

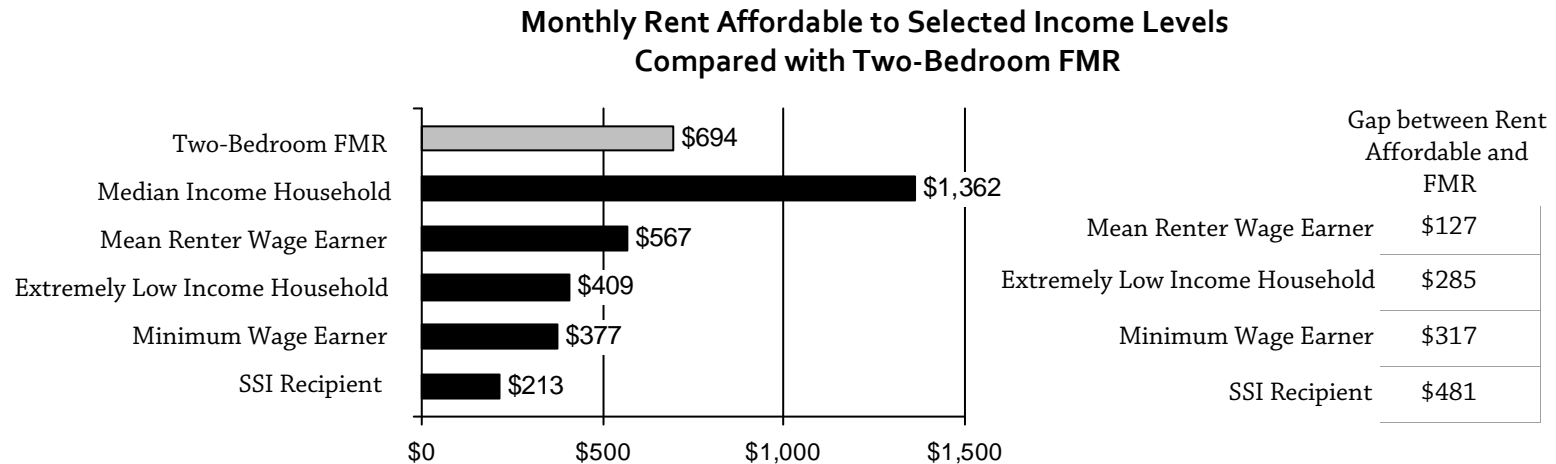
Alabama

In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is \$694. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,313 monthly or \$27,756 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.34

In Alabama, 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 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 \$10.91. 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.



