



NATIONAL LOW INCOME
HOUSING COALITION

OUT_{of} REACH

THE HIGH COST OF HOUSING

20
25

ABOUT US

The National Low Income Housing Coalition (NLIHC) is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

Founded in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, safe, and affordable housing for everyone.

NLIHC's goals are to preserve existing federally assisted homes and housing resources, expand the supply of low-income housing, and establish housing stability as the primary purpose of federal low-income housing policy.

NLIHC's staff teams work together to achieve the Coalition's advocacy goals. The research team studies trends and analyzes data to create a picture of the need for low-income housing across the country. The policy team educates lawmakers about housing needs and analyzes and shapes public policy. The field team mobilizes members and supporters across the country to advocate for effective housing policy. The communications team shapes public opinion about low-income housing issues, and the administration team works to ensure that NLIHC remains a sustainable, high-capacity organization.

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Additional data for states, metropolitan areas, counties, and ZIP codes can be found at <http://nlihc.org/oor>

The Print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

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CONTENTS

PREFACE	8	FEDERAL POLICIES ARE NEEDED TO END THE HOUSING CRISIS	26
INTRODUCTION	10	THE REALITY FOR RENTERS: AFFORDABLE HOUSING DOESN'T HAVE TO BE OUT OF REACH	28
RENTAL HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS	14	MAP AND TABLES	33
THE REALITY FOR RENTERS: STRUGGLING TO KEEP UP	16	HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT IN 2025	34
LONG-TERM LOSS AND SYSTEMIC SHORTAGE OF AFFORDABLE RENTAL HOUSING	17	2025 MOST EXPENSIVE JURISDICTIONS	35
THE REALITY FOR RENTERS: SUBSTANDARD HOUSING	18	STATES RANKED BY TWO-BEDROOM HOUSING WAGE	36
NOT ENOUGH MONEY IS LEFT FOR OTHER BASIC NEEDS	19	STATE SUMMARY	37
THE REALITY FOR RENTERS: WHAT'S LEFT AFTER RENT?	21	USER GUIDE	39
DISPROPORTIONATE HARM TO BLACK, LATINO, NATIVE AMERICAN, AND WOMEN WORKERS	22	HOW TO USE THE NUMBERS	40
HOUSING INSTABILITY DEEPENS WITH ECONOMIC DOWNTURNS	24	WHERE THE NUMBERS COME FROM	41

CONTENTS (CONT.)

STATE PROFILES	42	ILLINOIS	96
ALABAMA	43	INDIANA	103
ALASKA	48	IOWA	109
ARIZONA	51	KANSAS	115
ARKANSAS	54	KENTUCKY	121
CALIFORNIA	59	LOUISIANA	128
COLORADO	64	MAINE	133
CONNECTICUT	69	MARYLAND	136
DELAWARE	71	MASSACHUSETTS	139
DISTRICT OF COLUMBIA	73	MICHIGAN	142
FLORIDA	75	MINNESOTA	148
GEORGIA	81	MISSISSIPPI	154
HAWAII	90	MISSOURI	159
IDAHO	92	MONTANA	166

CONTENTS (CONT.)

NEBRASKA	170	TENNESSEE	232
NEVADA	176	TEXAS	238
NEW HAMPSHIRE	179	UTAH	251
NEW JERSEY	181	VERMONT	254
NEW MEXICO	184	VIRGINIA	256
NEW YORK	187	WASHINGTON	264
NORTH CAROLINA	192	WEST VIRGINIA	268
NORTH DAKOTA	199	WISCONSIN	273
OHIO	203	WYOMING	278
OKLAHOMA	209	PUERTO RICO	281
OREGON	214	APPENDICES	286
PENNSYLVANIA	217	APPENDIX A: LOCAL MINIMUM WAGES	287
RHODE ISLAND	222	APPENDIX B: DATA NOTES, METHODOLOGIES, AND SOURCES	291
SOUTH CAROLINA	224		
SOUTH DAKOTA	228		

► PREFACE

The nation is in the midst of an ongoing fair and affordable housing and homelessness crisis. I regularly hear from people around the country who cannot afford the cost of rent. In communities – rural, urban, and suburban alike – families are struggling to make ends meet, and making impossible decisions about whether to pay rent, buy groceries, or purchase needed medication.

In my district, tenants at Independence Towers have limited housing options and had to organize to fight for property conditions that are decent, affordable and accessible. I have firmly stood with these tenants in our shared rage and in resolution.

While the stories and circumstances are unique, the root causes of housing instability are not: there is not enough decent, affordable, and accessible homes in communities, and wages have not kept pace with the ever-increasing cost of rent.

I know these challenges firsthand. As a child, my family and I lived in public housing. We relied on it to put a roof over our heads, and to make sure there was enough money to put food on the table. Public housing helped give me the stability and security I needed – that all children need – to grow and thrive. All children deserve that opportunity.

But for too long, Congress has failed to provide long-term, large-scale investments in affordable housing and rental assistance required to ensure everyone has a safe, affordable, accessible place to call home. Only one in four households eligible for rental assistance receive it, and the number of people experiencing

homelessness has reached record levels. Now, the Trump Administration has proposed a budget for the coming year that would decimate HUD's vital programs, implement unnecessary barriers to maintaining housing assistance, and push more of the nation's lowest income seniors, people with disabilities, families, veterans, caregivers, and low-wage workers into homelessness.

NLIHC's seminal research report, *Out of Reach*, documents the growing gap between income and the cost of rent, and demonstrates how low pay makes it impossible for low-wage workers and people living on a fixed income to reasonably afford a safe, quality place to call home. Without additional support, these households are often paying over half of their income on rent alone, leaving them one missed paycheck, broken-down car, or unreimbursed medical bill away from eviction and, in worst cases, homelessness.

Our communities and constituents deserve better. We all deserve the opportunity to live full lives and thrive, but thriving is impossible without a stable home. Together, we must build the political will to enact affordable housing and homelessness solutions that meet this crisis at the scale required to ensure everyone has a safe, affordable, and accessible place to call home.

Sincerely,



EMANUEL CLEAVER II

U.S. Representative for Missouri's 5th Congressional District.

“I know these challenges firsthand. As a child, my family and I lived in public housing. We relied on it to put a roof over our heads, and to make sure there was enough money to put food on the table.”



EMANUEL CLEAVER II

U.S. Representative for Missouri's 5th Congressional District.

► INTRODUCTION

Affordable, decent-quality housing remains out of reach for many of the nation's lowest-income renters. Despite modest economic gains for lower-income households in recent years, the rental housing crisis persists. Half of all renter households are now housing cost-burdened, paying more than 30% of their income on rent and utilities, and over a quarter are severely housing cost-burdened, spending more than half of their income (NLIHC, 2025). These cost burdens disproportionately impact the lowest-income renters.

Amidst ongoing economic uncertainty, incomes are struggling to keep pace with rents. At the same time, housing assistance remains deeply underfunded, and a severe shortage of affordable homes continues to push renters into unstable and uncertain living situations. Addressing these challenges will require sustained investment in affordable housing programs and other reforms.

From 2022 through the end of 2024, the U.S. experienced a period of economic growth. This growth included improvements in the labor market, with rising wages especially among workers in the bottom 10th percentile (Gould & DeCourcy, 2024). There was also some relief in the rental market: median rents declined by 3.5% from their peak in August 2022 (Apartment List, 2025). However, significant challenges persist in the housing sector. The post-pandemic construction boom has slowed and building costs have continued to rise—materials costs alone have increased 34% since 2020 (NAHB, 2025).

After a sustained period of growth, Gross Domestic Product (GDP) contracted 0.2% in the first quarter of 2025, signaling rising economic uncertainty. Any further economic decline this year

The American public should insist that Congress make sustained, long-term investments in affordable housing programs to ensure that the lowest-income renters can access and maintain safe, stable homes.

could deepen the housing crisis for renters through income loss and greater financial strain. However, even if the economy avoids a downturn, renters will continue to face significant challenges in securing and affording stable housing. In the face of this uncertainty, the urgent need for housing assistance remains as critical as ever.

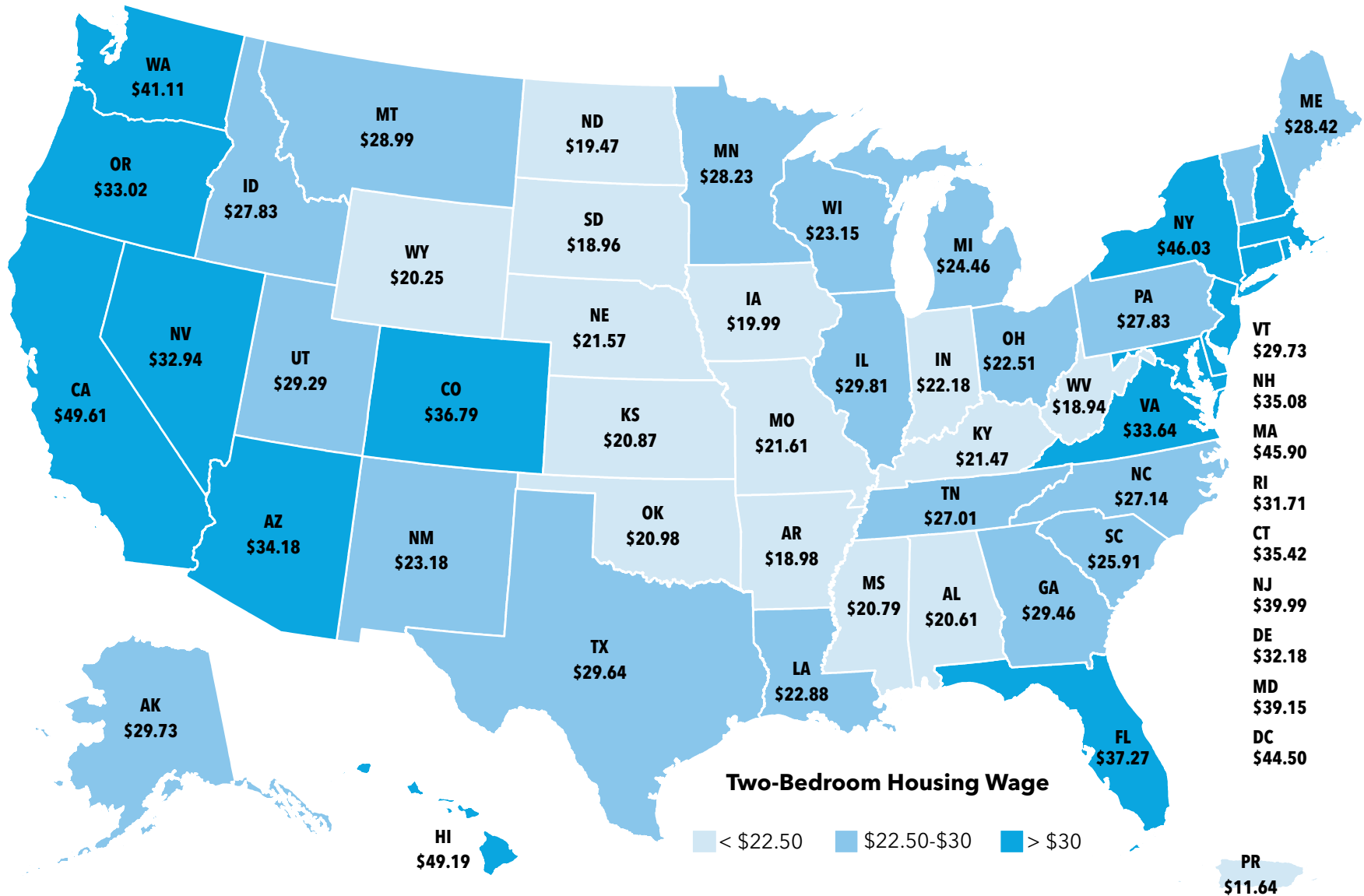
For more than 30 years, the National Low Income Housing Coalition's (NLIHC) *Out of Reach* report has documented the gap between wages and rental housing costs in the U.S. Each year, the report shows that affordable rental homes remain out of reach for millions of low-wage workers, families, and other renters. The report's signature statistic, the "Housing Wage," estimates the hourly wage a full-time worker must earn to afford a modest rental home at the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent, without spending more than 30% of their income. Fair Market Rents estimate what a household moving today could expect to pay for a modest, decent-quality rental home—not luxury housing. Yet for many renters, even these homes are priced beyond reach.

In 2025, the national Housing Wage is \$33.63 per hour for a modest two-bedroom rental home and \$28.17 for a modest one-bedroom. Figure 1 provides state-specific two-bedroom Housing Wages, reflecting the wide variation in housing costs across the country. As this report demonstrates, these required wages far exceed not just the federal minimum wage but also the median wages of workers in many of the most common occupations, such as home health aides, food service workers, and administrative assistants. Almost half of all U.S. workers earn less than the hourly wage required to afford a modest one-bedroom rental home (BLS, 2024).

Resources for affordable housing remain insufficient to support the nation's lowest-paid and lowest-income renters. Only one in four eligible households receives federal housing assistance—not because of lack of need, but due to chronic underfunding (Bailey, 2022). To meaningfully address the crisis, the federal government must expand housing vouchers and both preserve and increase the supply of deeply affordable homes. Yet instead of investing in these vital solutions, the president and his allies in Congress propose a 44% cut to essential housing programs—an action that would only exacerbate the crisis. These harmful cuts must be firmly rejected. The American public should insist that Congress make sustained, long-term investments in affordable housing programs to ensure that the lowest-income renters can access and maintain safe, stable homes.



FIGURE 1. 2025 TWO-BEDROOM RENTAL HOUSING WAGES



This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.

► RENTAL HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS

In the absence of an adequate federal minimum wage, a patchwork of minimum wage laws helps states and localities bridge the gap between wages and the rising cost of living. As of 2025, 30 states, the District of Columbia, Puerto Rico, and 64 localities have minimum wages above the federal minimum of \$7.25 an hour (Appendix A). These wages range from \$8.75 per hour in West Virginia to \$17.50 in the District of Columbia. Yet even in areas with higher minimum wages, the reality remains grim: nowhere in the United States—no state, metropolitan area, or county—can a full-time minimum-wage worker afford a modest two-bedroom rental home at Fair Market Rent. The outlook for one-bedroom homes is only slightly better: just 7% of counties nationwide (219 out of more than 3,000, excluding Puerto Rico) have a one-bedroom Fair Market Rent that is affordable for a full-time minimum-wage worker. All 219 of the counties are in states where the minimum wage exceeds the federal minimum.

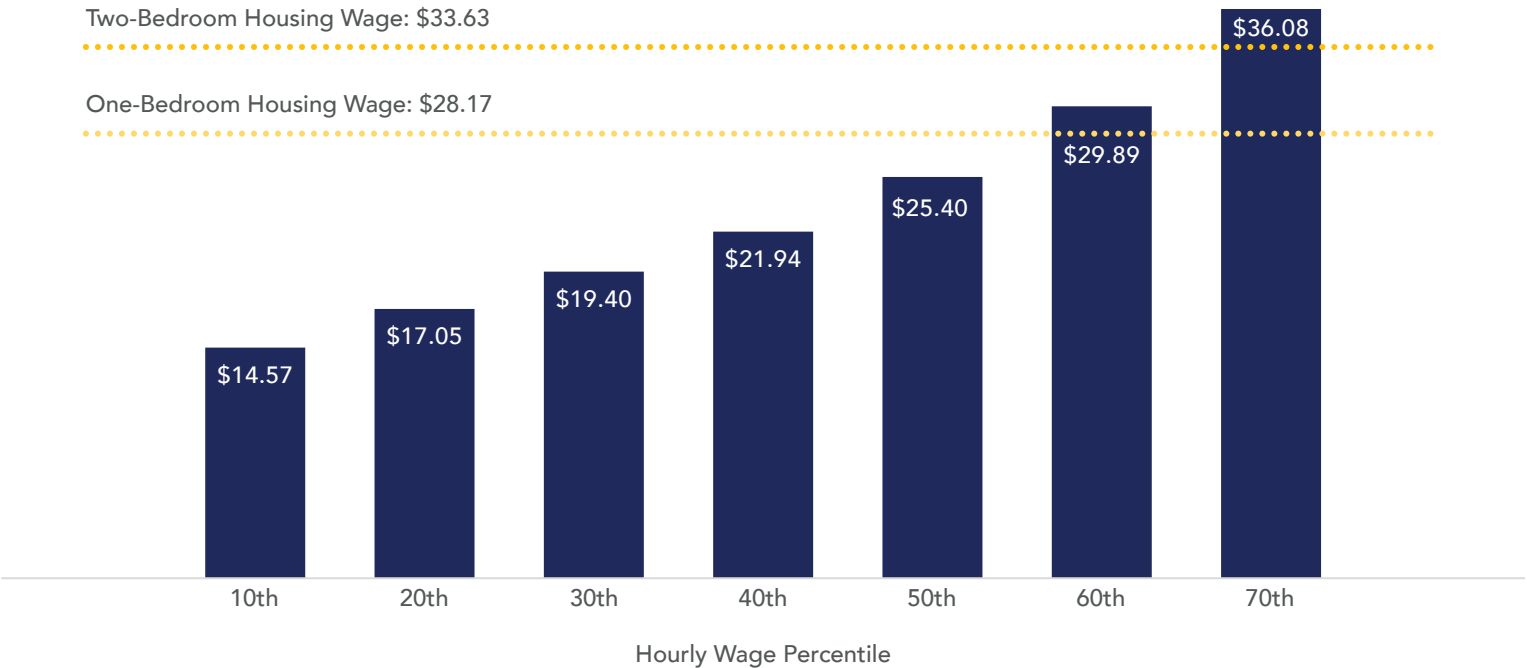
Even after factoring in higher state and local minimum wages, the average minimum-wage worker in the U.S. must work 116 hours per week—nearly three full-time jobs—to afford a modest two-bedroom rental home at Fair Market Rent. To afford a modest one-bedroom rental home, they would need to work 97 hours per week, or 2.4 full-time jobs. Higher minimum wages, however, are insufficient in addressing the housing affordability crisis. In each of the 64 counties and municipalities with minimum wages above both state and federal levels, local minimum wages still fall short of the local Housing Wage for both one- and two-bedroom rental homes (Appendix A).



The affordability crisis affects more than just minimum wage earners. As shown in **Figure 2**, more than half of all wage earners cannot afford a modest one-bedroom rental home at Fair Market Rent while working full-time. At least 60% cannot afford a modest two-bedroom rental home while working full-time. In 2025, the average hourly wage earned by renters is \$23.60, which is \$10.03 less than the national two-bedroom Housing Wage of \$33.63 and \$4.57 less than the one-bedroom Housing Wage of \$28.17. In 49 states, the average renter wage is not enough to afford a two-bedroom rental. In 37 states, it falls short of affording even a one-bedroom rental.

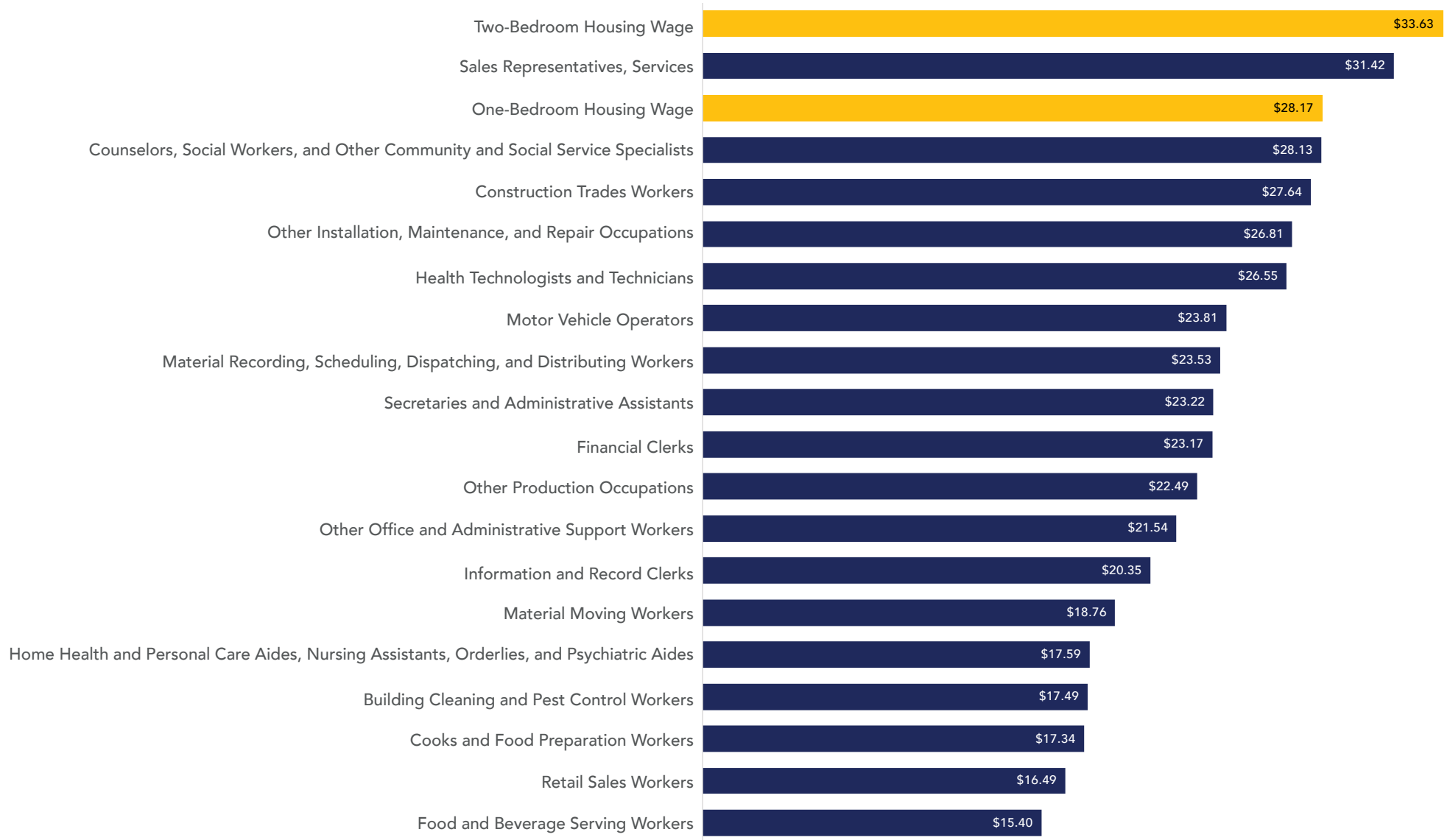
Even workers in the nation’s most common occupations struggle to afford housing (**Figure 3**). Of the 25 most common jobs in the U.S., 17 pay median wages that fall below the Housing Wage for a one-bedroom rental and 18 pay below the two-bedroom Housing Wage. These 18 occupations employ approximately 74 million people—nearly half of the entire U.S. workforce.

FIGURE 2. HOURLY WAGES BY PERCENTILE VS. ONE- AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2024, adjusted to 2025 dollars.

FIGURE 3. 17 OF THE 25 MOST COMMON OCCUPATIONS IN THE UNITED STATES PAY MEDIAN WAGES LESS THAN THE ONE- AND TWO-BEDROOM HOUSING WAGES



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Occupational wages from May 2024 BLS Occupational Employment and Wage Statistics, adjusted to 2025 dollars.

Note: The BLS Occupational Employment and Wage Statistics excluded Colorado in 2024 due to data quality issues.

► THE REALITY FOR RENTERS: STRUGGLING TO KEEP UP

We highlight the experiences of renters from across the country to underscore the realities behind the data throughout this report. Their voices illustrate the human impact of the affordable housing crisis and the urgent need for action.

Across the U.S., renters are finding that one full-time job is no longer enough to cover rent. Many must take on extra hours or multiple jobs, often at the expense of their health, families, personal lives, and well-being. Carla, a single mother in South Carolina, explains: “They’re working for the rent, but it’s not enough... families are trying to do everything to keep themselves in a home.” Others share the same story: Detrese in Maryland puts it plainly: “Everything is going up but the paycheck.” Vee in Missouri notes that small wage increases are being erased by rising rents, and Jessie in Arizona reflects, “I’ve worked my way up, and we’re still struggling even more than we were before.” Laura, also in Arizona, shares how difficult it is to keep up with rent, even with a decent job. Detrese explains how a lot of renters often have no choice but to pick up more shifts just to cover rent. Further, Monica in Georgia highlights how having to work multiple jobs is especially challenging for parents, as it takes away time from caring for their children and potentially forces parents to leave children unsupervised. These stories reveal the harsh reality that renters can fall further behind despite hard work and increased pay—and the cost is felt not just economically, but in every part of life.

“They’re working for the rent, but it’s not enough... families are trying to do everything to keep themselves in a home.”



► LONG-TERM LOSS AND SYSTEMIC SHORTAGE OF AFFORDABLE RENTAL HOUSING

The U.S. faces a shortage of 7.1 million affordable and available rental homes for extremely low-income (ELI) renters—those whose incomes are at or below the federal poverty guideline or 30% of the area median income (AMI), whichever is greater (NLIHC, 2025). Not a single state or major metropolitan area has an adequate supply of housing to meet the needs of its lowest-income renters. Compounding the crisis is the ongoing decline in the supply of low-cost rental housing. Between 2012 and 2022, the U.S. lost 2.1 million rental homes with inflation-adjusted rents under \$600: roughly the maximum affordable to a household earning \$24,000 annually (JCHS, 2024).

At the root of the housing crisis is a structural issue: the private market cannot, on its own, provide an adequate supply of homes that are affordable for the lowest-income renters. Without public subsidies, the rents that ELI households can afford are too low to cover the development and operating costs of new housing. As a result, almost all new rental construction in the private market is priced for higher-income households. In the absence of new affordable construction, ELI renters are forced to rely on older housing that becomes less expensive over time through a process known as filtering. In downward filtering, higher-income households move into newer, more expensive housing, vacating older units for lower-income renters. While this process can help increase access to lower-cost units, it does not guarantee affordability or relief from cost burdens (Myers & Park, 2020; Spader, 2024). In many cases, rents that would be affordable to the lowest-income renters might be insufficient to sustain the operation of properties as rental housing. In the weakest

housing markets, landlords may lack the economic incentive to maintain properties, leading to disinvestment, conversion to other uses, or abandonment. Conversely, in tighter markets, upward filtering often occurs, in which landlords renovate older homes and rent them at a higher price, further shrinking the supply of affordable housing. While new construction is important to overall affordability and downward filtering can be an important source of lower-cost housing, neither mechanism delivers an adequate supply of affordable housing for the lowest-income renters.

Subsidies are essential to addressing the housing needs of the lowest-income renters. They are needed to support the construction of new affordable homes, preserve the physical quality and long-term affordability of existing homes, and bridge the gap between what the lowest-income renters can afford to pay and rents in the private market. At the same time, federal housing assistance programs are chronically underfunded. Only one in four renters who qualify for assistance actually receives it (Bailey, 2022). The limitations of the private market and chronically underfunded housing programs ensure that the lowest-income renters face a shortage of affordable and available rental homes in virtually every community (NLIHC, 2025). Even when the lowest-income renters are able to find an affordable unit in the private market, the housing is often of lower quality or only temporarily affordable. Meanwhile, the already limited supply of federally assisted housing faces its own set of challenges, including aging buildings, inadequate maintenance funding, and expiring affordability requirements (NLIHC and PAHRC, 2024).

► THE REALITY FOR RENTERS: SUBSTANDARD HOUSING

The shortage of affordable housing leaves low-income renters with few options, often forcing them into older, poorly maintained units. Detrese in Maryland describes tenants in Baltimore as “being forced to live in horrible conditions,” with rising rents and no repairs in sight. Monica in Georgia highlights similar issues, explaining that substandard living conditions are common, even in rentals with high prices. Terri in Michigan shares the struggles her friends face with basic maintenance issues like hot water and heating, while Amber, a resident of a federally assisted unit in Oregon, underscores the emotional and physical toll of living in unsafe conditions. Amber explains that despite the problems in her unit, she cannot afford to move because the rent prices in her area are too expensive. Terri points to a broader trend of

landlords neglecting routine maintenance, and Hailee expresses her frustration after repeated requests to address flooding in her apartment were ignored by property management. Kimrah in Boston emphasizes the systemic lack of investment in maintaining low-income housing. Renters like Vikki in Illinois, who needs to relocate with her son, feel trapped because the only available units are in unacceptable condition. These first-hand accounts highlight the challenges of relying on aging housing stock without adequate investment. They also underscore the urgent need for increased funding to preserve and maintain federally assisted housing and ensure that all renters have access to homes that are both affordable and safe.



