963	0.6
TETON COUNTY	\$11.10	33%	\$577	\$23,080	1.6	\$50,200	\$1,255	\$15,060	\$377	618	24%	\$8.66	\$450	1.3
TOOLE COUNTY	\$11.10	33%	\$577	\$23,080	1.6	\$54,200	\$1,355	\$16,260	\$407	560	29%	\$9.74	\$506	1.1
TREASURE COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$46,900	\$1,173	\$14,070	\$352	102	29%	\$6.14	\$319	1.8
VALLEY COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$53,500	\$1,338	\$16,050	\$401	759	24%	\$7.48	\$389	1.5
WHEATLAND COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$44,500	\$1,113	\$13,350	\$334	237	28%	\$7.85	\$408	1.4
WIBAUX COUNTY	\$11.10	52%	\$577	\$23,080	1.6	\$46,900	\$1,173	\$14,070	\$352	113	27%	\$7.78	\$405	1.4
YELLOWSTONE COUNTY	\$12.42	31%	\$646	\$25,840	1.8	\$60,900	\$1,523	\$18,270	\$457	16,047	31%	\$10.25	\$533	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

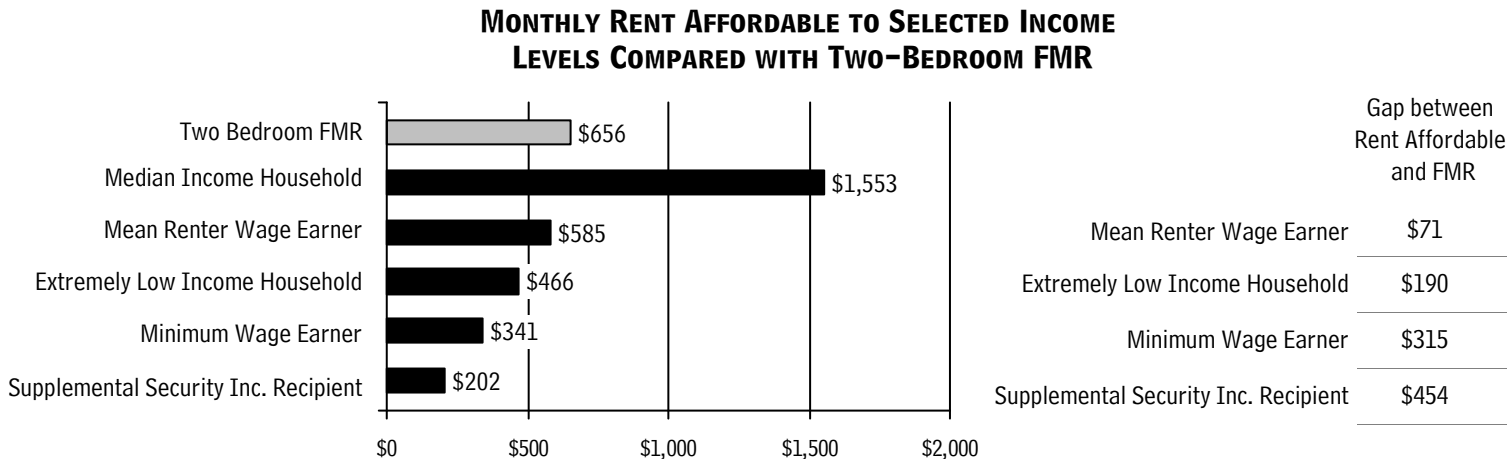
# NEBRASKA

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$656. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,186 monthly or \$26,231 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.61**

In Nebraska, 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 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 Nebraska, the estimated mean (average) wage for a renter is \$11.25. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



NEBRASKA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>NEBRASKA</b>	<b>\$12.61</b>	28%	\$656	\$26,231	1.9	\$62,108	\$1,553	\$18,632	\$466	216,878	33%	\$11.25	\$585	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.89</b>	27%	\$567	\$22,660	1.7	\$53,772	\$1,344	\$16,131	\$403	87,763	29%	\$9.70	\$505	1.1
<b><u>METROPOLITAN AREAS</u></b>														
LINCOLN HMFA	\$12.38	23%	\$644	\$25,760	1.9	\$68,300	\$1,708	\$20,490	\$512	39,220	40%	\$10.30	\$536	1.2
OMAHA-COUNCIL BLUFFS HMFA	\$14.56	31%	\$757	\$30,280	2.2	\$69,900	\$1,748	\$20,970	\$524	83,796	35%	\$12.87	\$669	1.1
SAUNDERS COUNTY HMFA	\$12.81	32%	\$666	\$26,640	2.0	\$65,400	\$1,635	\$19,620	\$491	1,533	20%	\$8.50	\$442	1.5
SEWARD COUNTY HMFA	\$10.46	30%	\$544	\$21,760	1.6	\$66,900	\$1,673	\$20,070	\$502	1,685	28%	\$9.21	\$479	1.1
SIOUX CITY MSA	\$12.54	25%	\$652	\$26,080	1.9	\$58,800	\$1,470	\$17,640	\$441	2,881	30%	\$10.43	\$542	1.2
<b><u>COUNTIES</u></b>														
ADAMS COUNTY	\$11.17	25%	\$581	\$23,240	1.7	\$55,400	\$1,385	\$16,620	\$416	4,026	33%	\$9.51	\$495	1.2
ANTELOPE COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$46,800	\$1,170	\$14,040	\$351	696	24%	\$9.51	\$494	1.1
ARTHUR COUNTY †	\$10.46	32%	\$544	\$21,760	1.6	\$41,500	\$1,038	\$12,450	\$311	67	36%			
BANNER COUNTY †	\$10.46	35%	\$544	\$21,760	1.6	\$53,500	\$1,338	\$16,050	\$401	110	35%			
BLAINE COUNTY †	\$10.50	25%	\$546	\$21,840	1.6	\$37,300	\$933	\$11,190	\$280	83	35%			
BOONE COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$49,400	\$1,235	\$14,820	\$371	609	25%	\$9.55	\$497	1.1
BOX BUTTE COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$60,200	\$1,505	\$18,060	\$452	1,427	30%	\$8.92	\$464	1.2
BOYD COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$41,200	\$1,030	\$12,360	\$309	199	20%	\$8.14	\$424	1.3
BROWN COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$45,200	\$1,130	\$13,560	\$339	392	26%	\$7.59	\$395	1.4
BUFFALO COUNTY	\$12.12	25%	\$630	\$25,200	1.8	\$61,000	\$1,525	\$18,300	\$458	5,806	36%	\$10.04	\$522	1.2
BURT COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$52,300	\$1,308	\$15,690	\$392	761	24%	\$8.57	\$445	1.2
BUTLER COUNTY	\$10.46	30%	\$544	\$21,760	1.6	\$57,400	\$1,435	\$17,220	\$431	840	25%	\$9.52	\$495	1.1
CASS COUNTY	\$14.56	31%	\$757	\$30,280	2.2	\$69,900	\$1,748	\$20,970	\$524	1,860	20%	\$8.87	\$461	1.6
CEDAR COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$50,900	\$1,273	\$15,270	\$382	715	20%	\$9.24	\$481	1.1
CHASE COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$50,600	\$1,265	\$15,180	\$380	380	23%	\$9.82	\$511	1.1
CHERRY COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$47,100	\$1,178	\$14,130	\$353	949	38%	\$8.18	\$425	1.3
CHEYENNE COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$52,900	\$1,323	\$15,870	\$397	1,109	27%	\$12.80	\$665	0.8
CLAY COUNTY	\$11.33	25%	\$589	\$23,560	1.7	\$51,000	\$1,275	\$15,300	\$383	611	22%	\$9.91	\$515	1.1
COLFAX COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$52,800	\$1,320	\$15,840	\$396	906	25%	\$12.62	\$656	0.8
CUMING COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$49,500	\$1,238	\$14,850	\$371	1,123	28%	\$10.23	\$532	1.0
CUSTER COUNTY	\$10.50	25%	\$546	\$21,840	1.6	\$47,800	\$1,195	\$14,340	\$359	1,293	27%	\$9.25	\$481	1.1
DAKOTA COUNTY	\$12.54	25%	\$652	\$26,080	1.9	\$58,800	\$1,470	\$17,640	\$441	2,309	33%	\$10.47	\$544	1.2
DAWES COUNTY	\$10.46	28%	\$544	\$21,760	1.6	\$53,100	\$1,328	\$15,930	\$398	1,312	37%	\$5.67	\$295	1.8
DAWSON COUNTY	\$10.88	25%	\$566	\$22,640	1.7	\$55,000	\$1,375	\$16,500	\$413	2,731	31%	\$10.29	\$535	1.1
DEUEL COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$53,600	\$1,340	\$16,080	\$402	200	22%	\$7.20	\$374	1.5
DIXON COUNTY	\$12.54	25%	\$652	\$26,080	1.9	\$58,800	\$1,470	\$17,640	\$441	572	24%	\$10.16	\$529	1.2
DODGE COUNTY	\$12.77	25%	\$664	\$26,560	1.9	\$56,900	\$1,423	\$17,070	\$427	4,631	32%	\$9.28	\$483	1.4
DOUGLAS COUNTY	\$14.56	31%	\$757	\$30,280	2.2	\$69,900	\$1,748	\$20,970	\$524	66,995	37%	\$13.36	\$695	1.1
DUNDY COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$46,200	\$1,155	\$13,860	\$347	265	28%	\$11.40	\$593	0.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# NEBRASKA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
FILLMORE COUNTY	\$10.46	30%	\$544	\$21,760	1.6	\$53,900	\$1,348	\$16,170	\$404	681	25%	\$10.24	\$533	1.0
FRANKLIN COUNTY	\$11.33	25%	\$589	\$23,560	1.7	\$45,100	\$1,128	\$13,530	\$338	277	19%	\$10.11	\$526	1.1
FRONTIER COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$50,000	\$1,250	\$15,000	\$375	322	27%	\$9.33	\$485	1.1
FURNAS COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$47,800	\$1,195	\$14,340	\$359	532	23%	\$9.82	\$510	1.1
GAGE COUNTY	\$10.46	25%	\$544	\$21,760	1.6	\$55,600	\$1,390	\$16,680	\$417	2,668	29%	\$9.41	\$489	1.1
GARDEN COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$41,800	\$1,045	\$12,540	\$314	298	29%	\$8.59	\$447	1.2
GARFIELD COUNTY	\$10.50	25%	\$546	\$21,840	1.6	\$44,900	\$1,123	\$13,470	\$337	223	27%	\$6.98	\$363	1.5
GOSPER COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$55,100	\$1,378	\$16,530	\$413	211	24%	\$11.31	\$588	0.9
GRANT COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$47,900	\$1,198	\$14,370	\$359	94	32%	\$11.62	\$604	0.9
GREELEY COUNTY	\$10.50	25%	\$546	\$21,840	1.6	\$44,100	\$1,103	\$13,230	\$331	233	22%	\$9.54	\$496	1.1
HALL COUNTY	\$11.10	25%	\$577	\$23,080	1.7	\$55,200	\$1,380	\$16,560	\$414	6,950	34%	\$9.26	\$482	1.2
HAMILTON COUNTY	\$10.50	25%	\$546	\$21,840	1.6	\$58,900	\$1,473	\$17,670	\$442	869	25%	\$11.13	\$579	0.9
HARLAN COUNTY	\$11.33	25%	\$589	\$23,560	1.7	\$47,600	\$1,190	\$14,280	\$357	317	20%	\$8.03	\$417	1.4
HAYES COUNTY †	\$10.46	32%	\$544	\$21,760	1.6	\$40,200	\$1,005	\$12,060	\$302	121	28%			
HITCHCOCK COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$44,500	\$1,113	\$13,350	\$334	283	22%	\$10.79	\$561	1.0
HOLT COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$48,300	\$1,208	\$14,490	\$362	1,221	26%	\$10.22	\$532	1.0
HOOKE COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$45,300	\$1,133	\$13,590	\$340	87	26%	\$8.64	\$449	1.2
HOWARD COUNTY	\$10.50	25%	\$546	\$21,840	1.6	\$52,000	\$1,300	\$15,600	\$390	581	23%	\$8.02	\$417	1.3
JEFFERSON COUNTY	\$10.46	30%	\$544	\$21,760	1.6	\$52,600	\$1,315	\$15,780	\$395	856	24%	\$9.13	\$475	1.1
JOHNSON COUNTY	\$10.46	30%	\$544	\$21,760	1.6	\$52,900	\$1,323	\$15,870	\$397	472	25%	\$9.13	\$475	1.1
KEARNEY COUNTY	\$11.33	25%	\$589	\$23,560	1.7	\$57,900	\$1,448	\$17,370	\$434	686	26%	\$8.95	\$465	1.3
KEITH COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$50,500	\$1,263	\$15,150	\$379	998	27%	\$8.43	\$438	1.2
KEYA PAHA COUNTY †	\$10.46	35%	\$544	\$21,760	1.6	\$36,600	\$915	\$10,980	\$275	117	29%			
KIMBALL COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$46,300	\$1,158	\$13,890	\$347	406	24%	\$9.61	\$500	1.1
KNOX COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$44,000	\$1,100	\$13,200	\$330	955	25%	\$7.88	\$410	1.3
LANCASTER COUNTY	\$12.38	23%	\$644	\$25,760	1.9	\$68,300	\$1,708	\$20,490	\$512	39,220	40%	\$10.30	\$536	1.2
LINCOLN COUNTY	\$10.92	25%	\$568	\$22,720	1.7	\$58,700	\$1,468	\$17,610	\$440	4,333	31%	\$8.43	\$438	1.3
LOGAN COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$49,600	\$1,240	\$14,880	\$372	90	28%	\$9.71	\$505	1.1
LOUP COUNTY †	\$10.50	25%	\$546	\$21,840	1.6	\$36,400	\$910	\$10,920	\$273	65	22%			
MADISON COUNTY	\$10.73	25%	\$558	\$22,320	1.6	\$57,800	\$1,445	\$17,340	\$434	4,598	34%	\$9.31	\$484	1.2
McPHERSON COUNTY †	\$10.46	32%	\$544	\$21,760	1.6	\$40,300	\$1,008	\$12,090	\$302	66	33%			
MERRICK COUNTY	\$10.50	25%	\$546	\$21,840	1.6	\$51,300	\$1,283	\$15,390	\$385	825	26%	\$10.08	\$524	1.0
MORRILL COUNTY	\$10.46	35%	\$544	\$21,760	1.6	\$47,400	\$1,185	\$14,220	\$356	611	29%	\$10.56	\$549	1.0
NANCE COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$49,900	\$1,248	\$14,970	\$374	398	25%	\$7.79	\$405	1.3
NEMAHA COUNTY	\$10.46	30%	\$544	\$21,760	1.6	\$56,500	\$1,413	\$16,950	\$424	838	28%	\$9.14	\$475	1.1
NUCKOLLS COUNTY	\$11.33	25%	\$589	\$23,560	1.7	\$45,200	\$1,130	\$13,560	\$339	444	20%	\$8.02	\$417	1.4
OTDE COUNTY	\$10.46	27%	\$544	\$21,760	1.6	\$58,500	\$1,463	\$17,550	\$439	1,573	26%	\$8.71	\$453	1.2
PAWNEE COUNTY	\$10.46	30%	\$544	\$21,760	1.6	\$46,800	\$1,170	\$14,040	\$351	255	19%	\$8.24	\$428	1.3
PERKINS COUNTY	\$10.46	32%	\$544	\$21,760	1.6	\$54,300	\$1,358	\$16,290	\$407	311	24%	\$11.48	\$597	0.9
PHELPS COUNTY	\$11.33	25%	\$589	\$23,560	1.7	\$58,000	\$1,450	\$17,400	\$435	1,029	27%	\$10.68	\$556	1.1
PIERCE COUNTY	\$10.46	26%	\$544	\$21,760	1.6	\$52,300	\$1,308	\$15,690	\$392	662	22%	\$9.56	\$497	1.1
PLATTE COUNTY	\$10.46	27%	\$544	\$21,760	1.6	\$61,400	\$1,535	\$18,420	\$461	3,226	27%	\$10.52	\$547	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**NEBRASKA**

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>POLK COUNTY</b>	<b>\$10.46</b>	30%	\$544	\$21,760	1.6	\$58,200	\$1,455	\$17,460	\$437	522	23%	\$9.83	\$511	1.1
<b>RED WILLOW COUNTY</b>	<b>\$10.46</b>	44%	\$544	\$21,760	1.6	\$52,000	\$1,300	\$15,600	\$390	1,383	29%	\$9.21	\$479	1.1
<b>RICHARDSON COUNTY</b>	<b>\$10.46</b>	30%	\$544	\$21,760	1.6	\$51,300	\$1,283	\$15,390	\$385	1,009	25%	\$7.78	\$405	1.3
<b>ROCK COUNTY</b>	<b>\$10.46</b>	35%	\$544	\$21,760	1.6	\$38,700	\$968	\$11,610	\$290	205	27%	\$9.15	\$476	1.1
<b>SALINE COUNTY</b>	<b>\$11.12</b>	25%	\$578	\$23,120	1.7	\$57,000	\$1,425	\$17,100	\$428	1,515	29%	\$12.11	\$630	0.9
<b>SARPY COUNTY</b>	<b>\$14.56</b>	31%	\$757	\$30,280	2.2	\$69,900	\$1,748	\$20,970	\$524	13,368	31%	\$10.62	\$552	1.4
<b>SAUNDERS COUNTY</b>	<b>\$12.81</b>	32%	\$666	\$26,640	2.0	\$65,400	\$1,635	\$19,620	\$491	1,533	20%	\$8.50	\$442	1.5
<b>SCOTTS BLUFF COUNTY</b>	<b>\$10.46</b>	25%	\$544	\$21,760	1.6	\$50,200	\$1,255	\$15,060	\$377	5,032	34%	\$10.04	\$522	1.0
<b>SEWARD COUNTY</b>	<b>\$10.46</b>	30%	\$544	\$21,760	1.6	\$66,900	\$1,673	\$20,070	\$502	1,685	28%	\$9.21	\$479	1.1
<b>SHERIDAN COUNTY</b>	<b>\$10.46</b>	35%	\$544	\$21,760	1.6	\$45,400	\$1,135	\$13,620	\$341	766	30%	\$6.61	\$343	1.6
<b>SHERMAN COUNTY</b>	<b>\$10.50</b>	25%	\$546	\$21,840	1.6	\$44,900	\$1,123	\$13,470	\$337	271	19%	\$8.02	\$417	1.3
<b>SIOUX COUNTY †</b>	<b>\$10.46</b>	35%	\$544	\$21,760	1.6	\$40,500	\$1,013	\$12,150	\$304	201	33%			
<b>STANTON COUNTY</b>	<b>\$10.46</b>	26%	\$544	\$21,760	1.6	\$53,000	\$1,325	\$15,900	\$398	458	20%	\$22.43	\$1,166	0.5
<b>THAYER COUNTY</b>	<b>\$10.46</b>	30%	\$544	\$21,760	1.6	\$49,500	\$1,238	\$14,850	\$371	509	20%	\$12.54	\$652	0.8
<b>THOMAS COUNTY</b>	<b>\$10.46</b>	32%	\$544	\$21,760	1.6	\$47,400	\$1,185	\$14,220	\$356	86	26%	\$11.66	\$606	0.9
<b>THURSTON COUNTY</b>	<b>\$10.46</b>	26%	\$544	\$21,760	1.6	\$39,900	\$998	\$11,970	\$299	883	39%	\$12.73	\$662	0.8
<b>VALLEY COUNTY</b>	<b>\$10.50</b>	25%	\$546	\$21,840	1.6	\$45,900	\$1,148	\$13,770	\$344	475	24%	\$7.74	\$403	1.4
<b>WASHINGTON COUNTY</b>	<b>\$14.56</b>	31%	\$757	\$30,280	2.2	\$69,900	\$1,748	\$20,970	\$524	1,573	23%	\$11.81	\$614	1.2
<b>WAYNE COUNTY</b>	<b>\$10.46</b>	26%	\$544	\$21,760	1.6	\$56,600	\$1,415	\$16,980	\$425	1,209	35%	\$7.20	\$375	1.5
<b>WEBSTER COUNTY</b>	<b>\$11.33</b>	25%	\$589	\$23,560	1.7	\$47,100	\$1,178	\$14,130	\$353	371	22%	\$7.55	\$393	1.5
<b>WHEELER COUNTY</b>	<b>\$10.50</b>	25%	\$546	\$21,840	1.6	\$43,500	\$1,088	\$13,050	\$326	105	30%	\$13.00	\$676	0.8
<b>YORK COUNTY</b>	<b>\$11.38</b>	25%	\$592	\$23,680	1.7	\$57,700	\$1,443	\$17,310	\$433	1,740	30%	\$10.03	\$522	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

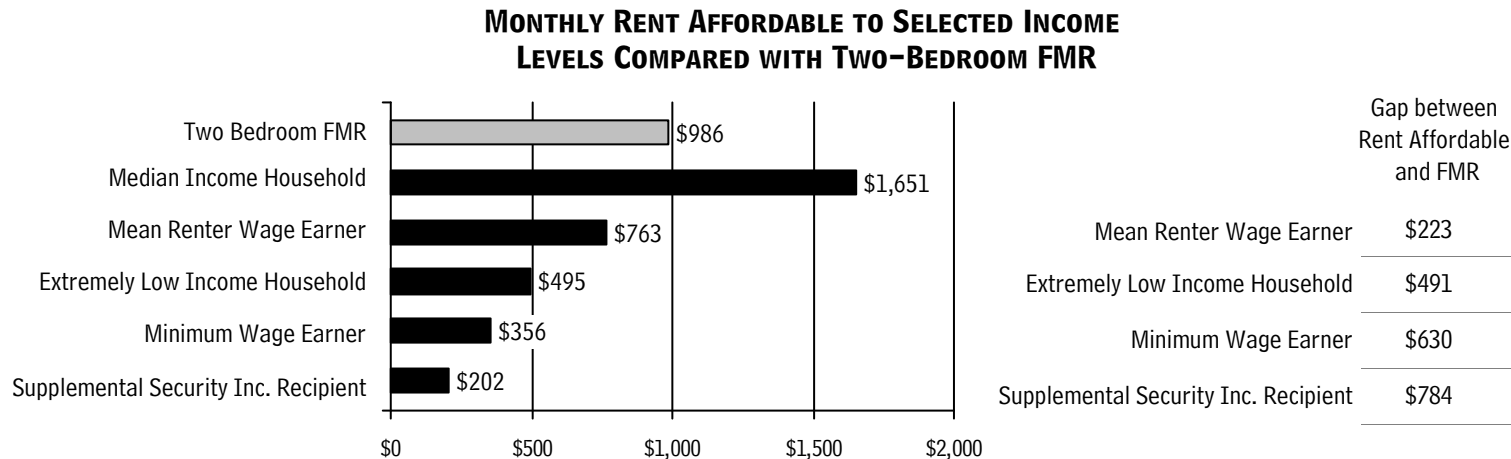
# NEVADA

In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is \$986. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,286 monthly or \$39,438 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.96**

In Nevada, a minimum wage worker earns an hourly wage of \$6.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 111 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Nevada, the estimated mean (average) wage for a renter is \$14.67. 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.





NEVADA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>NEVADA</b>	<b>\$18.96</b>	38%	\$986	\$39,438	2.8	\$66,032	\$1,651	\$19,810	\$495	293,920	39%	\$14.67	\$763	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$15.81</b>	37%	\$822	\$32,883	2.3	\$63,399	\$1,585	\$19,020	\$475	23,002	27%	\$14.13	\$735	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>CARSON CITY MSA</b>	<b>\$16.71</b>	37%	\$869	\$34,760	2.4	\$64,300	\$1,608	\$19,290	\$482	7,444	37%	\$13.73	\$714	1.2
<b>LAS VEGAS-PARADISE MSA</b>	<b>\$19.48</b>	39%	\$1,013	\$40,520	2.8	\$65,400	\$1,635	\$19,620	\$491	209,411	41%	\$14.96	\$778	1.3
<b>RENO-SPARKS MSA</b>	<b>\$18.60</b>	36%	\$967	\$38,680	2.7	\$70,400	\$1,760	\$21,120	\$528	54,063	40%	\$13.79	\$717	1.3
<b><u>COUNTIES</u></b>														
<b>CARSON CITY</b>	<b>\$16.71</b>	37%	\$869	\$34,760	2.4	\$64,300	\$1,608	\$19,290	\$482	7,444	37%	\$13.73	\$714	1.2
<b>CHURCHILL COUNTY</b>	<b>\$15.65</b>	37%	\$814	\$32,560	2.3	\$60,500	\$1,513	\$18,150	\$454	3,052	34%	\$12.82	\$666	1.2
<b>CLARK COUNTY</b>	<b>\$19.48</b>	39%	\$1,013	\$40,520	2.8	\$65,400	\$1,635	\$19,620	\$491	209,411	41%	\$14.96	\$778	1.3
<b>DOUGLAS COUNTY</b>	<b>\$19.44</b>	37%	\$1,011	\$40,440	2.8	\$73,800	\$1,845	\$22,140	\$554	4,227	26%	\$12.75	\$663	1.5
<b>ELKO COUNTY</b>	<b>\$15.81</b>	36%	\$822	\$32,880	2.3	\$69,700	\$1,743	\$20,910	\$523	4,723	30%	\$12.71	\$661	1.2
<b>ESMERALDA COUNTY †</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$53,200	\$1,330	\$15,960	\$399	153	34%			
<b>EUREKA COUNTY</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$64,000	\$1,600	\$19,200	\$480	173	26%	\$25.03	\$1,302	0.6
<b>HUMBOLDT COUNTY</b>	<b>\$15.13</b>	37%	\$787	\$31,480	2.2	\$67,600	\$1,690	\$20,280	\$507	1,547	27%	\$13.50	\$702	1.1
<b>LANDER COUNTY</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$66,800	\$1,670	\$20,040	\$501	479	23%	\$15.96	\$830	0.9
<b>LINCOLN COUNTY</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$59,100	\$1,478	\$17,730	\$443	390	25%	\$7.31	\$380	2.0
<b>LYON COUNTY</b>	<b>\$15.23</b>	37%	\$792	\$31,680	2.2	\$57,600	\$1,440	\$17,280	\$432	3,140	24%	\$13.27	\$690	1.1
<b>MINERAL COUNTY</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$51,200	\$1,280	\$15,360	\$384	600	27%	\$12.97	\$674	1.1
<b>NYE COUNTY</b>	<b>\$13.44</b>	37%	\$699	\$27,960	2.0	\$53,300	\$1,333	\$15,990	\$400	3,147	24%	\$16.29	\$847	0.8
<b>PERSHING COUNTY</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$60,000	\$1,500	\$18,000	\$450	600	31%	\$15.66	\$814	0.9
<b>STOREY COUNTY</b>	<b>\$18.60</b>	36%	\$967	\$38,680	2.7	\$70,400	\$1,760	\$21,120	\$528	297	20%	\$16.39	\$852	1.1
<b>WASHOE COUNTY</b>	<b>\$18.60</b>	36%	\$967	\$38,680	2.7	\$70,400	\$1,760	\$21,120	\$528	53,766	41%	\$13.76	\$715	1.4
<b>WHITE PINE COUNTY</b>	<b>\$14.37</b>	37%	\$747	\$29,880	2.1	\$57,200	\$1,430	\$17,160	\$429	771	23%	\$13.62	\$708	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

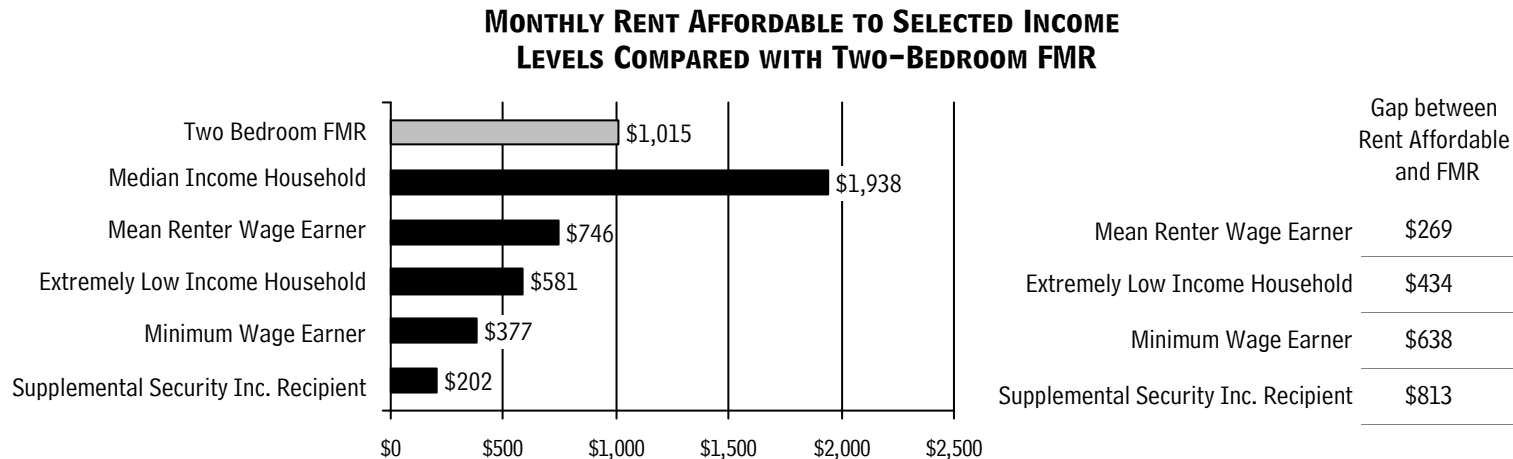
# NEW HAMPSHIRE

In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,015. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,382 monthly or \$40,583 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$19.51**

In New Hampshire, 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 108 hours per week, 52 weeks per year. Or a household must include 2.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Hampshire, the estimated mean (average) wage for a renter is \$14.35. 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.



NEW HAMPSHIRE	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>NEW HAMPSHIRE</b>	<b>\$19.51</b>	47%	\$1,015	\$40,583	2.7	\$77,533	\$1,938	\$23,260	\$581	143,823	30%	\$14.35	\$746	1.4
<b>COMBINED NONMETRO AREAS</b>	<b>\$17.45</b>	48%	\$907	\$36,296	2.4	\$68,078	\$1,702	\$20,423	\$511	52,503	29%	\$12.83	\$667	1.4
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOSTON-CAMBRIDGE-QUINCY HMFA</b>	<b>\$25.87</b>	41%	\$1,345	\$53,800	3.6	\$90,200	\$2,255	\$27,060	\$677	1,300	35%	\$14.50	\$754	1.8
<b>HILLSBOROUGH COUNTY HMFA</b>	<b>\$18.88</b>	47%	\$982	\$39,280	2.6	\$77,000	\$1,925	\$23,100	\$578	2,472	23%	\$16.05	\$835	1.2
<b>LAWRENCE HMFA</b>	<b>\$22.31</b>	63%	\$1,160	\$46,400	3.1	\$84,800	\$2,120	\$25,440	\$636	10,045	21%	\$14.50	\$754	1.5
<b>MANCHESTER HMFA</b>	<b>\$20.04</b>	47%	\$1,042	\$41,680	2.8	\$76,800	\$1,920	\$23,040	\$576	26,081	44%	\$16.05	\$835	1.2
<b>NASHUA HMFA</b>	<b>\$22.21</b>	46%	\$1,155	\$46,200	3.1	\$90,000	\$2,250	\$27,000	\$675	22,082	30%	\$16.05	\$835	1.4
<b>PORTSMOUTH-ROCHESTER HMFA</b>	<b>\$19.44</b>	43%	\$1,011	\$40,440	2.7	\$80,000	\$2,000	\$24,000	\$600	27,695	34%	\$13.95	\$725	1.4
<b>WESTERN ROCKINGHAM COUNTY HMFA</b>	<b>\$20.67</b>	43%	\$1,075	\$43,000	2.9	\$95,200	\$2,380	\$28,560	\$714	1,645	11%	\$14.50	\$754	1.4
<b><u>COUNTIES</u></b>														
<b>BELKNAP COUNTY</b>	<b>\$17.27</b>	49%	\$898	\$35,920	2.4	\$67,300	\$1,683	\$20,190	\$505	5,819	26%	\$11.45	\$596	1.5
<b>CARROLL COUNTY</b>	<b>\$17.33</b>	48%	\$901	\$36,040	2.4	\$63,400	\$1,585	\$19,020	\$476	4,085	22%	\$10.52	\$547	1.6
<b>CHESHIRE COUNTY</b>	<b>\$18.44</b>	48%	\$959	\$38,360	2.5	\$68,300	\$1,708	\$20,490	\$512	8,242	29%	\$12.50	\$650	1.5
<b>COOS COUNTY †</b>	<b>\$12.42</b>	49%	\$646	\$25,840	1.7	\$54,800	\$1,370	\$16,440	\$411	4,036	29%			
<b>GRAFTON COUNTY</b>	<b>\$17.08</b>	48%	\$888	\$35,520	2.4	\$67,800	\$1,695	\$20,340	\$509	9,911	31%	\$14.87	\$773	1.1
<b>MERRIMACK COUNTY</b>	<b>\$18.96</b>	48%	\$986	\$39,440	2.6	\$74,900	\$1,873	\$22,470	\$562	15,795	30%	\$12.81	\$666	1.5
<b>SULLIVAN COUNTY</b>	<b>\$16.04</b>	48%	\$834	\$33,360	2.2	\$64,300	\$1,608	\$19,290	\$482	4,615	28%	\$11.75	\$611	1.4

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**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.*

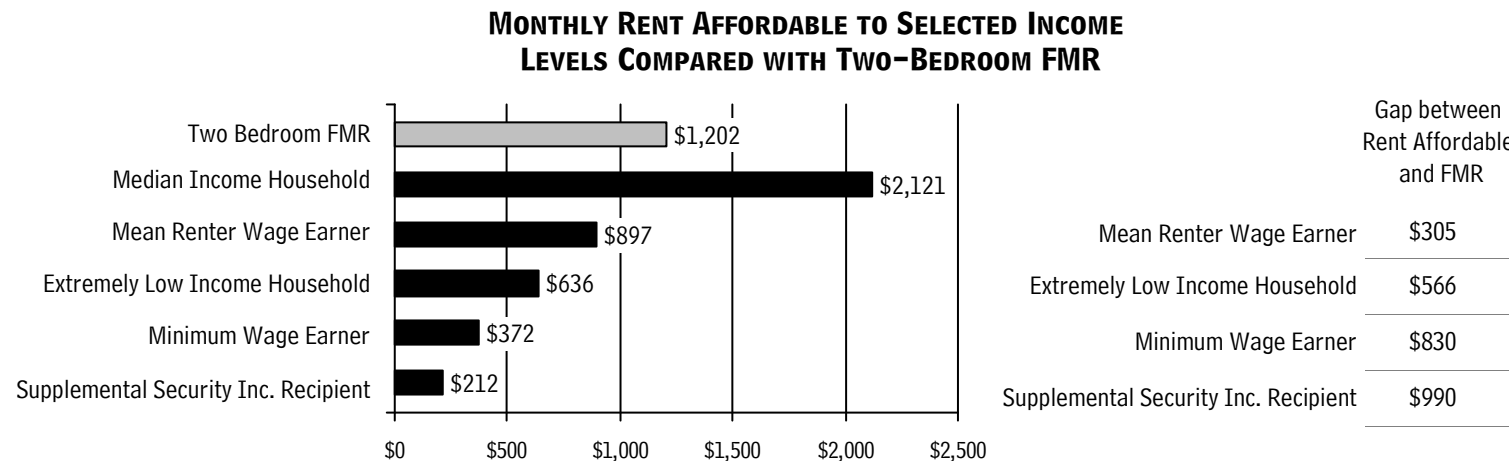
# NEW JERSEY

In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,202. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,007 monthly or \$48,087 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$23.12**

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 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 Jersey, the estimated mean (average) wage for a renter is \$17.26. 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.



NEW JERSEY	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>NEW JERSEY</b>	<b>\$23.12</b>	48%	\$1,202	\$48,087	3.2	\$84,855	\$2,121	\$25,457	\$636	1,053,347	34%	\$17.26	\$897	1.3
<b><u>METROPOLITAN AREAS</u></b>														
ATLANTIC CITY-HAMMONTON MSA	<b>\$20.54</b>	43%	\$1,068	\$42,720	2.9	\$68,400	\$1,710	\$20,520	\$513	31,984	34%	\$11.81	\$614	1.7
BERGEN-PASSAIC HMFA	<b>\$24.02</b>	44%	\$1,249	\$49,960	3.4	\$91,200	\$2,280	\$27,360	\$684	181,265	37%	\$17.59	\$915	1.4
JERSEY CITY HMFA	<b>\$23.44</b>	54%	\$1,219	\$48,760	3.3	\$56,300	\$1,408	\$16,890	\$422	159,888	69%	\$26.80	\$1,393	0.9
MIDDLESEX-SOMERSET-HUNTERDON HMFA	<b>\$25.94</b>	44%	\$1,349	\$53,960	3.6	\$100,100	\$2,503	\$30,030	\$751	120,398	29%	\$20.43	\$1,063	1.3
MONMOUTH-OCEAN HMFA	<b>\$24.29</b>	50%	\$1,263	\$50,520	3.4	\$87,700	\$2,193	\$26,310	\$658	90,586	21%	\$11.88	\$618	2.0
NEWARK HMFA	<b>\$23.33</b>	53%	\$1,213	\$48,520	3.3	\$87,600	\$2,190	\$26,280	\$657	275,216	40%	\$18.90	\$983	1.2
OCEAN CITY MSA	<b>\$17.75</b>	43%	\$923	\$36,920	2.5	\$67,200	\$1,680	\$20,160	\$504	10,849	26%	\$9.47	\$492	1.9
PHILADELPHIA-CAMDEN-WILMINGTON MSA	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	115,404	25%	\$13.18	\$686	1.5
TRENTON-EWING MSA	<b>\$22.15</b>	43%	\$1,152	\$46,080	3.1	\$90,100	\$2,253	\$27,030	\$676	41,482	33%	\$17.06	\$887	1.3
VINELAND-MILLVILLE-BRIDGETON MSA	<b>\$18.94</b>	43%	\$985	\$39,400	2.6	\$59,900	\$1,498	\$17,970	\$449	15,751	32%	\$10.50	\$546	1.8
WARREN COUNTY HMFA	<b>\$19.88</b>	38%	\$1,034	\$41,360	2.8	\$86,100	\$2,153	\$25,830	\$646	10,524	27%	\$13.25	\$689	1.5
<b><u>COUNTIES</u></b>														
ATLANTIC COUNTY	<b>\$20.54</b>	43%	\$1,068	\$42,720	2.9	\$68,400	\$1,710	\$20,520	\$513	31,984	34%	\$11.81	\$614	1.7
BERGEN COUNTY	<b>\$24.02</b>	44%	\$1,249	\$49,960	3.4	\$91,200	\$2,280	\$27,360	\$684	108,580	33%	\$18.65	\$970	1.3
BURLINGTON COUNTY	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	34,871	23%	\$14.96	\$778	1.3
CAMDEN COUNTY	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	55,737	30%	\$12.84	\$668	1.5
CAPE MAY COUNTY	<b>\$17.75</b>	43%	\$923	\$36,920	2.5	\$67,200	\$1,680	\$20,160	\$504	10,849	26%	\$9.47	\$492	1.9
CUMBERLAND COUNTY	<b>\$18.94</b>	43%	\$985	\$39,400	2.6	\$59,900	\$1,498	\$17,970	\$449	15,751	32%	\$10.50	\$546	1.8
ESSEX COUNTY	<b>\$23.33</b>	53%	\$1,213	\$48,520	3.3	\$87,600	\$2,190	\$26,280	\$657	154,247	54%	\$18.19	\$946	1.3
GLOUCESTER COUNTY	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	18,235	20%	\$10.36	\$538	1.9
HUDSON COUNTY	<b>\$23.44</b>	54%	\$1,219	\$48,760	3.3	\$56,300	\$1,408	\$16,890	\$422	159,888	69%	\$26.80	\$1,393	0.9
HUNTERDON COUNTY	<b>\$25.94</b>	44%	\$1,349	\$53,960	3.6	\$100,100	\$2,503	\$30,030	\$751	7,129	16%	\$14.63	\$761	1.8
MERCER COUNTY	<b>\$22.15</b>	43%	\$1,152	\$46,080	3.1	\$90,100	\$2,253	\$27,030	\$676	41,482	33%	\$17.06	\$887	1.3
MIDDLESEX COUNTY	<b>\$25.94</b>	44%	\$1,349	\$53,960	3.6	\$100,100	\$2,503	\$30,030	\$751	88,438	33%	\$19.67	\$1,023	1.3
MONMOUTH COUNTY	<b>\$24.29</b>	50%	\$1,263	\$50,520	3.4	\$87,700	\$2,193	\$26,310	\$658	56,963	25%	\$11.72	\$609	2.1
MORRIS COUNTY	<b>\$23.33</b>	53%	\$1,213	\$48,520	3.3	\$87,600	\$2,190	\$26,280	\$657	40,721	24%	\$20.44	\$1,063	1.1
OCEAN COUNTY	<b>\$24.29</b>	50%	\$1,263	\$50,520	3.4	\$87,700	\$2,193	\$26,310	\$658	33,623	17%	\$12.17	\$633	2.0
PASSAIC COUNTY	<b>\$24.02</b>	44%	\$1,249	\$49,960	3.4	\$91,200	\$2,280	\$27,360	\$684	72,685	44%	\$14.67	\$763	1.6
SALEM COUNTY	<b>\$19.33</b>	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	6,561	27%	\$13.01	\$677	1.5
SOMERSET COUNTY	<b>\$25.94</b>	44%	\$1,349	\$53,960	3.6	\$100,100	\$2,503	\$30,030	\$751	24,831	23%	\$23.63	\$1,229	1.1
SUSSEX COUNTY	<b>\$23.33</b>	53%	\$1,213	\$48,520	3.3	\$87,600	\$2,190	\$26,280	\$657	8,812	17%	\$10.64	\$554	2.2
UNION COUNTY	<b>\$23.33</b>	53%	\$1,213	\$48,520	3.3	\$87,600	\$2,190	\$26,280	\$657	71,436	38%	\$19.23	\$1,000	1.2
WARREN COUNTY	<b>\$19.88</b>	38%	\$1,034	\$41,360	2.8	\$86,100	\$2,153	\$25,830	\$646	10,524	27%	\$13.25	\$689	1.5

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

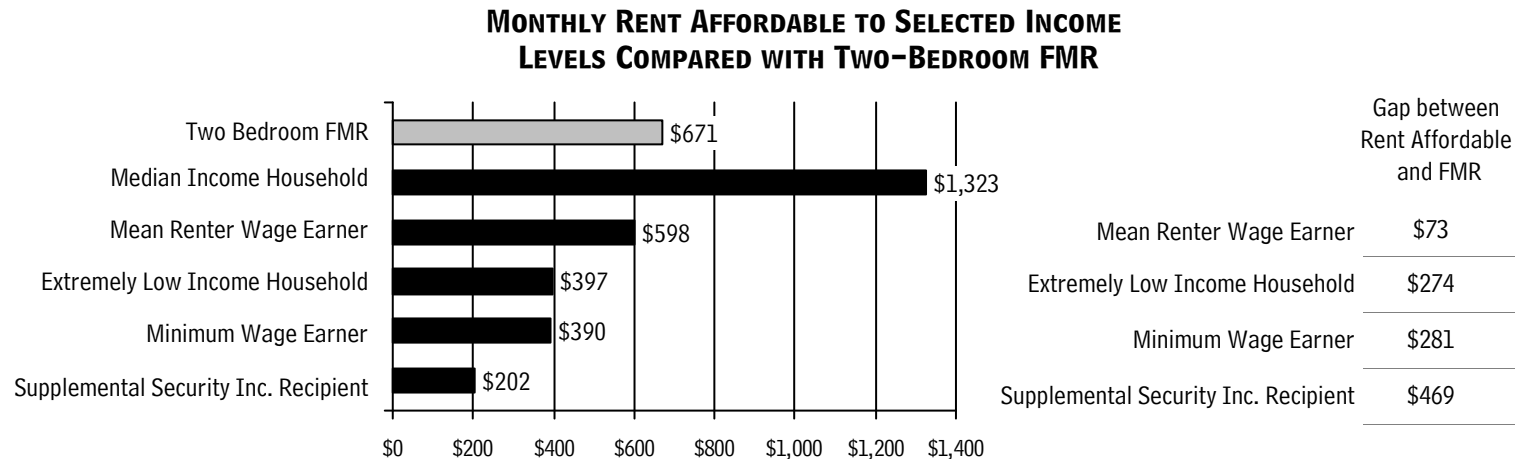
# NEW MEXICO

In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$671. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,237 monthly or \$26,839 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.90**

In New Mexico, 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 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New Mexico, 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 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.



NEW MEXICO	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>NEW MEXICO</b>	<b>\$12.90</b>	25%	\$671	\$26,839	1.7	\$52,939	\$1,323	\$15,882	\$397	203,536	30%	\$11.51	\$598	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.44</b>	30%	\$543	\$21,711	1.4	\$45,532	\$1,138	\$13,660	\$341	68,287	28%	\$11.09	\$576	0.9
<b><u>METROPOLITAN AREAS</u></b>														
<b>ALBUQUERQUE MSA *</b>	<b>\$14.48</b>	21%	\$753	\$30,120	1.9	\$59,500	\$1,488	\$17,850	\$446	90,093	32%	\$11.92	\$620	1.2
<b>FARMINGTON MSA</b>	<b>\$11.67</b>	28%	\$607	\$24,280	1.6	\$50,800	\$1,270	\$15,240	\$381	9,296	25%	\$13.72	\$713	0.9
<b>LAS CRUCES MSA</b>	<b>\$10.63</b>	28%	\$553	\$22,120	1.4	\$43,000	\$1,075	\$12,900	\$323	19,355	32%	\$8.23	\$428	1.3
<b>SANTA FE MSA</b>	<b>\$17.85</b>	28%	\$928	\$37,120	2.4	\$65,500	\$1,638	\$19,650	\$491	16,505	31%	\$12.00	\$624	1.5
<b><u>COUNTIES</u></b>														
<b>BERNALILLO COUNTY *</b>	<b>\$14.48</b>	21%	\$753	\$30,120	1.9	\$59,500	\$1,488	\$17,850	\$446	80,331	36%	\$11.90	\$619	1.2
<b>CATRON COUNTY</b>	<b>\$9.65</b>	30%	\$502	\$20,080	1.3	\$40,300	\$1,008	\$12,090	\$302	311	20%	\$6.68	\$347	1.4
<b>CHAVES COUNTY</b>	<b>\$9.88</b>	28%	\$514	\$20,560	1.3	\$42,600	\$1,065	\$12,780	\$320	6,575	29%	\$9.91	\$515	1.0
<b>CIBOLA COUNTY</b>	<b>\$9.65</b>	41%	\$502	\$20,080	1.3	\$40,300	\$1,008	\$12,090	\$302	1,903	23%	\$9.98	\$519	1.0
<b>COLFAX COUNTY</b>	<b>\$10.27</b>	28%	\$534	\$21,360	1.4	\$48,300	\$1,208	\$14,490	\$362	1,588	27%	\$9.22	\$479	1.1
<b>CURRY COUNTY</b>	<b>\$9.65</b>	27%	\$502	\$20,080	1.3	\$44,500	\$1,113	\$13,350	\$334	6,809	41%	\$9.69	\$504	1.0
<b>DE BACA COUNTY</b>	<b>\$9.65</b>	28%	\$502	\$20,080	1.3	\$43,000	\$1,075	\$12,900	\$323	205	22%	\$8.95	\$465	1.1
<b>DONA ANA COUNTY</b>	<b>\$10.63</b>	28%	\$553	\$22,120	1.4	\$43,000	\$1,075	\$12,900	\$323	19,355	32%	\$8.23	\$428	1.3
<b>EDDY COUNTY</b>	<b>\$9.65</b>	33%	\$502	\$20,080	1.3	\$50,000	\$1,250	\$15,000	\$375	4,978	26%	\$12.18	\$633	0.8
<b>GRANT COUNTY</b>	<b>\$10.17</b>	28%	\$529	\$21,160	1.4	\$44,900	\$1,123	\$13,470	\$337	3,093	25%	\$8.49	\$442	1.2
<b>GUADALUPE COUNTY</b>	<b>\$11.40</b>	28%	\$593	\$23,720	1.5	\$37,100	\$928	\$11,130	\$278	429	26%	\$7.22	\$376	1.6
<b>HARDING COUNTY †</b>	<b>\$9.65</b>	28%	\$502	\$20,080	1.3	\$48,200	\$1,205	\$14,460	\$362	92	25%			
<b>HIDALGO COUNTY</b>	<b>\$9.65</b>	30%	\$502	\$20,080	1.3	\$41,400	\$1,035	\$12,420	\$311	694	32%	\$8.83	\$459	1.1
<b>LEA COUNTY</b>	<b>\$9.65</b>	36%	\$502	\$20,080	1.3	\$45,500	\$1,138	\$13,650	\$341	5,403	27%	\$13.40	\$697	0.7
<b>LINCOLN COUNTY</b>	<b>\$11.56</b>	28%	\$601	\$24,040	1.5	\$52,700	\$1,318	\$15,810	\$395	1,870	23%	\$7.46	\$388	1.6
<b>LOS ALAMOS COUNTY</b>	<b>\$18.37</b>	28%	\$955	\$38,200	2.4	\$118,000	\$2,950	\$35,400	\$885	1,602	21%	\$20.30	\$1,055	0.9
<b>LUNA COUNTY</b>	<b>\$9.65</b>	47%	\$502	\$20,080	1.3	\$31,800	\$795	\$9,540	\$239	2,349	25%	\$7.06	\$367	1.4
<b>MCKINLEY COUNTY</b>	<b>\$11.77</b>	28%	\$612	\$24,480	1.6	\$36,100	\$903	\$10,830	\$271	5,926	28%	\$11.22	\$583	1.0
<b>MORA COUNTY</b>	<b>\$11.40</b>	28%	\$593	\$23,720	1.5	\$36,300	\$908	\$10,890	\$272	352	17%	\$6.90	\$359	1.7
<b>OTERO COUNTY</b>	<b>\$9.65</b>	29%	\$502	\$20,080	1.3	\$45,900	\$1,148	\$13,770	\$344	7,607	33%	\$10.61	\$552	0.9
<b>QUAY COUNTY</b>	<b>\$9.65</b>	28%	\$502	\$20,080	1.3	\$39,800	\$995	\$11,940	\$299	1,238	29%	\$7.19	\$374	1.3
<b>RIO ARRIBA COUNTY</b>	<b>\$10.37</b>	28%	\$539	\$21,560	1.4	\$45,400	\$1,135	\$13,620	\$341	2,748	18%	\$9.04	\$470	1.1
<b>ROOSEVELT COUNTY</b>	<b>\$9.65</b>	38%	\$502	\$20,080	1.3	\$41,700	\$1,043	\$12,510	\$313	2,474	37%	\$7.63	\$397	1.3
<b>SAN JUAN COUNTY</b>	<b>\$11.67</b>	28%	\$607	\$24,280	1.6	\$50,800	\$1,270	\$15,240	\$381	9,296	25%	\$13.72	\$713	0.9
<b>SAN MIGUEL COUNTY</b>	<b>\$10.71</b>	27%	\$557	\$22,280	1.4	\$41,200	\$1,030	\$12,360	\$309	2,986	27%	\$6.68	\$347	1.6
<b>SANDOVAL COUNTY *</b>	<b>\$14.48</b>	21%	\$753	\$30,120	1.9	\$59,500	\$1,488	\$17,850	\$446	5,146	16%	\$14.74	\$766	1.0
<b>SANTA FE COUNTY</b>	<b>\$17.85</b>	28%	\$928	\$37,120	2.4	\$65,500	\$1,638	\$19,650	\$491	16,505	31%	\$12.00	\$624	1.5
<b>SIERRA COUNTY</b>	<b>\$9.65</b>	28%	\$502	\$20,080	1.3	\$39,100	\$978	\$11,730	\$293	1,542	25%	\$6.13	\$319	1.6
<b>SOCORRO COUNTY</b>	<b>\$9.65</b>	29%	\$502	\$20,080	1.3	\$38,700	\$968	\$11,610	\$290	1,935	29%	\$9.20	\$478	1.0
<b>TAOS COUNTY</b>	<b>\$13.81</b>	28%	\$718	\$28,720	1.8	\$44,600	\$1,115	\$13,380	\$335	3,108	25%	\$8.93	\$465	1.5

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



## NEW MEXICO

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>TORRANCE COUNTY *</b>	<b>\$14.48</b>	21%	\$753	\$30,120	1.9	\$59,500	\$1,488	\$17,850	\$446	967	16%	\$8.04	\$418	1.8
<b>UNION COUNTY</b>	<b>\$9.65</b>	28%	\$502	\$20,080	1.3	\$46,300	\$1,158	\$13,890	\$347	470	27%	\$7.64	\$397	1.3
<b>VALENCIA COUNTY *</b>	<b>\$14.48</b>	21%	\$753	\$30,120	1.9	\$59,500	\$1,488	\$17,850	\$446	3,649	16%	\$7.45	\$387	1.9

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

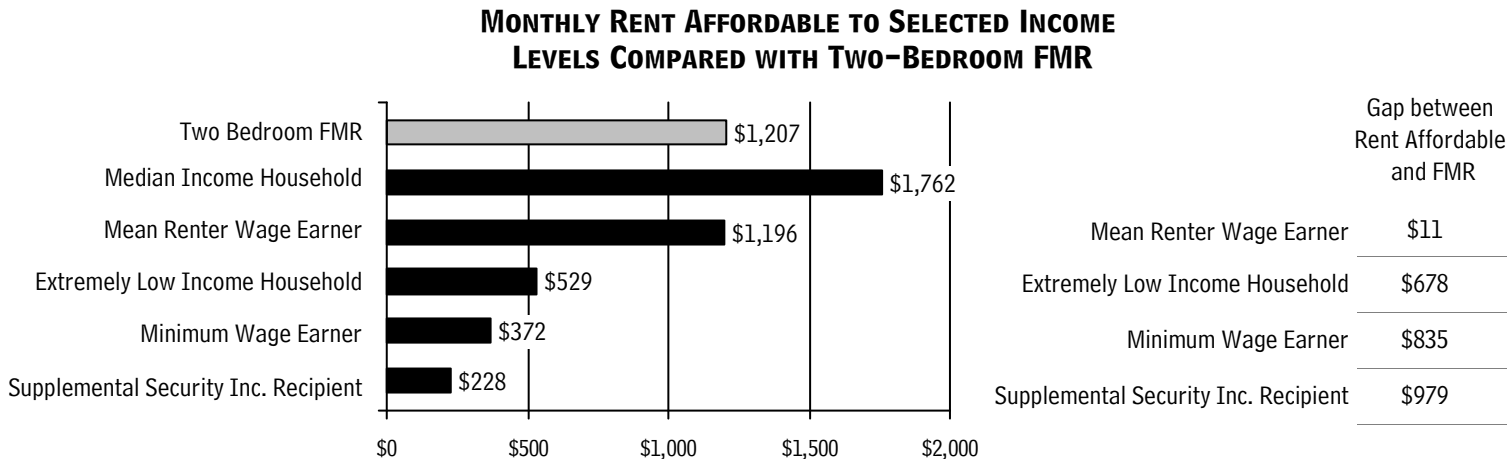
# NEW YORK

In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,207. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,024 monthly or \$48,282 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$23.21**

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 130 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In New York, the estimated mean (average) wage for a renter is \$23.01. 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.