Alabama	FY13 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Alabama	\$13.34	\$694	\$27,756	1.8	\$54,487	\$1,362	\$16,346	\$409	536,712	29%	\$10.91	\$567	1.2	
Combined Nonmetro Areas	\$11.85	\$616	\$24,640	1.6	\$47,901	\$1,198	\$14,370	\$359	142,726	27%	\$9.28	\$482	1.3	
<u>Metropolitan Areas</u>														
Anniston-Oxford MSA	\$12.23	\$636	\$25,440	1.7	\$53,100	\$1,328	\$15,930	\$398	13,752	30%	\$8.98	\$467	1.4	
Auburn-Opelika MSA	\$12.75	\$663	\$26,520	1.8	\$63,000	\$1,575	\$18,900	\$473	20,331	37%	\$8.03	\$417	1.6	
Birmingham-Hoover HMFA	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	114,106	29%	\$13.18	\$685	1.1	
Chilton County HMFA	\$11.42	\$594	\$23,760	1.6	\$52,000	\$1,300	\$15,600	\$390	4,018	25%	\$8.85	\$460	1.3	
Columbus MSA	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	7,534	37%	\$11.35	\$590	1.2	
Decatur MSA	\$11.88	\$618	\$24,720	1.6	\$55,200	\$1,380	\$16,560	\$414	15,728	26%	\$10.92	\$568	1.1	
Dothan HMFA	\$11.23	\$584	\$23,360	1.5	\$50,000	\$1,250	\$15,000	\$375	15,935	32%	\$10.34	\$538	1.1	
Florence-Muscle Shoals MSA	\$11.23	\$584	\$23,360	1.5	\$51,000	\$1,275	\$15,300	\$383	17,076	28%	\$8.21	\$427	1.4	
Gadsden MSA	\$12.63	\$657	\$26,280	1.7	\$42,100	\$1,053	\$12,630	\$316	10,997	27%	\$9.95	\$517	1.3	
Henry County HMFA	\$11.23	\$584	\$23,360	1.5	\$49,900	\$1,248	\$14,970	\$374	1,312	19%	\$9.65	\$502	1.2	
Huntsville MSA	\$12.50	\$650	\$26,000	1.7	\$71,500	\$1,788	\$21,450	\$536	45,551	29%	\$11.69	\$608	1.1	
Mobile MSA	\$14.65	\$762	\$30,480	2.0	\$52,400	\$1,310	\$15,720	\$393	49,913	32%	\$11.15	\$580	1.3	
Montgomery MSA	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	44,552	32%	\$10.83	\$563	1.4	
Tuscaloosa MSA	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	27,279	35%	\$9.96	\$518	1.5	
Walker County HMFA	\$11.23	\$584	\$23,360	1.5	\$41,400	\$1,035	\$12,420	\$311	5,902	23%	\$9.21	\$479	1.2	
<u>Counties</u>														
Autauga County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	4,450	22%	\$9.82	\$510	1.5	
Baldwin County	\$14.02	\$729	\$29,160	1.9	\$60,400	\$1,510	\$18,120	\$453	16,818	24%	\$9.78	\$509	1.4	
Barbour County	\$11.23	\$584	\$23,360	1.5	\$44,400	\$1,110	\$13,320	\$333	3,218	34%	\$6.78	\$353	1.7	
Bibb County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	1,227	17%	\$7.54	\$392	2.0	
Blount County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	4,207	20%	\$7.57	\$393	2.0	
Bullock County	\$11.23	\$584	\$23,360	1.5	\$40,200	\$1,005	\$12,060	\$302	766	20%	\$4.69	\$244	2.4	
Butler County	\$11.23	\$584	\$23,360	1.5	\$39,800	\$995	\$11,940	\$299	2,341	29%	\$8.47	\$440	1.3	
Calhoun County	\$12.23	\$636	\$25,440	1.7	\$53,100	\$1,328	\$15,930	\$398	13,752	30%	\$8.98	\$467	1.4	
Chambers County	\$12.06	\$627	\$25,080	1.7	\$42,000	\$1,050	\$12,600	\$315	3,885	29%	\$8.84	\$460	1.4	
Cherokee County	\$11.23	\$584	\$23,360	1.5	\$50,300	\$1,258	\$15,090	\$377	2,787	24%	\$8.59	\$447	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.

