

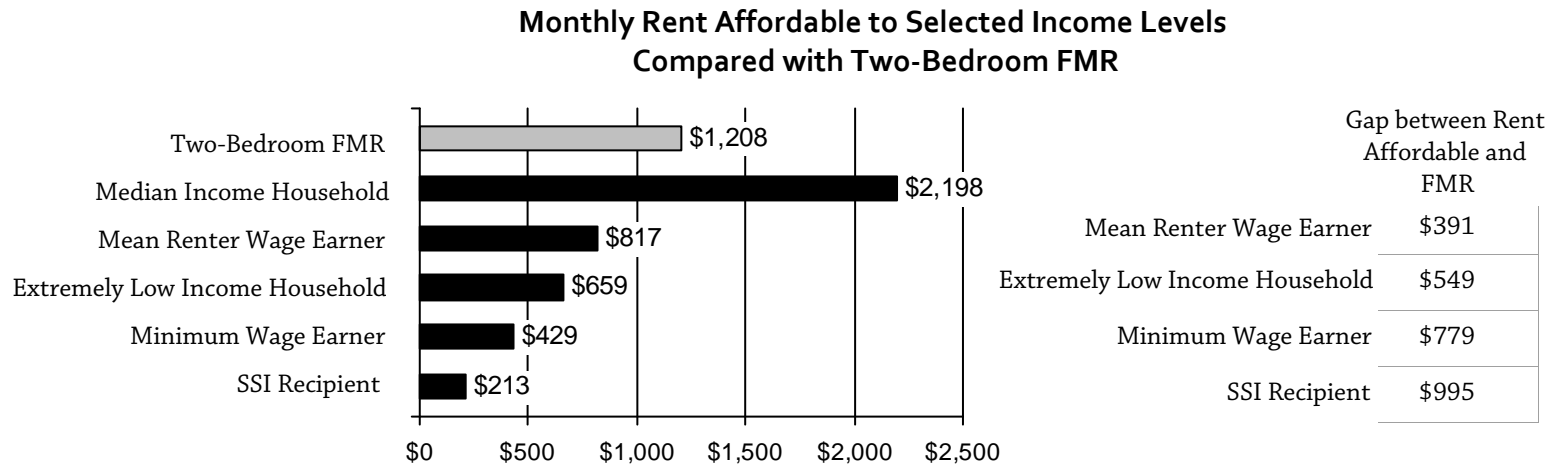
# Connecticut

In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,208. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,025 monthly or \$48,304 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$23.22**

In Connecticut, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 113 hours per week, 52 weeks per year. Or a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Connecticut, the estimated mean (average) wage for a renter is \$15.71. 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.



Connecticut	FY13 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (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			
Connecticut	\$23.22	\$1,208	\$48,304	2.8	\$87,919	\$2,198	\$26,376	\$659	422,776	31%	\$15.71	\$817	1.5			
Combined Nonmetro Areas	\$19.51	\$1,014	\$40,579	2.4	\$84,122	\$2,103	\$25,237	\$631	29,020	24%	\$10.36	\$539	1.9			
<u>Metropolitan Areas</u>																
Bridgeport HMFA	\$23.65	\$1,230	\$49,200	2.9	\$87,900	\$2,198	\$26,370	\$659	39,469	31%	\$21.24	\$1,105	1.1			
Colchester-Lebanon HMFA	\$22.50	\$1,170	\$46,800	2.7	\$101,800	\$2,545	\$30,540	\$764	1,266	15%	\$15.05	\$782	1.5			
Danbury HMFA	\$26.62	\$1,384	\$55,360	3.2	\$107,600	\$2,690	\$32,280	\$807	16,222	23%	\$21.24	\$1,105	1.3			
Hartford-West Hartford-East Hartford HMFA *	\$21.17	\$1,101	\$44,040	2.6	\$85,500	\$2,138	\$25,650	\$641	142,823	32%	\$14.64	\$761	1.4			
Milford-Ansonia-Seymour HMFA	\$24.88	\$1,294	\$51,760	3.0	\$91,400	\$2,285	\$27,420	\$686	11,982	26%	\$12.56	\$653	2.0			
New Haven-Meriden HMFA *	\$25.31	\$1,316	\$52,640	3.1	\$80,500	\$2,013	\$24,150	\$604	76,848	37%	\$12.56	\$653	2.0			
Norwich-New London HMFA	\$20.92	\$1,088	\$43,520	2.5	\$81,900	\$2,048	\$24,570	\$614	31,524	32%	\$15.05	\$782	1.4			
Southern Middlesex County HMFA	\$23.08	\$1,200	\$48,000	2.8	\$98,100	\$2,453	\$29,430	\$736	3,482	17%	\$12.61	\$656	1.8			
Stamford-Norwalk HMFA	\$31.69	\$1,648	\$65,920	3.8	\$115,300	\$2,883	\$34,590	\$865	42,764	31%	\$21.24	\$1,105	1.5			
Waterbury HMFA	\$18.12	\$942	\$37,680	2.2	\$62,800	\$1,570	\$18,840	\$471	27,376	36%	\$12.56	\$653	1.4			
<u>Counties</u>																
Litchfield County	\$20.50	\$1,066	\$42,640	2.5	\$87,500	\$2,188	\$26,250	\$656	16,127	21%	\$9.95	\$517	2.1			
Windham County	\$18.27	\$950	\$38,000	2.2	\$78,300	\$1,958	\$23,490	\$587	12,893	29%	\$11.05	\$575	1.7			

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

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

**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.*