► NOT ENOUGH MONEY IS LEFT FOR OTHER BASIC NEEDS

Limited housing options mean that millions of low-income renters are forced to spend large portions of their income just to keep a roof over their heads. Households that spend more than 30% of their income on housing are considered cost-burdened, while those spending more than 50% of their income on housing are classified as severely cost-burdened. Nearly half of all renter households in the U.S. are cost-burdened, while 26% are severely cost-burdened (NLIHC, 2025). The impact is especially severe for the nation's lowest-income renters: among households earning less than the federal poverty guideline or 30% of AMI, 87% are cost-burdened and 75% are severely cost-burdened (NLIHC, 2025). These households account for 43% of cost-burdened renters and a striking 68% of all severely cost-burdened renters in the U.S.

For the lowest-income households, the consequences of paying so much for rent are devastating. With much of their income consumed by housing, little remains for life's other necessities like food, childcare, transportation, or healthcare. For example, a family of four living at the federal poverty line in 2025 earns just \$2,679 per month. To rent a modest two-bedroom apartment at Fair Market Rent—an average of \$1,749 per month—they would need to spend 65% of their income on rent, leaving just \$930 for all other expenses. Meanwhile, the U.S. Department of Agriculture's (USDA) thrifty food budget for a family of four is estimated at \$993 per month—more than what remains for this family after paying rent (USDA, 2025). Research shows that severely cost-burdened poor renters spend 39% less on food and 42% less on healthcare than unburdened poor renters, indicating

potentially painful choices between rent and survival (JCHS, 2024). Many families also end up in overcrowded or unsafe housing conditions, jeopardizing their health and well-being and putting their stability at further risk.

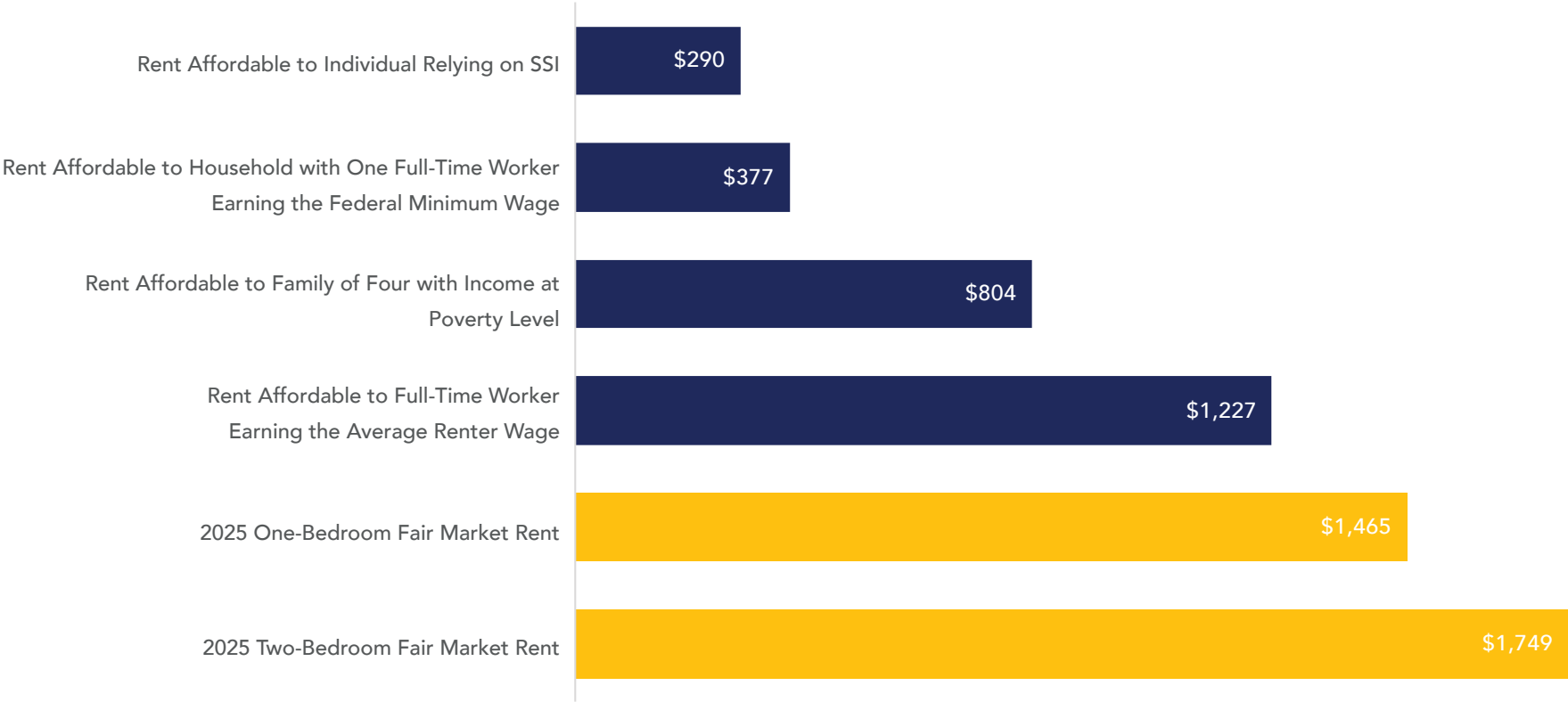
The lowest-income renter householders are also more likely to be seniors, have disabilities, be in school, or be single-adult caregivers (NLIHC, 2025). Many cannot work and must subsist on fixed incomes below the poverty level, while many others work low- or minimum-wage jobs. In most areas of the U.S., a family of four with a poverty-level income can afford no more than \$804 per month on rent, assuming they can manage to spend as much as 30% of their income on housing (**Figure 4**). In reality, many can afford far less. A full-time worker earning the federal minimum wage of \$7.25 can afford only \$377 per month. Individuals with disabilities relying on federal Supplemental Security Income (SSI) can afford only \$290 per month—a staggering \$1,175 less than the monthly Fair Market Rent for a one-bedroom apartment. As **Figure 4** shows, average monthly Fair Market Rents for both one- and two-bedroom homes are far out of reach for low-income renters in most situations, leaving the vast majority cost-burdened.

Moreover, the standard “30% rule” for measuring housing affordability can fall short of capturing true economic hardship. Not all households can afford to spend even 30% of their income on rent—especially those with medical needs, large families, or caregiving responsibilities. The residual income approach offers a more accurate measure of affordability, asking whether a household has enough money left over after rent to cover

the estimated cost of their other basic needs. Recent research estimates typical non-housing costs, such as food, transportation, healthcare, childcare, and taxes, and then compares that to a household's remaining income after rent. If the residual income after paying rent is insufficient to meet these basic expenses, the

household is considered as having residual-income cost burden. Research using this method found that all renters earning under \$30,000 annually, and 81% of those earning between \$30,000 and \$44,999, cannot afford other necessities after paying rent (Airgood-Obrycki et al., 2022).

FIGURE 4. RENTS ARE OUT OF REACH



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income data from BLS QCEW, 2024 adjusted to 2025 dollars; and Social Security Administration, 2025 maximum federal SSI benefit for individual.



► THE REALITY FOR RENTERS: WHAT'S LEFT AFTER RENT?

With so much of their income going toward rent, renters across the U.S. are forced to make impossible choices about basic needs. David in Vermont shares that by the last week of each month, he runs out of food. Detrese in Maryland describes tenants sacrificing food, medicine, and transportation just to keep a roof over their heads: “Tenants we know have to pick up additional shifts, sacrifice medication, or struggle to pay childcare.” Terri in Michigan says she’s had to stop buying groceries and even cut her pain medications because of the financial strain of rent. Vikki in Illinois describes the emotional toll of rent hikes and constant financial pressure: “I’m stressing on how I could make it, it’s hard, I just want to burst into tears right now.” These stories highlight the brutal sacrifices millions of renters make to afford housing and the growing urgency for policies that ensure they don’t have to choose between shelter and survival.

“Tenants we know have to pick up additional shifts, sacrifice medication, or struggle to pay childcare.”

► DISPROPORTIONATE HARM TO BLACK, LATINO, NATIVE AMERICAN, AND WOMEN WORKERS

People of color are disproportionately impacted by the nation's housing affordability crisis. Compared to white households, they are more likely to be renters, to have extremely low incomes, and to experience cost burdens that put them at greater risk of housing instability (Brooks, 2023; Cornelissen & Hermann, 2023; NLIHC, 2025). These disparities are rooted in a long history of systemic racism. Generations of discriminatory housing policies and practices—such as redlining, exclusionary zoning, and predatory lending—have denied many Black, Latino, and Native American families access to homeownership and the opportunity to build wealth. Ongoing racial discrimination in hiring, wage-setting, and workplace advancement continues to reinforce these inequities, concentrating many workers of color in low-wage sectors (Gemelas et al. 2021; Mandel & Senyonov, 2016, Oddo et al., 2021; Pager et al, 2009; NLIHC, 2025).

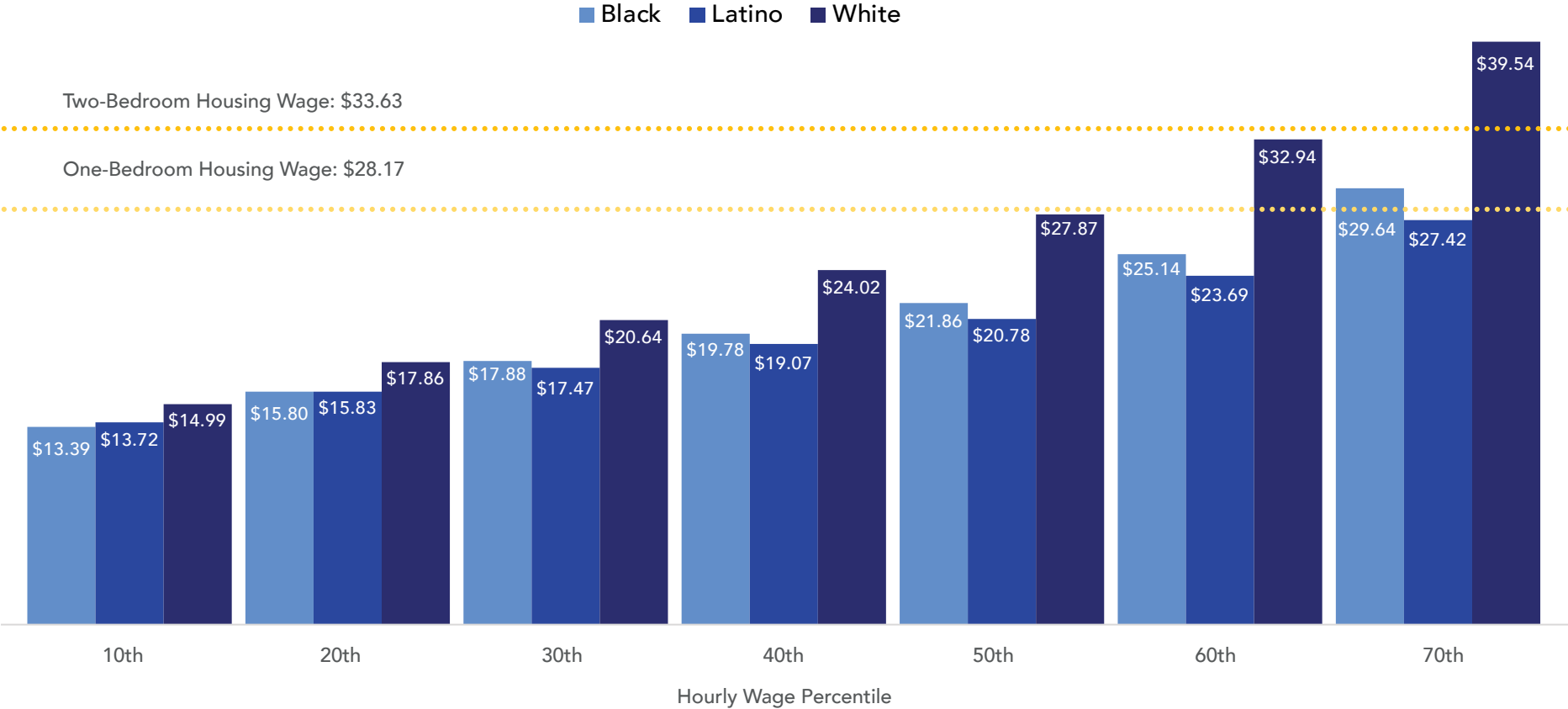
The severe housing burdens experienced by renters of color are closely linked to disparities in income and employment. Extremely low-income renters account for 18% of Black households, 17% of American Indian or Alaska Native households, and 13% of Latino households, compared to just 6% of white households (NLIHC, 2025). Black, Latino, and Native American workers are more likely than white workers to be employed in lower-paying industries such as service, production, and transportation. In contrast, white workers are more often employed in higher-paying management and professional positions (Wilson et al., 2021; Allard & Brundage, Jr., 2019). Even within the same job categories, wage disparities persist: Black and Latino workers consistently earn less than white workers performing similar roles (Wilson et al., 2021).

Figure 5 illustrates these racial wage disparities across the income distribution. At the 10th wage percentile, Black workers earn 11% less and Latino workers earn 9% less than white workers. These gaps widen with income: the median Black worker earns 22% less and the median Latino worker earns 26% less than the median white worker. The median wage of a full-time white worker is nearly enough to afford a one-bedroom apartment at Fair Market Rent, but the same is not true for Black or Latino workers. Even at the 60th percentile, white workers can generally afford a two-bedroom rental home at Fair Market Rent, while Black and Latino workers earning a 60th percentile wage cannot afford a one-bedroom rental.

Gender further compounds these racial wage disparities. Black and Latina women face some of the steepest wage gaps in the labor market (**Figure 6**). Black women earning the median wage for their race and gender make \$21.25 per hour, which is \$1.35 less than Black men and \$9.28 less than white men. Latina women earn \$2.28 less than Latino men and \$10.58 less than white men. While a white man earning the median wage can afford a one-bedroom apartment at Fair Market Rent, Black and Latina women fall short by \$6.92 and \$8.22 per hour, respectively.

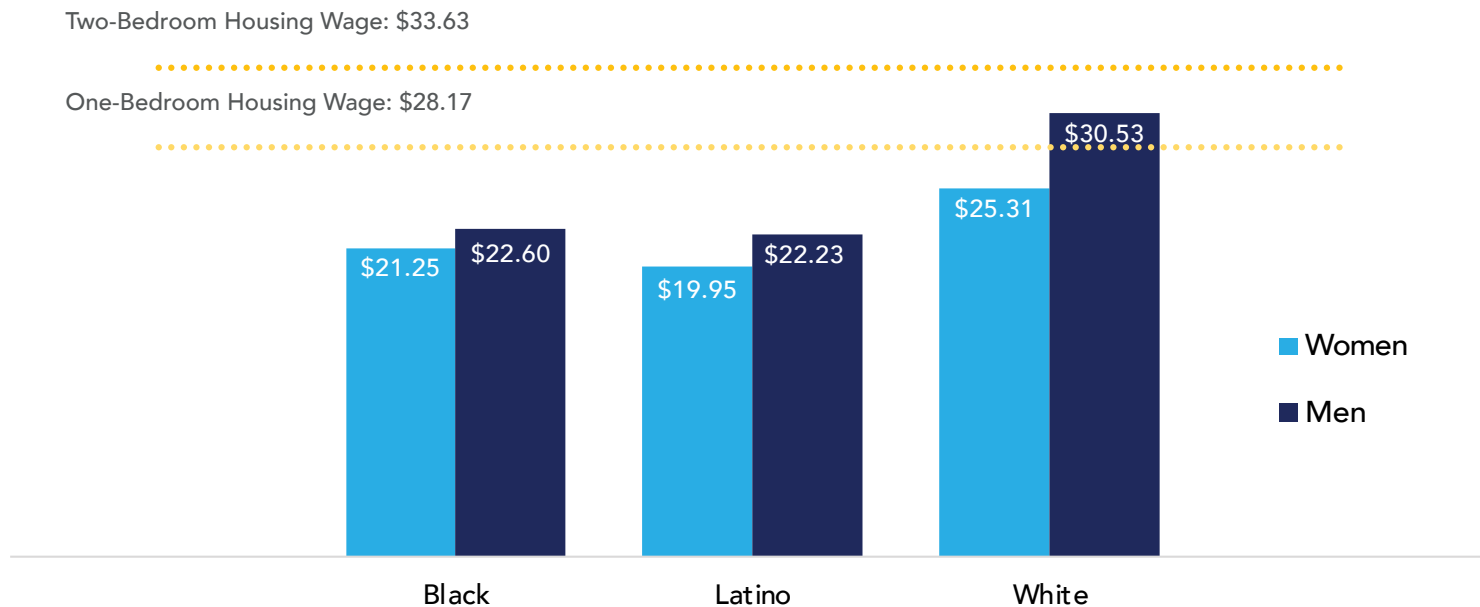
In addition to lower wages, people of color also experience higher rates of unemployment and underemployment. In 2023, the annual unemployment rate for white workers was 3.3%, compared to 4.6% for Hispanic or Latino workers, 5.5% for Black workers, and 6.6% for American Indian or Alaska Native workers (U.S. Bureau of Labor Statistics, 2024). These employment disparities further limit access to affordable housing as stable, full-time employment is often essential to secure and maintain rental housing.

FIGURE 5. HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES, BY RACE & ETHNICITY



Source: Housing wages based on HUD Fair Market Rents. Hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2024, adjusted to 2025 dollars.

FIGURE 6. MEDIAN HOURLY WAGES BY RACE, ETHNICITY, AND GENDER



Source: Housing wages based on HUD Fair Market Rents. Hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2024, adjusted to 2025 dollars.

► HOUSING INSTABILITY DEEPENS WITH ECONOMIC DOWNTURNS

Uncertainty is a defining feature of life for millions of renters, especially those with the fewest financial resources. As David, a 65-year-old renter from Vermont, put it: “It’s the uncertainty of everything that is the problem right now.” With rising concerns about the possibility of another economic slowdown, lessons from past shocks like the Great Recession and the COVID-19

pandemic are critical to understanding the deep and lasting impact downturns have on housing stability. Economic uncertainty, including negative GDP growth in the first quarter of 2025, signals a potential threat for renters who are least equipped to endure another crisis (BEA, 2025).

Economic inequality in the U.S. has been rising for decades, leaving many families with fewer savings and limited resources to weather financial hardship (Weller & Karakilic, 2022). While the top 10% of earners held 70.5% of the nation's wealth just before the COVID-19 pandemic, real wealth for most U.S. households had declined since the Great Recession. Median wealth for all non-retired households dropped from \$117,627 (in 2019 dollars) in 2007 to \$91,540 in 2019 (Weller & Karakilic, 2022). The Great Recession dealt a heavy blow to working families, and when the COVID-19 pandemic hit, it exacerbated their economic precarity.

Recent proposals to drastically cut federal housing programs will further destabilize the nation's lowest-income renters and leave them even more exposed to the next inevitable economic downturn.

Many households had even less of a financial cushion than they did a decade earlier. Renters of color were especially affected—Black and Latino households were more likely to hold low-wage jobs and had fewer savings to rely on during the widespread job losses caused by the pandemic (Gemelas et al., 2021; Weller & Karakilic, 2022).

Recent recessions have fueled long-term increases in the prevalence of housing cost burdens, particularly among the lowest-income renters. During the Great Recession, the share of lowest-income renters with cost-burdens rose from 84.2% in 2007 to 87.0% by 2010, while those with severe cost-burdens increased from 67.8% to 72.0%. By 2019, their cost-burden rate had declined slightly to 85.5%, and the severe cost-burden rate was 70.1%, but both rates remained above pre-recession levels. By 2023, after the COVID-19 recession, cost-burden prevalence grew further to 87.4% among the lowest-income renters and the rate of severe cost-burdens it rose to 74.6%.

Even when economic indicators show recovery, the lowest-income renters are often left behind, reflecting a housing system that consistently fails to protect the lowest-income renters most vulnerable to economic shocks. Recessions deepen rent burdens, and the effects endure long after the economy begins to recover. Recent proposals to drastically cut federal housing programs will further destabilize the nation's lowest-income renters and leave them even more exposed to the next inevitable economic downturn.

► FEDERAL POLICIES ARE NEEDED TO END THE HOUSING CRISIS

Federal subsidies are essential to addressing the deep and systemic shortage of affordable housing available to the nation's lowest-income renters. Despite widespread need, only one in four eligible households receives housing assistance, leaving millions without support (Bailey, 2022). Yet rather than expanding vital programs, recent federal legislative proposals threaten to slash funding, impose harmful restrictions, and undo years of hard-won progress. To truly address this crisis, Congress must not only protect existing housing programs but significantly strengthen them through sustained investment, expanded rental assistance, and policies that eliminate barriers to housing access.

Several legislative proposals offer promising steps forward. The "Family Stability and Opportunity Vouchers Act" would provide 250,000 new housing vouchers and pair them with counseling services to help families with young children secure housing in areas with strong schools, job opportunities, and essential resources—giving families a chance at long-term stability and improved outcomes. Similarly, Congress must also provide sufficient funding to sustain existing programs, like the Emergency Housing Voucher (EHV) program, created under the "American Rescue Plan Act of 2021." This \$5 billion program funded new tenant-based rental assistance vouchers for those experiencing or at immediate risk of homelessness, including survivors of intimate partner violence and human trafficking. Without additional congressional funding, HUD estimates the EHV program will exhaust its resources by 2026, putting 60,000 households who rely on an EHV to keep a roof over their head at risk of returning to homelessness.

Beyond expanding and preserving vouchers, Congress must address structural barriers that restrict affordable housing supply. Local zoning rules that drive up development costs and limit housing availability must be reformed. The "Yes In My Backyard (YIMBY) Act" would require local governments receiving Community Development Block Grants to report on actions taken to reduce barriers to affordable housing, including zoning reforms that encourage multifamily housing development. While zoning reform alone cannot solve the affordable housing crisis, particularly for the lowest-income renters, it is an essential part of a broader strategy to increase the supply of market-rate and affordable housing.

The "American Housing and Economic Mobility Act" would provide large scale investments to increase the supply of affordable housing. It would invest \$445 billion over 10 years in the national Housing Trust Fund to build, repair, and operate nearly two million homes affordable to families with low incomes. The bill also includes \$70 billion for repairs to public housing and money to build new rental housing in rural areas.

Finally, Congress must improve the efficiency of existing housing programs. The "Choice in Affordable Housing Act" would address inspection delays, offer incentives for landlords to participate in the Housing Choice Voucher (HCV) program, and expand the use of Small Area Fair Market Rents to expand housing choices for voucher holders. The bill would also increase funding for the Tribal HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, providing much-needed support for Native American renters living on Tribal lands.

Preventing housing instability also requires a safety net for renters facing sudden financial shocks. The “Eviction Crisis Act” would establish a national housing stabilization fund to provide temporary assistance for renters at risk of eviction, helping to prevent the cascade of negative consequences that often follow displacement. Together with other reforms, these targeted policy solutions can be part of a comprehensive strategy to address the affordable housing crisis.

Looking ahead, the future of federal housing assistance is increasingly uncertain. The fiscal year 2025 (FY25) HUD budget underfunded the HCV program, potentially resulting in the loss of 32,000 vouchers through attrition. Current federal budget proposals threaten to deepen the crisis. The president’s budget request for FY26 proposes a devastating 44% cut to HUD’s overall funding, which would eliminate rental assistance programs, consolidate five key programs into a single, restrictive State Rental Assistance Block Grant, and impose a two-year time limit on assistance. The Trump Administration is also expected to pursue harmful regulations that would make it more difficult for families to obtain and maintain HUD assistance, including burdensome work reporting requirements. These policies would not only deepen the affordable housing crisis but actively push more families toward housing insecurity and homelessness.

A meaningful response to the affordable housing crisis requires Congress to reject the harmful cuts proposed by the president, strengthen federal programs, and commit to sustained, long-term investments in deeply affordable housing. Without such action, the country’s lowest-income renters will remain trapped in a cycle of housing precarity, unable to afford a safe, stable, and accessible place to call home.



► THE REALITY FOR RENTERS: AFFORDABLE HOUSING DOESN'T HAVE TO BE OUT OF REACH

For many renters, a single unexpected event, such as an illness or a lost job, can spiral into housing instability or eviction. Rental assistance programs serve as a crucial lifeline, yet the resources they provide remain out of reach for those who need them most. The risk of losing housing remains high for many, especially those on fixed incomes or recovering from a crisis. Kimrah, a renter in Boston with homelessness experience, puts it plainly: "Everybody is one paycheck away, one accident, one illness away from being me." Rosey, a renter in Detroit, describes the vulnerability of living paycheck to paycheck: "Just something as simple as being sick or your kids being sick can affect your paycheck... which could affect your ability to pay rent." Without a safety net, these common hardships are enough to push families into homelessness.

Housing assistance can provide not just housing but security, dignity, and a foundation for a better life.

For families who do receive assistance, the difference is clear. Carla, a renter in South Carolina, explains how the HCV program was her family's lifeline, allowing her to avoid homelessness while raising her children. "It really helped people like myself, single mothers... who really needed the assistance otherwise they may be homeless." Amber in Oregon explains how living in a federally assisted property helped her avoid homelessness, "If I hadn't had that option in the last few years, in some points I would have been homeless." These stories highlight how housing assistance can provide not just housing but security, dignity, and a foundation for a better life.

This year's *Out of Reach* report shows clearly that what is out of reach is not just housing, but security and dignity for the nation's lowest-income renters. In an uncertain economic climate, renters with the fewest resources too often struggle to pay rent, live in unsafe or substandard housing, and are forced to make impossible choices between housing and other basic needs. People can work hard and still fall behind, knowing that one unexpected expense or missed paycheck could leave them homeless. Some people, like seniors and people with certain disabilities, are simply not able to work. Federal housing assistance would be a lifeline for all of these renters, yet it remains deeply underfunded and increasingly under threat. The American public must reject the harmful budget cuts proposed by the president and demand that Congress protect HUD and the programs it administers. Long-term investments in deeply targeted federal housing programs are needed to ensure the lowest-income renters have stable, safe, accessible, and affordable homes.

► THE NUMBERS IN THIS REPORT

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to view an interactive page on which you can explore data for specific metropolitan areas and counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in Santa Cruz County, California, for example, is \$81.21- far higher than the national two-bedroom Housing Wage of \$33.63. On the other end of the price spectrum, the two-bedroom Housing Wage in Barbour County, Alabama is \$14.85- much lower than the national two-bedroom Housing Wage. Even so, many jurisdictions with lower-than-average Housing Wages still suffer from a shortage of affordable rental homes. Jurisdictions with low Housing Wages tend to have lower-than-average household incomes, meaning a low Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD Fair Market Rents (FMR), which are estimates of what a family moving today can expect to pay for a modest rental home, not what all renters are currently paying. The FMR is the basis of the rent-payment standard for Housing Choice Vouchers and other HUD programs. The FMR is usually set at the 40th percentile of rents for typical homes occupied by recent movers in an area. FMRs are often applied uniformly within each FMR area, which is either a metropolitan

area or nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county. HUD publishes Small Area FMRs based on U.S. Postal Service ZIP codes to better reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each ZIP code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found online at www.nlihc.org/oor.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. Over time, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed FMR estimates using American Community Survey (ACS) data to determine base rents, and this methodology can introduce more year-to-year variability. HUD more recently began using proprietary data from private companies to better capture rental inflation in calculating FMRs. From time to time, an area’s FMRs are based on local rent surveys rather than the ACS. For these reasons, not all differences between statistics in previous editions of *Out of Reach* and this year’s report reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance in interpreting changes in the data over time.

DEFINITIONS

AFFORDABILITY in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered housing cost-burdened. Households paying over 50% of their income are considered severely housing cost-burdened.

AREA MEDIAN INCOME (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

AVERAGE RENTER WAGE is the estimated mean hourly wage among renters, based on 2023 Bureau of Labor Statistics wage data adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2025.

EXTREMELY LOW INCOME (ELI) refers to household income that is less than the federal poverty guideline or 30% of AMI.

VERY LOW INCOME (VLI) refers to household income that is less than 50% of AMI.

HOUSING WAGE is the estimated full-time hourly wage that workers must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs.

FULL-TIME WORK is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 35 hours per week, according to the Bureau of Labor Statistics.

