

Florida

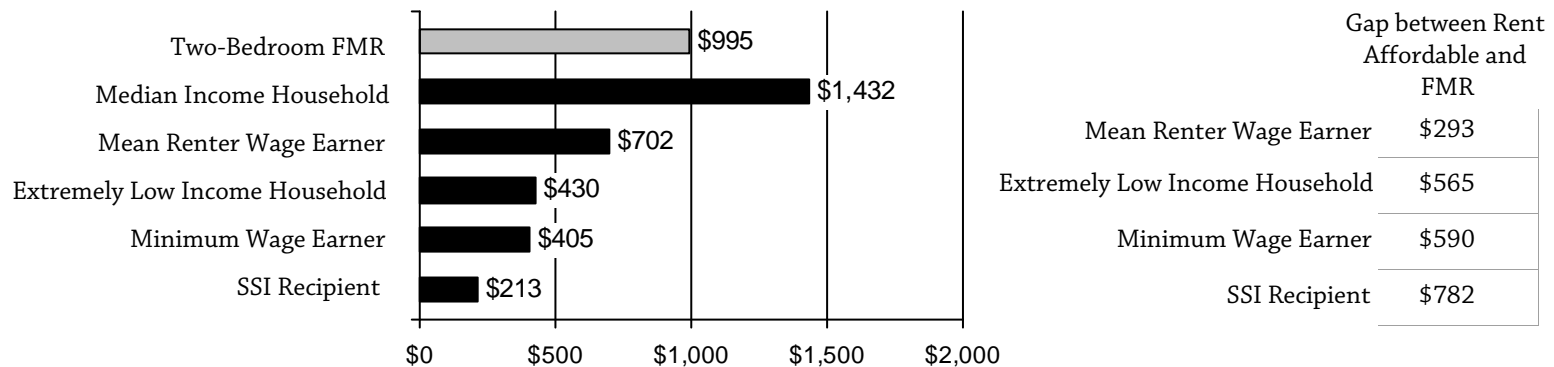
In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is \$995. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,317 monthly or \$39,804 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$19.14

In Florida, a minimum wage worker earns an hourly wage of \$7.79. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 98 hours per week, 52 weeks per year. Or a household must include 2.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Florida, the estimated mean (average) wage for a renter is \$13.50. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**Monthly Rent Affordable to Selected Income Levels
Compared with Two-Bedroom FMR**



