

TEXAS

#23*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,450**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,832** monthly or **\$57,980** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.88
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$24.33
2-Bedroom Housing Wage	\$27.88
Number of Renter Households	3,944,826
Percent Renters	38%

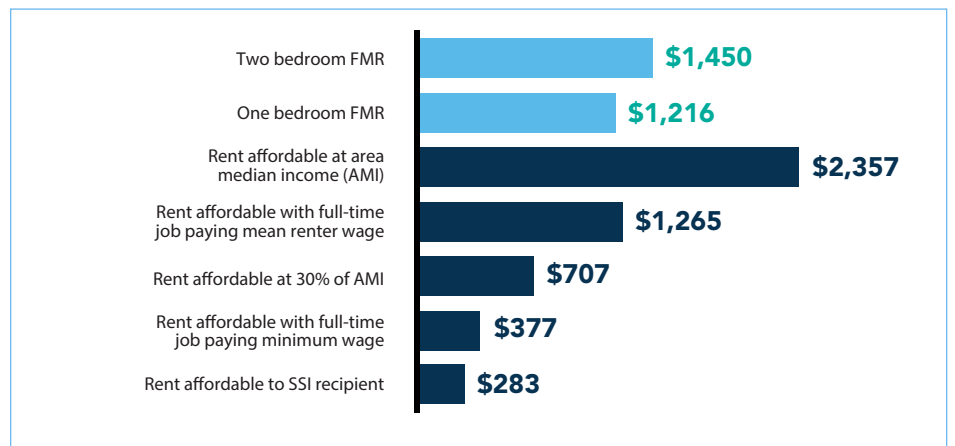
154
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

129
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

3.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Austin-Round Rock MSA	\$37.00
Dallas HMFA	\$33.81
Kendall County	\$32.25
Fort Worth-Arlington HMFA	\$31.10
Midland HMFA	\$31.00



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$27.88	\$1,450	\$57,980	3.8	\$94,298	\$2,357	\$28,289	\$707	3,944,826	38%	\$24.33	\$1,265	1.1
Combined Nonmetro Areas	\$19.90	\$1,035	\$41,386	2.7	\$75,921	\$1,898	\$22,776	\$569	309,411	28%	\$16.98	\$883	1.2
Metropolitan Areas													
Abilene MSA	\$21.48	\$1,117	\$44,680	3.0	\$85,600	\$2,140	\$25,680	\$642	24,244	37%	\$18.22	\$948	1.2
Amarillo HMFA	\$20.81	\$1,082	\$43,280	2.9	\$87,700	\$2,193	\$26,310	\$658	36,154	36%	\$20.55	\$1,069	1.0
Atascosa County HMFA	\$21.83	\$1,135	\$45,400	3.0	\$82,400	\$2,060	\$24,720	\$618	3,963	25%	\$18.86	\$981	1.2
Austin County HMFA	\$17.73	\$922	\$36,880	2.4	\$92,500	\$2,313	\$27,750	\$694	2,423	20%	\$18.34	\$954	1.0
Austin-Round Rock MSA	\$37.00	\$1,924	\$76,960	5.1	\$126,000	\$3,150	\$37,800	\$945	372,749	41%	\$29.51	\$1,535	1.3
Beaumont-Port Arthur MSA	\$21.65	\$1,126	\$45,040	3.0	\$79,700	\$1,993	\$23,910	\$598	47,109	32%	\$20.92	\$1,088	1.0
Brazoria County HMFA	\$25.77	\$1,340	\$53,600	3.6	\$106,300	\$2,658	\$31,890	\$797	33,015	26%	\$22.29	\$1,159	1.2
Brownsville-Harlingen MSA	\$18.56	\$965	\$38,600	2.6	\$60,400	\$1,510	\$18,120	\$453	46,015	35%	\$12.79	\$665	1.5
College Station-Bryan MSA	\$21.92	\$1,140	\$45,600	3.0	\$93,400	\$2,335	\$28,020	\$701	49,065	49%	\$15.89	\$826	1.4
Corpus Christi MSA	\$26.06	\$1,355	\$54,200	3.6	\$75,300	\$1,883	\$22,590	\$565	60,538	39%	\$19.86	\$1,033	1.3
Dallas HMFA	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	771,205	41%	\$29.92	\$1,556	1.1
El Paso HMFA	\$22.12	\$1,150	\$46,000	3.1	\$63,200	\$1,580	\$18,960	\$474	108,242	37%	\$14.82	\$771	1.5
Falls County HMFA	\$17.40	\$905	\$36,200	2.4	\$68,200	\$1,705	\$20,460	\$512	1,186	22%	\$10.06	\$523	1.7
Fort Worth-Arlington HMFA	\$31.10	\$1,617	\$64,680	4.3	\$101,900	\$2,548	\$30,570	\$764	329,852	38%	\$22.23	\$1,156	1.4
Harrison County HMFA	\$21.23	\$1,104	\$44,160	2.9	\$88,800	\$2,220	\$26,640	\$666	6,499	26%	\$15.51	\$807	1.4
Houston-The Woodlands-Sugar Land HMFA	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	946,734	40%	\$27.01	\$1,404	1.0
Hudspeth County HMFA	\$20.25	\$1,053	\$42,120	2.8	\$50,200	\$1,255	\$15,060	\$377	282	32%	\$22.61	\$1,176	0.9
Kendall County HMFA	\$32.25	\$1,677	\$67,080	4.4	\$132,400	\$3,310	\$39,720	\$993	3,960	24%	\$15.78	\$821	2.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2024 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