FAIR MARKET RENT (FMR) is typically the 40th percentile of gross rents for standard rental units of recent movers. FMRs are determined by HUD on an annual basis and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

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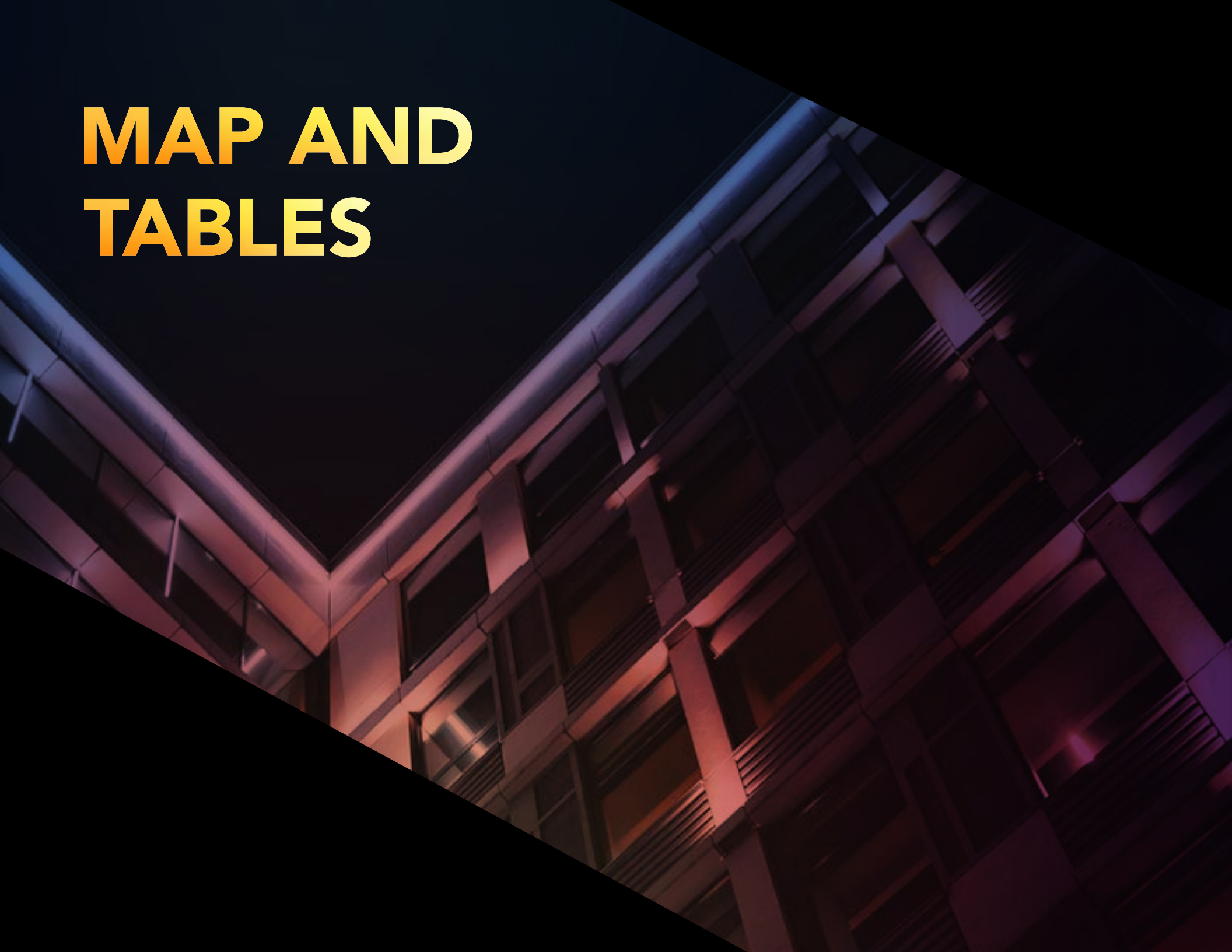
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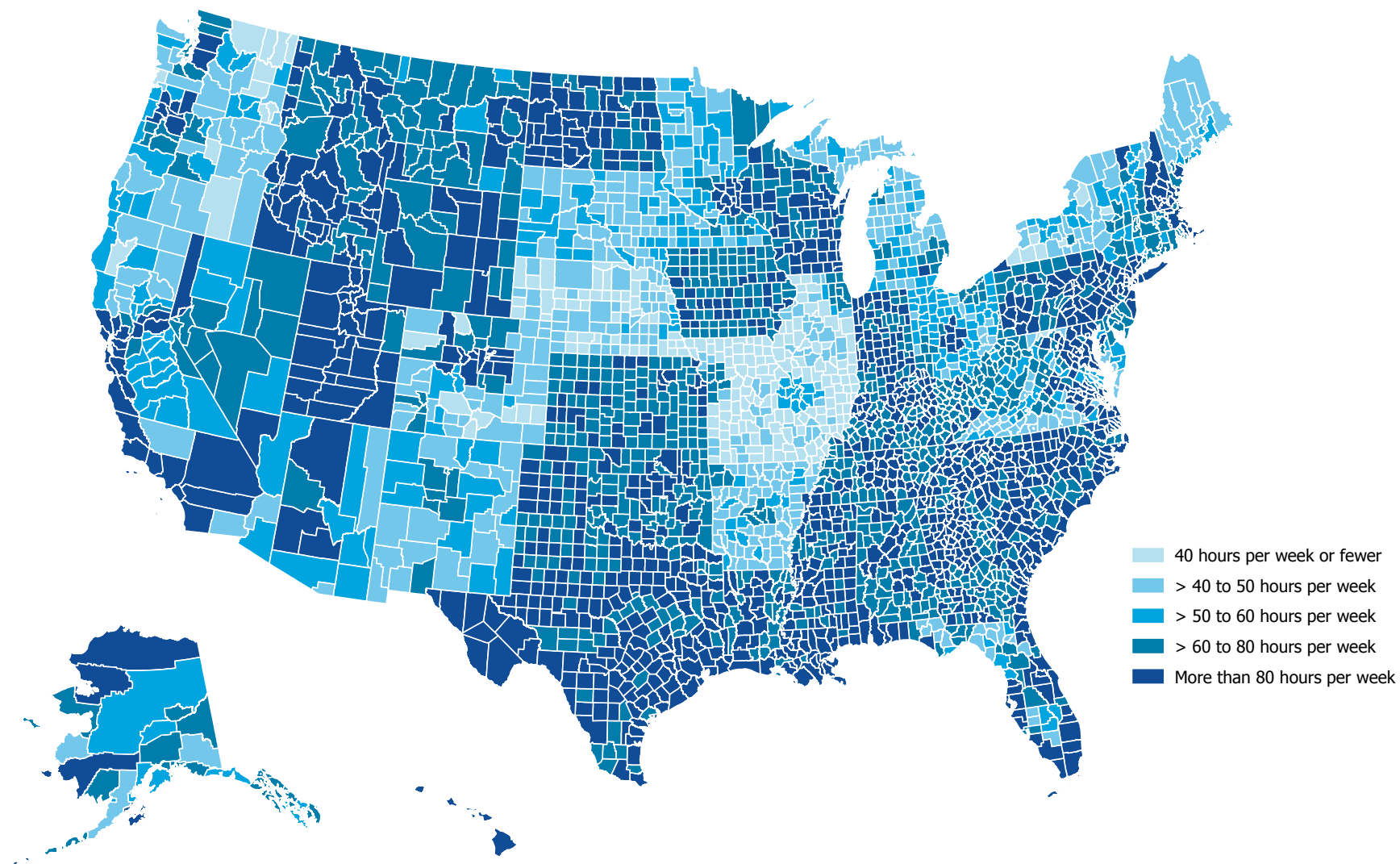
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MAP AND TABLES



► HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT IN 2025



***Note:** New England states are displayed with HUD Fair Market Rent areas. All other states are displayed at the county level. This map does not account for municipalities with minimum wages higher than the prevailing county, state, or federal minimum wage. No minimum wage enacted by a municipality is sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level.

► 2025 MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Metropolitan Counties ¹	Housing Wage for 2 Bedroom FMR ²
Santa Cruz-Watsonville, CA MSA ³	Santa Cruz County, CA	\$81.21
San Jose-Sunnyvale-Santa Clara HMFA ⁴	Santa Clara County, CA	\$66.27
San Francisco HMFA	Marin County, San Francisco County, San Mateo County, CA	\$63.81
Santa Maria-Santa Barbara, CA MSA	Santa Barbara County, CA	\$58.23
Salinas, CA MSA	Monterey County, CA	\$57.35
Santa Ana-Anaheim-Irvine, CA HMFA	Orange County, CA	\$55.82
San Diego-Carlsbad MSA	San Diego County, CA	\$55.40
Boston-Cambridge-Quincy HMFA		\$54.56
Napa, CA MSA	Napa County, CA	\$53.69
New York HMFA	New York County, Kings County, Queens County, Bronx County, Richmond County, Rockland County, Putnam County, Westchester County, NY	\$53.46

State Nonmetropolitan Areas (Combined)	Housing Wage for 2 Bedroom FMR
Massachusetts	\$47.36
Hawaii	\$40.22
Montana	\$29.91
Alaska	\$29.11
Connecticut	\$28.98
New Hampshire	\$28.85
California	\$27.81
Colorado	\$27.11
Nevada	\$24.98
Vermont	\$24.77

Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for 2 Bedroom FMR
Nantucket County, MA	\$54.65
Summit County, CO	\$44.06
Monroe County, FL	\$43.73
Dukes County, MA	\$42.73
Eagle County, CO	\$41.81
Pitkin County, CO	\$41.81
Kauai County, HI	\$41.06
Gallatin County, MT	\$40.13
Hawaii County, HI	\$39.90
Aleutians West Census Area, Alaska	\$38.65

¹ FMR areas are not defined by county boundaries in New England.

² FMR = Fair Market Rent.

³ MSA = Metropolitan Statistical Area. Geographic entities defined by the Office of Management & Budget (OMB) for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

⁴ HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

► STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank ¹	State	Housing Wage for 2 Bedroom FMR ²
1	California	\$49.61
2	Hawaii	\$49.19
3	New York	\$46.03
4	Massachusetts	\$45.90
6	Washington	\$41.11
7	New Jersey	\$39.99
8	Maryland	\$39.15
9	Florida	\$37.27
10	Colorado	\$36.79
11	Connecticut	\$35.42
12	New Hampshire	\$35.08
13	Arizona	\$34.18
14	Virginia	\$33.64
15	Oregon	\$33.02
16	Nevada	\$32.94
17	Delaware	\$32.18
18	Rhode Island	\$31.71
19	Illinois	\$29.81
20	Alaska	\$29.73
21	Vermont	\$29.73
22	Texas	\$29.64
23	Georgia	\$29.46
24	Utah	\$29.29
25	Montana	\$28.99
26	Maine	\$28.42
27	Minnesota	\$28.23
28	Pennsylvania	\$27.83

Rank ¹	State	Housing Wage for 2 Bedroom FMR ²
29	Idaho	\$27.83
30	North Carolina	\$27.14
31	Tennessee	\$27.01
32	South Carolina	\$25.91
33	Michigan	\$24.46
34	New Mexico	\$23.18
35	Wisconsin	\$23.15
36	Louisiana	\$22.88
37	Ohio	\$22.51
38	Indiana	\$22.18
39	Missouri	\$21.61
40	Nebraska	\$21.57
41	Kentucky	\$21.47
42	Oklahoma	\$20.98
43	Kansas	\$20.87
44	Mississippi	\$20.79
45	Alabama	\$20.61
46	Wyoming	\$20.25
47	Iowa	\$19.99
48	North Dakota	\$19.47
49	Arkansas	\$18.98
50	South Dakota	\$18.96
51	West Virginia	\$18.94
OTHER		
5	District of Columbia	\$44.50
52	Puerto Rico	\$11.64

¹ Includes District of Columbia and Puerto Rico.

² FMR = Fair Market Rent.

STATE SUMMARY

	FY25 Housing Wage	Housing Costs			Area Median Income (AMI)				Renter Households				
State	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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 to afford 2BR FMR
Alabama	\$20.61	\$1,072	\$42,869	2.8	\$87,543	\$2,189	\$26,263	\$657	592,043	30%	\$17.19	\$894	1.2
Alaska	\$29.73	\$1,546	\$61,835	2.3	\$118,942	\$2,974	\$35,683	\$892	89,496	33%	\$24.13	\$1,255	1.2
Arizona	\$34.18	\$1,778	\$71,101	2.3	\$101,832	\$2,546	\$30,550	\$764	923,559	33%	\$23.31	\$1,212	1.5
Arkansas	\$18.98	\$987	\$39,472	1.7	\$82,540	\$2,063	\$24,762	\$619	402,626	34%	\$17.78	\$924	1.1
California	\$49.61	\$2,580	\$103,184	3.0	\$123,754	\$3,094	\$37,126	\$928	5,940,036	44%	\$31.47	\$1,637	1.6
Colorado	\$36.79	\$1,913	\$76,518	2.5	\$127,322	\$3,183	\$38,197	\$955	783,361	34%	\$26.31	\$1,368	1.4
Connecticut	\$35.42	\$1,842	\$73,664	2.2	\$125,828	\$3,146	\$37,748	\$944	480,258	34%	\$22.69	\$1,180	1.6
Delaware	\$32.18	\$1,674	\$66,941	2.1	\$110,159	\$2,754	\$33,048	\$826	109,869	28%	\$22.11	\$1,150	1.5
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
Georgia	\$29.46	\$1,532	\$61,273	4.1	\$100,669	\$2,517	\$30,201	\$755	1,388,484	35%	\$22.08	\$1,148	1.3
Hawaii	\$49.19	\$2,558	\$102,323	3.5	\$122,833	\$3,071	\$36,850	\$921	183,122	37%	\$21.98	\$1,143	2.2
Idaho	\$27.83	\$1,447	\$57,876	3.8	\$98,136	\$2,453	\$29,441	\$736	191,681	28%	\$18.81	\$978	1.5
Illinois	\$29.81	\$1,550	\$61,997	2.0	\$112,042	\$2,801	\$33,613	\$840	1,658,870	33%	\$23.01	\$1,197	1.3
Indiana	\$22.18	\$1,153	\$46,125	3.1	\$96,318	\$2,408	\$28,895	\$722	795,052	30%	\$18.05	\$939	1.2
Iowa	\$19.99	\$1,040	\$41,582	2.8	\$101,882	\$2,547	\$30,565	\$764	371,145	28%	\$17.32	\$901	1.2
Kansas	\$20.87	\$1,085	\$43,402	2.9	\$97,227	\$2,431	\$29,168	\$729	384,404	33%	\$18.66	\$970	1.1
Kentucky	\$21.47	\$1,116	\$44,647	3.0	\$87,050	\$2,176	\$26,115	\$653	568,417	32%	\$17.89	\$930	1.2
Louisiana	\$22.88	\$1,190	\$47,581	3.2	\$83,285	\$2,082	\$24,985	\$625	582,761	33%	\$17.28	\$899	1.3
Maine	\$28.42	\$1,478	\$59,120	1.9	\$102,090	\$2,552	\$30,627	\$766	152,957	26%	\$17.53	\$912	1.6
Maryland	\$39.15	\$2,036	\$81,434	2.6	\$139,884	\$3,497	\$41,965	\$1,049	760,808	33%	\$22.31	\$1,160	1.8
Massachusetts	\$45.90	\$2,387	\$95,476	3.1	\$141,275	\$3,532	\$42,383	\$1,060	1,033,084	37%	\$28.66	\$1,490	1.6
Michigan	\$24.46	\$1,272	\$50,869	2.0	\$97,246	\$2,431	\$29,174	\$729	1,094,011	27%	\$18.98	\$987	1.3
Minnesota	\$28.23	\$1,468	\$58,711	2.5	\$120,661	\$3,017	\$36,198	\$905	630,433	28%	\$20.57	\$1,070	1.4
Mississippi	\$20.79	\$1,081	\$43,244	2.9	\$77,396	\$1,935	\$23,219	\$580	345,471	31%	\$14.54	\$756	1.4
Missouri	\$21.61	\$1,124	\$44,951	1.6	\$99,295	\$2,482	\$29,789	\$745	796,762	32%	\$19.13	\$995	1.1
Montana	\$28.99	\$1,508	\$60,307	2.7	\$97,153	\$2,429	\$29,146	\$729	138,417	31%	\$18.35	\$954	1.6
Nebraska	\$21.57	\$1,122	\$44,870	1.6	\$104,322	\$2,608	\$31,297	\$782	263,282	33%	\$17.71	\$921	1.2

1 BR = Bedroom.

2 FMR = Fiscal Year 2025 Fair Market Rent.

3 This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4 AMI = Fiscal Year 2025 Area Median Income

5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE SUMMARY

	FY25 Housing Wage	Housing Costs			Area Median Income (AMI)				Renter Households				
State	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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 to afford 2BR FMR
Nevada	\$32.94	\$1,713	\$68,507	2.7	\$97,857	\$2,446	\$29,357	\$734	481,479	41%	\$22.12	\$1,150	1.5
New Hampshire	\$35.08	\$1,824	\$72,971	4.8	\$129,301	\$3,233	\$38,790	\$970	151,523	27%	\$20.92	\$1,088	1.7
New Jersey	\$39.99	\$2,079	\$83,173	2.6	\$131,201	\$3,280	\$39,360	\$984	1,262,873	36%	\$23.97	\$1,247	1.7
New Mexico	\$23.18	\$1,205	\$48,205	1.9	\$84,106	\$2,103	\$25,232	\$631	252,957	31%	\$18.06	\$939	1.3
New York	\$46.03	\$2,394	\$95,749	3.0	\$114,419	\$2,860	\$34,326	\$858	3,504,163	46%	\$33.09	\$1,720	1.4
North Carolina	\$27.14	\$1,411	\$56,442	3.7	\$97,896	\$2,447	\$29,369	\$734	1,408,252	34%	\$21.09	\$1,096	1.3
North Dakota	\$19.47	\$1,013	\$40,501	2.7	\$112,820	\$2,820	\$33,846	\$846	118,956	37%	\$20.17	\$1,049	1.0
Ohio	\$22.51	\$1,171	\$46,825	2.1	\$97,502	\$2,438	\$29,251	\$731	1,594,003	33%	\$18.62	\$968	1.2
Oklahoma	\$20.98	\$1,091	\$43,640	2.9	\$88,024	\$2,201	\$26,407	\$660	527,573	34%	\$18.36	\$955	1.1
Oregon	\$33.02	\$1,717	\$68,673	2.2	\$107,889	\$2,697	\$32,367	\$809	623,205	37%	\$22.16	\$1,152	1.5
Pennsylvania	\$27.83	\$1,447	\$57,886	3.8	\$104,672	\$2,617	\$31,402	\$785	1,605,715	31%	\$20.42	\$1,062	1.4
Rhode Island	\$31.71	\$1,649	\$65,954	2.1	\$116,064	\$2,902	\$34,819	\$870	160,558	37%	\$18.22	\$947	1.7
South Carolina	\$25.91	\$1,347	\$53,896	3.6	\$91,682	\$2,292	\$27,505	\$688	591,532	29%	\$17.76	\$923	1.5
South Dakota	\$18.96	\$986	\$39,444	1.6	\$101,905	\$2,548	\$30,572	\$764	112,447	31%	\$17.36	\$903	1.1
Tennessee	\$27.01	\$1,404	\$56,172	3.7	\$93,993	\$2,350	\$28,198	\$705	912,950	33%	\$21.27	\$1,106	1.3
Texas	\$29.64	\$1,542	\$61,661	4.1	\$101,215	\$2,530	\$30,364	\$759	4,023,511	37%	\$25.01	\$1,301	1.2
Utah	\$29.29	\$1,523	\$60,930	4.0	\$117,135	\$2,928	\$35,141	\$879	321,551	29%	\$20.52	\$1,067	1.4
Vermont	\$29.73	\$1,546	\$61,833	2.1	\$112,203	\$2,805	\$33,661	\$842	71,479	27%	\$17.67	\$919	1.7
Virginia	\$33.64	\$1,749	\$69,967	2.7	\$121,930	\$3,048	\$36,579	\$914	1,091,768	33%	\$23.66	\$1,230	1.4
Washington	\$41.11	\$2,138	\$85,501	2.5	\$128,304	\$3,208	\$38,491	\$962	1,090,864	36%	\$29.95	\$1,557	1.4
West Virginia	\$18.94	\$985	\$39,392	2.2	\$81,804	\$2,045	\$24,541	\$614	185,366	26%	\$15.20	\$791	1.2
Wisconsin	\$23.15	\$1,204	\$48,149	3.2	\$106,769	\$2,669	\$32,031	\$801	785,523	32%	\$18.86	\$981	1.2
Wyoming	\$20.25	\$1,053	\$42,119	2.8	\$101,401	\$2,535	\$30,420	\$761	66,877	28%	\$18.20	\$947	1.1
OTHER													
District of Columbia	\$44.50	\$2,314	\$92,560	2.5	\$163,900	\$4,098	\$49,170	\$1,229	189,268	59%	\$39.60	\$2,059	1.1
Puerto Rico	\$11.64	\$605	\$24,219	1.1	\$35,020	\$876	\$10,506	\$263	395,015	32%	\$9.69	\$504	1.2

1 BR = Bedroom.

2 FMR = Fiscal Year 2025 Fair Market Rent.

3 This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

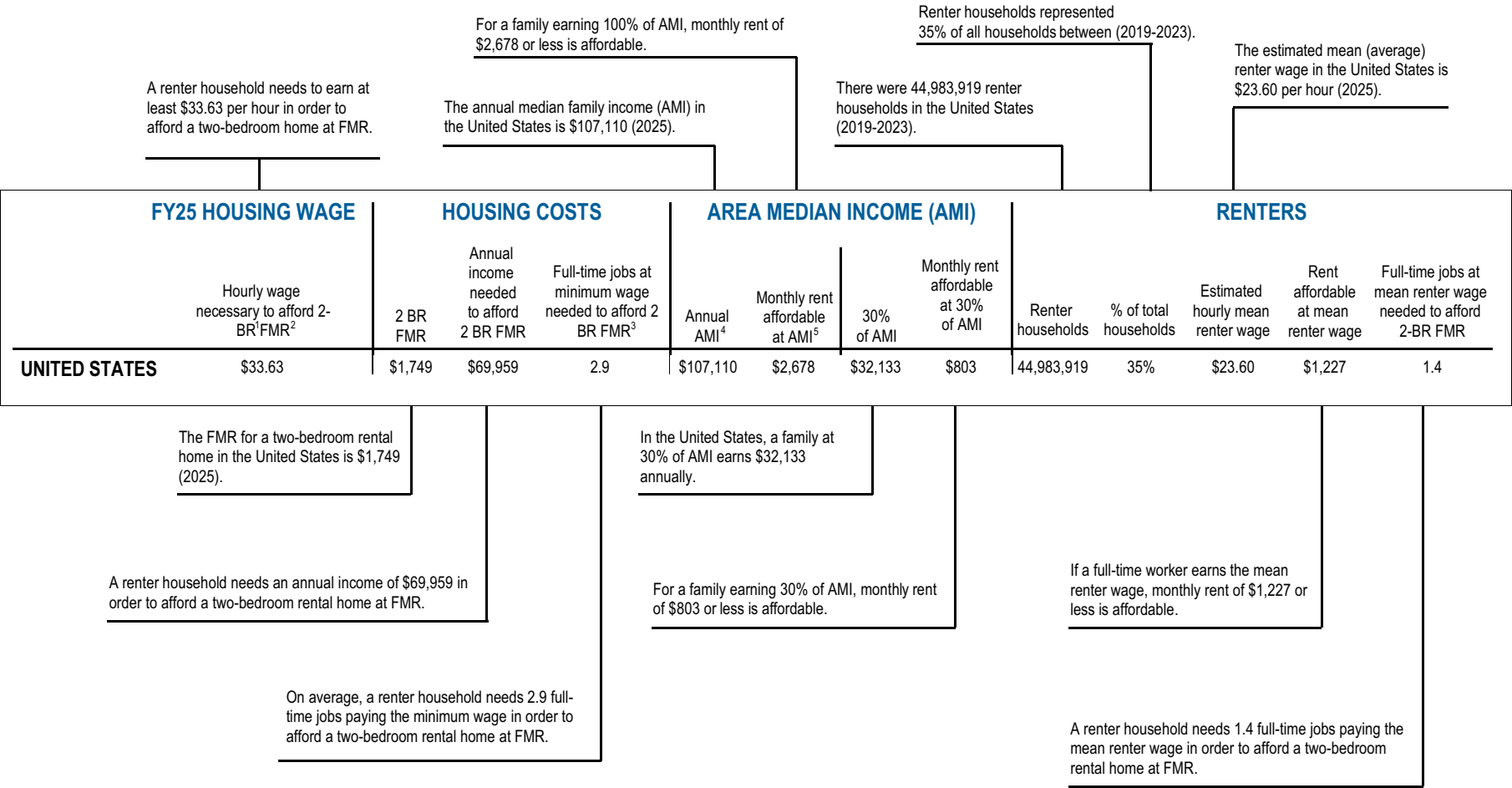
4 AMI = Fiscal Year 2025 Area Median Income

5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

USER GUIDE



► HOW TO USE THE NUMBERS



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 Family Income.
 5: Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

► WHERE THE NUMBERS COME FROM

<p>Divide income needed to afford FMR (\$69,959) by 52 (weeks per year) and then by 40 (hours per work week) (\$69,959 / 52 = \$1,345; \$1,345 / 40 = \$33.63).</p>		<p>Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$107,110 x .3 = \$32,133). Divide by 12 to obtain monthly amount (\$32,133 / 12 = \$2,678).</p>		<p>Divide number of renter households by total number of households (ACS 2019-2023) (44,983,919 / 128,717,092 = .35). Then multiply by 100 (.35 x 100 = 35%).</p>		<p>Average wage reported by the Bureau of Labor Statistics (BLS) for 2023 adjusted to reflect the income of renter households relative to all households in the United States, projected to 2025. See Appendix B.</p>							
		<p>HUD FY25 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.</p>		<p>ACS (2019-2023).</p>									
FY25 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)			RENTERS		Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households	% of total households	Estimated hourly mean renter wage		
UNITED STATES	\$33.63	\$1,749	\$69,959	2.9	\$107,110	\$2,678	\$32,133	\$803	44,983,919	35%	\$23.60	\$1,227	1.4
<p>Developed by HUD annually (2025). See Appendix B.</p>				<p>Multiply Annual AMI by .3 (\$107,110 x .3 = \$32,133).</p>				<p>Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$23.60 x 40 x 52 = \$49,088). Multiply by .3 to determine maximum amount that can be spent on rent (\$49,088 x .3 = \$14,726). Divide by 12 to obtain monthly amount (\$14,726 / 12 = \$1,227).</p>					
<p>Multiply the FMR by 12 to get yearly rental cost (\$1,749 x 12 = \$20,988). Then divide by .3 to determine the total income needed to afford \$20,988 per year in rent (\$20,988 / .3 = \$69,959).</p>				<p>Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$32,133 x .3 = \$9,640). Divide by 12 to obtain monthly amount (\$9,640 / 12 = \$803).</p>									
<p>National average of jobs needed across all counties, weighted by number of renter households. To find jobs needed in a particular state, metro, or county, divide annual income needed to afford the FMR by 52 (weeks per year). Then divide by the prevailing minimum wage. Then divide by 40 (hours per work week).</p>												<p>Divide income needed to afford the FMR by 52 (weeks per year) (\$69,959 / 52 = \$1,345). Then divide by \$23.60 (the United States' mean renter wage) (\$1,345 / \$23.60 = 57 hours). Finally, divide by 40 (hours per work week) (57 / 40 = 1.4 full-time jobs).</p>	

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 Family Income.

5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.



STATE PAGES

ALABAMA

#45*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,072**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,572** monthly or **\$42,869** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

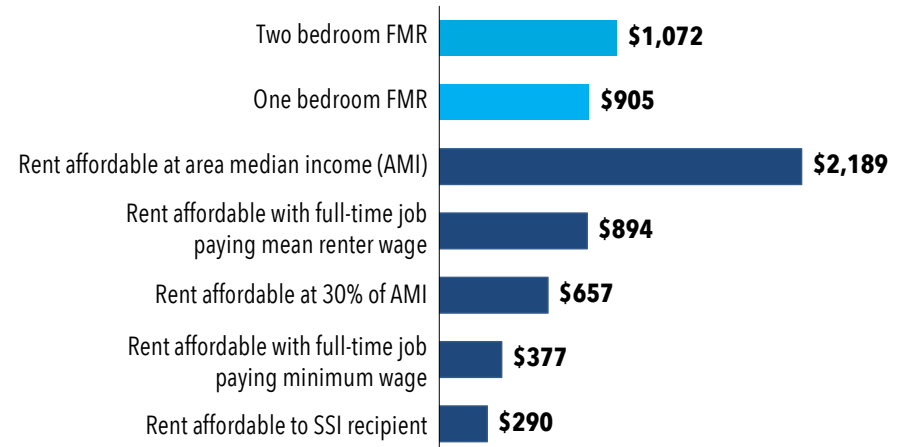
STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.19
2-Bedroom Housing Wage	\$20.61
Number of Renter Households	592,043
Percent Renters	30%

MOST EXPENSIVE AREAS	HOUSING WAGE
Birmingham-Hoover HMFA	\$24.37
Huntsville MSA	\$24.00
Daphne-Fairhope-Foley MSA	\$23.92
Auburn-Opelika MSA	\$22.46
Tuscaloosa HMFA	\$21.88

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.