NEW YORK	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>NEW YORK</b>	<b>\$23.21</b>	54%	\$1,207	\$48,282	3.2	\$70,477	\$1,762	\$21,143	\$529	3,317,613	47%	\$23.01	\$1,196	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$14.00</b>	47%	\$728	\$29,121	2.0	\$54,626	\$1,366	\$16,388	\$410	170,949	29%	\$9.68	\$503	1.4
<b><u>METROPOLITAN AREAS</u></b>														
ALBANY-SCHENECTADY-TROY MSA	\$16.69	40%	\$868	\$34,720	2.3	\$74,100	\$1,853	\$22,230	\$556	117,463	36%	\$12.96	\$674	1.3
BINGHAMTON MSA	\$13.40	47%	\$697	\$27,880	1.9	\$58,600	\$1,465	\$17,580	\$440	32,557	32%	\$10.60	\$551	1.3
BUFFALO-NIAGARA FALLS MSA	\$13.90	37%	\$723	\$28,920	1.9	\$63,500	\$1,588	\$19,050	\$476	158,545	34%	\$10.37	\$539	1.3
ELMIRA MSA	\$14.69	47%	\$764	\$30,560	2.1	\$55,500	\$1,388	\$16,650	\$416	10,890	31%	\$9.85	\$512	1.5
GLENS FALLS MSA	\$15.42	47%	\$802	\$32,080	2.2	\$59,400	\$1,485	\$17,820	\$446	13,514	28%	\$10.54	\$548	1.5
ITHACA MSA	\$17.75	47%	\$923	\$36,920	2.5	\$71,300	\$1,783	\$21,390	\$535	16,837	46%	\$11.58	\$602	1.5
KINGSTON MSA	\$18.54	47%	\$964	\$38,560	2.6	\$69,700	\$1,743	\$20,910	\$523	21,583	32%	\$9.86	\$513	1.9
NASSAU-SUFFOLK HMFA	\$30.40	57%	\$1,581	\$63,240	4.3	\$101,800	\$2,545	\$30,540	\$764	183,058	20%	\$14.31	\$744	2.1
NEW YORK HMFA	\$25.25	57%	\$1,313	\$52,520	3.5	\$62,790	\$1,570	\$18,837	\$471	2,141,488	68%	\$35.32	\$1,837	0.7
POUGHKEEPSIE-NEWBURGH-MIDDLETOWN MSA	\$21.48	49%	\$1,117	\$44,680	3.0	\$81,800	\$2,045	\$24,540	\$614	68,748	32%	\$11.87	\$617	1.8
ROCHESTER MSA	\$15.33	28%	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	127,405	32%	\$11.30	\$587	1.4
SYRACUSE MSA	\$14.50	36%	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	83,095	33%	\$10.94	\$569	1.3
UTICA-ROME MSA	\$13.88	47%	\$722	\$28,880	1.9	\$55,800	\$1,395	\$16,740	\$419	37,104	32%	\$9.28	\$482	1.5
WESTCHESTER COUNTY	\$30.96	66%	\$1,610	\$64,400	4.3	\$105,300	\$2,633	\$31,590	\$790	134,377	40%	\$18.63	\$969	1.7
<b><u>COUNTIES</u></b>														
ALBANY COUNTY	\$16.69	40%	\$868	\$34,720	2.3	\$74,100	\$1,853	\$22,230	\$556	50,970	42%	\$13.55	\$705	1.2
ALLEGANY COUNTY	\$12.79	47%	\$665	\$26,600	1.8	\$50,700	\$1,268	\$15,210	\$380	4,707	26%	\$8.43	\$438	1.5
BRONX COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$61,600	\$1,540	\$18,480	\$462	372,690	80%	\$17.59	\$915	1.4
BROOME COUNTY	\$13.40	47%	\$697	\$27,880	1.9	\$58,600	\$1,465	\$17,580	\$440	28,179	35%	\$10.10	\$525	1.3
CATTARAUGUS COUNTY	\$13.00	48%	\$676	\$27,040	1.8	\$51,000	\$1,275	\$15,300	\$383	8,192	26%	\$9.25	\$481	1.4
CAYUGA COUNTY	\$13.88	47%	\$722	\$28,880	1.9	\$58,900	\$1,473	\$17,670	\$442	8,553	28%	\$8.83	\$459	1.6
CHAUTAUQUA COUNTY	\$13.13	48%	\$683	\$27,320	1.8	\$51,900	\$1,298	\$15,570	\$389	16,758	31%	\$8.45	\$440	1.6
CHEMUNG COUNTY	\$14.69	47%	\$764	\$30,560	2.1	\$55,500	\$1,388	\$16,650	\$416	10,890	31%	\$9.85	\$512	1.5
CHENANGO COUNTY	\$13.10	47%	\$681	\$27,240	1.8	\$53,700	\$1,343	\$16,110	\$403	4,922	25%	\$10.41	\$541	1.3
CLINTON COUNTY	\$14.75	48%	\$767	\$30,680	2.1	\$60,900	\$1,523	\$18,270	\$457	9,261	31%	\$9.30	\$483	1.6
COLUMBIA COUNTY	\$16.10	47%	\$837	\$33,480	2.3	\$65,400	\$1,635	\$19,620	\$491	7,303	29%	\$10.27	\$534	1.6
CORTLAND COUNTY	\$14.29	47%	\$743	\$29,720	2.0	\$56,800	\$1,420	\$17,040	\$426	6,492	36%	\$9.08	\$472	1.6
DELAWARE COUNTY	\$13.25	48%	\$689	\$27,560	1.9	\$51,700	\$1,293	\$15,510	\$388	4,673	24%	\$11.41	\$593	1.2
DUTCHESS COUNTY	\$21.48	49%	\$1,117	\$44,680	3.0	\$81,800	\$2,045	\$24,540	\$614	30,908	31%	\$13.12	\$682	1.6
ERIE COUNTY	\$13.90	37%	\$723	\$28,920	1.9	\$63,500	\$1,588	\$19,050	\$476	132,093	35%	\$10.55	\$549	1.3
ESSEX COUNTY	\$13.88	47%	\$722	\$28,880	1.9	\$55,200	\$1,380	\$16,560	\$414	3,932	26%	\$9.19	\$478	1.5
FRANKLIN COUNTY	\$12.67	47%	\$659	\$26,360	1.8	\$50,200	\$1,255	\$15,060	\$377	5,320	30%	\$8.62	\$448	1.5
FULTON COUNTY	\$13.98	47%	\$727	\$29,080	2.0	\$50,900	\$1,273	\$15,270	\$382	6,103	28%	\$9.26	\$482	1.5
GENESEE COUNTY	\$15.21	47%	\$791	\$31,640	2.1	\$59,200	\$1,480	\$17,760	\$444	6,162	27%	\$9.09	\$473	1.7
GREENE COUNTY	\$15.21	47%	\$791	\$31,640	2.1	\$57,500	\$1,438	\$17,250	\$431	5,078	28%	\$9.03	\$469	1.7

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# NEW YORK

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
HAMILTON COUNTY	\$14.02	47%	\$729	\$29,160	2.0	\$52,100	\$1,303	\$15,630	\$391	488	21%	\$6.14	\$319	2.3
HERKIMER COUNTY	\$13.88	47%	\$722	\$28,880	1.9	\$55,800	\$1,395	\$16,740	\$419	7,416	29%	\$8.09	\$421	1.7
JEFFERSON COUNTY	\$14.50	47%	\$754	\$30,160	2.0	\$51,200	\$1,280	\$15,360	\$384	16,118	40%	\$10.61	\$552	1.4
KINGS COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$61,600	\$1,540	\$18,480	\$462	642,437	73%	\$15.45	\$803	1.6
LEWIS COUNTY	\$12.94	48%	\$673	\$26,920	1.8	\$50,200	\$1,255	\$15,060	\$377	2,306	23%	\$8.45	\$439	1.5
LIVINGSTON COUNTY	\$15.33	28%	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	5,641	25%	\$7.86	\$409	1.9
MADISON COUNTY	\$14.50	36%	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	6,356	25%	\$9.56	\$497	1.5
MONROE COUNTY	\$15.33	28%	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	100,054	35%	\$11.85	\$616	1.3
MONTGOMERY COUNTY	\$12.94	48%	\$673	\$26,920	1.8	\$54,400	\$1,360	\$16,320	\$408	6,583	33%	\$10.25	\$533	1.3
NASSAU COUNTY	\$30.40	57%	\$1,581	\$63,240	4.3	\$101,800	\$2,545	\$30,540	\$764	88,130	20%	\$14.48	\$753	2.1
NEW YORK COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$61,600	\$1,540	\$18,480	\$462	589,949	80%	\$48.36	\$2,515	0.5
NIAGARA COUNTY	\$13.90	37%	\$723	\$28,920	1.9	\$63,500	\$1,588	\$19,050	\$476	26,452	30%	\$9.18	\$478	1.5
ONEIDA COUNTY	\$13.88	47%	\$722	\$28,880	1.9	\$55,800	\$1,395	\$16,740	\$419	29,688	33%	\$9.45	\$491	1.5
ONONDAGA COUNTY	\$14.50	36%	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	64,338	36%	\$11.16	\$580	1.3
ONTARIO COUNTY	\$15.33	28%	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	10,140	26%	\$10.02	\$521	1.5
ORANGE COUNTY	\$21.48	49%	\$1,117	\$44,680	3.0	\$81,800	\$2,045	\$24,540	\$614	37,840	33%	\$10.73	\$558	2.0
ORLEANS COUNTY	\$15.33	28%	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	3,755	24%	\$7.71	\$401	2.0
OSWEGO COUNTY	\$14.50	36%	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	12,401	27%	\$9.96	\$518	1.5
OTSEGO COUNTY	\$13.69	47%	\$712	\$28,480	1.9	\$54,700	\$1,368	\$16,410	\$410	6,279	27%	\$9.92	\$516	1.4
PUTNAM COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$61,600	\$1,540	\$18,480	\$462	5,819	18%	\$11.85	\$616	2.1
QUEENS COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$61,600	\$1,540	\$18,480	\$462	447,770	57%	\$17.98	\$935	1.4
RENSSELAER COUNTY	\$16.69	40%	\$868	\$34,720	2.3	\$74,100	\$1,853	\$22,230	\$556	21,038	35%	\$12.04	\$626	1.4
RICHMOND COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$61,600	\$1,540	\$18,480	\$462	56,609	36%	\$11.57	\$602	2.2
ROCKLAND COUNTY	\$25.25	57%	\$1,313	\$52,520	3.5	\$102,000	\$2,550	\$30,600	\$765	26,214	28%	\$12.35	\$642	2.0
SARATOGA COUNTY	\$16.69	40%	\$868	\$34,720	2.3	\$74,100	\$1,853	\$22,230	\$556	21,848	28%	\$12.22	\$635	1.4
SCHENECTADY COUNTY	\$16.69	40%	\$868	\$34,720	2.3	\$74,100	\$1,853	\$22,230	\$556	20,646	35%	\$13.26	\$690	1.3
SCHOHARIE COUNTY	\$16.69	40%	\$868	\$34,720	2.3	\$74,100	\$1,853	\$22,230	\$556	2,961	25%	\$8.52	\$443	2.0
SCHUYLER COUNTY	\$14.12	47%	\$734	\$29,360	2.0	\$54,500	\$1,363	\$16,350	\$409	1,683	23%	\$8.30	\$431	1.7
SENECA COUNTY	\$14.90	47%	\$775	\$31,000	2.1	\$57,200	\$1,430	\$17,160	\$429	3,319	26%	\$9.00	\$468	1.7
ST. LAWRENCE COUNTY	\$12.98	48%	\$675	\$27,000	1.8	\$49,600	\$1,240	\$14,880	\$372	11,893	29%	\$8.58	\$446	1.5
STEBEN COUNTY	\$13.77	47%	\$716	\$28,640	1.9	\$53,800	\$1,345	\$16,140	\$404	10,487	27%	\$14.84	\$772	0.9
SUFFOLK COUNTY	\$30.40	57%	\$1,581	\$63,240	4.3	\$101,800	\$2,545	\$30,540	\$764	94,928	20%	\$14.13	\$735	2.2
SULLIVAN COUNTY	\$16.79	47%	\$873	\$34,920	2.3	\$59,100	\$1,478	\$17,730	\$443	8,816	32%	\$9.01	\$468	1.9
TIOGA COUNTY	\$13.40	47%	\$697	\$27,880	1.9	\$58,600	\$1,465	\$17,580	\$440	4,378	22%	\$13.74	\$714	1.0
TOMPKINS COUNTY	\$17.75	47%	\$923	\$36,920	2.5	\$71,300	\$1,783	\$21,390	\$535	16,837	46%	\$11.58	\$602	1.5
ULSTER COUNTY	\$18.54	47%	\$964	\$38,560	2.6	\$69,700	\$1,743	\$20,910	\$523	21,583	32%	\$9.86	\$513	1.9
WARREN COUNTY	\$15.42	47%	\$802	\$32,080	2.2	\$59,400	\$1,485	\$17,820	\$446	7,752	30%	\$10.55	\$548	1.5
WASHINGTON COUNTY	\$15.42	47%	\$802	\$32,080	2.2	\$59,400	\$1,485	\$17,820	\$446	5,762	26%	\$10.49	\$546	1.5
WAYNE COUNTY	\$15.33	28%	\$797	\$31,880	2.1	\$66,500	\$1,663	\$19,950	\$499	7,815	22%	\$8.86	\$461	1.7
WESTCHESTER COUNTY	\$30.96	66%	\$1,610	\$64,400	4.3	\$105,300	\$2,633	\$31,590	\$790	134,377	40%	\$18.63	\$969	1.7
WYOMING COUNTY	\$13.40	47%	\$697	\$27,880	1.9	\$59,300	\$1,483	\$17,790	\$445	3,446	23%	\$8.81	\$458	1.5
YATES COUNTY	\$13.71	47%	\$713	\$28,520	1.9	\$53,000	\$1,325	\$15,900	\$398	2,075	23%	\$8.32	\$433	1.6

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

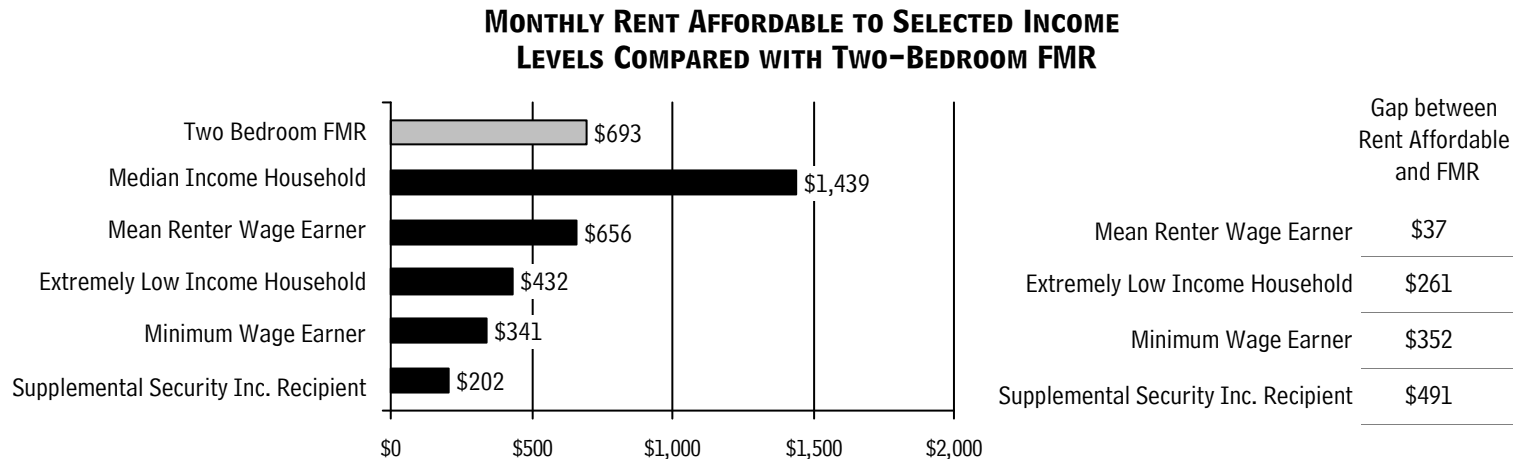
# NORTH CAROLINA

In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$693. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,311 monthly or \$27,736 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.33**

In North Carolina, 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 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 North Carolina, the estimated mean (average) wage for a renter is \$12.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 42 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



NORTH CAROLINA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>NORTH CAROLINA</b>	<b>\$13.33</b>	27%	\$693	\$27,736	2.0	\$57,555	\$1,439	\$17,266	\$432	959,743	31%	\$12.62	\$656	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.96</b>	39%	\$622	\$24,875	1.8	\$49,847	\$1,246	\$14,954	\$374	260,561	26%	\$9.67	\$503	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ANSON COUNTY HMFA	\$11.10	49%	\$577	\$23,080	1.7	\$44,100	\$1,103	\$13,230	\$331	2,213	24%	\$9.57	\$498	1.2
ASHEVILLE HMFA	\$13.27	33%	\$690	\$27,600	2.0	\$55,700	\$1,393	\$16,710	\$418	35,309	27%	\$11.14	\$579	1.2
BURLINGTON MSA	\$14.27	33%	\$742	\$29,680	2.2	\$54,700	\$1,368	\$16,410	\$410	15,408	30%	\$11.71	\$609	1.2
CHARLOTTE-GASTONIA-CONCORD HMFA	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	147,033	33%	\$16.39	\$852	0.9
DURHAM HMFA	\$15.90	26%	\$827	\$33,080	2.4	\$65,500	\$1,638	\$19,650	\$491	64,707	42%	\$18.08	\$940	0.9
FAYETTEVILLE HMFA	\$13.04	33%	\$678	\$27,120	2.0	\$51,600	\$1,290	\$15,480	\$387	43,610	41%	\$11.37	\$591	1.1
GOLDSBORO MSA	\$11.60	33%	\$603	\$24,120	1.8	\$49,800	\$1,245	\$14,940	\$374	14,786	35%	\$10.06	\$523	1.2
GREENE COUNTY HMFA	\$11.10	48%	\$577	\$23,080	1.7	\$44,800	\$1,120	\$13,440	\$336	1,697	25%	\$7.27	\$378	1.5
GREENSBORO-HIGH POINT HMFA	\$13.44	24%	\$699	\$27,960	2.1	\$58,500	\$1,463	\$17,550	\$439	74,833	34%	\$12.55	\$652	1.1
GREENVILLE HMFA	\$12.31	33%	\$640	\$25,600	1.9	\$53,500	\$1,338	\$16,050	\$401	22,000	42%	\$8.90	\$463	1.4
HAYWOOD COUNTY HMFA	\$12.17	37%	\$633	\$25,320	1.9	\$49,700	\$1,243	\$14,910	\$373	5,242	23%	\$10.12	\$526	1.2
HICKORY-LENOIR-MORGANTON MSA	\$11.81	33%	\$614	\$24,560	1.8	\$52,500	\$1,313	\$15,750	\$394	34,443	26%	\$11.44	\$595	1.0
HOKE COUNTY HMFA	\$12.04	32%	\$626	\$25,040	1.8	\$46,300	\$1,158	\$13,890	\$347	2,842	25%	\$7.85	\$408	1.5
JACKSONVILLE MSA	\$11.88	32%	\$618	\$24,720	1.8	\$48,100	\$1,203	\$14,430	\$361	20,154	42%	\$9.52	\$495	1.2
PENDER COUNTY HMFA	\$11.94	33%	\$621	\$24,840	1.8	\$51,300	\$1,283	\$15,390	\$385	2,794	17%	\$8.04	\$418	1.5
PERSON COUNTY HMFA	\$11.71	32%	\$609	\$24,360	1.8	\$54,300	\$1,358	\$16,290	\$407	3,576	25%	\$9.77	\$508	1.2
RALEIGH-CARY MSA	\$15.29	12%	\$795	\$31,800	2.3	\$76,900	\$1,923	\$23,070	\$577	98,920	32%	\$13.20	\$686	1.2
ROCKINGHAM COUNTY HMFA	\$11.23	31%	\$584	\$23,360	1.7	\$50,200	\$1,255	\$15,060	\$377	9,735	26%	\$9.98	\$519	1.1
ROCKY MOUNT MSA	\$11.10	14%	\$577	\$23,080	1.7	\$49,900	\$1,248	\$14,970	\$374	18,199	34%	\$9.93	\$517	1.1
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	1,280	19%	\$8.99	\$468	1.9
WILMINGTON HMFA	\$15.13	32%	\$787	\$31,480	2.3	\$57,600	\$1,440	\$17,280	\$432	29,486	30%	\$10.33	\$537	1.5
WINSTON-SALEM MSA	\$12.81	30%	\$666	\$26,640	2.0	\$59,700	\$1,493	\$17,910	\$448	50,915	30%	\$12.46	\$648	1.0
<b><u>COUNTIES</u></b>														
ALAMANCE COUNTY	\$14.27	33%	\$742	\$29,680	2.2	\$54,700	\$1,368	\$16,410	\$410	15,408	30%	\$11.71	\$609	1.2
ALEXANDER COUNTY	\$11.81	33%	\$614	\$24,560	1.8	\$52,500	\$1,313	\$15,750	\$394	2,560	19%	\$9.32	\$485	1.3
ALLEGHANY COUNTY	\$11.10	44%	\$577	\$23,080	1.7	\$47,300	\$1,183	\$14,190	\$355	966	21%	\$7.25	\$377	1.5
ANSON COUNTY	\$11.10	49%	\$577	\$23,080	1.7	\$44,100	\$1,103	\$13,230	\$331	2,213	24%	\$9.57	\$498	1.2
ASHE COUNTY	\$11.10	54%	\$577	\$23,080	1.7	\$44,300	\$1,108	\$13,290	\$332	1,975	19%	\$8.84	\$460	1.3
AVERY COUNTY	\$12.44	33%	\$647	\$25,880	1.9	\$46,000	\$1,150	\$13,800	\$345	1,273	19%	\$8.49	\$441	1.5
BEAUFORT COUNTY	\$11.10	37%	\$577	\$23,080	1.7	\$48,600	\$1,215	\$14,580	\$365	4,563	25%	\$8.07	\$420	1.4
BERTIE COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$37,100	\$928	\$11,130	\$278	1,942	25%	\$8.51	\$443	1.3
BLADEN COUNTY	\$11.10	63%	\$577	\$23,080	1.7	\$41,800	\$1,045	\$12,540	\$314	2,864	22%	\$7.23	\$376	1.5
BRUNSWICK COUNTY	\$15.13	32%	\$787	\$31,480	2.3	\$57,600	\$1,440	\$17,280	\$432	5,418	18%	\$9.72	\$505	1.6
BUNCOMBE COUNTY	\$13.27	33%	\$690	\$27,600	2.0	\$55,700	\$1,393	\$16,710	\$418	25,501	30%	\$11.29	\$587	1.2
BURKE COUNTY	\$11.81	33%	\$614	\$24,560	1.8	\$52,500	\$1,313	\$15,750	\$394	8,931	26%	\$11.39	\$592	1.0

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# NORTH CAROLINA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
CABARRUS COUNTY	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	12,545	25%	\$11.98	\$623	1.2
CALDWELL COUNTY	\$11.81	33%	\$614	\$24,560	1.8	\$52,500	\$1,313	\$15,750	\$394	7,718	25%	\$10.08	\$524	1.2
CAMDEN COUNTY	\$12.62	33%	\$656	\$26,240	1.9	\$55,800	\$1,395	\$16,740	\$419	440	17%	\$12.58	\$654	1.0
CARTERET COUNTY	\$12.19	32%	\$634	\$25,360	1.9	\$57,000	\$1,425	\$17,100	\$428	5,889	23%	\$8.01	\$416	1.5
CASWELL COUNTY	\$11.38	32%	\$592	\$23,680	1.7	\$51,500	\$1,288	\$15,450	\$386	1,787	21%	\$7.63	\$397	1.5
CATAWBA COUNTY	\$11.81	33%	\$614	\$24,560	1.8	\$52,500	\$1,313	\$15,750	\$394	15,234	27%	\$12.07	\$628	1.0
CHATHAM COUNTY	\$15.90	26%	\$827	\$33,080	2.4	\$65,500	\$1,638	\$19,650	\$491	4,502	23%	\$10.55	\$549	1.5
CHEROKEE COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$41,800	\$1,045	\$12,540	\$314	1,846	18%	\$8.21	\$427	1.4
CHOWAN COUNTY	\$12.62	33%	\$656	\$26,240	1.9	\$45,500	\$1,138	\$13,650	\$341	1,546	28%	\$7.36	\$383	1.7
CLAY COUNTY	\$11.10	35%	\$577	\$23,080	1.7	\$47,100	\$1,178	\$14,130	\$353	592	15%	\$7.70	\$400	1.4
CLEVELAND COUNTY	\$13.12	56%	\$682	\$27,280	2.0	\$50,900	\$1,273	\$15,270	\$382	10,043	27%	\$10.41	\$541	1.3
COLUMBUS COUNTY	\$11.10	49%	\$577	\$23,080	1.7	\$42,200	\$1,055	\$12,660	\$317	5,033	24%	\$8.75	\$455	1.3
CRAVEN COUNTY	\$12.12	32%	\$630	\$25,200	1.8	\$53,500	\$1,338	\$16,050	\$401	11,514	33%	\$11.38	\$592	1.1
CUMBERLAND COUNTY	\$13.04	33%	\$678	\$27,120	2.0	\$51,600	\$1,290	\$15,480	\$387	43,610	41%	\$11.37	\$591	1.1
CURRITUCK COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	1,280	19%	\$8.99	\$468	1.9
DARE COUNTY	\$15.42	33%	\$802	\$32,080	2.4	\$60,600	\$1,515	\$18,180	\$455	3,236	26%	\$9.43	\$490	1.6
DAVIDSON COUNTY	\$11.50	32%	\$598	\$23,920	1.8	\$55,200	\$1,380	\$16,560	\$414	14,996	26%	\$9.94	\$517	1.2
DAVIE COUNTY	\$12.81	30%	\$666	\$26,640	2.0	\$59,700	\$1,493	\$17,910	\$448	2,296	17%	\$9.20	\$478	1.4
DUPLIN COUNTY	\$11.10	57%	\$577	\$23,080	1.7	\$42,700	\$1,068	\$12,810	\$320	4,586	25%	\$9.42	\$490	1.2
DURHAM COUNTY	\$15.90	26%	\$827	\$33,080	2.4	\$65,500	\$1,638	\$19,650	\$491	40,737	46%	\$20.13	\$1,047	0.8
EDGECOMBE COUNTY	\$11.10	14%	\$577	\$23,080	1.7	\$49,900	\$1,248	\$14,970	\$374	7,332	36%	\$10.24	\$533	1.1
FORSYTH COUNTY	\$12.81	30%	\$666	\$26,640	2.0	\$59,700	\$1,493	\$17,910	\$448	42,599	34%	\$12.90	\$671	1.0
FRANKLIN COUNTY	\$15.29	12%	\$795	\$31,800	2.3	\$76,900	\$1,923	\$23,070	\$577	3,963	22%	\$11.11	\$578	1.4
GASTON COUNTY	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	23,031	31%	\$11.71	\$609	1.2
GATES COUNTY	\$12.62	33%	\$656	\$26,240	1.9	\$51,000	\$1,275	\$15,300	\$383	701	18%	\$7.84	\$408	1.6
GRAHAM COUNTY	\$11.10	35%	\$577	\$23,080	1.7	\$40,300	\$1,008	\$12,090	\$302	579	17%	\$6.86	\$357	1.6
GRANVILLE COUNTY	\$12.31	33%	\$640	\$25,600	1.9	\$57,600	\$1,440	\$17,280	\$432	4,150	25%	\$9.69	\$504	1.3
GREENE COUNTY	\$11.10	48%	\$577	\$23,080	1.7	\$44,800	\$1,120	\$13,440	\$336	1,697	25%	\$7.27	\$378	1.5
GUILFORD COUNTY	\$13.44	24%	\$699	\$27,960	2.1	\$58,500	\$1,463	\$17,550	\$439	62,967	37%	\$12.91	\$671	1.0
HALIFAX COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$41,200	\$1,030	\$12,360	\$309	7,295	33%	\$8.08	\$420	1.4
HARNETT COUNTY	\$11.38	32%	\$592	\$23,680	1.7	\$51,500	\$1,288	\$15,450	\$386	10,047	30%	\$9.13	\$475	1.2
HAYWOOD COUNTY	\$12.17	37%	\$633	\$25,320	1.9	\$49,700	\$1,243	\$14,910	\$373	5,242	23%	\$10.12	\$526	1.2
HENDERSON COUNTY	\$13.27	33%	\$690	\$27,600	2.0	\$55,700	\$1,393	\$16,710	\$418	7,931	21%	\$10.93	\$568	1.2
HERTFORD COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$39,300	\$983	\$11,790	\$295	2,683	30%	\$10.48	\$545	1.1
HOKE COUNTY	\$12.04	32%	\$626	\$25,040	1.8	\$46,300	\$1,158	\$13,890	\$347	2,842	25%	\$7.85	\$408	1.5
HYDE COUNTY	\$12.62	33%	\$656	\$26,240	1.9	\$43,700	\$1,093	\$13,110	\$328	472	22%	\$9.29	\$483	1.4
IREDELL COUNTY	\$13.46	33%	\$700	\$28,000	2.1	\$59,900	\$1,498	\$17,970	\$449	11,680	25%	\$12.12	\$630	1.1
JACKSON COUNTY	\$11.83	46%	\$615	\$24,600	1.8	\$50,200	\$1,255	\$15,060	\$377	3,630	28%	\$8.68	\$451	1.4
JOHNSTON COUNTY	\$15.29	12%	\$795	\$31,800	2.3	\$76,900	\$1,923	\$23,070	\$577	12,373	27%	\$9.51	\$495	1.6
JONES COUNTY	\$12.10	33%	\$629	\$25,160	1.8	\$43,200	\$1,080	\$12,960	\$324	830	20%	\$8.05	\$419	1.5
LEE COUNTY	\$12.54	33%	\$652	\$26,080	1.9	\$55,000	\$1,375	\$16,500	\$413	5,230	28%	\$11.47	\$597	1.1
LENOIR COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$46,700	\$1,168	\$14,010	\$350	7,878	33%	\$8.15	\$424	1.4

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# NORTH CAROLINA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LINCOLN COUNTY	\$11.88	33%	\$618	\$24,720	1.8	\$57,300	\$1,433	\$17,190	\$430	5,165	21%	\$10.20	\$530	1.2
MACON COUNTY	\$11.79	33%	\$613	\$24,520	1.8	\$48,200	\$1,205	\$14,460	\$362	2,395	19%	\$9.79	\$509	1.2
MADISON COUNTY	\$13.27	33%	\$690	\$27,600	2.0	\$55,700	\$1,393	\$16,710	\$418	1,877	23%	\$8.35	\$434	1.6
MARTIN COUNTY	\$11.10	48%	\$577	\$23,080	1.7	\$42,500	\$1,063	\$12,750	\$319	2,827	28%	\$8.82	\$459	1.3
MCDOWELL COUNTY	\$12.29	56%	\$639	\$25,560	1.9	\$46,800	\$1,170	\$14,040	\$351	3,788	23%	\$10.17	\$529	1.2
MECKLENBURG COUNTY	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	103,024	38%	\$17.95	\$934	0.8
MITCHELL COUNTY	\$12.44	33%	\$647	\$25,880	1.9	\$44,700	\$1,118	\$13,410	\$335	1,254	19%	\$9.86	\$513	1.3
MONTGOMERY COUNTY	\$11.10	44%	\$577	\$23,080	1.7	\$45,800	\$1,145	\$13,740	\$344	2,312	23%	\$9.29	\$483	1.2
MOORE COUNTY	\$12.87	33%	\$669	\$26,760	2.0	\$60,300	\$1,508	\$18,090	\$452	6,570	21%	\$10.16	\$528	1.3
NASH COUNTY	\$11.10	14%	\$577	\$23,080	1.7	\$49,900	\$1,248	\$14,970	\$374	10,867	32%	\$9.80	\$509	1.1
NEW HANOVER COUNTY	\$15.13	32%	\$787	\$31,480	2.3	\$57,600	\$1,440	\$17,280	\$432	24,068	35%	\$10.49	\$545	1.4
NORTHAMPTON COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$42,600	\$1,065	\$12,780	\$320	2,016	23%	\$7.19	\$374	1.5
ONSLow COUNTY	\$11.88	32%	\$618	\$24,720	1.8	\$48,100	\$1,203	\$14,430	\$361	20,154	42%	\$9.52	\$495	1.2
ORANGE COUNTY	\$15.90	26%	\$827	\$33,080	2.4	\$65,500	\$1,638	\$19,650	\$491	19,468	42%	\$10.90	\$567	1.5
PAMLICO COUNTY	\$11.10	38%	\$577	\$23,080	1.7	\$51,200	\$1,280	\$15,360	\$384	925	18%	\$7.38	\$384	1.5
PASQUOTANK COUNTY	\$12.46	33%	\$648	\$25,920	1.9	\$47,400	\$1,185	\$14,220	\$356	4,424	34%	\$8.98	\$467	1.4
PENDER COUNTY	\$11.94	33%	\$621	\$24,840	1.8	\$51,300	\$1,283	\$15,390	\$385	2,794	17%	\$8.04	\$418	1.5
PERQUIMANS COUNTY	\$12.62	33%	\$656	\$26,240	1.9	\$43,300	\$1,083	\$12,990	\$325	994	21%	\$6.57	\$342	1.9
PERSON COUNTY	\$11.71	32%	\$609	\$24,360	1.8	\$54,300	\$1,358	\$16,290	\$407	3,576	25%	\$9.77	\$508	1.2
PITT COUNTY	\$12.31	33%	\$640	\$25,600	1.9	\$53,500	\$1,338	\$16,050	\$401	22,000	42%	\$8.90	\$463	1.4
POLK COUNTY	\$12.63	56%	\$657	\$26,280	1.9	\$55,400	\$1,385	\$16,620	\$416	1,690	21%	\$10.73	\$558	1.2
RANDOLPH COUNTY	\$13.44	24%	\$699	\$27,960	2.1	\$58,500	\$1,463	\$17,550	\$439	11,866	23%	\$10.43	\$542	1.3
RICHMOND COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$43,200	\$1,080	\$12,960	\$324	5,003	28%	\$8.76	\$456	1.3
ROBESON COUNTY	\$11.10	37%	\$577	\$23,080	1.7	\$39,400	\$985	\$11,820	\$296	11,898	27%	\$7.35	\$382	1.5
ROCKINGHAM COUNTY	\$11.23	31%	\$584	\$23,360	1.7	\$50,200	\$1,255	\$15,060	\$377	9,735	26%	\$9.98	\$519	1.1
ROWAN COUNTY	\$12.65	37%	\$658	\$26,320	1.9	\$55,000	\$1,375	\$16,500	\$413	13,203	26%	\$12.56	\$653	1.0
RUTHERFORD COUNTY	\$12.33	56%	\$641	\$25,640	1.9	\$46,200	\$1,155	\$13,860	\$347	6,424	26%	\$9.39	\$488	1.3
SAMPSON COUNTY	\$11.10	58%	\$577	\$23,080	1.7	\$45,600	\$1,140	\$13,680	\$342	5,910	27%	\$9.60	\$499	1.2
SCOTLAND COUNTY	\$11.65	33%	\$606	\$24,240	1.8	\$48,200	\$1,205	\$14,460	\$362	4,138	31%	\$8.14	\$423	1.4
STANLY COUNTY	\$11.38	32%	\$592	\$23,680	1.7	\$53,600	\$1,340	\$16,080	\$402	5,278	24%	\$10.27	\$534	1.1
STOKES COUNTY	\$12.81	30%	\$666	\$26,640	2.0	\$59,700	\$1,493	\$17,910	\$448	3,156	18%	\$8.75	\$455	1.5
SURRY COUNTY	\$11.10	45%	\$577	\$23,080	1.7	\$47,700	\$1,193	\$14,310	\$358	6,721	24%	\$9.22	\$479	1.2
SWAIN COUNTY	\$11.10	35%	\$577	\$23,080	1.7	\$41,500	\$1,038	\$12,450	\$311	1,188	23%	\$8.06	\$419	1.4
TRANSYLVANIA COUNTY	\$14.15	67%	\$736	\$29,440	2.2	\$55,500	\$1,388	\$16,650	\$416	2,536	21%	\$8.52	\$443	1.7
TYRRELL COUNTY	\$12.62	33%	\$656	\$26,240	1.9	\$39,900	\$998	\$11,970	\$299	387	25%	\$6.67	\$347	1.9
UNION COUNTY	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	8,433	19%	\$11.01	\$572	1.3
VANCE COUNTY	\$11.10	33%	\$577	\$23,080	1.7	\$43,800	\$1,095	\$13,140	\$329	5,473	34%	\$8.60	\$447	1.3
WAKE COUNTY	\$15.29	12%	\$795	\$31,800	2.3	\$76,900	\$1,923	\$23,070	\$577	82,584	34%	\$13.61	\$708	1.1
WARREN COUNTY	\$11.31	33%	\$588	\$23,520	1.7	\$41,300	\$1,033	\$12,390	\$310	1,756	23%	\$6.84	\$356	1.7
WASHINGTON COUNTY	\$11.88	33%	\$618	\$24,720	1.8	\$42,900	\$1,073	\$12,870	\$322	1,420	26%	\$5.43	\$283	2.2
WATAUGA COUNTY	\$14.17	33%	\$737	\$29,480	2.2	\$56,200	\$1,405	\$16,860	\$422	6,144	37%	\$7.64	\$397	1.9
WAYNE COUNTY	\$11.60	33%	\$603	\$24,120	1.8	\$49,800	\$1,245	\$14,940	\$374	14,786	35%	\$10.06	\$523	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



# NORTH CAROLINA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>WILKES COUNTY</b>	<b>\$11.10</b>	41%	\$577	\$23,080	1.7	\$50,000	\$1,250	\$15,000	\$375	5,877	22%	\$9.74	\$506	1.1
<b>WILSON COUNTY</b>	<b>\$12.71</b>	32%	\$661	\$26,440	1.9	\$49,700	\$1,243	\$14,910	\$373	11,101	39%	\$11.34	\$590	1.1
<b>YADKIN COUNTY</b>	<b>\$12.81</b>	30%	\$666	\$26,640	2.0	\$59,700	\$1,493	\$17,910	\$448	2,864	20%	\$9.76	\$507	1.3
<b>YANCEY COUNTY</b>	<b>\$11.10</b>	46%	\$577	\$23,080	1.7	\$44,100	\$1,103	\$13,230	\$331	1,478	20%	\$8.70	\$453	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

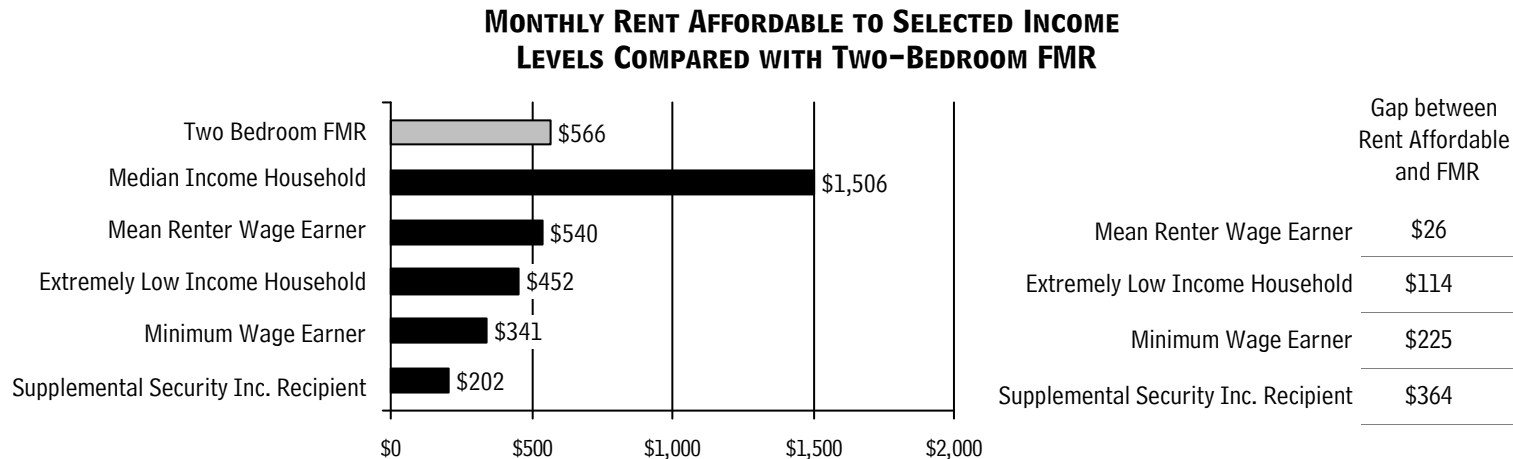
# NORTH DAKOTA

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$566. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,886 monthly or \$22,631 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$10.88**

In North Dakota, 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 North Dakota, 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 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.



NORTH DAKOTA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>NORTH DAKOTA</b>	<b>\$10.88</b>	30%	\$566	\$22,631	1.7	\$60,230	\$1,506	\$18,069	\$452	85,842	33%	\$10.39	\$540	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.03</b>	30%	\$522	\$20,864	1.5	\$55,360	\$1,384	\$16,608	\$415	39,374	28%	\$9.84	\$512	1.0
<b><u>METROPOLITAN AREAS</u></b>														
<b>BISMARCK MSA</b>	<b>\$10.73</b>	25%	\$558	\$22,320	1.6	\$66,800	\$1,670	\$20,040	\$501	11,265	30%	\$9.82	\$511	1.1
<b>FARGO MSA</b>	<b>\$11.92</b>	33%	\$620	\$24,800	1.8	\$68,200	\$1,705	\$20,460	\$512	23,423	46%	\$11.50	\$598	1.0
<b>GRAND FORKS MSA</b>	<b>\$11.79</b>	27%	\$613	\$24,520	1.8	\$61,800	\$1,545	\$18,540	\$464	11,780	46%	\$10.14	\$527	1.2
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$47,700	\$1,193	\$14,310	\$358	326	29%	\$10.26	\$534	1.0
<b>BARNES COUNTY</b>	<b>\$9.83</b>	39%	\$511	\$20,440	1.5	\$58,600	\$1,465	\$17,580	\$440	1,410	29%	\$7.91	\$411	1.2
<b>BENSON COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$43,900	\$1,098	\$13,170	\$329	738	32%	\$9.53	\$496	1.0
<b>BILLINGS COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$49,500	\$1,238	\$14,850	\$371	87	24%	\$10.87	\$565	0.9
<b>BOTTINEAU COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$52,400	\$1,310	\$15,720	\$393	592	20%	\$9.11	\$474	1.1
<b>BOWMAN COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$55,000	\$1,375	\$16,500	\$413	279	21%	\$11.72	\$610	0.8
<b>BURKE COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$43,500	\$1,088	\$13,050	\$326	156	15%	\$11.39	\$592	0.9
<b>BURLEIGH COUNTY</b>	<b>\$10.73</b>	25%	\$558	\$22,320	1.6	\$66,800	\$1,670	\$20,040	\$501	8,848	32%	\$10.08	\$524	1.1
<b>CASS COUNTY</b>	<b>\$11.92</b>	33%	\$620	\$24,800	1.8	\$68,200	\$1,705	\$20,460	\$512	23,423	46%	\$11.50	\$598	1.0
<b>CAVALIER COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$55,000	\$1,375	\$16,500	\$413	374	19%	\$10.19	\$530	1.0
<b>DICKEY COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$51,100	\$1,278	\$15,330	\$383	654	29%	\$8.65	\$450	1.1
<b>DIVIDE COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$54,600	\$1,365	\$16,380	\$410	182	18%	\$7.36	\$383	1.3
<b>DUNN COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$47,800	\$1,195	\$14,340	\$359	277	20%	\$8.18	\$426	1.2
<b>EDDY COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$52,500	\$1,313	\$15,750	\$394	287	25%	\$7.82	\$407	1.3
<b>EMMONS COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$44,200	\$1,105	\$13,260	\$332	283	16%	\$8.51	\$443	1.2
<b>FOSTER COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$56,300	\$1,408	\$16,890	\$422	396	26%	\$9.54	\$496	1.0
<b>GOLDEN VALLEY COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$51,300	\$1,283	\$15,390	\$385	169	22%	\$8.28	\$430	1.2
<b>GRAND FORKS COUNTY</b>	<b>\$11.79</b>	27%	\$613	\$24,520	1.8	\$61,800	\$1,545	\$18,540	\$464	11,780	46%	\$10.14	\$527	1.2
<b>GRANT COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$42,500	\$1,063	\$12,750	\$319	244	20%	\$8.80	\$457	1.1
<b>GRIGGS COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$53,500	\$1,338	\$16,050	\$401	255	22%	\$7.97	\$414	1.2
<b>HETTINGER COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$48,200	\$1,205	\$14,460	\$362	181	16%	\$7.75	\$403	1.3
<b>KIDDER COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$42,400	\$1,060	\$12,720	\$318	210	18%	\$9.87	\$513	1.0
<b>LaMOURE COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$50,700	\$1,268	\$15,210	\$380	369	19%	\$9.01	\$468	1.1
<b>LOGAN COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$46,200	\$1,155	\$13,860	\$347	141	15%	\$7.29	\$379	1.4
<b>McHENRY COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$49,600	\$1,240	\$14,880	\$372	467	18%	\$10.41	\$541	1.0
<b>McINTOSH COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$44,200	\$1,105	\$13,260	\$332	253	17%	\$9.13	\$475	1.1
<b>McKENZIE COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$47,400	\$1,185	\$14,220	\$356	562	26%	\$16.19	\$842	0.6
<b>McLEAN COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$55,100	\$1,378	\$16,530	\$413	675	18%	\$11.28	\$587	0.9
<b>MERCER COUNTY</b>	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$72,300	\$1,808	\$21,690	\$542	522	16%	\$10.94	\$569	0.9
<b>MORTON COUNTY</b>	<b>\$10.73</b>	25%	\$558	\$22,320	1.6	\$66,800	\$1,670	\$20,040	\$501	2,417	24%	\$8.49	\$441	1.3
<b>MOUNTRAIL COUNTY</b>	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$44,300	\$1,108	\$13,290	\$332	701	27%	\$10.58	\$550	1.0

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# NORTH DAKOTA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
NELSON COUNTY	<b>\$11.29</b>	24%	\$587	\$23,480	1.7	\$51,900	\$1,298	\$15,570	\$389	321	20%	\$6.80	\$353	1.7
OLIVER COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$63,100	\$1,578	\$18,930	\$473	114	14%	\$15.39	\$800	0.6
PEMBINA COUNTY	<b>\$11.29</b>	24%	\$587	\$23,480	1.7	\$63,000	\$1,575	\$18,900	\$473	766	22%	\$10.43	\$543	1.1
PIERCE COUNTY	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$47,900	\$1,198	\$14,370	\$359	528	27%	\$8.87	\$461	1.2
RAMSEY COUNTY	<b>\$9.87</b>	25%	\$513	\$20,520	1.5	\$59,000	\$1,475	\$17,700	\$443	1,738	35%	\$6.80	\$354	1.5
RANSOM COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$62,400	\$1,560	\$18,720	\$468	575	24%	\$7.66	\$398	1.3
RENVILLE COUNTY	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$50,000	\$1,250	\$15,000	\$375	242	22%	\$9.65	\$502	1.1
RICHLAND COUNTY	<b>\$10.13</b>	24%	\$527	\$21,080	1.5	\$63,200	\$1,580	\$18,960	\$474	2,098	30%	\$9.96	\$518	1.0
ROLETTE COUNTY	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$41,400	\$1,035	\$12,420	\$311	1,484	33%	\$5.59	\$291	1.8
SARGENT COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$61,200	\$1,530	\$18,360	\$459	364	20%	\$15.38	\$800	0.6
SHERIDAN COUNTY	<b>\$10.23</b>	25%	\$532	\$21,280	1.6	\$41,900	\$1,048	\$12,570	\$314	111	15%	\$7.14	\$371	1.4
SIoux COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$33,400	\$835	\$10,020	\$251	590	54%	\$8.60	\$447	1.1
SLOPE COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$36,200	\$905	\$10,860	\$272	40	13%	\$17.12	\$890	0.6
STARK COUNTY	<b>\$9.83</b>	38%	\$511	\$20,440	1.5	\$58,200	\$1,455	\$17,460	\$437	2,657	30%	\$8.85	\$460	1.1
STEELE COUNTY	<b>\$11.29</b>	24%	\$587	\$23,480	1.7	\$61,100	\$1,528	\$18,330	\$458	213	23%	\$10.57	\$549	1.1
STUTSMAN COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$59,600	\$1,490	\$17,880	\$447	2,939	33%	\$8.76	\$455	1.1
TOWNER COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$54,700	\$1,368	\$16,410	\$410	306	25%	\$7.37	\$383	1.3
TRAILL COUNTY	<b>\$11.29</b>	24%	\$587	\$23,480	1.7	\$63,800	\$1,595	\$19,140	\$479	921	28%	\$8.58	\$446	1.3
WALSH COUNTY	<b>\$11.29</b>	24%	\$587	\$23,480	1.7	\$57,900	\$1,448	\$17,370	\$434	1,166	23%	\$8.70	\$452	1.3
WARD COUNTY	<b>\$9.83</b>	25%	\$511	\$20,440	1.5	\$58,300	\$1,458	\$17,490	\$437	8,588	37%	\$10.19	\$530	1.0
WELLS COUNTY	<b>\$9.83</b>	37%	\$511	\$20,440	1.5	\$54,600	\$1,365	\$16,380	\$410	520	23%	\$6.80	\$354	1.4
WILLIAMS COUNTY	<b>\$9.83</b>	42%	\$511	\$20,440	1.5	\$54,300	\$1,358	\$16,290	\$407	2,303	28%	\$13.25	\$689	0.7

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

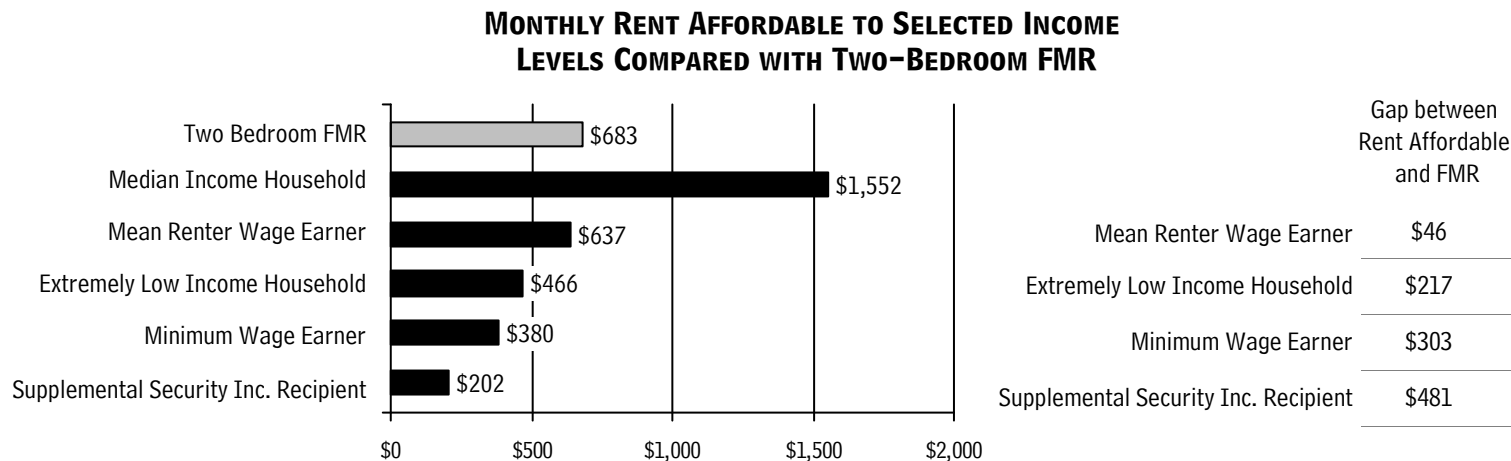
# OHIO

In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$683. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,277 monthly or \$27,326 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.14**

In Ohio, a minimum wage worker earns an hourly wage of \$7.30. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 72 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$12.24. 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.



