

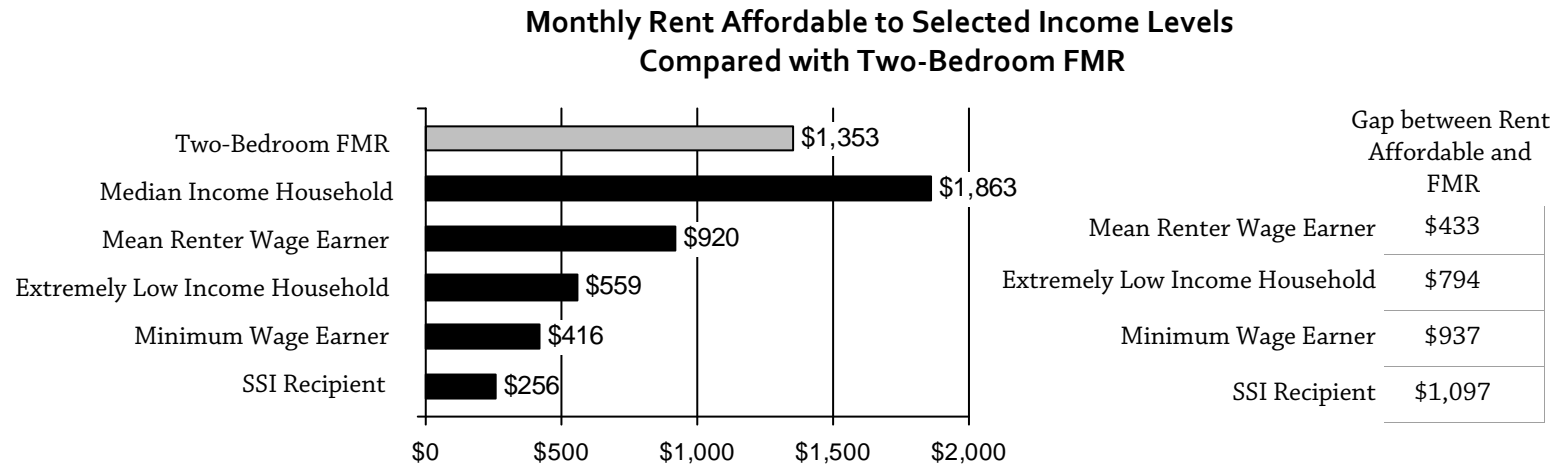
California

In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,353. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,511 monthly or \$54,127 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$26.02