114 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)
2.8 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)



Alabama	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Alabama	\$20.61	\$1,072	\$42,869	2.8	\$87,543	\$2,189	\$26,263	\$657	592,043	30%	\$17.19	\$894	1.2
Combined Nonmetro Areas	\$15.66	\$814	\$32,564	2.2	\$72,725	\$1,818	\$21,817	\$545	123,867	27%	\$14.35	\$746	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$18.10	\$941	\$37,640	2.5	\$74,000	\$1,850	\$22,200	\$555	13,363	30%	\$14.23	\$740	1.3
Auburn-Opelika MSA	\$22.46	\$1,168	\$46,720	3.1	\$95,300	\$2,383	\$28,590	\$715	23,285	34%	\$11.03	\$573	2.0
Birmingham-Hoover HMFA	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	125,850	30%	\$20.28	\$1,055	1.2
Chilton County HMFA	\$16.94	\$881	\$35,240	2.3	\$80,100	\$2,003	\$24,030	\$601	4,067	23%	\$16.70	\$868	1.0
Columbus HMFA	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	9,382	39%	\$14.83	\$771	1.4
Daphne-Fairhope-Foley MSA	\$23.92	\$1,244	\$49,760	3.3	\$93,000	\$2,325	\$27,900	\$698	21,261	22%	\$16.00	\$832	1.5
Decatur MSA	\$17.75	\$923	\$36,920	2.4	\$95,200	\$2,380	\$28,560	\$714	15,847	26%	\$16.60	\$863	1.1
Dothan HMFA	\$17.23	\$896	\$35,840	2.4	\$78,200	\$1,955	\$23,460	\$587	17,657	33%	\$15.80	\$822	1.1
Florence-Muscle Shoals MSA	\$18.73	\$974	\$38,960	2.6	\$82,400	\$2,060	\$24,720	\$618	19,544	31%	\$14.07	\$731	1.3
Gadsden MSA	\$18.12	\$942	\$37,680	2.5	\$70,600	\$1,765	\$21,180	\$530	10,279	26%	\$13.14	\$683	1.4
Greene County HMFA	\$20.65	\$1,074	\$42,960	2.8	\$47,100	\$1,178	\$14,130	\$353	919	30%	\$14.59	\$758	1.4
Henry County HMFA	\$15.06	\$783	\$31,320	2.1	\$85,500	\$2,138	\$25,650	\$641	1,277	19%	\$11.60	\$603	1.3
Huntsville MSA	\$24.00	\$1,248	\$49,920	3.3	\$115,500	\$2,888	\$34,650	\$866	59,734	29%	\$19.87	\$1,033	1.2
Mobile HMFA	\$21.04	\$1,094	\$43,760	2.9	\$81,500	\$2,038	\$24,450	\$611	56,379	35%	\$17.63	\$917	1.2
Montgomery MSA	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	52,519	35%	\$18.03	\$937	1.1
Pickens County HMFA	\$14.85	\$772	\$30,880	2.0	\$66,500	\$1,663	\$19,950	\$499	1,706	25%	\$10.95	\$569	1.4
Tuscaloosa HMFA	\$21.88	\$1,138	\$45,520	3.0	\$91,100	\$2,278	\$27,330	\$683	34,306	37%	\$14.73	\$766	1.5
Washington County HMFA	\$21.00	\$1,092	\$43,680	2.9	\$91,700	\$2,293	\$27,510	\$688	801	14%	\$16.01	\$832	1.3

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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

Alabama

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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	
Counties														
Autauga County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	5,651	25%	\$18.65	\$970	1.1	
Baldwin County	\$23.92	\$1,244	\$49,760	3.3	\$93,000	\$2,325	\$27,900	\$698	21,261	22%	\$16.00	\$832	1.5	
Barbour County	\$14.85	\$772	\$30,880	2.0	\$65,300	\$1,633	\$19,590	\$490	2,952	33%	\$12.48	\$649	1.2	
Bibb County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	1,728	23%	\$13.19	\$686	1.8	
Blount County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	4,504	20%	\$11.09	\$577	2.2	
Bullock County	\$14.85	\$772	\$30,880	2.0	\$49,700	\$1,243	\$14,910	\$373	1,260	36%	\$12.12	\$630	1.2	
Butler County	\$15.56	\$809	\$32,360	2.1	\$69,600	\$1,740	\$20,880	\$522	2,294	32%	\$12.52	\$651	1.2	
Calhoun County	\$18.10	\$941	\$37,640	2.5	\$74,000	\$1,850	\$22,200	\$555	13,363	30%	\$14.23	\$740	1.3	
Chambers County	\$19.17	\$997	\$39,880	2.6	\$68,400	\$1,710	\$20,520	\$513	3,893	29%	\$18.93	\$984	1.0	
Cherokee County	\$15.48	\$805	\$32,200	2.1	\$71,700	\$1,793	\$21,510	\$538	2,153	21%	\$15.80	\$822	1.0	
Chilton County	\$16.94	\$881	\$35,240	2.3	\$80,100	\$2,003	\$24,030	\$601	4,067	23%	\$16.70	\$868	1.0	
Choctaw County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	920	18%	\$20.69	\$1,076	0.7	
Clarke County	\$14.85	\$772	\$30,880	2.0	\$78,400	\$1,960	\$23,520	\$588	2,458	29%	\$13.25	\$689	1.1	
Clay County	\$14.85	\$772	\$30,880	2.0	\$66,700	\$1,668	\$20,010	\$500	1,286	22%	\$13.07	\$680	1.1	
Cleburne County	\$15.92	\$828	\$33,120	2.2	\$82,900	\$2,073	\$24,870	\$622	1,167	20%	\$16.05	\$835	1.0	
Coffee County	\$16.48	\$857	\$34,280	2.3	\$86,400	\$2,160	\$25,920	\$648	6,418	31%	\$13.73	\$714	1.2	
Colbert County	\$18.73	\$974	\$38,960	2.6	\$82,400	\$2,060	\$24,720	\$618	7,071	29%	\$15.85	\$824	1.2	
Conecuh County	\$14.85	\$772	\$30,880	2.0	\$60,100	\$1,503	\$18,030	\$451	1,135	25%	\$13.53	\$703	1.1	
Coosa County	\$15.23	\$792	\$31,680	2.1	\$73,900	\$1,848	\$22,170	\$554	785	19%	\$12.79	\$665	1.2	
Covington County	\$14.85	\$772	\$30,880	2.0	\$70,800	\$1,770	\$21,240	\$531	3,520	24%	\$12.02	\$625	1.2	
Crenshaw County	\$14.85	\$772	\$30,880	2.0	\$71,900	\$1,798	\$21,570	\$539	1,309	26%	\$18.20	\$946	0.8	
Cullman County	\$17.35	\$902	\$36,080	2.4	\$83,500	\$2,088	\$25,050	\$626	8,167	24%	\$16.96	\$882	1.0	
Dale County	\$14.85	\$772	\$30,880	2.0	\$75,400	\$1,885	\$22,620	\$566	7,642	39%	\$22.66	\$1,179	0.7	
Dallas County	\$15.79	\$821	\$32,840	2.2	\$57,000	\$1,425	\$17,100	\$428	6,010	39%	\$13.77	\$716	1.1	
DeKalb County	\$14.85	\$772	\$30,880	2.0	\$59,700	\$1,493	\$17,910	\$448	6,030	23%	\$13.93	\$724	1.1	

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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

Alabama

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Elmore County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	7,526	23%	\$12.62	\$656	1.6
Escambia County	\$14.85	\$772	\$30,880	2.0	\$65,300	\$1,633	\$19,590	\$490	4,002	31%	\$15.23	\$792	1.0
Etowah County	\$18.12	\$942	\$37,680	2.5	\$70,600	\$1,765	\$21,180	\$530	10,279	26%	\$13.14	\$683	1.4
Fayette County	\$14.85	\$772	\$30,880	2.0	\$77,700	\$1,943	\$23,310	\$583	1,320	22%	\$11.88	\$618	1.2
Franklin County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	3,274	28%	\$14.49	\$754	1.0
Geneva County	\$17.23	\$896	\$35,840	2.4	\$78,200	\$1,955	\$23,460	\$587	2,292	22%	\$11.26	\$586	1.5
Greene County	\$20.65	\$1,074	\$42,960	2.8	\$47,100	\$1,178	\$14,130	\$353	919	30%	\$14.59	\$758	1.4
Hale County	\$21.88	\$1,138	\$45,520	3.0	\$91,100	\$2,278	\$27,330	\$683	1,274	23%	\$13.59	\$707	1.6
Henry County	\$15.06	\$783	\$31,320	2.1	\$85,500	\$2,138	\$25,650	\$641	1,277	19%	\$11.60	\$603	1.3
Houston County	\$17.23	\$896	\$35,840	2.4	\$78,200	\$1,955	\$23,460	\$587	15,365	36%	\$16.24	\$844	1.1
Jackson County	\$14.85	\$772	\$30,880	2.0	\$68,100	\$1,703	\$20,430	\$511	5,288	25%	\$15.45	\$804	1.0
Jefferson County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	97,568	36%	\$20.93	\$1,089	1.2
Lamar County	\$14.85	\$772	\$30,880	2.0	\$64,800	\$1,620	\$19,440	\$486	1,295	26%	\$9.88	\$514	1.5
Lauderdale County	\$18.73	\$974	\$38,960	2.6	\$82,400	\$2,060	\$24,720	\$618	12,473	32%	\$12.71	\$661	1.5
Lawrence County	\$17.75	\$923	\$36,920	2.4	\$95,200	\$2,380	\$28,560	\$714	2,443	19%	\$17.86	\$929	1.0
Lee County	\$22.46	\$1,168	\$46,720	3.1	\$95,300	\$2,383	\$28,590	\$715	23,285	34%	\$11.03	\$573	2.0
Limestone County	\$24.00	\$1,248	\$49,920	3.3	\$115,500	\$2,888	\$34,650	\$866	9,006	23%	\$16.22	\$844	1.5
Lowndes County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	944	23%	\$20.65	\$1,074	1.0
Macon County	\$15.58	\$810	\$32,400	2.1	\$58,900	\$1,473	\$17,670	\$442	2,517	35%	\$12.29	\$639	1.3
Madison County	\$24.00	\$1,248	\$49,920	3.3	\$115,500	\$2,888	\$34,650	\$866	50,728	31%	\$20.39	\$1,061	1.2
Marengo County	\$14.85	\$772	\$30,880	2.0	\$78,600	\$1,965	\$23,580	\$590	2,357	31%	\$13.26	\$690	1.1
Marion County	\$14.85	\$772	\$30,880	2.0	\$72,200	\$1,805	\$21,660	\$542	2,694	25%	\$10.52	\$547	1.4
Marshall County	\$15.00	\$780	\$31,200	2.1	\$85,100	\$2,128	\$25,530	\$638	8,819	25%	\$12.12	\$630	1.2
Mobile County	\$21.04	\$1,094	\$43,760	2.9	\$81,500	\$2,038	\$24,450	\$611	56,379	35%	\$17.63	\$917	1.2
Monroe County	\$14.85	\$772	\$30,880	2.0	\$65,800	\$1,645	\$19,740	\$494	2,203	30%	\$16.80	\$874	0.9
Montgomery County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	38,398	42%	\$18.81	\$978	1.1

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

Alabama	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Morgan County	\$17.75	\$923	\$36,920	2.4	\$95,200	\$2,380	\$28,560	\$714	13,404	27%	\$16.48	\$857	1.1
Perry County	\$14.96	\$778	\$31,120	2.1	\$44,400	\$1,110	\$13,320	\$333	980	31%	\$17.46	\$908	0.9
Pickens County	\$14.85	\$772	\$30,880	2.0	\$66,500	\$1,663	\$19,950	\$499	1,706	25%	\$10.95	\$569	1.4
Pike County	\$19.08	\$992	\$39,680	2.6	\$77,700	\$1,943	\$23,310	\$583	4,680	37%	\$14.30	\$744	1.3
Randolph County	\$14.85	\$772	\$30,880	2.0	\$73,500	\$1,838	\$22,050	\$551	1,944	21%	\$11.60	\$603	1.3
Russell County	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	9,382	39%	\$14.83	\$771	1.4
St. Clair County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	6,043	18%	\$17.06	\$887	1.4
Shelby County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	16,007	19%	\$19.60	\$1,019	1.2
Sumter County	\$17.65	\$918	\$36,720	2.4	\$51,300	\$1,283	\$15,390	\$385	1,448	30%	\$13.48	\$701	1.3
Talladega County	\$15.73	\$818	\$32,720	2.2	\$73,600	\$1,840	\$22,080	\$552	9,024	27%	\$15.44	\$803	1.0
Tallapoosa County	\$15.98	\$831	\$33,240	2.2	\$76,100	\$1,903	\$22,830	\$571	4,037	24%	\$11.83	\$615	1.4
Tuscaloosa County	\$21.88	\$1,138	\$45,520	3.0	\$91,100	\$2,278	\$27,330	\$683	33,032	38%	\$14.76	\$768	1.5
Walker County	\$14.85	\$772	\$30,880	2.0	\$77,900	\$1,948	\$23,370	\$584	5,590	23%	\$11.31	\$588	1.3
Washington County	\$21.00	\$1,092	\$43,680	2.9	\$91,700	\$2,293	\$27,510	\$688	801	14%	\$16.01	\$832	1.3
Wilcox County	\$18.00	\$936	\$37,440	2.5	\$58,900	\$1,473	\$17,670	\$442	816	22%	\$13.53	\$704	1.3
Winston County	\$14.85	\$772	\$30,880	2.0	\$69,800	\$1,745	\$20,940	\$524	2,180	23%	\$14.53	\$756	1.0

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

ALASKA

#20*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,546**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,153** monthly or **\$61,835** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.73
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

STATE FACTS	
Minimum Wage	\$13.00
Average Renter Wage	\$24.13
2-Bedroom Housing Wage	\$29.73
Number of Renter Households	89,496
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Aleutians West Census Area, AK	\$38.65
Bethel Census Area, AK	\$36.54
Northwest Arctic Borough	\$36.17
Kodiak Island Borough	\$35.88
North Slope Borough	\$34.71

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

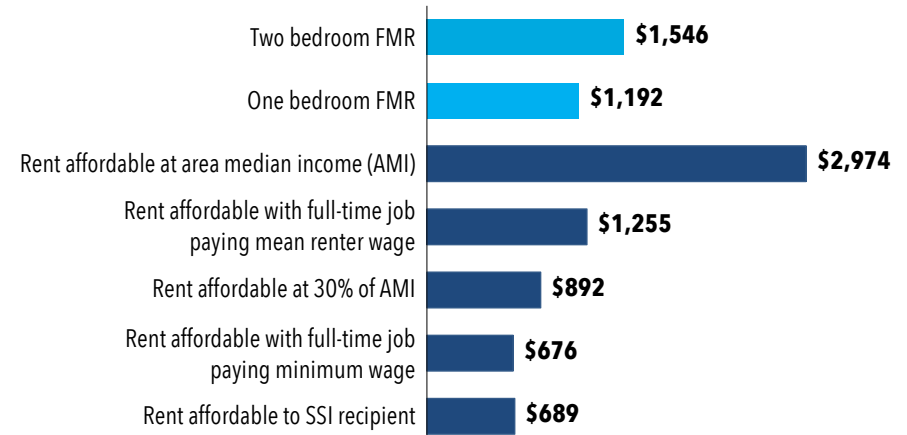
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

91
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Alaska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Alaska	\$29.73	\$1,546	\$61,835	2.3	\$118,942	\$2,974	\$35,683	\$892	89,496	33%	\$24.13	\$1,255	1.2
Combined Nonmetro Areas	\$29.11	\$1,514	\$60,550	2.2	\$107,004	\$2,675	\$32,101	\$803	27,250	32%	\$29.78	\$1,549	1.0
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$30.06	\$1,563	\$62,520	2.3	\$129,000	\$3,225	\$38,700	\$968	39,117	36%	\$22.52	\$1,171	1.3
Fairbanks MSA	\$32.10	\$1,669	\$66,760	2.5	\$114,900	\$2,873	\$34,470	\$862	13,858	38%	\$22.94	\$1,193	1.4
Matanuska-Susitna Borough HMFA	\$26.62	\$1,384	\$55,360	2.0	\$120,600	\$3,015	\$36,180	\$905	9,271	23%	\$15.13	\$787	1.8
<u>Counties</u>													
Aleutians East Borough	\$26.17	\$1,361	\$54,440	2.0	\$85,200	\$2,130	\$25,560	\$639	429	43%	\$34.03	\$1,770	0.8
Aleutians West Census Area	\$38.65	\$2,010	\$80,400	3.0	\$136,700	\$3,418	\$41,010	\$1,025	689	71%	\$43.40	\$2,257	0.9
Anchorage Municipality	\$30.06	\$1,563	\$62,520	2.3	\$129,000	\$3,225	\$38,700	\$968	39,117	36%	\$22.52	\$1,171	1.3
Bethel Census Area	\$36.54	\$1,900	\$76,000	2.8	\$79,800	\$1,995	\$23,940	\$599	1,841	39%	\$27.18	\$1,413	1.3
Bristol Bay Borough	\$24.10	\$1,253	\$50,120	1.9	\$117,200	\$2,930	\$35,160	\$879	136	48%	\$36.63	\$1,905	0.7
Chugach Census Area	\$27.94	\$1,453	\$58,120	2.1	\$114,300	\$2,858	\$34,290	\$857	999	37%	\$30.59	\$1,590	0.9
Copper River Census Area	\$20.44	\$1,063	\$42,520	1.6	\$106,600	\$2,665	\$31,980	\$800	370	32%	\$20.18	\$1,049	1.0
Denali Borough	\$24.44	\$1,271	\$50,840	1.9	\$147,000	\$3,675	\$44,100	\$1,103	116	22%	\$16.87	\$877	1.4
Dillingham Census Area	\$23.90	\$1,243	\$49,720	1.8	\$82,200	\$2,055	\$24,660	\$617	510	37%	\$28.25	\$1,469	0.8
Fairbanks North Star Borough	\$32.10	\$1,669	\$66,760	2.5	\$114,900	\$2,873	\$34,470	\$862	13,858	38%	\$22.94	\$1,193	1.4
Haines Borough †	\$28.21	\$1,467	\$58,680	2.2	\$110,300	\$2,758	\$33,090	\$827	212	24%			
Hoonah-Angoon Census Area	\$27.75	\$1,443	\$57,720	2.1	\$92,600	\$2,315	\$27,780	\$695	256	28%	\$17.48	\$909	1.6
Juneau City and Borough	\$33.71	\$1,753	\$70,120	2.6	\$128,700	\$3,218	\$38,610	\$965	4,676	36%	\$20.65	\$1,074	1.6
Kenai Peninsula Borough	\$23.94	\$1,245	\$49,800	1.8	\$111,600	\$2,790	\$33,480	\$837	5,551	23%	\$17.91	\$931	1.3
Ketchikan Gateway Borough	\$29.58	\$1,538	\$61,520	2.3	\$119,300	\$2,983	\$35,790	\$895	1,836	33%	\$17.00	\$884	1.7
Kodiak Island Borough	\$35.88	\$1,866	\$74,640	2.8	\$113,100	\$2,828	\$33,930	\$848	1,811	39%	\$30.07	\$1,564	1.2

† Wage data not available (See Appendix B).

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

Alaska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Kusilvak Census Area	\$17.94	\$933	\$37,320	1.4	\$53,600	\$1,340	\$16,080	\$402	578	31%	\$23.02	\$1,197	0.8
Lake and Peninsula Borough	\$18.65	\$970	\$38,800	1.4	\$71,000	\$1,775	\$21,300	\$533	127	39%	\$28.12	\$1,462	0.7
Matanuska-Susitna Borough	\$26.62	\$1,384	\$55,360	2.0	\$120,600	\$3,015	\$36,180	\$905	9,271	23%	\$15.13	\$787	1.8
Nome Census Area	\$28.40	\$1,477	\$59,080	2.2	\$82,000	\$2,050	\$24,600	\$615	1,021	37%	\$38.75	\$2,015	0.7
North Slope Borough	\$34.71	\$1,805	\$72,200	2.7	\$102,200	\$2,555	\$30,660	\$767	1,113	50%	\$71.78	\$3,733	0.5
Northwest Arctic Borough	\$36.17	\$1,881	\$75,240	2.8	\$86,800	\$2,170	\$26,040	\$651	718	40%	\$51.78	\$2,693	0.7
Petersburg Borough	\$26.25	\$1,365	\$54,600	2.0	\$102,400	\$2,560	\$30,720	\$768	383	29%	\$13.78	\$716	1.9
Prince of Wales-Hyder Census Are	\$20.15	\$1,048	\$41,920	1.6	\$82,800	\$2,070	\$24,840	\$621	667	28%	\$17.74	\$922	1.1
Sitka City and Borough	\$28.81	\$1,498	\$59,920	2.2	\$122,000	\$3,050	\$36,600	\$915	1,343	38%	\$19.69	\$1,024	1.5
Skagway Municipality	\$30.67	\$1,595	\$63,800	2.4	\$125,100	\$3,128	\$37,530	\$938	155	34%	\$22.28	\$1,159	1.4
Southeast Fairbanks Census Area	\$24.04	\$1,250	\$50,000	1.8	\$96,300	\$2,408	\$28,890	\$722	557	24%	\$29.71	\$1,545	0.8
Wrangell City and Borough	\$21.38	\$1,112	\$44,480	1.6	\$79,700	\$1,993	\$23,910	\$598	396	43%	\$18.91	\$983	1.1
Yakutat City and Borough	\$24.88	\$1,294	\$51,760	1.9	\$109,800	\$2,745	\$32,940	\$824	81	39%	\$29.49	\$1,533	0.8
Yukon-Koyukuk Census Area	\$21.04	\$1,094	\$43,760	1.6	\$68,000	\$1,700	\$20,400	\$510	679	29%	\$29.69	\$1,544	0.7

† Wage data not available (See Appendix B).

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

ARIZONA

#13*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,778**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,925** monthly or **\$71,101** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$34.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	\$14.70
Average Renter Wage	\$23.31
2-Bedroom Housing Wage	\$34.18
Number of Renter Households	923,559
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Phoenix-Mesa-Scottsdale MSA	\$37.50
Flagstaff MSA	\$37.35
Prescott MSA	\$30.88
Gila County	\$27.10
Navajo County	\$26.62

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

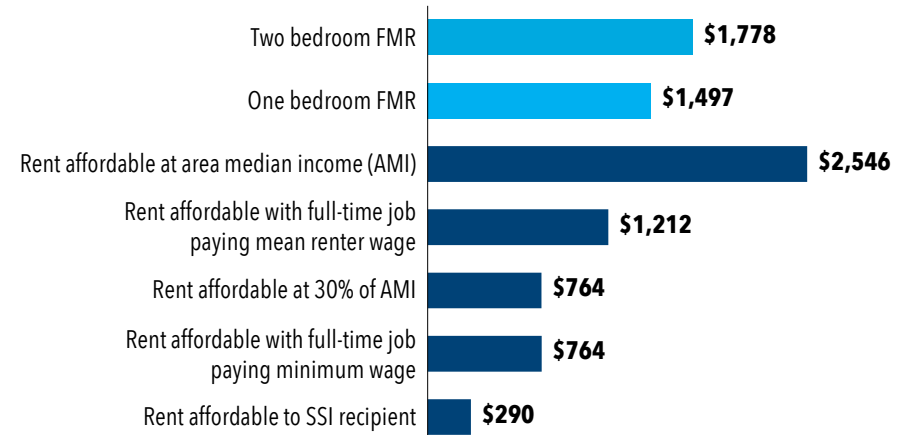
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

93
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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



Arizona	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Arizona	\$34.18	\$1,778	\$71,101	2.3	\$101,832	\$2,546	\$30,550	\$764	923,559	33%	\$23.31	\$1,212	1.5
Combined Nonmetro Areas	\$24.59	\$1,279	\$51,153	1.7	\$68,702	\$1,718	\$20,611	\$515	33,016	27%	\$22.28	\$1,159	1.1
<u>Metropolitan Areas</u>													
Flagstaff MSA	\$37.35	\$1,942	\$77,680	2.5	\$101,900	\$2,548	\$30,570	\$764	22,077	41%	\$18.98	\$987	2.0
Lake Havasu City-Kingman MSA	\$26.10	\$1,357	\$54,280	1.8	\$73,800	\$1,845	\$22,140	\$554	25,552	26%	\$18.29	\$951	1.4
Phoenix-Mesa-Scottsdale MSA	\$37.50	\$1,950	\$78,000	2.6	\$109,600	\$2,740	\$32,880	\$822	624,464	34%	\$24.61	\$1,280	1.5
Prescott MSA	\$30.88	\$1,606	\$64,240	2.1	\$87,300	\$2,183	\$26,190	\$655	28,846	26%	\$19.08	\$992	1.6
Sierra Vista-Douglas MSA	\$23.10	\$1,201	\$48,040	1.6	\$71,200	\$1,780	\$21,360	\$534	14,890	29%	\$17.51	\$911	1.3
Tucson MSA	\$26.40	\$1,373	\$54,920	1.8	\$96,100	\$2,403	\$28,830	\$721	151,661	35%	\$18.50	\$962	1.4
Yuma MSA	\$26.48	\$1,377	\$55,080	1.8	\$76,200	\$1,905	\$22,860	\$572	23,053	30%	\$18.39	\$956	1.4
<u>Counties</u>													
Apache County	\$22.29	\$1,159	\$46,360	1.5	\$55,300	\$1,383	\$16,590	\$415	4,265	21%	\$28.73	\$1,494	0.8
Cochise County	\$23.10	\$1,201	\$48,040	1.6	\$71,200	\$1,780	\$21,360	\$534	14,890	29%	\$17.51	\$911	1.3
Coconino County	\$37.35	\$1,942	\$77,680	2.5	\$101,900	\$2,548	\$30,570	\$764	22,077	41%	\$18.98	\$987	2.0
Gila County	\$27.10	\$1,409	\$56,360	1.8	\$76,100	\$1,903	\$22,830	\$571	5,309	23%	\$20.85	\$1,084	1.3
Graham County	\$24.21	\$1,259	\$50,360	1.6	\$81,100	\$2,028	\$24,330	\$608	3,297	26%	\$23.09	\$1,201	1.0
Greenlee County	\$22.94	\$1,193	\$47,720	1.6	\$88,400	\$2,210	\$26,520	\$663	1,522	44%	\$45.05	\$2,343	0.5
La Paz County	\$22.90	\$1,191	\$47,640	1.6	\$66,700	\$1,668	\$20,010	\$500	2,628	30%	\$24.75	\$1,287	0.9
Maricopa County	\$37.50	\$1,950	\$78,000	2.6	\$109,600	\$2,740	\$32,880	\$822	593,849	35%	\$24.75	\$1,287	1.5
Mohave County	\$26.10	\$1,357	\$54,280	1.8	\$73,800	\$1,845	\$22,140	\$554	25,552	26%	\$18.29	\$951	1.4
Navajo County	\$26.62	\$1,384	\$55,360	1.8	\$67,200	\$1,680	\$20,160	\$504	10,677	27%	\$17.62	\$916	1.5
Pima County	\$26.40	\$1,373	\$54,920	1.8	\$96,100	\$2,403	\$28,830	\$721	151,661	35%	\$18.50	\$962	1.4
Pinal County	\$37.50	\$1,950	\$78,000	2.6	\$109,600	\$2,740	\$32,880	\$822	30,615	19%	\$19.31	\$1,004	1.9

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

Arizona	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Santa Cruz County	\$21.42	\$1,114	\$44,560	1.5	\$66,100	\$1,653	\$19,830	\$496	5,318	32%	\$14.53	\$756	1.5
Yavapai County	\$30.88	\$1,606	\$64,240	2.1	\$87,300	\$2,183	\$26,190	\$655	28,846	26%	\$19.08	\$992	1.6
Yuma County	\$26.48	\$1,377	\$55,080	1.8	\$76,200	\$1,905	\$22,860	\$572	23,053	30%	\$18.39	\$956	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.