OHIO	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>OHIO</b>	<b>\$13.14</b>	27%	\$683	\$27,326	1.8	\$62,073	\$1,552	\$18,622	\$466	1,373,259	31%	\$12.24	\$637	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.58</b>	32%	\$602	\$24,090	1.6	\$53,740	\$1,343	\$16,122	\$403	212,207	25%	\$10.47	\$544	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>AKRON MSA</b>	<b>\$14.50</b>	30%	\$754	\$30,160	2.0	\$65,000	\$1,625	\$19,500	\$488	81,016	30%	\$11.62	\$604	1.2
<b>BROWN COUNTY HMFA</b>	<b>\$11.62</b>	32%	\$604	\$24,160	1.6	\$53,400	\$1,335	\$16,020	\$401	3,188	20%	\$8.17	\$425	1.4
<b>CANTON–MASSILLON MSA</b>	<b>\$12.23</b>	27%	\$636	\$25,440	1.7	\$57,700	\$1,443	\$17,310	\$433	43,141	27%	\$10.54	\$548	1.2
<b>CINCINNATI–MIDDLETON HMFA</b>	<b>\$14.10</b>	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	202,891	34%	\$13.33	\$693	1.1
<b>CLEVELAND–ELYRIA–MENTOR MSA</b>	<b>\$13.35</b>	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	272,287	32%	\$13.15	\$684	1.0
<b>COLUMBUS HMFA</b>	<b>\$14.23</b>	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	232,257	37%	\$13.76	\$716	1.0
<b>DAYTON HMFA</b>	<b>\$13.21</b>	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	108,401	34%	\$12.31	\$640	1.1
<b>HUNTINGTON–ASHLAND MSA</b>	<b>\$11.19</b>	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	6,221	25%	\$7.68	\$399	1.5
<b>LIMA MSA</b>	<b>\$11.42</b>	29%	\$594	\$23,760	1.6	\$56,400	\$1,410	\$16,920	\$423	11,356	28%	\$10.35	\$538	1.1
<b>MANSFIELD MSA</b>	<b>\$11.54</b>	29%	\$600	\$24,000	1.6	\$55,600	\$1,390	\$16,680	\$417	14,090	28%	\$10.32	\$537	1.1
<b>PARKERSBURG–MARIETTA–VIENNA MSA</b>	<b>\$11.12</b>	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	5,972	24%	\$10.24	\$533	1.1
<b>PREBLE COUNTY HMFA</b>	<b>\$12.33</b>	29%	\$641	\$25,640	1.7	\$58,800	\$1,470	\$17,640	\$441	3,370	21%	\$10.29	\$535	1.2
<b>SANDUSKY MSA</b>	<b>\$12.65</b>	30%	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	8,873	28%	\$10.04	\$522	1.3
<b>SPRINGFIELD MSA</b>	<b>\$12.29</b>	29%	\$639	\$25,560	1.7	\$56,800	\$1,420	\$17,040	\$426	16,158	29%	\$9.43	\$490	1.3
<b>TOLEDO MSA</b>	<b>\$12.62</b>	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	82,907	32%	\$11.34	\$590	1.1
<b>UNION COUNTY HMFA</b>	<b>\$14.40</b>	24%	\$749	\$29,960	2.0	\$76,800	\$1,920	\$23,040	\$576	3,228	23%	\$15.71	\$817	0.9
<b>WEIRTON–STEUBENVILLE MSA</b>	<b>\$11.10</b>	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	7,818	26%	\$10.40	\$541	1.1
<b>WHEELING MSA</b>	<b>\$11.10</b>	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	7,065	25%	\$7.80	\$406	1.4
<b>YOUNGSTOWN–WARREN–BOARDMAN HMFA</b>	<b>\$11.31</b>	25%	\$588	\$23,520	1.5	\$54,300	\$1,358	\$16,290	\$407	50,813	27%	\$10.32	\$537	1.1
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$11.10</b>	55%	\$577	\$23,080	1.5	\$42,300	\$1,058	\$12,690	\$317	2,740	26%	\$9.88	\$514	1.1
<b>ALLEN COUNTY</b>	<b>\$11.42</b>	29%	\$594	\$23,760	1.6	\$56,400	\$1,410	\$16,920	\$423	11,356	28%	\$10.35	\$538	1.1
<b>ASHLAND COUNTY</b>	<b>\$12.15</b>	30%	\$632	\$25,280	1.7	\$58,400	\$1,460	\$17,520	\$438	4,760	24%	\$10.38	\$540	1.2
<b>ASHTABULA COUNTY</b>	<b>\$12.10</b>	28%	\$629	\$25,160	1.7	\$50,800	\$1,270	\$15,240	\$381	10,210	26%	\$9.47	\$492	1.3
<b>ATHENS COUNTY</b>	<b>\$11.13</b>	30%	\$579	\$23,160	1.5	\$49,800	\$1,245	\$14,940	\$374	8,905	40%	\$6.21	\$323	1.8
<b>AUGLAIZE COUNTY</b>	<b>\$11.50</b>	29%	\$598	\$23,920	1.6	\$62,800	\$1,570	\$18,840	\$471	3,840	22%	\$12.47	\$648	0.9
<b>BELMONT COUNTY</b>	<b>\$11.10</b>	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	7,065	25%	\$7.80	\$406	1.4
<b>BROWN COUNTY</b>	<b>\$11.62</b>	32%	\$604	\$24,160	1.6	\$53,400	\$1,335	\$16,020	\$401	3,188	20%	\$8.17	\$425	1.4
<b>BUTLER COUNTY</b>	<b>\$14.10</b>	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	34,961	28%	\$11.68	\$608	1.2
<b>CARROLL COUNTY</b>	<b>\$12.23</b>	27%	\$636	\$25,440	1.7	\$57,700	\$1,443	\$17,310	\$433	2,222	20%	\$8.19	\$426	1.5
<b>CHAMPAIGN COUNTY</b>	<b>\$11.96</b>	30%	\$622	\$24,880	1.6	\$59,800	\$1,495	\$17,940	\$449	3,594	24%	\$10.71	\$557	1.1
<b>CLARK COUNTY</b>	<b>\$12.29</b>	29%	\$639	\$25,560	1.7	\$56,800	\$1,420	\$17,040	\$426	16,158	29%	\$9.43	\$490	1.3
<b>CLERMONT COUNTY</b>	<b>\$14.10</b>	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	16,660	25%	\$11.41	\$593	1.2
<b>CLINTON COUNTY</b>	<b>\$11.83</b>	29%	\$615	\$24,600	1.6	\$59,000	\$1,475	\$17,700	\$443	4,799	31%	\$13.17	\$685	0.9
<b>COLUMBIANA COUNTY</b>	<b>\$11.35</b>	29%	\$590	\$23,600	1.6	\$50,100	\$1,253	\$15,030	\$376	10,317	24%	\$8.83	\$459	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## OHIO

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
COSHOCTON COUNTY	\$11.10	38%	\$577	\$23,080	1.5	\$51,200	\$1,280	\$15,360	\$384	3,445	24%	\$10.46	\$544	1.1
CRAWFORD COUNTY	\$11.10	35%	\$577	\$23,080	1.5	\$53,200	\$1,330	\$15,960	\$399	5,210	27%	\$9.50	\$494	1.2
CUYAHOGA COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	210,469	37%	\$14.19	\$738	0.9
DARKE COUNTY	\$11.10	32%	\$577	\$23,080	1.5	\$55,900	\$1,398	\$16,770	\$419	4,779	23%	\$10.29	\$535	1.1
DEFIANCE COUNTY	\$11.69	30%	\$608	\$24,320	1.6	\$61,200	\$1,530	\$18,360	\$459	3,084	20%	\$12.52	\$651	0.9
DELAWARE COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	7,772	20%	\$12.15	\$632	1.2
ERIE COUNTY	\$12.65	30%	\$658	\$26,320	1.7	\$63,300	\$1,583	\$18,990	\$475	8,873	28%	\$10.04	\$522	1.3
FAIRFIELD COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	10,799	24%	\$8.66	\$450	1.6
FAYETTE COUNTY	\$12.54	29%	\$652	\$26,080	1.7	\$53,400	\$1,335	\$16,020	\$401	3,689	33%	\$10.30	\$535	1.2
FRANKLIN COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	189,165	43%	\$14.67	\$763	1.0
FULTON COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	3,080	20%	\$11.22	\$584	1.1
GALLIA COUNTY	\$11.10	51%	\$577	\$23,080	1.5	\$44,000	\$1,100	\$13,200	\$330	3,041	25%	\$9.71	\$505	1.1
GEAUGA COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	4,016	13%	\$9.99	\$519	1.3
GREENE COUNTY	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	16,789	30%	\$10.10	\$525	1.3
GUERNSEY COUNTY	\$11.10	42%	\$577	\$23,080	1.5	\$45,800	\$1,145	\$13,740	\$344	4,284	27%	\$9.25	\$481	1.2
HAMILTON COUNTY	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	139,257	40%	\$14.34	\$746	1.0
HANCOCK COUNTY	\$12.63	30%	\$657	\$26,280	1.7	\$62,700	\$1,568	\$18,810	\$470	7,494	27%	\$11.72	\$610	1.1
HARDIN COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$54,100	\$1,353	\$16,230	\$406	3,233	27%	\$8.99	\$468	1.2
HARRISON COUNTY	\$11.10	33%	\$577	\$23,080	1.5	\$45,000	\$1,125	\$13,500	\$338	1,441	23%	\$8.56	\$445	1.3
HENRY COUNTY	\$11.29	30%	\$587	\$23,480	1.5	\$60,800	\$1,520	\$18,240	\$456	2,128	19%	\$11.49	\$598	1.0
HIGHLAND COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$50,300	\$1,258	\$15,090	\$377	3,852	25%	\$9.18	\$477	1.2
HOCKING COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$51,000	\$1,275	\$15,300	\$383	2,649	24%	\$7.14	\$371	1.6
HOLMES COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$51,100	\$1,278	\$15,330	\$383	2,614	23%	\$10.81	\$562	1.0
HURON COUNTY	\$12.08	29%	\$628	\$25,120	1.7	\$57,700	\$1,443	\$17,310	\$433	6,194	28%	\$11.17	\$581	1.1
JACKSON COUNTY	\$11.33	29%	\$589	\$23,560	1.6	\$44,200	\$1,105	\$13,260	\$332	3,300	26%	\$8.23	\$428	1.4
JEFFERSON COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	7,818	26%	\$10.40	\$541	1.1
KNOX COUNTY	\$11.87	29%	\$617	\$24,680	1.6	\$55,200	\$1,380	\$16,560	\$414	4,853	24%	\$10.94	\$569	1.1
LAKE COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	20,198	23%	\$11.90	\$619	1.1
LAWRENCE COUNTY	\$11.19	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	6,221	25%	\$7.68	\$399	1.5
LICKING COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	14,212	26%	\$9.81	\$510	1.4
LOGAN COUNTY	\$12.17	29%	\$633	\$25,320	1.7	\$57,700	\$1,443	\$17,310	\$433	4,378	24%	\$12.46	\$648	1.0
LORAIN COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	27,364	26%	\$10.01	\$521	1.3
LUCAS COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	63,360	35%	\$11.29	\$587	1.1
MADISON COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	3,788	28%	\$11.26	\$586	1.3
MAHONING COUNTY	\$11.31	25%	\$588	\$23,520	1.5	\$54,300	\$1,358	\$16,290	\$407	27,897	27%	\$8.92	\$464	1.3
MARION COUNTY	\$12.40	30%	\$645	\$25,800	1.7	\$54,200	\$1,355	\$16,260	\$407	6,666	27%	\$10.26	\$534	1.2
MEDINA COUNTY	\$13.35	22%	\$694	\$27,760	1.8	\$64,800	\$1,620	\$19,440	\$486	10,240	19%	\$9.48	\$493	1.4
MEIGS COUNTY	\$11.10	38%	\$577	\$23,080	1.5	\$40,800	\$1,020	\$12,240	\$306	1,898	21%	\$6.71	\$349	1.7
MERCER COUNTY	\$11.10	36%	\$577	\$23,080	1.5	\$61,000	\$1,525	\$18,300	\$458	2,923	20%	\$9.03	\$470	1.2
MIAMI COUNTY	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	10,637	28%	\$11.08	\$576	1.2
MONROE COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$44,600	\$1,115	\$13,380	\$335	1,160	19%	\$8.87	\$461	1.3
MONTGOMERY COUNTY	\$13.21	27%	\$687	\$27,480	1.8	\$62,100	\$1,553	\$18,630	\$466	80,975	35%	\$12.95	\$673	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## OHIO

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MORGAN COUNTY †	\$11.10	40%	\$577	\$23,080	1.5	\$42,900	\$1,073	\$12,870	\$322	1,283	22%			
MORROW COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	2,048	18%	\$8.87	\$461	1.6
MUSKINGUM COUNTY	\$11.10	34%	\$577	\$23,080	1.5	\$50,800	\$1,270	\$15,240	\$381	8,621	27%	\$9.32	\$485	1.2
NOBLE COUNTY	\$11.10	40%	\$577	\$23,080	1.5	\$47,800	\$1,195	\$14,340	\$359	917	20%	\$8.34	\$434	1.3
OTTAWA COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	3,187	19%	\$11.84	\$616	1.1
PAULDING COUNTY	\$11.10	35%	\$577	\$23,080	1.5	\$55,800	\$1,395	\$16,740	\$419	1,253	16%	\$10.01	\$520	1.1
PERRY COUNTY	\$11.10	29%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	2,577	21%	\$10.68	\$556	1.0
PICKAWAY COUNTY	\$14.23	22%	\$740	\$29,600	1.9	\$68,600	\$1,715	\$20,580	\$515	4,473	25%	\$10.14	\$527	1.4
PIKE COUNTY	\$11.13	30%	\$579	\$23,160	1.5	\$44,000	\$1,100	\$13,200	\$330	3,120	30%	\$12.31	\$640	0.9
PORTAGE COUNTY	\$14.50	30%	\$754	\$30,160	2.0	\$65,000	\$1,625	\$19,500	\$488	16,224	29%	\$9.84	\$511	1.5
PREBLE COUNTY	\$12.33	29%	\$641	\$25,640	1.7	\$58,800	\$1,470	\$17,640	\$441	3,370	21%	\$10.29	\$535	1.2
PUTNAM COUNTY	\$11.37	29%	\$591	\$23,640	1.6	\$65,400	\$1,635	\$19,620	\$491	1,943	16%	\$9.61	\$500	1.2
RICHLAND COUNTY	\$11.54	29%	\$600	\$24,000	1.6	\$55,600	\$1,390	\$16,680	\$417	14,090	28%	\$10.32	\$537	1.1
ROSS COUNTY	\$11.10	30%	\$577	\$23,080	1.5	\$52,200	\$1,305	\$15,660	\$392	7,187	26%	\$10.87	\$565	1.0
SANDUSKY COUNTY	\$11.90	29%	\$619	\$24,760	1.6	\$57,900	\$1,448	\$17,370	\$434	5,866	25%	\$11.03	\$574	1.1
SCIOTO COUNTY	\$11.10	48%	\$577	\$23,080	1.5	\$42,300	\$1,058	\$12,690	\$317	9,225	30%	\$8.50	\$442	1.3
SENECA COUNTY	\$11.13	30%	\$579	\$23,160	1.5	\$56,000	\$1,400	\$16,800	\$420	5,550	25%	\$10.13	\$527	1.1
SHELBY COUNTY	\$12.33	29%	\$641	\$25,640	1.7	\$63,400	\$1,585	\$19,020	\$476	4,509	26%	\$13.30	\$691	0.9
STARK COUNTY	\$12.23	27%	\$636	\$25,440	1.7	\$57,700	\$1,443	\$17,310	\$433	40,919	28%	\$10.63	\$553	1.2
SUMMIT COUNTY	\$14.50	30%	\$754	\$30,160	2.0	\$65,000	\$1,625	\$19,500	\$488	64,792	30%	\$11.93	\$620	1.2
TRUMBULL COUNTY	\$11.31	25%	\$588	\$23,520	1.5	\$54,300	\$1,358	\$16,290	\$407	22,916	26%	\$12.15	\$632	0.9
TUSCARAWAS COUNTY	\$11.50	29%	\$598	\$23,920	1.6	\$51,800	\$1,295	\$15,540	\$389	8,922	25%	\$9.93	\$516	1.2
UNION COUNTY	\$14.40	24%	\$749	\$29,960	2.0	\$76,800	\$1,920	\$23,040	\$576	3,228	23%	\$15.71	\$817	0.9
VAN WERT COUNTY	\$11.10	34%	\$577	\$23,080	1.5	\$56,200	\$1,405	\$16,860	\$422	2,125	18%	\$10.54	\$548	1.1
VINTON COUNTY	\$11.10	48%	\$577	\$23,080	1.5	\$42,200	\$1,055	\$12,660	\$317	1,087	22%	\$8.51	\$442	1.3
WARREN COUNTY	\$14.10	32%	\$733	\$29,320	1.9	\$69,200	\$1,730	\$20,760	\$519	12,013	21%	\$10.90	\$567	1.3
WASHINGTON COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	5,972	24%	\$10.24	\$533	1.1
WAYNE COUNTY	\$12.69	29%	\$660	\$26,400	1.7	\$61,500	\$1,538	\$18,450	\$461	10,792	27%	\$10.70	\$556	1.2
WILLIAMS COUNTY	\$11.58	29%	\$602	\$24,080	1.6	\$56,700	\$1,418	\$17,010	\$425	3,507	23%	\$10.70	\$556	1.1
WOOD COUNTY	\$12.62	28%	\$656	\$26,240	1.7	\$61,800	\$1,545	\$18,540	\$464	13,280	29%	\$11.49	\$598	1.1
WYANDOT COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$55,500	\$1,388	\$16,650	\$416	2,243	25%	\$11.03	\$573	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



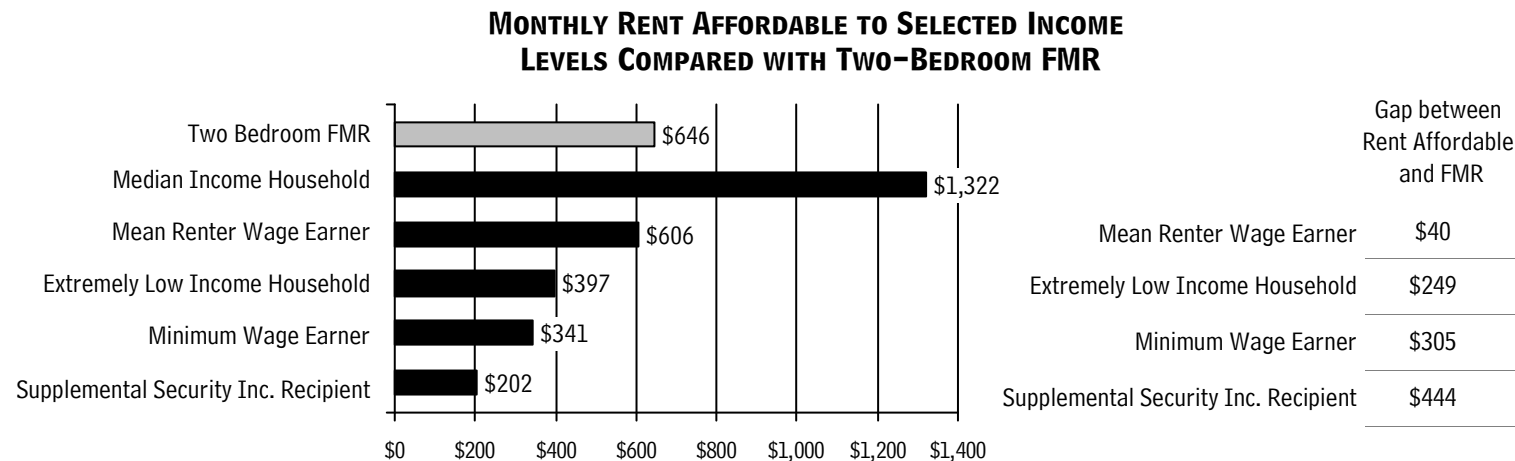
# OKLAHOMA

In Oklahoma, 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 \$2,152 monthly or \$25,821 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.41**

In Oklahoma, 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 76 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oklahoma, the estimated mean (average) wage for a renter is \$11.65. 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.



OKLAHOMA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>OKLAHOMA</b>	<b>\$12.41</b>	41%	\$646	\$25,821	1.9	\$52,877	\$1,322	\$15,863	\$397	424,152	32%	\$11.65	\$606	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.08</b>	47%	\$576	\$23,043	1.7	\$46,634	\$1,166	\$13,990	\$350	140,631	28%	\$10.08	\$524	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>FORT SMITH HMFA</b>	<b>\$10.65</b>	35%	\$554	\$22,160	1.6	\$46,500	\$1,163	\$13,950	\$349	3,668	25%	\$6.52	\$339	1.6
<b>GRADY COUNTY HMFA</b>	<b>\$10.65</b>	44%	\$554	\$22,160	1.6	\$52,200	\$1,305	\$15,660	\$392	4,218	24%	\$9.03	\$469	1.2
<b>LAWTON MSA</b>	<b>\$11.69</b>	42%	\$608	\$24,320	1.8	\$50,700	\$1,268	\$15,210	\$380	15,805	40%	\$10.08	\$524	1.2
<b>LE FLORE COUNTY HMFA</b>	<b>\$10.65</b>	52%	\$554	\$22,160	1.6	\$42,700	\$1,068	\$12,810	\$320	4,443	25%	\$8.32	\$433	1.3
<b>LINCOLN COUNTY HMFA</b>	<b>\$10.65</b>	47%	\$554	\$22,160	1.6	\$47,400	\$1,185	\$14,220	\$356	2,429	20%	\$9.81	\$510	1.1
<b>OKLAHOMA CITY HMFA</b>	<b>\$13.19</b>	41%	\$686	\$27,440	2.0	\$58,500	\$1,463	\$17,550	\$439	143,066	36%	\$11.96	\$622	1.1
<b>OKMULGEE COUNTY HMFA</b>	<b>\$10.65</b>	45%	\$554	\$22,160	1.6	\$44,200	\$1,105	\$13,260	\$332	4,198	27%	\$8.26	\$429	1.3
<b>PAWNEE COUNTY HMFA</b>	<b>\$10.65</b>	40%	\$554	\$22,160	1.6	\$48,600	\$1,215	\$14,580	\$365	1,279	20%	\$11.61	\$604	0.9
<b>TULSA HMFA</b>	<b>\$13.60</b>	35%	\$707	\$28,280	2.1	\$57,600	\$1,440	\$17,280	\$432	104,415	33%	\$13.28	\$690	1.0
<b><u>COUNTIES</u></b>														
<b>ADAIR COUNTY</b>	<b>\$10.65</b>	56%	\$554	\$22,160	1.6	\$38,200	\$955	\$11,460	\$287	1,994	27%	\$9.37	\$487	1.1
<b>ALFALFA COUNTY</b>	<b>\$10.65</b>	55%	\$554	\$22,160	1.6	\$45,600	\$1,140	\$13,680	\$342	403	18%	\$9.46	\$492	1.1
<b>ATOKA COUNTY</b>	<b>\$10.65</b>	47%	\$554	\$22,160	1.6	\$38,400	\$960	\$11,520	\$288	1,173	24%	\$6.59	\$343	1.6
<b>BEAVER COUNTY</b>	<b>\$10.65</b>	55%	\$554	\$22,160	1.6	\$54,200	\$1,355	\$16,260	\$407	469	21%	\$12.39	\$644	0.9
<b>BECKHAM COUNTY</b>	<b>\$10.65</b>	56%	\$554	\$22,160	1.6	\$44,700	\$1,118	\$13,410	\$335	2,124	29%	\$13.09	\$681	0.8
<b>BLAINE COUNTY</b>	<b>\$10.65</b>	55%	\$554	\$22,160	1.6	\$45,100	\$1,128	\$13,530	\$338	962	23%	\$9.81	\$510	1.1
<b>BRYAN COUNTY</b>	<b>\$10.65</b>	46%	\$554	\$22,160	1.6	\$44,400	\$1,110	\$13,320	\$333	4,430	31%	\$9.13	\$475	1.2
<b>CADDO COUNTY</b>	<b>\$10.65</b>	63%	\$554	\$22,160	1.6	\$42,700	\$1,068	\$12,810	\$320	2,904	27%	\$9.63	\$501	1.1
<b>CANADIAN COUNTY</b>	<b>\$13.19</b>	41%	\$686	\$27,440	2.0	\$58,500	\$1,463	\$17,550	\$439	6,630	21%	\$9.65	\$502	1.4
<b>CARTER COUNTY</b>	<b>\$11.33</b>	42%	\$589	\$23,560	1.7	\$47,700	\$1,193	\$14,310	\$358	5,192	29%	\$11.74	\$611	1.0
<b>CHEROKEE COUNTY</b>	<b>\$10.73</b>	42%	\$558	\$22,320	1.6	\$42,200	\$1,055	\$12,660	\$317	5,374	33%	\$6.67	\$347	1.6
<b>CHOCTAW COUNTY</b>	<b>\$10.65</b>	87%	\$554	\$22,160	1.6	\$37,000	\$925	\$11,100	\$278	1,811	29%	\$7.99	\$416	1.3
<b>CIMARRON COUNTY</b>	<b>\$10.65</b>	55%	\$554	\$22,160	1.6	\$47,200	\$1,180	\$14,160	\$354	345	27%	\$6.87	\$357	1.6
<b>CLEVELAND COUNTY</b>	<b>\$13.19</b>	41%	\$686	\$27,440	2.0	\$58,500	\$1,463	\$17,550	\$439	26,156	33%	\$8.26	\$430	1.6
<b>COAL COUNTY</b>	<b>\$10.65</b>	47%	\$554	\$22,160	1.6	\$36,900	\$923	\$11,070	\$277	586	25%	\$6.92	\$360	1.5
<b>COMANCHE COUNTY</b>	<b>\$11.69</b>	42%	\$608	\$24,320	1.8	\$50,700	\$1,268	\$15,210	\$380	15,805	40%	\$10.08	\$524	1.2
<b>COTTON COUNTY</b>	<b>\$11.04</b>	42%	\$574	\$22,960	1.7	\$45,800	\$1,145	\$13,740	\$344	618	24%	\$6.75	\$351	1.6
<b>CRAIG COUNTY</b>	<b>\$11.06</b>	42%	\$575	\$23,000	1.7	\$47,600	\$1,190	\$14,280	\$357	1,409	25%	\$8.67	\$451	1.3
<b>CREEK COUNTY</b>	<b>\$13.60</b>	35%	\$707	\$28,280	2.1	\$57,600	\$1,440	\$17,280	\$432	5,562	22%	\$11.22	\$583	1.2
<b>CUSTER COUNTY</b>	<b>\$10.65</b>	51%	\$554	\$22,160	1.6	\$47,700	\$1,193	\$14,310	\$358	3,683	36%	\$9.11	\$474	1.2
<b>DELAWARE COUNTY</b>	<b>\$10.65</b>	46%	\$554	\$22,160	1.6	\$42,900	\$1,073	\$12,870	\$322	3,089	21%	\$9.02	\$469	1.2
<b>DEWEY COUNTY</b>	<b>\$10.65</b>	55%	\$554	\$22,160	1.6	\$47,100	\$1,178	\$14,130	\$353	412	21%	\$12.12	\$630	0.9
<b>ELLIS COUNTY</b>	<b>\$10.65</b>	55%	\$554	\$22,160	1.6	\$44,100	\$1,103	\$13,230	\$331	342	19%	\$12.61	\$656	0.8
<b>GARFIELD COUNTY</b>	<b>\$11.08</b>	42%	\$576	\$23,040	1.7	\$51,400	\$1,285	\$15,420	\$386	6,901	30%	\$11.29	\$587	1.0
<b>GARVIN COUNTY</b>	<b>\$10.65</b>	45%	\$554	\$22,160	1.6	\$45,400	\$1,135	\$13,620	\$341	2,839	26%	\$14.24	\$740	0.7

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**OKLAHOMA**

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
GRADY COUNTY	\$10.65	44%	\$554	\$22,160	1.6	\$52,200	\$1,305	\$15,660	\$392	4,218	24%	\$9.03	\$469	1.2
GRANT COUNTY	\$10.65	55%	\$554	\$22,160	1.6	\$46,700	\$1,168	\$14,010	\$350	443	21%	\$13.68	\$711	0.8
GREER COUNTY	\$10.65	54%	\$554	\$22,160	1.6	\$40,000	\$1,000	\$12,000	\$300	563	25%	\$5.93	\$308	1.8
HARMON COUNTY	\$10.65	54%	\$554	\$22,160	1.6	\$37,900	\$948	\$11,370	\$284	289	23%	\$7.07	\$368	1.5
HARPER COUNTY	\$10.65	55%	\$554	\$22,160	1.6	\$53,400	\$1,335	\$16,020	\$401	321	21%	\$11.56	\$601	0.9
HASKELL COUNTY	\$10.65	57%	\$554	\$22,160	1.6	\$39,000	\$975	\$11,700	\$293	1,049	23%	\$8.31	\$432	1.3
HUGHES COUNTY	\$11.69	42%	\$608	\$24,320	1.8	\$38,000	\$950	\$11,400	\$285	1,289	24%	\$8.94	\$465	1.3
JACKSON COUNTY	\$10.67	42%	\$555	\$22,200	1.6	\$49,900	\$1,248	\$14,970	\$374	4,203	40%	\$10.65	\$554	1.0
JEFFERSON COUNTY	\$11.04	42%	\$574	\$22,960	1.7	\$39,900	\$998	\$11,970	\$299	703	26%	\$7.73	\$402	1.4
JOHNSTON COUNTY	\$10.65	47%	\$554	\$22,160	1.6	\$39,500	\$988	\$11,850	\$296	1,067	26%	\$9.57	\$497	1.1
KAY COUNTY	\$11.12	42%	\$578	\$23,120	1.7	\$49,000	\$1,225	\$14,700	\$368	5,412	28%	\$12.25	\$637	0.9
KINGFISHER COUNTY	\$10.65	55%	\$554	\$22,160	1.6	\$56,400	\$1,410	\$16,920	\$423	1,146	22%	\$11.45	\$596	0.9
KIOWA COUNTY	\$10.65	54%	\$554	\$22,160	1.6	\$45,200	\$1,130	\$13,560	\$339	1,043	25%	\$7.41	\$385	1.4
LATIMER COUNTY	\$10.65	57%	\$554	\$22,160	1.6	\$38,700	\$968	\$11,610	\$290	1,006	25%	\$13.58	\$706	0.8
LE FLORE COUNTY	\$10.65	52%	\$554	\$22,160	1.6	\$42,700	\$1,068	\$12,810	\$320	4,443	25%	\$8.32	\$433	1.3
LINCOLN COUNTY	\$10.65	47%	\$554	\$22,160	1.6	\$47,400	\$1,185	\$14,220	\$356	2,429	20%	\$9.81	\$510	1.1
LOGAN COUNTY	\$13.19	41%	\$686	\$27,440	2.0	\$58,500	\$1,463	\$17,550	\$439	2,674	22%	\$7.62	\$396	1.7
LOVE COUNTY	\$10.65	47%	\$554	\$22,160	1.6	\$49,900	\$1,248	\$14,970	\$374	628	18%	\$7.62	\$396	1.4
MAJOR COUNTY	\$10.65	55%	\$554	\$22,160	1.6	\$48,100	\$1,203	\$14,430	\$361	579	19%	\$10.02	\$521	1.1
MARSHALL COUNTY	\$10.65	47%	\$554	\$22,160	1.6	\$41,500	\$1,038	\$12,450	\$311	1,116	21%	\$9.36	\$487	1.1
MAYES COUNTY	\$10.65	42%	\$554	\$22,160	1.6	\$48,600	\$1,215	\$14,580	\$365	3,412	23%	\$9.91	\$515	1.1
McCLAIN COUNTY	\$13.19	41%	\$686	\$27,440	2.0	\$58,500	\$1,463	\$17,550	\$439	1,930	19%	\$8.68	\$451	1.5
MCCURTAIN COUNTY	\$10.65	64%	\$554	\$22,160	1.6	\$40,500	\$1,013	\$12,150	\$304	3,534	27%	\$9.71	\$505	1.1
McINTOSH COUNTY	\$10.67	42%	\$555	\$22,200	1.6	\$41,700	\$1,043	\$12,510	\$313	1,702	21%	\$7.02	\$365	1.5
MURRAY COUNTY	\$10.65	55%	\$554	\$22,160	1.6	\$48,700	\$1,218	\$14,610	\$365	1,292	26%	\$9.74	\$506	1.1
MUSKOGEE COUNTY	\$11.25	42%	\$585	\$23,400	1.7	\$46,000	\$1,150	\$13,800	\$345	8,044	30%	\$9.50	\$494	1.2
NOBLE COUNTY	\$10.87	41%	\$565	\$22,600	1.7	\$52,400	\$1,310	\$15,720	\$393	1,119	25%	\$13.76	\$715	0.8
NOWATA COUNTY	\$10.65	44%	\$554	\$22,160	1.6	\$47,400	\$1,185	\$14,220	\$356	926	22%	\$8.43	\$438	1.3
OKFUSKEE COUNTY	\$11.69	42%	\$608	\$24,320	1.8	\$39,500	\$988	\$11,850	\$296	1,024	24%	\$7.87	\$409	1.5
OKLAHOMA COUNTY	\$13.19	41%	\$686	\$27,440	2.0	\$58,500	\$1,463	\$17,550	\$439	105,676	40%	\$12.76	\$664	1.0
OKMULGEE COUNTY	\$10.65	45%	\$554	\$22,160	1.6	\$44,200	\$1,105	\$13,260	\$332	4,198	27%	\$8.26	\$429	1.3
OSAGE COUNTY	\$13.60	35%	\$707	\$28,280	2.1	\$57,600	\$1,440	\$17,280	\$432	3,239	19%	\$8.08	\$420	1.7
OTTAWA COUNTY	\$10.65	56%	\$554	\$22,160	1.6	\$42,500	\$1,063	\$12,750	\$319	3,384	26%	\$8.89	\$462	1.2
PAWNEE COUNTY	\$10.65	40%	\$554	\$22,160	1.6	\$48,600	\$1,215	\$14,580	\$365	1,279	20%	\$11.61	\$604	0.9
PAYNE COUNTY	\$13.23	50%	\$688	\$27,520	2.0	\$52,900	\$1,323	\$15,870	\$397	11,768	44%	\$7.74	\$402	1.7
PITTSBURG COUNTY	\$11.19	42%	\$582	\$23,280	1.7	\$48,200	\$1,205	\$14,460	\$362	4,123	24%	\$8.86	\$461	1.3
PONTOTOC COUNTY	\$10.65	47%	\$554	\$22,160	1.6	\$46,300	\$1,158	\$13,890	\$347	4,615	33%	\$8.73	\$454	1.2
POTTAWATOMIE COUNTY	\$11.69	42%	\$608	\$24,320	1.8	\$49,500	\$1,238	\$14,850	\$371	6,829	28%	\$9.28	\$483	1.3
PUSHMATAHA COUNTY	\$10.65	57%	\$554	\$22,160	1.6	\$36,300	\$908	\$10,890	\$272	1,051	22%	\$7.36	\$383	1.4
ROGER MILLS COUNTY	\$10.65	54%	\$554	\$22,160	1.6	\$46,800	\$1,170	\$14,040	\$351	303	21%	\$12.15	\$632	0.9
ROGERS COUNTY	\$13.60	35%	\$707	\$28,280	2.1	\$57,600	\$1,440	\$17,280	\$432	4,868	19%	\$10.35	\$538	1.3
SEMINOLE COUNTY	\$10.65	47%	\$554	\$22,160	1.6	\$40,500	\$1,013	\$12,150	\$304	2,655	28%	\$10.32	\$536	1.0

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# OKLAHOMA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SEQUOYAH COUNTY</b>	<b>\$10.65</b>	35%	\$554	\$22,160	1.6	\$46,500	\$1,163	\$13,950	\$349	3,668	25%	\$6.52	\$339	1.6
<b>STEPHENS COUNTY</b>	<b>\$10.65</b>	47%	\$554	\$22,160	1.6	\$48,800	\$1,220	\$14,640	\$366	4,264	24%	\$10.81	\$562	1.0
<b>TEXAS COUNTY</b>	<b>\$11.19</b>	42%	\$582	\$23,280	1.7	\$55,100	\$1,378	\$16,530	\$413	2,354	33%	\$11.19	\$582	1.0
<b>TILLMAN COUNTY</b>	<b>\$11.04</b>	42%	\$574	\$22,960	1.7	\$40,200	\$1,005	\$12,060	\$302	820	23%	\$9.20	\$478	1.2
<b>TULSA COUNTY</b>	<b>\$13.60</b>	35%	\$707	\$28,280	2.1	\$57,600	\$1,440	\$17,280	\$432	86,761	38%	\$13.71	\$713	1.0
<b>WAGONER COUNTY</b>	<b>\$13.60</b>	35%	\$707	\$28,280	2.1	\$57,600	\$1,440	\$17,280	\$432	3,985	19%	\$8.69	\$452	1.6
<b>WASHINGTON COUNTY</b>	<b>\$10.75</b>	42%	\$559	\$22,360	1.6	\$56,600	\$1,415	\$16,980	\$425	5,238	26%	\$11.33	\$589	0.9
<b>WASHITA COUNTY</b>	<b>\$10.65</b>	54%	\$554	\$22,160	1.6	\$46,400	\$1,160	\$13,920	\$348	1,141	25%	\$11.25	\$585	0.9
<b>WOODS COUNTY</b>	<b>\$10.65</b>	56%	\$554	\$22,160	1.6	\$51,100	\$1,278	\$15,330	\$383	1,119	30%	\$6.53	\$339	1.6
<b>WOODWARD COUNTY</b>	<b>\$10.65</b>	42%	\$554	\$22,160	1.6	\$52,100	\$1,303	\$15,630	\$391	1,997	28%	\$12.14	\$631	0.9

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

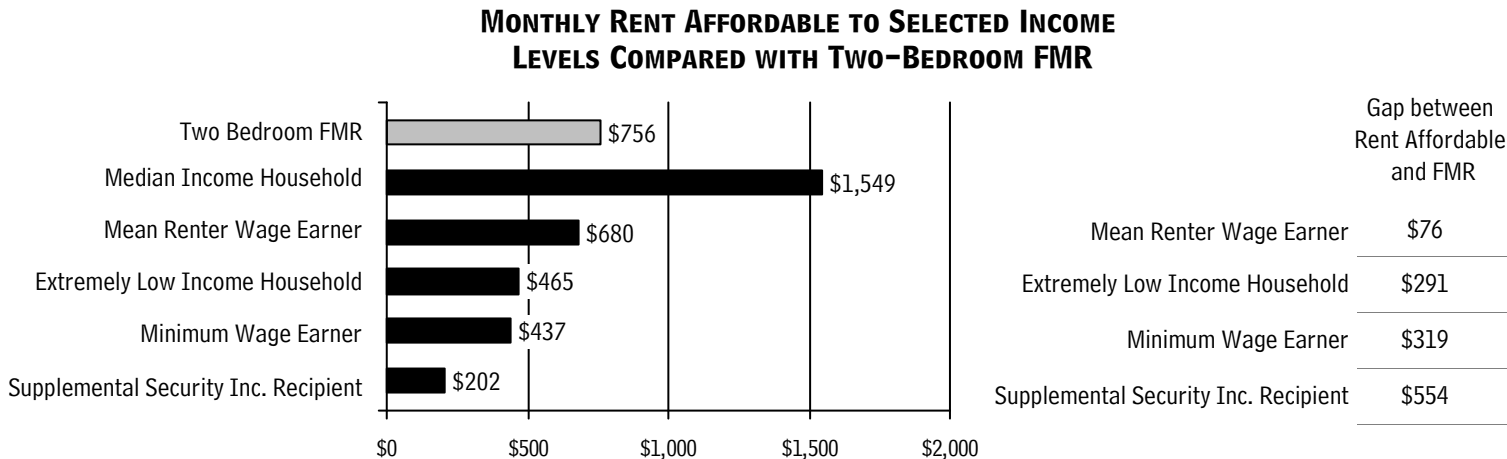
# OREGON

In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$756. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,520 monthly or \$30,235 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.54**

In Oregon, a minimum wage worker earns an hourly wage of \$8.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 69 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oregon, the estimated mean (average) wage for a renter is \$13.08. 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	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>OREGON</b>	<b>\$14.54</b>	24%	\$756	\$30,235	1.7	\$61,960	\$1,549	\$18,588	\$465	476,833	36%	\$13.08	\$680	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.77</b>	28%	\$664	\$26,566	1.5	\$50,217	\$1,255	\$15,065	\$377	99,390	31%	\$10.32	\$537	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>BEND MSA</b>	<b>\$14.37</b>	28%	\$747	\$29,880	1.7	\$63,500	\$1,588	\$19,050	\$476	12,628	28%	\$11.41	\$593	1.3
<b>CORVALLIS MSA</b>	<b>\$14.69</b>	28%	\$764	\$30,560	1.7	\$70,800	\$1,770	\$21,240	\$531	12,878	43%	\$11.48	\$597	1.3
<b>EUGENE-SPRINGFIELD MSA</b>	<b>\$14.77</b>	26%	\$768	\$30,720	1.8	\$57,200	\$1,430	\$17,160	\$429	49,245	38%	\$10.74	\$558	1.4
<b>MEDFORD MSA</b>	<b>\$14.33</b>	28%	\$745	\$29,800	1.7	\$55,400	\$1,385	\$16,620	\$416	23,958	33%	\$10.77	\$560	1.3
<b>PORTLAND-VANCOUVER-BEAVERTON MSA</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.9	\$70,000	\$1,750	\$21,000	\$525	233,770	38%	\$15.14	\$787	1.0
<b>SALEM MSA</b>	<b>\$12.98</b>	24%	\$675	\$27,000	1.5	\$58,200	\$1,455	\$17,460	\$437	44,964	36%	\$10.59	\$551	1.2
<b><u>COUNTIES</u></b>														
<b>BAKER COUNTY</b>	<b>\$11.67</b>	28%	\$607	\$24,280	1.4	\$45,400	\$1,135	\$13,620	\$341	2,063	30%	\$9.41	\$489	1.2
<b>BENTON COUNTY</b>	<b>\$14.69</b>	28%	\$764	\$30,560	1.7	\$70,800	\$1,770	\$21,240	\$531	12,878	43%	\$11.48	\$597	1.3
<b>CLACKAMAS COUNTY</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.9	\$70,000	\$1,750	\$21,000	\$525	37,056	29%	\$13.08	\$680	1.2
<b>CLATSOP COUNTY</b>	<b>\$13.17</b>	28%	\$685	\$27,400	1.6	\$55,600	\$1,390	\$16,680	\$417	5,266	36%	\$9.89	\$514	1.3
<b>COLUMBIA COUNTY</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.9	\$70,000	\$1,750	\$21,000	\$525	3,919	24%	\$9.77	\$508	1.6
<b>COOS COUNTY</b>	<b>\$12.75</b>	28%	\$663	\$26,520	1.5	\$48,400	\$1,210	\$14,520	\$363	8,343	32%	\$9.22	\$479	1.4
<b>CROOK COUNTY</b>	<b>\$12.56</b>	28%	\$653	\$26,120	1.5	\$51,200	\$1,280	\$15,360	\$384	1,896	26%	\$12.24	\$636	1.0
<b>CURRY COUNTY</b>	<b>\$12.71</b>	28%	\$661	\$26,440	1.5	\$44,700	\$1,118	\$13,410	\$335	2,582	27%	\$10.34	\$538	1.2
<b>DESCHUTES COUNTY</b>	<b>\$14.37</b>	28%	\$747	\$29,880	1.7	\$63,500	\$1,588	\$19,050	\$476	12,628	28%	\$11.41	\$593	1.3
<b>DOUGLAS COUNTY</b>	<b>\$12.44</b>	28%	\$647	\$25,880	1.5	\$49,300	\$1,233	\$14,790	\$370	11,251	28%	\$10.94	\$569	1.1
<b>GILLIAM COUNTY</b>	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$52,100	\$1,303	\$15,630	\$391	249	30%	\$15.37	\$799	0.8
<b>GRANT COUNTY</b>	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$46,700	\$1,168	\$14,010	\$350	866	27%	\$10.12	\$526	1.2
<b>HARNEY COUNTY</b>	<b>\$11.50</b>	28%	\$598	\$23,920	1.4	\$46,300	\$1,158	\$13,890	\$347	833	27%	\$10.34	\$538	1.1
<b>HOOD RIVER COUNTY</b>	<b>\$13.60</b>	28%	\$707	\$28,280	1.6	\$52,000	\$1,300	\$15,600	\$390	2,545	35%	\$9.13	\$475	1.5
<b>JACKSON COUNTY</b>	<b>\$14.33</b>	28%	\$745	\$29,800	1.7	\$55,400	\$1,385	\$16,620	\$416	23,958	33%	\$10.77	\$560	1.3
<b>JEFFERSON COUNTY</b>	<b>\$11.77</b>	28%	\$612	\$24,480	1.4	\$48,500	\$1,213	\$14,550	\$364	1,932	29%	\$10.67	\$555	1.1
<b>JOSEPHINE COUNTY</b>	<b>\$13.10</b>	28%	\$681	\$27,240	1.6	\$47,600	\$1,190	\$14,280	\$357	9,287	30%	\$9.93	\$516	1.3
<b>KLAMATH COUNTY</b>	<b>\$11.69</b>	28%	\$608	\$24,320	1.4	\$49,000	\$1,225	\$14,700	\$368	8,055	32%	\$10.13	\$527	1.2
<b>LAKE COUNTY</b>	<b>\$11.50</b>	28%	\$598	\$23,920	1.4	\$45,400	\$1,135	\$13,620	\$341	961	31%	\$10.46	\$544	1.1
<b>LANE COUNTY</b>	<b>\$14.77</b>	26%	\$768	\$30,720	1.8	\$57,200	\$1,430	\$17,160	\$429	49,245	38%	\$10.74	\$558	1.4
<b>LINCOLN COUNTY</b>	<b>\$14.19</b>	28%	\$738	\$29,520	1.7	\$49,900	\$1,248	\$14,970	\$374	6,626	34%	\$9.91	\$515	1.4
<b>LINN COUNTY</b>	<b>\$14.10</b>	28%	\$733	\$29,320	1.7	\$54,800	\$1,370	\$16,440	\$411	12,698	32%	\$11.74	\$610	1.2
<b>MALHEUR COUNTY</b>	<b>\$11.56</b>	28%	\$601	\$24,040	1.4	\$45,600	\$1,140	\$13,680	\$342	3,702	36%	\$8.87	\$461	1.3
<b>MARION COUNTY</b>	<b>\$12.98</b>	24%	\$675	\$27,000	1.5	\$58,200	\$1,455	\$17,460	\$437	37,685	37%	\$10.90	\$567	1.2
<b>MORROW COUNTY</b>	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$51,200	\$1,280	\$15,360	\$384	1,016	27%	\$14.45	\$751	0.9
<b>MULTNOMAH COUNTY</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.9	\$70,000	\$1,750	\$21,000	\$525	117,314	43%	\$14.87	\$773	1.0
<b>POLK COUNTY</b>	<b>\$12.98</b>	24%	\$675	\$27,000	1.5	\$58,200	\$1,455	\$17,460	\$437	7,279	32%	\$8.17	\$425	1.6
<b>SHERMAN COUNTY</b>	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$53,300	\$1,333	\$15,990	\$400	236	30%	\$9.27	\$482	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# OREGON

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>TILLAMOOK COUNTY</b>	<b>\$13.87</b>	28%	\$721	\$28,840	1.7	\$50,800	\$1,270	\$15,240	\$381	2,869	28%	\$10.56	\$549	1.3
<b>UMATILLA COUNTY</b>	<b>\$11.90</b>	28%	\$619	\$24,760	1.4	\$52,200	\$1,305	\$15,660	\$392	8,852	35%	\$10.75	\$559	1.1
<b>UNION COUNTY</b>	<b>\$11.96</b>	28%	\$622	\$24,880	1.4	\$52,700	\$1,318	\$15,810	\$395	3,258	33%	\$8.42	\$438	1.4
<b>WALLOWA COUNTY</b>	<b>\$11.88</b>	28%	\$618	\$24,720	1.4	\$48,600	\$1,215	\$14,580	\$365	853	28%	\$7.72	\$402	1.5
<b>WASCO COUNTY</b>	<b>\$12.62</b>	28%	\$656	\$26,240	1.5	\$53,000	\$1,325	\$15,900	\$398	2,969	32%	\$8.41	\$437	1.5
<b>WASHINGTON COUNTY</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.9	\$70,000	\$1,750	\$21,000	\$525	66,738	39%	\$17.42	\$906	0.9
<b>WHEELER COUNTY</b>	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$42,800	\$1,070	\$12,840	\$321	182	28%	\$8.95	\$465	1.4
<b>YAMHILL COUNTY</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.9	\$70,000	\$1,750	\$21,000	\$525	8,743	30%	\$11.56	\$601	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

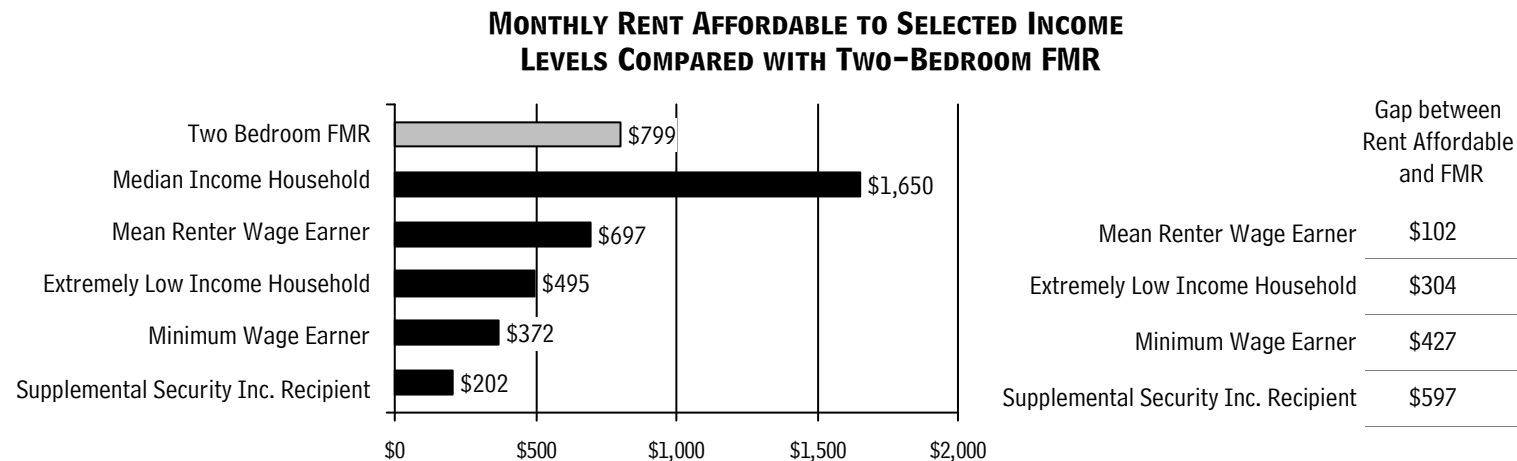
# PENNSYLVANIA

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is \$799. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,664 monthly or \$31,969 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.37**

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 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 Pennsylvania, the estimated mean (average) wage for a renter is \$13.40. 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.