Florida	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
Florida	\$19.14	\$995	\$39,804	2.5	\$57,287	\$1,432	\$17,186	\$430	2,211,588	31%	\$13.50	\$702	1.4
Combined Nonmetro Areas	\$15.11	\$786	\$31,431	1.9	\$48,643	\$1,216	\$14,593	\$365	92,989	23%	\$10.33	\$537	1.5
<u>Metropolitan Areas</u>													
Baker County HMFA	\$14.29	\$743	\$29,720	1.8	\$59,100	\$1,478	\$17,730	\$443	1,992	24%	\$7.87	\$409	1.8
Cape Coral-Fort Myers MSA	\$17.60	\$915	\$36,600	2.3	\$56,300	\$1,408	\$16,890	\$422	63,787	26%	\$12.36	\$643	1.4
Crestview-Fort Walton-Destin MSA	\$17.35	\$902	\$36,080	2.2	\$64,000	\$1,600	\$19,200	\$480	23,672	33%	\$11.95	\$622	1.5
Deltona-Daytona Beach-Ormond Beach MSA	\$17.12	\$890	\$35,600	2.2	\$56,500	\$1,413	\$16,950	\$424	49,343	25%	\$9.84	\$512	1.7
Fort Lauderdale HMFA *	\$23.77	\$1,236	\$49,440	3.1	\$61,700	\$1,543	\$18,510	\$463	211,618	32%	\$15.24	\$792	1.6
Gainesville MSA	\$18.35	\$954	\$38,160	2.4	\$64,000	\$1,600	\$19,200	\$480	45,542	44%	\$10.06	\$523	1.8
Jacksonville HMFA	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	159,153	32%	\$13.67	\$711	1.3
Lakeland-Winter Haven MSA	\$15.40	\$801	\$32,040	2.0	\$51,000	\$1,275	\$15,300	\$383	62,802	28%	\$12.23	\$636	1.3
Miami-Miami Beach-Kendall HMFA	\$21.58	\$1,122	\$44,880	2.8	\$49,000	\$1,225	\$14,700	\$368	350,001	42%	\$14.69	\$764	1.5
Naples-Marco Island MSA	\$19.96	\$1,038	\$41,520	2.6	\$65,700	\$1,643	\$19,710	\$493	28,606	24%	\$12.66	\$658	1.6
North Port-Bradenton-Sarasota MSA *	\$19.75	\$1,027	\$41,080	2.5	\$59,900	\$1,498	\$17,970	\$449	75,831	25%	\$12.82	\$667	1.5
Ocala MSA	\$15.48	\$805	\$32,200	2.0	\$45,800	\$1,145	\$13,740	\$344	28,990	22%	\$10.53	\$548	1.5
Orlando-Kissimmee MSA	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	267,282	35%	\$13.22	\$687	1.4
Palm Bay-Melbourne-Titusville MSA	\$16.81	\$874	\$34,960	2.2	\$61,800	\$1,545	\$18,540	\$464	54,176	25%	\$13.66	\$710	1.2
Palm Coast MSA	\$19.90	\$1,035	\$41,400	2.6	\$53,100	\$1,328	\$15,930	\$398	6,814	19%	\$10.33	\$537	1.9
Panama City-Lynn Haven-Panama City Beach MSA	\$17.69	\$920	\$36,800	2.3	\$57,800	\$1,445	\$17,340	\$434	23,597	34%	\$12.66	\$658	1.4
Pensacola-Ferry Pass-Brent MSA	\$14.92	\$776	\$31,040	1.9	\$57,700	\$1,443	\$17,310	\$433	49,826	30%	\$11.53	\$599	1.3
Port St. Lucie MSA	\$18.08	\$940	\$37,600	2.3	\$53,300	\$1,333	\$15,990	\$400	38,280	23%	\$12.13	\$631	1.5
Punta Gorda MSA	\$16.56	\$861	\$34,440	2.1	\$53,100	\$1,328	\$15,930	\$398	13,996	20%	\$11.51	\$599	1.4
Sebastian-Vero Beach MSA	\$16.77	\$872	\$34,880	2.2	\$60,500	\$1,513	\$18,150	\$454	13,623	24%	\$10.52	\$547	1.6
Tallahassee HMFA	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	55,617	42%	\$9.85	\$512	1.8
Tampa-St. Petersburg-Clearwater MSA	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	348,974	31%	\$14.18	\$737	1.2
Wakulla County HMFA	\$14.85	\$772	\$30,880	1.9	\$67,900	\$1,698	\$20,370	\$509	1,668	16%	\$8.69	\$452	1.7
West Palm Beach-Boca Raton HMFA *	\$22.75	\$1,183	\$47,320	2.9	\$64,600	\$1,615	\$19,380	\$485	143,409	27%	\$15.72	\$817	1.4
<u>Counties</u>													
Alachua County	\$18.35	\$954	\$38,160	2.4	\$64,000	\$1,600	\$19,200	\$480	44,413	46%	\$10.10	\$525	1.8

* 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.