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

ARKANSAS

#49*

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$987**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,289** monthly or **\$39,472** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.98
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$17.78
2-Bedroom Housing Wage	\$18.98
Number of Renter Households	402,626
Percent Renters	34%

MOST EXPENSIVE AREAS	HOUSING WAGE
Memphis HMFA	\$26.06
Fayetteville-Springdale-Rogers MSA	\$21.37
Texarkana HMFA	\$20.60
Hot Springs MSA	\$19.94
Little Rock-North Little Rock-Conway HMFA	\$19.85

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

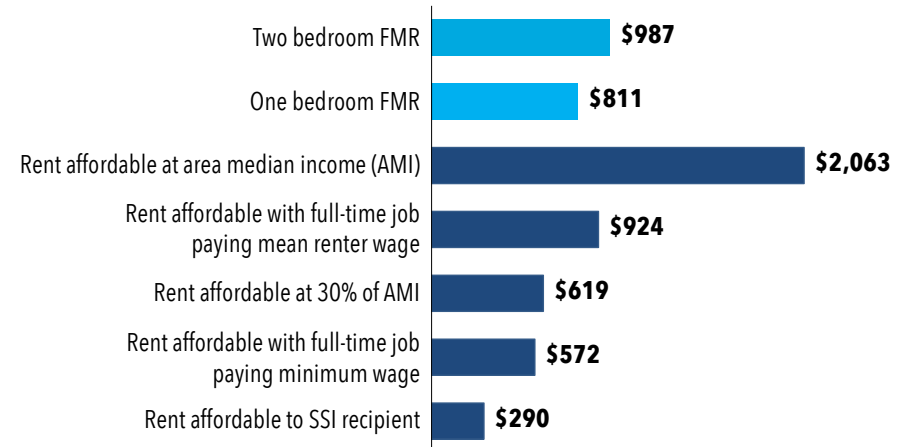
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

69
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Arkansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Arkansas	\$18.98	\$987	\$39,472	1.7	\$82,540	\$2,063	\$24,762	\$619	402,626	34%	\$17.78	\$924	1.1
Combined Nonmetro Areas	\$16.75	\$871	\$34,837	1.5	\$69,021	\$1,726	\$20,706	\$518	124,940	29%	\$14.60	\$759	1.1
<u>Metropolitan Areas</u>													
Fayetteville-Springdale-Rogers MSA	\$21.37	\$1,111	\$44,440	1.9	\$101,800	\$2,545	\$30,540	\$764	79,072	38%	\$23.08	\$1,200	0.9
Fort Smith HMFA	\$17.50	\$910	\$36,400	1.6	\$80,600	\$2,015	\$24,180	\$605	26,072	35%	\$17.13	\$891	1.0
Franklin County HMFA	\$16.31	\$848	\$33,920	1.5	\$68,500	\$1,713	\$20,550	\$514	1,786	26%	\$14.15	\$736	1.2
Grant County HMFA	\$16.31	\$848	\$33,920	1.5	\$100,800	\$2,520	\$30,240	\$756	1,424	20%	\$10.50	\$546	1.6
Hot Springs MSA	\$19.94	\$1,037	\$41,480	1.8	\$73,100	\$1,828	\$21,930	\$548	13,465	31%	\$15.34	\$798	1.3
Jonesboro HMFA	\$18.71	\$973	\$38,920	1.7	\$79,300	\$1,983	\$23,790	\$595	17,689	41%	\$15.39	\$800	1.2
Little River County HMFA	\$16.31	\$848	\$33,920	1.5	\$79,500	\$1,988	\$23,850	\$596	958	20%	\$16.82	\$874	1.0
Little Rock-North Little Rock-Conway HMFA	\$19.85	\$1,032	\$41,280	1.8	\$92,700	\$2,318	\$27,810	\$695	110,036	37%	\$18.12	\$942	1.1
Memphis HMFA	\$26.06	\$1,355	\$54,200	2.4	\$91,100	\$2,278	\$27,330	\$683	7,956	43%	\$15.18	\$790	1.7
Pine Bluff MSA	\$16.88	\$878	\$35,120	1.5	\$66,953	\$1,674	\$20,086	\$502	10,293	34%	\$17.68	\$920	1.0
Poinsett County HMFA	\$16.31	\$848	\$33,920	1.5	\$66,100	\$1,653	\$19,830	\$496	3,281	36%	\$14.54	\$756	1.1
Texarkana HMFA	\$20.60	\$1,071	\$42,840	1.9	\$71,500	\$1,788	\$21,450	\$536	5,654	35%	\$14.04	\$730	1.5
<u>Counties</u>													
Arkansas County	\$17.21	\$895	\$35,800	1.6	\$78,300	\$1,958	\$23,490	\$587	2,144	33%	\$12.55	\$653	1.4
Ashley County	\$16.31	\$848	\$33,920	1.5	\$65,100	\$1,628	\$19,530	\$488	2,006	28%	\$13.10	\$681	1.2
Baxter County	\$17.92	\$932	\$37,280	1.6	\$66,600	\$1,665	\$19,980	\$500	4,830	25%	\$15.16	\$789	1.2
Benton County	\$21.37	\$1,111	\$44,440	1.9	\$101,800	\$2,545	\$30,540	\$764	35,311	33%	\$27.69	\$1,440	0.8
Boone County	\$16.31	\$848	\$33,920	1.5	\$75,000	\$1,875	\$22,500	\$563	4,525	30%	\$14.51	\$755	1.1
Bradley County	\$16.31	\$848	\$33,920	1.5	\$67,900	\$1,698	\$20,370	\$509	1,193	33%	\$14.24	\$741	1.1

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

Arkansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Calhoun County	\$18.75	\$975	\$39,000	1.7	\$78,800	\$1,970	\$23,640	\$591	216	14%	\$33.76	\$1,755	0.6
Carroll County	\$17.25	\$897	\$35,880	1.6	\$79,800	\$1,995	\$23,940	\$599	2,479	22%	\$11.08	\$576	1.6
Chicot County	\$16.31	\$848	\$33,920	1.5	\$60,000	\$1,500	\$18,000	\$450	1,278	33%	\$18.27	\$950	0.9
Clark County	\$16.31	\$848	\$33,920	1.5	\$73,000	\$1,825	\$21,900	\$548	3,133	38%	\$12.71	\$661	1.3
Clay County	\$16.31	\$848	\$33,920	1.5	\$62,000	\$1,550	\$18,600	\$465	1,745	29%	\$16.27	\$846	1.0
Cleburne County	\$17.77	\$924	\$36,960	1.6	\$74,200	\$1,855	\$22,260	\$557	2,244	21%	\$14.22	\$740	1.2
Cleveland County	\$16.88	\$878	\$35,120	1.5	\$75,200	\$1,880	\$22,560	\$564	581	21%	\$10.68	\$556	1.6
Columbia County	\$16.31	\$848	\$33,920	1.5	\$69,300	\$1,733	\$20,790	\$520	2,580	31%	\$16.11	\$838	1.0
Conway County	\$16.31	\$848	\$33,920	1.5	\$66,700	\$1,668	\$20,010	\$500	2,369	29%	\$10.98	\$571	1.5
Craighead County	\$18.71	\$973	\$38,920	1.7	\$79,300	\$1,983	\$23,790	\$595	17,689	41%	\$15.39	\$800	1.2
Crawford County	\$17.50	\$910	\$36,400	1.6	\$80,600	\$2,015	\$24,180	\$605	5,923	26%	\$14.73	\$766	1.2
Crittenden County	\$26.06	\$1,355	\$54,200	2.4	\$91,100	\$2,278	\$27,330	\$683	7,956	43%	\$15.18	\$790	1.7
Cross County	\$16.31	\$848	\$33,920	1.5	\$66,700	\$1,668	\$20,010	\$500	2,214	34%	\$12.72	\$661	1.3
Dallas County	\$16.31	\$848	\$33,920	1.5	\$76,300	\$1,908	\$22,890	\$572	699	29%	\$12.90	\$671	1.3
Desha County	\$16.31	\$848	\$33,920	1.5	\$48,300	\$1,208	\$14,490	\$362	1,876	39%	\$18.16	\$944	0.9
Drew County	\$17.81	\$926	\$37,040	1.6	\$66,400	\$1,660	\$19,920	\$498	2,530	36%	\$11.60	\$603	1.5
Faulkner County	\$19.85	\$1,032	\$41,280	1.8	\$92,700	\$2,318	\$27,810	\$695	18,772	38%	\$15.56	\$809	1.3
Franklin County	\$16.31	\$848	\$33,920	1.5	\$68,500	\$1,713	\$20,550	\$514	1,786	26%	\$14.15	\$736	1.2
Fulton County	\$16.31	\$848	\$33,920	1.5	\$52,500	\$1,313	\$15,750	\$394	736	15%	\$9.19	\$478	1.8
Garland County	\$19.94	\$1,037	\$41,480	1.8	\$73,100	\$1,828	\$21,930	\$548	13,465	31%	\$15.34	\$798	1.3
Grant County	\$16.31	\$848	\$33,920	1.5	\$100,800	\$2,520	\$30,240	\$756	1,424	20%	\$10.50	\$546	1.6
Greene County	\$17.12	\$890	\$35,600	1.6	\$72,200	\$1,805	\$21,660	\$542	6,248	35%	\$13.29	\$691	1.3
Hempstead County	\$17.15	\$892	\$35,680	1.6	\$70,100	\$1,753	\$21,030	\$526	2,264	30%	\$13.34	\$694	1.3
Hot Spring County	\$16.31	\$848	\$33,920	1.5	\$70,100	\$1,753	\$21,030	\$526	2,738	23%	\$14.05	\$731	1.2
Howard County	\$16.73	\$870	\$34,800	1.5	\$64,000	\$1,600	\$19,200	\$480	1,489	29%	\$12.94	\$673	1.3
Independence County	\$16.58	\$862	\$34,480	1.5	\$71,100	\$1,778	\$21,330	\$533	4,699	32%	\$16.77	\$872	1.0

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

Arkansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Izard County	\$16.31	\$848	\$33,920	1.5	\$64,000	\$1,600	\$19,200	\$480	1,273	25%	\$14.31	\$744	1.1
Jackson County	\$16.31	\$848	\$33,920	1.5	\$59,700	\$1,493	\$17,910	\$448	2,116	35%	\$16.81	\$874	1.0
Jefferson County	\$16.88	\$878	\$35,120	1.5	\$66,000	\$1,650	\$19,800	\$495	8,952	37%	\$18.24	\$948	0.9
Johnson County	\$16.62	\$864	\$34,560	1.5	\$64,800	\$1,620	\$19,440	\$486	2,848	28%	\$12.70	\$661	1.3
Lafayette County	\$16.31	\$848	\$33,920	1.5	\$64,600	\$1,615	\$19,380	\$485	585	23%	\$8.92	\$464	1.8
Lawrence County	\$16.31	\$848	\$33,920	1.5	\$66,600	\$1,665	\$19,980	\$500	2,049	32%	\$16.27	\$846	1.0
Lee County	\$16.31	\$848	\$33,920	1.5	\$50,600	\$1,265	\$15,180	\$380	1,024	39%	\$10.80	\$562	1.5
Lincoln County	\$16.88	\$878	\$35,120	1.5	\$67,000	\$1,675	\$20,100	\$503	760	22%	\$14.44	\$751	1.2
Little River County	\$16.31	\$848	\$33,920	1.5	\$79,500	\$1,988	\$23,850	\$596	958	20%	\$16.82	\$874	1.0
Logan County	\$16.31	\$848	\$33,920	1.5	\$76,000	\$1,900	\$22,800	\$570	1,978	23%	\$16.14	\$840	1.0
Lonoke County	\$19.85	\$1,032	\$41,280	1.8	\$92,700	\$2,318	\$27,810	\$695	7,115	26%	\$13.57	\$706	1.5
Madison County	\$21.37	\$1,111	\$44,440	1.9	\$101,800	\$2,545	\$30,540	\$764	1,337	21%	\$13.38	\$696	1.6
Marion County	\$17.10	\$889	\$35,560	1.6	\$63,700	\$1,593	\$19,110	\$478	1,206	17%	\$14.42	\$750	1.2
Miller County	\$20.60	\$1,071	\$42,840	1.9	\$71,500	\$1,788	\$21,450	\$536	5,654	35%	\$14.04	\$730	1.5
Mississippi County	\$16.31	\$848	\$33,920	1.5	\$67,900	\$1,698	\$20,370	\$509	6,241	41%	\$20.56	\$1,069	0.8
Monroe County	\$16.31	\$848	\$33,920	1.5	\$74,200	\$1,855	\$22,260	\$557	968	34%	\$10.36	\$539	1.6
Montgomery County	\$16.31	\$848	\$33,920	1.5	\$64,200	\$1,605	\$19,260	\$482	793	21%	\$10.12	\$526	1.6
Nevada County	\$17.52	\$911	\$36,440	1.6	\$53,400	\$1,335	\$16,020	\$401	1,160	34%	\$14.64	\$761	1.2
Newton County	\$16.31	\$848	\$33,920	1.5	\$70,700	\$1,768	\$21,210	\$530	841	28%	\$12.94	\$673	1.3
Ouachita County	\$16.31	\$848	\$33,920	1.5	\$69,100	\$1,728	\$20,730	\$518	2,473	29%	\$14.28	\$743	1.1
Perry County	\$19.85	\$1,032	\$41,280	1.8	\$92,700	\$2,318	\$27,810	\$695	869	23%	\$10.62	\$552	1.9
Phillips County	\$16.31	\$848	\$33,920	1.5	\$54,500	\$1,363	\$16,350	\$409	2,845	46%	\$12.49	\$649	1.3
Pike County	\$16.31	\$848	\$33,920	1.5	\$73,000	\$1,825	\$21,900	\$548	994	24%	\$9.14	\$475	1.8
Poinsett County	\$16.31	\$848	\$33,920	1.5	\$66,100	\$1,653	\$19,830	\$496	3,281	36%	\$14.54	\$756	1.1
Polk County	\$17.25	\$897	\$35,880	1.6	\$66,200	\$1,655	\$19,860	\$497	1,407	18%	\$14.62	\$760	1.2
Pope County	\$17.37	\$903	\$36,120	1.6	\$76,000	\$1,900	\$22,800	\$570	6,925	29%	\$15.06	\$783	1.2

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Arkansas

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Prairie County	\$17.17	\$893	\$35,720	1.6	\$87,400	\$2,185	\$26,220	\$656	781	24%	\$12.26	\$638	1.4
Pulaski County	\$19.85	\$1,032	\$41,280	1.8	\$92,700	\$2,318	\$27,810	\$695	71,596	42%	\$19.32	\$1,004	1.0
Randolph County	\$16.31	\$848	\$33,920	1.5	\$70,100	\$1,753	\$21,030	\$526	1,893	27%	\$12.03	\$625	1.4
St. Francis County	\$17.10	\$889	\$35,560	1.6	\$55,400	\$1,385	\$16,620	\$416	3,528	45%	\$13.17	\$685	1.3
Saline County	\$19.85	\$1,032	\$41,280	1.8	\$92,700	\$2,318	\$27,810	\$695	11,684	24%	\$14.33	\$745	1.4
Scott County	\$16.31	\$848	\$33,920	1.5	\$63,200	\$1,580	\$18,960	\$474	1,025	26%	\$12.06	\$627	1.4
Searcy County	\$16.31	\$848	\$33,920	1.5	\$57,300	\$1,433	\$17,190	\$430	759	25%	\$11.65	\$606	1.4
Sebastian County	\$17.50	\$910	\$36,400	1.6	\$80,600	\$2,015	\$24,180	\$605	20,149	39%	\$17.80	\$926	1.0
Sevier County	\$16.31	\$848	\$33,920	1.5	\$67,000	\$1,675	\$20,100	\$503	1,977	35%	\$13.06	\$679	1.2
Sharp County	\$16.31	\$848	\$33,920	1.5	\$64,400	\$1,610	\$19,320	\$483	1,392	20%	\$15.63	\$813	1.0
Stone County	\$16.31	\$848	\$33,920	1.5	\$56,800	\$1,420	\$17,040	\$426	1,213	24%	\$10.16	\$528	1.6
Union County	\$17.37	\$903	\$36,120	1.6	\$72,300	\$1,808	\$21,690	\$542	4,094	27%	\$18.86	\$981	0.9
Van Buren County	\$16.31	\$848	\$33,920	1.5	\$64,000	\$1,600	\$19,200	\$480	1,564	22%	\$11.97	\$622	1.4
Washington County	\$21.37	\$1,111	\$44,440	1.9	\$101,800	\$2,545	\$30,540	\$764	42,424	44%	\$17.41	\$905	1.2
White County	\$17.06	\$887	\$35,480	1.6	\$76,600	\$1,915	\$22,980	\$575	9,194	32%	\$13.82	\$719	1.2
Woodruff County	\$16.31	\$848	\$33,920	1.5	\$68,500	\$1,713	\$20,550	\$514	943	34%	\$10.87	\$565	1.5
Yell County	\$16.31	\$848	\$33,920	1.5	\$76,100	\$1,903	\$22,830	\$571	2,616	32%	\$11.22	\$583	1.5

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CALIFORNIA

#1*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,580**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$8,599** monthly or **\$103,184** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$49.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CALIFORNIA:

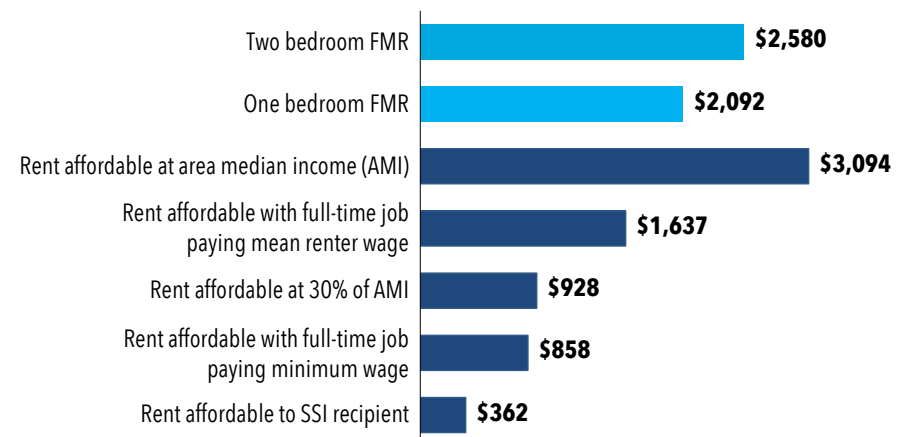
STATE FACTS	
Minimum Wage	\$16.50
Average Renter Wage	\$31.47
2-Bedroom Housing Wage	\$49.61
Number of Renter Households	5,940,036
Percent Renters	44%

MOST EXPENSIVE AREAS	HOUSING WAGE
Santa Cruz-Watsonville MSA	\$81.21
San Jose-Sunnyvale-Santa Clara HMFA	\$66.27
San Francisco HMFA	\$63.81
Santa Maria-Santa Barbara MSA	\$58.23
Salinas MSA	\$57.35

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.

120 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	98 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
3 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)



California	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
California	\$49.61	\$2,580	\$103,184	3.0	\$123,754	\$3,094	\$37,126	\$928	5,940,036	44%	\$31.47	\$1,637	1.6
Combined Nonmetro Areas	\$27.81	\$1,446	\$57,853	1.7	\$92,696	\$2,317	\$27,809	\$695	104,325	31%	\$17.51	\$911	1.6
Metropolitan Areas													
Bakersfield MSA	\$26.54	\$1,380	\$55,200	1.6	\$81,700	\$2,043	\$24,510	\$613	113,095	40%	\$17.62	\$916	1.5
Chico MSA	\$28.19	\$1,466	\$58,640	1.7	\$90,700	\$2,268	\$27,210	\$680	34,358	42%	\$16.75	\$871	1.7
El Centro MSA	\$26.37	\$1,371	\$54,840	1.6	\$73,100	\$1,828	\$21,930	\$548	21,112	43%	\$15.16	\$788	1.7
Fresno MSA	\$28.94	\$1,505	\$60,200	1.8	\$88,500	\$2,213	\$26,550	\$664	143,630	45%	\$17.44	\$907	1.7
Hanford-Corcoran MSA	\$27.79	\$1,445	\$57,800	1.7	\$84,300	\$2,108	\$25,290	\$632	19,760	45%	\$18.27	\$950	1.5
Los Angeles-Long Beach-Glendale HMFA	\$50.48	\$2,625	\$105,000	3.1	\$106,600	\$2,665	\$31,980	\$800	1,828,047	54%	\$29.06	\$1,511	1.7
Madera MSA	\$27.56	\$1,433	\$57,320	1.7	\$80,800	\$2,020	\$24,240	\$606	15,345	34%	\$15.57	\$809	1.8
Merced MSA	\$29.02	\$1,509	\$60,360	1.8	\$84,000	\$2,100	\$25,200	\$630	39,508	47%	\$18.79	\$977	1.5
Modesto MSA	\$30.12	\$1,566	\$62,640	1.8	\$98,500	\$2,463	\$29,550	\$739	68,813	39%	\$21.25	\$1,105	1.4
Napa MSA	\$53.69	\$2,792	\$111,680	3.3	\$146,700	\$3,668	\$44,010	\$1,100	17,678	36%	\$24.61	\$1,280	2.2
Oakland-Fremont HMFA	\$51.58	\$2,682	\$107,280	3.1	\$159,800	\$3,995	\$47,940	\$1,199	405,558	40%	\$30.54	\$1,588	1.7
Oxnard-Thousand Oaks-Ventura MSA	\$49.40	\$2,569	\$102,760	3.0	\$131,300	\$3,283	\$39,390	\$985	99,657	36%	\$23.00	\$1,196	2.1
Redding MSA	\$31.02	\$1,613	\$64,520	1.9	\$101,800	\$2,545	\$30,540	\$764	24,762	35%	\$19.41	\$1,009	1.6
Riverside-San Bernardino-Ontario MSA	\$44.35	\$2,306	\$92,240	2.7	\$103,900	\$2,598	\$31,170	\$779	494,285	35%	\$19.24	\$1,001	2.3
Sacramento--Roseville--Arden-Arcade HMF ^A	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	292,937	37%	\$22.64	\$1,177	1.9
Salinas MSA	\$57.35	\$2,982	\$119,280	3.5	\$104,500	\$2,613	\$31,350	\$784	63,013	48%	\$20.62	\$1,072	2.8
San Benito County HMFA	\$50.44	\$2,623	\$104,920	3.1	\$133,900	\$3,348	\$40,170	\$1,004	6,575	33%	\$18.76	\$976	2.7
San Diego-Carlsbad MSA	\$55.40	\$2,881	\$115,240	3.4	\$130,800	\$3,270	\$39,240	\$981	527,628	45%	\$28.62	\$1,488	1.9

† Wage data not available (See Appendix B).

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

California

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
San Francisco HMFA	\$63.81	\$3,318	\$132,720	3.9	\$185,700	\$4,643	\$55,710	\$1,393	368,494	50%	\$66.21	\$3,443	1.0
San Jose-Sunnyvale-Santa Clara HMFA	\$66.27	\$3,446	\$137,840	4.0	\$195,200	\$4,880	\$58,560	\$1,464	292,557	45%	\$68.39	\$3,556	1.0
San Luis Obispo-Paso Robles-Arroyo Grand	\$46.81	\$2,434	\$97,360	2.8	\$120,900	\$3,023	\$36,270	\$907	41,494	38%	\$19.58	\$1,018	2.4
Santa Ana-Anaheim-Irvine HMFA	\$55.83	\$2,903	\$116,120	3.4	\$136,600	\$3,415	\$40,980	\$1,025	468,049	44%	\$28.33	\$1,473	2.0
Santa Cruz-Watsonville MSA	\$81.21	\$4,223	\$168,920	4.9	\$132,800	\$3,320	\$39,840	\$996	38,771	40%	\$22.13	\$1,151	3.7
Santa Maria-Santa Barbara MSA	\$58.23	\$3,028	\$121,120	3.5	\$113,300	\$2,833	\$33,990	\$850	70,206	47%	\$23.23	\$1,208	2.5
Santa Rosa MSA	\$52.69	\$2,740	\$109,600	3.2	\$132,000	\$3,300	\$39,600	\$990	72,009	38%	\$25.47	\$1,324	2.1
Stockton-Lodi MSA	\$33.38	\$1,736	\$69,440	2.0	\$104,600	\$2,615	\$31,380	\$785	92,851	38%	\$19.97	\$1,038	1.7
Vallejo-Fairfield MSA	\$46.54	\$2,420	\$96,800	2.8	\$124,600	\$3,115	\$37,380	\$935	57,290	37%	\$23.80	\$1,238	2.0
Visalia-Porterville MSA	\$27.48	\$1,429	\$57,160	1.7	\$82,100	\$2,053	\$24,630	\$616	58,773	41%	\$16.46	\$856	1.7
Yolo HMFA	\$40.69	\$2,116	\$84,640	2.5	\$135,900	\$3,398	\$40,770	\$1,019	35,594	46%	\$19.88	\$1,034	2.0
Yuba City MSA	\$29.27	\$1,522	\$60,880	1.8	\$98,900	\$2,473	\$29,670	\$742	23,862	39%	\$19.00	\$988	1.5
Counties													
Alameda County	\$51.58	\$2,682	\$107,280	3.1	\$159,800	\$3,995	\$47,940	\$1,199	272,405	46%	\$32.28	\$1,678	1.6
Alpine County †	\$27.79	\$1,445	\$57,800	1.7	\$129,500	\$3,238	\$38,850	\$971	90	19%			
Amador County	\$28.71	\$1,493	\$59,720	1.7	\$109,900	\$2,748	\$32,970	\$824	3,203	20%	\$18.62	\$968	1.5
Butte County	\$28.19	\$1,466	\$58,640	1.7	\$90,700	\$2,268	\$27,210	\$680	34,358	42%	\$16.75	\$871	1.7
Calaveras County	\$27.40	\$1,425	\$57,000	1.7	\$101,500	\$2,538	\$30,450	\$761	2,798	16%	\$18.39	\$956	1.5
Colusa County	\$23.23	\$1,208	\$48,320	1.4	\$96,400	\$2,410	\$28,920	\$723	2,820	38%	\$20.15	\$1,048	1.2
Contra Costa County	\$51.58	\$2,682	\$107,280	3.1	\$159,800	\$3,995	\$47,940	\$1,199	133,153	32%	\$26.84	\$1,396	1.9
Del Norte County	\$24.10	\$1,253	\$50,120	1.5	\$91,000	\$2,275	\$27,300	\$683	2,770	29%	\$15.04	\$782	1.6
El Dorado County	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	17,881	24%	\$17.86	\$929	2.4
Fresno County	\$28.94	\$1,505	\$60,200	1.8	\$88,500	\$2,213	\$26,550	\$664	143,630	45%	\$17.44	\$907	1.7

† Wage data not available (See Appendix B).

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

California

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Glenn County	\$23.60	\$1,227	\$49,080	1.4	\$87,700	\$2,193	\$26,310	\$658	3,606	37%	\$16.52	\$859	1.4
Humboldt County	\$28.42	\$1,478	\$59,120	1.7	\$80,100	\$2,003	\$24,030	\$601	23,999	44%	\$16.94	\$881	1.7
Imperial County	\$26.37	\$1,371	\$54,840	1.6	\$73,100	\$1,828	\$21,930	\$548	21,112	43%	\$15.16	\$788	1.7
Inyo County	\$27.42	\$1,426	\$57,040	1.7	\$97,200	\$2,430	\$29,160	\$729	2,607	33%	\$21.32	\$1,108	1.3
Kern County	\$26.54	\$1,380	\$55,200	1.6	\$81,700	\$2,043	\$24,510	\$613	113,095	40%	\$17.62	\$916	1.5
Kings County	\$27.79	\$1,445	\$57,800	1.7	\$84,300	\$2,108	\$25,290	\$632	19,760	45%	\$18.27	\$950	1.5
Lake County	\$26.73	\$1,390	\$55,600	1.6	\$85,200	\$2,130	\$25,560	\$639	7,663	29%	\$17.95	\$934	1.5
Lassen County	\$22.96	\$1,194	\$47,760	1.4	\$84,300	\$2,108	\$25,290	\$632	2,880	32%	\$16.72	\$869	1.4
Los Angeles County	\$50.48	\$2,625	\$105,000	2.8	\$106,600	\$2,665	\$31,980	\$800	1,828,047	54%	\$29.06	\$1,511	1.7
Madera County	\$27.56	\$1,433	\$57,320	1.7	\$80,800	\$2,020	\$24,240	\$606	15,345	34%	\$15.57	\$809	1.8
Marin County	\$63.81	\$3,318	\$132,720	3.9	\$185,700	\$4,643	\$55,710	\$1,393	37,274	36%	\$27.51	\$1,431	2.3
Mariposa County	\$25.73	\$1,338	\$53,520	1.6	\$88,800	\$2,220	\$26,640	\$666	1,899	25%	\$14.17	\$737	1.8
Mendocino County	\$30.79	\$1,601	\$64,040	1.9	\$83,700	\$2,093	\$25,110	\$628	13,526	39%	\$18.78	\$976	1.6
Merced County	\$29.02	\$1,509	\$60,360	1.8	\$84,000	\$2,100	\$25,200	\$630	39,508	47%	\$18.79	\$977	1.5
Modoc County	\$20.27	\$1,054	\$42,160	1.2	\$67,900	\$1,698	\$20,370	\$509	740	23%	\$12.93	\$672	1.6
Mono County	\$28.71	\$1,493	\$59,720	1.7	\$118,500	\$2,963	\$35,550	\$889	1,702	31%	\$15.50	\$806	1.9
Monterey County	\$57.35	\$2,982	\$119,280	3.5	\$104,500	\$2,613	\$31,350	\$784	63,013	48%	\$20.62	\$1,072	2.8
Napa County	\$53.69	\$2,792	\$111,680	3.3	\$146,700	\$3,668	\$44,010	\$1,100	17,678	36%	\$24.61	\$1,280	2.2
Nevada County	\$34.33	\$1,785	\$71,400	2.1	\$124,600	\$3,115	\$37,380	\$935	10,703	26%	\$17.38	\$904	2.0
Orange County	\$55.83	\$2,903	\$116,120	3.4	\$136,600	\$3,415	\$40,980	\$1,025	468,049	44%	\$28.33	\$1,473	2.0
Placer County	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	39,976	26%	\$21.58	\$1,122	2.0
Plumas County	\$25.35	\$1,318	\$52,720	1.5	\$95,300	\$2,383	\$28,590	\$715	2,031	25%	\$20.99	\$1,091	1.2
Riverside County	\$44.35	\$2,306	\$92,240	2.7	\$103,900	\$2,598	\$31,170	\$779	237,362	31%	\$18.51	\$963	2.4
Sacramento County	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	235,080	41%	\$23.41	\$1,218	1.8
San Benito County	\$50.44	\$2,623	\$104,920	3.1	\$133,900	\$3,348	\$40,170	\$1,004	6,575	33%	\$18.76	\$976	2.7
San Bernardino County	\$44.35	\$2,306	\$92,240	2.7	\$103,900	\$2,598	\$31,170	\$779	256,923	38%	\$19.95	\$1,038	2.2

† Wage data not available (See Appendix B).