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

TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Killeen-Temple HMFA	\$21.83	\$1,135	\$45,400	3.0	\$75,300	\$1,883	\$22,590	\$565	71,751	45%	\$19.86	\$1,033	1.1
Lampasas County HMFA	\$20.08	\$1,044	\$41,760	2.8	\$94,000	\$2,350	\$28,200	\$705	1,546	19%	\$11.14	\$579	1.8
Laredo MSA	\$20.90	\$1,087	\$43,480	2.9	\$67,700	\$1,693	\$20,310	\$508	28,570	37%	\$12.29	\$639	1.7
Longview HMFA	\$21.19	\$1,102	\$44,080	2.9	\$77,900	\$1,948	\$23,370	\$584	22,273	36%	\$18.95	\$985	1.1
Lubbock HMFA	\$21.40	\$1,113	\$44,520	3.0	\$85,700	\$2,143	\$25,710	\$643	54,621	44%	\$15.92	\$828	1.3
Lynn County HMFA	\$17.40	\$905	\$36,200	2.4	\$73,500	\$1,838	\$22,050	\$551	568	28%	\$34.71	\$1,805	0.5
Martin County HMFA	\$17.40	\$905	\$36,200	2.4	\$91,500	\$2,288	\$27,450	\$686	749	39%	\$24.77	\$1,288	0.7
McAllen-Edinburg-Mission MSA	\$18.79	\$977	\$39,080	2.6	\$57,300	\$1,433	\$17,190	\$430	82,786	32%	\$12.15	\$632	1.5
Medina County HMFA	\$21.88	\$1,138	\$45,520	3.0	\$94,400	\$2,360	\$28,320	\$708	3,102	18%	\$13.99	\$727	1.6
Midland HMFA	\$31.00	\$1,612	\$64,480	4.3	\$91,800	\$2,295	\$27,540	\$689	21,532	33%	\$30.20	\$1,571	1.0
Odessa MSA	\$28.48	\$1,481	\$59,240	3.9	\$82,000	\$2,050	\$24,600	\$615	21,278	35%	\$24.74	\$1,286	1.2
Oldham County HMFA	\$19.42	\$1,010	\$40,400	2.7	\$80,200	\$2,005	\$24,060	\$602	179	28%	\$17.40	\$905	1.1
Rusk County HMFA	\$19.44	\$1,011	\$40,440	2.7	\$79,300	\$1,983	\$23,790	\$595	3,708	21%	\$16.56	\$861	1.2
San Angelo HMFA	\$22.10	\$1,149	\$45,960	3.0	\$78,000	\$1,950	\$23,400	\$585	14,854	32%	\$17.58	\$914	1.3
San Antonio-New Braunfels HMFA	\$28.04	\$1,458	\$58,320	3.9	\$88,500	\$2,213	\$26,550	\$664	334,231	38%	\$20.25	\$1,053	1.4
Sherman-Denison MSA	\$23.60	\$1,227	\$49,080	3.3	\$92,100	\$2,303	\$27,630	\$691	17,130	33%	\$18.46	\$960	1.3
Sterling County HMFA	\$22.04	\$1,146	\$45,840	3.0	\$70,200	\$1,755	\$21,060	\$527	55	14%	\$20.70	\$1,077	1.1
Texarkana HMFA	\$18.88	\$982	\$39,280	2.6	\$69,600	\$1,740	\$20,880	\$522	12,811	37%	\$16.26	\$845	1.2
Tyler MSA	\$23.75	\$1,235	\$49,400	3.3	\$87,300	\$2,183	\$26,190	\$655	25,423	31%	\$19.75	\$1,027	1.2
Victoria MSA	\$24.54	\$1,276	\$51,040	3.4	\$88,300	\$2,208	\$26,490	\$662	11,730	32%	\$16.08	\$836	1.5
Waco HMFA	\$24.35	\$1,266	\$50,640	3.4	\$83,800	\$2,095	\$25,140	\$629	38,400	40%	\$16.92	\$880	1.4
Wichita Falls MSA	\$19.94	\$1,037	\$41,480	2.8	\$81,400	\$2,035	\$24,420	\$611	20,464	36%	\$16.40	\$853	1.2

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2024 Area Median Income

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	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wise County HMFA	\$22.60	\$1,175	\$47,000	3.1	\$98,700	\$2,468	\$29,610	\$740	4,419	18%	\$16.96	\$882	1.3
Counties													
Anderson County	\$19.90	\$1,035	\$41,400	2.7	\$71,700	\$1,793	\$21,510	\$538	5,297	31%	\$17.82	\$926	1.1
Andrews County	\$26.12	\$1,358	\$54,320	3.6	\$99,600	\$2,490	\$29,880	\$747	1,814	27%	\$33.54	\$1,744	0.8
Angelina County	\$20.65	\$1,074	\$42,960	2.8	\$75,000	\$1,875	\$22,500	\$563	11,203	35%	\$15.83	\$823	1.3
Aransas County	\$24.25	\$1,261	\$50,440	3.3	\$76,300	\$1,908	\$22,890	\$572	2,392	21%	\$16.95	\$881	1.4
Archer County	\$19.94	\$1,037	\$41,480	2.8	\$81,400	\$2,035	\$24,420	\$611	531	16%	\$13.19	\$686	1.5
Armstrong County	\$20.81	\$1,082	\$43,280	2.9	\$87,700	\$2,193	\$26,310	\$658	91	13%	\$27.42	\$1,426	0.8
Atascosa County	\$21.83	\$1,135	\$45,400	3.0	\$82,400	\$2,060	\$24,720	\$618	3,963	25%	\$18.86	\$981	1.2
Austin County	\$17.73	\$922	\$36,880	2.4	\$92,500	\$2,313	\$27,750	\$694	2,423	20%	\$18.34	\$954	1.0
Bailey County	\$17.96	\$934	\$37,360	2.5	\$84,900	\$2,123	\$25,470	\$637	518	27%	\$14.01	\$728	1.3
Bandera County	\$28.04	\$1,458	\$58,320	3.9	\$88,500	\$2,213	\$26,550	\$664	1,068	13%	\$11.95	\$621	2.3
Bastrop County	\$37.00	\$1,924	\$76,960	5.1	\$126,000	\$3,150	\$37,800	\$945	7,375	22%	\$16.15	\$840	2.3
Baylor County	\$17.40	\$905	\$36,200	2.4	\$73,400	\$1,835	\$22,020	\$551	473	32%	\$12.16	\$632	1.4
Bee County	\$22.48	\$1,169	\$46,760	3.1	\$70,700	\$1,768	\$21,210	\$530	2,798	33%	\$13.07	\$680	1.7
Bell County	\$21.83	\$1,135	\$45,400	3.0	\$75,300	\$1,883	\$22,590	\$565	61,133	45%	\$19.95	\$1,038	1.1
Bexar County	\$28.04	\$1,458	\$58,320	3.9	\$88,500	\$2,213	\$26,550	\$664	301,813	41%	\$20.78	\$1,080	1.3
Blanco County	\$23.48	\$1,221	\$48,840	3.2	\$101,200	\$2,530	\$30,360	\$759	1,064	22%	\$17.98	\$935	1.3
Borden County	\$19.54	\$1,016	\$40,640	2.7	\$107,200	\$2,680	\$32,160	\$804	57	27%	\$60.90	\$3,167	0.3
Bosque County	\$17.40	\$905	\$36,200	2.4	\$81,800	\$2,045	\$24,540	\$614	1,765	24%	\$17.67	\$919	1.0
Bowie County	\$18.88	\$982	\$39,280	2.6	\$69,600	\$1,740	\$20,880	\$522	12,811	37%	\$16.26	\$845	1.2
Brazoria County	\$25.77	\$1,340	\$53,600	3.6	\$106,300	\$2,658	\$31,890	\$797	33,015	26%	\$22.29	\$1,159	1.2
Brazos County	\$21.92	\$1,140	\$45,600	3.0	\$93,400	\$2,335	\$28,020	\$701	45,889	53%	\$15.66	\$814	1.4
Brewster County	\$20.58	\$1,070	\$42,800	2.8	\$75,500	\$1,888	\$22,650	\$566	1,990	40%	\$16.60	\$863	1.2
Briscoe County	\$17.40	\$905	\$36,200	2.4	\$55,900	\$1,398	\$16,770	\$419	151	26%	\$32.13	\$1,671	0.5