PENNSYLVANIA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>PENNSYLVANIA</b>	<b>\$15.37</b>	40%	\$799	\$31,969	2.1	\$66,000	\$1,650	\$19,800	\$495	1,370,836	29%	\$13.40	\$697	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.65</b>	37%	\$606	\$24,223	1.6	\$53,491	\$1,337	\$16,047	\$401	179,733	24%	\$9.73	\$506	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ALLENTOWN-BETHLEHEM-EASTON HMFA	\$16.40	41%	\$853	\$34,120	2.3	\$70,000	\$1,750	\$21,000	\$525	70,276	28%	\$12.74	\$663	1.3
ALTOONA MSA	\$11.46	35%	\$596	\$23,840	1.6	\$53,000	\$1,325	\$15,900	\$398	13,957	27%	\$8.87	\$461	1.3
ARMSTRONG COUNTY HMFA	\$10.79	42%	\$561	\$22,440	1.5	\$51,000	\$1,275	\$15,300	\$383	6,588	23%	\$10.41	\$542	1.0
ERIE MSA	\$12.46	35%	\$648	\$25,920	1.7	\$56,800	\$1,420	\$17,040	\$426	32,799	31%	\$9.92	\$516	1.3
HARRISBURG-CARLISLE MSA	\$14.69	30%	\$764	\$30,560	2.1	\$70,300	\$1,758	\$21,090	\$527	61,341	30%	\$13.19	\$686	1.1
JOHNSTOWN MSA	\$10.79	49%	\$561	\$22,440	1.5	\$49,000	\$1,225	\$14,700	\$368	15,289	25%	\$9.01	\$468	1.2
LANCASTER MSA	\$14.83	36%	\$771	\$30,840	2.1	\$67,400	\$1,685	\$20,220	\$506	50,296	29%	\$12.20	\$634	1.2
LEBANON MSA	\$12.69	35%	\$660	\$26,400	1.8	\$63,900	\$1,598	\$19,170	\$479	12,688	27%	\$10.08	\$524	1.3
PHILADELPHIA-CAMDEN-WILMINGTON MSA	\$19.33	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	461,261	32%	\$17.00	\$884	1.1
PIKE COUNTY HMFA	\$18.21	48%	\$947	\$37,880	2.5	\$62,400	\$1,560	\$18,720	\$468	2,646	15%	\$8.80	\$458	2.1
PITTSBURGH HMFA	\$13.65	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	277,579	29%	\$12.90	\$671	1.1
READING MSA	\$14.10	35%	\$733	\$29,320	2.0	\$65,800	\$1,645	\$19,740	\$494	36,877	26%	\$12.14	\$632	1.2
SCRANTON--WILKES-BARRE MSA	\$12.21	37%	\$635	\$25,400	1.7	\$56,600	\$1,415	\$16,980	\$425	69,004	30%	\$10.35	\$538	1.2
SHARON HMFA	\$11.25	25%	\$585	\$23,400	1.6	\$54,400	\$1,360	\$16,320	\$408	11,099	24%	\$9.71	\$505	1.2
STATE COLLEGE MSA	\$15.56	35%	\$809	\$32,360	2.2	\$65,800	\$1,645	\$19,740	\$494	19,650	40%	\$9.01	\$468	1.7
WILLIAMSPORT MSA	\$11.60	35%	\$603	\$24,120	1.6	\$52,300	\$1,308	\$15,690	\$392	14,350	31%	\$9.96	\$518	1.2
YORK-HANOVER MSA	\$14.08	35%	\$732	\$29,280	2.0	\$67,200	\$1,680	\$20,160	\$504	35,403	24%	\$11.78	\$613	1.2
<b><u>COUNTIES</u></b>														
ADAMS COUNTY	\$13.23	35%	\$688	\$27,520	1.9	\$64,200	\$1,605	\$19,260	\$482	7,799	23%	\$10.57	\$550	1.3
ALLEGHENY COUNTY	\$13.65	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	177,129	33%	\$14.32	\$744	1.0
ARMSTRONG COUNTY	\$10.79	42%	\$561	\$22,440	1.5	\$51,000	\$1,275	\$15,300	\$383	6,588	23%	\$10.41	\$542	1.0
BEAVER COUNTY	\$13.65	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	18,197	25%	\$10.81	\$562	1.3
BEDFORD COUNTY	\$10.79	36%	\$561	\$22,440	1.5	\$48,800	\$1,220	\$14,640	\$366	3,918	20%	\$9.59	\$499	1.1
BERKS COUNTY	\$14.10	35%	\$733	\$29,320	2.0	\$65,800	\$1,645	\$19,740	\$494	36,877	26%	\$12.14	\$632	1.2
BLAIR COUNTY	\$11.46	35%	\$596	\$23,840	1.6	\$53,000	\$1,325	\$15,900	\$398	13,957	27%	\$8.87	\$461	1.3
BRADFORD COUNTY	\$10.79	36%	\$561	\$22,440	1.5	\$50,300	\$1,258	\$15,090	\$377	5,996	25%	\$10.64	\$553	1.0
BUCKS COUNTY	\$19.33	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	49,548	23%	\$13.21	\$687	1.5
BUTLER COUNTY	\$13.65	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	14,617	22%	\$10.88	\$566	1.3
CAMBRIA COUNTY	\$10.79	49%	\$561	\$22,440	1.5	\$49,000	\$1,225	\$14,700	\$368	15,289	25%	\$9.01	\$468	1.2
CAMERON COUNTY	\$10.83	35%	\$563	\$22,520	1.5	\$51,200	\$1,280	\$15,360	\$384	617	25%	\$10.67	\$555	1.0
CARBON COUNTY	\$16.40	41%	\$853	\$34,120	2.3	\$70,000	\$1,750	\$21,000	\$525	5,176	22%	\$8.72	\$453	1.9
CENTRE COUNTY	\$15.56	35%	\$809	\$32,360	2.2	\$65,800	\$1,645	\$19,740	\$494	19,650	40%	\$9.01	\$468	1.7
CHESTER COUNTY	\$19.33	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	37,405	24%	\$17.39	\$904	1.1
CLARION COUNTY	\$10.79	48%	\$561	\$22,440	1.5	\$50,100	\$1,253	\$15,030	\$376	4,460	28%	\$7.79	\$405	1.4
CLEARFIELD COUNTY	\$10.79	47%	\$561	\$22,440	1.5	\$48,200	\$1,205	\$14,460	\$362	6,835	21%	\$8.85	\$460	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**PENNSYLVANIA**

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
CLINTON COUNTY	\$11.77	35%	\$612	\$24,480	1.6	\$49,600	\$1,240	\$14,880	\$372	3,995	27%	\$7.84	\$408	1.5
COLUMBIA COUNTY	\$11.62	35%	\$604	\$24,160	1.6	\$52,600	\$1,315	\$15,780	\$395	6,922	28%	\$9.57	\$498	1.2
CRAWFORD COUNTY	\$10.79	35%	\$561	\$22,440	1.5	\$49,800	\$1,245	\$14,940	\$374	8,523	25%	\$9.21	\$479	1.2
CUMBERLAND COUNTY	\$14.69	30%	\$764	\$30,560	2.1	\$70,300	\$1,758	\$21,090	\$527	22,380	27%	\$12.61	\$656	1.2
DAUPHIN COUNTY	\$14.69	30%	\$764	\$30,560	2.1	\$70,300	\$1,758	\$21,090	\$527	35,554	35%	\$13.88	\$722	1.1
DELAWARE COUNTY	\$19.33	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	58,027	28%	\$14.45	\$751	1.3
ELK COUNTY	\$10.79	38%	\$561	\$22,440	1.5	\$58,400	\$1,460	\$17,520	\$438	2,913	21%	\$9.39	\$488	1.1
ERIE COUNTY	\$12.46	35%	\$648	\$25,920	1.7	\$56,800	\$1,420	\$17,040	\$426	32,799	31%	\$9.92	\$516	1.3
FAYETTE COUNTY	\$13.65	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	16,110	27%	\$8.39	\$436	1.6
FOREST COUNTY †	\$10.79	46%	\$561	\$22,440	1.5	\$44,400	\$1,110	\$13,320	\$333	348	17%			
FRANKLIN COUNTY	\$12.04	35%	\$626	\$25,040	1.7	\$62,100	\$1,553	\$18,630	\$466	13,164	26%	\$11.32	\$589	1.1
FULTON COUNTY	\$10.79	39%	\$561	\$22,440	1.5	\$52,300	\$1,308	\$15,690	\$392	1,187	21%	\$12.47	\$648	0.9
GREENE COUNTY	\$10.79	37%	\$561	\$22,440	1.5	\$48,500	\$1,213	\$14,550	\$364	3,902	26%	\$11.52	\$599	0.9
HUNTINGDON COUNTY	\$10.79	41%	\$561	\$22,440	1.5	\$51,900	\$1,298	\$15,570	\$389	3,760	22%	\$9.22	\$479	1.2
INDIANA COUNTY	\$11.54	35%	\$600	\$24,000	1.6	\$50,100	\$1,253	\$15,030	\$376	9,632	28%	\$9.53	\$496	1.2
JEFFERSON COUNTY	\$10.79	44%	\$561	\$22,440	1.5	\$47,100	\$1,178	\$14,130	\$353	4,198	23%	\$8.07	\$420	1.3
JUNIATA COUNTY	\$10.83	35%	\$563	\$22,520	1.5	\$52,900	\$1,323	\$15,870	\$397	1,913	22%	\$10.46	\$544	1.0
LACKAWANNA COUNTY	\$12.21	37%	\$635	\$25,400	1.7	\$56,600	\$1,415	\$16,980	\$425	27,934	32%	\$10.08	\$524	1.2
LANCASTER COUNTY	\$14.83	36%	\$771	\$30,840	2.1	\$67,400	\$1,685	\$20,220	\$506	50,296	29%	\$12.20	\$634	1.2
LAWRENCE COUNTY	\$12.04	35%	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	8,431	23%	\$8.55	\$444	1.4
LEBANON COUNTY	\$12.69	35%	\$660	\$26,400	1.8	\$63,900	\$1,598	\$19,170	\$479	12,688	27%	\$10.08	\$524	1.3
LEHIGH COUNTY	\$16.40	41%	\$853	\$34,120	2.3	\$70,000	\$1,750	\$21,000	\$525	38,010	31%	\$13.74	\$715	1.2
LUZERNE COUNTY	\$12.21	37%	\$635	\$25,400	1.7	\$56,600	\$1,415	\$16,980	\$425	38,807	30%	\$10.43	\$543	1.2
LYCOMING COUNTY	\$11.60	35%	\$603	\$24,120	1.6	\$52,300	\$1,308	\$15,690	\$392	14,350	31%	\$9.96	\$518	1.2
McKEAN COUNTY	\$10.87	35%	\$565	\$22,600	1.5	\$52,700	\$1,318	\$15,810	\$395	4,542	25%	\$9.14	\$476	1.2
MERCER COUNTY	\$11.25	25%	\$585	\$23,400	1.6	\$54,400	\$1,360	\$16,320	\$408	11,099	24%	\$9.71	\$505	1.2
MIFFLIN COUNTY	\$10.79	39%	\$561	\$22,440	1.5	\$48,100	\$1,203	\$14,430	\$361	4,774	26%	\$8.85	\$460	1.2
MONROE COUNTY	\$17.00	35%	\$884	\$35,360	2.4	\$66,900	\$1,673	\$20,070	\$502	10,712	22%	\$10.38	\$540	1.6
MONTGOMERY COUNTY	\$19.33	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	75,861	27%	\$18.12	\$942	1.1
MONTOUR COUNTY	\$12.73	35%	\$662	\$26,480	1.8	\$58,700	\$1,468	\$17,610	\$440	1,930	27%	\$15.78	\$820	0.8
NORTHAMPTON COUNTY	\$16.40	41%	\$853	\$34,120	2.3	\$70,000	\$1,750	\$21,000	\$525	27,090	27%	\$11.49	\$598	1.4
NORTHUMBERLAND COUNTY	\$10.79	38%	\$561	\$22,440	1.5	\$51,300	\$1,283	\$15,390	\$385	10,258	26%	\$9.82	\$511	1.1
PERRY COUNTY	\$14.69	30%	\$764	\$30,560	2.1	\$70,300	\$1,758	\$21,090	\$527	3,407	20%	\$7.84	\$408	1.9
PHILADELPHIA COUNTY	\$19.33	45%	\$1,005	\$40,200	2.7	\$77,800	\$1,945	\$23,340	\$584	240,420	41%	\$18.50	\$962	1.0
PIKE COUNTY	\$18.21	48%	\$947	\$37,880	2.5	\$62,400	\$1,560	\$18,720	\$468	2,646	15%	\$8.80	\$458	2.1
POTTER COUNTY	\$10.79	36%	\$561	\$22,440	1.5	\$49,400	\$1,235	\$14,820	\$371	1,584	23%	\$12.18	\$633	0.9
SCHUYLKILL COUNTY	\$10.79	39%	\$561	\$22,440	1.5	\$52,500	\$1,313	\$15,750	\$394	13,353	22%	\$9.48	\$493	1.1
SNYDER COUNTY	\$11.58	35%	\$602	\$24,080	1.6	\$54,300	\$1,358	\$16,290	\$407	3,203	23%	\$9.33	\$485	1.2
SOMERSET COUNTY	\$10.79	45%	\$561	\$22,440	1.5	\$48,000	\$1,200	\$14,400	\$360	6,854	22%	\$8.81	\$458	1.2
SULLIVAN COUNTY	\$10.94	35%	\$569	\$22,760	1.5	\$48,200	\$1,205	\$14,460	\$362	522	20%	\$7.91	\$411	1.4
SUSQUEHANNA COUNTY	\$11.17	35%	\$581	\$23,240	1.6	\$50,300	\$1,258	\$15,090	\$377	3,385	20%	\$7.43	\$386	1.5
TIOGA COUNTY	\$11.29	35%	\$587	\$23,480	1.6	\$48,500	\$1,213	\$14,550	\$364	3,800	24%	\$8.42	\$438	1.3

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# PENNSYLVANIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>UNION COUNTY</b>	<b>\$12.46</b>	35%	\$648	\$25,920	1.7	\$60,400	\$1,510	\$18,120	\$453	3,507	27%	\$8.88	\$462	1.4
<b>VENANGO COUNTY</b>	<b>\$10.79</b>	41%	\$561	\$22,440	1.5	\$49,600	\$1,240	\$14,880	\$372	5,369	24%	\$8.65	\$450	1.2
<b>WARREN COUNTY</b>	<b>\$10.79</b>	38%	\$561	\$22,440	1.5	\$53,400	\$1,335	\$16,020	\$401	3,849	22%	\$10.43	\$542	1.0
<b>WASHINGTON COUNTY</b>	<b>\$13.65</b>	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	18,560	23%	\$10.62	\$552	1.3
<b>WAYNE COUNTY</b>	<b>\$13.23</b>	35%	\$688	\$27,520	1.9	\$52,900	\$1,323	\$15,870	\$397	3,578	19%	\$8.82	\$458	1.5
<b>WESTMORELAND COUNTY</b>	<b>\$13.65</b>	39%	\$710	\$28,400	1.9	\$62,500	\$1,563	\$18,750	\$469	32,966	22%	\$10.31	\$536	1.3
<b>WYOMING COUNTY</b>	<b>\$12.21</b>	37%	\$635	\$25,400	1.7	\$56,600	\$1,415	\$16,980	\$425	2,263	21%	\$12.06	\$627	1.0
<b>YORK COUNTY</b>	<b>\$14.08</b>	35%	\$732	\$29,280	2.0	\$67,200	\$1,680	\$20,160	\$504	35,403	24%	\$11.78	\$613	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

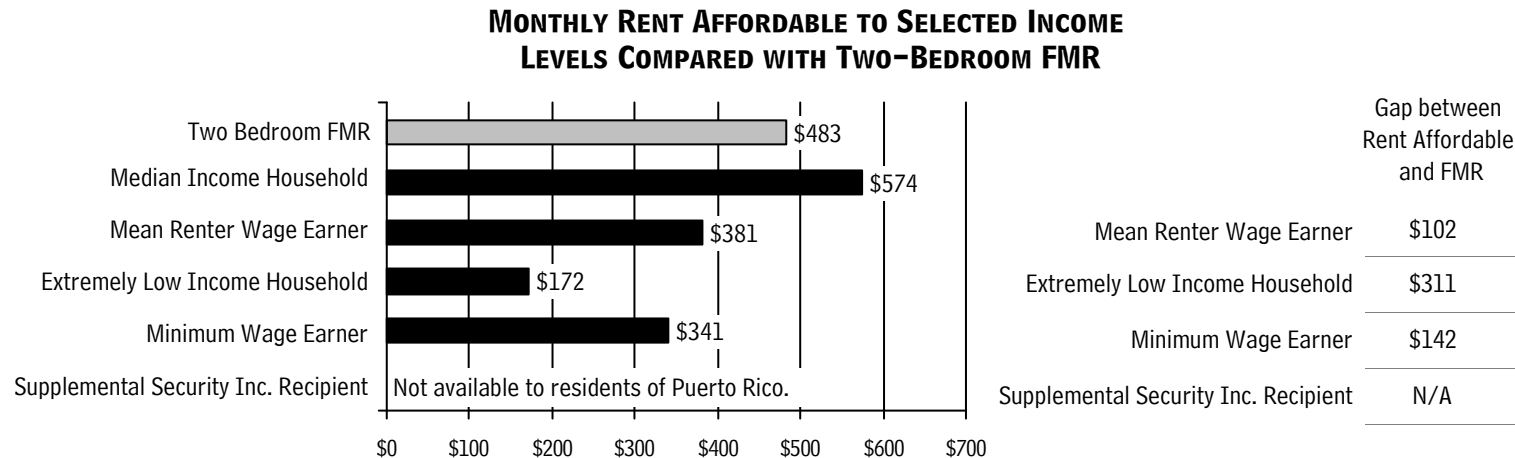
# PUERTO RICO

In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is \$483. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,609 monthly or \$19,304 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$9.28**

In Puerto Rico, 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 57 hours per week, 52 weeks per year. Or a household must include 1.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Puerto Rico, the estimated mean (average) wage for a renter is \$7.33. 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.



PUERTO RICO	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>PUERTO RICO</b>	<b>\$9.28</b>	44%	\$483	\$19,304	1.4	\$22,946	\$574	\$6,884	\$172	341,614	27%	\$7.33	\$381	1.3
<b>COMBINED NONMETRO AREAS</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	15,282	25%	\$6.31	\$328	1.2
<b>METROPOLITAN AREAS</b>														
<b>AGUADILLA-ISABELA-SAN SEBASTIÁN MSA</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	25,910	25%	\$7.19	\$374	1.1
<b>ARECIBO HMFA</b>	<b>\$8.27</b>	49%	\$430	\$17,200	1.3	\$18,900	\$473	\$5,670	\$142	13,747	24%	\$7.02	\$365	1.2
<b>BARRANQUITAS-AIBONITO-QUEBRADILLAS HMFA</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	10,678	25%	\$6.29	\$327	1.3
<b>CAGUAS HMFA</b>	<b>\$9.06</b>	49%	\$471	\$18,840	1.4	\$24,200	\$605	\$7,260	\$182	25,349	25%	\$7.28	\$378	1.2
<b>FAJARDO MSA</b>	<b>\$9.42</b>	40%	\$490	\$19,600	1.4	\$23,000	\$575	\$6,900	\$173	6,877	26%	\$8.02	\$417	1.2
<b>GUAYAMA MSA</b>	<b>\$8.25</b>	58%	\$429	\$17,160	1.3	\$19,500	\$488	\$5,850	\$146	6,815	25%	\$9.73	\$506	0.8
<b>MAYAGÜEZ MSA</b>	<b>\$8.88</b>	33%	\$462	\$18,480	1.4	\$20,000	\$500	\$6,000	\$150	14,973	37%	\$5.47	\$284	1.6
<b>PONCE MSA</b>	<b>\$9.58</b>	64%	\$498	\$19,920	1.5	\$19,900	\$498	\$5,970	\$149	22,457	27%	\$5.65	\$294	1.7
<b>SAN GERMÁN-CABO ROJO MSA</b>	<b>\$7.71</b>	26%	\$401	\$16,040	1.2	\$20,000	\$500	\$6,000	\$150	10,572	22%	\$7.28	\$379	1.1
<b>SAN JUAN-GUAYNABO HMFA</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	180,878	29%	\$7.68	\$400	1.3
<b>YAUCO MSA</b>	<b>\$7.63</b>	31%	\$397	\$15,880	1.2	\$17,100	\$428	\$5,130	\$128	8,076	22%	\$5.56	\$289	1.4
<b>COUNTIES</b>														
<b>ADJUNTAS MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	1,663	28%	\$5.21	\$271	1.5
<b>AGUADA MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	2,617	19%	\$6.37	\$331	1.2
<b>AGUADILLA MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	7,410	34%	\$8.05	\$419	1.0
<b>AGUAS BUENAS MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,453	27%	\$6.17	\$321	1.6
<b>AIBONITO MUNICIPIO</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	2,094	25%	\$8.15	\$424	1.0
<b>AÑASCO MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	1,834	20%	\$8.77	\$456	0.9
<b>ARECIBO MUNICIPIO</b>	<b>\$8.27</b>	49%	\$430	\$17,200	1.3	\$18,900	\$473	\$5,670	\$142	8,532	25%	\$7.69	\$400	1.1
<b>ARROYO MUNICIPIO</b>	<b>\$8.25</b>	58%	\$429	\$17,160	1.3	\$19,500	\$488	\$5,850	\$146	1,533	25%	\$8.21	\$427	1.0
<b>BARCELONETA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,550	21%	\$13.31	\$692	0.8
<b>BARRANQUITAS MUNICIPIO</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	2,496	29%	\$5.54	\$288	1.5
<b>BAYAMÓN MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	19,679	27%	\$5.56	\$289	1.8
<b>CABO ROJO MUNICIPIO</b>	<b>\$7.71</b>	26%	\$401	\$16,040	1.2	\$20,000	\$500	\$6,000	\$150	3,545	21%	\$6.59	\$343	1.2
<b>CAGUAS MUNICIPIO</b>	<b>\$9.06</b>	49%	\$471	\$18,840	1.4	\$24,200	\$605	\$7,260	\$182	12,465	27%	\$6.26	\$325	1.4
<b>CAMUY MUNICIPIO</b>	<b>\$8.27</b>	49%	\$430	\$17,200	1.3	\$18,900	\$473	\$5,670	\$142	2,413	21%	\$5.11	\$265	1.6
<b>CANÓVANAS MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,309	17%	\$9.36	\$487	1.1
<b>CAROLINA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	17,164	27%	\$6.91	\$359	1.4
<b>CATAÑO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	3,384	35%	\$6.51	\$339	1.5
<b>CAYEY MUNICIPIO</b>	<b>\$9.06</b>	49%	\$471	\$18,840	1.4	\$24,200	\$605	\$7,260	\$182	4,739	30%	\$7.13	\$371	1.3
<b>CEIBA MUNICIPIO</b>	<b>\$9.42</b>	40%	\$490	\$19,600	1.4	\$23,000	\$575	\$6,900	\$173	2,082	36%	\$14.81	\$770	0.6
<b>CIALES MUNICIPIO</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	1,495	25%	\$5.30	\$276	1.5
<b>CIDRA MUNICIPIO</b>	<b>\$9.06</b>	49%	\$471	\$18,840	1.4	\$24,200	\$605	\$7,260	\$182	3,171	24%	\$11.77	\$612	0.8
<b>COAMO MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	2,711	23%	\$5.60	\$291	1.4
<b>COMERÍO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,516	24%	\$5.49	\$286	1.8

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# **PUERTO RICO**

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>COROZAL MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,513	22%	\$5.45	\$284	1.8
<b>CULEBRA MUNICIPIO †</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	170	24%			
<b>DORADO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,966	18%	\$10.02	\$521	1.0
<b>FAJARDO MUNICIPIO</b>	<b>\$9.42</b>	40%	\$490	\$19,600	1.4	\$23,000	\$575	\$6,900	\$173	3,360	24%	\$7.61	\$396	1.2
<b>FLORIDA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	871	22%	\$5.98	\$311	1.7
<b>GUÁNICA MUNICIPIO</b>	<b>\$7.63</b>	31%	\$397	\$15,880	1.2	\$17,100	\$428	\$5,130	\$128	1,778	24%	\$4.54	\$236	1.7
<b>GUAYAMA MUNICIPIO</b>	<b>\$8.25</b>	58%	\$429	\$17,160	1.3	\$19,500	\$488	\$5,850	\$146	3,868	27%	\$10.22	\$531	0.8
<b>GUAYANILLA MUNICIPIO</b>	<b>\$7.63</b>	31%	\$397	\$15,880	1.2	\$17,100	\$428	\$5,130	\$128	1,382	19%	\$5.99	\$311	1.3
<b>GUAYNABO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	7,827	23%	\$7.11	\$370	1.4
<b>GURABO MUNICIPIO</b>	<b>\$9.06</b>	49%	\$471	\$18,840	1.4	\$24,200	\$605	\$7,260	\$182	2,187	19%	\$8.79	\$457	1.0
<b>HATILLO MUNICIPIO</b>	<b>\$8.27</b>	49%	\$430	\$17,200	1.3	\$18,900	\$473	\$5,670	\$142	2,802	22%	\$6.19	\$322	1.3
<b>HORMIGUEROS MUNICIPIO</b>	<b>\$8.88</b>	33%	\$462	\$18,480	1.4	\$20,000	\$500	\$6,000	\$150	1,147	20%	\$5.73	\$298	1.6
<b>HUMACAO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	4,637	24%	\$8.25	\$429	1.2
<b>ISABELA MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	3,544	24%	\$6.52	\$339	1.2
<b>JAYUYA MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	1,502	30%	\$9.18	\$477	0.8
<b>JUANA DÍAZ MUNICIPIO</b>	<b>\$9.58</b>	64%	\$498	\$19,920	1.5	\$19,900	\$498	\$5,970	\$149	2,936	20%	\$6.55	\$341	1.5
<b>JUNCOS MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,779	23%	\$17.27	\$898	0.6
<b>LAJAS MUNICIPIO</b>	<b>\$7.71</b>	26%	\$401	\$16,040	1.2	\$20,000	\$500	\$6,000	\$150	1,912	21%	\$4.99	\$260	1.5
<b>LAJES MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	2,929	27%	\$4.81	\$250	1.6
<b>LAS MARIAS MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	1,021	29%	\$4.91	\$256	1.6
<b>LAS PIEDRAS MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,442	22%	\$10.69	\$556	0.9
<b>LOÍZA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,517	16%	\$5.67	\$295	1.8
<b>LUQUILLO MUNICIPIO</b>	<b>\$9.42</b>	40%	\$490	\$19,600	1.4	\$23,000	\$575	\$6,900	\$173	1,435	22%	\$7.83	\$407	1.2
<b>MANATÍ MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	4,027	26%	\$7.73	\$402	1.3
<b>MARICAO MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	550	27%	\$7.51	\$390	1.0
<b>MAUNABO MUNICIPIO</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	891	22%	\$6.28	\$327	1.3
<b>MAYAGÜEZ MUNICIPIO</b>	<b>\$8.88</b>	33%	\$462	\$18,480	1.4	\$20,000	\$500	\$6,000	\$150	13,826	40%	\$5.45	\$283	1.6
<b>MOCA MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	2,794	22%	\$8.82	\$459	0.9
<b>MOROVIS MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,831	21%	\$4.99	\$259	2.0
<b>NAGUABO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,915	24%	\$5.06	\$263	2.0
<b>NARANJITO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	1,734	19%	\$6.40	\$333	1.6
<b>OROCOVIS MUNICIPIO</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	1,556	22%	\$4.55	\$237	1.8
<b>PATILLAS MUNICIPIO</b>	<b>\$8.25</b>	58%	\$429	\$17,160	1.3	\$19,500	\$488	\$5,850	\$146	1,414	22%	\$7.37	\$383	1.1
<b>PEÑUELAS MUNICIPIO</b>	<b>\$7.63</b>	31%	\$397	\$15,880	1.2	\$17,100	\$428	\$5,130	\$128	1,450	19%	\$9.05	\$471	0.8
<b>PONCE MUNICIPIO</b>	<b>\$9.58</b>	64%	\$498	\$19,920	1.5	\$19,900	\$498	\$5,970	\$149	18,048	30%	\$5.44	\$283	1.8
<b>QUEBRADILLAS MUNICIPIO</b>	<b>\$8.12</b>	50%	\$422	\$16,880	1.2	\$17,100	\$428	\$5,130	\$128	2,146	26%	\$5.14	\$267	1.6
<b>RINCÓN MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	1,104	21%	\$6.68	\$347	1.2
<b>RÍO GRANDE MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,907	18%	\$7.35	\$382	1.4
<b>SABANA GRANDE MUNICIPIO</b>	<b>\$7.71</b>	26%	\$401	\$16,040	1.2	\$20,000	\$500	\$6,000	\$150	1,866	21%	\$7.53	\$392	1.0
<b>SALINAS MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	2,233	22%	\$6.29	\$327	1.2
<b>SAN GERMÁN MUNICIPIO</b>	<b>\$7.71</b>	26%	\$401	\$16,040	1.2	\$20,000	\$500	\$6,000	\$150	3,249	25%	\$8.35	\$434	0.9
<b>SAN JUAN MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	72,507	44%	\$8.04	\$418	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# **PUERTO RICO**

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>SAN LORENZO MUNICIPIO</b>	<b>\$9.06</b>	49%	\$471	\$18,840	1.4	\$24,200	\$605	\$7,260	\$182	2,787	21%	\$9.03	\$470	1.0
<b>SAN SEBASTIÁN MUNICIPIO</b>	<b>\$7.83</b>	45%	\$407	\$16,280	1.2	\$16,100	\$403	\$4,830	\$121	3,678	25%	\$5.20	\$270	1.5
<b>SANTA ISABEL MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	1,583	23%	\$5.76	\$299	1.3
<b>TOA ALTA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	3,038	16%	\$4.11	\$214	2.4
<b>TOA BAJA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	6,384	21%	\$8.06	\$419	1.2
<b>TRUJILLO ALTO MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	5,448	23%	\$4.13	\$215	2.4
<b>UTUADO MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	3,189	28%	\$4.86	\$253	1.6
<b>VEGA ALTA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,354	20%	\$7.87	\$409	1.3
<b>VEGA BAJA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	3,935	20%	\$10.00	\$520	1.0
<b>VIEQUES MUNICIPIO</b>	<b>\$7.63</b>	48%	\$397	\$15,880	1.2	\$16,900	\$423	\$5,070	\$127	660	20%	\$8.05	\$419	0.9
<b>VILLALBA MUNICIPIO</b>	<b>\$9.58</b>	64%	\$498	\$19,920	1.5	\$19,900	\$498	\$5,970	\$149	1,473	19%	\$7.81	\$406	1.2
<b>YABUCOA MUNICIPIO</b>	<b>\$10.00</b>	42%	\$520	\$20,800	1.5	\$26,500	\$663	\$7,950	\$199	2,191	18%	\$7.71	\$401	1.3
<b>YAUCO MUNICIPIO</b>	<b>\$7.63</b>	31%	\$397	\$15,880	1.2	\$17,100	\$428	\$5,130	\$128	3,466	23%	\$4.38	\$228	1.7

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

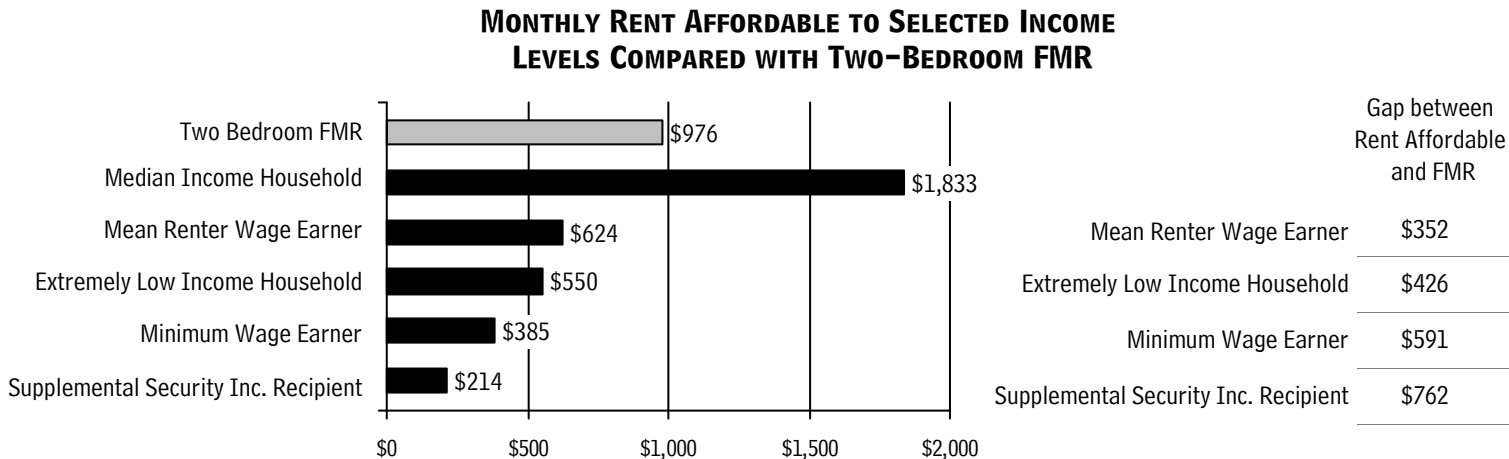
# RHODE ISLAND

In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is \$976. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,252 monthly or \$39,021 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.76**

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 101 hours per week, 52 weeks per year. Or a household must include 2.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Rhode Island, the estimated mean (average) wage for a renter is \$12.01. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.





RHODE ISLAND	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>RHODE ISLAND</b>	<b>\$18.76</b>	64%	\$976	\$39,021	2.5	\$73,339	\$1,833	\$22,002	\$550	163,274	40%	\$12.01	\$624	1.6
<b><u>METROPOLITAN AREAS</u></b>														
<b>NEWPORT-MIDDLETON-PORTSMOUTH HMFA</b>	<b>\$23.37</b>	56%	\$1,215	\$48,600	3.2	\$83,700	\$2,093	\$25,110	\$628	11,520	46%	\$12.13	\$631	1.9
<b>PROVIDENCE-FALL RIVER HMFA</b>	<b>\$18.38</b>	65%	\$956	\$38,240	2.5	\$72,500	\$1,813	\$21,750	\$544	147,625	40%	\$12.06	\$627	1.5
<b>WESTERLY-HOPKINTON-NEW SHOREHAM HMFA</b>	<b>\$19.33</b>	60%	\$1,005	\$40,200	2.6	\$77,100	\$1,928	\$23,130	\$578	4,129	32%	\$10.02	\$521	1.9

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**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.*

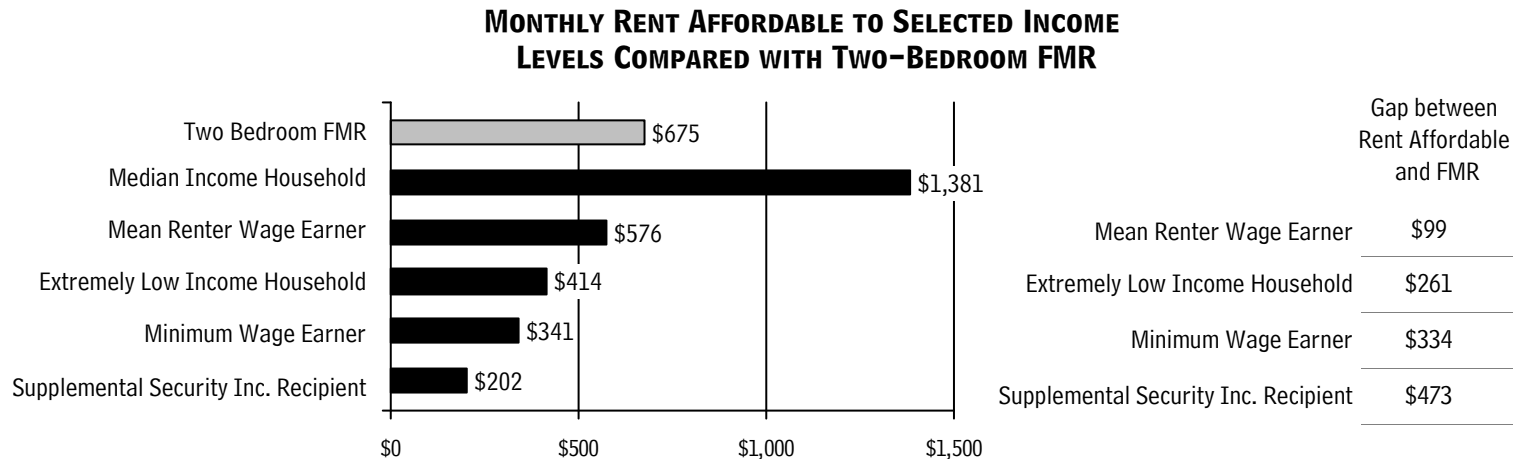
## SOUTH CAROLINA

In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$675. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,249 monthly or \$26,992 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.98**

In South Carolina, 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 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 South Carolina, the estimated mean (average) wage for a renter is \$11.07. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



SOUTH CAROLINA	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SOUTH CAROLINA</b>	<b>\$12.98</b>	32%	\$675	\$26,992	2.0	\$55,240	\$1,381	\$16,572	\$414	426,235	28%	\$11.07	\$576	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.64</b>	37%	\$605	\$24,220	1.8	\$48,825	\$1,221	\$14,647	\$366	92,076	24%	\$9.65	\$502	1.2
<b><u>METROPOLITAN AREAS</u></b>														
ANDERSON MSA	\$11.77	32%	\$612	\$24,480	1.8	\$53,800	\$1,345	\$16,140	\$404	15,582	24%	\$8.84	\$460	1.3
AUGUSTA-RICHMOND COUNTY MSA	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	15,153	24%	\$12.09	\$629	1.0
CHARLESTON-NORTH CHARLESTON-SUMMERVILLE MSA	\$15.13	36%	\$787	\$31,480	2.3	\$60,300	\$1,508	\$18,090	\$452	69,597	33%	\$12.22	\$636	1.2
CHARLOTTE-GASTONIA-CONCORD HMFA	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	16,406	27%	\$11.28	\$586	1.3
COLUMBIA HMFA	\$13.65	29%	\$710	\$28,400	2.1	\$62,100	\$1,553	\$18,630	\$466	69,595	31%	\$11.49	\$597	1.2
DARLINGTON COUNTY HMFA	\$10.60	46%	\$551	\$22,040	1.6	\$47,600	\$1,190	\$14,280	\$357	5,944	23%	\$11.47	\$596	0.9
FLORENCE HMFA	\$10.71	32%	\$557	\$22,280	1.6	\$50,200	\$1,255	\$15,060	\$377	12,744	27%	\$9.87	\$513	1.1
GREENVILLE-MAULDIN-EASLEY MSA	\$12.62	26%	\$656	\$26,240	1.9	\$57,200	\$1,430	\$17,160	\$429	58,566	31%	\$11.82	\$615	1.1
KERSHAW COUNTY HMFA	\$11.15	34%	\$580	\$23,200	1.7	\$55,900	\$1,398	\$16,770	\$419	3,634	18%	\$9.47	\$492	1.2
LAURENS COUNTY HMFA	\$11.35	33%	\$590	\$23,600	1.7	\$48,800	\$1,220	\$14,640	\$366	5,935	23%	\$9.72	\$506	1.2
MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY MSA	\$15.12	32%	\$786	\$31,440	2.3	\$52,400	\$1,310	\$15,720	\$393	22,101	27%	\$10.09	\$525	1.5
SPARTANBURG MSA	\$12.35	32%	\$642	\$25,680	1.9	\$55,100	\$1,378	\$16,530	\$413	27,381	28%	\$12.19	\$634	1.0
SUMTER MSA	\$11.00	32%	\$572	\$22,880	1.7	\$47,600	\$1,190	\$14,280	\$357	11,521	31%	\$10.18	\$529	1.1
<b><u>COUNTIES</u></b>														
ABBEVILLE COUNTY	\$10.60	40%	\$551	\$22,040	1.6	\$48,300	\$1,208	\$14,490	\$362	1,985	20%	\$8.31	\$432	1.3
AIKEN COUNTY	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	13,530	24%	\$12.64	\$657	1.0
ALLENDALE COUNTY	\$10.60	43%	\$551	\$22,040	1.6	\$34,100	\$853	\$10,230	\$256	1,076	27%	\$10.26	\$533	1.0
ANDERSON COUNTY	\$11.77	32%	\$612	\$24,480	1.8	\$53,800	\$1,345	\$16,140	\$404	15,582	24%	\$8.84	\$460	1.3
BAMBERG COUNTY	\$10.60	58%	\$551	\$22,040	1.6	\$36,500	\$913	\$10,950	\$274	1,543	25%	\$7.62	\$396	1.4
BARNWELL COUNTY	\$10.60	40%	\$551	\$22,040	1.6	\$44,500	\$1,113	\$13,350	\$334	2,210	24%	\$8.42	\$438	1.3
BEAUFORT COUNTY	\$16.98	32%	\$883	\$35,320	2.6	\$65,900	\$1,648	\$19,770	\$494	12,169	27%	\$11.09	\$577	1.5
BERKELEY COUNTY	\$15.13	36%	\$787	\$31,480	2.3	\$60,300	\$1,508	\$18,090	\$452	12,880	26%	\$13.81	\$718	1.1
CALHOUN COUNTY	\$13.65	29%	\$710	\$28,400	2.1	\$62,100	\$1,553	\$18,630	\$466	930	16%	\$11.71	\$609	1.2
CHARLESTON COUNTY	\$15.13	36%	\$787	\$31,480	2.3	\$60,300	\$1,508	\$18,090	\$452	48,035	39%	\$12.17	\$633	1.2
CHEROKEE COUNTY	\$10.62	32%	\$552	\$22,080	1.6	\$47,700	\$1,193	\$14,310	\$358	5,354	26%	\$10.33	\$537	1.0
CHESTER COUNTY	\$10.92	32%	\$568	\$22,720	1.7	\$47,400	\$1,185	\$14,220	\$356	2,790	22%	\$10.99	\$572	1.0
CHESTERFIELD COUNTY	\$10.60	41%	\$551	\$22,040	1.6	\$44,700	\$1,118	\$13,410	\$335	3,939	24%	\$8.92	\$464	1.2
CLARENDON COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$42,300	\$1,058	\$12,690	\$317	2,473	21%	\$6.49	\$337	1.7
COLLETON COUNTY	\$10.60	45%	\$551	\$22,040	1.6	\$42,500	\$1,063	\$12,750	\$319	2,858	20%	\$8.70	\$452	1.2
DARLINGTON COUNTY	\$10.60	46%	\$551	\$22,040	1.6	\$47,600	\$1,190	\$14,280	\$357	5,944	23%	\$11.47	\$596	0.9
DILLON COUNTY	\$10.60	54%	\$551	\$22,040	1.6	\$40,700	\$1,018	\$12,210	\$305	3,137	28%	\$6.42	\$334	1.7
DORCHESTER COUNTY	\$15.13	36%	\$787	\$31,480	2.3	\$60,300	\$1,508	\$18,090	\$452	8,682	25%	\$10.62	\$552	1.4
EDGEFIELD COUNTY	\$12.42	32%	\$646	\$25,840	1.9	\$55,500	\$1,388	\$16,650	\$416	1,623	20%	\$6.12	\$318	2.0
FAIRFIELD COUNTY	\$13.65	29%	\$710	\$28,400	2.1	\$62,100	\$1,553	\$18,630	\$466	1,975	23%	\$11.33	\$589	1.2
FLORENCE COUNTY	\$10.71	32%	\$557	\$22,280	1.6	\$50,200	\$1,255	\$15,060	\$377	12,744	27%	\$9.87	\$513	1.1

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# SOUTH CAROLINA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
GEORGETOWN COUNTY	\$12.54	32%	\$652	\$26,080	1.9	\$53,000	\$1,325	\$15,900	\$398	4,053	19%	\$9.17	\$477	1.4
GREENVILLE COUNTY	\$12.62	26%	\$656	\$26,240	1.9	\$57,200	\$1,430	\$17,160	\$429	47,585	32%	\$12.36	\$643	1.0
GREENWOOD COUNTY	\$11.21	32%	\$583	\$23,320	1.7	\$53,400	\$1,335	\$16,020	\$401	7,904	31%	\$10.28	\$535	1.1
HAMPTON COUNTY	\$10.60	46%	\$551	\$22,040	1.6	\$43,000	\$1,075	\$12,900	\$323	1,627	22%	\$11.03	\$574	1.0
HORRY COUNTY	\$15.12	32%	\$786	\$31,440	2.3	\$52,400	\$1,310	\$15,720	\$393	22,101	27%	\$10.09	\$525	1.5
JASPER COUNTY	\$11.77	32%	\$612	\$24,480	1.8	\$45,700	\$1,143	\$13,710	\$343	1,566	22%	\$11.62	\$604	1.0
KERSHAW COUNTY	\$11.15	34%	\$580	\$23,200	1.7	\$55,900	\$1,398	\$16,770	\$419	3,634	18%	\$9.47	\$492	1.2
LANCASTER COUNTY	\$10.60	32%	\$551	\$22,040	1.6	\$50,700	\$1,268	\$15,210	\$380	5,743	25%	\$11.92	\$620	0.9
LAURENS COUNTY	\$11.35	33%	\$590	\$23,600	1.7	\$48,800	\$1,220	\$14,640	\$366	5,935	23%	\$9.72	\$506	1.2
LEE COUNTY	\$10.60	33%	\$551	\$22,040	1.6	\$42,600	\$1,065	\$12,780	\$320	1,424	21%	\$7.06	\$367	1.5
LEXINGTON COUNTY	\$13.65	29%	\$710	\$28,400	2.1	\$62,100	\$1,553	\$18,630	\$466	18,966	23%	\$10.18	\$529	1.3
MARION COUNTY	\$10.60	45%	\$551	\$22,040	1.6	\$41,000	\$1,025	\$12,300	\$308	3,539	27%	\$7.86	\$409	1.3
MARLBORO COUNTY	\$10.60	56%	\$551	\$22,040	1.6	\$39,800	\$995	\$11,940	\$299	3,055	29%	\$9.25	\$481	1.1
McCORMICK COUNTY	\$10.71	32%	\$557	\$22,280	1.6	\$48,300	\$1,208	\$14,490	\$362	674	19%	\$5.71	\$297	1.9
NEWBERRY COUNTY	\$10.60	37%	\$551	\$22,040	1.6	\$50,500	\$1,263	\$15,150	\$379	3,267	23%	\$8.02	\$417	1.3
OCONEE COUNTY	\$10.69	32%	\$556	\$22,240	1.6	\$55,100	\$1,378	\$16,530	\$413	5,903	22%	\$10.71	\$557	1.0
ORANGEBURG COUNTY	\$10.60	41%	\$551	\$22,040	1.6	\$43,700	\$1,093	\$13,110	\$328	8,312	24%	\$8.76	\$456	1.2
PICKENS COUNTY	\$12.62	26%	\$656	\$26,240	1.9	\$57,200	\$1,430	\$17,160	\$429	10,981	27%	\$7.86	\$409	1.6
RICHLAND COUNTY	\$13.65	29%	\$710	\$28,400	2.1	\$62,100	\$1,553	\$18,630	\$466	46,342	39%	\$12.20	\$634	1.1
SALUDA COUNTY	\$13.65	29%	\$710	\$28,400	2.1	\$62,100	\$1,553	\$18,630	\$466	1,382	19%	\$7.53	\$391	1.8
SPARTANBURG COUNTY	\$12.35	32%	\$642	\$25,680	1.9	\$55,100	\$1,378	\$16,530	\$413	27,381	28%	\$12.19	\$634	1.0
SUMTER COUNTY	\$11.00	32%	\$572	\$22,880	1.7	\$47,600	\$1,190	\$14,280	\$357	11,521	31%	\$10.18	\$529	1.1
UNION COUNTY	\$10.60	45%	\$551	\$22,040	1.6	\$46,000	\$1,150	\$13,800	\$345	2,822	23%	\$7.87	\$409	1.3
WILLIAMSBURG COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$37,200	\$930	\$11,160	\$279	2,653	19%	\$6.82	\$355	1.6
YORK COUNTY	\$14.56	16%	\$757	\$30,280	2.2	\$66,500	\$1,663	\$19,950	\$499	16,406	27%	\$11.28	\$586	1.3

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

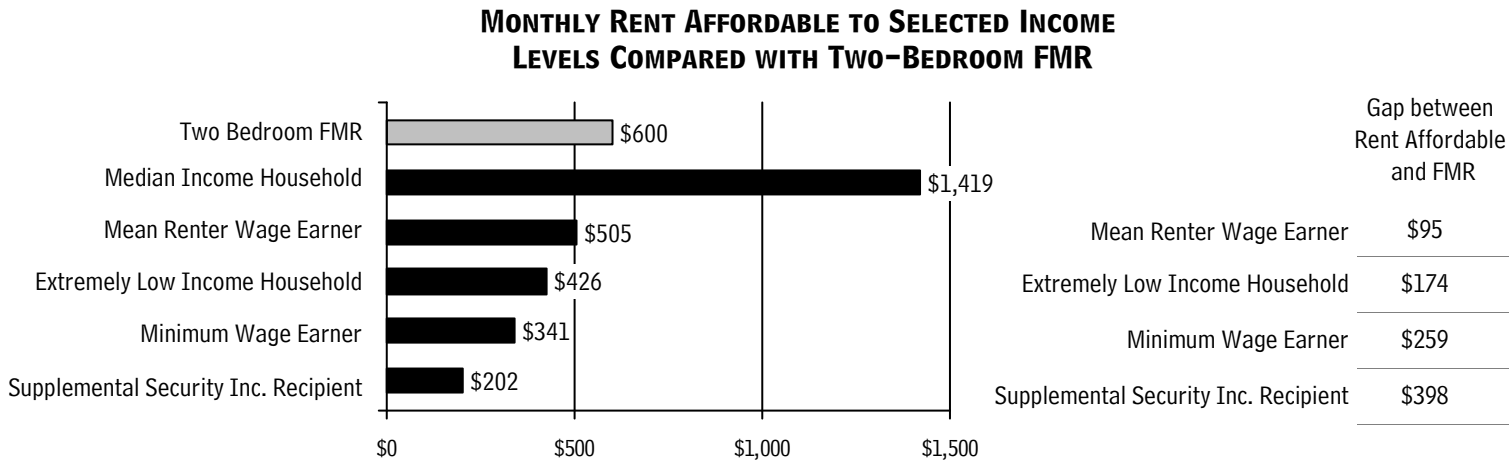
## SOUTH DAKOTA

In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$600. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,000 monthly or \$23,999 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.54**

In South Dakota, 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 70 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 South Dakota, the estimated mean (average) wage for a renter is \$9.71. 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.