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

California	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
San Diego County	\$55.40	\$2,881	115,240	3.4	\$130,800	\$3,270	\$39,240	\$981	527,628	45%	\$28.62	\$1,488	1.9
San Francisco County	\$63.81	\$3,318	132,720	3.3	\$185,700	\$4,643	\$55,710	\$1,393	223,040	62%	\$71.56	\$3,721	0.9
San Joaquin County	\$33.38	\$1,736	\$69,440	2.0	\$104,600	\$2,615	\$31,380	\$785	92,851	38%	\$19.97	\$1,038	1.7
San Luis Obispo County	\$46.81	\$2,434	\$97,360	2.8	\$120,900	\$3,023	\$36,270	\$907	41,494	38%	\$19.58	\$1,018	2.4
San Mateo County	\$63.81	\$3,318	132,720	3.7	\$185,700	\$4,643	\$55,710	\$1,393	108,180	41%	\$67.25	\$3,497	0.9
Santa Barbara County	\$58.23	\$3,028	121,120	3.5	\$113,300	\$2,833	\$33,990	\$850	70,206	47%	\$23.23	\$1,208	2.5
Santa Clara County	\$66.27	\$3,446	137,840	4.0	\$195,200	\$4,880	\$58,560	\$1,464	292,557	45%	\$68.39	\$3,556	1.0
Santa Cruz County	\$81.21	\$4,223	168,920	4.9	\$132,800	\$3,320	\$39,840	\$996	38,771	40%	\$22.13	\$1,151	3.7
Shasta County	\$31.02	\$1,613	\$64,520	1.9	\$101,800	\$2,545	\$30,540	\$764	24,762	35%	\$19.41	\$1,009	1.6
Sierra County	\$27.79	\$1,445	\$57,800	1.7	\$81,100	\$2,028	\$24,330	\$608	262	22%	\$14.61	\$760	1.9
Siskiyou County	\$23.10	\$1,201	\$48,040	1.4	\$77,300	\$1,933	\$23,190	\$580	5,728	30%	\$15.33	\$797	1.5
Solano County	\$46.54	\$2,420	\$96,800	2.8	\$124,600	\$3,115	\$37,380	\$935	57,290	37%	\$23.80	\$1,238	2.0
Sonoma County	\$52.69	\$2,740	109,600	3.2	\$132,000	\$3,300	\$39,600	\$990	72,009	38%	\$25.47	\$1,324	2.1
Stanislaus County	\$30.12	\$1,566	\$62,640	1.8	\$98,500	\$2,463	\$29,550	\$739	68,813	39%	\$21.25	\$1,105	1.4
Sutter County	\$29.27	\$1,522	\$60,880	1.8	\$98,900	\$2,473	\$29,670	\$742	13,568	41%	\$18.10	\$941	1.6
Tehama County	\$25.98	\$1,351	\$54,040	1.6	\$76,800	\$1,920	\$23,040	\$576	7,952	32%	\$18.74	\$974	1.4
Trinity County	\$21.54	\$1,120	\$44,800	1.3	\$79,500	\$1,988	\$23,850	\$596	1,449	27%	\$16.94	\$881	1.3
Tulare County	\$27.48	\$1,429	\$57,160	1.7	\$82,100	\$2,053	\$24,630	\$616	58,773	41%	\$16.46	\$856	1.7
Tuolumne County	\$27.67	\$1,439	\$57,560	1.7	\$101,600	\$2,540	\$30,480	\$762	5,897	26%	\$15.91	\$828	1.7
Ventura County	\$49.40	\$2,569	102,760	3.0	\$131,300	\$3,283	\$39,390	\$985	99,657	36%	\$23.00	\$1,196	2.1
Yolo County	\$40.69	\$2,116	\$84,640	2.5	\$135,900	\$3,398	\$40,770	\$1,019	35,594	46%	\$19.88	\$1,034	2.0
Yuba County	\$29.27	\$1,522	\$60,880	1.8	\$98,900	\$2,473	\$29,670	\$742	10,294	37%	\$20.99	\$1,092	1.4

† Wage data not available (See Appendix B).

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

COLORADO

#10*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,913**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,376** monthly or **\$76,518** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$36.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	\$14.81
Average Renter Wage	\$26.31
2-Bedroom Housing Wage	\$36.79
Number of Renter Households	783,361
Percent Renters	34%

MOST EXPENSIVE AREAS	HOUSING WAGE
Summit County	\$44.06
Eagle County	\$41.81
Pitkin County	\$41.81
Denver-Aurora-Lakewood MSA	\$41.15
Boulder MSA	\$39.60

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

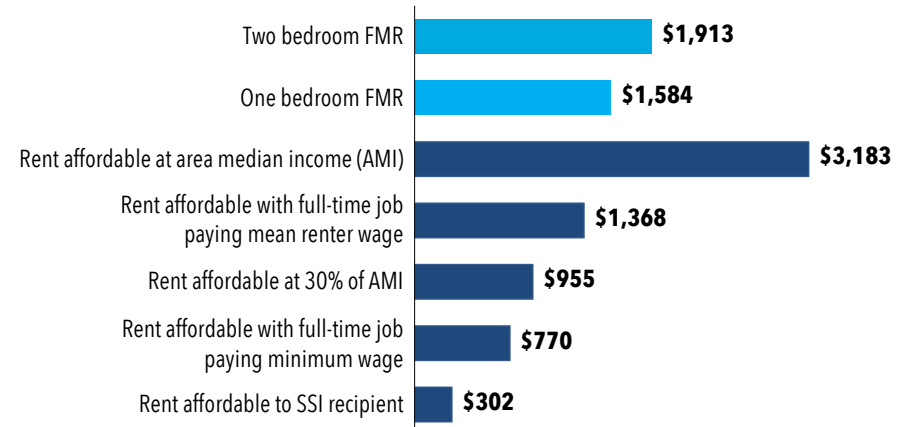
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

99
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

82
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Colorado	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Colorado	\$36.79	\$1,913	\$76,518	2.5	\$127,322	\$3,183	\$38,197	\$955	783,361	34%	\$26.31	\$1,368	1.4
Combined Nonmetro Areas	\$27.11	\$1,410	\$56,388	1.8	\$101,758	\$2,544	\$30,528	\$763	83,149	29%	\$18.58	\$966	1.5
<u>Metropolitan Areas</u>													
Boulder MSA	\$39.60	\$2,059	\$82,360	2.7	\$150,600	\$3,765	\$45,180	\$1,130	50,769	38%	\$28.40	\$1,477	1.4
Colorado Springs HMFA	\$34.19	\$1,778	\$71,120	2.3	\$112,500	\$2,813	\$33,750	\$844	95,198	34%	\$21.71	\$1,129	1.6
Denver-Aurora-Lakewood MSA	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	429,185	36%	\$30.00	\$1,560	1.4
Fort Collins MSA	\$32.60	\$1,695	\$67,800	2.2	\$127,600	\$3,190	\$38,280	\$957	54,080	36%	\$21.91	\$1,139	1.5
Grand Junction MSA	\$23.94	\$1,245	\$49,800	1.6	\$94,100	\$2,353	\$28,230	\$706	18,146	28%	\$17.90	\$931	1.3
Greeley MSA	\$29.38	\$1,528	\$61,120	2.0	\$113,600	\$2,840	\$34,080	\$852	29,345	24%	\$18.90	\$983	1.6
Pueblo MSA	\$24.19	\$1,258	\$50,320	1.6	\$84,000	\$2,100	\$25,200	\$630	21,487	32%	\$16.26	\$846	1.5
Teller County HMFA	\$28.17	\$1,465	\$58,600	1.9	\$111,300	\$2,783	\$33,390	\$835	2,002	18%	\$17.86	\$929	1.6
<u>Counties</u>													
Adams County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	57,572	31%	\$21.96	\$1,142	1.9
Alamosa County	\$18.69	\$972	\$38,880	1.3	\$67,900	\$1,698	\$20,370	\$509	2,865	44%	\$18.39	\$956	1.0
Arapahoe County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	88,547	35%	\$28.89	\$1,502	1.4
Archuleta County	\$24.69	\$1,284	\$51,360	1.7	\$95,300	\$2,383	\$28,590	\$715	1,331	23%	\$15.96	\$830	1.5
Baca County	\$17.94	\$933	\$37,320	1.2	\$61,500	\$1,538	\$18,450	\$461	448	28%	\$11.93	\$621	1.5
Bent County	\$19.02	\$989	\$39,560	1.3	\$68,400	\$1,710	\$20,520	\$513	636	34%	\$15.78	\$821	1.2
Boulder County	\$39.60	\$2,059	\$82,360	2.4	\$150,600	\$3,765	\$45,180	\$1,130	50,769	38%	\$28.40	\$1,477	1.4
Broomfield County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	11,568	37%	\$41.46	\$2,156	1.0
Chaffee County	\$25.08	\$1,304	\$52,160	1.7	\$103,000	\$2,575	\$30,900	\$773	2,488	27%	\$19.72	\$1,026	1.3
Cheyenne County	\$20.25	\$1,053	\$42,120	1.4	\$87,000	\$2,175	\$26,100	\$653	205	27%	\$25.81	\$1,342	0.8

† Wage data not available (See Appendix B).

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

Colorado	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Clear Creek County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	787	17%	\$18.36	\$955	2.2
Conejos County	\$17.94	\$933	\$37,320	1.2	\$71,200	\$1,780	\$21,360	\$534	793	25%	\$16.09	\$837	1.1
Costilla County	\$17.96	\$934	\$37,360	1.2	\$60,000	\$1,500	\$18,000	\$450	338	21%	\$14.18	\$737	1.3
Crowley County	\$25.90	\$1,347	\$53,880	1.7	\$71,300	\$1,783	\$21,390	\$535	456	34%	\$11.37	\$591	2.3
Custer County	\$20.04	\$1,042	\$41,680	1.4	\$86,500	\$2,163	\$25,950	\$649	351	14%	\$14.41	\$749	1.4
Delta County	\$19.98	\$1,039	\$41,560	1.3	\$80,300	\$2,008	\$24,090	\$602	2,985	24%	\$14.60	\$759	1.4
Denver County	\$41.15	\$2,140	\$85,600	2.2	\$140,100	\$3,503	\$42,030	\$1,051	167,670	51%	\$37.05	\$1,927	1.1
Dolores County †	\$19.73	\$1,026	\$41,040	1.3	\$102,700	\$2,568	\$30,810	\$770	197	16%			
Douglas County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	30,265	22%	\$25.12	\$1,306	1.6
Eagle County	\$41.81	\$2,174	\$86,960	2.8	\$133,200	\$3,330	\$39,960	\$999	6,781	32%	\$18.25	\$949	2.3
Elbert County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	538	6%	\$12.59	\$655	3.3
El Paso County	\$34.19	\$1,778	\$71,120	2.3	\$112,500	\$2,813	\$33,750	\$844	95,198	34%	\$21.71	\$1,129	1.6
Fremont County	\$22.42	\$1,166	\$46,640	1.5	\$86,600	\$2,165	\$25,980	\$650	4,220	24%	\$15.08	\$784	1.5
Garfield County	\$30.75	\$1,599	\$63,960	2.1	\$105,600	\$2,640	\$31,680	\$792	6,987	30%	\$24.12	\$1,254	1.3
Gilpin County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	628	20%	\$21.55	\$1,121	1.9
Grand County	\$25.44	\$1,323	\$52,920	1.7	\$126,700	\$3,168	\$38,010	\$950	1,526	24%	\$17.96	\$934	1.4
Gunnison County	\$25.50	\$1,326	\$53,040	1.7	\$129,500	\$3,238	\$38,850	\$971	2,613	33%	\$15.52	\$807	1.6
Hinsdale County	\$21.15	\$1,100	\$44,000	1.4	\$80,300	\$2,008	\$24,090	\$602	96	20%	\$17.12	\$890	1.2
Huerfano County	\$18.90	\$983	\$39,320	1.3	\$73,500	\$1,838	\$22,050	\$551	644	23%	\$17.02	\$885	1.1
Jackson County	\$17.94	\$933	\$37,320	1.2	\$102,000	\$2,550	\$30,600	\$765	170	27%	\$29.72	\$1,546	0.6
Jefferson County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	70,545	29%	\$24.00	\$1,248	1.7
Kiowa County	\$21.19	\$1,102	\$44,080	1.4	\$77,400	\$1,935	\$23,220	\$581	174	30%	\$22.57	\$1,173	0.9
Kit Carson County	\$20.79	\$1,081	\$43,240	1.4	\$87,900	\$2,198	\$26,370	\$659	924	32%	\$20.44	\$1,063	1.0
Lake County	\$25.04	\$1,302	\$52,080	1.7	\$128,700	\$3,218	\$38,610	\$965	709	24%	\$16.64	\$865	1.5
La Plata County	\$30.56	\$1,589	\$63,560	2.1	\$117,500	\$2,938	\$35,250	\$881	6,738	29%	\$18.52	\$963	1.7
Larimer County	\$32.60	\$1,695	\$67,800	2.2	\$127,600	\$3,190	\$38,280	\$957	54,080	36%	\$21.91	\$1,139	1.5

† Wage data not available (See Appendix B).

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

Colorado	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Las Animas County	\$21.50	\$1,118	\$44,720	1.5	\$76,200	\$1,905	\$22,860	\$572	2,003	30%	\$14.51	\$754	1.5
Lincoln County	\$19.71	\$1,025	\$41,000	1.3	\$101,700	\$2,543	\$30,510	\$763	570	29%	\$14.39	\$748	1.4
Logan County	\$20.12	\$1,046	\$41,840	1.4	\$86,200	\$2,155	\$25,860	\$647	2,583	32%	\$16.70	\$868	1.2
Mesa County	\$23.94	\$1,245	\$49,800	1.6	\$94,100	\$2,353	\$28,230	\$706	18,146	28%	\$17.90	\$931	1.3
Mineral County	\$25.04	\$1,302	\$52,080	1.7	\$75,600	\$1,890	\$22,680	\$567	114	26%	\$17.92	\$932	1.4
Moffat County	\$21.96	\$1,142	\$45,680	1.5	\$101,300	\$2,533	\$30,390	\$760	1,479	28%	\$19.16	\$997	1.1
Montezuma County	\$22.50	\$1,170	\$46,800	1.5	\$83,200	\$2,080	\$24,960	\$624	2,747	25%	\$13.37	\$695	1.7
Montrose County	\$22.02	\$1,145	\$45,800	1.5	\$88,100	\$2,203	\$26,430	\$661	4,444	25%	\$16.72	\$869	1.3
Morgan County	\$22.48	\$1,169	\$46,760	1.5	\$92,500	\$2,313	\$27,750	\$694	3,850	35%	\$21.11	\$1,098	1.1
Otero County	\$17.94	\$933	\$37,320	1.2	\$76,700	\$1,918	\$23,010	\$575	2,379	31%	\$14.36	\$747	1.2
Ouray County	\$31.04	\$1,614	\$64,560	2.1	\$104,500	\$2,613	\$31,350	\$784	553	22%	\$22.63	\$1,177	1.4
Park County	\$41.15	\$2,140	\$85,600	2.8	\$140,100	\$3,503	\$42,030	\$1,051	1,065	13%	\$15.19	\$790	2.7
Phillips County	\$19.81	\$1,030	\$41,200	1.3	\$92,900	\$2,323	\$27,870	\$697	466	25%	\$17.70	\$920	1.1
Pitkin County	\$41.81	\$2,174	\$86,960	2.8	\$138,500	\$3,463	\$41,550	\$1,039	2,935	32%	\$24.66	\$1,282	1.7
Prowers County	\$17.94	\$933	\$37,320	1.2	\$75,900	\$1,898	\$22,770	\$569	1,355	30%	\$11.61	\$604	1.5
Pueblo County	\$24.19	\$1,258	\$50,320	1.6	\$84,000	\$2,100	\$25,200	\$630	21,487	32%	\$16.26	\$846	1.5
Rio Blanco County	\$18.87	\$981	\$39,240	1.3	\$96,500	\$2,413	\$28,950	\$724	624	24%	\$20.54	\$1,068	0.9
Rio Grande County	\$19.73	\$1,026	\$41,040	1.3	\$91,500	\$2,288	\$27,450	\$686	1,590	32%	\$11.04	\$574	1.8
Routt County	\$36.38	\$1,892	\$75,680	2.5	\$136,000	\$3,400	\$40,800	\$1,020	2,561	24%	\$18.82	\$979	1.9
Saguache County	\$18.71	\$973	\$38,920	1.3	\$66,100	\$1,653	\$19,830	\$496	813	25%	\$13.07	\$679	1.4
San Juan County	\$25.73	\$1,338	\$53,520	1.7	\$88,900	\$2,223	\$26,670	\$667	161	44%	\$13.27	\$690	1.9
San Miguel County	\$33.52	\$1,743	\$69,720	2.3	\$119,500	\$2,988	\$35,850	\$896	1,391	35%	\$23.41	\$1,217	1.4
Sedgwick County	\$17.94	\$933	\$37,320	1.2	\$83,400	\$2,085	\$25,020	\$626	277	28%	\$10.73	\$558	1.7
Summit County	\$44.06	\$2,291	\$91,640	3.0	\$139,600	\$3,490	\$41,880	\$1,047	3,801	31%	\$18.76	\$975	2.3
Teller County	\$28.17	\$1,465	\$58,600	1.9	\$111,300	\$2,783	\$33,390	\$835	2,002	18%	\$17.86	\$929	1.6
Washington County	\$19.94	\$1,037	\$41,480	1.3	\$87,400	\$2,185	\$26,220	\$656	585	28%	\$19.06	\$991	1.0

† Wage data not available (See Appendix B).

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

Colorado	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Weld County	\$29.38	\$1,528	\$61,120	2.0	\$113,600	\$2,840	\$34,080	\$852	29,345	24%	\$18.90	\$983	1.6
Yuma County	\$21.63	\$1,125	\$45,000	1.5	\$79,800	\$1,995	\$23,940	\$599	1,193	30%	\$16.54	\$860	1.3

† Wage data not available (See Appendix B).

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

CONNECTICUT

#11*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,842**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,139** monthly or **\$73,664** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$35.42
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	\$16.35
Average Renter Wage	\$22.69
2-Bedroom Housing Wage	\$35.42
Number of Renter Households	480,258
Percent Renters	34%

MOST EXPENSIVE AREAS	HOUSING WAGE
Stamford-Norwalk HMFA	\$50.19
Danbury HMFA	\$43.02
Bridgeport HMFA	\$37.83
Milford-Ansonia-Seymour HMFA	\$36.44
New Haven-Meriden HMFA	\$35.90

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

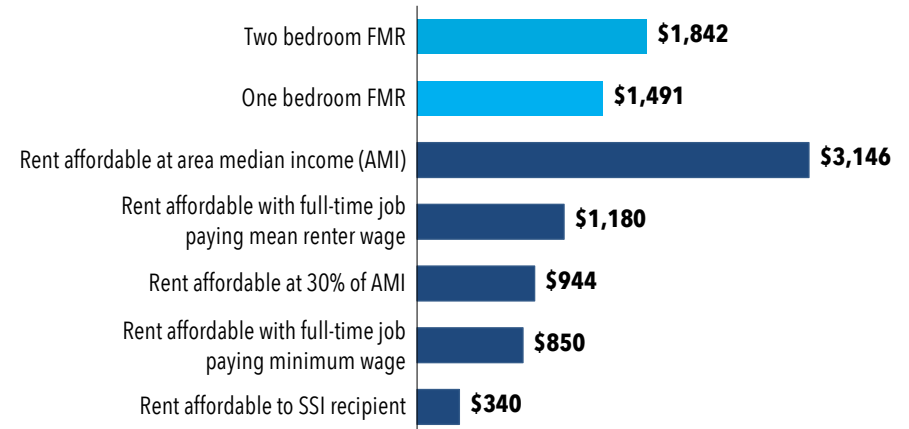
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

87
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

70
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Connecticut	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Connecticut	\$35.42	\$1,842	\$73,664	2.2	\$125,828	\$3,146	\$37,748	\$944	480,258	34%	\$22.69	\$1,180	1.6
Combined Nonmetro Areas	\$28.98	\$1,507	\$60,280	1.8	\$119,355	\$2,984	\$35,807	\$895	17,718	23%	\$19.81	\$1,030	1.5
<u>Metropolitan Areas</u>													
Bridgeport HMFA	\$37.83	\$1,967	\$78,680	2.3	\$144,333	\$3,608	\$43,300	\$1,082	44,764	33%	\$27.39	\$1,424	1.4
Colchester-Lebanon HMFA	\$34.56	\$1,797	\$71,880	2.1	\$110,300	\$2,758	\$33,090	\$827	1,814	20%	\$20.33	\$1,057	1.7
Danbury HMFA	\$43.02	\$2,237	\$89,480	2.6	\$148,900	\$3,723	\$44,670	\$1,117	20,528	27%	\$30.63	\$1,593	1.4
Hartford-West Hartford-East Hartford HMFA	\$31.79	\$1,653	\$66,120	1.9	\$125,620	\$3,140	\$37,686	\$942	157,823	34%	\$21.00	\$1,092	1.5
Milford-Ansonia-Seymour HMFA	\$36.44	\$1,895	\$75,800	2.2	\$111,437	\$2,786	\$33,431	\$836	12,924	26%	\$18.84	\$979	1.9
New Haven-Meriden HMFA	\$35.90	\$1,867	\$74,680	2.2	\$113,051	\$2,826	\$33,915	\$848	85,979	40%	\$19.54	\$1,016	1.8
Norwich-New London HMFA	\$31.25	\$1,625	\$65,000	1.9	\$110,975	\$2,774	\$33,293	\$832	33,358	33%	\$20.23	\$1,052	1.5
Southern Middlesex County HMFA	\$32.31	\$1,680	\$67,200	2.0	\$126,600	\$3,165	\$37,980	\$950	3,661	17%	\$18.04	\$938	1.8
Stamford-Norwalk HMFA	\$50.19	\$2,610	\$104,400	3.1	\$148,900	\$3,723	\$44,670	\$1,117	55,886	38%	\$30.63	\$1,593	1.6
Waterbury HMFA	\$27.79	\$1,445	\$57,800	1.7	\$110,000	\$2,750	\$33,000	\$825	31,571	40%	\$18.21	\$947	1.5
Windham County HMFA	\$30.77	\$1,600	\$64,000	1.9	\$111,980	\$2,800	\$33,594	\$840	14,232	30%	\$20.36	\$1,058	1.5
<u>Counties</u>													
Naugatuck Valley Planning Region	\$28.98	\$1,507	\$60,280	1.8	\$110,000	\$2,750	\$33,000	\$825	4,554	21%	\$18.21	\$947	1.6
Northwest Hills Planning Region	\$28.98	\$1,507	\$60,280	1.8	\$116,400	\$2,910	\$34,920	\$873	11,059	26%	\$17.02	\$885	1.7
Western Connecticut Planning Region	\$28.98	\$1,507	\$60,280	1.8	\$148,900	\$3,723	\$44,670	\$1,117	2,105	19%	\$30.63	\$1,593	0.9

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

DELAWARE

#17*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,674**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,578** monthly or **\$66,941** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$22.11
2-Bedroom Housing Wage	\$32.18
Number of Renter Households	109,869
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$34.65
Dover MSA	\$28.69
Sussex County HMFA	\$26.88

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

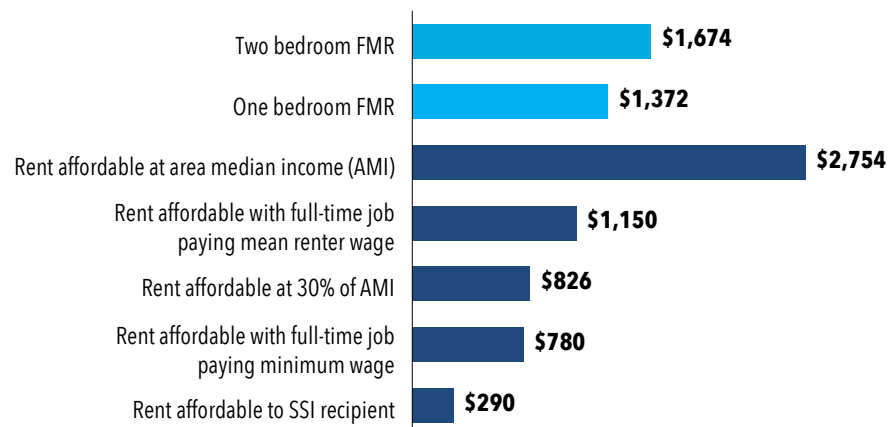
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

86
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

70
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Delaware	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Delaware	\$32.18	\$1,674	\$66,941	2.1	\$110,159	\$2,754	\$33,048	\$826	109,869	28%	\$22.11	\$1,150	1.5
<u>Metropolitan Areas</u>													
Dover MSA †	\$28.69	\$1,492	\$59,680	1.9	\$99,400	\$2,485	\$29,820	\$746	20,334	29%			
Philadelphia-Camden-Wilmington MSA	\$34.65	\$1,802	\$72,080	2.3	\$119,400	\$2,985	\$35,820	\$896	70,201	31%	\$24.14	\$1,255	1.4
Sussex County HMFA	\$26.88	\$1,398	\$55,920	1.8	\$97,500	\$2,438	\$29,250	\$731	19,334	19%	\$15.54	\$808	1.7
<u>Counties</u>													
Kent County †	\$28.69	\$1,492	\$59,680	1.9	\$99,400	\$2,485	\$29,820	\$746	20,334	29%			
New Castle County	\$34.65	\$1,802	\$72,080	2.3	\$119,400	\$2,985	\$35,820	\$896	70,201	31%	\$24.14	\$1,255	1.4
Sussex County	\$26.88	\$1,398	\$55,920	1.8	\$97,500	\$2,438	\$29,250	\$731	19,334	19%	\$15.54	\$808	1.7

† Wage data not available (See Appendix B).

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

DISTRICT OF COLUMBIA

#5*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,314**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,713** monthly or **\$92,560** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$44.50
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	\$17.50
Average Renter Wage	\$39.60
2-Bedroom Housing Wage	\$44.50
Number of Renter Households	189,268
Percent Renters	59%

102

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

90

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

2.5

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

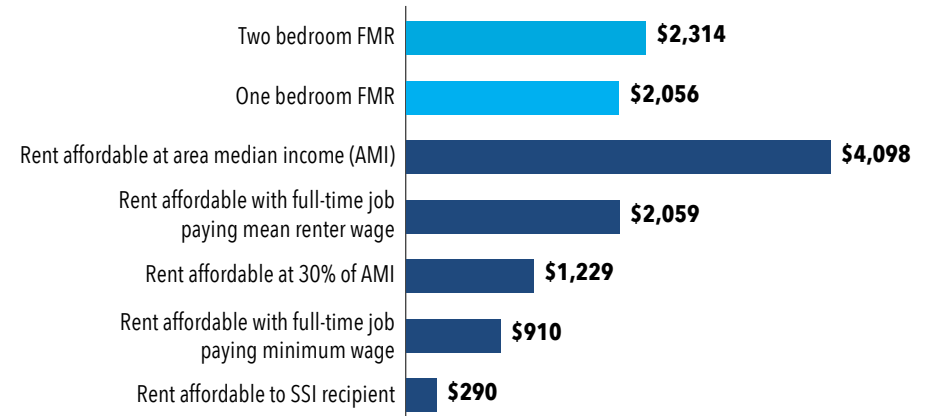
2.3

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$44.50

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.