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	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brooks County	\$17.40	\$905	\$36,200	2.4	\$39,600	\$990	\$11,880	\$297	1,029	39%	\$7.71	\$401	2.3
Brown County	\$20.73	\$1,078	\$43,120	2.9	\$71,600	\$1,790	\$21,480	\$537	4,746	32%	\$13.44	\$699	1.5
Burleson County	\$21.92	\$1,140	\$45,600	3.0	\$93,400	\$2,335	\$28,020	\$701	1,613	21%	\$19.54	\$1,016	1.1
Burnet County	\$21.88	\$1,138	\$45,520	3.0	\$92,500	\$2,313	\$27,750	\$694	3,841	21%	\$19.09	\$993	1.1
Caldwell County	\$37.00	\$1,924	\$76,960	5.1	\$126,000	\$3,150	\$37,800	\$945	4,299	28%	\$15.60	\$811	2.4
Calhoun County	\$17.40	\$905	\$36,200	2.4	\$86,300	\$2,158	\$25,890	\$647	1,911	24%	\$31.35	\$1,630	0.6
Callahan County	\$21.48	\$1,117	\$44,680	3.0	\$85,600	\$2,140	\$25,680	\$642	947	18%	\$15.90	\$827	1.4
Cameron County	\$18.56	\$965	\$38,600	2.6	\$60,400	\$1,510	\$18,120	\$453	46,015	35%	\$12.79	\$665	1.5
Camp County	\$17.40	\$905	\$36,200	2.4	\$67,800	\$1,695	\$20,340	\$509	964	22%	\$13.32	\$693	1.3
Carson County	\$20.81	\$1,082	\$43,280	2.9	\$87,700	\$2,193	\$26,310	\$658	367	16%	\$39.49	\$2,053	0.5
Cass County	\$17.40	\$905	\$36,200	2.4	\$67,900	\$1,698	\$20,370	\$509	2,532	22%	\$12.97	\$675	1.3
Castro County	\$17.40	\$905	\$36,200	2.4	\$64,900	\$1,623	\$19,470	\$487	844	35%	\$16.99	\$883	1.0
Chambers County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	2,564	16%	\$26.71	\$1,389	1.0
Cherokee County	\$18.56	\$965	\$38,600	2.6	\$67,700	\$1,693	\$20,310	\$508	5,067	28%	\$12.69	\$660	1.5
Childress County	\$20.02	\$1,041	\$41,640	2.8	\$63,500	\$1,588	\$19,050	\$476	546	29%	\$21.07	\$1,095	1.0
Clay County	\$19.94	\$1,037	\$41,480	2.8	\$81,400	\$2,035	\$24,420	\$611	782	19%	\$20.89	\$1,086	1.0
Cochran County	\$17.40	\$905	\$36,200	2.4	\$56,300	\$1,408	\$16,890	\$422	312	33%	\$31.57	\$1,642	0.6
Coke County	\$17.40	\$905	\$36,200	2.4	\$73,900	\$1,848	\$22,170	\$554	451	30%	\$31.49	\$1,638	0.6
Coleman County	\$21.15	\$1,100	\$44,000	2.9	\$63,400	\$1,585	\$19,020	\$476	896	28%	\$16.69	\$868	1.3
Collin County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	136,137	35%	\$27.05	\$1,407	1.2
Collingsworth County	\$17.40	\$905	\$36,200	2.4	\$64,500	\$1,613	\$19,350	\$484	240	24%	\$21.10	\$1,097	0.8
Colorado County	\$19.75	\$1,027	\$41,080	2.7	\$78,100	\$1,953	\$23,430	\$586	1,315	18%	\$15.50	\$806	1.3
Comal County	\$28.04	\$1,458	\$58,320	3.9	\$88,500	\$2,213	\$26,550	\$664	15,445	24%	\$16.03	\$834	1.7
Comanche County	\$19.54	\$1,016	\$40,640	2.7	\$86,100	\$2,153	\$25,830	\$646	939	18%	\$13.66	\$710	1.4
Concho County	\$22.85	\$1,188	\$47,520	3.2	\$80,600	\$2,015	\$24,180	\$605	157	19%	\$25.38	\$1,320	0.9
Cooke County	\$22.92	\$1,192	\$47,680	3.2	\$90,400	\$2,260	\$27,120	\$678	5,004	31%	\$17.56	\$913	1.3