SOUTH DAKOTA	FY09 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 (2009) <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>\$11.54</b>	29%	\$600	\$23,999	1.8	\$56,773	\$1,419	\$17,032	\$426	92,338	32%	\$9.71	\$505	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.44</b>	28%	\$543	\$21,705	1.6	\$52,719	\$1,318	\$15,816	\$395	53,043	31%	\$8.19	\$426	1.3
<b><u>METROPOLITAN AREAS</u></b>														
MEADE COUNTY HMFA	<b>\$10.37</b>	26%	\$539	\$21,560	1.6	\$53,000	\$1,325	\$15,900	\$398	2,799	32%	\$10.01	\$520	1.0
RAPID CITY HMFA	<b>\$13.88</b>	38%	\$722	\$28,880	2.1	\$56,700	\$1,418	\$17,010	\$425	11,710	34%	\$9.26	\$482	1.5
SIoux CITY MSA	<b>\$12.54</b>	25%	\$652	\$26,080	1.9	\$58,800	\$1,470	\$17,640	\$441	1,257	26%	\$14.76	\$768	0.8
SIoux FALLS MSA	<b>\$12.94</b>	26%	\$673	\$26,920	2.0	\$66,600	\$1,665	\$19,980	\$500	23,529	32%	\$11.34	\$590	1.1
<b><u>COUNTIES</u></b>														
AURORA COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$49,700	\$1,243	\$14,910	\$373	279	24%	\$9.20	\$478	1.1
BEADLE COUNTY	<b>\$10.17</b>	31%	\$529	\$21,160	1.6	\$54,000	\$1,350	\$16,200	\$405	2,328	32%	\$8.28	\$431	1.2
BENNETT COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$37,700	\$943	\$11,310	\$283	455	41%	\$7.11	\$370	1.4
BON HOMME COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$49,100	\$1,228	\$14,730	\$368	629	24%	\$8.12	\$422	1.3
BROOKINGS COUNTY	<b>\$10.21</b>	26%	\$531	\$21,240	1.6	\$64,900	\$1,623	\$19,470	\$487	4,458	42%	\$9.15	\$476	1.1
BROWN COUNTY	<b>\$10.50</b>	26%	\$546	\$21,840	1.6	\$59,300	\$1,483	\$17,790	\$445	4,933	34%	\$8.63	\$449	1.2
BRULE COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$49,700	\$1,243	\$14,910	\$373	576	29%	\$7.42	\$386	1.4
BUFFALO COUNTY †	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$19,000	\$475	\$5,700	\$143	299	57%			
BUTTE COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$45,500	\$1,138	\$13,650	\$341	937	27%	\$8.87	\$461	1.1
CAMPBELL COUNTY	<b>\$10.17</b>	28%	\$529	\$21,160	1.6	\$47,700	\$1,193	\$14,310	\$358	130	18%	\$7.65	\$398	1.3
CHARLES MIX COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$40,800	\$1,020	\$12,240	\$306	1,060	32%	\$7.18	\$373	1.4
CLARK COUNTY	<b>\$10.17</b>	27%	\$529	\$21,160	1.6	\$47,300	\$1,183	\$14,190	\$355	309	19%	\$6.95	\$362	1.5
CLAY COUNTY	<b>\$10.83</b>	26%	\$563	\$22,520	1.7	\$55,100	\$1,378	\$16,530	\$413	2,225	46%	\$5.84	\$303	1.9
CODINGTON COUNTY	<b>\$11.54</b>	33%	\$600	\$24,000	1.8	\$59,100	\$1,478	\$17,730	\$443	3,094	30%	\$7.74	\$403	1.5
CORSON COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$31,800	\$795	\$9,540	\$239	519	41%	\$8.78	\$456	1.2
CUSTER COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$58,000	\$1,450	\$17,400	\$435	684	23%	\$7.15	\$372	1.4
DAVISON COUNTY	<b>\$10.77</b>	27%	\$560	\$22,400	1.6	\$59,000	\$1,475	\$17,700	\$443	2,901	38%	\$8.59	\$447	1.3
DAY COUNTY	<b>\$10.17</b>	28%	\$529	\$21,160	1.6	\$50,500	\$1,263	\$15,150	\$379	617	24%	\$7.63	\$397	1.3
DEUEL COUNTY	<b>\$10.17</b>	27%	\$529	\$21,160	1.6	\$52,600	\$1,315	\$15,780	\$395	368	20%	\$10.47	\$544	1.0
DEWEY COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$33,200	\$830	\$9,960	\$249	833	45%	\$9.51	\$495	1.1
DOUGLAS COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$45,000	\$1,125	\$13,500	\$338	251	19%	\$9.94	\$517	1.0
EDMONDS COUNTY	<b>\$10.17</b>	28%	\$529	\$21,160	1.6	\$49,400	\$1,235	\$14,820	\$371	303	18%	\$9.65	\$502	1.1
FALL RIVER COUNTY	<b>\$10.31</b>	26%	\$536	\$21,440	1.6	\$50,300	\$1,258	\$15,090	\$377	955	31%	\$6.56	\$341	1.6
FAULK COUNTY	<b>\$10.17</b>	28%	\$529	\$21,160	1.6	\$46,000	\$1,150	\$13,800	\$345	188	19%	\$7.66	\$398	1.3
GRANT COUNTY	<b>\$10.17</b>	27%	\$529	\$21,160	1.6	\$53,800	\$1,345	\$16,140	\$404	704	23%	\$8.06	\$419	1.3
GREGORY COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$41,000	\$1,025	\$12,300	\$308	512	25%	\$8.30	\$432	1.2
HAAKON COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$47,800	\$1,195	\$14,340	\$359	201	23%	\$12.19	\$634	0.8
HAMLIN COUNTY	<b>\$10.17</b>	27%	\$529	\$21,160	1.6	\$55,300	\$1,383	\$16,590	\$415	372	18%	\$8.62	\$448	1.2
HAND COUNTY	<b>\$10.17</b>	28%	\$529	\$21,160	1.6	\$50,700	\$1,268	\$15,210	\$380	400	26%	\$7.08	\$368	1.4
HANSON COUNTY	<b>\$10.17</b>	29%	\$529	\$21,160	1.6	\$52,500	\$1,313	\$15,750	\$394	232	21%	\$9.33	\$485	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# SOUTH DAKOTA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
HARDING COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$42,000	\$1,050	\$12,600	\$315	138	26%	\$14.19	\$738	0.7
HUGHES COUNTY	\$10.48	26%	\$545	\$21,800	1.6	\$68,200	\$1,705	\$20,460	\$512	2,202	34%	\$7.22	\$376	1.5
HUTCHINSON COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$50,200	\$1,255	\$15,060	\$377	676	21%	\$8.60	\$447	1.2
HYDE COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$54,200	\$1,355	\$16,260	\$407	193	28%	\$11.59	\$603	0.9
JACKSON COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$33,500	\$838	\$10,050	\$251	344	36%	\$7.01	\$365	1.5
JERAULD COUNTY	\$10.17	28%	\$529	\$21,160	1.6	\$48,000	\$1,200	\$14,400	\$360	275	28%	\$7.93	\$412	1.3
JONES COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$50,200	\$1,255	\$15,060	\$377	140	28%	\$5.81	\$302	1.7
KINGSBURY COUNTY	\$10.17	27%	\$529	\$21,160	1.6	\$54,600	\$1,365	\$16,380	\$410	576	24%	\$7.91	\$411	1.3
LAKE COUNTY	\$10.17	27%	\$529	\$21,160	1.6	\$58,200	\$1,455	\$17,460	\$437	1,290	30%	\$8.04	\$418	1.3
LAWRENCE COUNTY	\$10.75	26%	\$559	\$22,360	1.6	\$56,100	\$1,403	\$16,830	\$421	3,126	35%	\$7.48	\$389	1.4
LINCOLN COUNTY	\$12.94	26%	\$673	\$26,920	2.0	\$66,600	\$1,665	\$19,980	\$500	1,784	20%	\$10.31	\$536	1.3
LYMAN COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$42,700	\$1,068	\$12,810	\$320	437	31%	\$5.91	\$307	1.7
MARSHALL COUNTY	\$10.17	28%	\$529	\$21,160	1.6	\$48,300	\$1,208	\$14,490	\$362	408	22%	\$7.73	\$402	1.3
MCCOOK COUNTY	\$12.94	26%	\$673	\$26,920	2.0	\$66,600	\$1,665	\$19,980	\$500	466	21%	\$8.29	\$431	1.6
MCIPHERSON COUNTY	\$10.17	28%	\$529	\$21,160	1.6	\$39,700	\$993	\$11,910	\$298	206	17%	\$6.52	\$339	1.6
MEADE COUNTY	\$10.37	26%	\$539	\$21,560	1.6	\$53,000	\$1,325	\$15,900	\$398	2,799	32%	\$10.01	\$520	1.0
MELLETTE COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$33,600	\$840	\$10,080	\$252	243	35%	\$5.75	\$299	1.8
MINER COUNTY	\$10.17	27%	\$529	\$21,160	1.6	\$48,700	\$1,218	\$14,610	\$365	286	24%	\$8.43	\$439	1.2
MINNEHAHA COUNTY	\$12.94	26%	\$673	\$26,920	2.0	\$66,600	\$1,665	\$19,980	\$500	20,484	35%	\$11.51	\$598	1.1
MOODY COUNTY	\$10.17	27%	\$529	\$21,160	1.6	\$55,300	\$1,383	\$16,590	\$415	694	27%	\$10.61	\$552	1.0
PENNINGTON COUNTY	\$13.88	38%	\$722	\$28,880	2.1	\$56,700	\$1,418	\$17,010	\$425	11,710	34%	\$9.26	\$482	1.5
PERKINS COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$44,600	\$1,115	\$13,380	\$335	334	23%	\$6.53	\$340	1.6
POTTER COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$50,200	\$1,255	\$15,060	\$377	239	21%	\$6.39	\$332	1.6
ROBERTS COUNTY	\$10.17	28%	\$529	\$21,160	1.6	\$44,400	\$1,110	\$13,320	\$333	1,145	31%	\$7.12	\$370	1.4
SANBORN COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$50,900	\$1,273	\$15,270	\$382	233	22%	\$8.83	\$459	1.2
SHANNON COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$27,800	\$695	\$8,340	\$209	1,405	50%	\$8.94	\$465	1.1
SPIRK COUNTY	\$10.17	28%	\$529	\$21,160	1.6	\$49,400	\$1,235	\$14,820	\$371	745	26%	\$7.44	\$387	1.4
STANLEY COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$62,600	\$1,565	\$18,780	\$470	260	23%	\$8.98	\$467	1.1
SULLY COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$51,000	\$1,275	\$15,300	\$383	152	24%	\$8.93	\$464	1.1
TODD COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$26,000	\$650	\$7,800	\$195	1,353	55%	\$10.04	\$522	1.0
TRIPP COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$48,200	\$1,205	\$14,460	\$362	638	25%	\$6.22	\$323	1.6
TURNER COUNTY	\$12.94	26%	\$673	\$26,920	2.0	\$66,600	\$1,665	\$19,980	\$500	795	23%	\$9.81	\$510	1.3
UNION COUNTY	\$12.54	25%	\$652	\$26,080	1.9	\$58,800	\$1,470	\$17,640	\$441	1,257	26%	\$14.76	\$768	0.8
WALWORTH COUNTY	\$10.17	28%	\$529	\$21,160	1.6	\$44,800	\$1,120	\$13,440	\$336	721	29%	\$6.98	\$363	1.5
YANKTON COUNTY	\$11.00	30%	\$572	\$22,880	1.7	\$57,300	\$1,433	\$17,190	\$430	2,533	31%	\$9.15	\$476	1.2
ZIEBACH COUNTY	\$10.17	29%	\$529	\$21,160	1.6	\$24,700	\$618	\$7,410	\$185	299	40%	\$8.24	\$429	1.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



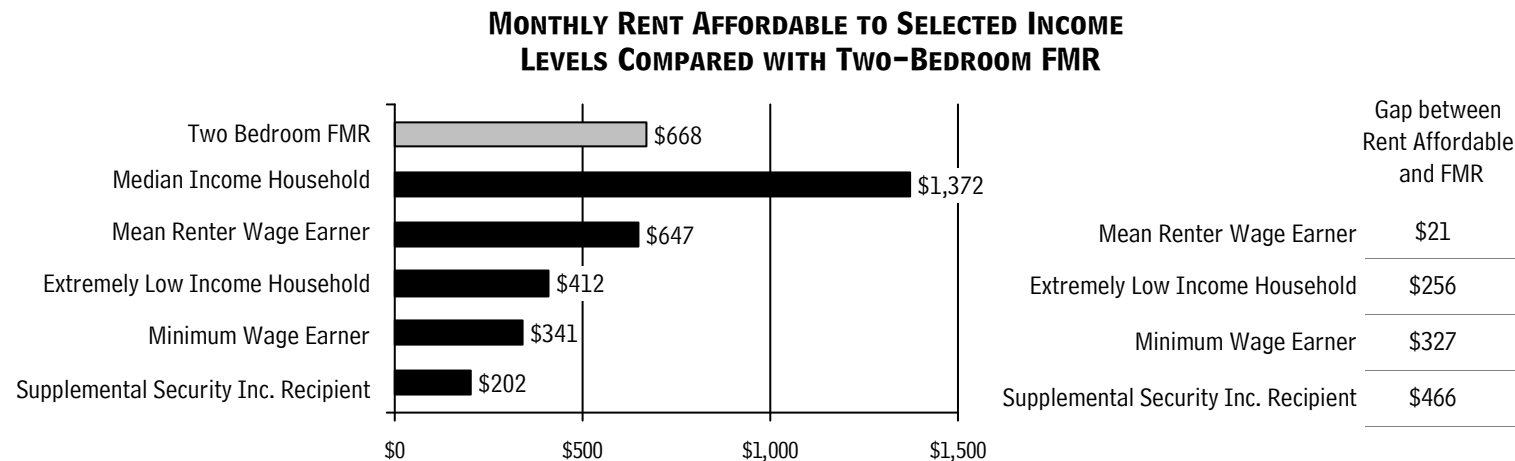
# TENNESSEE

In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is \$668. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,226 monthly or \$26,717 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$12.84**

In Tennessee, 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 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 Tennessee, the estimated mean (average) wage for a renter is \$12.43. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 41 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



TENNESSEE	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>TENNESSEE</b>	<b>\$12.84</b>	31%	\$668	\$26,717	2.0	\$54,881	\$1,372	\$16,464	\$412	671,444	30%	\$12.43	\$647	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.60</b>	34%	\$551	\$22,038	1.6	\$46,408	\$1,160	\$13,923	\$348	152,513	25%	\$10.05	\$523	1.1
<b><u>METROPOLITAN AREAS</u></b>														
CHATTANOOGA MSA	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	45,597	33%	\$11.70	\$608	1.1
CLARKSVILLE HMFA	\$12.48	32%	\$649	\$25,960	1.9	\$52,900	\$1,323	\$15,870	\$397	17,645	37%	\$11.01	\$572	1.1
CLEVELAND MSA	\$11.56	31%	\$601	\$24,040	1.8	\$51,200	\$1,280	\$15,360	\$384	12,020	30%	\$11.07	\$576	1.0
HICKMAN COUNTY HMFA	\$10.50	32%	\$546	\$21,840	1.6	\$45,500	\$1,138	\$13,650	\$341	1,601	20%	\$8.49	\$441	1.2
JACKSON MSA	\$13.04	31%	\$678	\$27,120	2.0	\$52,900	\$1,323	\$15,870	\$397	13,022	32%	\$10.39	\$540	1.3
JOHNSON CITY MSA	\$10.96	31%	\$570	\$22,800	1.7	\$48,100	\$1,203	\$14,430	\$361	21,735	29%	\$9.83	\$511	1.1
KINGSPORT--BRISTOL--BRISTOL MSA	\$10.71	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	20,081	23%	\$12.34	\$642	0.9
KNOXVILLE MSA	\$12.83	35%	\$667	\$26,680	2.0	\$58,800	\$1,470	\$17,640	\$441	75,375	30%	\$11.12	\$578	1.2
MACON COUNTY HMFA	\$10.12	32%	\$526	\$21,040	1.5	\$47,100	\$1,178	\$14,130	\$353	1,692	21%	\$7.65	\$398	1.3
MEMPHIS HMFA	\$14.35	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	131,293	36%	\$14.21	\$739	1.0
MORRISTOWN MSA	\$10.37	31%	\$539	\$21,560	1.6	\$47,700	\$1,193	\$14,310	\$358	11,514	24%	\$11.13	\$579	0.9
NASHVILLE--DAVIDSON--MURFREESBORO--FRANKLIN MSA	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	164,876	34%	\$14.29	\$743	1.0
SMITH COUNTY HMFA	\$10.50	32%	\$546	\$21,840	1.6	\$52,200	\$1,305	\$15,660	\$392	1,458	21%	\$10.30	\$536	1.0
STEWART COUNTY HMFA	\$10.31	33%	\$536	\$21,440	1.6	\$48,400	\$1,210	\$14,520	\$363	1,022	21%	\$10.27	\$534	1.0
<b><u>COUNTIES</u></b>														
ANDERSON COUNTY	\$12.83	35%	\$667	\$26,680	2.0	\$58,800	\$1,470	\$17,640	\$441	8,195	28%	\$13.23	\$688	1.0
BEDFORD COUNTY	\$12.63	31%	\$657	\$26,280	1.9	\$51,000	\$1,275	\$15,300	\$383	3,682	26%	\$10.53	\$548	1.2
BENTON COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$41,000	\$1,025	\$12,300	\$308	1,332	19%	\$8.87	\$461	1.1
BLEDSoE COUNTY	\$10.04	40%	\$522	\$20,880	1.5	\$43,300	\$1,083	\$12,990	\$325	812	18%	\$8.56	\$445	1.2
BLOUNT COUNTY	\$12.83	35%	\$667	\$26,680	2.0	\$58,800	\$1,470	\$17,640	\$441	10,285	24%	\$12.41	\$645	1.0
BRADLEY COUNTY	\$11.56	31%	\$601	\$24,040	1.8	\$51,200	\$1,280	\$15,360	\$384	10,780	31%	\$11.28	\$586	1.0
CAMPBELL COUNTY	\$10.04	37%	\$522	\$20,880	1.5	\$37,600	\$940	\$11,280	\$282	4,283	27%	\$8.49	\$441	1.2
CANNON COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	1,074	21%	\$7.65	\$398	1.9
CARROLL COUNTY	\$10.04	32%	\$522	\$20,880	1.5	\$46,200	\$1,155	\$13,860	\$347	2,472	21%	\$10.02	\$521	1.0
CARTER COUNTY	\$10.96	31%	\$570	\$22,800	1.7	\$48,100	\$1,203	\$14,430	\$361	5,901	25%	\$9.62	\$500	1.1
CHEATHAM COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	2,112	16%	\$10.93	\$568	1.3
CHESTER COUNTY	\$13.04	31%	\$678	\$27,120	2.0	\$52,900	\$1,323	\$15,870	\$397	1,285	23%	\$7.54	\$392	1.7
CLAIBORNE COUNTY	\$10.04	41%	\$522	\$20,880	1.5	\$40,300	\$1,008	\$12,090	\$302	2,535	21%	\$8.81	\$458	1.1
CLAY COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$37,300	\$933	\$11,190	\$280	677	20%	\$8.25	\$429	1.2
COCKE COUNTY	\$10.04	44%	\$522	\$20,880	1.5	\$38,100	\$953	\$11,430	\$286	3,374	25%	\$8.02	\$417	1.3
COFFEE COUNTY	\$10.83	31%	\$563	\$22,520	1.7	\$49,900	\$1,248	\$14,970	\$374	5,388	29%	\$10.43	\$542	1.0
CROCKETT COUNTY	\$10.04	43%	\$522	\$20,880	1.5	\$45,900	\$1,148	\$13,770	\$344	1,413	25%	\$11.26	\$586	0.9
CUMBERLAND COUNTY	\$10.04	31%	\$522	\$20,880	1.5	\$44,800	\$1,120	\$13,440	\$336	3,779	19%	\$8.66	\$450	1.2
DAVIDSON COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	106,021	45%	\$16.23	\$844	0.9
DECATUR COUNTY	\$10.04	38%	\$522	\$20,880	1.5	\$43,700	\$1,093	\$13,110	\$328	979	20%	\$10.95	\$570	0.9

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TENNESSEE	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
DEKALB COUNTY	\$10.04	37%	\$522	\$20,880	1.5	\$46,200	\$1,155	\$13,860	\$347	1,749	25%	\$9.58	\$498	1.0
DICKSON COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	3,945	24%	\$9.13	\$475	1.6
DYER COUNTY	\$10.46	31%	\$544	\$21,760	1.6	\$48,800	\$1,220	\$14,640	\$366	5,075	34%	\$10.02	\$521	1.0
FAYETTE COUNTY	\$14.35	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	2,058	20%	\$8.90	\$463	1.6
FENTRESS COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$36,100	\$903	\$10,830	\$271	1,399	21%	\$8.17	\$425	1.2
FRANKLIN COUNTY	\$10.65	31%	\$554	\$22,160	1.6	\$52,600	\$1,315	\$15,780	\$395	3,230	22%	\$9.02	\$469	1.2
GIBSON COUNTY	\$10.04	34%	\$522	\$20,880	1.5	\$47,500	\$1,188	\$14,250	\$356	5,443	28%	\$10.50	\$546	1.0
GILES COUNTY	\$10.98	31%	\$571	\$22,840	1.7	\$51,800	\$1,295	\$15,540	\$389	2,882	25%	\$10.09	\$525	1.1
GRAINGER COUNTY	\$10.37	31%	\$539	\$21,560	1.6	\$47,700	\$1,193	\$14,310	\$358	1,353	16%	\$9.68	\$503	1.1
GREENE COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$45,000	\$1,125	\$13,500	\$338	6,008	23%	\$10.52	\$547	1.0
GRUNDY COUNTY	\$10.04	40%	\$522	\$20,880	1.5	\$34,700	\$868	\$10,410	\$260	998	18%	\$5.69	\$296	1.8
HAMBLEN COUNTY	\$10.37	31%	\$539	\$21,560	1.6	\$47,700	\$1,193	\$14,310	\$358	6,375	27%	\$11.63	\$605	0.9
HAMILTON COUNTY	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	42,389	34%	\$11.80	\$613	1.1
HANCOCK COUNTY	\$10.04	41%	\$522	\$20,880	1.5	\$31,800	\$795	\$9,540	\$239	591	21%	\$5.00	\$260	2.0
HARDEMAN COUNTY	\$10.04	45%	\$522	\$20,880	1.5	\$42,300	\$1,058	\$12,690	\$317	2,434	26%	\$11.11	\$578	0.9
HARDIN COUNTY	\$10.04	47%	\$522	\$20,880	1.5	\$42,800	\$1,070	\$12,840	\$321	2,371	23%	\$10.14	\$527	1.0
HAWKINS COUNTY	\$10.71	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	4,678	21%	\$10.48	\$545	1.0
HAYWOOD COUNTY	\$11.44	31%	\$595	\$23,800	1.7	\$40,800	\$1,020	\$12,240	\$306	2,581	34%	\$9.82	\$511	1.2
HENDERSON COUNTY	\$10.88	31%	\$566	\$22,640	1.7	\$48,200	\$1,205	\$14,460	\$362	2,146	21%	\$8.60	\$447	1.3
HENRY COUNTY	\$10.12	31%	\$526	\$21,040	1.5	\$44,600	\$1,115	\$13,380	\$335	2,946	23%	\$10.06	\$523	1.0
HICKMAN COUNTY	\$10.50	32%	\$546	\$21,840	1.6	\$45,500	\$1,138	\$13,650	\$341	1,601	20%	\$8.49	\$441	1.2
HOUSTON COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$44,300	\$1,108	\$13,290	\$332	741	23%	\$7.26	\$377	1.4
HUMPHREYS COUNTY	\$10.04	43%	\$522	\$20,880	1.5	\$52,800	\$1,320	\$15,840	\$396	1,597	22%	\$11.83	\$615	0.8
JACKSON COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$40,200	\$1,005	\$12,060	\$302	858	19%	\$9.79	\$509	1.0
JEFFERSON COUNTY	\$10.37	31%	\$539	\$21,560	1.6	\$47,700	\$1,193	\$14,310	\$358	3,786	22%	\$10.07	\$524	1.0
JOHNSON COUNTY	\$10.04	32%	\$522	\$20,880	1.5	\$35,600	\$890	\$10,680	\$267	1,389	20%	\$9.76	\$507	1.0
KNOX COUNTY	\$12.83	35%	\$667	\$26,680	2.0	\$58,800	\$1,470	\$17,640	\$441	52,278	33%	\$10.52	\$547	1.2
LAKE COUNTY	\$10.04	32%	\$522	\$20,880	1.5	\$38,000	\$950	\$11,400	\$285	963	40%	\$6.45	\$335	1.6
LAUDERDALE COUNTY	\$10.65	31%	\$554	\$22,160	1.6	\$46,100	\$1,153	\$13,830	\$346	3,350	35%	\$10.61	\$552	1.0
LAWRENCE COUNTY	\$10.04	36%	\$522	\$20,880	1.5	\$44,300	\$1,108	\$13,290	\$332	3,546	23%	\$9.53	\$496	1.1
LEWIS COUNTY	\$10.10	31%	\$525	\$21,000	1.5	\$45,100	\$1,128	\$13,530	\$338	899	21%	\$6.39	\$332	1.6
LINCOLN COUNTY	\$10.04	31%	\$522	\$20,880	1.5	\$52,800	\$1,320	\$15,840	\$396	2,970	24%	\$8.73	\$454	1.1
LOUDON COUNTY	\$12.83	35%	\$667	\$26,680	2.0	\$58,800	\$1,470	\$17,640	\$441	3,327	21%	\$11.21	\$583	1.1
MACON COUNTY	\$10.12	32%	\$526	\$21,040	1.5	\$47,100	\$1,178	\$14,130	\$353	1,692	21%	\$7.65	\$398	1.3
MADISON COUNTY	\$13.04	31%	\$678	\$27,120	2.0	\$52,900	\$1,323	\$15,870	\$397	11,737	33%	\$10.54	\$548	1.2
MARION COUNTY	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	2,147	19%	\$10.03	\$522	1.3
MARSHALL COUNTY	\$11.29	31%	\$587	\$23,480	1.7	\$56,200	\$1,405	\$16,860	\$422	2,781	27%	\$9.42	\$490	1.2
MAURY COUNTY	\$13.35	31%	\$694	\$27,760	2.0	\$59,500	\$1,488	\$17,850	\$446	7,203	27%	\$11.82	\$615	1.1
McMINN COUNTY	\$10.67	31%	\$555	\$22,200	1.6	\$48,300	\$1,208	\$14,490	\$362	4,785	24%	\$12.20	\$635	0.9
McNAIRY COUNTY	\$10.04	48%	\$522	\$20,880	1.5	\$44,800	\$1,120	\$13,440	\$336	1,997	20%	\$9.27	\$482	1.1
MEIGS COUNTY	\$10.04	40%	\$522	\$20,880	1.5	\$42,700	\$1,068	\$12,810	\$320	777	18%	\$10.00	\$520	1.0
MONROE COUNTY	\$10.10	31%	\$525	\$21,000	1.5	\$44,300	\$1,108	\$13,290	\$332	3,320	22%	\$10.82	\$563	0.9

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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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# TENNESSEE

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MONTGOMERY COUNTY	\$12.48	32%	\$649	\$25,960	1.9	\$52,900	\$1,323	\$15,870	\$397	17,645	37%	\$11.01	\$572	1.1
MOORE COUNTY	\$10.58	31%	\$550	\$22,000	1.6	\$51,900	\$1,298	\$15,570	\$389	361	16%	\$12.68	\$659	0.8
MORGAN COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$40,000	\$1,000	\$12,000	\$300	1,199	17%	\$10.55	\$549	1.0
OBION COUNTY	\$10.04	34%	\$522	\$20,880	1.5	\$50,300	\$1,258	\$15,090	\$377	3,751	28%	\$12.61	\$656	0.8
OVERTON COUNTY	\$10.04	44%	\$522	\$20,880	1.5	\$40,300	\$1,008	\$12,090	\$302	1,555	19%	\$10.25	\$533	1.0
PERRY COUNTY	\$10.10	31%	\$525	\$21,000	1.5	\$43,600	\$1,090	\$13,080	\$327	429	14%	\$9.30	\$484	1.1
PICKETT COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$39,200	\$980	\$11,760	\$294	329	16%	\$7.33	\$381	1.4
POLK COUNTY	\$11.56	31%	\$601	\$24,040	1.8	\$51,200	\$1,280	\$15,360	\$384	1,240	19%	\$7.72	\$401	1.5
PUTNAM COUNTY	\$10.46	31%	\$544	\$21,760	1.6	\$49,000	\$1,225	\$14,700	\$368	8,548	34%	\$9.43	\$490	1.1
RHEA COUNTY	\$10.04	41%	\$522	\$20,880	1.5	\$44,600	\$1,115	\$13,380	\$335	2,753	25%	\$10.12	\$526	1.0
ROANE COUNTY	\$10.58	31%	\$550	\$22,000	1.6	\$52,200	\$1,305	\$15,660	\$392	4,762	22%	\$13.48	\$701	0.8
ROBERTSON COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	4,677	23%	\$9.44	\$491	1.6
RUTHERFORD COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	20,035	30%	\$11.63	\$605	1.3
SCOTT COUNTY	\$10.04	54%	\$522	\$20,880	1.5	\$35,800	\$895	\$10,740	\$269	1,924	23%	\$8.28	\$431	1.2
SEQUATCHIE COUNTY	\$12.81	31%	\$666	\$26,640	2.0	\$56,100	\$1,403	\$16,830	\$421	1,061	24%	\$8.67	\$451	1.5
SEVIER COUNTY	\$12.31	31%	\$640	\$25,600	1.9	\$50,500	\$1,263	\$15,150	\$379	7,589	27%	\$8.86	\$461	1.4
SHELBY COUNTY	\$14.35	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	124,922	37%	\$14.40	\$749	1.0
SMITH COUNTY	\$10.50	32%	\$546	\$21,840	1.6	\$52,200	\$1,305	\$15,660	\$392	1,458	21%	\$10.30	\$536	1.0
STEWART COUNTY	\$10.31	33%	\$536	\$21,440	1.6	\$48,400	\$1,210	\$14,520	\$363	1,022	21%	\$10.27	\$534	1.0
SULLIVAN COUNTY	\$10.71	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	15,403	24%	\$12.62	\$656	0.8
SUMNER COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	11,971	24%	\$10.41	\$541	1.4
TIPTON COUNTY	\$14.35	35%	\$746	\$29,840	2.2	\$57,800	\$1,445	\$17,340	\$434	4,313	24%	\$8.03	\$418	1.8
TROUSDALE COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	660	24%	\$9.11	\$474	1.6
UNICOI COUNTY	\$10.96	31%	\$570	\$22,800	1.7	\$48,100	\$1,203	\$14,430	\$361	1,761	23%	\$11.30	\$588	1.0
UNION COUNTY	\$12.83	35%	\$667	\$26,680	2.0	\$58,800	\$1,470	\$17,640	\$441	1,290	19%	\$11.64	\$605	1.1
VAN BUREN COUNTY	\$10.04	33%	\$522	\$20,880	1.5	\$43,800	\$1,095	\$13,140	\$329	314	14%	\$10.77	\$560	0.9
WARREN COUNTY	\$10.60	31%	\$551	\$22,040	1.6	\$46,200	\$1,155	\$13,860	\$347	4,120	27%	\$9.51	\$494	1.1
WASHINGTON COUNTY	\$10.96	31%	\$570	\$22,800	1.7	\$48,100	\$1,203	\$14,430	\$361	14,073	32%	\$9.76	\$507	1.1
WAYNE COUNTY	\$10.10	31%	\$525	\$21,000	1.5	\$38,800	\$970	\$11,640	\$291	1,015	17%	\$8.66	\$450	1.2
WEAKLEY COUNTY	\$10.04	36%	\$522	\$20,880	1.5	\$47,600	\$1,190	\$14,280	\$357	4,237	31%	\$8.19	\$426	1.2
WHITE COUNTY	\$10.04	38%	\$522	\$20,880	1.5	\$43,500	\$1,088	\$13,050	\$326	1,872	20%	\$10.29	\$535	1.0
WILLIAMSON COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	8,288	19%	\$13.53	\$703	1.1
WILSON COUNTY	\$14.63	23%	\$761	\$30,440	2.2	\$64,900	\$1,623	\$19,470	\$487	6,093	19%	\$10.61	\$551	1.4

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

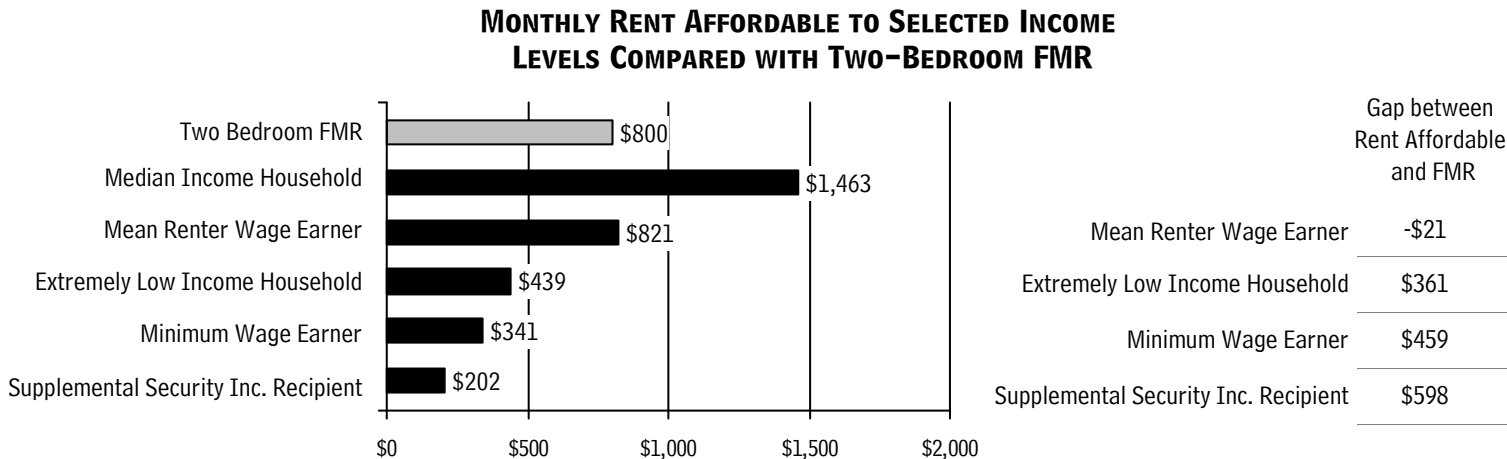
# TEXAS

In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is \$800. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,666 monthly or \$31,987 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$15.38**

In Texas, 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 94 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 Texas, the estimated mean (average) wage for a renter is \$15.79. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 39 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.0 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



TEXAS	FY09 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 <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI <sup>5</sup>	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>TEXAS</b>	<b>\$15.38</b>	31%	\$800	\$31,987	2.3	\$58,520	\$1,463	\$17,556	\$439	2,676,060	36%	\$15.79	\$821	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.74</b>	43%	\$610	\$24,413	1.8	\$45,858	\$1,146	\$13,758	\$344	269,789	26%	\$10.72	\$557	1.1
<b><u>METROPOLITAN AREAS</u></b>														
ABILENE MSA	\$12.10	38%	\$629	\$25,160	1.8	\$50,500	\$1,263	\$15,150	\$379	20,433	35%	\$11.01	\$572	1.1
AMARILLO MSA	\$12.60	38%	\$655	\$26,200	1.9	\$55,300	\$1,383	\$16,590	\$415	29,089	34%	\$12.64	\$657	1.0
ARANSAS COUNTY HMFA	\$12.29	38%	\$639	\$25,560	1.9	\$43,700	\$1,093	\$13,110	\$328	2,273	25%	\$10.96	\$570	1.1
ATASCOSA COUNTY HMFA	\$11.10	39%	\$577	\$23,080	1.7	\$50,100	\$1,253	\$15,030	\$376	2,758	22%	\$9.58	\$498	1.2
AUSTIN COUNTY HMFA	\$12.94	34%	\$673	\$26,920	2.0	\$58,000	\$1,450	\$17,400	\$435	1,993	23%	\$15.36	\$799	0.8
AUSTIN-ROUND ROCK MSA	\$17.54	20%	\$912	\$36,480	2.7	\$73,300	\$1,833	\$21,990	\$550	196,986	42%	\$16.18	\$841	1.1
BEAUMONT-PORT ARTHUR MSA	\$13.00	37%	\$676	\$27,040	2.0	\$54,300	\$1,358	\$16,290	\$407	41,944	29%	\$13.13	\$683	1.0
BRAZORIA COUNTY HMFA	\$13.48	34%	\$701	\$28,040	2.1	\$71,400	\$1,785	\$21,420	\$536	21,272	26%	\$14.04	\$730	1.0
BROWNSVILLE-HARLINGEN MSA	\$11.27	38%	\$586	\$23,440	1.7	\$32,900	\$823	\$9,870	\$247	31,413	32%	\$7.79	\$405	1.4
CALHOUN COUNTY HMFA	\$11.96	38%	\$622	\$24,880	1.8	\$49,900	\$1,248	\$14,970	\$374	2,026	27%	\$18.24	\$948	0.7
COLLEGE STATION-BRYAN MSA	\$15.69	38%	\$816	\$32,640	2.4	\$56,100	\$1,403	\$16,830	\$421	33,108	49%	\$9.50	\$494	1.7
CORPUS CHRISTI HMFA	\$15.31	38%	\$796	\$31,840	2.3	\$50,200	\$1,255	\$15,060	\$377	49,699	38%	\$12.68	\$659	1.2
DALLAS HMFA *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	521,374	42%	\$19.27	\$1,002	0.9
EL PASO MSA	\$11.44	22%	\$595	\$23,800	1.7	\$39,700	\$993	\$11,910	\$298	76,426	36%	\$9.52	\$495	1.2
FORT WORTH-ARLINGTON HMFA	\$16.12	33%	\$838	\$33,520	2.5	\$66,000	\$1,650	\$19,800	\$495	224,376	37%	\$15.29	\$795	1.1
HOUSTON-BAYTOWN-SUGAR LAND HMFA *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	624,551	40%	\$19.56	\$1,017	0.9
KENDALL COUNTY HMFA	\$17.12	30%	\$890	\$35,600	2.6	\$74,600	\$1,865	\$22,380	\$560	1,755	20%	\$10.22	\$531	1.7
KILLEEN-TEMPLE-FORT HOOD HMFA	\$13.96	39%	\$726	\$29,040	2.1	\$54,000	\$1,350	\$16,200	\$405	46,895	44%	\$12.28	\$639	1.1
LAMPASAS COUNTY HMFA	\$11.10	40%	\$577	\$23,080	1.7	\$51,800	\$1,295	\$15,540	\$389	1,703	26%	\$9.39	\$488	1.2
LAREDO MSA	\$12.56	38%	\$653	\$26,120	1.9	\$37,300	\$933	\$11,190	\$280	17,420	34%	\$8.56	\$445	1.5
LONGVIEW HMFA	\$12.27	38%	\$638	\$25,520	1.9	\$52,000	\$1,300	\$15,600	\$390	17,753	32%	\$13.15	\$684	0.9
LUBBOCK MSA	\$13.56	38%	\$705	\$28,200	2.1	\$52,900	\$1,323	\$15,870	\$397	38,523	41%	\$10.00	\$520	1.4
McALLEN-EDINBURG-MISSION MSA	\$12.29	50%	\$639	\$25,560	1.9	\$32,000	\$800	\$9,600	\$240	42,254	27%	\$8.10	\$421	1.5
MEDINA COUNTY HMFA	\$12.81	38%	\$666	\$26,640	2.0	\$50,400	\$1,260	\$15,120	\$378	2,618	20%	\$8.21	\$427	1.6
MIDLAND MSA	\$15.25	71%	\$793	\$31,720	2.3	\$60,200	\$1,505	\$18,060	\$452	13,021	30%	\$14.78	\$768	1.0
ODESSA MSA	\$13.52	68%	\$703	\$28,120	2.1	\$49,000	\$1,225	\$14,700	\$368	13,748	31%	\$14.14	\$735	1.0
RUSK COUNTY HMFA	\$11.40	38%	\$593	\$23,720	1.7	\$50,000	\$1,250	\$15,000	\$375	3,486	20%	\$13.16	\$684	0.9
SAN ANGELO MSA	\$12.69	38%	\$660	\$26,400	1.9	\$52,400	\$1,310	\$15,720	\$393	14,324	36%	\$10.57	\$550	1.2
SAN ANTONIO HMFA	\$15.23	34%	\$792	\$31,680	2.3	\$57,200	\$1,430	\$17,160	\$429	206,357	36%	\$13.22	\$687	1.2
SHERMAN-DENISON MSA	\$13.85	38%	\$720	\$28,800	2.1	\$57,900	\$1,448	\$17,370	\$434	12,621	29%	\$12.50	\$650	1.1
TEXARKANA MSA	\$11.77	35%	\$612	\$24,480	1.8	\$49,500	\$1,238	\$14,850	\$371	9,609	29%	\$9.66	\$502	1.2
TYLER MSA	\$13.44	38%	\$699	\$27,960	2.1	\$55,300	\$1,383	\$16,590	\$415	19,915	30%	\$12.53	\$652	1.1
VICTORIA HMFA	\$13.44	38%	\$699	\$27,960	2.1	\$53,700	\$1,343	\$16,110	\$403	10,336	32%	\$12.09	\$629	1.1
WACO MSA	\$13.83	38%	\$719	\$28,760	2.1	\$51,700	\$1,293	\$15,510	\$388	31,396	40%	\$10.99	\$571	1.3
WICHITA FALLS MSA	\$12.54	38%	\$652	\$26,080	1.9	\$52,800	\$1,320	\$15,840	\$396	19,612	35%	\$11.71	\$609	1.1
WISE COUNTY HMFA	\$12.12	30%	\$630	\$25,200	1.8	\$61,600	\$1,540	\$18,480	\$462	3,204	19%	\$13.10	\$681	0.9

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>COUNTIES</b>														
ANDERSON COUNTY	\$11.94	38%	\$621	\$24,840	1.8	\$46,900	\$1,173	\$14,070	\$352	4,093	26%	\$13.28	\$691	0.9
ANDREWS COUNTY	\$11.10	63%	\$577	\$23,080	1.7	\$46,300	\$1,158	\$13,890	\$347	936	20%	\$15.03	\$782	0.7
ANGELINA COUNTY	\$12.06	38%	\$627	\$25,080	1.8	\$49,400	\$1,235	\$14,820	\$371	7,910	28%	\$10.76	\$560	1.1
ARANSAS COUNTY	\$12.29	38%	\$639	\$25,560	1.9	\$43,700	\$1,093	\$13,110	\$328	2,273	25%	\$10.96	\$570	1.1
ARCHER COUNTY	\$12.54	38%	\$652	\$26,080	1.9	\$52,800	\$1,320	\$15,840	\$396	629	19%	\$10.40	\$541	1.2
ARMSTRONG COUNTY	\$12.60	38%	\$655	\$26,200	1.9	\$55,300	\$1,383	\$16,590	\$415	168	21%	\$17.01	\$885	0.7
ATASCOSA COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$50,100	\$1,253	\$15,030	\$376	2,758	22%	\$9.58	\$498	1.2
AUSTIN COUNTY	\$12.94	34%	\$673	\$26,920	2.0	\$58,000	\$1,450	\$17,400	\$435	1,993	23%	\$15.36	\$799	0.8
BAILEY COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$41,200	\$1,030	\$12,360	\$309	673	29%	\$10.50	\$546	1.1
BANDERA COUNTY	\$15.23	34%	\$792	\$31,680	2.3	\$57,200	\$1,430	\$17,160	\$429	1,199	17%	\$8.42	\$438	1.8
BASTROP COUNTY	\$17.54	20%	\$912	\$36,480	2.7	\$73,300	\$1,833	\$21,990	\$550	3,952	20%	\$9.03	\$469	1.9
BAYLOR COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$43,300	\$1,083	\$12,990	\$325	491	27%	\$5.79	\$301	1.9
BEE COUNTY	\$11.10	38%	\$577	\$23,080	1.7	\$41,300	\$1,033	\$12,390	\$310	3,122	34%	\$10.07	\$523	1.1
BELL COUNTY	\$13.96	39%	\$726	\$29,040	2.1	\$54,000	\$1,350	\$16,200	\$405	37,878	44%	\$12.38	\$644	1.1
BEXAR COUNTY	\$15.23	34%	\$792	\$31,680	2.3	\$57,200	\$1,430	\$17,160	\$429	189,771	39%	\$13.49	\$701	1.1
BLANCO COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$56,800	\$1,420	\$17,040	\$426	706	21%	\$11.26	\$586	1.1
BORDEN COUNTY †	\$11.10	51%	\$577	\$23,080	1.7	\$45,600	\$1,140	\$13,680	\$342	78	27%			
BOSQUE COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$51,000	\$1,275	\$15,300	\$383	1,510	22%	\$10.90	\$567	1.0
BOWIE COUNTY	\$11.77	35%	\$612	\$24,480	1.8	\$49,500	\$1,238	\$14,850	\$371	9,609	29%	\$9.66	\$502	1.2
BRAZORIA COUNTY	\$13.48	34%	\$701	\$28,040	2.1	\$71,400	\$1,785	\$21,420	\$536	21,272	26%	\$14.04	\$730	1.0
BRAZOS COUNTY	\$15.69	38%	\$816	\$32,640	2.4	\$56,100	\$1,403	\$16,830	\$421	30,055	54%	\$9.33	\$485	1.7
BREWSTER COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$42,500	\$1,063	\$12,750	\$319	1,489	41%	\$9.37	\$487	1.2
BRISCOE COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$44,200	\$1,105	\$13,260	\$332	166	23%	\$7.21	\$375	1.5
BROOKS COUNTY	\$11.10	66%	\$577	\$23,080	1.7	\$28,200	\$705	\$8,460	\$212	730	27%	\$7.46	\$388	1.5
BROWN COUNTY	\$12.08	38%	\$628	\$25,120	1.8	\$48,100	\$1,203	\$14,430	\$361	3,970	28%	\$9.01	\$468	1.3
BURLESON COUNTY	\$15.69	38%	\$816	\$32,640	2.4	\$56,100	\$1,403	\$16,830	\$421	1,299	20%	\$13.27	\$690	1.2
BURNET COUNTY	\$13.85	38%	\$720	\$28,800	2.1	\$55,100	\$1,378	\$16,530	\$413	2,835	22%	\$9.93	\$516	1.4
CALDWELL COUNTY	\$17.54	20%	\$912	\$36,480	2.7	\$73,300	\$1,833	\$21,990	\$550	3,286	30%	\$9.34	\$486	1.9
CALHOUN COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$49,900	\$1,248	\$14,970	\$374	2,026	27%	\$18.24	\$948	0.7
CALLAHAN COUNTY	\$12.10	38%	\$629	\$25,160	1.8	\$50,500	\$1,263	\$15,150	\$379	970	19%	\$11.28	\$586	1.1
CAMERON COUNTY	\$11.27	38%	\$586	\$23,440	1.7	\$32,900	\$823	\$9,870	\$247	31,413	32%	\$7.79	\$405	1.4
CAMP COUNTY	\$11.42	38%	\$594	\$23,760	1.7	\$45,200	\$1,130	\$13,560	\$339	1,093	25%	\$10.03	\$521	1.1
CARSON COUNTY	\$12.60	38%	\$655	\$26,200	1.9	\$55,300	\$1,383	\$16,590	\$415	406	16%	\$25.72	\$1,337	0.5
CASS COUNTY	\$11.10	61%	\$577	\$23,080	1.7	\$44,900	\$1,123	\$13,470	\$337	2,603	21%	\$9.13	\$475	1.2
CASTRO COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$44,300	\$1,108	\$13,290	\$332	800	29%	\$9.60	\$499	1.2
CHAMBERS COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	1,502	16%	\$15.66	\$814	1.1
CHEROKEE COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$43,600	\$1,090	\$13,080	\$327	4,360	26%	\$9.63	\$501	1.2
CHILDRESS COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$44,500	\$1,113	\$13,350	\$334	726	29%	\$6.09	\$317	1.8
CLAY COUNTY	\$12.54	38%	\$652	\$26,080	1.9	\$52,800	\$1,320	\$15,840	\$396	734	17%	\$11.78	\$612	1.1
COCHRAN COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$39,000	\$975	\$11,700	\$293	339	26%	\$12.70	\$660	0.9