District of Columbia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
District of Columbia	\$44.50	\$2,314	\$92,560	2.5	\$163,900	\$4,098	\$49,170	\$1,229	189,268	59%	\$39.60	\$2,059	1.1
<u>Metropolitan Areas</u>													
Washington-Arlington-Alexandria HMFA	\$44.50	\$2,314	\$92,560	2.5	\$163,900	\$4,098	\$49,170	\$1,229	189,268	59%	\$39.60	\$2,059	1.1
<u>Counties</u>													
District of Columbia	\$44.50	\$2,314	\$92,560	2.5	\$163,900	\$4,098	\$49,170	\$1,229	189,268	59%	\$39.60	\$2,059	1.1

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

#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	\$13.00
Average Renter Wage	\$23.23
2-Bedroom Housing Wage	\$37.27
Number of Renter Households	2,794,102
Percent Renters	33%

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)

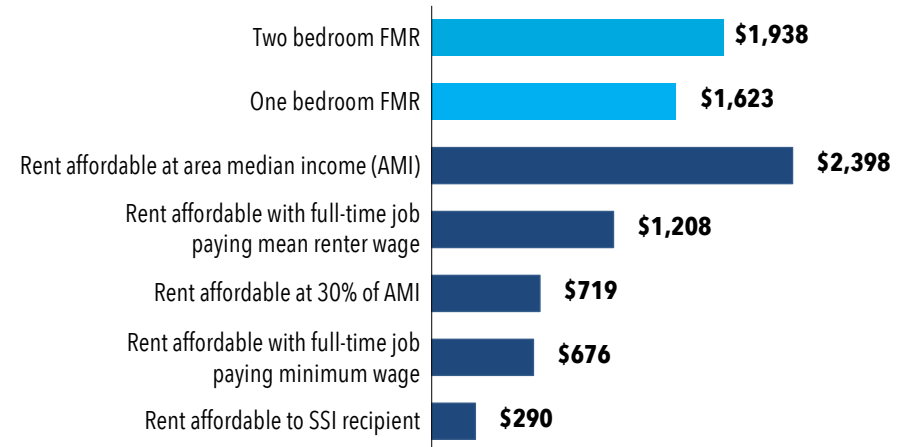
2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

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.



Florida	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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 ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Counties													
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

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 ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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

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 ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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

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 ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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

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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

GEORGIA

#23*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,532**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,106** monthly or **\$61,273** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.46
PER HOUR
STATE HOUSING
WAGE

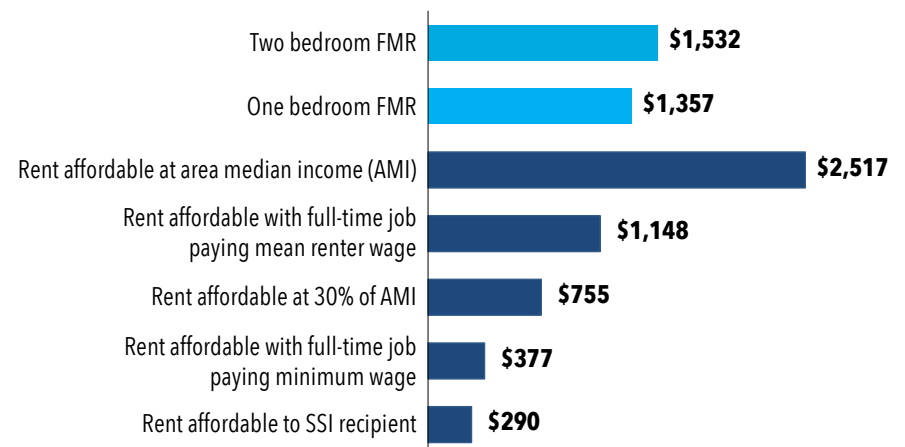
FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$22.08
2-Bedroom Housing Wage	\$29.46
Number of Renter Households	1,388,484
Percent Renters	35%

MOST EXPENSIVE AREAS	HOUSING WAGE
Atlanta-Sandy Springs-Roswell HMFA	\$35.19
Savannah MSA	\$30.46
Gainesville MSA	\$28.94
Hinesville HMFA	\$27.50
Chattanooga MSA	\$27.42

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.



Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Georgia	\$29.46	\$1,532	\$61,273	4.1	\$100,669	\$2,517	\$30,201	\$755	1,388,484	35%	\$22.08	\$1,148	1.3
Combined Nonmetro Areas	\$18.53	\$964	\$38,552	2.6	\$75,703	\$1,893	\$22,711	\$568	213,466	32%	\$15.00	\$780	1.2
Metropolitan Areas													
Albany MSA	\$20.77	\$1,080	\$43,200	2.9	\$67,700	\$1,693	\$20,310	\$508	25,110	44%	\$18.19	\$946	1.1
Athens-Clarke County MSA	\$23.56	\$1,225	\$49,000	3.2	\$94,300	\$2,358	\$28,290	\$707	38,158	45%	\$16.73	\$870	1.4
Atlanta-Sandy Springs-Roswell HMFA	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	767,346	34%	\$25.22	\$1,311	1.4
Augusta-Richmond County HMFA	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	53,016	37%	\$16.66	\$867	1.4
Brunswick MSA	\$24.31	\$1,264	\$50,560	3.4	\$89,100	\$2,228	\$26,730	\$668	13,906	30%	\$14.65	\$762	1.7
Butts County HMFA	\$22.23	\$1,156	\$46,240	3.1	\$79,700	\$1,993	\$23,910	\$598	2,532	29%	\$14.31	\$744	1.6
Chattanooga MSA	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	14,251	24%	\$14.22	\$739	1.9
Columbus HMFA	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	43,478	44%	\$19.59	\$1,018	1.1
Dalton HMFA	\$21.15	\$1,100	\$44,000	2.9	\$83,100	\$2,078	\$24,930	\$623	11,553	32%	\$17.06	\$887	1.2
Gainesville MSA	\$28.94	\$1,505	\$60,200	4.0	\$102,700	\$2,568	\$30,810	\$770	22,182	31%	\$20.77	\$1,080	1.4
Haralson County HMFA	\$20.90	\$1,087	\$43,480	2.9	\$88,400	\$2,210	\$26,520	\$663	3,324	29%	\$19.73	\$1,026	1.1
Hinesville HMFA	\$27.50	\$1,430	\$57,200	3.8	\$73,700	\$1,843	\$22,110	\$553	11,716	50%	\$19.42	\$1,010	1.4
Lamar County HMFA	\$20.50	\$1,066	\$42,640	2.8	\$88,400	\$2,210	\$26,520	\$663	1,664	24%	\$17.22	\$895	1.2
Lincoln County HMFA	\$18.12	\$942	\$37,680	2.5	\$68,300	\$1,708	\$20,490	\$512	621	21%	\$12.39	\$644	1.5
Long County HMFA	\$19.87	\$1,033	\$41,320	2.7	\$75,900	\$1,898	\$22,770	\$569	2,144	37%	\$10.98	\$571	1.8
Macon-Bibb County HMFA	\$24.08	\$1,252	\$50,080	3.3	\$78,500	\$1,963	\$23,550	\$589	31,476	41%	\$17.12	\$890	1.4
Meriwether County HMFA	\$19.73	\$1,026	\$41,040	2.7	\$72,400	\$1,810	\$21,720	\$543	2,413	30%	\$13.69	\$712	1.4
Monroe County HMFA	\$21.13	\$1,099	\$43,960	2.9	\$110,300	\$2,758	\$33,090	\$827	1,770	17%	\$15.31	\$796	1.4

† Wage data not available (See Appendix B).

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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

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Morgan County HMFA	\$26.21	\$1,363	\$54,520	3.6	\$104,000	\$2,600	\$31,200	\$780	1,965	25%	\$18.70	\$972	1.4
Murray County HMFA	\$18.75	\$975	\$39,000	2.6	\$81,400	\$2,035	\$24,420	\$611	4,067	27%	\$13.56	\$705	1.4
Peach County HMFA	\$20.79	\$1,081	\$43,240	2.9	\$94,400	\$2,360	\$28,320	\$708	3,032	29%	\$11.29	\$587	1.8
Rome MSA	\$22.87	\$1,189	\$47,560	3.2	\$80,200	\$2,005	\$24,060	\$602	13,915	38%	\$15.01	\$780	1.5
Savannah MSA	\$30.46	\$1,584	\$63,360	4.2	\$99,600	\$2,490	\$29,880	\$747	61,040	38%	\$20.40	\$1,061	1.5
Stewart County HMFA	\$18.54	\$964	\$38,560	2.6	\$58,600	\$1,465	\$17,580	\$440	731	42%	\$18.34	\$953	1.0
Talbot County HMFA	\$17.40	\$905	\$36,200	2.4	\$63,000	\$1,575	\$18,900	\$473	407	16%	\$17.14	\$891	1.0
Valdosta MSA	\$22.02	\$1,145	\$45,800	3.0	\$81,300	\$2,033	\$24,390	\$610	22,752	41%	\$13.94	\$725	1.6
Warner Robins HMFA	\$25.04	\$1,302	\$52,080	3.5	\$97,700	\$2,443	\$29,310	\$733	20,449	33%	\$13.95	\$725	1.8
Counties													
Appling County	\$17.40	\$905	\$36,200	2.4	\$57,800	\$1,445	\$17,340	\$434	1,985	28%	\$24.31	\$1,264	0.7
Atkinson County	\$17.40	\$905	\$36,200	2.4	\$48,300	\$1,208	\$14,490	\$362	1,129	35%	\$18.02	\$937	1.0
Bacon County	\$17.40	\$905	\$36,200	2.4	\$63,900	\$1,598	\$19,170	\$479	1,047	26%	\$10.86	\$565	1.6
Baker County	\$17.40	\$905	\$36,200	2.4	\$55,000	\$1,375	\$16,500	\$413	304	27%	\$11.38	\$592	1.5
Baldwin County	\$18.92	\$984	\$39,360	2.6	\$79,900	\$1,998	\$23,970	\$599	5,751	36%	\$12.91	\$671	1.5
Banks County	\$17.40	\$905	\$36,200	2.4	\$90,700	\$2,268	\$27,210	\$680	1,582	23%	\$13.47	\$700	1.3
Barrow County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	6,114	21%	\$15.38	\$800	2.3
Bartow County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	10,367	26%	\$18.55	\$965	1.9
Ben Hill County	\$17.40	\$905	\$36,200	2.4	\$51,500	\$1,288	\$15,450	\$386	2,879	40%	\$16.50	\$858	1.1
Berrien County	\$17.40	\$905	\$36,200	2.4	\$69,600	\$1,740	\$20,880	\$522	2,131	31%	\$13.59	\$707	1.3
Bibb County	\$24.08	\$1,252	\$50,080	3.3	\$78,500	\$1,963	\$23,550	\$589	28,932	48%	\$17.46	\$908	1.4
Bleckley County	\$17.40	\$905	\$36,200	2.4	\$75,600	\$1,890	\$22,680	\$567	1,143	27%	\$11.27	\$586	1.5
Brantley County	\$24.31	\$1,264	\$50,560	3.4	\$89,100	\$2,228	\$26,730	\$668	1,549	23%	\$14.40	\$749	1.7
Brooks County	\$22.02	\$1,145	\$45,800	3.0	\$81,300	\$2,033	\$24,390	\$610	1,774	30%	\$13.97	\$726	1.6

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Bryan County	\$30.46	\$1,584	\$63,360	4.2	\$99,600	\$2,490	\$29,880	\$747	3,855	24%	\$15.56	\$809	2.0
Bulloch County	\$21.71	\$1,129	\$45,160	3.0	\$79,400	\$1,985	\$23,820	\$596	14,149	47%	\$14.62	\$760	1.5
Burke County	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	2,480	27%	\$26.53	\$1,380	0.9
Butts County	\$22.23	\$1,156	\$46,240	3.1	\$79,700	\$1,993	\$23,910	\$598	2,532	29%	\$14.31	\$744	1.6
Calhoun County	\$17.40	\$905	\$36,200	2.4	\$71,200	\$1,780	\$21,360	\$534	559	37%	\$8.92	\$464	2.0
Camden County	\$20.75	\$1,079	\$43,160	2.9	\$86,600	\$2,165	\$25,980	\$650	7,614	36%	\$13.77	\$716	1.5
Candler County	\$17.40	\$905	\$36,200	2.4	\$74,800	\$1,870	\$22,440	\$561	1,569	38%	\$9.90	\$515	1.8
Carroll County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	13,385	31%	\$15.58	\$810	2.3
Catoosa County	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	6,514	25%	\$13.62	\$708	2.0
Charlton County	\$17.40	\$905	\$36,200	2.4	\$59,600	\$1,490	\$17,880	\$447	893	22%	\$19.69	\$1,024	0.9
Chatham County	\$30.46	\$1,584	\$63,360	4.2	\$99,600	\$2,490	\$29,880	\$747	52,124	44%	\$20.87	\$1,085	1.5
Chattahoochee County	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	1,215	64%	\$27.74	\$1,442	0.8
Chattooga County	\$17.40	\$905	\$36,200	2.4	\$61,200	\$1,530	\$18,360	\$459	2,981	33%	\$13.77	\$716	1.3
Cherokee County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	22,395	23%	\$15.81	\$822	2.2
Clarke County	\$23.56	\$1,225	\$49,000	3.2	\$94,300	\$2,358	\$28,290	\$707	31,825	59%	\$17.82	\$926	1.3
Clay County	\$17.40	\$905	\$36,200	2.4	\$71,300	\$1,783	\$21,390	\$535	272	23%	\$10.61	\$552	1.6
Clayton County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	49,444	47%	\$29.46	\$1,532	1.2
Clinch County	\$17.40	\$905	\$36,200	2.4	\$77,200	\$1,930	\$23,160	\$579	739	30%	\$12.71	\$661	1.4
Cobb County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	96,846	33%	\$24.78	\$1,289	1.4
Coffee County	\$17.40	\$905	\$36,200	2.4	\$65,200	\$1,630	\$19,560	\$489	5,651	37%	\$13.12	\$682	1.3
Colquitt County	\$17.40	\$905	\$36,200	2.4	\$66,600	\$1,665	\$19,980	\$500	6,147	37%	\$13.60	\$707	1.3
Columbia County	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	11,202	22%	\$15.45	\$803	1.5
Cook County	\$17.40	\$905	\$36,200	2.4	\$62,600	\$1,565	\$18,780	\$470	2,268	36%	\$15.60	\$811	1.1
Coweta County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	12,389	22%	\$14.89	\$774	2.4
Crawford County	\$24.08	\$1,252	\$50,080	3.3	\$78,500	\$1,963	\$23,550	\$589	680	15%	\$16.01	\$832	1.5
Crisp County	\$17.40	\$905	\$36,200	2.4	\$65,500	\$1,638	\$19,650	\$491	3,687	46%	\$14.07	\$731	1.2

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Dade County	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	1,364	22%	\$16.74	\$871	1.6
Dawson County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	2,344	22%	\$12.60	\$655	2.8
Decatur County	\$17.40	\$905	\$36,200	2.4	\$68,400	\$1,710	\$20,520	\$513	3,996	38%	\$14.78	\$769	1.2
DeKalb County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	118,144	42%	\$24.59	\$1,279	1.4
Dodge County	\$17.40	\$905	\$36,200	2.4	\$64,500	\$1,613	\$19,350	\$484	2,105	32%	\$11.66	\$607	1.5
Dooly County	\$17.40	\$905	\$36,200	2.4	\$73,100	\$1,828	\$21,930	\$548	1,307	33%	\$14.91	\$775	1.2
Dougherty County	\$20.77	\$1,080	\$43,200	2.9	\$67,700	\$1,693	\$20,310	\$508	18,324	53%	\$18.86	\$981	1.1
Douglas County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	17,229	34%	\$19.68	\$1,023	1.8
Early County	\$17.40	\$905	\$36,200	2.4	\$65,400	\$1,635	\$19,620	\$491	1,199	30%	\$16.83	\$875	1.0
Echols County	\$22.02	\$1,145	\$45,800	3.0	\$81,300	\$2,033	\$24,390	\$610	280	23%	\$16.05	\$835	1.4
Effingham County	\$30.46	\$1,584	\$63,360	4.2	\$99,600	\$2,490	\$29,880	\$747	5,061	21%	\$17.11	\$890	1.8
Elbert County	\$18.00	\$936	\$37,440	2.5	\$72,600	\$1,815	\$21,780	\$545	2,590	31%	\$18.61	\$968	1.0
Emanuel County	\$17.40	\$905	\$36,200	2.4	\$62,400	\$1,560	\$18,720	\$468	3,323	40%	\$19.32	\$1,005	0.9
Evans County	\$17.40	\$905	\$36,200	2.4	\$67,300	\$1,683	\$20,190	\$505	1,394	36%	\$16.00	\$832	1.1
Fannin County	\$17.40	\$905	\$36,200	2.4	\$70,600	\$1,765	\$21,180	\$530	2,476	22%	\$15.52	\$807	1.1
Fayette County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	8,300	19%	\$16.81	\$874	2.1
Floyd County	\$22.87	\$1,189	\$47,560	3.2	\$80,200	\$2,005	\$24,060	\$602	13,915	38%	\$15.01	\$780	1.5
Forsyth County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	13,027	15%	\$17.82	\$927	2.0
Franklin County	\$17.44	\$907	\$36,280	2.4	\$72,100	\$1,803	\$21,630	\$541	2,096	24%	\$16.35	\$850	1.1
Fulton County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	209,954	46%	\$31.87	\$1,657	1.1
Gilmer County	\$18.44	\$959	\$38,360	2.5	\$88,300	\$2,208	\$26,490	\$662	2,428	19%	\$11.14	\$579	1.7
Glascocock County	\$17.40	\$905	\$36,200	2.4	\$83,800	\$2,095	\$25,140	\$629	269	26%	\$14.03	\$730	1.2
Glynn County	\$24.31	\$1,264	\$50,560	3.4	\$89,100	\$2,228	\$26,730	\$668	11,411	33%	\$14.80	\$770	1.6
Gordon County	\$17.69	\$920	\$36,800	2.4	\$82,000	\$2,050	\$24,600	\$615	5,713	27%	\$17.88	\$930	1.0
Grady County	\$17.54	\$912	\$36,480	2.4	\$71,200	\$1,780	\$21,360	\$534	3,620	36%	\$13.90	\$723	1.3
Greene County	\$17.40	\$905	\$36,200	2.4	\$109,800	\$2,745	\$32,940	\$824	1,637	21%	\$14.01	\$728	1.2

† 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.

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Gwinnett County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	107,545	33%	\$22.51	\$1,171	1.6
Habersham County	\$17.67	\$919	\$36,760	2.4	\$85,000	\$2,125	\$25,500	\$638	4,063	25%	\$15.21	\$791	1.2
Hall County	\$28.94	\$1,505	\$60,200	4.0	\$102,700	\$2,568	\$30,810	\$770	22,182	31%	\$20.77	\$1,080	1.4
Hancock County	\$17.40	\$905	\$36,200	2.4	\$57,000	\$1,425	\$17,100	\$428	642	23%	\$14.07	\$732	1.2
Haralson County	\$20.90	\$1,087	\$43,480	2.9	\$88,400	\$2,210	\$26,520	\$663	3,324	29%	\$19.73	\$1,026	1.1
Harris County	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	1,477	12%	\$13.34	\$694	1.6
Hart County	\$18.87	\$981	\$39,240	2.6	\$80,400	\$2,010	\$24,120	\$603	2,627	25%	\$17.73	\$922	1.1
Heard County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	1,215	28%	\$16.72	\$869	2.1
Henry County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	23,201	27%	\$17.03	\$886	2.1
Houston County	\$25.04	\$1,302	\$52,080	3.5	\$97,700	\$2,443	\$29,310	\$733	20,449	33%	\$13.95	\$725	1.8
Irwin County	\$17.40	\$905	\$36,200	2.4	\$77,600	\$1,940	\$23,280	\$582	1,072	29%	\$15.13	\$787	1.2
Jackson County	\$20.10	\$1,045	\$41,800	2.8	\$103,700	\$2,593	\$31,110	\$778	5,452	20%	\$14.08	\$732	1.4
Jasper County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	919	16%	\$16.17	\$841	2.2
Jeff Davis County	\$17.40	\$905	\$36,200	2.4	\$55,400	\$1,385	\$16,620	\$416	1,697	32%	\$16.52	\$859	1.1
Jefferson County	\$17.40	\$905	\$36,200	2.4	\$63,100	\$1,578	\$18,930	\$473	1,876	32%	\$19.95	\$1,037	0.9
Jenkins County	\$17.40	\$905	\$36,200	2.4	\$55,700	\$1,393	\$16,710	\$418	387	13%	\$10.80	\$562	1.6
Johnson County	\$17.40	\$905	\$36,200	2.4	\$66,800	\$1,670	\$20,040	\$501	802	25%	\$11.38	\$592	1.5
Jones County	\$24.08	\$1,252	\$50,080	3.3	\$78,500	\$1,963	\$23,550	\$589	1,570	15%	\$11.75	\$611	2.0
Lamar County	\$20.50	\$1,066	\$42,640	2.8	\$88,400	\$2,210	\$26,520	\$663	1,664	24%	\$17.22	\$895	1.2
Lanier County	\$22.02	\$1,145	\$45,800	3.0	\$81,300	\$2,033	\$24,390	\$610	971	28%	\$13.74	\$715	1.6
Laurens County	\$17.40	\$905	\$36,200	2.4	\$70,100	\$1,753	\$21,030	\$526	6,298	35%	\$14.83	\$771	1.2
Lee County	\$20.77	\$1,080	\$43,200	2.9	\$67,700	\$1,693	\$20,310	\$508	3,164	26%	\$18.00	\$936	1.2
Liberty County	\$27.50	\$1,430	\$57,200	3.8	\$73,700	\$1,843	\$22,110	\$553	11,716	50%	\$19.42	\$1,010	1.4
Lincoln County	\$18.12	\$942	\$37,680	2.5	\$68,300	\$1,708	\$20,490	\$512	621	21%	\$12.39	\$644	1.5
Long County	\$19.87	\$1,033	\$41,320	2.7	\$75,900	\$1,898	\$22,770	\$569	2,144	37%	\$10.98	\$571	1.8
Lowndes County	\$22.02	\$1,145	\$45,800	3.0	\$81,300	\$2,033	\$24,390	\$610	19,727	44%	\$13.92	\$724	1.6

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Lumpkin County	\$21.04	\$1,094	\$43,760	2.9	\$94,400	\$2,360	\$28,320	\$708	2,460	22%	\$11.64	\$605	1.8
McDuffie County	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	2,886	35%	\$12.75	\$663	1.8
McIntosh County	\$24.31	\$1,264	\$50,560	3.4	\$89,100	\$2,228	\$26,730	\$668	946	20%	\$10.41	\$541	2.3
Macon County	\$17.40	\$905	\$36,200	2.4	\$62,100	\$1,553	\$18,630	\$466	1,544	39%	\$18.99	\$987	0.9
Madison County	\$23.56	\$1,225	\$49,000	3.2	\$94,300	\$2,358	\$28,290	\$707	2,655	24%	\$14.94	\$777	1.6
Marion County	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	677	23%	\$9.51	\$495	2.2
Meriwether County	\$19.73	\$1,026	\$41,040	2.7	\$72,400	\$1,810	\$21,720	\$543	2,413	30%	\$13.69	\$712	1.4
Miller County	\$17.40	\$905	\$36,200	2.4	\$81,200	\$2,030	\$24,360	\$609	790	32%	\$16.14	\$839	1.1
Mitchell County	\$17.40	\$905	\$36,200	2.4	\$69,500	\$1,738	\$20,850	\$521	2,768	35%	\$10.40	\$541	1.7
Monroe County	\$21.13	\$1,099	\$43,960	2.9	\$110,300	\$2,758	\$33,090	\$827	1,770	17%	\$15.31	\$796	1.4
Montgomery County	\$17.40	\$905	\$36,200	2.4	\$67,500	\$1,688	\$20,250	\$506	724	24%	\$12.74	\$662	1.4
Morgan County	\$26.21	\$1,363	\$54,520	3.6	\$104,000	\$2,600	\$31,200	\$780	1,965	25%	\$18.70	\$972	1.4
Murray County	\$18.75	\$975	\$39,000	2.6	\$81,400	\$2,035	\$24,420	\$611	4,067	27%	\$13.56	\$705	1.4
Muscogee County	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	40,109	50%	\$19.90	\$1,035	1.1
Newton County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	10,569	26%	\$15.16	\$788	2.3
Oconee County	\$23.56	\$1,225	\$49,000	3.2	\$94,300	\$2,358	\$28,290	\$707	2,709	18%	\$13.23	\$688	1.8
Oglethorpe County	\$23.56	\$1,225	\$49,000	3.2	\$94,300	\$2,358	\$28,290	\$707	969	18%	\$12.11	\$630	1.9
Paulding County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	11,566	20%	\$16.30	\$848	2.2
Peach County	\$20.79	\$1,081	\$43,240	2.9	\$94,400	\$2,360	\$28,320	\$708	3,032	29%	\$11.29	\$587	1.8
Pickens County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	2,888	22%	\$15.81	\$822	2.2
Pierce County	\$18.19	\$946	\$37,840	2.5	\$79,100	\$1,978	\$23,730	\$593	1,643	22%	\$12.84	\$668	1.4
Pike County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	988	15%	\$13.27	\$690	2.7
Polk County	\$17.96	\$934	\$37,360	2.5	\$73,900	\$1,848	\$22,170	\$554	5,535	36%	\$13.98	\$727	1.3
Pulaski County	\$18.35	\$954	\$38,160	2.5	\$67,800	\$1,695	\$20,340	\$509	1,064	32%	\$17.47	\$908	1.1
Putnam County	\$20.08	\$1,044	\$41,760	2.8	\$91,600	\$2,290	\$27,480	\$687	1,770	17%	\$11.86	\$617	1.7
Quitman County †	\$17.40	\$905	\$36,200	2.4	\$66,800	\$1,670	\$20,040	\$501	199	21%			

† Wage data not available (See Appendix B).