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	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Coryell County	\$21.83	\$1,135	\$45,400	3.0	\$75,300	\$1,883	\$22,590	\$565	10,618	42%	\$18.90	\$983	1.2
Cottle County †	\$19.54	\$1,016	\$40,640	2.7	\$58,200	\$1,455	\$17,460	\$437	230	33%			
Crane County	\$20.73	\$1,078	\$43,120	2.9	\$88,300	\$2,208	\$26,490	\$662	243	15%	\$42.98	\$2,235	0.5
Crockett County	\$17.40	\$905	\$36,200	2.4	\$63,500	\$1,588	\$19,050	\$476	357	28%	\$18.34	\$953	0.9
Crosby County	\$21.40	\$1,113	\$44,520	3.0	\$85,700	\$2,143	\$25,710	\$643	580	29%	\$13.53	\$703	1.6
Culberson County	\$19.54	\$1,016	\$40,640	2.7	\$47,000	\$1,175	\$14,100	\$353	152	24%	\$70.26	\$3,653	0.3
Dallam County	\$17.40	\$905	\$36,200	2.4	\$93,500	\$2,338	\$28,050	\$701	661	28%	\$23.45	\$1,219	0.7
Dallas County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	474,486	49%	\$33.53	\$1,744	1.0
Dawson County	\$17.46	\$908	\$36,320	2.4	\$66,900	\$1,673	\$20,070	\$502	1,173	28%	\$13.01	\$677	1.3
Deaf Smith County	\$20.25	\$1,053	\$42,120	2.8	\$57,700	\$1,443	\$17,310	\$433	2,141	36%	\$27.34	\$1,422	0.7
Delta County	\$17.40	\$905	\$36,200	2.4	\$87,800	\$2,195	\$26,340	\$659	415	20%	\$10.85	\$564	1.6
Denton County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	116,543	35%	\$18.84	\$980	1.8
DeWitt County	\$21.27	\$1,106	\$44,240	2.9	\$73,900	\$1,848	\$22,170	\$554	1,931	29%	\$17.41	\$905	1.2
Dickens County	\$17.40	\$905	\$36,200	2.4	\$68,400	\$1,710	\$20,520	\$513	109	17%	\$15.22	\$791	1.1
Dimmit County	\$17.40	\$905	\$36,200	2.4	\$75,000	\$1,875	\$22,500	\$563	983	35%	\$31.36	\$1,631	0.6
Donley County	\$17.40	\$905	\$36,200	2.4	\$77,900	\$1,948	\$23,370	\$584	328	27%	\$13.18	\$686	1.3
Duval County	\$17.40	\$905	\$36,200	2.4	\$68,200	\$1,705	\$20,460	\$512	830	29%	\$20.60	\$1,071	0.8
Eastland County	\$17.40	\$905	\$36,200	2.4	\$75,200	\$1,880	\$22,560	\$564	2,161	31%	\$23.24	\$1,208	0.7
Ector County	\$28.48	\$1,481	\$59,240	3.9	\$82,000	\$2,050	\$24,600	\$615	21,278	35%	\$24.74	\$1,286	1.2
Edwards County	\$19.54	\$1,016	\$40,640	2.7	\$49,800	\$1,245	\$14,940	\$374	96	18%	\$21.63	\$1,125	0.9
Ellis County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	15,840	24%	\$15.77	\$820	2.1
El Paso County	\$22.12	\$1,150	\$46,000	3.1	\$63,200	\$1,580	\$18,960	\$474	108,242	37%	\$14.82	\$771	1.5
Erath County	\$20.81	\$1,082	\$43,280	2.9	\$87,500	\$2,188	\$26,250	\$656	5,883	37%	\$13.83	\$719	1.5
Falls County	\$17.40	\$905	\$36,200	2.4	\$68,200	\$1,705	\$20,460	\$512	1,186	22%	\$10.06	\$523	1.7
Fannin County	\$19.17	\$997	\$39,880	2.6	\$86,300	\$2,158	\$25,890	\$647	3,171	25%	\$15.19	\$790	1.3
Fayette County	\$19.62	\$1,020	\$40,800	2.7	\$94,400	\$2,360	\$28,320	\$708	1,740	19%	\$12.64	\$657	1.6

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

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

TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fisher County	\$17.40	\$905	\$36,200	2.4	\$68,500	\$1,713	\$20,550	\$514	317	21%	\$15.15	\$788	1.1
Floyd County	\$19.48	\$1,013	\$40,520	2.7	\$61,400	\$1,535	\$18,420	\$461	590	30%	\$16.49	\$858	1.2
Foard County	\$19.54	\$1,016	\$40,640	2.7	\$53,700	\$1,343	\$16,110	\$403	147	32%	\$12.03	\$626	1.6
Fort Bend County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	60,176	22%	\$17.22	\$896	1.5
Franklin County	\$21.27	\$1,106	\$44,240	2.9	\$77,900	\$1,948	\$23,370	\$584	753	20%	\$14.98	\$779	1.4
Freestone County	\$17.88	\$930	\$37,200	2.5	\$85,000	\$2,125	\$25,500	\$638	1,604	24%	\$14.18	\$738	1.3
Frio County	\$20.23	\$1,052	\$42,080	2.8	\$69,500	\$1,738	\$20,850	\$521	1,815	39%	\$22.08	\$1,148	0.9
Gaines County	\$18.15	\$944	\$37,760	2.5	\$90,400	\$2,260	\$27,120	\$678	1,831	27%	\$13.67	\$711	1.3
Galveston County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	43,591	32%	\$16.74	\$871	1.6
Garza County	\$17.40	\$905	\$36,200	2.4	\$88,800	\$2,220	\$26,640	\$666	510	30%	\$20.09	\$1,044	0.9
Gillespie County	\$24.40	\$1,269	\$50,760	3.4	\$99,000	\$2,475	\$29,700	\$743	3,330	30%	\$14.57	\$758	1.7
Glasscock County	\$19.54	\$1,016	\$40,640	2.7	\$117,400	\$2,935	\$35,220	\$881	158	38%	\$26.00	\$1,352	0.8
Goliad County	\$24.54	\$1,276	\$51,040	3.4	\$88,300	\$2,208	\$26,490	\$662	471	17%	\$10.72	\$558	2.3
Gonzales County	\$17.40	\$905	\$36,200	2.4	\$74,100	\$1,853	\$22,230	\$556	2,444	33%	\$17.70	\$920	1.0
Gray County	\$19.67	\$1,023	\$40,920	2.7	\$67,600	\$1,690	\$20,280	\$507	2,373	30%	\$19.74	\$1,027	1.0
Grayson County	\$23.60	\$1,227	\$49,080	3.3	\$92,100	\$2,303	\$27,630	\$691	17,130	33%	\$18.46	\$960	1.3
Gregg County	\$21.19	\$1,102	\$44,080	2.9	\$77,900	\$1,948	\$23,370	\$584	19,026	40%	\$19.27	\$1,002	1.1
Grimes County	\$19.46	\$1,012	\$40,480	2.7	\$84,700	\$2,118	\$25,410	\$635	2,128	22%	\$14.80	\$770	1.3
Guadalupe County	\$28.04	\$1,458	\$58,320	3.9	\$88,500	\$2,213	\$26,550	\$664	13,411	22%	\$18.37	\$955	1.5
Hale County	\$17.40	\$905	\$36,200	2.4	\$63,300	\$1,583	\$18,990	\$475	4,208	38%	\$15.54	\$808	1.1
Hall County	\$17.40	\$905	\$36,200	2.4	\$54,500	\$1,363	\$16,350	\$409	343	30%	\$11.41	\$593	1.5
Hamilton County	\$19.08	\$992	\$39,680	2.6	\$81,500	\$2,038	\$24,450	\$611	523	17%	\$14.45	\$751	1.3
Hansford County	\$20.38	\$1,060	\$42,400	2.8	\$94,000	\$2,350	\$28,200	\$705	434	25%	\$15.65	\$814	1.3
Hardeman County	\$17.40	\$905	\$36,200	2.4	\$75,800	\$1,895	\$22,740	\$569	421	32%	\$15.81	\$822	1.1
Hardin County	\$21.65	\$1,126	\$45,040	3.0	\$79,700	\$1,993	\$23,910	\$598	3,637	17%	\$15.75	\$819	1.4
Harris County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	768,193	45%	\$28.94	\$1,505	0.9

† Wage data not available (See Appendix B).

