

# FLORIDA

#9\*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,938**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,460** monthly or **\$77,522** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$37.27**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	<b>\$13.00</b>
Average Renter Wage	<b>\$23.23</b>
2-Bedroom Housing Wage	<b>\$37.27</b>
Number of Renter Households	<b>2,794,102</b>
Percent Renters	<b>33%</b>

MOST EXPENSIVE AREAS	HOUSING WAGE
Fort Lauderdale HMFA	<b>\$45.92</b>
Miami-Miami Beach-Kendall HMFA	<b>\$44.79</b>
Monroe County	<b>\$43.73</b>
West Palm Beach-Boca Raton HMFA	<b>\$42.06</b>
Tampa-St. Petersburg-Clearwater MSA	<b>\$38.04</b>

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.

**115**

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

**96**

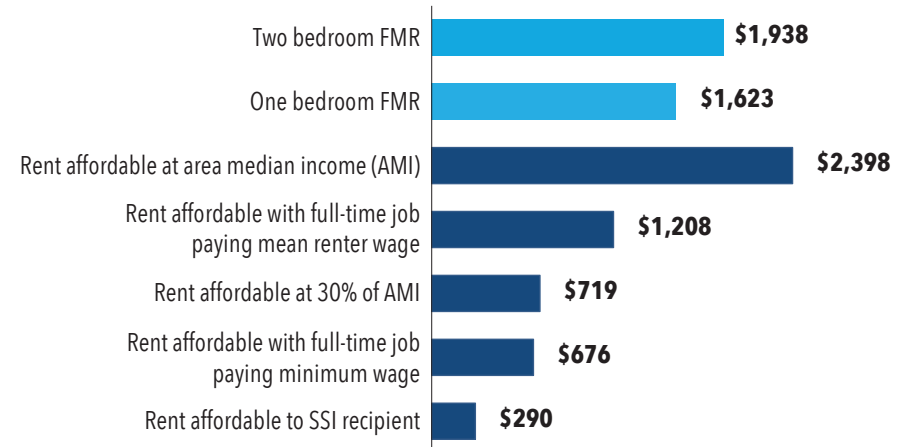
Work Hours Per Week At  
**Minimum Wage** To Afford a  
**1-Bedroom Rental Home** (at FMR)