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
COKE COUNTY	\$12.67	38%	\$659	\$26,360	1.9	\$45,900	\$1,148	\$13,770	\$344	328	21%	\$7.48	\$389	1.7
COLEMAN COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$39,000	\$975	\$11,700	\$293	988	25%	\$7.77	\$404	1.5
COLLIN COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	57,035	31%	\$16.70	\$868	1.0
COLLINGSWORTH COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$41,600	\$1,040	\$12,480	\$312	273	21%	\$7.98	\$415	1.4
COLORADO COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$51,800	\$1,295	\$15,540	\$389	1,783	23%	\$10.21	\$531	1.1
COMAL COUNTY	\$15.23	34%	\$792	\$31,680	2.3	\$57,200	\$1,430	\$17,160	\$429	6,625	23%	\$10.92	\$568	1.4
COMANCHE COUNTY	\$11.40	38%	\$593	\$23,720	1.7	\$43,600	\$1,090	\$13,080	\$327	1,314	24%	\$9.00	\$468	1.3
CONCHO COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$46,100	\$1,153	\$13,830	\$346	264	25%	\$10.28	\$535	1.1
COOKE COUNTY	\$12.88	38%	\$670	\$26,800	2.0	\$57,000	\$1,425	\$17,100	\$428	3,813	28%	\$12.54	\$652	1.0
CORYELL COUNTY	\$13.96	39%	\$726	\$29,040	2.1	\$54,000	\$1,350	\$16,200	\$405	9,017	45%	\$11.51	\$599	1.2
COTTE COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$41,200	\$1,030	\$12,360	\$309	233	28%	\$11.70	\$609	0.9
CRANE COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$46,000	\$1,150	\$13,800	\$345	200	15%	\$19.77	\$1,028	0.6
CROCKETT COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$43,300	\$1,083	\$12,990	\$325	435	29%	\$10.22	\$532	1.1
CROSBY COUNTY	\$13.56	38%	\$705	\$28,200	2.1	\$52,900	\$1,323	\$15,870	\$397	770	31%	\$11.11	\$578	1.2
CULBERSON COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$35,600	\$890	\$10,680	\$267	311	30%	\$8.25	\$429	1.3
DALLAM COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$42,000	\$1,050	\$12,600	\$315	858	37%	\$13.74	\$715	0.9
DALLAS COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	382,833	47%	\$21.09	\$1,097	0.8
DAWSON COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$41,000	\$1,025	\$12,300	\$308	1,257	27%	\$8.78	\$456	1.3
DEAF SMITH COUNTY	\$11.10	63%	\$577	\$23,080	1.7	\$40,600	\$1,015	\$12,180	\$305	2,012	33%	\$11.88	\$618	0.9
DELTA COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	480	23%	\$7.28	\$379	2.4
DENTON COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	56,434	36%	\$11.67	\$607	1.5
DEWITT COUNTY	\$11.10	48%	\$577	\$23,080	1.7	\$41,900	\$1,048	\$12,570	\$314	1,683	23%	\$8.99	\$467	1.2
DICKENS COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$40,700	\$1,018	\$12,210	\$305	219	22%	\$9.06	\$471	1.2
DIMMIT COUNTY	\$11.10	47%	\$577	\$23,080	1.7	\$30,800	\$770	\$9,240	\$231	862	26%	\$7.75	\$403	1.4
DONLEY COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$46,700	\$1,168	\$14,010	\$350	404	26%	\$6.95	\$361	1.6
DUVAL COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$32,500	\$813	\$9,750	\$244	835	19%	\$14.81	\$770	0.7
EASTLAND COUNTY	\$11.40	38%	\$593	\$23,720	1.7	\$42,000	\$1,050	\$12,600	\$315	1,707	23%	\$7.85	\$408	1.5
ECTOR COUNTY	\$13.52	68%	\$703	\$28,120	2.1	\$49,000	\$1,225	\$14,700	\$368	13,748	31%	\$14.14	\$735	1.0
EDWARDS COUNTY	\$11.10	47%	\$577	\$23,080	1.7	\$33,900	\$848	\$10,170	\$254	163	20%	\$9.76	\$508	1.1
EL PASO COUNTY	\$11.44	22%	\$595	\$23,800	1.7	\$39,700	\$993	\$11,910	\$298	76,426	36%	\$9.52	\$495	1.2
ELLIS COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	8,794	24%	\$11.94	\$621	1.5
ERATH COUNTY	\$12.10	38%	\$629	\$25,160	1.8	\$49,400	\$1,235	\$14,820	\$371	4,642	37%	\$8.88	\$462	1.4
FALLS COUNTY	\$11.21	38%	\$583	\$23,320	1.7	\$40,800	\$1,020	\$12,240	\$306	1,840	28%	\$7.46	\$388	1.5
FANNIN COUNTY	\$11.56	38%	\$601	\$24,040	1.8	\$52,800	\$1,320	\$15,840	\$396	2,814	25%	\$9.06	\$471	1.3
FAYETTE COUNTY	\$12.58	38%	\$654	\$26,160	1.9	\$54,000	\$1,350	\$16,200	\$405	1,905	22%	\$10.46	\$544	1.2
FISHER COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$43,700	\$1,093	\$13,110	\$328	414	23%	\$9.01	\$469	1.2
FLOYD COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$40,200	\$1,005	\$12,060	\$302	711	26%	\$7.91	\$411	1.4
FOARD COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$42,800	\$1,070	\$12,840	\$321	166	25%	\$6.55	\$340	1.7
FORT BEND COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	21,287	19%	\$13.73	\$714	1.2
FRANKLIN COUNTY	\$11.54	38%	\$600	\$24,000	1.8	\$46,400	\$1,160	\$13,920	\$348	789	21%	\$10.17	\$529	1.1
FREESTONE COUNTY	\$11.21	38%	\$583	\$23,320	1.7	\$49,500	\$1,238	\$14,850	\$371	1,407	21%	\$13.54	\$704	0.8
FRIO COUNTY	\$13.29	38%	\$691	\$27,640	2.0	\$33,300	\$833	\$9,990	\$250	1,471	31%	\$8.73	\$454	1.5

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
GAINES COUNTY	\$11.10	69%	\$577	\$23,080	1.7	\$42,600	\$1,065	\$12,780	\$320	1,002	21%	\$12.46	\$648	0.9
GALVESTON COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	31,992	34%	\$12.28	\$639	1.4
GARZA COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$39,000	\$975	\$11,700	\$293	484	29%	\$11.97	\$622	0.9
GILLESPIE COUNTY	\$14.38	38%	\$748	\$29,920	2.2	\$56,700	\$1,418	\$17,010	\$425	1,917	22%	\$10.76	\$559	1.3
GLASSCOCK COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$53,200	\$1,330	\$15,960	\$399	158	33%	\$11.05	\$574	1.0
GOLIAD COUNTY	\$13.44	38%	\$699	\$27,960	2.1	\$53,700	\$1,343	\$16,110	\$403	522	20%	\$7.66	\$399	1.8
GONZALES COUNTY	\$11.10	64%	\$577	\$23,080	1.7	\$44,100	\$1,103	\$13,230	\$331	2,091	31%	\$9.91	\$515	1.1
GRAY COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$49,800	\$1,245	\$14,940	\$374	1,983	23%	\$14.34	\$746	0.8
GRAYSON COUNTY	\$13.85	38%	\$720	\$28,800	2.1	\$57,900	\$1,448	\$17,370	\$434	12,621	29%	\$12.50	\$650	1.1
GREGG COUNTY	\$12.27	38%	\$638	\$25,520	1.9	\$52,000	\$1,300	\$15,600	\$390	15,321	36%	\$13.44	\$699	0.9
GRIMES COUNTY	\$12.02	38%	\$625	\$25,000	1.8	\$47,500	\$1,188	\$14,250	\$356	1,721	22%	\$12.65	\$658	0.9
GUADALUPE COUNTY	\$15.23	34%	\$792	\$31,680	2.3	\$57,200	\$1,430	\$17,160	\$429	7,101	23%	\$11.10	\$577	1.4
HALE COUNTY	\$11.10	42%	\$577	\$23,080	1.7	\$44,100	\$1,103	\$13,230	\$331	4,210	35%	\$11.02	\$573	1.0
HALL COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$34,200	\$855	\$10,260	\$257	398	26%	\$7.28	\$379	1.5
HAMILTON COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$49,400	\$1,235	\$14,820	\$371	750	22%	\$10.02	\$521	1.2
HANSFORD COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$50,400	\$1,260	\$15,120	\$378	514	26%	\$12.57	\$654	0.9
HARDEMAN COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$41,700	\$1,043	\$12,510	\$313	520	27%	\$9.03	\$470	1.2
HARDIN COUNTY	\$13.00	37%	\$676	\$27,040	2.0	\$54,300	\$1,358	\$16,290	\$407	3,111	17%	\$11.60	\$603	1.1
HARRIS COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	538,387	45%	\$20.69	\$1,076	0.8
HARRISON COUNTY	\$11.77	38%	\$612	\$24,480	1.8	\$51,200	\$1,280	\$15,360	\$384	5,274	23%	\$11.33	\$589	1.0
HARTLEY COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$66,300	\$1,658	\$19,890	\$497	378	24%	\$8.30	\$432	1.3
HASKELL COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$36,900	\$923	\$11,070	\$277	541	21%	\$10.09	\$525	1.1
HAYS COUNTY	\$17.54	20%	\$912	\$36,480	2.7	\$73,300	\$1,833	\$21,990	\$550	11,730	35%	\$8.02	\$417	2.2
HEMPHILL COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$52,700	\$1,318	\$15,810	\$395	290	23%	\$15.82	\$822	0.7
HENDERSON COUNTY	\$12.12	34%	\$630	\$25,200	1.8	\$46,400	\$1,160	\$13,920	\$348	5,768	20%	\$9.72	\$505	1.2
HIDALGO COUNTY	\$12.29	50%	\$639	\$25,560	1.9	\$32,000	\$800	\$9,600	\$240	42,254	27%	\$8.10	\$421	1.5
HILL COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$47,800	\$1,195	\$14,340	\$359	3,055	25%	\$8.28	\$431	1.3
HOCKLEY COUNTY	\$11.10	45%	\$577	\$23,080	1.7	\$44,200	\$1,105	\$13,260	\$332	2,045	26%	\$12.20	\$635	0.9
HOOD COUNTY	\$13.31	38%	\$692	\$27,680	2.0	\$62,900	\$1,573	\$18,870	\$472	3,042	19%	\$10.32	\$537	1.3
HOPKINS COUNTY	\$11.65	38%	\$606	\$24,240	1.8	\$48,300	\$1,208	\$14,490	\$362	3,516	29%	\$11.13	\$579	1.0
HOUSTON COUNTY	\$12.85	38%	\$668	\$26,720	2.0	\$43,800	\$1,095	\$13,140	\$329	1,976	24%	\$11.92	\$620	1.1
HOWARD COUNTY	\$11.10	49%	\$577	\$23,080	1.7	\$46,600	\$1,165	\$13,980	\$350	3,471	30%	\$10.09	\$524	1.1
HUDSPETH COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$27,900	\$698	\$8,370	\$209	208	19%	\$13.20	\$687	0.8
HUNT COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	8,210	29%	\$12.74	\$663	1.4
HUTCHINSON COUNTY	\$11.12	38%	\$578	\$23,120	1.7	\$51,600	\$1,290	\$15,480	\$387	1,963	21%	\$15.19	\$790	0.7
IRION COUNTY	\$12.69	38%	\$660	\$26,400	1.9	\$52,400	\$1,310	\$15,720	\$393	155	22%	\$19.94	\$1,037	0.6
JACK COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$46,700	\$1,168	\$14,010	\$350	706	23%	\$15.28	\$795	0.7
JACKSON COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$52,600	\$1,315	\$15,780	\$395	1,401	26%	\$10.21	\$531	1.1
JASPER COUNTY	\$11.10	42%	\$577	\$23,080	1.7	\$44,400	\$1,110	\$13,320	\$333	2,610	19%	\$11.26	\$585	1.0
JEFF DAVIS COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$48,800	\$1,220	\$14,640	\$366	267	30%	\$11.61	\$604	1.0
JEFFERSON COUNTY	\$13.00	37%	\$676	\$27,040	2.0	\$54,300	\$1,358	\$16,290	\$407	31,627	34%	\$13.50	\$702	1.0
JIM HOGG COUNTY	\$11.10	66%	\$577	\$23,080	1.7	\$37,400	\$935	\$11,220	\$281	407	22%	\$5.56	\$289	2.0

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
JIM WELLS COUNTY	\$11.10	45%	\$577	\$23,080	1.7	\$40,800	\$1,020	\$12,240	\$306	3,048	24%	\$12.70	\$661	0.9
JOHNSON COUNTY	\$16.12	33%	\$838	\$33,520	2.5	\$66,000	\$1,650	\$19,800	\$495	9,216	21%	\$11.07	\$576	1.5
JONES COUNTY	\$12.10	38%	\$629	\$25,160	1.8	\$50,500	\$1,263	\$15,150	\$379	1,280	21%	\$9.16	\$476	1.3
KARNES COUNTY	\$11.10	48%	\$577	\$23,080	1.7	\$38,200	\$955	\$11,460	\$287	1,158	26%	\$9.70	\$504	1.1
KAUFMAN COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	5,068	21%	\$9.61	\$500	1.8
KENDALL COUNTY	\$17.12	30%	\$890	\$35,600	2.6	\$74,600	\$1,865	\$22,380	\$560	1,755	20%	\$10.22	\$531	1.7
KENEDY COUNTY	\$11.10	66%	\$577	\$23,080	1.7	\$34,400	\$860	\$10,320	\$258	82	59%	\$21.69	\$1,128	0.5
KENT COUNTY †	\$11.10	51%	\$577	\$23,080	1.7	\$44,600	\$1,115	\$13,380	\$335	76	22%			
KERR COUNTY	\$13.56	38%	\$705	\$28,200	2.1	\$50,700	\$1,268	\$15,210	\$380	4,754	27%	\$11.59	\$603	1.2
KIMBLE COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$43,700	\$1,093	\$13,110	\$328	493	26%	\$7.73	\$402	1.4
KING COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$45,800	\$1,145	\$13,740	\$344	66	61%	\$17.24	\$896	0.6
KINNEY COUNTY	\$11.10	47%	\$577	\$23,080	1.7	\$40,100	\$1,003	\$12,030	\$301	291	22%	\$7.92	\$412	1.4
KLEBERG COUNTY	\$11.40	38%	\$593	\$23,720	1.7	\$41,400	\$1,035	\$12,420	\$311	4,516	41%	\$8.86	\$461	1.3
KNOX COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$38,300	\$958	\$11,490	\$287	415	25%	\$12.68	\$659	0.9
LA SALLE COUNTY	\$11.10	47%	\$577	\$23,080	1.7	\$31,900	\$798	\$9,570	\$239	461	25%	\$13.88	\$722	0.8
LAMAR COUNTY	\$12.08	38%	\$628	\$25,120	1.8	\$48,500	\$1,213	\$14,550	\$364	6,252	33%	\$10.34	\$538	1.2
LAMB COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$39,800	\$995	\$11,940	\$299	1,309	24%	\$9.47	\$492	1.2
LAMPASAS COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$51,800	\$1,295	\$15,540	\$389	1,703	26%	\$9.39	\$488	1.2
LAVACA COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$46,000	\$1,150	\$13,800	\$345	1,657	22%	\$8.67	\$451	1.3
LEE COUNTY	\$11.21	38%	\$583	\$23,320	1.7	\$52,600	\$1,315	\$15,780	\$395	1,165	21%	\$12.68	\$659	0.9
LEON COUNTY	\$12.02	38%	\$625	\$25,000	1.8	\$47,600	\$1,190	\$14,280	\$357	1,064	17%	\$14.01	\$729	0.9
LIBERTY COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	4,880	21%	\$10.01	\$521	1.7
LIMESTONE COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$46,200	\$1,155	\$13,860	\$347	1,984	25%	\$9.01	\$469	1.2
LIPSCOMB COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$49,300	\$1,233	\$14,790	\$370	266	22%	\$18.74	\$974	0.6
LIVE OAK COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$47,800	\$1,195	\$14,340	\$359	786	19%	\$14.43	\$750	0.8
LLANO COUNTY	\$15.15	38%	\$788	\$31,520	2.3	\$50,800	\$1,270	\$15,240	\$381	1,507	19%	\$11.45	\$596	1.3
LOVING COUNTY †	\$11.10	67%	\$577	\$23,080	1.7	\$66,700	\$1,668	\$20,010	\$500	6	19%			
LUBBOCK COUNTY	\$13.56	38%	\$705	\$28,200	2.1	\$52,900	\$1,323	\$15,870	\$397	37,753	41%	\$9.99	\$519	1.4
LYNN COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$41,500	\$1,038	\$12,450	\$311	598	25%	\$9.84	\$511	1.1
MADISON COUNTY	\$12.02	38%	\$625	\$25,000	1.8	\$44,800	\$1,120	\$13,440	\$336	900	23%	\$11.89	\$618	1.0
MARION COUNTY	\$11.42	38%	\$594	\$23,760	1.7	\$40,100	\$1,003	\$12,030	\$301	827	18%	\$7.55	\$392	1.5
MARTIN COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$45,000	\$1,125	\$13,500	\$338	418	26%	\$10.27	\$534	1.1
MASON COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$49,200	\$1,230	\$14,760	\$369	313	19%	\$6.01	\$312	1.8
MATAGORDA COUNTY	\$11.10	38%	\$577	\$23,080	1.7	\$50,800	\$1,270	\$15,240	\$381	4,614	33%	\$13.38	\$696	0.8
MAVERICK COUNTY	\$11.10	62%	\$577	\$23,080	1.7	\$29,800	\$745	\$8,940	\$224	3,990	30%	\$6.75	\$351	1.6
MCCULLOCH COUNTY	\$11.10	42%	\$577	\$23,080	1.7	\$38,500	\$963	\$11,550	\$289	894	27%	\$9.65	\$502	1.1
MCCLENNAN COUNTY	\$13.83	38%	\$719	\$28,760	2.1	\$51,700	\$1,293	\$15,510	\$388	31,396	40%	\$10.99	\$571	1.3
McMULLEN COUNTY †	\$11.10	39%	\$577	\$23,080	1.7	\$44,300	\$1,108	\$13,290	\$332	68	19%			
MEDINA COUNTY	\$12.81	38%	\$666	\$26,640	2.0	\$50,400	\$1,260	\$15,120	\$378	2,618	20%	\$8.21	\$427	1.6
MENARD COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$38,600	\$965	\$11,580	\$290	244	25%	\$8.65	\$450	1.3
MIDLAND COUNTY	\$15.25	71%	\$793	\$31,720	2.3	\$60,200	\$1,505	\$18,060	\$452	13,021	30%	\$14.78	\$768	1.0
MILAM COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$50,100	\$1,253	\$15,030	\$376	2,482	27%	\$13.62	\$708	0.8

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
MILLS COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$46,900	\$1,173	\$14,070	\$352	383	19%	\$5.81	\$302	2.1
MITCHELL COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$39,400	\$985	\$11,820	\$296	681	24%	\$11.17	\$581	1.0
MONTAGUE COUNTY	\$11.94	38%	\$621	\$24,840	1.8	\$47,800	\$1,195	\$14,340	\$359	1,652	21%	\$9.74	\$506	1.2
MONTGOMERY COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	22,546	22%	\$12.94	\$673	1.3
MOORE COUNTY	\$11.10	52%	\$577	\$23,080	1.7	\$48,000	\$1,200	\$14,400	\$360	2,000	30%	\$12.98	\$675	0.9
MORRIS COUNTY	\$11.54	38%	\$600	\$24,000	1.8	\$44,200	\$1,105	\$13,260	\$332	1,156	22%	\$15.87	\$825	0.7
MOTLEY COUNTY	\$11.10	55%	\$577	\$23,080	1.7	\$42,400	\$1,060	\$12,720	\$318	137	23%	\$8.60	\$447	1.3
NACOGDOCHES COUNTY	\$13.25	38%	\$689	\$27,560	2.0	\$47,100	\$1,178	\$14,130	\$353	8,466	38%	\$7.47	\$389	1.8
NAVARRO COUNTY	\$12.73	38%	\$662	\$26,480	1.9	\$47,400	\$1,185	\$14,220	\$356	4,830	29%	\$9.86	\$513	1.3
NEWTON COUNTY	\$11.10	53%	\$577	\$23,080	1.7	\$43,000	\$1,075	\$12,900	\$323	865	15%	\$9.12	\$474	1.2
NOLAN COUNTY	\$11.10	56%	\$577	\$23,080	1.7	\$40,100	\$1,003	\$12,030	\$301	2,013	33%	\$9.48	\$493	1.2
NUECES COUNTY	\$15.31	38%	\$796	\$31,840	2.3	\$50,200	\$1,255	\$15,060	\$377	42,678	39%	\$12.58	\$654	1.2
OCHILTREE COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$57,000	\$1,425	\$17,100	\$428	897	28%	\$13.96	\$726	0.8
OLDHAM COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$48,900	\$1,223	\$14,670	\$367	248	34%	\$12.83	\$667	0.9
ORANGE COUNTY	\$13.00	37%	\$676	\$27,040	2.0	\$54,300	\$1,358	\$16,290	\$407	7,206	23%	\$11.86	\$617	1.1
PALO PINTO COUNTY	\$11.65	38%	\$606	\$24,240	1.8	\$46,600	\$1,165	\$13,980	\$350	2,974	28%	\$13.08	\$680	0.9
PANOLA COUNTY	\$11.10	60%	\$577	\$23,080	1.7	\$47,000	\$1,175	\$14,100	\$353	1,698	19%	\$10.78	\$560	1.0
PARKER COUNTY	\$16.12	33%	\$838	\$33,520	2.5	\$66,000	\$1,650	\$19,800	\$495	6,050	19%	\$10.13	\$527	1.6
PARMER COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$42,700	\$1,068	\$12,810	\$320	920	28%	\$11.82	\$614	0.9
PECOS COUNTY	\$11.10	59%	\$577	\$23,080	1.7	\$38,900	\$973	\$11,670	\$292	1,332	26%	\$13.75	\$715	0.8
POLK COUNTY	\$11.10	42%	\$577	\$23,080	1.7	\$42,400	\$1,060	\$12,720	\$318	2,776	18%	\$10.10	\$525	1.1
POTTER COUNTY	\$12.60	38%	\$655	\$26,200	1.9	\$55,300	\$1,383	\$16,590	\$415	16,263	40%	\$13.10	\$681	1.0
PRESIDIO COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$27,900	\$698	\$8,370	\$209	757	30%	\$7.61	\$396	1.5
RAINS COUNTY	\$11.62	38%	\$604	\$24,160	1.8	\$50,500	\$1,263	\$15,150	\$379	627	17%	\$8.33	\$433	1.4
RANDALL COUNTY	\$12.60	38%	\$655	\$26,200	1.9	\$55,300	\$1,383	\$16,590	\$415	12,252	30%	\$9.05	\$471	1.4
REAGAN COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$46,000	\$1,150	\$13,800	\$345	239	22%	\$17.18	\$893	0.6
REAL COUNTY	\$11.10	47%	\$577	\$23,080	1.7	\$37,300	\$933	\$11,190	\$280	286	23%	\$8.75	\$455	1.3
RED RIVER COUNTY	\$11.54	38%	\$600	\$24,000	1.8	\$41,800	\$1,045	\$12,540	\$314	1,459	25%	\$8.01	\$416	1.4
REEVES COUNTY	\$11.10	69%	\$577	\$23,080	1.7	\$31,100	\$778	\$9,330	\$233	917	22%	\$10.18	\$529	1.1
REFUGIO COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$45,300	\$1,133	\$13,590	\$340	754	25%	\$10.96	\$570	1.0
ROBERTS COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$63,100	\$1,578	\$18,930	\$473	74	20%	\$22.78	\$1,184	0.5
ROBERTSON COUNTY	\$15.69	38%	\$816	\$32,640	2.4	\$56,100	\$1,403	\$16,830	\$421	1,754	28%	\$8.83	\$459	1.8
ROCKWALL COUNTY *	\$17.40	24%	\$905	\$36,200	2.7	\$67,600	\$1,690	\$20,280	\$507	2,520	17%	\$9.21	\$479	1.9
RUNNELS COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$41,200	\$1,030	\$12,360	\$309	1,000	23%	\$10.51	\$546	1.1
RUSK COUNTY	\$11.40	38%	\$593	\$23,720	1.7	\$50,000	\$1,250	\$15,000	\$375	3,486	20%	\$13.16	\$684	0.9
SABINE COUNTY	\$11.10	53%	\$577	\$23,080	1.7	\$40,700	\$1,018	\$12,210	\$305	617	14%	\$17.31	\$900	0.6
SAN AUGUSTINE COUNTY	\$11.10	53%	\$577	\$23,080	1.7	\$41,000	\$1,025	\$12,300	\$308	659	18%	\$8.10	\$421	1.4
SAN JACINTO COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	1,049	12%	\$6.92	\$360	2.4
SAN PATRICIO COUNTY	\$15.31	38%	\$796	\$31,840	2.3	\$50,200	\$1,255	\$15,060	\$377	7,021	32%	\$13.62	\$708	1.1
SAN SABA COUNTY	\$11.96	38%	\$622	\$24,880	1.8	\$44,100	\$1,103	\$13,230	\$331	558	24%	\$7.97	\$415	1.5
SCHLEICHER COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$46,800	\$1,170	\$14,040	\$351	271	24%	\$14.03	\$730	0.8
SCURRY COUNTY	\$11.10	54%	\$577	\$23,080	1.7	\$48,100	\$1,203	\$14,430	\$361	1,501	26%	\$12.66	\$658	0.9

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
SHACKELFORD COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$48,200	\$1,205	\$14,460	\$362	277	21%	\$12.83	\$667	0.9
SHELBY COUNTY	\$11.10	75%	\$577	\$23,080	1.7	\$42,600	\$1,065	\$12,780	\$320	2,089	22%	\$8.96	\$466	1.2
SHERMAN COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$48,600	\$1,215	\$14,580	\$365	290	26%	\$12.57	\$654	0.9
SMITH COUNTY	\$13.44	38%	\$699	\$27,960	2.1	\$55,300	\$1,383	\$16,590	\$415	19,915	30%	\$12.53	\$652	1.1
SOMERVELL COUNTY	\$11.40	38%	\$593	\$23,720	1.7	\$58,100	\$1,453	\$17,430	\$436	617	25%	\$22.23	\$1,156	0.5
STARR COUNTY	\$11.10	100%	\$577	\$23,080	1.7	\$22,900	\$573	\$6,870	\$172	2,965	21%	\$5.93	\$308	1.9
STEPHENS COUNTY	\$11.10	45%	\$577	\$23,080	1.7	\$44,200	\$1,105	\$13,260	\$332	1,012	28%	\$11.58	\$602	1.0
STERLING COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$47,100	\$1,178	\$14,130	\$353	122	24%	\$14.71	\$765	0.8
STONEWALL COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$44,500	\$1,113	\$13,350	\$334	153	21%	\$9.17	\$477	1.2
SUTTON COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$47,700	\$1,193	\$14,310	\$358	424	28%	\$20.94	\$1,089	0.5
SWISHER COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$43,100	\$1,078	\$12,930	\$323	865	30%	\$11.14	\$579	1.0
TARRANT COUNTY	\$16.12	33%	\$838	\$33,520	2.5	\$66,000	\$1,650	\$19,800	\$495	209,110	39%	\$15.65	\$814	1.0
TAYLOR COUNTY	\$12.10	38%	\$629	\$25,160	1.8	\$50,500	\$1,263	\$15,150	\$379	18,183	38%	\$11.11	\$578	1.1
TERRELL COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$36,600	\$915	\$10,980	\$275	99	22%	\$13.80	\$718	0.8
TERRY COUNTY	\$11.10	54%	\$577	\$23,080	1.7	\$41,700	\$1,043	\$12,510	\$313	1,236	29%	\$11.22	\$583	1.0
THROCKMORTON COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$43,200	\$1,080	\$12,960	\$324	174	23%	\$12.10	\$629	0.9
TITUS COUNTY	\$12.19	38%	\$634	\$25,360	1.9	\$46,200	\$1,155	\$13,860	\$347	2,641	28%	\$10.71	\$557	1.1
TOM GREEN COUNTY	\$12.69	38%	\$660	\$26,400	1.9	\$52,400	\$1,310	\$15,720	\$393	14,169	36%	\$10.46	\$544	1.2
TRAVIS COUNTY	\$17.54	20%	\$912	\$36,480	2.7	\$73,300	\$1,833	\$21,990	\$550	155,643	49%	\$17.39	\$905	1.0
TRINITY COUNTY	\$12.85	38%	\$668	\$26,720	2.0	\$40,400	\$1,010	\$12,120	\$303	1,101	19%	\$8.16	\$424	1.6
TYLER COUNTY	\$11.10	41%	\$577	\$23,080	1.7	\$44,000	\$1,100	\$13,200	\$330	1,244	16%	\$8.24	\$428	1.3
UPSHUR COUNTY	\$12.27	38%	\$638	\$25,520	1.9	\$52,000	\$1,300	\$15,600	\$390	2,432	18%	\$9.08	\$472	1.4
UPTON COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$46,300	\$1,158	\$13,890	\$347	307	24%	\$19.61	\$1,020	0.6
UVALDE COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$38,400	\$960	\$11,520	\$288	2,395	28%	\$8.22	\$427	1.3
VAL VERDE COUNTY	\$11.13	38%	\$579	\$23,160	1.7	\$39,000	\$975	\$11,700	\$293	4,808	34%	\$9.52	\$495	1.2
VAN ZANDT COUNTY	\$12.02	38%	\$625	\$25,000	1.8	\$51,500	\$1,288	\$15,450	\$386	3,482	19%	\$8.63	\$449	1.4
VICTORIA COUNTY	\$13.44	38%	\$699	\$27,960	2.1	\$53,700	\$1,343	\$16,110	\$403	9,814	33%	\$12.22	\$635	1.1
WALKER COUNTY	\$14.17	38%	\$737	\$29,480	2.2	\$51,200	\$1,280	\$15,360	\$384	7,344	40%	\$8.35	\$434	1.7
WALLER COUNTY *	\$16.65	31%	\$866	\$34,640	2.5	\$63,800	\$1,595	\$19,140	\$479	2,908	28%	\$11.98	\$623	1.4
WARD COUNTY	\$11.10	61%	\$577	\$23,080	1.7	\$45,100	\$1,128	\$13,530	\$338	866	22%	\$13.14	\$683	0.8
WASHINGTON COUNTY	\$13.23	38%	\$688	\$27,520	2.0	\$55,400	\$1,385	\$16,620	\$416	2,995	26%	\$10.09	\$524	1.3
WEBB COUNTY	\$12.56	38%	\$653	\$26,120	1.9	\$37,300	\$933	\$11,190	\$280	17,420	34%	\$8.56	\$445	1.5
WHARTON COUNTY	\$11.10	42%	\$577	\$23,080	1.7	\$49,900	\$1,248	\$14,970	\$374	4,623	31%	\$9.91	\$515	1.1
WHEELER COUNTY	\$11.10	51%	\$577	\$23,080	1.7	\$46,300	\$1,158	\$13,890	\$347	473	22%	\$13.80	\$717	0.8
WICHITA COUNTY	\$12.54	38%	\$652	\$26,080	1.9	\$52,800	\$1,320	\$15,840	\$396	18,249	38%	\$11.76	\$611	1.1
WILBARGER COUNTY	\$11.10	49%	\$577	\$23,080	1.7	\$48,400	\$1,210	\$14,520	\$363	1,868	34%	\$9.82	\$511	1.1
WILLACY COUNTY	\$11.10	69%	\$577	\$23,080	1.7	\$31,400	\$785	\$9,420	\$236	1,268	23%	\$9.43	\$490	1.2
WILLIAMSON COUNTY	\$17.54	20%	\$912	\$36,480	2.7	\$73,300	\$1,833	\$21,990	\$550	22,375	26%	\$14.64	\$761	1.2
WILSON COUNTY	\$15.23	34%	\$792	\$31,680	2.3	\$57,200	\$1,430	\$17,160	\$429	1,661	15%	\$7.11	\$370	2.1
WINKLER COUNTY	\$11.10	67%	\$577	\$23,080	1.7	\$42,600	\$1,065	\$12,780	\$320	435	17%	\$17.66	\$919	0.6
WISE COUNTY	\$12.12	30%	\$630	\$25,200	1.8	\$61,600	\$1,540	\$18,480	\$462	3,204	19%	\$13.10	\$681	0.9
WOOD COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$47,800	\$1,195	\$14,340	\$359	2,715	19%	\$9.15	\$476	1.2

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

TEXAS	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
YOAKUM COUNTY	<b>\$11.10</b>	55%	\$577	\$23,080	1.7	\$46,000	\$1,150	\$13,800	\$345	538	22%	\$20.87	\$1,085	0.5
YOUNG COUNTY	<b>\$11.10</b>	38%	\$577	\$23,080	1.7	\$45,900	\$1,148	\$13,770	\$344	1,881	26%	\$11.68	\$607	1.0
ZAPATA COUNTY	<b>\$11.10</b>	66%	\$577	\$23,080	1.7	\$33,400	\$835	\$10,020	\$251	708	18%	\$10.68	\$555	1.0
ZAVALA COUNTY	<b>\$11.10</b>	47%	\$577	\$23,080	1.7	\$24,300	\$608	\$7,290	\$182	926	27%	\$6.66	\$346	1.7

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

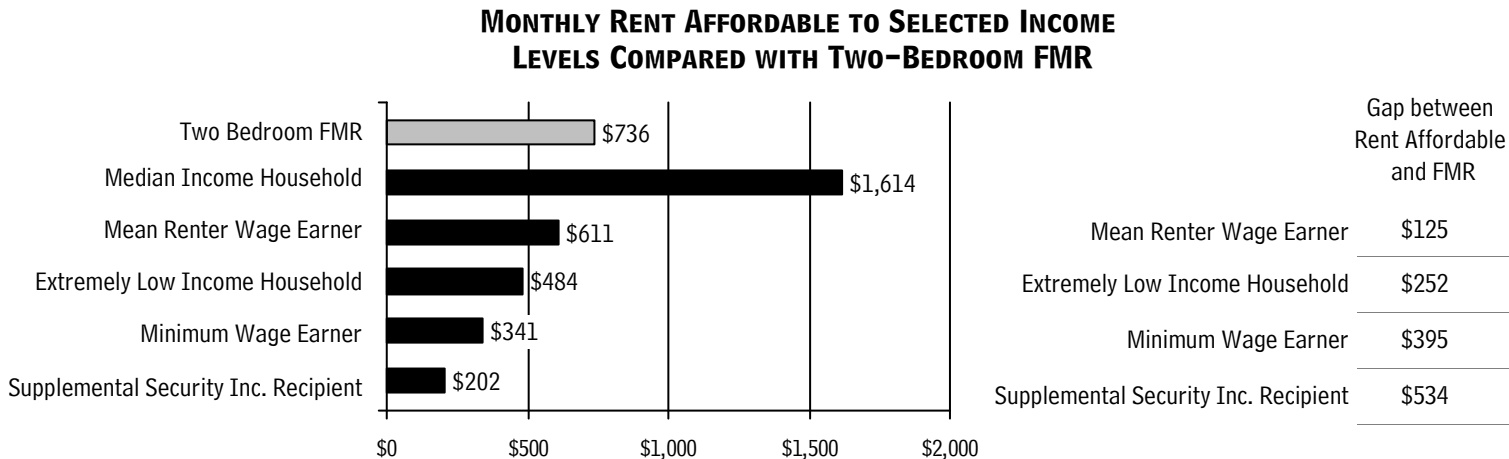
# UTAH

In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is \$736. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,455 monthly or \$29,459 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.16**

In Utah, 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 86 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 Utah, the estimated mean (average) wage for a renter is \$11.75. 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.



UTAH	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>UTAH</b>	<b>\$14.16</b>	24%	\$736	\$29,459	2.2	\$64,548	\$1,614	\$19,364	\$484	199,622	28%	\$11.75	\$611	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.01</b>	31%	\$624	\$24,972	1.8	\$51,867	\$1,297	\$15,560	\$389	19,017	23%	\$11.12	\$578	1.1
<b><u>METROPOLITAN AREAS</u></b>														
<b>LOGAN MSA</b>	<b>\$12.21</b>	25%	\$635	\$25,400	1.9	\$55,500	\$1,388	\$16,650	\$416	9,741	35%	\$8.58	\$446	1.4
<b>OGDEN-CLEARFIELD MSA</b>	<b>\$13.79</b>	24%	\$717	\$28,680	2.1	\$68,500	\$1,713	\$20,550	\$514	32,699	24%	\$9.53	\$495	1.4
<b>PROVO-OREM MSA</b>	<b>\$12.88</b>	21%	\$670	\$26,800	2.0	\$62,900	\$1,573	\$18,870	\$472	33,637	33%	\$10.84	\$564	1.2
<b>SALT LAKE CITY HMFA</b>	<b>\$15.42</b>	24%	\$802	\$32,080	2.4	\$67,800	\$1,695	\$20,340	\$509	91,451	31%	\$13.25	\$689	1.2
<b>ST. GEORGE MSA</b>	<b>\$12.83</b>	24%	\$667	\$26,680	2.0	\$53,800	\$1,345	\$16,140	\$404	7,795	26%	\$10.35	\$538	1.2
<b>SUMMIT COUNTY HMFA</b>	<b>\$19.54</b>	21%	\$1,016	\$40,640	3.0	\$93,400	\$2,335	\$28,020	\$701	2,529	24%	\$10.41	\$541	1.9
<b>TOOLE COUNTY HMFA</b>	<b>\$13.04</b>	26%	\$678	\$27,120	2.0	\$64,700	\$1,618	\$19,410	\$485	2,753	22%	\$11.38	\$592	1.1
<b><u>COUNTIES</u></b>														
<b>BEAVER COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$49,300	\$1,233	\$14,790	\$370	418	21%	\$9.71	\$505	1.2
<b>BOX ELDER COUNTY</b>	<b>\$11.83</b>	25%	\$615	\$24,600	1.8	\$60,900	\$1,523	\$18,270	\$457	2,634	20%	\$13.36	\$695	0.9
<b>CACHE COUNTY</b>	<b>\$12.21</b>	25%	\$635	\$25,400	1.9	\$55,500	\$1,388	\$16,650	\$416	9,741	35%	\$8.58	\$446	1.4
<b>CARBON COUNTY</b>	<b>\$11.10</b>	31%	\$577	\$23,080	1.7	\$51,400	\$1,285	\$15,420	\$386	1,678	23%	\$10.45	\$544	1.1
<b>DAGGETT COUNTY</b>	<b>\$11.10</b>	26%	\$577	\$23,080	1.7	\$52,000	\$1,300	\$15,600	\$390	100	29%	\$11.59	\$603	1.0
<b>DAVIS COUNTY</b>	<b>\$13.79</b>	24%	\$717	\$28,680	2.1	\$68,500	\$1,713	\$20,550	\$514	15,956	22%	\$9.76	\$507	1.4
<b>DUCHESNE COUNTY</b>	<b>\$14.79</b>	68%	\$769	\$30,760	2.3	\$44,400	\$1,110	\$13,320	\$333	876	19%	\$14.84	\$772	1.0
<b>EMERY COUNTY</b>	<b>\$11.10</b>	26%	\$577	\$23,080	1.7	\$55,400	\$1,385	\$16,620	\$416	623	18%	\$11.88	\$618	0.9
<b>GARFIELD COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$50,500	\$1,263	\$15,150	\$379	331	21%	\$7.81	\$406	1.5
<b>GRAND COUNTY</b>	<b>\$11.10</b>	25%	\$577	\$23,080	1.7	\$49,200	\$1,230	\$14,760	\$369	999	29%	\$7.72	\$401	1.4
<b>IRON COUNTY</b>	<b>\$11.10</b>	26%	\$577	\$23,080	1.7	\$46,600	\$1,165	\$13,980	\$350	3,577	34%	\$8.55	\$445	1.3
<b>JUAB COUNTY</b>	<b>\$12.88</b>	21%	\$670	\$26,800	2.0	\$62,900	\$1,573	\$18,870	\$472	500	20%	\$12.45	\$647	1.0
<b>KANE COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$50,300	\$1,258	\$15,090	\$377	491	22%	\$9.40	\$489	1.3
<b>MILLARD COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$52,600	\$1,315	\$15,780	\$395	783	20%	\$9.70	\$504	1.2
<b>MORGAN COUNTY</b>	<b>\$13.79</b>	24%	\$717	\$28,680	2.1	\$68,500	\$1,713	\$20,550	\$514	239	12%	\$10.06	\$523	1.4
<b>PIUTE COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$44,200	\$1,105	\$13,260	\$332	65	13%	\$4.85	\$252	2.5
<b>RICH COUNTY</b>	<b>\$12.19</b>	25%	\$634	\$25,360	1.9	\$56,300	\$1,408	\$16,890	\$422	105	16%	\$6.36	\$331	1.9
<b>SALT LAKE COUNTY</b>	<b>\$15.42</b>	24%	\$802	\$32,080	2.4	\$67,800	\$1,695	\$20,340	\$509	91,451	31%	\$13.25	\$689	1.2
<b>SAN JUAN COUNTY</b>	<b>\$11.10</b>	26%	\$577	\$23,080	1.7	\$39,800	\$995	\$11,940	\$299	847	21%	\$12.72	\$661	0.9
<b>SANPETE COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$47,500	\$1,188	\$14,250	\$356	1,388	21%	\$7.88	\$410	1.5
<b>SEVIER COUNTY</b>	<b>\$12.08</b>	25%	\$628	\$25,120	1.8	\$50,400	\$1,260	\$15,120	\$378	1,097	18%	\$8.74	\$454	1.4
<b>SUMMIT COUNTY</b>	<b>\$19.54</b>	21%	\$1,016	\$40,640	3.0	\$93,400	\$2,335	\$28,020	\$701	2,529	24%	\$10.41	\$541	1.9
<b>TOOLE COUNTY</b>	<b>\$13.04</b>	26%	\$678	\$27,120	2.0	\$64,700	\$1,618	\$19,410	\$485	2,753	22%	\$11.38	\$592	1.1
<b>UINTAH COUNTY</b>	<b>\$12.75</b>	68%	\$663	\$26,520	1.9	\$52,800	\$1,320	\$15,840	\$396	1,887	23%	\$14.39	\$748	0.9
<b>UTAH COUNTY</b>	<b>\$12.88</b>	21%	\$670	\$26,800	2.0	\$62,900	\$1,573	\$18,870	\$472	33,137	33%	\$10.81	\$562	1.2
<b>WASATCH COUNTY</b>	<b>\$15.69</b>	25%	\$816	\$32,640	2.4	\$65,500	\$1,638	\$19,650	\$491	919	19%	\$10.93	\$568	1.4
<b>WASHINGTON COUNTY</b>	<b>\$12.83</b>	24%	\$667	\$26,680	2.0	\$53,800	\$1,345	\$16,140	\$404	7,795	26%	\$10.35	\$538	1.2

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

UTAH

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
WAYNE COUNTY	\$12.08	25%	\$628	\$25,120	1.8	\$46,400	\$1,160	\$13,920	\$348	199	22%	\$9.39	\$488	1.3
WEBER COUNTY	\$13.79	24%	\$717	\$28,680	2.1	\$68,500	\$1,713	\$20,550	\$514	16,504	25%	\$9.27	\$482	1.5

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



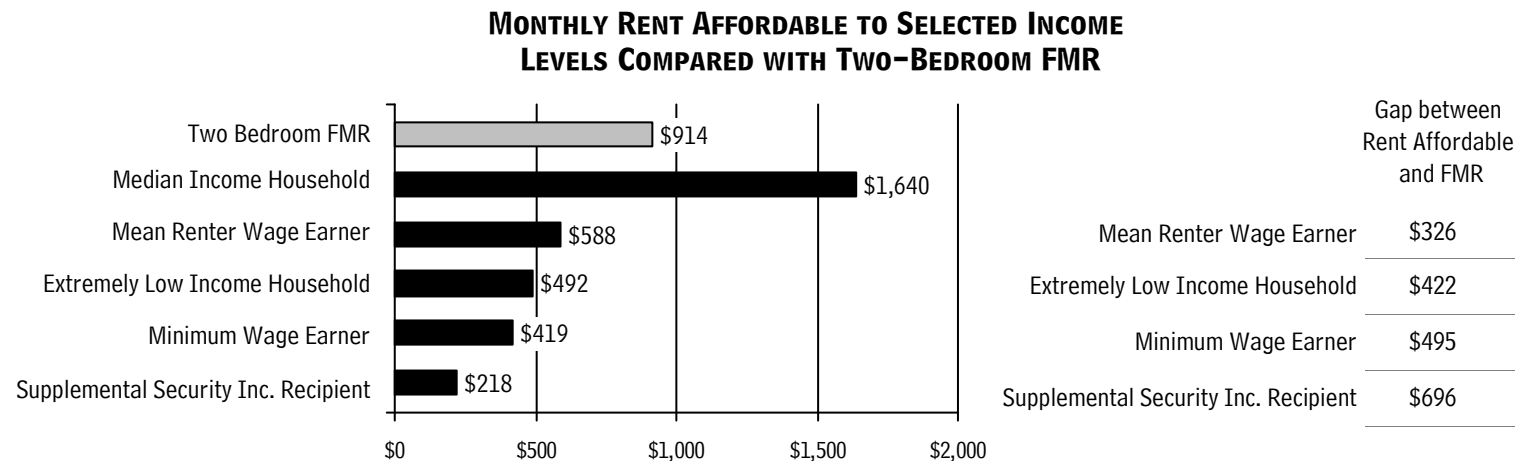
# VERMONT

In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is \$914. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,046 monthly or \$36,553 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$17.57**

In Vermont, a minimum wage worker earns an hourly wage of \$8.06. 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 Vermont, the estimated mean (average) wage for a renter is \$11.31. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



VERMONT	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>VERMONT</b>	<b>\$17.57</b>	53%	\$914	\$36,553	2.2	\$65,605	\$1,640	\$19,682	\$492	70,857	29%	\$11.31	\$588	1.6
<b>COMBINED NONMETRO AREAS</b>	<b>\$15.68</b>	47%	\$815	\$32,606	1.9	\$61,224	\$1,531	\$18,367	\$459	46,983	29%	\$10.51	\$546	1.5
<b><u>METROPOLITAN AREAS</u></b>														
<b>BURLINGTON-SOUTH BURLINGTON MSA</b>	<b>\$21.31</b>	62%	\$1,108	\$44,320	2.6	\$75,100	\$1,878	\$22,530	\$563	23,874	31%	\$12.61	\$656	1.7
<b><u>COUNTIES</u></b>														
<b>ADDISON COUNTY</b>	<b>\$16.65</b>	47%	\$866	\$34,640	2.1	\$66,600	\$1,665	\$19,980	\$500	3,271	25%	\$12.04	\$626	1.4
<b>BENNINGTON COUNTY</b>	<b>\$16.10</b>	47%	\$837	\$33,480	2.0	\$62,100	\$1,553	\$18,630	\$466	4,247	29%	\$9.66	\$502	1.7
<b>CALEDONIA COUNTY</b>	<b>\$13.60</b>	47%	\$707	\$28,280	1.7	\$55,000	\$1,375	\$16,500	\$413	3,157	27%	\$9.13	\$475	1.5
<b>ESSEX COUNTY</b>	<b>\$14.69</b>	47%	\$764	\$30,560	1.8	\$46,600	\$1,165	\$13,980	\$350	529	20%	\$10.23	\$532	1.4
<b>LAMOILLE COUNTY</b>	<b>\$15.23</b>	47%	\$792	\$31,680	1.9	\$59,400	\$1,485	\$17,820	\$446	2,691	29%	\$10.00	\$520	1.5
<b>ORANGE COUNTY</b>	<b>\$15.29</b>	47%	\$795	\$31,800	1.9	\$61,600	\$1,540	\$18,480	\$462	2,393	22%	\$10.76	\$560	1.4
<b>ORLEANS COUNTY</b>	<b>\$12.12</b>	47%	\$630	\$25,200	1.5	\$49,200	\$1,230	\$14,760	\$369	2,710	26%	\$8.65	\$450	1.4
<b>RUTLAND COUNTY</b>	<b>\$15.15</b>	47%	\$788	\$31,520	1.9	\$58,500	\$1,463	\$17,550	\$439	7,754	30%	\$10.34	\$538	1.5
<b>WASHINGTON COUNTY</b>	<b>\$16.04</b>	47%	\$834	\$33,360	2.0	\$67,900	\$1,698	\$20,370	\$509	7,457	32%	\$10.79	\$561	1.5
<b>WINDHAM COUNTY</b>	<b>\$17.77</b>	47%	\$924	\$36,960	2.2	\$61,800	\$1,545	\$18,540	\$464	5,896	32%	\$11.80	\$613	1.5
<b>WINDSOR COUNTY</b>	<b>\$16.10</b>	47%	\$837	\$33,480	2.0	\$64,000	\$1,600	\$19,200	\$480	6,878	28%	\$10.41	\$541	1.5

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

**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.*

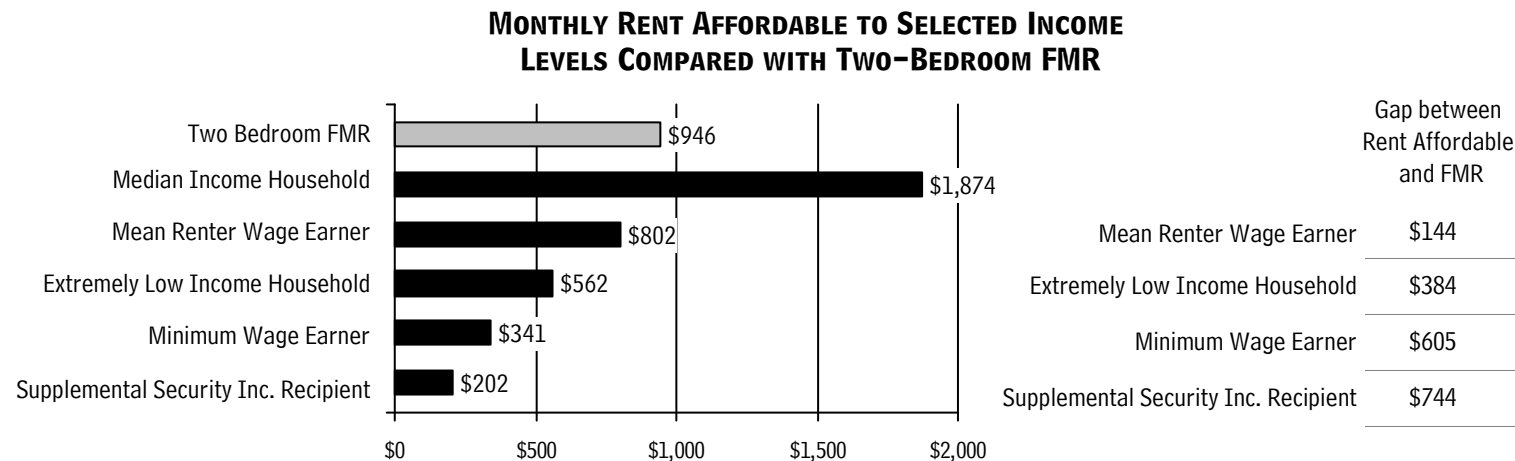
# VIRGINIA

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$946. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,154 monthly or \$37,850 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$18.20**

In 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 111 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Virginia, the estimated mean (average) wage for a renter is \$15.43. 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.