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TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Harrison County	\$21.23	\$1,104	\$44,160	2.9	\$88,800	\$2,220	\$26,640	\$666	6,499	26%	\$15.51	\$807	1.4
Hartley County	\$23.40	\$1,217	\$48,680	3.2	\$112,300	\$2,808	\$33,690	\$842	330	20%	\$15.50	\$806	1.5
Haskell County	\$17.40	\$905	\$36,200	2.4	\$69,900	\$1,748	\$20,970	\$524	628	30%	\$19.35	\$1,006	0.9
Hays County	\$37.00	\$1,924	\$76,960	5.1	\$126,000	\$3,150	\$37,800	\$945	33,211	37%	\$14.26	\$742	2.6
Hemphill County	\$20.58	\$1,070	\$42,800	2.8	\$114,400	\$2,860	\$34,320	\$858	358	27%	\$15.58	\$810	1.3
Henderson County	\$19.54	\$1,016	\$40,640	2.7	\$82,200	\$2,055	\$24,660	\$617	7,673	24%	\$13.64	\$709	1.4
Hidalgo County	\$18.79	\$977	\$39,080	2.6	\$57,300	\$1,433	\$17,190	\$430	82,786	32%	\$12.15	\$632	1.5
Hill County	\$19.29	\$1,003	\$40,120	2.7	\$78,000	\$1,950	\$23,400	\$585	3,302	25%	\$17.22	\$895	1.1
Hockley County	\$17.40	\$905	\$36,200	2.4	\$70,200	\$1,755	\$21,060	\$527	2,157	27%	\$24.63	\$1,281	0.7
Hood County	\$25.87	\$1,345	\$53,800	3.6	\$88,300	\$2,208	\$26,490	\$662	4,855	20%	\$13.47	\$701	1.9
Hopkins County	\$20.37	\$1,059	\$42,360	2.8	\$83,200	\$2,080	\$24,960	\$624	4,126	30%	\$17.85	\$928	1.1
Houston County	\$17.81	\$926	\$37,040	2.5	\$67,700	\$1,693	\$20,310	\$508	2,284	31%	\$20.93	\$1,088	0.9
Howard County	\$22.87	\$1,189	\$47,560	3.2	\$85,100	\$2,128	\$25,530	\$638	3,993	33%	\$18.96	\$986	1.2
Hudspeth County	\$20.25	\$1,053	\$42,120	2.8	\$50,200	\$1,255	\$15,060	\$377	282	32%	\$22.61	\$1,176	0.9
Hunt County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	10,987	30%	\$18.54	\$964	1.8
Hutchinson County	\$19.77	\$1,028	\$41,120	2.7	\$85,900	\$2,148	\$25,770	\$644	1,214	18%	\$21.05	\$1,095	0.9
Irion County	\$22.10	\$1,149	\$45,960	3.0	\$78,000	\$1,950	\$23,400	\$585	76	12%	\$31.33	\$1,629	0.7
Jack County	\$17.40	\$905	\$36,200	2.4	\$76,500	\$1,913	\$22,950	\$574	814	27%	\$13.03	\$677	1.3
Jackson County	\$19.92	\$1,036	\$41,440	2.7	\$82,400	\$2,060	\$24,720	\$618	1,360	26%	\$20.33	\$1,057	1.0
Jasper County	\$19.13	\$995	\$39,800	2.6	\$68,500	\$1,713	\$20,550	\$514	2,676	20%	\$12.08	\$628	1.6
Jeff Davis County †	\$19.54	\$1,016	\$40,640	2.7	\$75,000	\$1,875	\$22,500	\$563	117	11%			
Jefferson County	\$21.65	\$1,126	\$45,040	3.0	\$79,700	\$1,993	\$23,910	\$598	35,701	38%	\$21.93	\$1,141	1.0
Jim Hogg County	\$17.40	\$905	\$36,200	2.4	\$49,100	\$1,228	\$14,730	\$368	487	36%	\$14.63	\$761	1.2
Jim Wells County	\$18.06	\$939	\$37,560	2.5	\$62,400	\$1,560	\$18,720	\$468	4,140	32%	\$17.03	\$885	1.1
Johnson County	\$31.10	\$1,617	\$64,680	4.3	\$101,900	\$2,548	\$30,570	\$764	15,937	26%	\$18.72	\$974	1.7
Jones County	\$21.48	\$1,117	\$44,680	3.0	\$85,600	\$2,140	\$25,680	\$642	1,055	18%	\$19.34	\$1,006	1.1