**2.9**

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

**2.4**

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



Florida	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$37.27	\$1,938	\$77,522	2.9	\$95,911	\$2,398	\$28,773	\$719	2,794,102	33%	\$23.23	\$1,208	1.6
Combined Nonmetro Areas	\$23.64	\$1,229	\$49,169	1.8	\$75,297	\$1,882	\$22,589	\$565	69,502	27%	\$16.93	\$880	1.4
<u>Metropolitan Areas</u>													
Baker County HMFA	\$21.71	\$1,129	\$45,160	1.7	\$91,500	\$2,288	\$27,450	\$686	1,514	17%	\$14.79	\$769	1.5
Cape Coral-Fort Myers MSA	\$35.44	\$1,843	\$73,720	2.7	\$92,500	\$2,313	\$27,750	\$694	83,155	26%	\$21.16	\$1,100	1.7
Crestview-Fort Walton Beach-Destin HMFA	\$30.21	\$1,571	\$62,840	2.3	\$102,000	\$2,550	\$30,600	\$765	27,126	32%	\$20.73	\$1,078	1.5
Deltona-Daytona Beach-Ormond Beach HMA	\$33.04	\$1,718	\$68,720	2.5	\$84,100	\$2,103	\$25,230	\$631	64,567	27%	\$18.28	\$951	1.8
Fort Lauderdale HMFA	\$45.92	\$2,388	\$95,520	3.5	\$96,200	\$2,405	\$28,860	\$722	275,320	37%	\$25.81	\$1,342	1.8
Gainesville HMFA	\$30.44	\$1,583	\$63,320	2.3	\$106,700	\$2,668	\$32,010	\$800	52,928	44%	\$17.66	\$918	1.7
Homosassa Springs MSA	\$23.04	\$1,198	\$47,920	1.8	\$72,500	\$1,813	\$21,750	\$544	10,572	15%	\$15.48	\$805	1.5
Jacksonville HMFA	\$33.27	\$1,730	\$69,200	2.6	\$102,500	\$2,563	\$30,750	\$769	215,326	34%	\$23.05	\$1,198	1.4
Lakeland-Winter Haven MSA	\$25.71	\$1,337	\$53,480	2.0	\$83,300	\$2,083	\$24,990	\$625	82,945	30%	\$20.19	\$1,050	1.3
Levy County HMFA	\$19.02	\$989	\$39,560	1.5	\$67,300	\$1,683	\$20,190	\$505	3,623	20%	\$11.51	\$599	1.7
Miami-Miami Beach-Kendall HMFA	\$44.79	\$2,329	\$93,160	3.4	\$87,200	\$2,180	\$26,160	\$654	461,243	48%	\$27.66	\$1,438	1.6
Naples-Immokalee-Marco Island MSA	\$35.77	\$1,860	\$74,400	2.8	\$113,600	\$2,840	\$34,080	\$852	38,642	24%	\$20.81	\$1,082	1.7
North Port-Sarasota-Bradenton MSA	\$35.50	\$1,846	\$73,840	2.7	\$106,100	\$2,653	\$31,830	\$796	91,278	24%	\$21.81	\$1,134	1.6
Ocala MSA	\$25.44	\$1,323	\$52,920	2.0	\$76,200	\$1,905	\$22,860	\$572	37,263	23%	\$18.67	\$971	1.4
Orlando-Kissimmee-Sanford MSA	\$37.65	\$1,958	\$78,320	2.9	\$98,100	\$2,453	\$29,430	\$736	362,055	37%	\$22.49	\$1,169	1.7
Palm Bay-Melbourne-Titusville MSA	\$31.44	\$1,635	\$65,400	2.4	\$99,900	\$2,498	\$29,970	\$749	58,134	23%	\$22.24	\$1,156	1.4
Palm Coast HMFA	\$32.56	\$1,693	\$67,720	2.5	\$92,800	\$2,320	\$27,840	\$696	9,293	18%	\$17.24	\$897	1.9
Panama City MSA	\$30.94	\$1,609	\$64,360	2.4	\$94,100	\$2,353	\$28,230	\$706	24,142	32%	\$18.78	\$977	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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