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 130 hours per week, 52 weeks per year. Or a household must include 3.3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$17.68. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 59 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$26.02	\$1,353	\$54,127	3.3	\$74,514	\$1,863	\$22,354	\$559	5,280,802	43%	\$17.68	\$920	1.5
Combined Nonmetro Areas	\$17.16	\$892	\$35,693	2.1	\$59,270	\$1,482	\$17,781	\$445	111,277	33%	\$10.80	\$562	1.6
Metropolitan Areas													
Bakersfield MSA	\$15.25	\$793	\$31,720	1.9	\$54,100	\$1,353	\$16,230	\$406	95,773	39%	\$12.28	\$639	1.2
Chico MSA	\$17.23	\$896	\$35,840	2.2	\$58,700	\$1,468	\$17,610	\$440	33,144	39%	\$11.16	\$581	1.5
El Centro MSA	\$14.44	\$751	\$30,040	1.8	\$45,000	\$1,125	\$13,500	\$338	20,525	43%	\$7.82	\$406	1.8
Fresno MSA	\$15.94	\$829	\$33,160	2.0	\$55,500	\$1,388	\$16,650	\$416	127,704	45%	\$10.75	\$559	1.5
Hanford-Corcoran MSA	\$15.67	\$815	\$32,600	2.0	\$54,300	\$1,358	\$16,290	\$407	17,868	44%	\$11.81	\$614	1.3
Los Angeles-Long Beach HMFA	\$27.83	\$1,447	\$57,880	3.5	\$64,800	\$1,620	\$19,440	\$486	1,665,798	52%	\$18.22	\$947	1.5
Madera-Chowchilla MSA	\$15.42	\$802	\$32,080	1.9	\$54,600	\$1,365	\$16,380	\$410	15,554	37%	\$11.19	\$582	1.4
Merced MSA	\$15.17	\$789	\$31,560	1.9	\$51,200	\$1,280	\$15,360	\$384	32,451	44%	\$10.12	\$526	1.5
Modesto MSA	\$18.31	\$952	\$38,080	2.3	\$62,000	\$1,550	\$18,600	\$465	62,015	38%	\$11.35	\$590	1.6
Napa MSA	\$25.13	\$1,307	\$52,280	3.1	\$86,100	\$2,153	\$25,830	\$646	17,183	35%	\$14.42	\$750	1.7
Oakland-Fremont HMFA	\$26.96	\$1,402	\$56,080	3.4	\$93,500	\$2,338	\$28,050	\$701	351,029	39%	\$18.33	\$953	1.5
Orange County HMFA *	\$31.77	\$1,652	\$66,080	4.0	\$85,300	\$2,133	\$25,590	\$640	385,471	39%	\$18.04	\$938	1.8
Oxnard-Thousand Oaks-Ventura MSA	\$27.62	\$1,436	\$57,440	3.5	\$89,300	\$2,233	\$26,790	\$670	88,853	34%	\$14.91	\$775	1.9
Redding MSA	\$16.21	\$843	\$33,720	2.0	\$59,000	\$1,475	\$17,700	\$443	23,526	34%	\$10.61	\$552	1.5
Riverside-San Bernardino-Ontario MSA *	\$22.10	\$1,149	\$45,960	2.8	\$63,300	\$1,583	\$18,990	\$475	407,778	32%	\$11.89	\$618	1.9
Sacramento--Arden-Arcade--Roseville HMFA *	\$19.63	\$1,021	\$40,840	2.5	\$76,100	\$1,903	\$22,830	\$571	257,058	36%	\$14.22	\$740	1.4
Salinas MSA	\$22.83	\$1,187	\$47,480	2.9	\$68,700	\$1,718	\$20,610	\$515	58,232	47%	\$13.49	\$702	1.7
San Benito County HMFA	\$23.15	\$1,204	\$48,160	2.9	\$79,300	\$1,983	\$23,790	\$595	6,005	36%	\$9.68	\$503	2.4
San Diego-Carlsbad-San Marcos MSA	\$26.50	\$1,378	\$55,120	3.3	\$75,900	\$1,898	\$22,770	\$569	467,844	44%	\$17.01	\$885	1.6
San Francisco HMFA	\$36.63	\$1,905	\$76,200	4.6	\$103,000	\$2,575	\$30,900	\$773	346,544	50%	\$26.97	\$1,402	1.4
San Jose-Sunnyvale-Santa Clara HMFA	\$31.21	\$1,623	\$64,920	3.9	\$105,000	\$2,625	\$31,500	\$788	243,348	41%	\$31.46	\$1,636	1.0
San Luis Obispo-Paso Robles MSA	\$22.35	\$1,162	\$46,480	2.8	\$75,400	\$1,885	\$22,620	\$566	39,554	39%	\$11.33	\$589	2.0
Santa Barbara-Santa Maria-Goleta MSA	\$25.85	\$1,344	\$53,760	3.2	\$73,300	\$1,833	\$21,990	\$550	65,036	46%	\$15.07	\$784	1.7
Santa Cruz-Watsonville MSA	\$28.92	\$1,504	\$60,160	3.6	\$87,000	\$2,175	\$26,100	\$653	37,924	40%	\$12.31	\$640	2.4
Santa Rosa-Petaluma MSA	\$22.65	\$1,178	\$47,120	2.8	\$82,600	\$2,065	\$24,780	\$620	69,246	38%	\$14.59	\$759	1.6
Stockton MSA	\$17.38	\$904	\$36,160	2.2	\$66,300	\$1,658	\$19,890	\$497	81,548	38%	\$11.69	\$608	1.5
Vallejo-Fairfield MSA	\$23.63	\$1,229	\$49,160	3.0	\$82,600	\$2,065	\$24,780	\$620	47,564	34%	\$14.18	\$737	1.7

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

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.