VIRGINIA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>VIRGINIA</b>	<b>\$18.20</b>	47%	\$946	\$37,850	2.8	\$74,969	\$1,874	\$22,491	\$562	861,215	32%	\$15.43	\$802	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$11.53</b>	40%	\$600	\$23,981	1.8	\$52,681	\$1,317	\$15,804	\$395	102,978	24%	\$9.95	\$517	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>BLACKSBURG-CHRISTIANSBURG-RADFORD HMFA</b>	<b>\$12.79</b>	35%	\$665	\$26,600	2.0	\$65,300	\$1,633	\$19,590	\$490	17,128	47%	\$10.22	\$531	1.3
<b>CHARLOTTESVILLE MSA</b>	<b>\$16.96</b>	35%	\$882	\$35,280	2.6	\$72,800	\$1,820	\$21,840	\$546	24,104	36%	\$13.07	\$680	1.3
<b>DANVILLE MSA</b>	<b>\$11.23</b>	35%	\$584	\$23,360	1.7	\$49,900	\$1,248	\$14,970	\$374	13,552	30%	\$9.67	\$503	1.2
<b>FRANKLIN COUNTY HMFA</b>	<b>\$10.71</b>	40%	\$557	\$22,280	1.6	\$58,200	\$1,455	\$17,460	\$437	3,565	19%	\$8.18	\$425	1.3
<b>GILES COUNTY HMFA</b>	<b>\$10.71</b>	45%	\$557	\$22,280	1.6	\$57,300	\$1,433	\$17,190	\$430	1,468	21%	\$10.39	\$540	1.0
<b>HARRISONBURG MSA</b>	<b>\$13.00</b>	35%	\$676	\$27,040	2.0	\$60,400	\$1,510	\$18,120	\$453	13,573	35%	\$11.95	\$621	1.1
<b>KINGSFORT-BRISTOL-BRISTOL MSA</b>	<b>\$10.71</b>	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	9,596	25%	\$9.80	\$510	1.1
<b>LOUISA COUNTY HMFA</b>	<b>\$15.06</b>	47%	\$783	\$31,320	2.3	\$60,900	\$1,523	\$18,270	\$457	1,848	19%	\$15.48	\$805	1.0
<b>LYNCHBURG MSA</b>	<b>\$11.90</b>	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	23,085	26%	\$11.54	\$600	1.0
<b>PULASKI COUNTY HMFA</b>	<b>\$10.71</b>	44%	\$557	\$22,280	1.6	\$57,500	\$1,438	\$17,250	\$431	3,863	26%	\$10.77	\$560	1.0
<b>RICHMOND HMFA *</b>	<b>\$17.79</b>	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	130,843	32%	\$15.07	\$784	1.2
<b>ROANOKE HMFA</b>	<b>\$13.13</b>	35%	\$683	\$27,320	2.0	\$61,900	\$1,548	\$18,570	\$464	31,352	31%	\$12.06	\$627	1.1
<b>VIRGINIA BEACH-NORFOLK-NEWPORT NEWS MSA</b>	<b>\$17.38</b>	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	213,178	37%	\$12.29	\$639	1.4
<b>WARREN COUNTY HMFA</b>	<b>\$14.79</b>	52%	\$769	\$30,760	2.3	\$70,000	\$1,750	\$21,000	\$525	3,129	26%	\$10.46	\$544	1.4
<b>WASHINGTON-ARLINGTON-ALEXANDRIA HMFA</b>	<b>\$24.77</b>	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	258,180	33%	\$20.82	\$1,083	1.2
<b>WINCHESTER MSA</b>	<b>\$14.40</b>	35%	\$749	\$29,960	2.2	\$64,200	\$1,605	\$19,260	\$482	9,773	30%	\$13.65	\$710	1.1
<b><u>COUNTIES</u></b>														
<b>ACCOMACK COUNTY</b>	<b>\$11.27</b>	35%	\$586	\$23,440	1.7	\$47,400	\$1,185	\$14,220	\$356	3,827	25%	\$9.42	\$490	1.2
<b>ALBEMARLE COUNTY</b>	<b>\$16.96</b>	35%	\$882	\$35,280	2.6	\$72,800	\$1,820	\$21,840	\$546	10,893	34%	\$13.45	\$700	1.3
<b>ALEXANDRIA CITY</b>	<b>\$24.77</b>	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	37,162	60%	\$22.34	\$1,162	1.1
<b>ALLEGHANY COUNTY</b>	<b>\$10.71</b>	37%	\$557	\$22,280	1.6	\$54,700	\$1,368	\$16,410	\$410	1,468	21%	\$8.47	\$440	1.3
<b>AMELIA COUNTY *</b>	<b>\$17.79</b>	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	763	18%	\$10.27	\$534	1.7
<b>AMHERST COUNTY</b>	<b>\$11.90</b>	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	2,614	22%	\$10.23	\$532	1.2
<b>APPOMATTOX COUNTY</b>	<b>\$11.90</b>	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	1,011	19%	\$8.24	\$429	1.4
<b>ARLINGTON COUNTY</b>	<b>\$24.77</b>	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	48,988	57%	\$27.52	\$1,431	0.9
<b>AUGUSTA COUNTY</b>	<b>\$12.56</b>	35%	\$653	\$26,120	1.9	\$60,000	\$1,500	\$18,000	\$450	4,176	17%	\$11.19	\$582	1.1
<b>BATH COUNTY</b>	<b>\$11.87</b>	35%	\$617	\$24,680	1.8	\$56,200	\$1,405	\$16,860	\$422	414	20%	\$11.66	\$606	1.0
<b>BEDFORD CITY</b>	<b>\$11.90</b>	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	1,000	40%	\$9.65	\$502	1.2
<b>BEDFORD COUNTY</b>	<b>\$11.90</b>	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	3,198	13%	\$10.40	\$541	1.1
<b>BLAND COUNTY</b>	<b>\$10.71</b>	45%	\$557	\$22,280	1.6	\$48,700	\$1,218	\$14,610	\$365	358	14%	\$12.33	\$641	0.9
<b>BOTETOURT COUNTY</b>	<b>\$13.13</b>	35%	\$683	\$27,320	2.0	\$61,900	\$1,548	\$18,570	\$464	1,436	12%	\$8.48	\$441	1.5
<b>BRISTOL CITY</b>	<b>\$10.71</b>	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	2,684	35%	\$8.52	\$443	1.3
<b>BRUNSWICK COUNTY</b>	<b>\$11.10</b>	35%	\$577	\$23,080	1.7	\$52,200	\$1,305	\$15,660	\$392	1,402	22%	\$9.65	\$502	1.1
<b>BUCHANAN COUNTY</b>	<b>\$10.71</b>	45%	\$557	\$22,280	1.6	\$37,200	\$930	\$11,160	\$279	1,790	17%	\$10.96	\$570	1.0
<b>BUCKINGHAM COUNTY</b>	<b>\$10.71</b>	40%	\$557	\$22,280	1.6	\$51,000	\$1,275	\$15,300	\$383	1,176	22%	\$9.23	\$480	1.2

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# VIRGINIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
BUENA VISTA CITY	\$10.71	40%	\$557	\$22,280	1.6	\$57,500	\$1,438	\$17,250	\$431	748	29%	\$10.07	\$524	1.1
CAMPBELL COUNTY	\$11.90	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	4,688	23%	\$10.89	\$567	1.1
CAROLINE COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	1,442	18%	\$10.98	\$571	1.6
CARROLL COUNTY	\$10.71	44%	\$557	\$22,280	1.6	\$49,700	\$1,243	\$14,910	\$373	2,231	18%	\$7.18	\$373	1.5
CHARLES CITY COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	404	15%	\$14.22	\$740	1.3
CHARLOTTE COUNTY	\$10.71	40%	\$557	\$22,280	1.6	\$47,400	\$1,185	\$14,220	\$356	1,117	23%	\$8.42	\$438	1.3
CHARLOTTESVILLE CITY	\$16.96	35%	\$882	\$35,280	2.6	\$72,800	\$1,820	\$21,840	\$546	9,964	59%	\$13.52	\$703	1.3
CHESAPEAKE CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	17,577	25%	\$10.29	\$535	1.7
CHESTERFIELD COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	17,865	19%	\$12.24	\$636	1.5
CLARKE COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	1,209	24%	\$11.28	\$586	2.2
COLONIAL HEIGHTS CITY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	2,153	31%	\$8.42	\$438	2.1
COVINGTON CITY	\$10.71	37%	\$557	\$22,280	1.6	\$54,700	\$1,368	\$16,410	\$410	855	30%	\$13.16	\$684	0.8
CRAIG COUNTY	\$13.13	35%	\$683	\$27,320	2.0	\$61,900	\$1,548	\$18,570	\$464	384	19%	\$6.84	\$356	1.9
CULPEPER COUNTY	\$14.48	35%	\$753	\$30,120	2.2	\$69,900	\$1,748	\$20,970	\$524	3,581	29%	\$11.91	\$619	1.2
CUMBERLAND COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	805	23%	\$7.34	\$381	2.4
DANVILLE CITY	\$11.23	35%	\$584	\$23,360	1.7	\$49,900	\$1,248	\$14,970	\$374	8,645	42%	\$10.12	\$526	1.1
DICKENSON COUNTY	\$10.71	56%	\$557	\$22,280	1.6	\$38,100	\$953	\$11,430	\$286	1,207	18%	\$10.32	\$537	1.0
DINWIDDIE COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	1,892	21%	\$13.65	\$710	1.3
EMPORIA CITY	\$11.13	35%	\$579	\$23,160	1.7	\$51,400	\$1,285	\$15,420	\$386	1,067	48%	\$7.86	\$409	1.4
ESSEX COUNTY	\$13.08	35%	\$680	\$27,200	2.0	\$59,300	\$1,483	\$17,790	\$445	909	23%	\$9.72	\$505	1.3
FAIRFAX CITY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	2,484	31%	\$19.04	\$990	1.3
FAIRFAX COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	101,856	29%	\$23.11	\$1,202	1.1
FALLS CHURCH CITY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	1,767	40%	\$16.78	\$873	1.5
FAUQUIER COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	4,729	24%	\$11.44	\$595	2.2
FLOYD COUNTY	\$11.88	35%	\$618	\$24,720	1.8	\$51,900	\$1,298	\$15,570	\$389	1,053	18%	\$8.52	\$443	1.4
FLUVANNA COUNTY	\$16.96	35%	\$882	\$35,280	2.6	\$72,800	\$1,820	\$21,840	\$546	1,087	15%	\$10.17	\$529	1.7
FRANKLIN CITY	\$11.90	35%	\$619	\$24,760	1.8	\$56,000	\$1,400	\$16,800	\$420	1,571	46%	\$7.57	\$393	1.6
FRANKLIN COUNTY	\$10.71	40%	\$557	\$22,280	1.6	\$58,200	\$1,455	\$17,460	\$437	3,565	19%	\$8.18	\$425	1.3
FREDERICK COUNTY	\$14.40	35%	\$749	\$29,960	2.2	\$64,200	\$1,605	\$19,260	\$482	4,343	20%	\$12.66	\$658	1.1
FREDERICKSBURG CITY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	5,226	65%	\$13.83	\$719	1.8
GALAX CITY	\$10.71	44%	\$557	\$22,280	1.6	\$49,700	\$1,243	\$14,910	\$373	1,001	34%	\$7.60	\$395	1.4
GILES COUNTY	\$10.71	45%	\$557	\$22,280	1.6	\$57,300	\$1,433	\$17,190	\$430	1,468	21%	\$10.39	\$540	1.0
GLOUCESTER COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	2,445	19%	\$7.97	\$415	2.2
GOOCHLAND COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	820	13%	\$17.48	\$909	1.0
GRAYSON COUNTY	\$10.71	45%	\$557	\$22,280	1.6	\$47,700	\$1,193	\$14,310	\$358	1,357	19%	\$8.45	\$439	1.3
GREENE COUNTY	\$16.96	35%	\$882	\$35,280	2.6	\$72,800	\$1,820	\$21,840	\$546	1,031	18%	\$9.42	\$490	1.8
GREENSVILLE COUNTY	\$11.13	35%	\$579	\$23,160	1.7	\$51,400	\$1,285	\$15,420	\$386	734	22%	\$11.43	\$594	1.0
HALIFAX COUNTY	\$10.71	49%	\$557	\$22,280	1.6	\$49,400	\$1,235	\$14,820	\$371	3,601	24%	\$10.05	\$522	1.1
HAMPTON CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	22,321	41%	\$12.18	\$633	1.4
HANOVER COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	4,895	16%	\$9.98	\$519	1.8
HARRISONBURG CITY	\$13.00	35%	\$676	\$27,040	2.0	\$60,400	\$1,510	\$18,120	\$453	8,001	61%	\$11.89	\$618	1.1
HENRICO COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	37,032	34%	\$16.72	\$869	1.1

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# VIRGINIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
HENRY COUNTY	\$10.71	44%	\$557	\$22,280	1.6	\$47,800	\$1,195	\$14,340	\$359	5,527	23%	\$9.62	\$500	1.1
HIGHLAND COUNTY	\$11.87	35%	\$617	\$24,680	1.8	\$51,100	\$1,278	\$15,330	\$383	184	16%	\$9.02	\$469	1.3
HOPEWELL CITY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	3,993	44%	\$16.28	\$847	1.1
ISLE OF WIGHT COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	2,166	19%	\$8.99	\$468	1.9
JAMES CITY COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	4,364	23%	\$9.03	\$469	1.9
KING AND QUEEN COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	474	18%	\$14.59	\$759	1.2
KING GEORGE COUNTY	\$14.63	35%	\$761	\$30,440	2.2	\$76,900	\$1,923	\$23,070	\$577	1,716	28%	\$18.34	\$954	0.8
KING WILLIAM COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	724	15%	\$12.45	\$647	1.4
LANCASTER COUNTY	\$12.90	35%	\$671	\$26,840	2.0	\$58,400	\$1,460	\$17,520	\$438	852	17%	\$10.46	\$544	1.2
LEE COUNTY	\$10.71	64%	\$557	\$22,280	1.6	\$38,800	\$970	\$11,640	\$291	2,489	26%	\$7.21	\$375	1.5
LEXINGTON CITY	\$10.71	40%	\$557	\$22,280	1.6	\$57,500	\$1,438	\$17,250	\$431	1,000	45%	\$7.64	\$397	1.4
LOUDOUN COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	12,312	21%	\$17.55	\$913	1.4
LOUISA COUNTY	\$15.06	47%	\$783	\$31,320	2.3	\$60,900	\$1,523	\$18,270	\$457	1,848	19%	\$15.48	\$805	1.0
LUNENBURG COUNTY	\$11.10	35%	\$577	\$23,080	1.7	\$46,700	\$1,168	\$14,010	\$350	1,111	22%	\$9.26	\$482	1.2
LYNCHBURG CITY	\$11.90	35%	\$619	\$24,760	1.8	\$58,100	\$1,453	\$17,430	\$436	10,574	42%	\$12.48	\$649	1.0
MADISON COUNTY	\$12.77	35%	\$664	\$26,560	1.9	\$61,100	\$1,528	\$18,330	\$458	1,093	23%	\$9.69	\$504	1.3
MANASSAS CITY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	3,554	30%	\$18.41	\$957	1.3
MANASSAS PARK CITY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	693	21%	\$19.29	\$1,003	1.3
MARTINSVILLE CITY	\$10.71	44%	\$557	\$22,280	1.6	\$47,800	\$1,195	\$14,340	\$359	2,584	40%	\$8.58	\$446	1.2
MATHEWS COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	603	15%	\$7.10	\$369	2.4
MECKLENBURG COUNTY	\$10.81	35%	\$562	\$22,480	1.7	\$50,800	\$1,270	\$15,240	\$381	3,324	26%	\$8.75	\$455	1.2
MIDDLESEX COUNTY	\$12.90	35%	\$671	\$26,840	2.0	\$59,200	\$1,480	\$17,760	\$444	723	17%	\$9.31	\$484	1.4
MONTGOMERY COUNTY	\$12.79	35%	\$665	\$26,600	2.0	\$65,300	\$1,633	\$19,590	\$490	13,904	45%	\$10.35	\$538	1.2
NELSON COUNTY	\$16.96	35%	\$882	\$35,280	2.6	\$72,800	\$1,820	\$21,840	\$546	1,129	19%	\$9.90	\$515	1.7
NEW KENT COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	552	11%	\$9.11	\$474	2.0
NEWPORT NEWS CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	33,158	48%	\$13.82	\$719	1.3
NORFOLK CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	46,939	54%	\$15.47	\$804	1.1
NORTHAMPTON COUNTY	\$12.90	35%	\$671	\$26,840	2.0	\$47,700	\$1,193	\$14,310	\$358	1,666	31%	\$9.54	\$496	1.4
NORTHUMBERLAND COUNTY	\$12.90	35%	\$671	\$26,840	2.0	\$66,800	\$1,670	\$20,040	\$501	687	13%	\$9.23	\$480	1.4
NORTON CITY	\$10.71	50%	\$557	\$22,280	1.6	\$44,500	\$1,113	\$13,350	\$334	762	44%	\$9.40	\$489	1.1
NOTTOWAY COUNTY	\$10.71	40%	\$557	\$22,280	1.6	\$53,900	\$1,348	\$16,170	\$404	1,647	29%	\$10.10	\$525	1.1
ORANGE COUNTY	\$13.15	35%	\$684	\$27,360	2.0	\$65,600	\$1,640	\$19,680	\$492	2,325	23%	\$10.62	\$552	1.2
PAGE COUNTY	\$11.17	35%	\$581	\$23,240	1.7	\$53,100	\$1,328	\$15,930	\$398	2,428	26%	\$8.48	\$441	1.3
PATRICK COUNTY	\$10.71	66%	\$557	\$22,280	1.6	\$49,300	\$1,233	\$14,790	\$370	1,610	20%	\$9.13	\$475	1.2
PETERSBURG CITY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	6,686	48%	\$13.06	\$679	1.4
PITTSYLVANIA COUNTY	\$11.23	35%	\$584	\$23,360	1.7	\$49,900	\$1,248	\$14,970	\$374	4,907	20%	\$8.55	\$445	1.3
POQUOSON CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	664	16%	\$8.39	\$436	2.1
PORTSMOUTH CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	15,823	41%	\$11.94	\$621	1.5
POWHATAN COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	809	11%	\$9.02	\$469	2.0
PRINCE EDWARD COUNTY	\$12.52	35%	\$651	\$26,040	1.9	\$52,400	\$1,310	\$15,720	\$393	2,066	31%	\$8.95	\$465	1.4
PRINCE GEORGE COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	2,736	27%	\$10.92	\$568	1.6
PRINCE WILLIAM COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	26,772	28%	\$12.03	\$626	2.1

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# VIRGINIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
PULASKI COUNTY	\$10.71	44%	\$557	\$22,280	1.6	\$57,500	\$1,438	\$17,250	\$431	3,863	26%	\$10.77	\$560	1.0
RADFORD CITY	\$12.79	35%	\$665	\$26,600	2.0	\$65,300	\$1,633	\$19,590	\$490	3,224	56%	\$9.37	\$487	1.4
RAPPAHANNOCK COUNTY	\$12.77	35%	\$664	\$26,560	1.9	\$70,600	\$1,765	\$21,180	\$530	685	25%	\$16.58	\$862	0.8
RICHMOND CITY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	45,539	54%	\$18.68	\$971	1.0
RICHMOND COUNTY	\$12.90	35%	\$671	\$26,840	2.0	\$57,400	\$1,435	\$17,220	\$431	669	23%	\$10.23	\$532	1.3
ROANOKE CITY	\$13.13	35%	\$683	\$27,320	2.0	\$61,900	\$1,548	\$18,570	\$464	18,371	44%	\$12.53	\$652	1.0
ROANOKE COUNTY	\$13.13	35%	\$683	\$27,320	2.0	\$61,900	\$1,548	\$18,570	\$464	7,933	23%	\$11.38	\$592	1.2
ROCKBRIDGE COUNTY	\$10.71	40%	\$557	\$22,280	1.6	\$57,500	\$1,438	\$17,250	\$431	1,901	22%	\$8.64	\$449	1.2
ROCKINGHAM COUNTY	\$13.00	35%	\$676	\$27,040	2.0	\$60,400	\$1,510	\$18,120	\$453	5,572	22%	\$12.01	\$625	1.1
RUSSELL COUNTY	\$10.71	47%	\$557	\$22,280	1.6	\$42,900	\$1,073	\$12,870	\$322	2,225	19%	\$9.65	\$502	1.1
SALEM CITY	\$13.13	35%	\$683	\$27,320	2.0	\$61,900	\$1,548	\$18,570	\$464	3,228	32%	\$13.57	\$705	1.0
SCOTT COUNTY	\$10.71	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	2,124	22%	\$8.15	\$424	1.3
SHENANDOAH COUNTY	\$11.56	35%	\$601	\$24,040	1.8	\$61,800	\$1,545	\$18,540	\$464	3,843	27%	\$10.78	\$561	1.1
SMYTH COUNTY	\$10.71	61%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	3,488	26%	\$10.68	\$555	1.0
SOUTHAMPTON COUNTY	\$11.90	35%	\$619	\$24,760	1.8	\$56,000	\$1,400	\$16,800	\$420	1,614	26%	\$8.55	\$444	1.4
SPOTSYLVANIA COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	5,572	18%	\$10.77	\$560	2.3
STAFFORD COUNTY	\$24.77	51%	\$1,288	\$51,520	3.8	\$102,700	\$2,568	\$30,810	\$770	5,856	19%	\$12.03	\$626	2.1
STAUNTON CITY	\$12.56	35%	\$653	\$26,120	1.9	\$60,000	\$1,500	\$18,000	\$450	3,738	39%	\$8.56	\$445	1.5
SUFFOLK CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	6,469	28%	\$9.46	\$492	1.8
SURRY COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	602	23%	\$22.59	\$1,175	0.8
SUSSEX COUNTY *	\$17.79	43%	\$925	\$37,000	2.7	\$73,200	\$1,830	\$21,960	\$549	1,259	31%	\$9.71	\$505	1.8
TAZEWELL COUNTY	\$10.71	45%	\$557	\$22,280	1.6	\$45,000	\$1,125	\$13,500	\$338	4,150	23%	\$11.44	\$595	0.9
VIRGINIA BEACH CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	53,190	34%	\$11.99	\$623	1.5
WARREN COUNTY	\$14.79	52%	\$769	\$30,760	2.3	\$70,000	\$1,750	\$21,000	\$525	3,129	26%	\$10.46	\$544	1.4
WASHINGTON COUNTY	\$10.71	34%	\$557	\$22,280	1.6	\$49,000	\$1,225	\$14,700	\$368	4,788	23%	\$10.98	\$571	1.0
WAYNESBORO CITY	\$12.56	35%	\$653	\$26,120	1.9	\$60,000	\$1,500	\$18,000	\$450	3,236	39%	\$11.12	\$578	1.1
WESTMORELAND COUNTY	\$13.40	35%	\$697	\$27,880	2.0	\$56,300	\$1,408	\$16,890	\$422	1,421	21%	\$9.27	\$482	1.4
WILLIAMSBURG CITY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	2,017	56%	\$10.49	\$546	1.7
WINCHESTER CITY	\$14.40	35%	\$749	\$29,960	2.2	\$64,200	\$1,605	\$19,260	\$482	5,430	54%	\$14.40	\$749	1.0
WISE COUNTY	\$10.71	50%	\$557	\$22,280	1.6	\$44,500	\$1,113	\$13,350	\$334	3,966	25%	\$9.26	\$482	1.2
WYTHE COUNTY	\$10.71	35%	\$557	\$22,280	1.6	\$54,700	\$1,368	\$16,410	\$410	2,605	23%	\$8.77	\$456	1.2
YORK COUNTY	\$17.38	50%	\$904	\$36,160	2.7	\$67,900	\$1,698	\$20,370	\$509	4,840	24%	\$10.32	\$537	1.7

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



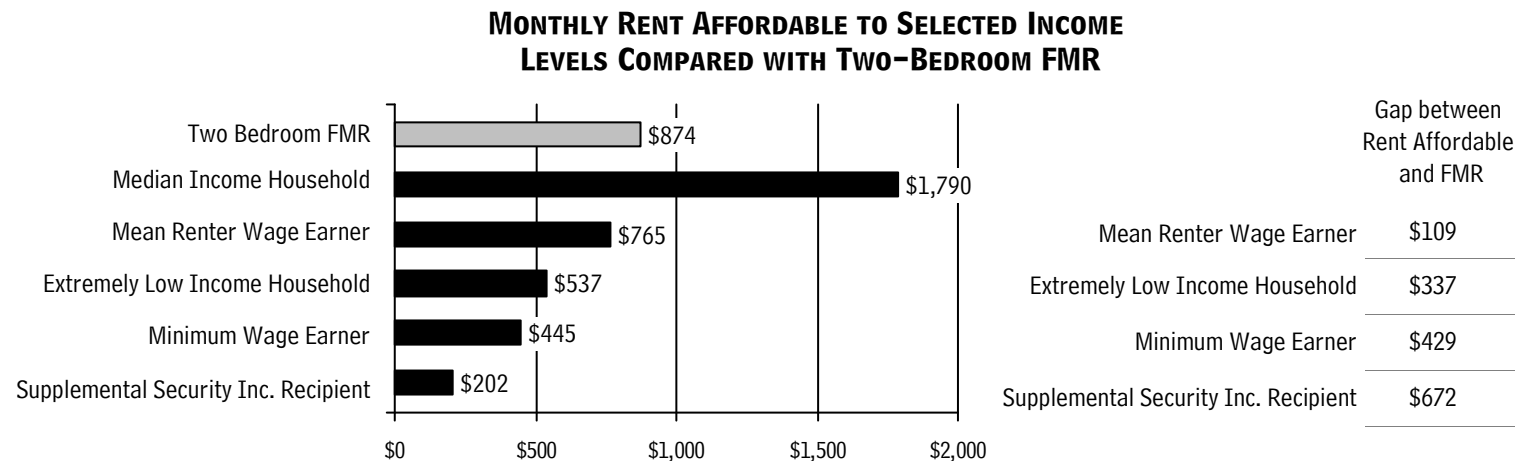
# WASHINGTON

In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is \$874. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,914 monthly or \$34,964 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$16.81**

In Washington, a minimum wage worker earns an hourly wage of \$8.55. 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 \$14.71. 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.



WASHINGTON	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>WASHINGTON</b>	<b>\$16.81</b>	26%	\$874	\$34,964	2.0	\$71,582	\$1,790	\$21,475	\$537	804,413	35%	\$14.71	\$765	1.1
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.35</b>	32%	\$694	\$27,776	1.6	\$55,210	\$1,380	\$16,563	\$414	86,883	30%	\$8.90	\$463	1.5
<b><u>METROPOLITAN AREAS</u></b>														
<b>BELLINGHAM MSA</b>	<b>\$15.19</b>	28%	\$790	\$31,600	1.8	\$64,400	\$1,610	\$19,320	\$483	23,575	37%	\$10.39	\$540	1.5
<b>BREMERTON-SILVERDALE MSA</b>	<b>\$16.44</b>	31%	\$855	\$34,200	1.9	\$70,900	\$1,773	\$21,270	\$532	28,164	33%	\$10.33	\$537	1.6
<b>KENNEWICK-PASCO-RICHLAND MSA</b>	<b>\$13.23</b>	28%	\$688	\$27,520	1.5	\$64,800	\$1,620	\$19,440	\$486	21,601	32%	\$12.17	\$633	1.1
<b>LEWISTON MSA</b>	<b>\$11.92</b>	30%	\$620	\$24,800	1.4	\$53,800	\$1,345	\$16,140	\$404	2,752	33%	\$9.02	\$469	1.3
<b>LONGVIEW MSA</b>	<b>\$12.54</b>	28%	\$652	\$26,080	1.5	\$57,800	\$1,445	\$17,340	\$434	11,598	32%	\$11.36	\$591	1.1
<b>MOUNT VERNON-ANACORTES MSA</b>	<b>\$16.90</b>	28%	\$879	\$35,160	2.0	\$61,300	\$1,533	\$18,390	\$460	11,765	30%	\$11.50	\$598	1.5
<b>OLYMPIA MSA</b>	<b>\$16.06</b>	31%	\$835	\$33,400	1.9	\$70,000	\$1,750	\$21,000	\$525	27,261	33%	\$11.23	\$584	1.4
<b>PORTLAND-VANCOUVER-BEAVERTON MSA</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.8	\$70,000	\$1,750	\$21,000	\$525	42,637	33%	\$12.86	\$669	1.2
<b>SEATTLE-BELLEVUE HMFA</b>	<b>\$18.98</b>	22%	\$987	\$39,480	2.2	\$84,300	\$2,108	\$25,290	\$632	357,993	38%	\$18.35	\$954	1.0
<b>SPOKANE MSA</b>	<b>\$13.37</b>	28%	\$695	\$27,800	1.6	\$60,200	\$1,505	\$18,060	\$452	56,445	34%	\$10.60	\$551	1.3
<b>TACOMA HMFA *</b>	<b>\$17.81</b>	41%	\$926	\$37,040	2.1	\$68,100	\$1,703	\$20,430	\$511	95,177	36%	\$12.35	\$642	1.4
<b>WENATCHEE MSA</b>	<b>\$13.38</b>	28%	\$696	\$27,840	1.6	\$56,500	\$1,413	\$16,950	\$424	12,256	33%	\$8.87	\$461	1.5
<b>YAKIMA MSA</b>	<b>\$14.00</b>	28%	\$728	\$29,120	1.6	\$50,900	\$1,273	\$15,270	\$382	26,306	36%	\$9.25	\$481	1.5
<b><u>COUNTIES</u></b>														
<b>ADAMS COUNTY</b>	<b>\$11.90</b>	28%	\$619	\$24,760	1.4	\$47,800	\$1,195	\$14,340	\$359	1,650	32%	\$10.37	\$539	1.1
<b>ASOTIN COUNTY</b>	<b>\$11.92</b>	30%	\$620	\$24,800	1.4	\$53,800	\$1,345	\$16,140	\$404	2,752	33%	\$9.02	\$469	1.3
<b>BENTON COUNTY</b>	<b>\$13.23</b>	28%	\$688	\$27,520	1.5	\$64,800	\$1,620	\$19,440	\$486	16,512	31%	\$13.58	\$706	1.0
<b>CHELAN COUNTY</b>	<b>\$13.38</b>	28%	\$696	\$27,840	1.6	\$56,500	\$1,413	\$16,950	\$424	8,851	35%	\$9.17	\$477	1.5
<b>CLALLAM COUNTY</b>	<b>\$14.13</b>	42%	\$735	\$29,400	1.7	\$55,800	\$1,395	\$16,740	\$419	7,397	27%	\$8.89	\$463	1.6
<b>CLARK COUNTY</b>	<b>\$15.56</b>	22%	\$809	\$32,360	1.8	\$70,000	\$1,750	\$21,000	\$525	41,657	33%	\$12.92	\$672	1.2
<b>COLUMBIA COUNTY</b>	<b>\$12.37</b>	28%	\$643	\$25,720	1.4	\$56,800	\$1,420	\$17,040	\$426	513	30%	\$9.53	\$496	1.3
<b>COWLITZ COUNTY</b>	<b>\$12.54</b>	28%	\$652	\$26,080	1.5	\$57,800	\$1,445	\$17,340	\$434	11,598	32%	\$11.36	\$591	1.1
<b>DOUGLAS COUNTY</b>	<b>\$13.38</b>	28%	\$696	\$27,840	1.6	\$56,500	\$1,413	\$16,950	\$424	3,405	29%	\$7.74	\$402	1.7
<b>FERRY COUNTY</b>	<b>\$11.90</b>	28%	\$619	\$24,760	1.4	\$46,000	\$1,150	\$13,800	\$345	763	27%	\$8.77	\$456	1.4
<b>FRANKLIN COUNTY</b>	<b>\$13.23</b>	28%	\$688	\$27,520	1.5	\$64,800	\$1,620	\$19,440	\$486	5,089	34%	\$7.98	\$415	1.7
<b>GARFIELD COUNTY</b>	<b>\$12.37</b>	28%	\$643	\$25,720	1.4	\$53,600	\$1,340	\$16,080	\$402	259	26%	\$8.66	\$450	1.4
<b>GRANT COUNTY</b>	<b>\$12.21</b>	28%	\$635	\$25,400	1.4	\$50,000	\$1,250	\$15,000	\$375	8,399	33%	\$8.97	\$467	1.4
<b>GRAYS HARBOR COUNTY</b>	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$50,800	\$1,270	\$15,240	\$381	8,294	31%	\$10.07	\$523	1.2
<b>ISLAND COUNTY</b>	<b>\$17.38</b>	44%	\$904	\$36,160	2.0	\$68,400	\$1,710	\$20,520	\$513	8,296	30%	\$9.10	\$473	1.9
<b>JEFFERSON COUNTY</b>	<b>\$15.08</b>	28%	\$784	\$31,360	1.8	\$58,800	\$1,470	\$17,640	\$441	2,780	24%	\$7.76	\$403	1.9
<b>KING COUNTY</b>	<b>\$18.98</b>	22%	\$987	\$39,480	2.2	\$84,300	\$2,108	\$25,290	\$632	285,465	40%	\$18.99	\$987	1.0
<b>KITSAP COUNTY</b>	<b>\$16.44</b>	31%	\$855	\$34,200	1.9	\$70,900	\$1,773	\$21,270	\$532	28,164	33%	\$10.33	\$537	1.6
<b>KITTITAS COUNTY</b>	<b>\$13.83</b>	28%	\$719	\$28,760	1.6	\$59,300	\$1,483	\$17,790	\$445	5,583	42%	\$6.11	\$318	2.3
<b>Klickitat County</b>	<b>\$12.54</b>	28%	\$652	\$26,080	1.5	\$52,000	\$1,300	\$15,600	\$390	2,335	31%	\$9.97	\$519	1.3
<b>LEWIS COUNTY</b>	<b>\$13.35</b>	28%	\$694	\$27,760	1.6	\$53,100	\$1,328	\$15,930	\$398	7,515	29%	\$10.77	\$560	1.2

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# WASHINGTON

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
LINCOLN COUNTY	<b>\$11.90</b>	28%	\$619	\$24,760	1.4	\$53,200	\$1,330	\$15,960	\$399	970	23%	\$9.16	\$477	1.3
MASON COUNTY	<b>\$13.79</b>	28%	\$717	\$28,680	1.6	\$57,300	\$1,433	\$17,190	\$430	3,965	21%	\$9.06	\$471	1.5
OKANOGAN COUNTY	<b>\$12.33</b>	42%	\$641	\$25,640	1.4	\$45,100	\$1,128	\$13,530	\$338	4,718	31%	\$6.45	\$336	1.9
PACIFIC COUNTY	<b>\$12.06</b>	28%	\$627	\$25,080	1.4	\$51,100	\$1,278	\$15,330	\$383	2,300	25%	\$7.57	\$394	1.6
PEND OREILLE COUNTY	<b>\$11.90</b>	28%	\$619	\$24,760	1.4	\$47,700	\$1,193	\$14,310	\$358	1,050	23%	\$9.63	\$501	1.2
PIERCE COUNTY *	<b>\$17.81</b>	41%	\$926	\$37,040	2.1	\$68,100	\$1,703	\$20,430	\$511	95,177	36%	\$12.35	\$642	1.4
SAN JUAN COUNTY	<b>\$16.35</b>	28%	\$850	\$34,000	1.9	\$66,800	\$1,670	\$20,040	\$501	1,707	26%	\$9.62	\$500	1.7
SKAGIT COUNTY	<b>\$16.90</b>	28%	\$879	\$35,160	2.0	\$61,300	\$1,533	\$18,390	\$460	11,765	30%	\$11.50	\$598	1.5
SKAMANIA COUNTY	<b>\$15.56</b>	22%	\$809	\$32,360	1.8	\$70,000	\$1,750	\$21,000	\$525	980	26%	\$8.46	\$440	1.8
SNOHOMISH COUNTY	<b>\$18.98</b>	22%	\$987	\$39,480	2.2	\$84,300	\$2,108	\$25,290	\$632	72,528	32%	\$15.33	\$797	1.2
SPOKANE COUNTY	<b>\$13.37</b>	28%	\$695	\$27,800	1.6	\$60,200	\$1,505	\$18,060	\$452	56,445	34%	\$10.60	\$551	1.3
STEVENS COUNTY	<b>\$11.90</b>	28%	\$619	\$24,760	1.4	\$51,400	\$1,285	\$15,420	\$386	3,286	22%	\$8.19	\$426	1.5
THURSTON COUNTY	<b>\$16.06</b>	31%	\$835	\$33,400	1.9	\$70,000	\$1,750	\$21,000	\$525	27,261	33%	\$11.23	\$584	1.4
WAHIAKUM COUNTY	<b>\$12.56</b>	28%	\$653	\$26,120	1.5	\$61,500	\$1,538	\$18,450	\$461	316	20%	\$9.84	\$512	1.3
WALLA WALLA COUNTY	<b>\$12.37</b>	28%	\$643	\$25,720	1.4	\$57,300	\$1,433	\$17,190	\$430	6,830	35%	\$8.91	\$463	1.4
WHATCOM COUNTY	<b>\$15.19</b>	28%	\$790	\$31,600	1.8	\$64,400	\$1,610	\$19,320	\$483	23,575	37%	\$10.39	\$540	1.5
WHITMAN COUNTY	<b>\$12.42</b>	28%	\$646	\$25,840	1.5	\$57,700	\$1,443	\$17,310	\$433	7,957	52%	\$7.96	\$414	1.6
YAKIMA COUNTY	<b>\$14.00</b>	28%	\$728	\$29,120	1.6	\$50,900	\$1,273	\$15,270	\$382	26,306	36%	\$9.25	\$481	1.5

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

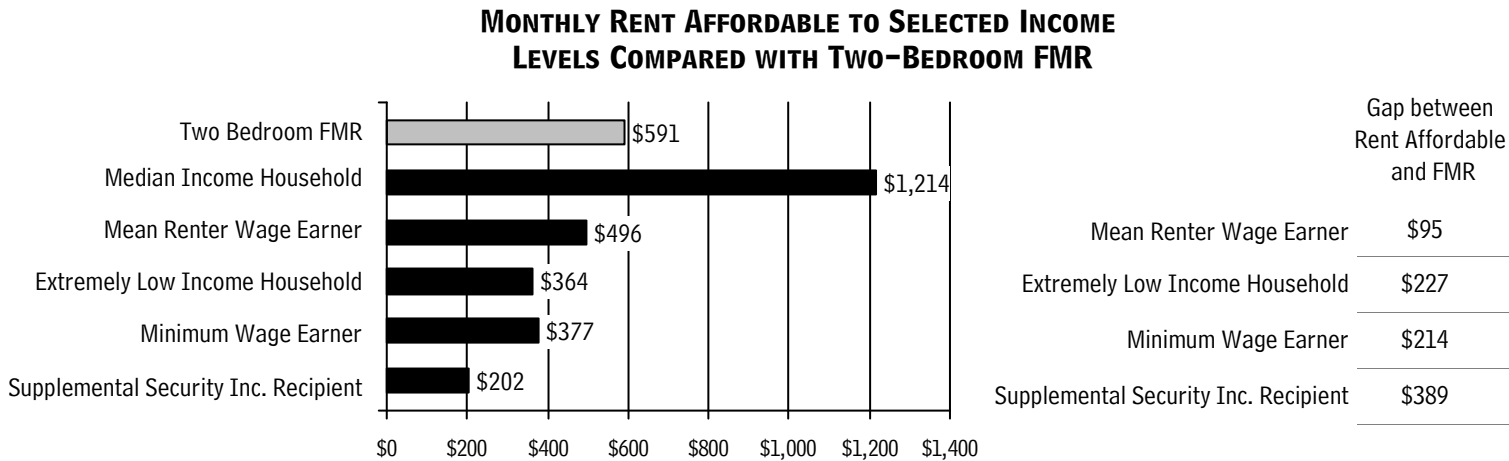
# WEST VIRGINIA

In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$591. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,969 monthly or \$23,631 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$11.36**

In West Virginia, 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 63 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 West Virginia, the estimated mean (average) wage for a renter is \$9.54. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



WEST VIRGINIA	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
<b>WEST VIRGINIA</b>	<b>\$11.36</b>	40%	\$591	\$23,631	1.6	\$48,573	\$1,214	\$14,572	\$364	182,855	25%	\$9.54	\$496	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$10.61</b>	41%	\$552	\$22,071	1.5	\$43,350	\$1,084	\$13,005	\$325	73,808	22%	\$8.88	\$462	1.2
<b><u>METROPOLITAN AREAS</u></b>														
<b>BOONE COUNTY HMFA</b>	<b>\$10.38</b>	49%	\$540	\$21,600	1.4	\$42,500	\$1,063	\$12,750	\$319	2,168	21%	\$16.39	\$852	0.6
<b>CHARLESTON HMFA</b>	<b>\$12.23</b>	37%	\$636	\$25,440	1.7	\$53,000	\$1,325	\$15,900	\$398	31,482	26%	\$11.93	\$620	1.0
<b>CUMBERLAND MSA</b>	<b>\$11.10</b>	49%	\$577	\$23,080	1.5	\$51,700	\$1,293	\$15,510	\$388	2,389	22%	\$9.47	\$493	1.2
<b>HUNTINGTON-ASHLAND MSA</b>	<b>\$11.19</b>	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	18,360	31%	\$8.88	\$462	1.3
<b>JEFFERSON COUNTY HMFA</b>	<b>\$14.06</b>	52%	\$731	\$29,240	1.9	\$73,500	\$1,838	\$22,050	\$551	3,903	24%	\$7.72	\$401	1.8
<b>MARTINSBURG HMFA</b>	<b>\$13.90</b>	48%	\$723	\$28,920	1.9	\$61,300	\$1,533	\$18,390	\$460	8,676	24%	\$10.14	\$527	1.4
<b>MORGANTOWN MSA</b>	<b>\$11.58</b>	37%	\$602	\$24,080	1.6	\$52,700	\$1,318	\$15,810	\$395	14,992	33%	\$7.87	\$409	1.5
<b>PARKERSBURG-MARIETTA-VIENNA MSA</b>	<b>\$11.12</b>	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	10,601	26%	\$8.99	\$468	1.2
<b>WEIRTON-STEUBENVILLE MSA</b>	<b>\$11.10</b>	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	5,576	23%	\$9.97	\$519	1.1
<b>WHEELING MSA</b>	<b>\$11.10</b>	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	9,395	28%	\$8.46	\$440	1.3
<b>WINCHESTER MSA</b>	<b>\$14.40</b>	35%	\$749	\$29,960	2.0	\$64,200	\$1,605	\$19,260	\$482	1,505	19%	\$8.17	\$425	1.8
<b><u>COUNTIES</u></b>														
<b>BARBOUR COUNTY</b>	<b>\$10.38</b>	45%	\$540	\$21,600	1.4	\$39,400	\$985	\$11,820	\$296	1,315	21%	\$6.88	\$358	1.5
<b>BERKELEY COUNTY</b>	<b>\$13.90</b>	48%	\$723	\$28,920	1.9	\$61,300	\$1,533	\$18,390	\$460	7,648	26%	\$10.13	\$527	1.4
<b>BOONE COUNTY</b>	<b>\$10.38</b>	49%	\$540	\$21,600	1.4	\$42,500	\$1,063	\$12,750	\$319	2,168	21%	\$16.39	\$852	0.6
<b>BRAXTON COUNTY</b>	<b>\$10.38</b>	45%	\$540	\$21,600	1.4	\$38,700	\$968	\$11,610	\$290	1,261	22%	\$8.73	\$454	1.2
<b>BROOKE COUNTY</b>	<b>\$11.10</b>	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	2,430	23%	\$10.08	\$524	1.1
<b>CABELL COUNTY</b>	<b>\$11.19</b>	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	14,584	35%	\$8.79	\$457	1.3
<b>CALHOUN COUNTY</b>	<b>\$10.94</b>	37%	\$569	\$22,760	1.5	\$35,400	\$885	\$10,620	\$266	646	21%	\$9.02	\$469	1.2
<b>CLAY COUNTY</b>	<b>\$12.23</b>	37%	\$636	\$25,440	1.7	\$53,000	\$1,325	\$15,900	\$398	841	21%	\$11.84	\$615	1.0
<b>DODDRIDGE COUNTY</b>	<b>\$10.77</b>	37%	\$560	\$22,400	1.5	\$40,500	\$1,013	\$12,150	\$304	533	19%	\$7.34	\$382	1.5
<b>FAYETTE COUNTY</b>	<b>\$10.38</b>	38%	\$540	\$21,600	1.4	\$40,200	\$1,005	\$12,060	\$302	4,326	23%	\$8.01	\$417	1.3
<b>GILMER COUNTY</b>	<b>\$10.38</b>	45%	\$540	\$21,600	1.4	\$38,100	\$953	\$11,430	\$286	767	28%	\$7.44	\$387	1.4
<b>GRANT COUNTY</b>	<b>\$11.75</b>	37%	\$611	\$24,440	1.6	\$44,900	\$1,123	\$13,470	\$337	880	19%	\$12.72	\$661	0.9
<b>GREENBRIER COUNTY</b>	<b>\$10.38</b>	37%	\$540	\$21,600	1.4	\$44,200	\$1,105	\$13,260	\$332	3,417	23%	\$7.78	\$404	1.3
<b>HAMPSHIRE COUNTY</b>	<b>\$14.40</b>	35%	\$749	\$29,960	2.0	\$64,200	\$1,605	\$19,260	\$482	1,505	19%	\$8.17	\$425	1.8
<b>HANCOCK COUNTY</b>	<b>\$11.10</b>	40%	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	3,146	23%	\$9.90	\$515	1.1
<b>HARDY COUNTY</b>	<b>\$11.75</b>	37%	\$611	\$24,440	1.6	\$49,100	\$1,228	\$14,730	\$368	1,017	20%	\$7.84	\$408	1.5
<b>HARRISON COUNTY</b>	<b>\$10.71</b>	37%	\$557	\$22,280	1.5	\$49,000	\$1,225	\$14,700	\$368	7,032	25%	\$9.27	\$482	1.2
<b>JACKSON COUNTY</b>	<b>\$10.94</b>	37%	\$569	\$22,760	1.5	\$49,100	\$1,228	\$14,730	\$368	2,262	20%	\$8.60	\$447	1.3
<b>JEFFERSON COUNTY</b>	<b>\$14.06</b>	52%	\$731	\$29,240	1.9	\$73,500	\$1,838	\$22,050	\$551	3,903	24%	\$7.72	\$401	1.8
<b>KANAWHA COUNTY</b>	<b>\$12.23</b>	37%	\$636	\$25,440	1.7	\$53,000	\$1,325	\$15,900	\$398	25,610	30%	\$12.06	\$627	1.0
<b>LEWIS COUNTY</b>	<b>\$10.38</b>	49%	\$540	\$21,600	1.4	\$43,100	\$1,078	\$12,930	\$323	1,878	27%	\$7.86	\$409	1.3
<b>LINCOLN COUNTY</b>	<b>\$12.23</b>	37%	\$636	\$25,440	1.7	\$53,000	\$1,325	\$15,900	\$398	1,820	21%	\$7.38	\$384	1.7
<b>LOGAN COUNTY</b>	<b>\$10.38</b>	40%	\$540	\$21,600	1.4	\$38,600	\$965	\$11,580	\$290	3,448	23%	\$9.55	\$496	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# WEST VIRGINIA

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
MARION COUNTY	\$11.37	37%	\$591	\$23,640	1.6	\$48,400	\$1,210	\$14,520	\$363	5,985	25%	\$9.74	\$506	1.2
MARSHALL COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	3,199	23%	\$10.35	\$538	1.1
MASON COUNTY	\$10.38	61%	\$540	\$21,600	1.4	\$43,700	\$1,093	\$13,110	\$328	2,020	19%	\$8.39	\$436	1.2
McDOWELL COUNTY	\$10.38	50%	\$540	\$21,600	1.4	\$27,200	\$680	\$8,160	\$204	2,252	20%	\$10.47	\$544	1.0
MERCER COUNTY	\$10.38	46%	\$540	\$21,600	1.4	\$43,900	\$1,098	\$13,170	\$329	6,136	23%	\$8.36	\$435	1.2
MINERAL COUNTY	\$11.10	49%	\$577	\$23,080	1.5	\$51,700	\$1,293	\$15,510	\$388	2,389	22%	\$9.47	\$493	1.2
MINGO COUNTY	\$10.38	50%	\$540	\$21,600	1.4	\$35,300	\$883	\$10,590	\$265	2,511	22%	\$10.95	\$570	0.9
MONONGALIA COUNTY	\$11.58	37%	\$602	\$24,080	1.6	\$52,700	\$1,318	\$15,810	\$395	13,044	39%	\$7.89	\$410	1.5
MONROE COUNTY	\$10.38	40%	\$540	\$21,600	1.4	\$46,800	\$1,170	\$14,040	\$351	850	16%	\$8.79	\$457	1.2
MORGAN COUNTY	\$13.90	48%	\$723	\$28,920	1.9	\$61,300	\$1,533	\$18,390	\$460	1,028	17%	\$10.17	\$529	1.4
NICHOLAS COUNTY	\$10.38	44%	\$540	\$21,600	1.4	\$43,100	\$1,078	\$12,930	\$323	1,836	17%	\$7.87	\$409	1.3
OHIO COUNTY	\$11.10	41%	\$577	\$23,080	1.5	\$48,000	\$1,200	\$14,400	\$360	6,196	31%	\$7.81	\$406	1.4
PENDLETON COUNTY	\$11.77	37%	\$612	\$24,480	1.6	\$46,300	\$1,158	\$13,890	\$347	697	21%	\$10.25	\$533	1.1
PLEASANTS COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	562	19%	\$11.77	\$612	0.9
POCAHONTAS COUNTY	\$10.38	40%	\$540	\$21,600	1.4	\$43,100	\$1,078	\$12,930	\$323	756	20%	\$9.38	\$488	1.1
PRESTON COUNTY	\$11.58	37%	\$602	\$24,080	1.6	\$52,700	\$1,318	\$15,810	\$395	1,948	17%	\$7.71	\$401	1.5
PUTNAM COUNTY	\$12.23	37%	\$636	\$25,440	1.7	\$53,000	\$1,325	\$15,900	\$398	3,211	16%	\$11.87	\$617	1.0
RALEIGH COUNTY	\$10.48	37%	\$545	\$21,800	1.4	\$48,200	\$1,205	\$14,460	\$362	7,467	23%	\$9.48	\$493	1.1
RANDOLPH COUNTY	\$10.56	37%	\$549	\$21,960	1.5	\$43,900	\$1,098	\$13,170	\$329	2,678	24%	\$8.13	\$423	1.3
RITCHIE COUNTY	\$10.94	37%	\$569	\$22,760	1.5	\$46,200	\$1,155	\$13,860	\$347	766	18%	\$9.94	\$517	1.1
ROANE COUNTY	\$10.94	37%	\$569	\$22,760	1.5	\$38,900	\$973	\$11,670	\$292	1,256	20%	\$7.49	\$389	1.5
SUMMERS COUNTY	\$10.38	40%	\$540	\$21,600	1.4	\$36,200	\$905	\$10,860	\$272	1,154	21%	\$7.34	\$382	1.4
TAYLOR COUNTY	\$10.77	37%	\$560	\$22,400	1.5	\$42,700	\$1,068	\$12,810	\$320	1,291	20%	\$5.93	\$308	1.8
TUCKER COUNTY	\$10.38	45%	\$540	\$21,600	1.4	\$43,200	\$1,080	\$12,960	\$324	533	17%	\$8.10	\$421	1.3
TYLER COUNTY	\$10.94	37%	\$569	\$22,760	1.5	\$46,900	\$1,173	\$14,070	\$352	625	16%	\$10.73	\$558	1.0
UPSHUR COUNTY	\$10.38	37%	\$540	\$21,600	1.4	\$43,000	\$1,075	\$12,900	\$323	2,086	23%	\$8.08	\$420	1.3
WAYNE COUNTY	\$11.19	35%	\$582	\$23,280	1.5	\$48,000	\$1,200	\$14,400	\$360	3,776	22%	\$9.57	\$498	1.2
WEBSTER COUNTY	\$10.38	40%	\$540	\$21,600	1.4	\$33,200	\$830	\$9,960	\$249	840	21%	\$8.58	\$446	1.2
WETZEL COUNTY	\$10.38	53%	\$540	\$21,600	1.4	\$48,800	\$1,220	\$14,640	\$366	1,542	22%	\$6.07	\$316	1.7
WIRT COUNTY †	\$11.12	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	385	17%			
WOOD COUNTY	\$11.12	34%	\$578	\$23,120	1.5	\$50,900	\$1,273	\$15,270	\$382	9,654	27%	\$8.79	\$457	1.3
WYOMING COUNTY	\$10.38	50%	\$540	\$21,600	1.4	\$39,400	\$985	\$11,820	\$296	1,745	17%	\$10.84	\$563	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