Florida	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pensacola-Ferry Pass-Brent MSA	\$30.87	\$1,605	\$64,200	2.4	\$100,200	\$2,505	\$30,060	\$752	60,450	30%	\$19.19	\$998	1.6
Port St. Lucie MSA	\$31.23	\$1,624	\$64,960	2.4	\$89,300	\$2,233	\$26,790	\$670	42,907	22%	\$17.51	\$910	1.8
Punta Gorda MSA	\$28.10	\$1,461	\$58,440	2.2	\$94,800	\$2,370	\$28,440	\$711	14,706	17%	\$16.24	\$844	1.7
Sebastian-Vero Beach MSA	\$30.13	\$1,567	\$62,680	2.3	\$93,200	\$2,330	\$27,960	\$699	14,199	21%	\$17.05	\$886	1.8
Sebring MSA	\$23.85	\$1,240	\$49,600	1.8	\$66,400	\$1,660	\$19,920	\$498	9,686	21%	\$14.86	\$773	1.6
Tallahassee HMFA	\$25.40	\$1,321	\$52,840	2.0	\$92,300	\$2,308	\$27,690	\$692	63,976	45%	\$18.07	\$940	1.4
Tampa-St. Petersburg-Clearwater MSA	\$38.04	\$1,978	\$79,120	2.9	\$98,400	\$2,460	\$29,520	\$738	422,224	32%	\$24.27	\$1,262	1.6
The Villages MSA	\$26.37	\$1,371	\$54,840	2.0	\$102,700	\$2,568	\$30,810	\$770	7,963	12%	\$16.35	\$850	1.6
Wakulla County HMFA	\$21.73	\$1,130	\$45,200	1.7	\$92,700	\$2,318	\$27,810	\$695	1,970	16%	\$14.65	\$762	1.5
Walton County HMFA	\$23.27	\$1,210	\$48,400	1.8	\$99,500	\$2,488	\$29,850	\$746	7,461	23%	\$20.60	\$1,071	1.1
West Palm Beach-Boca Raton HMFA	\$42.06	\$2,187	\$87,480	3.2	\$111,800	\$2,795	\$33,540	\$839	179,932	30%	\$27.20	\$1,414	1.5
<u>Counties</u>													
Alachua County	\$30.44	\$1,583	\$63,320	2.3	\$106,700	\$2,668	\$32,010	\$800	51,802	46%	\$17.76	\$923	1.7
Baker County	\$21.71	\$1,129	\$45,160	1.7	\$91,500	\$2,288	\$27,450	\$686	1,514	17%	\$14.79	\$769	1.5
Bay County	\$30.94	\$1,609	\$64,360	2.4	\$94,100	\$2,353	\$28,230	\$706	24,142	32%	\$18.78	\$977	1.6
Bradford County	\$17.94	\$933	\$37,320	1.4	\$83,800	\$2,095	\$25,140	\$629	2,653	29%	\$11.89	\$618	1.5
Brevard County	\$31.44	\$1,635	\$65,400	2.4	\$99,900	\$2,498	\$29,970	\$749	58,134	23%	\$22.24	\$1,156	1.4
Broward County	\$45.92	\$2,388	\$95,520	3.5	\$96,200	\$2,405	\$28,860	\$722	275,320	37%	\$25.81	\$1,342	1.8
Calhoun County	\$17.94	\$933	\$37,320	1.4	\$68,600	\$1,715	\$20,580	\$515	1,069	23%	\$9.59	\$499	1.9
Charlotte County	\$28.10	\$1,461	\$58,440	2.2	\$94,800	\$2,370	\$28,440	\$711	14,706	17%	\$16.24	\$844	1.7
Citrus County	\$23.04	\$1,198	\$47,920	1.8	\$72,500	\$1,813	\$21,750	\$544	10,572	15%	\$15.48	\$805	1.5
Clay County	\$33.27	\$1,730	\$69,200	2.6	\$102,500	\$2,563	\$30,750	\$769	19,422	24%	\$17.14	\$891	1.9
Collier County	\$35.77	\$1,860	\$74,400	2.8	\$113,600	\$2,840	\$34,080	\$852	38,642	24%	\$20.81	\$1,082	1.7