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Visalia-Porterville MSA	\$13.94	\$725	\$29,000	1.7	\$49,500	\$1,238	\$14,850	\$371	51,583	41%	\$9.55	\$497	1.5
Yolo HMFAs	\$19.08	\$992	\$39,680	2.4	\$76,900	\$1,923	\$23,070	\$577	31,838	46%	\$12.78	\$664	1.5
Yuba City MSA	\$16.48	\$857	\$34,280	2.1	\$59,400	\$1,485	\$17,820	\$446	21,529	39%	\$11.17	\$581	1.5
Counties													
Alameda County	\$26.96	\$1,402	\$56,080	3.4	\$93,500	\$2,338	\$28,050	\$701	238,749	45%	\$19.20	\$999	1.4
Alpine County	\$16.65	\$866	\$34,640	2.1	\$84,800	\$2,120	\$25,440	\$636	109	27%	\$9.31	\$484	1.8
Amador County	\$20.92	\$1,088	\$43,520	2.6	\$67,700	\$1,693	\$20,310	\$508	3,343	23%	\$11.68	\$608	1.8
Butte County	\$17.23	\$896	\$35,840	2.2	\$58,700	\$1,468	\$17,610	\$440	33,144	39%	\$11.16	\$581	1.5
Calaveras County	\$16.37	\$851	\$34,040	2.0	\$69,700	\$1,743	\$20,910	\$523	3,978	21%	\$10.27	\$534	1.6
Colusa County	\$14.54	\$756	\$30,240	1.8	\$55,000	\$1,375	\$16,500	\$413	2,482	36%	\$11.93	\$620	1.2
Contra Costa County	\$26.96	\$1,402	\$56,080	3.4	\$93,500	\$2,338	\$28,050	\$701	112,280	31%	\$16.58	\$862	1.6
Del Norte County	\$14.75	\$767	\$30,680	1.8	\$54,600	\$1,365	\$16,380	\$410	3,875	39%	\$9.16	\$476	1.6
El Dorado County *	\$19.63	\$1,021	\$40,840	2.5	\$76,100	\$1,903	\$22,830	\$571	16,041	23%	\$11.24	\$584	1.7
Fresno County	\$15.94	\$829	\$33,160	2.0	\$55,500	\$1,388	\$16,650	\$416	127,704	45%	\$10.75	\$559	1.5
Glenn County	\$14.21	\$739	\$29,560	1.8	\$50,700	\$1,268	\$15,210	\$380	3,142	33%	\$8.68	\$451	1.6
Humboldt County	\$16.96	\$882	\$35,280	2.1	\$55,600	\$1,390	\$16,680	\$417	23,036	42%	\$10.37	\$539	1.6
Imperial County	\$14.44	\$751	\$30,040	1.8	\$45,000	\$1,125	\$13,500	\$338	20,525	43%	\$7.82	\$406	1.8
Inyo County	\$15.15	\$788	\$31,520	1.9	\$65,500	\$1,638	\$19,650	\$491	2,873	36%	\$10.63	\$553	1.4
Kern County	\$15.25	\$793	\$31,720	1.9	\$54,100	\$1,353	\$16,230	\$406	95,773	39%	\$12.28	\$639	1.2
Kings County	\$15.67	\$815	\$32,600	2.0	\$54,300	\$1,358	\$16,290	\$407	17,868	44%	\$11.81	\$614	1.3
Lake County	\$17.21	\$895	\$35,800	2.2	\$55,000	\$1,375	\$16,500	\$413	8,278	33%	\$9.54	\$496	1.8
Lassen County	\$17.06	\$887	\$35,480	2.1	\$61,700	\$1,543	\$18,510	\$463	3,731	36%	\$9.60	\$499	1.8
Los Angeles County	\$27.83	\$1,447	\$57,880	3.5	\$64,800	\$1,620	\$19,440	\$486	1,665,798	52%	\$18.22	\$947	1.5
Madera County	\$15.42	\$802	\$32,080	1.9	\$54,600	\$1,365	\$16,380	\$410	15,554	37%	\$11.19	\$582	1.4
Marin County	\$36.63	\$1,905	\$76,200	4.6	\$103,000	\$2,575	\$30,900	\$773	37,007	36%	\$16.92	\$880	2.2
Mariposa County	\$15.98	\$831	\$33,240	2.0	\$59,500	\$1,488	\$17,850	\$446	2,314	30%	\$7.07	\$368	2.3
Mendocino County	\$18.67	\$971	\$38,840	2.3	\$55,300	\$1,383	\$16,590	\$415	12,773	37%	\$10.84	\$564	1.7
Merced County	\$15.17	\$789	\$31,560	1.9	\$51,200	\$1,280	\$15,360	\$384	32,451	44%	\$10.12	\$526	1.5
Modoc County	\$11.23	\$584	\$23,360	1.4	\$47,300	\$1,183	\$14,190	\$355	1,187	30%	\$9.23	\$480	1.2
Mono County	\$23.56	\$1,225	\$49,000	2.9	\$75,500	\$1,888	\$22,650	\$566	2,305	44%	\$9.74	\$507	2.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

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.