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TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Karnes County	\$20.65	\$1,074	\$42,960	2.8	\$76,900	\$1,923	\$23,070	\$577	1,416	32%	\$17.71	\$921	1.2
Kaufman County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	10,834	23%	\$16.10	\$837	2.1
Kendall County	\$32.25	\$1,677	\$67,080	4.4	\$132,400	\$3,310	\$39,720	\$993	3,960	24%	\$15.78	\$821	2.0
Kenedy County	\$19.54	\$1,016	\$40,640	2.7	\$48,900	\$1,223	\$14,670	\$367	32	84%	\$32.81	\$1,706	0.6
Kent County	\$19.54	\$1,016	\$40,640	2.7	\$94,000	\$2,350	\$28,200	\$705	47	19%	\$24.15	\$1,256	0.8
Kerr County	\$22.27	\$1,158	\$46,320	3.1	\$86,500	\$2,163	\$25,950	\$649	6,453	29%	\$18.02	\$937	1.2
Kimble County	\$17.54	\$912	\$36,480	2.4	\$88,000	\$2,200	\$26,400	\$660	356	21%	\$12.29	\$639	1.4
King County	\$19.54	\$1,016	\$40,640	2.7	\$75,000	\$1,875	\$22,500	\$563	48	60%	\$51.38	\$2,672	0.4
Kinney County †	\$19.54	\$1,016	\$40,640	2.7	\$72,800	\$1,820	\$21,840	\$546	276	25%			
Kleberg County	\$23.48	\$1,221	\$48,840	3.2	\$66,500	\$1,663	\$19,950	\$499	5,472	46%	\$11.32	\$589	2.1
Knox County	\$17.40	\$905	\$36,200	2.4	\$62,300	\$1,558	\$18,690	\$467	274	22%	\$14.31	\$744	1.2
Lamar County	\$17.85	\$928	\$37,120	2.5	\$75,600	\$1,890	\$22,680	\$567	6,699	33%	\$15.46	\$804	1.2
Lamb County	\$17.40	\$905	\$36,200	2.4	\$73,900	\$1,848	\$22,170	\$554	1,257	27%	\$16.04	\$834	1.1
Lampasas County	\$20.08	\$1,044	\$41,760	2.8	\$94,000	\$2,350	\$28,200	\$705	1,546	19%	\$11.14	\$579	1.8
La Salle County	\$17.62	\$916	\$36,640	2.4	\$63,600	\$1,590	\$19,080	\$477	353	21%	\$33.91	\$1,763	0.5
Lavaca County	\$20.52	\$1,067	\$42,680	2.8	\$85,900	\$2,148	\$25,770	\$644	1,945	24%	\$17.75	\$923	1.2
Lee County	\$23.10	\$1,201	\$48,040	3.2	\$76,400	\$1,910	\$22,920	\$573	1,383	22%	\$15.32	\$797	1.5
Leon County	\$17.85	\$928	\$37,120	2.5	\$74,000	\$1,850	\$22,200	\$555	1,387	22%	\$25.21	\$1,311	0.7
Liberty County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	5,562	19%	\$17.35	\$902	1.5
Limestone County	\$18.48	\$961	\$38,440	2.5	\$67,700	\$1,693	\$20,310	\$508	2,066	25%	\$16.20	\$843	1.1
Lipscomb County	\$18.33	\$953	\$38,120	2.5	\$81,500	\$2,038	\$24,450	\$611	250	22%	\$20.28	\$1,055	0.9
Live Oak County	\$17.98	\$935	\$37,400	2.5	\$72,600	\$1,815	\$21,780	\$545	1,045	25%	\$22.35	\$1,162	0.8
Llano County	\$22.63	\$1,177	\$47,080	3.1	\$82,900	\$2,073	\$24,870	\$622	2,033	21%	\$14.99	\$779	1.5
Loving County †	\$19.54	\$1,016	\$40,640	2.7	\$75,000	\$1,875	\$22,500	\$563	28	70%			
Lubbock County	\$21.40	\$1,113	\$44,520	3.0	\$85,700	\$2,143	\$25,710	\$643	54,041	44%	\$15.93	\$828	1.3
Lynn County	\$17.40	\$905	\$36,200	2.4	\$73,500	\$1,838	\$22,050	\$551	568	28%	\$34.71	\$1,805	0.5

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TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McCulloch County	\$19.94	\$1,037	\$41,480	2.8	\$70,500	\$1,763	\$21,150	\$529	957	30%	\$17.39	\$904	1.1
McLennan County	\$24.35	\$1,266	\$50,640	3.4	\$83,800	\$2,095	\$25,140	\$629	38,400	40%	\$16.92	\$880	1.4
McMullen County	\$19.54	\$1,016	\$40,640	2.7	\$79,000	\$1,975	\$23,700	\$593	28	14%	\$25.55	\$1,329	0.8
Madison County	\$18.52	\$963	\$38,520	2.6	\$79,400	\$1,985	\$23,820	\$596	1,170	29%	\$17.01	\$884	1.1
Marion County	\$17.40	\$905	\$36,200	2.4	\$65,500	\$1,638	\$19,650	\$491	899	22%	\$12.83	\$667	1.4
Martin County	\$17.40	\$905	\$36,200	2.4	\$91,500	\$2,288	\$27,450	\$686	749	39%	\$24.77	\$1,288	0.7
Mason County	\$18.44	\$959	\$38,360	2.5	\$103,100	\$2,578	\$30,930	\$773	303	20%	\$9.69	\$504	1.9
Matagorda County	\$22.08	\$1,148	\$45,920	3.0	\$74,000	\$1,850	\$22,200	\$555	4,307	31%	\$18.62	\$968	1.2
Maverick County	\$17.85	\$928	\$37,120	2.5	\$62,300	\$1,558	\$18,690	\$467	5,702	32%	\$9.49	\$494	1.9
Medina County	\$21.88	\$1,138	\$45,520	3.0	\$94,400	\$2,360	\$28,320	\$708	3,102	18%	\$13.99	\$727	1.6
Menard County	\$17.40	\$905	\$36,200	2.4	\$80,900	\$2,023	\$24,270	\$607	222	25%	\$13.66	\$710	1.3
Midland County	\$31.00	\$1,612	\$64,480	4.3	\$91,800	\$2,295	\$27,540	\$689	21,532	33%	\$30.20	\$1,571	1.0
Milam County	\$18.15	\$944	\$37,760	2.5	\$76,500	\$1,913	\$22,950	\$574	2,319	24%	\$16.11	\$838	1.1
Mills County	\$17.40	\$905	\$36,200	2.4	\$82,700	\$2,068	\$24,810	\$620	272	15%	\$15.44	\$803	1.1
Mitchell County	\$18.54	\$964	\$38,560	2.6	\$94,500	\$2,363	\$28,350	\$709	701	29%	\$26.11	\$1,358	0.7
Montague County	\$22.08	\$1,148	\$45,920	3.0	\$84,700	\$2,118	\$25,410	\$635	1,606	20%	\$15.09	\$785	1.5
Montgomery County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	61,216	27%	\$21.80	\$1,133	1.2
Moore County	\$20.63	\$1,073	\$42,920	2.8	\$69,900	\$1,748	\$20,970	\$524	2,452	35%	\$22.68	\$1,179	0.9
Morris County	\$17.40	\$905	\$36,200	2.4	\$62,200	\$1,555	\$18,660	\$467	1,292	26%	\$21.06	\$1,095	0.8
Motley County	\$17.40	\$905	\$36,200	2.4	\$74,300	\$1,858	\$22,290	\$557	111	24%	\$17.02	\$885	1.0
Nacogdoches County	\$20.56	\$1,069	\$42,760	2.8	\$71,600	\$1,790	\$21,480	\$537	10,185	41%	\$12.78	\$665	1.6
Navarro County	\$19.52	\$1,015	\$40,600	2.7	\$75,500	\$1,888	\$22,650	\$566	5,801	32%	\$15.06	\$783	1.3
Newton County	\$17.40	\$905	\$36,200	2.4	\$58,700	\$1,468	\$17,610	\$440	929	19%	\$10.51	\$546	1.7
Nolan County	\$18.12	\$942	\$37,680	2.5	\$62,900	\$1,573	\$18,870	\$472	1,959	35%	\$20.74	\$1,079	0.9
Nueces County	\$26.06	\$1,355	\$54,200	3.6	\$75,300	\$1,883	\$22,590	\$565	52,847	41%	\$19.52	\$1,015	1.3
Ochiltree County	\$20.71	\$1,077	\$43,080	2.9	\$81,900	\$2,048	\$24,570	\$614	1,087	30%	\$21.86	\$1,137	0.9