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Florida	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Columbia County	\$20.69	\$1,076	\$43,040	1.6	\$71,900	\$1,798	\$21,570	\$539	7,782	29%	\$15.32	\$797	1.4
DeSoto County	\$18.71	\$973	\$38,920	1.4	\$64,400	\$1,610	\$19,320	\$483	3,631	29%	\$14.59	\$759	1.3
Dixie County	\$17.94	\$933	\$37,320	1.4	\$62,400	\$1,560	\$18,720	\$468	991	16%	\$16.86	\$877	1.1
Duval County	\$33.27	\$1,730	\$69,200	2.6	\$102,500	\$2,563	\$30,750	\$769	169,894	42%	\$24.96	\$1,298	1.3
Escambia County	\$30.87	\$1,605	\$64,200	2.4	\$100,200	\$2,505	\$30,060	\$752	46,186	36%	\$20.08	\$1,044	1.5
Flagler County	\$32.56	\$1,693	\$67,720	2.5	\$92,800	\$2,320	\$27,840	\$696	9,293	18%	\$17.24	\$897	1.9
Franklin County	\$19.60	\$1,019	\$40,760	1.5	\$74,100	\$1,853	\$22,230	\$556	1,120	23%	\$10.64	\$553	1.8
Gadsden County	\$25.40	\$1,321	\$52,840	2.0	\$92,300	\$2,308	\$27,690	\$692	4,462	27%	\$14.96	\$778	1.7
Gilchrist County	\$30.44	\$1,583	\$63,320	2.3	\$106,700	\$2,668	\$32,010	\$800	1,126	16%	\$13.74	\$715	2.2
Glades County	\$20.40	\$1,061	\$42,440	1.6	\$53,300	\$1,333	\$15,990	\$400	926	20%	\$22.22	\$1,156	0.9
Gulf County	\$27.44	\$1,427	\$57,080	2.1	\$85,000	\$2,125	\$25,500	\$638	1,145	20%	\$15.01	\$780	1.8
Hamilton County	\$17.94	\$933	\$37,320	1.4	\$56,300	\$1,408	\$16,890	\$422	1,095	25%	\$18.06	\$939	1.0
Hardee County	\$19.29	\$1,003	\$40,120	1.5	\$65,400	\$1,635	\$19,620	\$491	2,327	29%	\$13.37	\$695	1.4
Hendry County	\$18.56	\$965	\$38,600	1.4	\$62,400	\$1,560	\$18,720	\$468	3,853	28%	\$20.04	\$1,042	0.9
Hernando County	\$38.04	\$1,978	\$79,120	2.9	\$98,400	\$2,460	\$29,520	\$738	14,639	18%	\$16.45	\$855	2.3
Highlands County	\$23.85	\$1,240	\$49,600	1.8	\$66,400	\$1,660	\$19,920	\$498	9,686	21%	\$14.86	\$773	1.6
Hillsborough County	\$38.04	\$1,978	\$79,120	2.9	\$98,400	\$2,460	\$29,520	\$738	221,932	39%	\$25.66	\$1,334	1.5
Holmes County	\$17.94	\$933	\$37,320	1.4	\$63,600	\$1,590	\$19,080	\$477	1,649	23%	\$15.66	\$814	1.1
Indian River County	\$30.13	\$1,567	\$62,680	2.3	\$93,200	\$2,330	\$27,960	\$699	14,199	21%	\$17.05	\$886	1.8
Jackson County	\$17.94	\$933	\$37,320	1.4	\$63,600	\$1,590	\$19,080	\$477	4,340	25%	\$13.33	\$693	1.3
Jefferson County	\$25.40	\$1,321	\$52,840	2.0	\$92,300	\$2,308	\$27,690	\$692	1,413	25%	\$10.27	\$534	2.5
Lafayette County	\$19.58	\$1,018	\$40,720	1.5	\$72,900	\$1,823	\$21,870	\$547	487	19%	\$10.47	\$544	1.9
Lake County	\$37.65	\$1,958	\$78,320	2.9	\$98,100	\$2,453	\$29,430	\$736	37,241	23%	\$18.24	\$949	2.1
Lee County	\$35.44	\$1,843	\$73,720	2.7	\$92,500	\$2,313	\$27,750	\$694	83,155	26%	\$21.16	\$1,100	1.7
Leon County	\$25.40	\$1,321	\$52,840	2.0	\$92,300	\$2,308	\$27,690	\$692	58,101	48%	\$18.61	\$968	1.4
Levy County	\$19.02	\$989	\$39,560	1.5	\$67,300	\$1,683	\$20,190	\$505	3,623	20%	\$11.51	\$599	1.7