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monterey County	\$22.83	\$1,187	\$47,480	2.9	\$68,700	\$1,718	\$20,610	\$515	58,232	47%	\$13.49	\$702	1.7
Napa County	\$25.13	\$1,307	\$52,280	3.1	\$86,100	\$2,153	\$25,830	\$646	17,183	35%	\$14.42	\$750	1.7
Nevada County	\$20.98	\$1,091	\$43,640	2.6	\$72,600	\$1,815	\$21,780	\$545	10,724	26%	\$13.29	\$691	1.6
Orange County *	\$31.77	\$1,652	\$66,080	4.0	\$85,300	\$2,133	\$25,590	\$640	385,471	39%	\$18.04	\$938	1.8
Placer County *	\$19.63	\$1,021	\$40,840	2.5	\$76,100	\$1,903	\$22,830	\$571	34,947	27%	\$13.17	\$685	1.5
Plumas County	\$18.19	\$946	\$37,840	2.3	\$56,700	\$1,418	\$17,010	\$425	3,475	34%	\$11.62	\$604	1.6
Riverside County *	\$22.10	\$1,149	\$45,960	2.8	\$63,300	\$1,583	\$18,990	\$475	199,820	30%	\$11.32	\$589	2.0
Sacramento County *	\$19.63	\$1,021	\$40,840	2.5	\$76,100	\$1,903	\$22,830	\$571	206,070	41%	\$14.78	\$769	1.3
San Benito County	\$23.15	\$1,204	\$48,160	2.9	\$79,300	\$1,983	\$23,790	\$595	6,005	36%	\$9.68	\$503	2.4
San Bernardino County *	\$22.10	\$1,149	\$45,960	2.8	\$63,300	\$1,583	\$18,990	\$475	207,958	35%	\$12.40	\$645	1.8
San Diego County	\$26.50	\$1,378	\$55,120	3.3	\$75,900	\$1,898	\$22,770	\$569	467,844	44%	\$17.01	\$885	1.6
San Francisco County	\$36.63	\$1,905	\$76,200	4.6	\$103,000	\$2,575	\$30,900	\$773	209,928	62%	\$28.97	\$1,506	1.3
San Joaquin County	\$17.38	\$904	\$36,160	2.2	\$66,300	\$1,658	\$19,890	\$497	81,548	38%	\$11.69	\$608	1.5
San Luis Obispo County	\$22.35	\$1,162	\$46,480	2.8	\$75,400	\$1,885	\$22,620	\$566	39,554	39%	\$11.33	\$589	2.0
San Mateo County	\$36.63	\$1,905	\$76,200	4.6	\$103,000	\$2,575	\$30,900	\$773	99,609	39%	\$26.91	\$1,400	1.4
Santa Barbara County	\$25.85	\$1,344	\$53,760	3.2	\$73,300	\$1,833	\$21,990	\$550	65,036	46%	\$15.07	\$784	1.7
Santa Clara County	\$31.21	\$1,623	\$64,920	3.9	\$105,000	\$2,625	\$31,500	\$788	243,348	41%	\$31.46	\$1,636	1.0
Santa Cruz County	\$28.92	\$1,504	\$60,160	3.6	\$87,000	\$2,175	\$26,100	\$653	37,924	40%	\$12.31	\$640	2.4
Shasta County	\$16.21	\$843	\$33,720	2.0	\$59,000	\$1,475	\$17,700	\$443	23,526	34%	\$10.61	\$552	1.5
Sierra County	\$15.38	\$800	\$32,000	1.9	\$71,800	\$1,795	\$21,540	\$539	286	20%	\$4.00	\$208	3.8
Siskiyou County	\$13.85	\$720	\$28,800	1.7	\$50,400	\$1,260	\$15,120	\$378	6,999	35%	\$9.72	\$505	1.4
Solano County	\$23.63	\$1,229	\$49,160	3.0	\$82,600	\$2,065	\$24,780	\$620	47,564	34%	\$14.18	\$737	1.7
Sonoma County	\$22.65	\$1,178	\$47,120	2.8	\$82,600	\$2,065	\$24,780	\$620	69,246	38%	\$14.59	\$759	1.6
Stanislaus County	\$18.31	\$952	\$38,080	2.3	\$62,000	\$1,550	\$18,600	\$465	62,015	38%	\$11.35	\$590	1.6
Sutter County	\$16.48	\$857	\$34,280	2.1	\$59,400	\$1,485	\$17,820	\$446	11,993	38%	\$10.53	\$547	1.6
Tehama County	\$14.94	\$777	\$31,080	1.9	\$46,200	\$1,155	\$13,860	\$347	8,194	35%	\$12.30	\$640	1.2
Trinity County	\$13.56	\$705	\$28,200	1.7	\$48,300	\$1,208	\$14,490	\$362	1,561	27%	\$8.50	\$442	1.6
Tulare County	\$13.94	\$725	\$29,000	1.7	\$49,500	\$1,238	\$14,850	\$371	51,583	41%	\$9.55	\$497	1.5
Tuolumne County	\$17.87	\$929	\$37,160	2.2	\$66,700	\$1,668	\$20,010	\$500	6,612	30%	\$10.85	\$564	1.6
Ventura County	\$27.62	\$1,436	\$57,440	3.5	\$89,300	\$2,233	\$26,790	\$670	88,853	34%	\$14.91	\$775	1.9
Yolo County	\$19.08	\$992	\$39,680	2.4	\$76,900	\$1,923	\$23,070	\$577	31,838	46%	\$12.78	\$664	1.5

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

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.

California

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuba County	\$16.48	\$857	\$34,280	2.1	\$59,400	\$1,485	\$17,820	\$446	9,536	40%	\$12.75	\$663	1.3

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

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.