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

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

TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oldham County	\$19.42	\$1,010	\$40,400	2.7	\$80,200	\$2,005	\$24,060	\$602	179	28%	\$17.40	\$905	1.1
Orange County	\$21.65	\$1,126	\$45,040	3.0	\$79,700	\$1,993	\$23,910	\$598	7,771	25%	\$18.17	\$945	1.2
Palo Pinto County	\$20.21	\$1,051	\$42,040	2.8	\$81,400	\$2,035	\$24,420	\$611	2,973	28%	\$16.38	\$852	1.2
Panola County	\$18.44	\$959	\$38,360	2.5	\$86,200	\$2,155	\$25,860	\$647	1,569	19%	\$13.79	\$717	1.3
Parker County	\$31.10	\$1,617	\$64,680	4.3	\$101,900	\$2,548	\$30,570	\$764	9,495	18%	\$14.64	\$761	2.1
Parmer County	\$18.92	\$984	\$39,360	2.6	\$83,900	\$2,098	\$25,170	\$629	923	29%	\$22.85	\$1,188	0.8
Pecos County	\$18.37	\$955	\$38,200	2.5	\$69,300	\$1,733	\$20,790	\$520	1,490	29%	\$17.11	\$890	1.1
Polk County	\$19.13	\$995	\$39,800	2.6	\$70,700	\$1,768	\$21,210	\$530	3,974	22%	\$17.05	\$887	1.1
Potter County	\$20.81	\$1,082	\$43,280	2.9	\$87,700	\$2,193	\$26,310	\$658	18,920	44%	\$20.77	\$1,080	1.0
Presidio County	\$17.40	\$905	\$36,200	2.4	\$39,800	\$995	\$11,940	\$299	592	26%	\$15.92	\$828	1.1
Rains County	\$17.83	\$927	\$37,080	2.5	\$85,400	\$2,135	\$25,620	\$641	944	20%	\$14.14	\$735	1.3
Randall County	\$20.81	\$1,082	\$43,280	2.9	\$87,700	\$2,193	\$26,310	\$658	16,776	31%	\$16.65	\$866	1.2
Reagan County	\$20.48	\$1,065	\$42,600	2.8	\$79,500	\$1,988	\$23,850	\$596	355	33%	\$31.48	\$1,637	0.7
Real County	\$20.48	\$1,065	\$42,600	2.8	\$68,000	\$1,700	\$20,400	\$510	256	26%	\$11.44	\$595	1.8
Red River County	\$17.40	\$905	\$36,200	2.4	\$62,600	\$1,565	\$18,780	\$470	1,165	25%	\$14.27	\$742	1.2
Reeves County	\$19.46	\$1,012	\$40,480	2.7	\$65,300	\$1,633	\$19,590	\$490	1,028	25%	\$27.98	\$1,455	0.7
Refugio County	\$17.42	\$906	\$36,240	2.4	\$62,400	\$1,560	\$18,720	\$468	541	24%	\$8.80	\$457	2.0
Roberts County	\$19.54	\$1,016	\$40,640	2.7	\$74,500	\$1,863	\$22,350	\$559	43	13%	\$36.51	\$1,898	0.5
Robertson County	\$21.92	\$1,140	\$45,600	3.0	\$93,400	\$2,335	\$28,020	\$701	1,563	25%	\$16.99	\$883	1.3
Rockwall County	\$33.81	\$1,758	\$70,320	4.7	\$110,300	\$2,758	\$33,090	\$827	6,378	17%	\$16.79	\$873	2.0
Runnels County	\$19.90	\$1,035	\$41,400	2.7	\$69,700	\$1,743	\$20,910	\$523	873	23%	\$18.73	\$974	1.1
Rusk County	\$19.44	\$1,011	\$40,440	2.7	\$79,300	\$1,983	\$23,790	\$595	3,708	21%	\$16.56	\$861	1.2
Sabine County	\$17.40	\$905	\$36,200	2.4	\$66,500	\$1,663	\$19,950	\$499	678	15%	\$11.96	\$622	1.5
San Augustine County	\$19.54	\$1,016	\$40,640	2.7	\$52,600	\$1,315	\$15,780	\$395	839	27%	\$14.55	\$757	1.3
San Jacinto County	\$17.44	\$907	\$36,280	2.4	\$77,500	\$1,938	\$23,250	\$581	1,710	17%	\$15.96	\$830	1.1
San Patricio County	\$26.06	\$1,355	\$54,200	3.6	\$75,300	\$1,883	\$22,590	\$565	7,691	32%	\$22.32	\$1,161	1.2

† Wage data not available (See Appendix B).