Alabama	FY ₁₃ 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Chilton County	\$11.42	\$594	\$23,760	1.6	\$52,000	\$1,300	\$15,600	\$390	4,018	25%	\$8.85	\$460	1.3
Choctaw County	\$14.33	\$745	\$29,800	2.0	\$42,600	\$1,065	\$12,780	\$320	783	15%	\$15.59	\$811	0.9
Clarke County	\$11.23	\$584	\$23,360	1.5	\$46,000	\$1,150	\$13,800	\$345	2,087	23%	\$10.07	\$524	1.1
Clay County	\$11.23	\$584	\$23,360	1.5	\$46,100	\$1,153	\$13,830	\$346	1,375	24%	\$7.23	\$376	1.6
Cleburne County	\$12.69	\$660	\$26,400	1.8	\$44,200	\$1,105	\$13,260	\$332	1,188	22%	\$10.83	\$563	1.2
Coffee County	\$12.12	\$630	\$25,200	1.7	\$58,400	\$1,460	\$17,520	\$438	5,531	29%	\$8.52	\$443	1.4
Colbert County	\$11.23	\$584	\$23,360	1.5	\$51,000	\$1,275	\$15,300	\$383	6,091	27%	\$10.73	\$558	1.0
Conecuh County	\$11.23	\$584	\$23,360	1.5	\$42,500	\$1,063	\$12,750	\$319	973	21%	\$6.53	\$339	1.7
Coosa County	\$11.23	\$584	\$23,360	1.5	\$50,400	\$1,260	\$15,120	\$378	717	15%	\$10.16	\$528	1.1
Covington County	\$11.23	\$584	\$23,360	1.5	\$46,200	\$1,155	\$13,860	\$347	3,836	26%	\$8.69	\$452	1.3
Crenshaw County	\$11.23	\$584	\$23,360	1.5	\$50,700	\$1,268	\$15,210	\$380	1,747	31%	\$9.86	\$513	1.1
Cullman County	\$11.31	\$588	\$23,520	1.6	\$45,000	\$1,125	\$13,500	\$338	7,746	25%	\$9.05	\$470	1.2
Dale County	\$11.25	\$585	\$23,400	1.6	\$53,900	\$1,348	\$16,170	\$404	7,538	39%	\$15.80	\$821	0.7
Dallas County	\$11.79	\$613	\$24,520	1.6	\$38,800	\$970	\$11,640	\$291	6,507	38%	\$8.48	\$441	1.4
DeKalb County	\$11.23	\$584	\$23,360	1.5	\$42,900	\$1,073	\$12,870	\$322	5,774	22%	\$8.83	\$459	1.3
Elmore County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	6,484	23%	\$8.51	\$443	1.8
Escambia County	\$11.63	\$605	\$24,200	1.6	\$44,400	\$1,110	\$13,320	\$333	3,878	28%	\$10.09	\$525	1.2
Etowah County	\$12.63	\$657	\$26,280	1.7	\$42,100	\$1,053	\$12,630	\$316	10,997	27%	\$9.95	\$517	1.3
Fayette County	\$11.23	\$584	\$23,360	1.5	\$44,700	\$1,118	\$13,410	\$335	1,903	26%	\$6.45	\$336	1.7
Franklin County	\$11.23	\$584	\$23,360	1.5	\$47,100	\$1,178	\$14,130	\$353	3,849	31%	\$8.10	\$421	1.4
Geneva County	\$11.23	\$584	\$23,360	1.5	\$50,000	\$1,250	\$15,000	\$375	3,134	29%	\$8.02	\$417	1.4
Greene County	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	961	29%	\$9.61	\$499	1.6
Hale County	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	1,415	24%	\$9.33	\$485	1.6
Henry County	\$11.23	\$584	\$23,360	1.5	\$49,900	\$1,248	\$14,970	\$374	1,312	19%	\$9.65	\$502	1.2
Houston County	\$11.23	\$584	\$23,360	1.5	\$50,000	\$1,250	\$15,000	\$375	12,801	33%	\$10.55	\$549	1.1
Jackson County	\$11.23	\$584	\$23,360	1.5	\$48,300	\$1,208	\$14,490	\$362	5,152	24%	\$8.08	\$420	1.4
Jefferson County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	88,242	34%	\$13.70	\$712	1.1
Lamar County	\$11.23	\$584	\$23,360	1.5	\$45,200	\$1,130	\$13,560	\$339	1,602	27%	\$8.55	\$445	1.3
Lauderdale County	\$11.23	\$584	\$23,360	1.5	\$51,000	\$1,275	\$15,300	\$383	10,985	29%	\$6.55	\$341	1.7
Lawrence County	\$11.88	\$618	\$24,720	1.6	\$55,200	\$1,380	\$16,560	\$414	2,878	21%	\$12.62	\$656	0.9
Lee County	\$12.75	\$663	\$26,520	1.8	\$63,000	\$1,575	\$18,900	\$473	20,331	37%	\$8.03	\$417	1.6