Florida	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
Baker County	\$14.29	\$743	\$29,720	1.8	\$59,100	\$1,478	\$17,730	\$443	1,992	24%	\$7.87	\$409	1.8
Bay County	\$17.69	\$920	\$36,800	2.3	\$57,800	\$1,445	\$17,340	\$434	23,597	34%	\$12.66	\$658	1.4
Bradford County	\$12.04	\$626	\$25,040	1.5	\$50,600	\$1,265	\$15,180	\$380	2,154	23%	\$9.03	\$469	1.3
Brevard County	\$16.81	\$874	\$34,960	2.2	\$61,800	\$1,545	\$18,540	\$464	54,176	25%	\$13.66	\$710	1.2
Broward County *	\$23.77	\$1,236	\$49,440	3.1	\$61,700	\$1,543	\$18,510	\$463	211,618	32%	\$15.24	\$792	1.6
Calhoun County	\$12.04	\$626	\$25,040	1.5	\$41,800	\$1,045	\$12,540	\$314	1,249	26%	\$9.00	\$468	1.3
Charlotte County	\$16.56	\$861	\$34,440	2.1	\$53,100	\$1,328	\$15,930	\$398	13,996	20%	\$11.51	\$599	1.4
Citrus County	\$14.65	\$762	\$30,480	1.9	\$46,500	\$1,163	\$13,950	\$349	9,979	17%	\$10.88	\$566	1.3
Clay County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	15,185	22%	\$10.40	\$541	1.7
Collier County	\$19.96	\$1,038	\$41,520	2.6	\$65,700	\$1,643	\$19,710	\$493	28,606	24%	\$12.66	\$658	1.6
Columbia County	\$12.04	\$626	\$25,040	1.5	\$41,300	\$1,033	\$12,390	\$310	7,222	30%	\$10.47	\$545	1.1
DeSoto County	\$13.67	\$711	\$28,440	1.8	\$41,400	\$1,035	\$12,420	\$311	2,550	24%	\$11.74	\$610	1.2
Dixie County	\$12.04	\$626	\$25,040	1.5	\$42,400	\$1,060	\$12,720	\$318	1,044	19%	\$8.35	\$434	1.4
Duval County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	121,829	37%	\$14.37	\$747	1.2
Escambia County	\$14.92	\$776	\$31,040	1.9	\$57,700	\$1,443	\$17,310	\$433	36,565	33%	\$11.95	\$622	1.2
Flagler County	\$19.90	\$1,035	\$41,400	2.6	\$53,100	\$1,328	\$15,930	\$398	6,814	19%	\$10.33	\$537	1.9
Franklin County	\$13.06	\$679	\$27,160	1.7	\$49,000	\$1,225	\$14,700	\$368	1,571	34%	\$7.77	\$404	1.7
Gadsden County	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	4,988	30%	\$7.52	\$391	2.4
Gilchrist County	\$18.35	\$954	\$38,160	2.4	\$64,000	\$1,600	\$19,200	\$480	1,129	19%	\$8.40	\$437	2.2
Glades County	\$14.46	\$752	\$30,080	1.9	\$46,800	\$1,170	\$14,040	\$351	870	22%	\$16.38	\$852	0.9
Gulf County	\$12.67	\$659	\$26,360	1.6	\$49,900	\$1,248	\$14,970	\$374	1,359	25%	\$12.74	\$662	1.0
Hamilton County	\$12.04	\$626	\$25,040	1.5	\$49,500	\$1,238	\$14,850	\$371	1,193	27%	\$11.35	\$590	1.1
Hardee County	\$15.77	\$820	\$32,800	2.0	\$45,700	\$1,143	\$13,710	\$343	2,056	26%	\$10.30	\$536	1.5
Hendry County	\$14.37	\$747	\$29,880	1.8	\$41,000	\$1,025	\$12,300	\$308	3,309	30%	\$12.11	\$630	1.2
Hernando County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	12,489	18%	\$9.30	\$483	1.9
Highlands County	\$13.54	\$704	\$28,160	1.7	\$44,100	\$1,103	\$13,230	\$331	8,243	21%	\$9.18	\$477	1.5
Hillsborough County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	174,430	38%	\$14.75	\$767	1.2
Holmes County	\$12.04	\$626	\$25,040	1.5	\$45,400	\$1,135	\$13,620	\$341	1,410	21%	\$7.82	\$407	1.5
Indian River County	\$16.77	\$872	\$34,880	2.2	\$60,500	\$1,513	\$18,150	\$454	13,623	24%	\$10.52	\$547	1.6
Jackson County	\$12.04	\$626	\$25,040	1.5	\$52,700	\$1,318	\$15,810	\$395	3,441	21%	\$7.11	\$370	1.7
Jefferson County	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	1,385	26%	\$7.85	\$408	2.3

* 50th percentile FMR (See Appendix A).