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TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Saba County	\$19.62	\$1,020	\$40,800	2.7	\$68,400	\$1,710	\$20,520	\$513	482	24%	\$15.75	\$819	1.2
Schleicher County	\$19.54	\$1,016	\$40,640	2.7	\$84,700	\$2,118	\$25,410	\$635	142	16%	\$34.26	\$1,782	0.6
Scurry County	\$18.48	\$961	\$38,440	2.5	\$80,900	\$2,023	\$24,270	\$607	1,090	19%	\$28.00	\$1,456	0.7
Shackelford County	\$19.54	\$1,016	\$40,640	2.7	\$79,200	\$1,980	\$23,760	\$594	251	19%	\$14.32	\$744	1.4
Shelby County	\$17.40	\$905	\$36,200	2.4	\$63,300	\$1,583	\$18,990	\$475	2,232	25%	\$18.06	\$939	1.0
Sherman County	\$17.40	\$905	\$36,200	2.4	\$78,200	\$1,955	\$23,460	\$587	189	24%	\$29.32	\$1,525	0.6
Smith County	\$23.75	\$1,235	\$49,400	3.3	\$87,300	\$2,183	\$26,190	\$655	25,423	31%	\$19.75	\$1,027	1.2
Somervell County	\$19.42	\$1,010	\$40,400	2.7	\$102,300	\$2,558	\$30,690	\$767	596	18%	\$21.23	\$1,104	0.9
Starr County	\$17.40	\$905	\$36,200	2.4	\$42,900	\$1,073	\$12,870	\$322	5,106	27%	\$6.73	\$350	2.6
Stephens County	\$17.40	\$905	\$36,200	2.4	\$65,700	\$1,643	\$19,710	\$493	728	21%	\$10.95	\$569	1.6
Sterling County	\$22.04	\$1,146	\$45,840	3.0	\$70,200	\$1,755	\$21,060	\$527	55	14%	\$20.70	\$1,077	1.1
Stonewall County	\$19.54	\$1,016	\$40,640	2.7	\$86,100	\$2,153	\$25,830	\$646	76	17%	\$36.55	\$1,901	0.5
Sutton County	\$17.40	\$905	\$36,200	2.4	\$71,600	\$1,790	\$21,480	\$537	387	36%	\$24.00	\$1,248	0.7
Swisher County	\$17.40	\$905	\$36,200	2.4	\$57,200	\$1,430	\$17,160	\$429	753	31%	\$15.62	\$812	1.1
Tarrant County	\$31.10	\$1,617	\$64,680	4.3	\$101,900	\$2,548	\$30,570	\$764	304,420	40%	\$22.70	\$1,180	1.4
Taylor County	\$21.48	\$1,117	\$44,680	3.0	\$85,600	\$2,140	\$25,680	\$642	22,242	41%	\$18.27	\$950	1.2
Terrell County	\$19.54	\$1,016	\$40,640	2.7	\$71,600	\$1,790	\$21,480	\$537	38	9%	\$42.05	\$2,187	0.5
Terry County	\$17.73	\$922	\$36,880	2.4	\$57,500	\$1,438	\$17,250	\$431	1,426	34%	\$17.94	\$933	1.0
Throckmorton County	\$17.81	\$926	\$37,040	2.5	\$71,700	\$1,793	\$21,510	\$538	190	30%	\$19.92	\$1,036	0.9
Titus County	\$17.81	\$926	\$37,040	2.5	\$72,300	\$1,808	\$21,690	\$542	3,577	33%	\$13.11	\$682	1.4
Tom Green County	\$22.10	\$1,149	\$45,960	3.0	\$78,000	\$1,950	\$23,400	\$585	14,778	33%	\$17.37	\$903	1.3
Travis County	\$37.00	\$1,924	\$76,960	5.1	\$126,000	\$3,150	\$37,800	\$945	253,526	47%	\$32.45	\$1,687	1.1
Trinity County	\$19.40	\$1,009	\$40,360	2.7	\$70,300	\$1,758	\$21,090	\$527	1,404	24%	\$12.26	\$637	1.6
Tyler County	\$17.40	\$905	\$36,200	2.4	\$65,500	\$1,638	\$19,650	\$491	1,318	19%	\$13.38	\$696	1.3
Upshur County	\$21.19	\$1,102	\$44,080	2.9	\$77,900	\$1,948	\$23,370	\$584	3,247	22%	\$15.35	\$798	1.4
Upton County †	\$17.40	\$905	\$36,200	2.4	\$81,400	\$2,035	\$24,420	\$611	312	23%			

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TEXAS

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Uvalde County	\$19.62	\$1,020	\$40,800	2.7	\$64,900	\$1,623	\$19,470	\$487	2,670	32%	\$14.95	\$777	1.3
Val Verde County	\$19.44	\$1,011	\$40,440	2.7	\$70,800	\$1,770	\$21,240	\$531	5,668	34%	\$13.52	\$703	1.4
Van Zandt County	\$20.17	\$1,049	\$41,960	2.8	\$80,000	\$2,000	\$24,000	\$600	4,542	20%	\$12.03	\$626	1.7
Victoria County	\$24.54	\$1,276	\$51,040	3.4	\$88,300	\$2,208	\$26,490	\$662	11,259	33%	\$16.24	\$844	1.5
Walker County	\$22.88	\$1,190	\$47,600	3.2	\$76,100	\$1,903	\$22,830	\$571	11,099	45%	\$13.36	\$695	1.7
Waller County	\$26.10	\$1,357	\$54,280	3.6	\$94,600	\$2,365	\$28,380	\$710	5,432	31%	\$14.79	\$769	1.8
Ward County	\$20.52	\$1,067	\$42,680	2.8	\$76,700	\$1,918	\$23,010	\$575	834	20%	\$29.86	\$1,553	0.7
Washington County	\$22.71	\$1,181	\$47,240	3.1	\$91,500	\$2,288	\$27,450	\$686	3,839	27%	\$13.30	\$692	1.7
Webb County	\$20.90	\$1,087	\$43,480	2.9	\$67,700	\$1,693	\$20,310	\$508	28,570	37%	\$12.29	\$639	1.7
Wharton County	\$19.21	\$999	\$39,960	2.6	\$76,100	\$1,903	\$22,830	\$571	5,036	33%	\$14.87	\$773	1.3
Wheeler County	\$18.00	\$936	\$37,440	2.5	\$69,700	\$1,743	\$20,910	\$523	505	26%	\$11.68	\$607	1.5
Wichita County	\$19.94	\$1,037	\$41,480	2.8	\$81,400	\$2,035	\$24,420	\$611	19,151	39%	\$16.40	\$853	1.2
Wilbarger County	\$17.85	\$928	\$37,120	2.5	\$67,500	\$1,688	\$20,250	\$506	1,891	41%	\$15.36	\$799	1.2
Willacy County	\$17.40	\$905	\$36,200	2.4	\$53,100	\$1,328	\$15,930	\$398	1,671	31%	\$13.46	\$700	1.3
Williamson County	\$37.00	\$1,924	\$76,960	5.1	\$126,000	\$3,150	\$37,800	\$945	74,338	32%	\$25.10	\$1,305	1.5
Wilson County	\$28.04	\$1,458	\$58,320	3.9	\$88,500	\$2,213	\$26,550	\$664	2,494	14%	\$14.07	\$732	2.0
Winkler County	\$19.54	\$1,016	\$40,640	2.7	\$94,100	\$2,353	\$28,230	\$706	446	17%	\$28.47	\$1,480	0.7
Wise County	\$22.60	\$1,175	\$47,000	3.1	\$98,700	\$2,468	\$29,610	\$740	4,419	18%	\$16.96	\$882	1.3
Wood County	\$21.00	\$1,092	\$43,680	2.9	\$80,600	\$2,015	\$24,180	\$605	3,478	20%	\$11.35	\$590	1.8
Yoakum County	\$22.40	\$1,165	\$46,600	3.1	\$91,700	\$2,293	\$27,510	\$688	896	34%	\$30.40	\$1,581	0.7
Young County	\$18.37	\$955	\$38,200	2.5	\$93,500	\$2,338	\$28,050	\$701	1,992	26%	\$15.60	\$811	1.2
Zapata County	\$17.40	\$905	\$36,200	2.4	\$41,600	\$1,040	\$12,480	\$312	1,167	25%	\$8.95	\$465	1.9
Zavala County †	\$17.40	\$905	\$36,200	2.4	\$55,900	\$1,398	\$16,770	\$419	942	27%			

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