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Florida	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County	\$17.94	\$933	\$37,320	1.4	\$66,400	\$1,660	\$19,920	\$498	523	20%	\$18.16	\$944	1.0
Madison County	\$17.94	\$933	\$37,320	1.4	\$68,300	\$1,708	\$20,490	\$512	1,954	28%	\$11.46	\$596	1.6
Manatee County	\$35.50	\$1,846	\$73,840	2.7	\$106,100	\$2,653	\$31,830	\$796	42,651	25%	\$20.21	\$1,051	1.8
Marion County	\$25.44	\$1,323	\$52,920	2.0	\$76,200	\$1,905	\$22,860	\$572	37,263	23%	\$18.67	\$971	1.4
Martin County	\$31.23	\$1,624	\$64,960	2.4	\$89,300	\$2,233	\$26,790	\$670	13,492	20%	\$16.93	\$880	1.8
Miami-Dade County	\$44.79	\$2,329	\$93,160	3.4	\$87,200	\$2,180	\$26,160	\$654	461,243	48%	\$27.66	\$1,438	1.6
Monroe County	\$43.73	\$2,274	\$90,960	3.4	\$118,000	\$2,950	\$35,400	\$885	12,678	37%	\$20.74	\$1,078	2.1
Nassau County	\$33.27	\$1,730	\$69,200	2.6	\$102,500	\$2,563	\$30,750	\$769	6,485	17%	\$14.14	\$735	2.4
Okaloosa County	\$30.21	\$1,571	\$62,840	2.3	\$102,000	\$2,550	\$30,600	\$765	27,126	32%	\$20.73	\$1,078	1.5
Okeechobee County	\$21.38	\$1,112	\$44,480	1.6	\$65,400	\$1,635	\$19,620	\$491	3,864	25%	\$18.66	\$970	1.1
Orange County	\$37.65	\$1,958	\$78,320	2.9	\$98,100	\$2,453	\$29,430	\$736	216,974	43%	\$23.59	\$1,227	1.6
Osceola County	\$37.65	\$1,958	\$78,320	2.9	\$98,100	\$2,453	\$29,430	\$736	44,361	34%	\$18.07	\$940	2.1
Palm Beach County	\$42.06	\$2,187	\$87,480	3.2	\$111,800	\$2,795	\$33,540	\$839	179,932	30%	\$27.20	\$1,414	1.5
Pasco County	\$38.04	\$1,978	\$79,120	2.9	\$98,400	\$2,460	\$29,520	\$738	56,307	24%	\$19.53	\$1,016	1.9
Pinellas County	\$38.04	\$1,978	\$79,120	2.9	\$98,400	\$2,460	\$29,520	\$738	129,346	31%	\$24.17	\$1,257	1.6
Polk County	\$25.71	\$1,337	\$53,480	2.0	\$83,300	\$2,083	\$24,990	\$625	82,945	30%	\$20.19	\$1,050	1.3
Putnam County	\$19.15	\$996	\$39,840	1.5	\$73,000	\$1,825	\$21,900	\$548	8,394	27%	\$16.90	\$879	1.1
St. Johns County	\$33.27	\$1,730	\$69,200	2.6	\$102,500	\$2,563	\$30,750	\$769	19,525	18%	\$17.39	\$905	1.9
St. Lucie County	\$31.23	\$1,624	\$64,960	2.4	\$89,300	\$2,233	\$26,790	\$670	29,415	22%	\$18.05	\$938	1.7
Santa Rosa County	\$30.87	\$1,605	\$64,200	2.4	\$100,200	\$2,505	\$30,060	\$752	14,264	20%	\$16.17	\$841	1.9
Sarasota County	\$35.50	\$1,846	\$73,840	2.7	\$106,100	\$2,653	\$31,830	\$796	48,627	24%	\$22.99	\$1,195	1.5
Seminole County	\$37.65	\$1,958	\$78,320	2.9	\$98,100	\$2,453	\$29,430	\$736	63,479	34%	\$22.07	\$1,148	1.7
Sumter County	\$26.37	\$1,371	\$54,840	2.0	\$102,700	\$2,568	\$30,810	\$770	7,963	12%	\$16.35	\$850	1.6
Suwannee County	\$17.94	\$933	\$37,320	1.4	\$69,200	\$1,730	\$20,760	\$519	3,967	25%	\$17.37	\$903	1.0
Taylor County	\$17.94	\$933	\$37,320	1.4	\$59,300	\$1,483	\$17,790	\$445	2,072	27%	\$17.41	\$905	1.0
Union County	\$17.94	\$933	\$37,320	1.4	\$80,900	\$2,023	\$24,270	\$607	1,107	26%	\$15.31	\$796	1.2

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	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	\$33.04	\$1,718	\$68,720	2.5	\$84,100	\$2,103	\$25,230	\$631	64,567	27%	\$18.28	\$951	1.8
Wakulla County	\$21.73	\$1,130	\$45,200	1.7	\$92,700	\$2,318	\$27,810	\$695	1,970	16%	\$14.65	\$762	1.5
Walton County	\$23.27	\$1,210	\$48,400	1.8	\$99,500	\$2,488	\$29,850	\$746	7,461	23%	\$20.60	\$1,071	1.1
Washington County	\$17.94	\$933	\$37,320	1.4	\$69,800	\$1,745	\$20,940	\$524	1,875	20%	\$12.66	\$658	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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