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Limestone County	\$12.50	\$650	\$26,000	1.7	\$71,500	\$1,788	\$21,450	\$536	7,040	23%	\$9.51	\$494	1.3
Lowndes County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	1,086	26%	\$12.93	\$672	1.2
Macon County	\$13.25	\$689	\$27,560	1.8	\$45,000	\$1,125	\$13,500	\$338	2,577	32%	\$6.79	\$353	2.0
Madison County	\$12.50	\$650	\$26,000	1.7	\$71,500	\$1,788	\$21,450	\$536	38,511	30%	\$11.91	\$619	1.0
Marengo County	\$11.23	\$584	\$23,360	1.5	\$46,500	\$1,163	\$13,950	\$349	2,221	27%	\$8.74	\$455	1.3
Marion County	\$11.23	\$584	\$23,360	1.5	\$47,000	\$1,175	\$14,100	\$353	3,165	25%	\$7.93	\$412	1.4
Marshall County	\$12.73	\$662	\$26,480	1.8	\$50,800	\$1,270	\$15,240	\$381	9,600	28%	\$8.15	\$424	1.6
Mobile County	\$14.65	\$762	\$30,480	2.0	\$52,400	\$1,310	\$15,720	\$393	49,913	32%	\$11.15	\$580	1.3
Monroe County	\$11.23	\$584	\$23,360	1.5	\$41,200	\$1,030	\$12,360	\$309	2,277	25%	\$10.43	\$543	1.1
Montgomery County	\$15.19	\$790	\$31,600	2.1	\$61,500	\$1,538	\$18,450	\$461	32,532	37%	\$11.23	\$584	1.4
Morgan County	\$11.88	\$618	\$24,720	1.6	\$55,200	\$1,380	\$16,560	\$414	12,850	28%	\$10.73	\$558	1.1
Perry County	\$11.23	\$584	\$23,360	1.5	\$32,800	\$820	\$9,840	\$246	1,342	36%	\$7.64	\$397	1.5
Pickens County	\$11.63	\$605	\$24,200	1.6	\$43,400	\$1,085	\$13,020	\$326	2,177	28%	\$7.46	\$388	1.6
Pike County	\$11.23	\$584	\$23,360	1.5	\$44,200	\$1,105	\$13,260	\$332	5,650	44%	\$9.95	\$517	1.1
Randolph County	\$12.19	\$634	\$25,360	1.7	\$46,300	\$1,158	\$13,890	\$347	2,319	26%	\$7.26	\$377	1.7
Russell County	\$14.15	\$736	\$29,440	2.0	\$48,200	\$1,205	\$14,460	\$362	7,534	37%	\$11.35	\$590	1.2
Shelby County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	14,711	20%	\$12.57	\$654	1.2
St. Clair County	\$15.10	\$785	\$31,400	2.1	\$57,100	\$1,428	\$17,130	\$428	5,719	19%	\$9.11	\$474	1.7
Sumter County	\$11.23	\$584	\$23,360	1.5	\$34,100	\$853	\$10,230	\$256	1,633	32%	\$6.93	\$361	1.6
Talladega County	\$11.23	\$584	\$23,360	1.5	\$41,700	\$1,043	\$12,510	\$313	9,245	29%	\$10.88	\$566	1.0
Tallapoosa County	\$11.23	\$584	\$23,360	1.5	\$50,900	\$1,273	\$15,270	\$382	4,354	27%	\$8.82	\$459	1.3
Tuscaloosa County	\$15.15	\$788	\$31,520	2.1	\$55,700	\$1,393	\$16,710	\$418	24,903	36%	\$9.99	\$519	1.5
Walker County	\$11.23	\$584	\$23,360	1.5	\$41,400	\$1,035	\$12,420	\$311	5,902	23%	\$9.21	\$479	1.2
Washington County	\$11.23	\$584	\$23,360	1.5	\$55,000	\$1,375	\$16,500	\$413	976	15%	\$13.94	\$725	0.8
Wilcox County	\$11.23	\$584	\$23,360	1.5	\$29,000	\$725	\$8,700	\$218	795	21%	\$8.66	\$450	1.3
Winston County	\$11.23	\$584	\$23,360	1.5	\$42,300	\$1,058	\$12,690	\$317	2,394	25%	\$7.42	\$386	1.5

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