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

Florida	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			
Lafayette County	\$12.08	\$628	\$25,120	1.6	\$57,400	\$1,435	\$17,220	\$431	492	20%	\$7.96	\$414	1.5			
Lake County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	26,410	22%	\$10.11	\$525	1.9			
Lee County	\$17.60	\$915	\$36,600	2.3	\$56,300	\$1,408	\$16,890	\$422	63,787	26%	\$12.36	\$643	1.4			
Leon County	\$17.69	\$920	\$36,800	2.3	\$60,000	\$1,500	\$18,000	\$450	49,244	45%	\$10.09	\$525	1.8			
Levy County	\$12.04	\$626	\$25,040	1.5	\$46,000	\$1,150	\$13,800	\$345	3,634	23%	\$8.10	\$421	1.5			
Liberty County	\$12.04	\$626	\$25,040	1.5	\$51,800	\$1,295	\$15,540	\$389	530	25%	\$7.46	\$388	1.6			
Madison County	\$12.04	\$626	\$25,040	1.5	\$49,700	\$1,243	\$14,910	\$373	1,743	25%	\$8.69	\$452	1.4			
Manatee County *	\$19.75	\$1,027	\$41,080	2.5	\$59,900	\$1,498	\$17,970	\$449	35,509	27%	\$11.88	\$618	1.7			
Marion County	\$15.48	\$805	\$32,200	2.0	\$45,800	\$1,145	\$13,740	\$344	28,990	22%	\$10.53	\$548	1.5			
Martin County	\$18.08	\$940	\$37,600	2.3	\$53,300	\$1,333	\$15,990	\$400	12,570	21%	\$12.73	\$662	1.4			
Miami-Dade County	\$21.58	\$1,122	\$44,880	2.8	\$49,000	\$1,225	\$14,700	\$368	350,001	42%	\$14.69	\$764	1.5			
Monroe County	\$29.50	\$1,534	\$61,360	3.8	\$63,300	\$1,583	\$18,990	\$475	10,094	36%	\$13.26	\$690	2.2			
Nassau County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	5,572	20%	\$12.09	\$629	1.4			
Okaloosa County	\$17.35	\$902	\$36,080	2.2	\$64,000	\$1,600	\$19,200	\$480	23,672	33%	\$11.95	\$622	1.5			
Okeechobee County	\$17.10	\$889	\$35,560	2.2	\$45,900	\$1,148	\$13,770	\$344	3,499	25%	\$10.97	\$570	1.6			
Orange County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	165,238	40%	\$13.88	\$722	1.4			
Osceola County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	32,762	35%	\$11.31	\$588	1.7			
Palm Beach County *	\$22.75	\$1,183	\$47,320	2.9	\$64,600	\$1,615	\$19,380	\$485	143,409	27%	\$15.72	\$817	1.4			
Pasco County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	40,001	22%	\$10.79	\$561	1.6			
Pinellas County	\$17.60	\$915	\$36,600	2.3	\$56,800	\$1,420	\$17,040	\$426	122,054	30%	\$14.60	\$759	1.2			
Polk County	\$15.40	\$801	\$32,040	2.0	\$51,000	\$1,275	\$15,300	\$383	62,802	28%	\$12.23	\$636	1.3			
Putnam County	\$12.04	\$626	\$25,040	1.5	\$40,400	\$1,010	\$12,120	\$303	6,626	23%	\$9.06	\$471	1.3			
Santa Rosa County	\$14.92	\$776	\$31,040	1.9	\$57,700	\$1,443	\$17,310	\$433	13,261	24%	\$9.89	\$514	1.5			
Sarasota County *	\$19.75	\$1,027	\$41,080	2.5	\$59,900	\$1,498	\$17,970	\$449	40,322	24%	\$13.53	\$704	1.5			
Seminole County	\$18.90	\$983	\$39,320	2.4	\$58,500	\$1,463	\$17,550	\$439	42,872	28%	\$12.69	\$660	1.5			
St. Johns County	\$17.50	\$910	\$36,400	2.2	\$63,200	\$1,580	\$18,960	\$474	16,567	23%	\$10.81	\$562	1.6			
St. Lucie County	\$18.08	\$940	\$37,600	2.3	\$53,300	\$1,333	\$15,990	\$400	25,710	25%	\$11.54	\$600	1.6			
Sumter County	\$13.21	\$687	\$27,480	1.7	\$55,100	\$1,378	\$16,530	\$413	4,184	10%	\$10.84	\$564	1.2			
Suwannee County	\$12.12	\$630	\$25,200	1.6	\$47,800	\$1,195	\$14,340	\$359	4,175	26%	\$7.41	\$385	1.6			
Taylor County	\$12.04	\$626	\$25,040	1.5	\$48,900	\$1,223	\$14,670	\$367	1,260	17%	\$11.05	\$575	1.1			
Union County	\$12.04	\$626	\$25,040	1.5	\$56,800	\$1,420	\$17,040	\$426	1,232	34%	\$10.13	\$527	1.2			

* 50th percentile FMR (See Appendix A).

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	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
Volusia County	\$17.12	\$890	\$35,600	2.2	\$56,500	\$1,413	\$16,950	\$424	49,343	25%	\$9.84	\$512	1.7
Wakulla County	\$14.85	\$772	\$30,880	1.9	\$67,900	\$1,698	\$20,370	\$509	1,668	16%	\$8.69	\$452	1.7
Walton County	\$16.12	\$838	\$33,520	2.1	\$59,800	\$1,495	\$17,940	\$449	5,842	26%	\$9.79	\$509	1.6
Washington County	\$12.10	\$629	\$25,160	1.6	\$49,700	\$1,243	\$14,910	\$373	2,028	23%	\$8.53	\$444	1.4

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