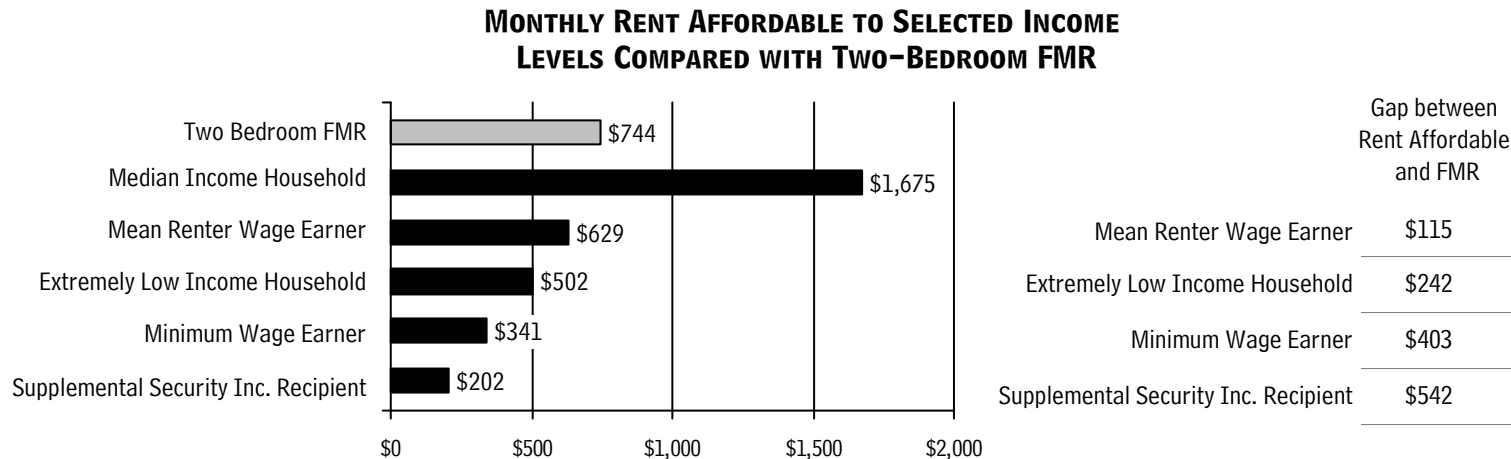
# WISCONSIN

In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is \$744. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,480 monthly or \$29,761 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.31**

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

In Wisconsin, the estimated mean (average) wage for a renter is \$12.11. 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	FY09 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 <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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>WISCONSIN</b>	<b>\$14.31</b>	31%	\$744	\$29,761	2.2	\$66,992	\$1,675	\$20,097	\$502	657,884	32%	\$12.11	\$629	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$12.06</b>	31%	\$627	\$25,081	1.8	\$58,817	\$1,470	\$17,645	\$441	139,891	24%	\$9.77	\$508	1.2
<b><u>METROPOLITAN AREAS</u></b>														
APPLETON MSA	\$12.75	29%	\$663	\$26,520	1.9	\$72,000	\$1,800	\$21,600	\$540	19,609	26%	\$11.49	\$598	1.1
COLUMBIA COUNTY HMFA	\$13.90	33%	\$723	\$28,920	2.1	\$67,700	\$1,693	\$20,310	\$508	5,139	25%	\$10.31	\$536	1.3
DULUTH MSA	\$11.94	31%	\$621	\$24,840	1.8	\$59,900	\$1,498	\$17,970	\$449	5,078	29%	\$8.45	\$440	1.4
EAU CLAIRE MSA	\$11.79	29%	\$613	\$24,520	1.8	\$62,000	\$1,550	\$18,600	\$465	17,755	31%	\$10.17	\$529	1.2
FOND DU LAC MSA	\$12.29	29%	\$639	\$25,560	1.9	\$65,600	\$1,640	\$19,680	\$492	9,977	27%	\$10.44	\$543	1.2
GREEN BAY HMFA	\$13.29	33%	\$691	\$27,640	2.0	\$65,900	\$1,648	\$19,770	\$494	31,540	33%	\$12.09	\$628	1.1
IOWA COUNTY HMFA	\$13.38	33%	\$696	\$27,840	2.0	\$64,000	\$1,600	\$19,200	\$480	2,120	24%	\$11.40	\$593	1.2
JANESVILLE MSA	\$13.63	29%	\$709	\$28,360	2.1	\$65,000	\$1,625	\$19,500	\$488	16,907	29%	\$11.56	\$601	1.2
KENOSHA COUNTY HMFA	\$15.81	37%	\$822	\$32,880	2.4	\$70,900	\$1,773	\$21,270	\$532	17,324	31%	\$10.84	\$564	1.5
LA CROSSE MSA	\$12.06	29%	\$627	\$25,080	1.8	\$63,400	\$1,585	\$19,020	\$476	14,523	35%	\$10.33	\$537	1.2
MADISON HMFA	\$16.27	28%	\$846	\$33,840	2.5	\$80,000	\$2,000	\$24,000	\$600	73,561	42%	\$12.77	\$664	1.3
MILWAUKEE-WAUKESHA-WEST ALLIS MSA *	\$16.13	32%	\$839	\$33,560	2.5	\$70,700	\$1,768	\$21,210	\$530	228,575	39%	\$14.46	\$752	1.1
MINNEAPOLIS-ST. PAUL-BLOOMINGTON MSA	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	9,029	25%	\$9.30	\$483	1.8
OCONTO COUNTY HMFA	\$11.10	35%	\$577	\$23,080	1.7	\$57,900	\$1,448	\$17,370	\$434	2,385	17%	\$7.73	\$402	1.4
OSHKOSH-NEENAH MSA	\$12.33	29%	\$641	\$25,640	1.9	\$66,900	\$1,673	\$20,070	\$502	19,599	32%	\$13.10	\$681	0.9
RACINE MSA	\$13.94	28%	\$725	\$29,000	2.1	\$67,900	\$1,698	\$20,370	\$509	20,821	29%	\$11.58	\$602	1.2
SHEBOYGAN MSA	\$12.04	29%	\$626	\$25,040	1.8	\$67,700	\$1,693	\$20,310	\$508	12,458	29%	\$12.25	\$637	1.0
WAUSAU MSA	\$12.13	29%	\$631	\$25,240	1.9	\$66,800	\$1,670	\$20,040	\$501	11,593	24%	\$11.14	\$579	1.1
<b><u>COUNTIES</u></b>														
ADAMS COUNTY	\$11.38	29%	\$592	\$23,680	1.7	\$48,000	\$1,200	\$14,400	\$360	1,152	15%	\$8.70	\$453	1.3
ASHLAND COUNTY	\$11.10	36%	\$577	\$23,080	1.7	\$49,600	\$1,240	\$14,880	\$372	1,974	29%	\$9.37	\$487	1.2
BARRON COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$53,900	\$1,348	\$16,170	\$404	4,308	24%	\$8.12	\$422	1.4
BAYFIELD COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$49,900	\$1,248	\$14,970	\$374	1,077	17%	\$5.78	\$301	1.9
BROWN COUNTY	\$13.29	33%	\$691	\$27,640	2.0	\$65,900	\$1,648	\$19,770	\$494	30,161	35%	\$12.15	\$632	1.1
BUFFALO COUNTY	\$11.27	29%	\$586	\$23,440	1.7	\$55,800	\$1,395	\$16,740	\$419	1,296	24%	\$12.38	\$644	0.9
BURNETT COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$50,600	\$1,265	\$15,180	\$380	1,026	16%	\$8.71	\$453	1.3
CALUMET COUNTY	\$12.75	29%	\$663	\$26,520	1.9	\$72,000	\$1,800	\$21,600	\$540	2,925	20%	\$8.80	\$458	1.4
CHIPPEWA COUNTY	\$11.79	29%	\$613	\$24,520	1.8	\$62,000	\$1,550	\$18,600	\$465	5,204	24%	\$9.52	\$495	1.2
CLARK COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$52,900	\$1,323	\$15,870	\$397	2,257	19%	\$9.35	\$486	1.2
COLUMBIA COUNTY	\$13.90	33%	\$723	\$28,920	2.1	\$67,700	\$1,693	\$20,310	\$508	5,139	25%	\$10.31	\$536	1.3
CRAWFORD COUNTY	\$11.10	40%	\$577	\$23,080	1.7	\$52,100	\$1,303	\$15,630	\$391	1,544	23%	\$8.27	\$430	1.3
DANE COUNTY	\$16.27	28%	\$846	\$33,840	2.5	\$80,000	\$2,000	\$24,000	\$600	73,561	42%	\$12.77	\$664	1.3
DODGE COUNTY	\$13.40	29%	\$697	\$27,880	2.0	\$64,900	\$1,623	\$19,470	\$487	8,340	27%	\$12.24	\$636	1.1
DOOR COUNTY	\$12.60	29%	\$655	\$26,200	1.9	\$59,900	\$1,498	\$17,970	\$449	2,447	21%	\$8.33	\$433	1.5
DOUGLAS COUNTY	\$11.94	31%	\$621	\$24,840	1.8	\$59,900	\$1,498	\$17,970	\$449	5,078	29%	\$8.45	\$440	1.4

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.



# WISCONSIN

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	
DUNN COUNTY	\$11.48	29%	\$597	\$23,880	1.8	\$61,900	\$1,548	\$18,570	\$464	4,442	31%	\$9.64	\$501	1.2
EAU CLAIRE COUNTY	\$11.79	29%	\$613	\$24,520	1.8	\$62,000	\$1,550	\$18,600	\$465	12,551	35%	\$10.40	\$541	1.1
FLORENCE COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$51,200	\$1,280	\$15,360	\$384	307	14%	\$6.36	\$331	1.7
FOND DU LAC COUNTY	\$12.29	29%	\$639	\$25,560	1.9	\$65,600	\$1,640	\$19,680	\$492	9,977	27%	\$10.44	\$543	1.2
FOREST COUNTY	\$11.38	29%	\$592	\$23,680	1.7	\$48,900	\$1,223	\$14,670	\$367	855	21%	\$6.96	\$362	1.6
GRANT COUNTY	\$11.10	39%	\$577	\$23,080	1.7	\$56,500	\$1,413	\$16,950	\$424	5,101	28%	\$8.49	\$441	1.3
GREEN COUNTY	\$11.56	29%	\$601	\$24,040	1.8	\$64,700	\$1,618	\$19,410	\$485	3,475	26%	\$9.87	\$513	1.2
GREEN LAKE COUNTY	\$11.10	29%	\$577	\$23,080	1.7	\$58,900	\$1,473	\$17,670	\$442	1,753	23%	\$10.32	\$537	1.1
IOWA COUNTY	\$13.38	33%	\$696	\$27,840	2.0	\$64,000	\$1,600	\$19,200	\$480	2,120	24%	\$11.40	\$593	1.2
IRON COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$45,700	\$1,143	\$13,710	\$343	596	19%	\$6.79	\$353	1.6
JACKSON COUNTY	\$11.27	29%	\$586	\$23,440	1.7	\$54,600	\$1,365	\$16,380	\$410	1,771	25%	\$11.08	\$576	1.0
JEFFERSON COUNTY	\$14.73	29%	\$766	\$30,640	2.2	\$67,500	\$1,688	\$20,250	\$506	7,974	28%	\$10.68	\$555	1.4
JUNEAU COUNTY	\$11.31	29%	\$588	\$23,520	1.7	\$52,000	\$1,300	\$15,600	\$390	2,236	23%	\$9.43	\$490	1.2
KENOSHA COUNTY	\$15.81	37%	\$822	\$32,880	2.4	\$70,900	\$1,773	\$21,270	\$532	17,324	31%	\$10.84	\$564	1.5
KEWAUNEE COUNTY	\$13.29	33%	\$691	\$27,640	2.0	\$65,900	\$1,648	\$19,770	\$494	1,379	18%	\$10.72	\$557	1.2
LA CROSSE COUNTY	\$12.06	29%	\$627	\$25,080	1.8	\$63,400	\$1,585	\$19,020	\$476	14,523	35%	\$10.33	\$537	1.2
LAFAYETTE COUNTY	\$11.10	30%	\$577	\$23,080	1.7	\$55,600	\$1,390	\$16,680	\$417	1,401	23%	\$8.81	\$458	1.3
LANGLADE COUNTY	\$11.10	43%	\$577	\$23,080	1.7	\$52,400	\$1,310	\$15,720	\$393	1,800	21%	\$8.17	\$425	1.4
LINCOLN COUNTY	\$11.10	31%	\$577	\$23,080	1.7	\$60,200	\$1,505	\$18,060	\$452	2,549	22%	\$8.60	\$447	1.3
MANITOWOC COUNTY	\$11.44	29%	\$595	\$23,800	1.7	\$64,100	\$1,603	\$19,230	\$481	7,847	24%	\$10.63	\$553	1.1
MARATHON COUNTY	\$12.13	29%	\$631	\$25,240	1.9	\$66,800	\$1,670	\$20,040	\$501	11,593	24%	\$11.14	\$579	1.1
MARINETTE COUNTY	\$11.10	44%	\$577	\$23,080	1.7	\$51,600	\$1,290	\$15,480	\$387	3,597	20%	\$9.70	\$504	1.1
MARQUETTE COUNTY	\$11.71	29%	\$609	\$24,360	1.8	\$51,300	\$1,283	\$15,390	\$385	1,060	18%	\$9.54	\$496	1.2
MENOMINEE COUNTY †	\$11.71	29%	\$609	\$24,360	1.8	\$35,600	\$890	\$10,680	\$267	343	26%			
MILWAUKEE COUNTY *	\$16.13	32%	\$839	\$33,560	2.5	\$70,700	\$1,768	\$21,210	\$530	178,961	47%	\$15.40	\$801	1.0
MONROE COUNTY	\$11.79	29%	\$613	\$24,520	1.8	\$55,700	\$1,393	\$16,710	\$418	4,055	26%	\$9.48	\$493	1.2
OCONTO COUNTY	\$11.10	35%	\$577	\$23,080	1.7	\$57,900	\$1,448	\$17,370	\$434	2,385	17%	\$7.73	\$402	1.4
ONEIDA COUNTY	\$11.92	29%	\$620	\$24,800	1.8	\$57,000	\$1,425	\$17,100	\$428	3,114	20%	\$8.92	\$464	1.3
OUTAGAMIE COUNTY	\$12.75	29%	\$663	\$26,520	1.9	\$72,000	\$1,800	\$21,600	\$540	16,684	28%	\$11.83	\$615	1.1
OZAUKEE COUNTY *	\$16.13	32%	\$839	\$33,560	2.5	\$70,700	\$1,768	\$21,210	\$530	7,311	24%	\$12.23	\$636	1.3
PEPIN COUNTY	\$11.27	29%	\$586	\$23,440	1.7	\$56,900	\$1,423	\$17,070	\$427	564	20%	\$7.91	\$412	1.4
PIERCE COUNTY	\$16.79	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	3,504	27%	\$8.82	\$458	1.9
POLK COUNTY	\$13.02	29%	\$677	\$27,080	2.0	\$62,500	\$1,563	\$18,750	\$469	3,229	20%	\$8.47	\$441	1.5
PORTAGE COUNTY	\$11.79	29%	\$613	\$24,520	1.8	\$67,500	\$1,688	\$20,250	\$506	7,289	29%	\$9.35	\$486	1.3
PRICE COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$53,700	\$1,343	\$16,110	\$403	1,261	19%	\$8.79	\$457	1.3
RACINE COUNTY	\$13.94	28%	\$725	\$29,000	2.1	\$67,900	\$1,698	\$20,370	\$509	20,821	29%	\$11.58	\$602	1.2
RICHLAND COUNTY	\$11.10	32%	\$577	\$23,080	1.7	\$52,300	\$1,308	\$15,690	\$392	1,816	26%	\$9.63	\$501	1.2
ROCK COUNTY	\$13.63	29%	\$709	\$28,360	2.1	\$65,000	\$1,625	\$19,500	\$488	16,907	29%	\$11.56	\$601	1.2
RUSK COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$48,100	\$1,203	\$14,430	\$361	1,305	21%	\$8.72	\$454	1.3
SAUK COUNTY	\$12.85	29%	\$668	\$26,720	2.0	\$61,500	\$1,538	\$18,450	\$461	5,772	27%	\$10.28	\$535	1.2
SAWYER COUNTY	\$11.10	34%	\$577	\$23,080	1.7	\$48,700	\$1,218	\$14,610	\$365	1,532	23%	\$10.36	\$539	1.1
SHAWANO COUNTY	\$11.10	33%	\$577	\$23,080	1.7	\$54,300	\$1,358	\$16,290	\$407	3,453	22%	\$8.34	\$434	1.3

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

# WISCONSIN

	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SHEBOYGAN COUNTY</b>	<b>\$12.04</b>	29%	\$626	\$25,040	1.8	\$67,700	\$1,693	\$20,310	\$508	12,458	29%	\$12.25	\$637	1.0
<b>ST. CROIX COUNTY</b>	<b>\$16.79</b>	22%	\$873	\$34,920	2.6	\$83,900	\$2,098	\$25,170	\$629	5,525	24%	\$9.42	\$490	1.8
<b>TAYLOR COUNTY</b>	<b>\$11.10</b>	34%	\$577	\$23,080	1.7	\$57,900	\$1,448	\$17,370	\$434	1,478	20%	\$9.77	\$508	1.1
<b>TREMPEALEAU COUNTY</b>	<b>\$11.10</b>	40%	\$577	\$23,080	1.7	\$57,700	\$1,443	\$17,310	\$433	2,765	26%	\$9.11	\$474	1.2
<b>VERNON COUNTY</b>	<b>\$11.10</b>	38%	\$577	\$23,080	1.7	\$51,900	\$1,298	\$15,570	\$389	2,261	21%	\$8.50	\$442	1.3
<b>VILAS COUNTY</b>	<b>\$11.38</b>	29%	\$592	\$23,680	1.7	\$53,800	\$1,345	\$16,140	\$404	1,635	18%	\$8.13	\$423	1.4
<b>WALWORTH COUNTY</b>	<b>\$15.10</b>	29%	\$785	\$31,400	2.3	\$69,500	\$1,738	\$20,850	\$521	10,670	31%	\$10.27	\$534	1.5
<b>WASHBURN COUNTY</b>	<b>\$11.10</b>	34%	\$577	\$23,080	1.7	\$50,700	\$1,268	\$15,210	\$380	1,259	19%	\$8.02	\$417	1.4
<b>WASHINGTON COUNTY *</b>	<b>\$16.13</b>	32%	\$839	\$33,560	2.5	\$70,700	\$1,768	\$21,210	\$530	10,532	24%	\$11.25	\$585	1.4
<b>WAUKESHA COUNTY *</b>	<b>\$16.13</b>	32%	\$839	\$33,560	2.5	\$70,700	\$1,768	\$21,210	\$530	31,771	23%	\$13.63	\$709	1.2
<b>WAUPACA COUNTY</b>	<b>\$11.52</b>	29%	\$599	\$23,960	1.8	\$60,300	\$1,508	\$18,090	\$452	4,598	23%	\$9.30	\$484	1.2
<b>WAUSHARA COUNTY</b>	<b>\$11.71</b>	29%	\$609	\$24,360	1.8	\$51,800	\$1,295	\$15,540	\$389	1,552	17%	\$7.60	\$395	1.5
<b>WINNEBAGO COUNTY</b>	<b>\$12.33</b>	29%	\$641	\$25,640	1.9	\$66,900	\$1,673	\$20,070	\$502	19,599	32%	\$13.10	\$681	0.9
<b>WOOD COUNTY</b>	<b>\$11.27</b>	29%	\$586	\$23,440	1.7	\$62,800	\$1,570	\$18,840	\$471	7,755	26%	\$11.74	\$611	1.0

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

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).  
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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

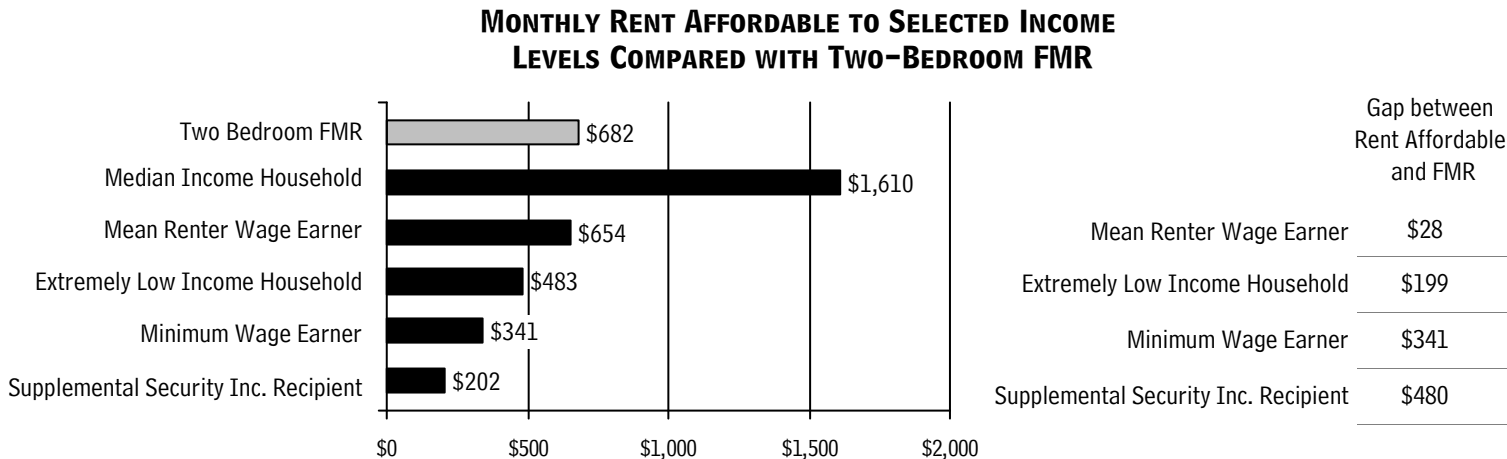
# WYOMING

In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is \$682. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,273 monthly or \$27,277 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$13.11**

In Wyoming, 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 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 Wyoming, the estimated mean (average) wage for a renter is \$12.58. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 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.



WYOMING	FY09 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 (2009) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>WYOMING</b>	<b>\$13.11</b>	48%	\$682	\$27,277	2.0	\$64,394	\$1,610	\$19,318	\$483	58,120	30%	\$12.58	\$654	1.0
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.16</b>	46%	\$684	\$27,364	2.0	\$64,576	\$1,614	\$19,373	\$484	40,181	30%	\$13.00	\$676	1.0
<b><u>METROPOLITAN AREAS</u></b>														
<b>CASPER MSA</b>	<b>\$12.27</b>	54%	\$638	\$25,520	1.9	\$64,300	\$1,608	\$19,290	\$482	8,062	30%	\$12.65	\$658	1.0
<b>CHEYENNE MSA</b>	<b>\$13.63</b>	50%	\$709	\$28,360	2.1	\$63,700	\$1,593	\$19,110	\$478	9,877	31%	\$10.43	\$543	1.3
<b><u>COUNTIES</u></b>														
<b>ALBANY COUNTY</b>	<b>\$13.50</b>	43%	\$702	\$28,080	2.1	\$63,200	\$1,580	\$18,960	\$474	6,461	49%	\$7.85	\$408	1.7
<b>BIG HORN COUNTY</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$53,500	\$1,338	\$16,050	\$401	1,103	26%	\$10.42	\$542	1.1
<b>CAMPBELL COUNTY</b>	<b>\$12.46</b>	43%	\$648	\$25,920	1.9	\$78,300	\$1,958	\$23,490	\$587	3,222	26%	\$16.28	\$847	0.8
<b>CARBON COUNTY</b>	<b>\$11.10</b>	44%	\$577	\$23,080	1.7	\$58,800	\$1,470	\$17,640	\$441	1,786	29%	\$13.67	\$711	0.8
<b>CONVERSE COUNTY</b>	<b>\$11.10</b>	56%	\$577	\$23,080	1.7	\$64,200	\$1,605	\$19,260	\$482	1,215	26%	\$9.66	\$502	1.1
<b>CROOK COUNTY</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$60,200	\$1,505	\$18,060	\$452	460	20%	\$12.05	\$627	1.0
<b>FREMONT COUNTY</b>	<b>\$11.62</b>	43%	\$604	\$24,160	1.8	\$53,700	\$1,343	\$16,110	\$403	3,679	27%	\$10.62	\$552	1.1
<b>GOSHEN COUNTY</b>	<b>\$11.10</b>	48%	\$577	\$23,080	1.7	\$56,400	\$1,410	\$16,920	\$423	1,481	29%	\$7.86	\$409	1.4
<b>HOT SPRINGS COUNTY</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$55,100	\$1,378	\$16,530	\$413	662	31%	\$8.95	\$465	1.3
<b>JOHNSON COUNTY</b>	<b>\$11.87</b>	43%	\$617	\$24,680	1.8	\$59,200	\$1,480	\$17,760	\$444	778	26%	\$11.59	\$603	1.0
<b>LARAMIE COUNTY</b>	<b>\$13.63</b>	50%	\$709	\$28,360	2.1	\$63,700	\$1,593	\$19,110	\$478	9,877	31%	\$10.43	\$543	1.3
<b>LINCOLN COUNTY</b>	<b>\$12.25</b>	43%	\$637	\$25,480	1.9	\$62,900	\$1,573	\$18,870	\$472	980	19%	\$16.40	\$853	0.7
<b>NATRONA COUNTY</b>	<b>\$12.27</b>	54%	\$638	\$25,520	1.9	\$64,300	\$1,608	\$19,290	\$482	8,062	30%	\$12.65	\$658	1.0
<b>NIobrara County †</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$47,100	\$1,178	\$14,130	\$353	274	27%			
<b>PARK COUNTY</b>	<b>\$11.65</b>	43%	\$606	\$24,240	1.8	\$57,900	\$1,448	\$17,370	\$434	2,957	29%	\$10.60	\$551	1.1
<b>PLATTE COUNTY</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$58,000	\$1,450	\$17,400	\$435	879	24%	\$11.82	\$614	1.0
<b>SHERIDAN COUNTY</b>	<b>\$12.27</b>	43%	\$638	\$25,520	1.9	\$59,700	\$1,493	\$17,910	\$448	3,476	31%	\$10.51	\$547	1.2
<b>SUBLETTE COUNTY</b>	<b>\$12.50</b>	43%	\$650	\$26,000	1.9	\$63,000	\$1,575	\$18,900	\$473	628	26%	\$20.24	\$1,052	0.6
<b>SWEETWATER COUNTY</b>	<b>\$13.48</b>	67%	\$701	\$28,040	2.1	\$76,000	\$1,900	\$22,800	\$570	3,514	25%	\$15.27	\$794	0.9
<b>TETON COUNTY</b>	<b>\$22.21</b>	43%	\$1,155	\$46,200	3.4	\$89,500	\$2,238	\$26,850	\$671	3,472	45%	\$13.99	\$728	1.6
<b>UINTA COUNTY</b>	<b>\$13.19</b>	67%	\$686	\$27,440	2.0	\$69,300	\$1,733	\$20,790	\$520	1,695	25%	\$12.58	\$654	1.0
<b>WASHAKIE COUNTY</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$59,600	\$1,490	\$17,880	\$447	881	27%	\$9.58	\$498	1.2
<b>WESTON COUNTY</b>	<b>\$11.52</b>	43%	\$599	\$23,960	1.8	\$56,600	\$1,415	\$16,980	\$425	578	22%	\$10.56	\$549	1.1

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2009 Fair Market Rent (HUD, 2008; final as of October 1). 2: AMI = Fiscal Year 2009 Area Median Income (HUD, 2009).

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 2007 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2009.

## 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 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 FMR Areas (HMFAs).

FY09 FMR areas incorporate the most recent (December 2007) OMB update of metropolitan area definitions. This update did not change the underlying geographic components of any FMR areas but did rename six to reflect the emergence of principal cities within the metropolitan areas.

In cases in which an FMR area crosses state lines, this report provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households and the minimum and renter wages apply only to the portion of the FMR area within that state’s borders.

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 FY09 FMRs. These resources are available at [www.huduser.org/datasets/fmr.html](http://www.huduser.org/datasets/fmr.html).

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

## Fair Market Rents

Since FY05, data from Census 2000 have provided the foundation for HUD's calculation of Fair Market Rents. From FY05 until FY07, FMRs were updated from year to year based on either the Consumer Price Index (CPI) or periodic Random Digit Dialing (RDD) surveys. Since FY08, however, information from the American Community Survey (ACS) – an annual survey conducted by the U.S. Census Bureau that is expected to replace the “long form” of the decennial census in 2010 – has provided more recent and more localized data on rental cost trends.

The way in which ACS data are used to develop FMRs depends on the size of the FMR area and the subsequent number of survey responses that it yields. For most areas, data on rent levels from the 2005 ACS are compared to Census 2000 data, and a 2001-05 update factor is calculated. If the area is large enough, the data are drawn from the specific FMR area; but for most, the update factors are based on rent data from more populous geographies (e.g., a metropolitan area, a portion of the state, or the entire state) of which they are a constituent part. Regardless, the update factor is used to project “base rents” from Census 2000 to 2005 intermediate rents.

The methodology differs somewhat for a handful of the largest FMR areas. For areas with enough recent movers responding to the survey, ACS data from 2005 are used to set 2005

intermediate rents rather than to update data from the last census.<sup>2</sup>

HUD uses a similar methodology and more recent ACS data to project intermediate rents to 2006. In the majority of cases, 2006 ACS data are simply used to trend the 2005 intermediate rents forward one year. The update factor is based on data from the FMR area itself if the ACS generated enough survey responses to develop a reliable rent figure; otherwise, the update factor is based on the change in rents at the state-level. And again, for some of the largest FMR areas, ACS data are used to directly determine the 2006 intermediate rents rather than to update previous estimates.

Regardless of the methodology used to develop them, 2006 intermediate rents are trended through 2007 using local or regional CPI data and then increased at an annual rate of 3% for five quarters to project FMRs to April 1, 2009.

Many RDDs conducted between 2001 and 2006 are not incorporated into current FMRs because ACS data are thought to be more reliable. However, RDDs conducted since 2006 are incorporated into the FY09 FMRs if they are significantly different than the ACS-based estimates. Specifically, RDDs show that rents in parts of Colorado, Texas, Utah, and Wyoming have increased substantially since 2006 as a result of higher demand from the oil and gas industry. The findings from RDDs conducted in these areas were incorporated into “revised final”

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<sup>2</sup> See Appendix A in *Out of Reach 2007-2008* and an overview provided by HUD ([www.huduser.org/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc)) for more detailed information on HUD's incorporation of ACS data into the calculation of FY08 Fair Market Rents.

FY08 FMRs released after *Out of Reach* was published last year and are also reflected in the FY09 FMRs.

Additionally, HUD is currently conducting RDDs in three rental markets impacted by Hurricane Katrina: New Orleans, Hattiesburg, MS, and Pearl River County, MS. FMRs will be adjusted if the results of the surveys are significantly different from the published FY09 FMRs.

The methodological shift in calculating FMRs – from a reliance on CPI 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. For the roughly 2,600 FMR areas nationwide, the two-bedroom FMR is 3.8% higher, on average, than in FY08. However, this methodology can create more year-to-year variability and does produce a lower two-bedroom FMR in 82 instances.<sup>3</sup>

Like last year, this edition of *Out of Reach* compares an area's current FMR with its Census 2000 base rent. 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 nine years.<sup>4</sup>

Appendix B contains excerpts from HUD's Notice of Final Fair Market Rents and includes a link to the full document.

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<sup>3</sup> Excludes areas that have lower FMRs because HUD dropped their voucher payment standard from the 50<sup>th</sup> percentile to the 40<sup>th</sup> percentile.

<sup>4</sup> This calculation is not influenced by changes in an area's designation as a 40<sup>th</sup> or 50<sup>th</sup> percentile FMR area and therefore represents the actual increase in rents over the nine-year period.

## 40<sup>th</sup> and 50<sup>th</sup> Percentile FMR Designation

According to an interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50<sup>th</sup> percentile rent, rather than the 40<sup>th</sup>, 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 50<sup>th</sup> percentile rent for three years, at which time HUD reviews it for continuing eligibility.

Twenty-four of the 28 FMR areas with a 50<sup>th</sup> percentile voucher payment standard in FY08 were reviewed in preparation of this year's FMRs. Of these, 14 were deemed ineligible and thus assigned 40<sup>th</sup> percentile rents in FY09, either because their voucher tenants were no longer concentrated in high-poverty areas or because there was no evidence that the 50<sup>th</sup> percentile FMR was having the desired effect of moving voucher holders to less impoverished areas.

HUD determined that 10 of the reviewed areas continue to be eligible for 50<sup>th</sup> percentile FMRs, and an additional four were not yet up for review. An asterisk (\*) is used to denote these 14 areas in *Out of Reach*.

The last page in this appendix lists which FMR areas are currently eligible for the 50<sup>th</sup> percentile rent and also explains why the former 50<sup>th</sup> percentile areas were deemed ineligible.

## 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 calculated by NLIHC and 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 calculates the AMI for families at the metropolitan level for more urbanized areas and at the county level for nonmetropolitan areas. The Census definition of “family” is two or more persons related by blood, marriage or adoption residing together. This family AMI value relates to the universe of all families and is not intended to apply to a specific family size.

As with updates to the FMRs, HUD is now using ACS data to develop income estimates.<sup>5</sup> For most areas with a population of 20,000 persons or more, update factors based on both local and state income estimates from the ACS are compared to Census 2000 and are used to develop an income estimate for 2007; for less populous areas without ACS estimates and for areas where the estimates are deemed too statistically unreliable, only state income growth is used to update census income to 2007. The 2007 estimate is then projected to April 1, 2009, using an estimate of inflation and assuming 3% growth for five quarters.

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<sup>5</sup> HUD used three-year ACS estimates (2005-07) to develop FY09 median incomes and income limits. When HUD developed FMR estimates, only one-year estimates from 2006 were available.

Based on the incomes provided by HUD and applying the assumption that no more than 30% of income should be spent on housing costs (see below), *Out of Reach* calculates the maximum affordable rent for households earning the median income and 30% of the median (extremely low income). These calculations 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 incomes for states and combined nonmetropolitan areas reported in *Out of Reach* reflect the average of local AMI data weighted by the total number of households.

A comprehensive list of the counties and towns included in FY09 income limit calculations can be found at [www.huduser.org/datasets/il/il09/area\\_def.pdf](http://www.huduser.org/datasets/il/il09/area_def.pdf).

The methodology for calculating median family income estimates and a discussion of HUD’s adjustments to subsequent income limits are provided in *FY2009 HUD Income Limits Briefing Material*, available at [www.huduser.org/datasets/il/il09/IncomeLimitsBriefingMaterial\\_FY09.pdf](http://www.huduser.org/datasets/il/il09/IncomeLimitsBriefingMaterial_FY09.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>6</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: 2008*, published by Harvard University’s Joint Center for Housing Studies ([www.jchs.harvard.edu/publications/markets/son2008/index.htm](http://www.jchs.harvard.edu/publications/markets/son2008/index.htm)), includes an analysis of the affordability problems faced by homeowners.

### Prevailing Minimum Wage

The federal minimum wage on January 1, 2009, was \$6.55 per hour. Although it is scheduled to increase to \$7.25 in July 2009, *Out of Reach* incorporates the federal minimum wage in effect at the time of publication.

According to data from the U.S. Department of Labor, the District of Columbia and 27 states had implemented a state minimum wage higher than \$6.55 by January 1, 2009. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states.

Among the statistics included in *Out of Reach* are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. If the reader would like to

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<sup>6</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.

calculate the same statistics using a different wage, a simple formula can be used for the conversion:

$$\frac{[\text{hours or jobs at the published wage}] * [\text{published wage}]}{[\text{alternative wage}]}$$

For example, if one must work 75 hours per week to afford the FMR assuming a wage of \$6.55, the same FMR would be affordable in 68 hours assuming a wage of \$7.25 ( $75 * \$6.55 / \$7.25$ ). For further guidance, see *Out of Reach*’s “Where the Numbers Come From” page or contact NLIHC research staff.

The Department of Labor ([www.dol.gov/esa/minwage/america.htm](http://www.dol.gov/esa/minwage/america.htm)) provides 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>7</sup>

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees

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<sup>7</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.

working in each county.<sup>8</sup> Renter wage information is based on 2007 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 earned only 65% of the overall median household income in 1999.<sup>9</sup>

In roughly 3% of the counties, this downward adjustment to reflect the lower income of renters results in a hourly wage that is below the state's 2007 minimum wage. One likely 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 underestimate the actual hourly wage by half, but it would also accurately reflect the true earnings of renters under the assumption of a full-time schedule.

Like last year, 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, 2009, for this fiscal year)

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<sup>8</sup> Renter wage data for 30 counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

<sup>9</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.

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 the calendar year for which they are reported, the data are projected to year-end 2007 using a national inflation factor. An annual rate of 3% is then used to grow renter wages for five quarters to April 1, 2009.<sup>10</sup>

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 from late 2008 and early 2009, the average wage earner in the U.S. worked 33.3 hours per week, or roughly 1,730 hours per year.<sup>11</sup> And in related research, NLIHC finds that 29%

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<sup>10</sup> Following HUD's methodology for developing FY09 AMIs, a 3% growth rate was used to trend average renter wages from year-end 2007 to April 1, 2009. For FY08 AMIs and renter wages, a 3.5% growth rate was used.

<sup>11</sup> Bureau of Labor Statistics. (2009, March). *The employment situation: February 2009*. Washington, DC: U.S. Department of Labor.

of renter households that earn wage or salary income do not work as many as 40 hours per week, on average.<sup>12</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. For these households, the Housing Wage underestimates the actual hourly 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, see *The Employment Situation: February 2009* at [www.bls.gov/schedule/archives/empst\\_nr.htm#2009](http://www.bls.gov/schedule/archives/empst_nr.htm#2009).

*Putting the Housing Wage to the Test*, a research note in which NLIHC explores 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* compares rental housing costs with the rents affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers in *Out of Reach* are based

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<sup>12</sup> Wardrip, K. & Pelletiere, D. (2007). *Research note #07-03: Putting the Housing Wage to the test*. Washington, DC: National Low Income Housing Coalition.

on the maximum federal SSI payment for individuals in 2009, which is \$674 per 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 provided by an additional 40 states are excluded from *Out of Reach* calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the vast majority, however, the supplements are administered directly by the states, so the data are not readily available. The only five states that do not supplement federal SSI payments are Arkansas, Mississippi, North Dakota, Tennessee, and West Virginia.

Since SSI payments are set at the state level, the published version of *Out of Reach* calculates the difference between each state's average two-bedroom FMR and the rent that is affordable for SSI recipients. Readers can calculate this gap for any geography by subtracting the rent affordable to an SSI recipient from the area's FMR.

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) and at [www.socialsecurity.gov/policy/docs/progdesc/ssi\\_st\\_asst/2008/ssi\\_st\\_asst08.pdf](http://www.socialsecurity.gov/policy/docs/progdesc/ssi_st_asst/2008/ssi_st_asst08.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 has 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 initially 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.

Though there were no significant changes to these FMRs in FY07, HUD reduced the Baton Rouge “bonus” from 25% to 15% the following year. Combined with the methodological shift in updating FMRs described at the beginning of the appendix, FY08 FMRs for both metropolitan areas were only 1.2% higher than previous levels. However, HUD did increase the FY08 FMRs for Gulfport-Biloxi and Pascagoula, MS, by 20%, citing higher rents caused by the slow pace of reconstruction and higher insurance costs following the storm.

FY09 FMRs for these four Hurricane Katrina-affected areas are roughly 4% higher than last year’s, reflecting the CPI estimate of regional rent inflation. This methodology is a deviation from HUD’s standard update practices for FY09 FMRs (i.e., incorporating the increase in rents reported by the ACS between

2005 and 2006) because HUD continues to question the reliability of the survey data from these hurricane-affected areas.

As mentioned earlier in the appendix, RDDs are being conducted in New Orleans, Hattiesburg, MS, and Pearl River County, MS, and will be incorporated when results are finalized.

### **Additional Data Available Online**

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/oor2009/](http://www.nlihc.org/oor2009/).

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

## Eligibility for 50<sup>th</sup> Percentile Fair Market Rent

In FY08, Fair Market Rents (FMRs) were set at the 50<sup>th</sup> percentile rent in 28 FMR areas where voucher tenants were concentrated in high-poverty areas. Compared with the typical 40<sup>th</sup> percentile rent, this higher voucher payment standard would provide tenants with housing options in less-impooverished areas. In setting FY09 FMRs, HUD reevaluated many of these areas and determined that 12 should have their FMR reduced to the 40<sup>th</sup> percentile payment standard because at least the same proportion of tenants continued to live in high-poverty areas (denoted below as “failed to deconcentrate”). In another two areas no longer eligible for the 50<sup>th</sup> percentile FMR, the share of tenants in concentrated poverty has decreased sufficiently that the higher rent standard is no longer warranted (“concentration below threshold”). Fourteen areas will keep their 50<sup>th</sup> percentile designation.

### No Longer Eligible for 50<sup>th</sup> Percentile FMR

#### Failed to Deconcentrate

Austin-Round Rock, TX MSA  
Baltimore-Towson, MD MSA  
Fort Worth-Arlington, TX HMFA  
Honolulu, HI MSA  
Las Vegas-Paradise, NV MSA  
New Haven-Meriden, CT HMFA  
Orange County, CA HMFA  
Phoenix-Mesa-Scottsdale, AZ MSA  
Riverside-San Bernardino-Ontario, CA MSA  
Tucson, AZ MSA  
Virginia Beach-Norfolk-Newport News, VA–NC MSA  
Washington-Arlington-Alexandria, DC– VA–MD HMFA

#### Concentration Below Threshold

Grand Rapids-Wyoming, MI HMFA  
Providence-Fall River, RI-MA HMFA

### Remains Eligible for 50<sup>th</sup> Percentile FMR

Albuquerque, NM MSA  
Bradenton-Sarasota-Venice, FL MSA  
Chicago-Naperville-Joliet, IL HMFA  
Dallas, TX HMFA  
Denver-Aurora, CO MSA  
Fort Lauderdale, FL HMFA  
Hartford-West Hartford-East Hartford, CT HMFA  
Houston-Baytown-Sugar Land, TX HMFA  
Kansas City, MO–KS HMFA  
Milwaukee-Waukesha-West Allis, WI MSA  
Richmond, VA HMFA  
San Diego-Carlsbad-San Marcos, CA MSA  
Tacoma, WA HMFA  
West Palm Beach-Boca Raton, FL HMFA

## Appendix B: Explanation of Fair Market Rent

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2009. Full document available at [www.huduser.org/datasets/fmr/fmr2009f/FY09F\\_FMRs\\_Preamble.pdf](http://www.huduser.org/datasets/fmr/fmr2009f/FY09F_FMRs_Preamble.pdf).

Department of Housing and Urban Development  
[Docket No. FR-5223-N-02]

### **Final Fair Market Rents for Fiscal Year 2009 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.

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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 (non-luxury) 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 FY2009, no new areas became eligible for 50th percentile rents. Current areas are evaluated for

progress in deconcentration every three years after becoming 50th percentile areas. Continued eligibility is determined based on HUD administrative data that show levels of poverty concentration. The levels of poverty concentration must be above 25 percent and show a decrease in concentration since the last evaluation. At least 85 percent of the voucher units in the area must be used to make this determination. Twenty-four of the current 28 50th percentile FMR areas had been in the program for a three-year period and were reviewed to determine if deconcentration had occurred. A list of these 24 areas is shown below.

*[See the last page of Appendix A for information on 50th percentile areas.]*

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### **III. Proposed FY2009 FMRs**

On June 12, 2008 (73 FR 33530), HUD published proposed FY2009 FMRs. As noted in the preamble to the proposed FMRs, the FMRs for FY2009 reflect the use of the 2006 ACS data to update 2005 rent estimates for metropolitan areas. In addition, the FY2009 FMRs include all changes made to metropolitan area definitions made by the Office of Management and Budget (OMB), as of November 2007.

During the comment period, which ended August 1, 2008, HUD received 26 public comments on the proposed FY2009 FMRs. None of the comments received included the data needed to support FMR changes. Several of the comments expressed concern over recent utility increases and the failure of the FY2009 FMRs to take into account these increases. There were also comments received on the loss of 50th percentile FMRs resulting from low reporting rates. The comments received are discussed in more detail later in this notice.

## **IV. FMR Methodology**

The FY2009 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 November 2007 are incorporated. This means that there are six Metropolitan Statistical Area (MSA) name changes that reorder, add, or delete a primary city name. The area definitions based on 2000 Census data have the advantages of providing more relevant commuting interchange standards and more current measures of housing market relationships than those based on 1990 Census data and used prior to the FY2006 FMRs.

At HUD's request, the Census Bureau prepared a special publicly releasable census file that permits almost exact replication of HUD's 2000 Base Rent calculations, except for areas with few rental units. This data set is located on HUD's HUD USER Web site at <http://www.huduser.org/datasets/fmr/CensusRentData/>.

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

FY2009 FMRs are based on changes in rents measured by differences in ACS data collected in 2005 and 2006 and updated with CPI data. For FY2008 FMRs, HUD developed 2005 rent estimates based on updating 2000 Census gross rent data with more current survey data from the Census Bureau's 2005 ACS, the first full year of implementation for the ACS. FY2009 FMRs use data from the 2006 ACS to update these 2005 rent estimates. While the Census Bureau intends for the ACS to replace the Decennial Census sample "long form" for collecting detailed socioeconomic data, the ACS has several important distinctions from the decennial long form. These include:

- The ACS is conducted on a continuous “rolling” basis throughout the year, so survey responses do not correspond to a particular date, whereas the long form responses were 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 of the ACS year.

- The ACS has an initial sample size (before non-response attrition) of about one-fifth that 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.

As detailed in the notices announcing the proposed and final FY2008 FMRs, HUD replaced the accumulated 2001 through 2005 FMR update factors from various sources with 2005 ACS data. The preamble for the final FY2008 FMR Notice (72 FR 55940) provides a description of how the 2005 ACS data, and in some cases Random Digit Dialing surveys (RDDs) conducted in 2001 through 2005, were used in the FY2008 FMRs. Further details regarding the calculation of FY2008 FMRs are available using HUD’s online Final FY2008 Documentation System, available at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr08>.

## **B. Updates From 2005 to 2006**

State or local 2006 ACS data are used to update a June 2005-calculated gross rent from the FY2008 FMRs to June 2006. The same categories of use, depending upon the sizes of the available rental unit samples in the FMR areas, were applied to the 2006 ACS data as had been applied to the 2005 data. There are two

exceptions to the similarity of processing 2005 ACS data and 2006 ACS data. First, the update factor reflecting changes in rents for the parts of the state not included in FMR areas covered by local ACS data was discontinued for two reasons: (1) The variance in rent change between 2005 and 2006 for these areas was much larger than that for full states and it was not clear whether these changes reflected differences in markets or area composition, or if they reflected survey anomalies; and (2) basing an underlying geography on factors that change annually (such as the identity of FMR areas covered by local ACS data) and which cannot be determined until the survey data have been processed presents a complexity that could not be resolved in a manner that allowed for timely delivery of data. Consequently, for FY2009, all state-based update factors are calculated for the entire state.

Second, HUD-defined “HMFAs” in metropolitan areas (CBSAs) where no subarea uses the CBSA gross rent as the basis of its FMR, are no longer tested to determine which update factor, the state or the CBSA, brings the subarea closer to the CBSA. The state update factor is now used for these cases. This change was made because review of the data and discussions with field economists indicated that forcing these subareas toward CBSA-area values moved the rent in the wrong direction.

## **C. Updates From 2006 to 2007**

The 2006 ACS data brought the 2005 data used in the FY2008 FMRs forward by 12 months to June 2006. The CPI is used to update the June 2006 FMRs to the end of 2007. Local CPI data are used 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 are used for FMR areas in



Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors.

#### **D. Updates From 2007 to 2009**

The national 1990 to 2000 average annual rent increase trend of 3 percent (1.03) is applied to end-of-2007 rents for 1.25 years, to derive the final FY2009 FMRs.

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

In early 2008, surveys were conducted in several areas of Wyoming, Colorado, Utah, and Texas where, as a result of increased oil and gas drilling activity, housing agencies have experienced significant rental housing market pressure. Most of these areas have experienced several years of problems managing the voucher program. These surveys show that rents in these areas are higher than previously estimated. All of these surveys met HUD standards for statistical significance (i.e., the survey result trended to April 2008 was statistically different from the April 2008 FY2008 FMRs at a 95 percent level of confidence). These RDD survey results became effective in FY2008 with the publication of the proposed FY2009 FMRs.

Three additional RDD surveys are underway. HUD is currently conducting surveys in New Orleans, Hattiesburg, MS and Pearl River County, MS in its ongoing effort to monitor rental housing markets in Katrina and Rita affected areas because of HUD's concern about FMR accuracy in these fluid housing markets and at the request of local PHAs. Results from these surveys will be published as soon as they are available.

The area-specific data and computations used to calculate proposed FY2009 FMRs and FMR area definitions can be found at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr09>.

#### **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>. Rent ratio derivations are also shown in the FMR documentation system at <http://www.huduser.org/datasets/fmr/fmrs/index.asp?data=fmr09>.

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 recent-mover rent samples, census-defined county group data were used in determining rents for each bedroom size. This adjustment was made to protect against unrealistically high or low FMRs due to insufficient sample sizes. The areas covered by this 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 40th 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 FY2008 were updated to FY2009 using the same data used to estimate the Housing Choice Voucher program FMRs if the respective FMR area's definition remained the same. If the result of this computation was higher than 40 percent of the re-benchmarked 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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# National Low Income Housing Coalition Membership Form

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Email: \_\_\_\_\_

Individual members without email may choose to receive Memo by mail: ☐

Organizations may list up to 10 additional people to receive Memo.

Please use space provided on opposite side of page and/or additional sheet.

Let us know who else should be a member. See top of opposite side.

## 3. Choose a membership type:

Category	Amount (suggested)
Individual with low income, or student	\$3
Individual	\$100
Resident Association, low income	\$10
Organization, <\$250,000 operating budget	\$200
Organization, \$250,000 – 499,999	\$350
Organization, \$500,000 – 999,999	\$500
Organization, \$1,000,000 – 2,000,000	\$1000
Organization, >\$2,000,000	\$2000

## 4. Choose a payment option:

☐ Check (please enclose)    ☐ Visa    ☐ Mastercard    Exp Date: \_\_\_\_\_

Credit card number: \_\_\_\_\_ CVC\*: \_\_\_\_\_

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

\*Three-digit code on back of card.

## Benefits of Membership

### Memo to Members

Members receive this much admired weekly newsletter by email or mail.

### Calls to Action

Members receive email notification of significant policy developments requiring constituent calls or letters 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, individuals with low incomes, and government experts together to provide expertise and updates on current federal housing policy initiatives.

### Free or Discounted Publications

NLIHC produces a number of publications each year, including an *Advocates' Guide* and *Out of Reach*.

Telephone resource referrals with linkage to state and regional networks

Participation in policy-setting decisions of NLIHC.

Dues and gifts are tax exempt under Section 501(c)(3) of the IRS code, except \$45 for production costs.

## Think your friends and colleagues should be members of the NLIHC as well?

Let us know who else we should send membership materials.

Name:	_____
Organization:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Email:	_____

Name:	_____
Organization:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Email:	_____

### **Additional Memo recipients (organizations only):**

If address left blank, will assume same as primary contact.

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____

Name:	_____
Title:	_____
Address:	_____
City:	_____ State: _____ ZIP: _____
Telephone:	_____ Fax: _____
Cell:	_____ Interested in receiving NLIHC alerts via text? <input type="checkbox"/>
Email:	_____