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Rabun County	\$19.35	\$1,006	\$40,240	2.7	\$83,600	\$2,090	\$25,080	\$627	1,609	23%	\$11.60	\$603	1.7
Randolph County	\$17.63	\$917	\$36,680	2.4	\$42,500	\$1,063	\$12,750	\$319	1,334	50%	\$16.64	\$865	1.1
Richmond County	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	36,448	49%	\$16.61	\$864	1.4
Rockdale County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	11,621	34%	\$19.80	\$1,029	1.8
Schley County	\$17.40	\$905	\$36,200	2.4	\$83,000	\$2,075	\$24,900	\$623	339	21%	\$9.12	\$474	1.9
Screven County	\$17.40	\$905	\$36,200	2.4	\$75,000	\$1,875	\$22,500	\$563	1,364	29%	\$14.56	\$757	1.2
Seminole County	\$17.40	\$905	\$36,200	2.4	\$74,100	\$1,853	\$22,230	\$556	936	25%	\$14.95	\$778	1.2
Spalding County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	9,619	36%	\$14.64	\$761	2.4
Stephens County	\$18.29	\$951	\$38,040	2.5	\$77,300	\$1,933	\$23,190	\$580	2,865	28%	\$16.53	\$859	1.1
Stewart County	\$18.54	\$964	\$38,560	2.6	\$58,600	\$1,465	\$17,580	\$440	731	42%	\$18.34	\$953	1.0
Sumter County	\$18.06	\$939	\$37,560	2.5	\$57,500	\$1,438	\$17,250	\$431	4,887	45%	\$18.65	\$970	1.0
Talbot County	\$17.40	\$905	\$36,200	2.4	\$63,000	\$1,575	\$18,900	\$473	407	16%	\$17.14	\$891	1.0
Taliaferro County †	\$17.40	\$905	\$36,200	2.4	\$52,900	\$1,323	\$15,870	\$397	135	21%			
Tattnall County	\$17.40	\$905	\$36,200	2.4	\$68,300	\$1,708	\$20,490	\$512	2,087	28%	\$15.32	\$797	1.1
Taylor County	\$17.40	\$905	\$36,200	2.4	\$59,600	\$1,490	\$17,880	\$447	1,174	38%	\$15.38	\$800	1.1
Telfair County	\$17.40	\$905	\$36,200	2.4	\$64,800	\$1,620	\$19,440	\$486	904	29%	\$7.47	\$388	2.3
Terrell County	\$20.77	\$1,080	\$43,200	2.9	\$67,700	\$1,693	\$20,310	\$508	1,460	44%	\$12.21	\$635	1.7
Thomas County	\$22.02	\$1,145	\$45,800	3.0	\$89,500	\$2,238	\$26,850	\$671	6,996	38%	\$17.00	\$884	1.3
Tift County	\$17.40	\$905	\$36,200	2.4	\$72,800	\$1,820	\$21,840	\$546	6,058	39%	\$13.52	\$703	1.3
Toombs County	\$17.40	\$905	\$36,200	2.4	\$73,800	\$1,845	\$22,140	\$554	3,475	34%	\$14.37	\$747	1.2
Towns County	\$17.40	\$905	\$36,200	2.4	\$80,000	\$2,000	\$24,000	\$600	1,162	20%	\$10.99	\$571	1.6
Treutlen County	\$17.40	\$905	\$36,200	2.4	\$74,000	\$1,850	\$22,200	\$555	919	40%	\$19.12	\$994	0.9
Troup County	\$21.81	\$1,134	\$45,360	3.0	\$85,100	\$2,128	\$25,530	\$638	11,031	42%	\$17.89	\$930	1.2
Turner County	\$17.40	\$905	\$36,200	2.4	\$61,400	\$1,535	\$18,420	\$461	1,189	36%	\$18.19	\$946	1.0
Twiggs County	\$24.08	\$1,252	\$50,080	3.3	\$78,500	\$1,963	\$23,550	\$589	294	10%	\$12.03	\$626	2.0
Union County	\$17.40	\$905	\$36,200	2.4	\$90,700	\$2,268	\$27,210	\$680	1,905	17%	\$15.40	\$801	1.1

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Georgia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Upson County	\$17.40	\$905	\$36,200	2.4	\$72,100	\$1,803	\$21,630	\$541	3,870	37%	\$11.10	\$577	1.6
Walker County	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	6,373	24%	\$14.14	\$735	1.9
Walton County	\$35.19	\$1,830	\$73,200	4.9	\$114,200	\$2,855	\$34,260	\$857	7,277	21%	\$15.03	\$781	2.3
Ware County	\$18.27	\$950	\$38,000	2.5	\$59,800	\$1,495	\$17,940	\$449	4,955	39%	\$12.71	\$661	1.4
Warren County	\$17.40	\$905	\$36,200	2.4	\$61,200	\$1,530	\$18,360	\$459	499	25%	\$8.79	\$457	2.0
Washington County	\$17.52	\$911	\$36,440	2.4	\$63,700	\$1,593	\$19,110	\$478	2,405	33%	\$17.22	\$895	1.0
Wayne County	\$17.40	\$905	\$36,200	2.4	\$67,100	\$1,678	\$20,130	\$503	3,765	34%	\$17.95	\$934	1.0
Webster County †	\$17.40	\$905	\$36,200	2.4	\$76,200	\$1,905	\$22,860	\$572	148	17%			
Wheeler County †	\$17.46	\$908	\$36,320	2.4	\$66,000	\$1,650	\$19,800	\$495	482	31%			
White County	\$20.27	\$1,054	\$42,160	2.8	\$92,700	\$2,318	\$27,810	\$695	2,315	22%	\$11.56	\$601	1.8
Whitfield County	\$21.15	\$1,100	\$44,000	2.9	\$83,100	\$2,078	\$24,930	\$623	11,553	32%	\$17.06	\$887	1.2
Wilcox County	\$17.40	\$905	\$36,200	2.4	\$67,300	\$1,683	\$20,190	\$505	676	27%	\$11.36	\$590	1.5
Wilkes County	\$17.40	\$905	\$36,200	2.4	\$73,500	\$1,838	\$22,050	\$551	1,368	33%	\$21.11	\$1,098	0.8
Wilkinson County	\$17.40	\$905	\$36,200	2.4	\$67,500	\$1,688	\$20,250	\$506	568	17%	\$16.49	\$857	1.1
Worth County	\$20.77	\$1,080	\$43,200	2.9	\$67,700	\$1,693	\$20,310	\$508	2,162	27%	\$11.49	\$597	1.8

† Wage data not available (See Appendix B).

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HAWAII

#2*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,558**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$8,527** monthly or **\$102,323** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$49.19
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT HAWAII:

STATE FACTS	
Minimum Wage	\$14.00
Average Renter Wage	\$21.98
2-Bedroom Housing Wage	\$49.19
Number of Renter Households	183,122
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Urban Honolulu MSA	\$51.67
Kahului-Wailuku-Lahaina MSA	\$44.40
Kauai County	\$41.06
Hawaii County	\$39.90
Kalawao County	\$34.56

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

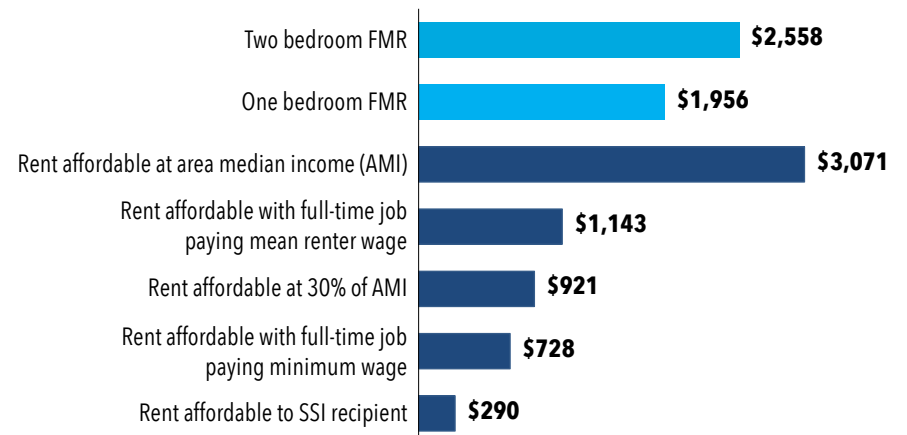
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

141
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

107
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Hawaii	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Hawaii	\$49.19	\$2,558	\$102,323	3.5	\$122,833	\$3,071	\$36,850	\$921	183,122	37%	\$21.98	\$1,143	2.2
Combined Nonmetro Areas	\$40.22	\$2,092	\$83,665	2.9	\$107,099	\$2,677	\$32,130	\$803	27,324	28%	\$18.94	\$985	2.1
<u>Metropolitan Areas</u>													
Kahului-Wailuku-Lahaina MSA	\$44.40	\$2,309	\$92,360	3.2	\$110,900	\$2,773	\$33,270	\$832	19,423	35%	\$21.25	\$1,105	2.1
Urban Honolulu MSA	\$51.67	\$2,687	\$107,480	3.7	\$129,300	\$3,233	\$38,790	\$970	136,375	40%	\$22.85	\$1,188	2.3
<u>Counties</u>													
Hawaii County	\$39.90	\$2,075	\$83,000	2.9	\$98,800	\$2,470	\$29,640	\$741	19,625	27%	\$18.20	\$946	2.2
Honolulu County	\$51.67	\$2,687	\$107,480	3.7	\$129,300	\$3,233	\$38,790	\$970	136,375	40%	\$22.85	\$1,188	2.3
Kalawao County †	\$34.56	\$1,797	\$71,880	2.5	\$110,900	\$2,773	\$33,270	\$832	22	100%			
Kauai County	\$41.06	\$2,135	\$85,400	2.9	\$132,900	\$3,323	\$39,870	\$997	7,677	33%	\$20.51	\$1,067	2.0
Maui County	\$44.40	\$2,309	\$92,360	3.2	\$110,900	\$2,773	\$33,270	\$832	19,423	35%	\$21.25	\$1,105	2.1

† Wage data not available (See Appendix B).

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

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,447**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,823** monthly or **\$57,876** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.81
2-Bedroom Housing Wage	\$27.83
Number of Renter Households	191,681
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE
Boise City HMFA	\$35.35
Coeur d'Alene MSA	\$28.08
Blaine County	\$26.00
Gem County HMFA	\$25.42
Idaho Falls HMFA	\$25.21

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

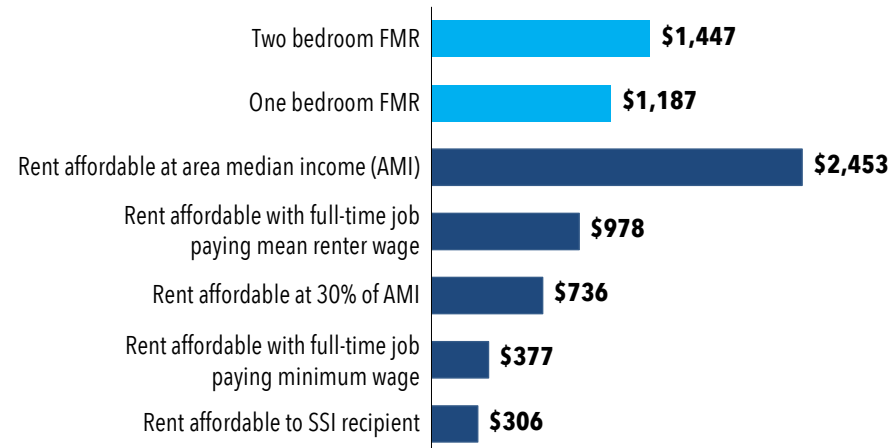
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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

126
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)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Idaho	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Idaho	\$27.83	\$1,447	\$57,876	3.8	\$98,136	\$2,453	\$29,441	\$736	191,681	28%	\$18.81	\$978	1.5
Combined Nonmetro Areas	\$19.26	\$1,002	\$40,066	2.7	\$85,050	\$2,126	\$25,515	\$638	48,327	28%	\$15.77	\$820	1.2
<u>Metropolitan Areas</u>													
Boise City HMFA	\$35.35	\$1,838	\$73,520	4.9	\$108,800	\$2,720	\$32,640	\$816	78,649	27%	\$21.58	\$1,122	1.6
Butte County HMFA	\$25.21	\$1,311	\$52,440	3.5	\$66,000	\$1,650	\$19,800	\$495	230	23%	\$42.37	\$2,203	0.6
Coeur d'Alene MSA	\$28.08	\$1,460	\$58,400	3.9	\$97,500	\$2,438	\$29,250	\$731	19,203	28%	\$17.25	\$897	1.6
Gem County HMFA	\$25.42	\$1,322	\$52,880	3.5	\$81,300	\$2,033	\$24,390	\$610	1,734	23%	\$15.54	\$808	1.6
Idaho Falls HMFA	\$25.21	\$1,311	\$52,440	3.5	\$103,000	\$2,575	\$30,900	\$773	14,061	26%	\$15.05	\$783	1.7
Jerome County HMFA	\$21.67	\$1,127	\$45,080	3.0	\$80,100	\$2,003	\$24,030	\$601	2,011	25%	\$16.98	\$883	1.3
Lewiston MSA	\$23.23	\$1,208	\$48,320	3.2	\$87,100	\$2,178	\$26,130	\$653	4,799	28%	\$13.16	\$684	1.8
Logan MSA	\$22.48	\$1,169	\$46,760	3.1	\$103,400	\$2,585	\$31,020	\$776	1,208	25%	\$17.93	\$933	1.3
Pocatello HMFA	\$21.90	\$1,139	\$45,560	3.0	\$98,100	\$2,453	\$29,430	\$736	10,458	31%	\$12.68	\$659	1.7
Power County HMFA	\$18.96	\$986	\$39,440	2.6	\$75,800	\$1,895	\$22,740	\$569	689	25%	\$27.28	\$1,418	0.7
Twin Falls County HMFA	\$24.71	\$1,285	\$51,400	3.4	\$84,800	\$2,120	\$25,440	\$636	10,312	30%	\$15.94	\$829	1.6
<u>Counties</u>													
Ada County	\$35.35	\$1,838	\$73,520	4.9	\$108,800	\$2,720	\$32,640	\$816	56,346	29%	\$22.72	\$1,182	1.6
Adams County	\$17.94	\$933	\$37,320	2.5	\$76,400	\$1,910	\$22,920	\$573	296	17%	\$16.91	\$879	1.1
Bannock County	\$21.90	\$1,139	\$45,560	3.0	\$98,100	\$2,453	\$29,430	\$736	10,458	31%	\$12.68	\$659	1.7
Bear Lake County	\$17.94	\$933	\$37,320	2.5	\$93,600	\$2,340	\$28,080	\$702	346	15%	\$10.53	\$548	1.7
Benewah County	\$18.56	\$965	\$38,600	2.6	\$71,600	\$1,790	\$21,480	\$537	966	24%	\$19.90	\$1,035	0.9
Bingham County	\$17.94	\$933	\$37,320	2.5	\$94,400	\$2,360	\$28,320	\$708	3,100	19%	\$13.74	\$714	1.3
Blaine County	\$26.00	\$1,352	\$54,080	3.6	\$100,400	\$2,510	\$30,120	\$753	2,408	25%	\$19.19	\$998	1.4

† Wage data not available (See Appendix B).

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

Idaho	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Boise County	\$35.35	\$1,838	\$73,520	4.9	\$108,800	\$2,720	\$32,640	\$816	423	12%	\$12.04	\$626	2.9
Bonner County	\$20.79	\$1,081	\$43,240	2.9	\$84,100	\$2,103	\$25,230	\$631	4,381	22%	\$18.10	\$941	1.1
Bonneville County	\$25.21	\$1,311	\$52,440	3.5	\$103,000	\$2,575	\$30,900	\$773	12,316	28%	\$15.03	\$782	1.7
Boundary County	\$17.94	\$933	\$37,320	2.5	\$79,300	\$1,983	\$23,790	\$595	1,065	22%	\$13.98	\$727	1.3
Butte County	\$25.21	\$1,311	\$52,440	3.5	\$66,000	\$1,650	\$19,800	\$495	230	23%	\$42.37	\$2,203	0.6
Camas County †	\$18.83	\$979	\$39,160	2.6	\$84,400	\$2,110	\$25,320	\$633	82	24%			
Canyon County	\$35.35	\$1,838	\$73,520	4.9	\$108,800	\$2,720	\$32,640	\$816	20,643	25%	\$18.07	\$940	2.0
Caribou County	\$17.94	\$933	\$37,320	2.5	\$84,500	\$2,113	\$25,350	\$634	437	18%	\$14.72	\$765	1.2
Cassia County	\$17.94	\$933	\$37,320	2.5	\$82,900	\$2,073	\$24,870	\$622	2,472	30%	\$15.15	\$788	1.2
Clark County	\$17.94	\$933	\$37,320	2.5	\$67,000	\$1,675	\$20,100	\$503	91	36%	\$32.37	\$1,683	0.6
Clearwater County	\$18.62	\$968	\$38,720	2.6	\$84,300	\$2,108	\$25,290	\$632	654	18%	\$15.07	\$784	1.2
Custer County	\$18.69	\$972	\$38,880	2.6	\$78,800	\$1,970	\$23,640	\$591	432	22%	\$8.22	\$427	2.3
Elmore County	\$19.71	\$1,025	\$41,000	2.7	\$77,500	\$1,938	\$23,250	\$581	3,761	35%	\$19.58	\$1,018	1.0
Franklin County	\$22.48	\$1,169	\$46,760	3.1	\$103,400	\$2,585	\$31,020	\$776	1,208	25%	\$17.93	\$933	1.3
Fremont County	\$17.94	\$933	\$37,320	2.5	\$86,300	\$2,158	\$25,890	\$647	713	16%	\$13.73	\$714	1.3
Gem County	\$25.42	\$1,322	\$52,880	3.5	\$81,300	\$2,033	\$24,390	\$610	1,734	23%	\$15.54	\$808	1.6
Gooding County	\$18.06	\$939	\$37,560	2.5	\$81,800	\$2,045	\$24,540	\$614	1,579	29%	\$14.04	\$730	1.3
Idaho County	\$18.69	\$972	\$38,880	2.6	\$82,200	\$2,055	\$24,660	\$617	1,307	20%	\$12.88	\$670	1.5
Jefferson County	\$25.21	\$1,311	\$52,440	3.5	\$103,000	\$2,575	\$30,900	\$773	1,745	18%	\$15.21	\$791	1.7
Jerome County	\$21.67	\$1,127	\$45,080	3.0	\$80,100	\$2,003	\$24,030	\$601	2,011	25%	\$16.98	\$883	1.3
Kootenai County	\$28.08	\$1,460	\$58,400	3.9	\$97,500	\$2,438	\$29,250	\$731	19,203	28%	\$17.25	\$897	1.6
Latah County	\$18.12	\$942	\$37,680	2.5	\$95,600	\$2,390	\$28,680	\$717	6,321	39%	\$12.21	\$635	1.5
Lemhi County	\$17.94	\$933	\$37,320	2.5	\$79,100	\$1,978	\$23,730	\$593	625	19%	\$8.07	\$420	2.2
Lewis County	\$17.94	\$933	\$37,320	2.5	\$68,600	\$1,715	\$20,580	\$515	399	26%	\$16.43	\$854	1.1
Lincoln County	\$17.94	\$933	\$37,320	2.5	\$79,300	\$1,983	\$23,790	\$595	424	23%	\$18.46	\$960	1.0
Madison County	\$19.31	\$1,004	\$40,160	2.7	\$68,500	\$1,713	\$20,550	\$514	7,637	60%	\$14.55	\$757	1.3

† Wage data not available (See Appendix B).

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

Idaho	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Minidoka County	\$17.94	\$933	\$37,320	2.5	\$83,500	\$2,088	\$25,050	\$626	2,125	27%	\$18.58	\$966	1.0
Nez Perce County	\$23.23	\$1,208	\$48,320	3.2	\$87,100	\$2,178	\$26,130	\$653	4,799	28%	\$13.16	\$684	1.8
Oneida County	\$18.65	\$970	\$38,800	2.6	\$89,500	\$2,238	\$26,850	\$671	247	13%	\$11.24	\$585	1.7
Owyhee County	\$35.35	\$1,838	\$73,520	4.9	\$108,800	\$2,720	\$32,640	\$816	1,237	29%	\$20.30	\$1,055	1.7
Payette County	\$18.56	\$965	\$38,600	2.6	\$81,600	\$2,040	\$24,480	\$612	2,418	26%	\$16.40	\$853	1.1
Power County	\$18.96	\$986	\$39,440	2.6	\$75,800	\$1,895	\$22,740	\$569	689	25%	\$27.28	\$1,418	0.7
Shoshone County	\$18.79	\$977	\$39,080	2.6	\$72,200	\$1,805	\$21,660	\$542	1,486	26%	\$17.58	\$914	1.1
Teton County	\$22.85	\$1,188	\$47,520	3.2	\$116,100	\$2,903	\$34,830	\$871	924	20%	\$17.05	\$887	1.3
Twin Falls County	\$24.71	\$1,285	\$51,400	3.4	\$84,800	\$2,120	\$25,440	\$636	10,312	30%	\$15.94	\$829	1.6
Valley County	\$20.79	\$1,081	\$43,240	2.9	\$104,200	\$2,605	\$31,260	\$782	538	14%	\$17.98	\$935	1.2
Washington County	\$19.92	\$1,036	\$41,440	2.7	\$70,200	\$1,755	\$21,060	\$527	1,093	27%	\$11.74	\$611	1.7

† Wage data not available (See Appendix B).

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

ILLINOIS

#19*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,550**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,166** monthly or **\$61,997** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.81
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$23.01
2-Bedroom Housing Wage	\$29.81
Number of Renter Households	1,658,870
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Kendall County HMFA	\$36.27
Chicago-Joliet-Naperville HMFA	\$33.87
Grundy County	\$29.04
DeKalb County	\$26.69
Kankakee MSA	\$24.06

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

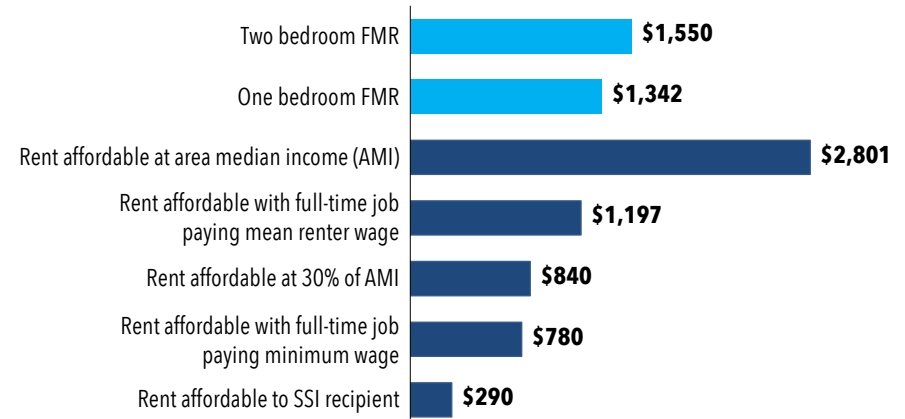
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

79
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Illinois	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Illinois	\$29.81	\$1,550	\$61,997	2.0	\$112,042	\$2,801	\$33,613	\$840	1,658,870	33%	\$23.01	\$1,197	1.3
Combined Nonmetro Areas	\$17.47	\$909	\$36,347	1.2	\$89,166	\$2,229	\$26,750	\$669	146,865	25%	\$14.72	\$765	1.2
<u>Metropolitan Areas</u>													
Bloomington MSA	\$20.77	\$1,080	\$43,200	1.4	\$118,800	\$2,970	\$35,640	\$891	24,026	35%	\$16.29	\$847	1.3
Bond County HMFA	\$16.75	\$871	\$34,840	1.1	\$93,600	\$2,340	\$28,080	\$702	1,630	26%	\$13.84	\$720	1.2
Cape Girardeau MSA	\$18.94	\$985	\$39,400	1.3	\$98,100	\$2,453	\$29,430	\$736	408	22%	\$13.02	\$677	1.5
Champaign-Urbana MSA	\$20.77	\$1,080	\$43,200	1.4	\$97,800	\$2,445	\$29,340	\$734	39,999	44%	\$15.80	\$822	1.3
Chicago-Joliet-Naperville HMFA	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	1,152,246	36%	\$25.71	\$1,337	1.3
Danville MSA	\$19.25	\$1,001	\$40,040	1.3	\$81,500	\$2,038	\$24,450	\$611	9,286	31%	\$16.53	\$860	1.2
Davenport-Moline-Rock Island MSA	\$19.71	\$1,025	\$41,000	1.3	\$98,900	\$2,473	\$29,670	\$742	24,277	28%	\$17.63	\$917	1.1
Decatur MSA	\$19.23	\$1,000	\$40,000	1.3	\$91,600	\$2,290	\$27,480	\$687	13,067	30%	\$19.90	\$1,035	1.0
DeKalb County HMFA	\$26.69	\$1,388	\$55,520	1.8	\$101,300	\$2,533	\$30,390	\$760	15,387	39%	\$13.22	\$687	2.0
Fulton County HMFA	\$16.73	\$870	\$34,800	1.1	\$80,800	\$2,020	\$24,240	\$606	3,071	22%	\$13.42	\$698	1.2
Grundy County HMFA	\$29.04	\$1,510	\$60,400	1.9	\$118,800	\$2,970	\$35,640	\$891	4,963	24%	\$21.49	\$1,117	1.4
Jackson County HMFA	\$18.79	\$977	\$39,080	1.3	\$83,600	\$2,090	\$25,080	\$627	11,700	51%	\$16.00	\$832	1.2
Johnson County HMFA	\$17.31	\$900	\$36,000	1.2	\$83,400	\$2,085	\$25,020	\$626	634	15%	\$8.86	\$461	2.0
Kankakee MSA	\$24.06	\$1,251	\$50,040	1.6	\$91,200	\$2,280	\$27,360	\$684	12,771	31%	\$16.04	\$834	1.5
Kendall County HMFA	\$36.27	\$1,886	\$75,440	2.4	\$134,200	\$3,355	\$40,260	\$1,007	7,046	16%	\$14.81	\$770	2.4
Macoupin County HMFA	\$17.69	\$920	\$36,800	1.2	\$91,100	\$2,278	\$27,330	\$683	3,885	22%	\$12.00	\$624	1.5
Peoria HMFA	\$19.29	\$1,003	\$40,120	1.3	\$97,600	\$2,440	\$29,280	\$732	41,477	27%	\$18.23	\$948	1.1
Rockford MSA	\$22.71	\$1,181	\$47,240	1.5	\$86,400	\$2,160	\$25,920	\$648	43,378	32%	\$16.84	\$876	1.3

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

Illinois	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Springfield MSA	\$21.77	\$1,132	\$45,280	1.5	\$114,700	\$2,868	\$34,410	\$860	25,838	29%	\$15.83	\$823	1.4
St. Louis HMFA	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	68,609	28%	\$15.00	\$780	1.6
Williamson County HMFA	\$19.83	\$1,031	\$41,240	1.3	\$83,700	\$2,093	\$25,110	\$628	8,307	29%	\$15.15	\$788	1.3
<u>Counties</u>													
Adams County	\$18.75	\$975	\$39,000	1.3	\$93,100	\$2,328	\$27,930	\$698	7,638	28%	\$14.66	\$762	1.3
Alexander County	\$18.94	\$985	\$39,400	1.3	\$98,100	\$2,453	\$29,430	\$736	408	22%	\$13.02	\$677	1.5
Bond County	\$16.75	\$871	\$34,840	1.1	\$93,600	\$2,340	\$28,080	\$702	1,630	26%	\$13.84	\$720	1.2
Boone County	\$22.71	\$1,181	\$47,240	1.5	\$86,400	\$2,160	\$25,920	\$648	3,248	17%	\$15.43	\$803	1.5
Brown County	\$18.19	\$946	\$37,840	1.2	\$92,500	\$2,313	\$27,750	\$694	533	26%	\$16.63	\$865	1.1
Bureau County	\$18.56	\$965	\$38,600	1.2	\$89,100	\$2,228	\$26,730	\$668	3,338	24%	\$14.34	\$746	1.3
Calhoun County	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	133	11%	\$8.52	\$443	2.7
Carroll County	\$16.73	\$870	\$34,800	1.1	\$84,000	\$2,100	\$25,200	\$630	1,441	22%	\$15.17	\$789	1.1
Cass County	\$16.73	\$870	\$34,800	1.1	\$82,600	\$2,065	\$24,780	\$620	1,288	25%	\$15.31	\$796	1.1
Champaign County	\$20.77	\$1,080	\$43,200	1.4	\$97,800	\$2,445	\$29,340	\$734	38,999	47%	\$15.87	\$825	1.3
Christian County	\$17.29	\$899	\$35,960	1.2	\$86,600	\$2,165	\$25,980	\$650	3,482	26%	\$12.95	\$674	1.3
Clark County	\$17.81	\$926	\$37,040	1.2	\$91,800	\$2,295	\$27,540	\$689	1,207	18%	\$10.40	\$541	1.7
Clay County	\$16.73	\$870	\$34,800	1.1	\$80,400	\$2,010	\$24,120	\$603	1,048	19%	\$17.49	\$910	1.0
Clinton County	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	2,988	21%	\$12.87	\$669	1.8
Coles County	\$17.21	\$895	\$35,800	1.1	\$79,600	\$1,990	\$23,880	\$597	8,056	40%	\$15.69	\$816	1.1
Cook County	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	885,744	42%	\$28.13	\$1,463	1.2
Crawford County	\$16.73	\$870	\$34,800	1.1	\$92,900	\$2,323	\$27,870	\$697	1,452	20%	\$22.06	\$1,147	0.8
Cumberland County	\$16.73	\$870	\$34,800	1.1	\$101,600	\$2,540	\$30,480	\$762	691	17%	\$13.53	\$703	1.2
DeKalb County	\$26.69	\$1,388	\$55,520	1.8	\$101,300	\$2,533	\$30,390	\$760	15,387	39%	\$13.22	\$687	2.0
De Witt County	\$18.02	\$937	\$37,480	1.2	\$97,100	\$2,428	\$29,130	\$728	1,538	23%	\$24.45	\$1,271	0.7
Douglas County	\$16.73	\$870	\$34,800	1.1	\$94,400	\$2,360	\$28,320	\$708	1,635	21%	\$13.80	\$718	1.2

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Illinois	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
DuPage County	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	93,916	27%	\$25.06	\$1,303	1.4
Edgar County	\$16.73	\$870	\$34,800	1.1	\$80,300	\$2,008	\$24,090	\$602	2,081	27%	\$22.31	\$1,160	0.8
Edwards County	\$16.73	\$870	\$34,800	1.1	\$79,800	\$1,995	\$23,940	\$599	553	21%	\$11.37	\$591	1.5
Effingham County	\$16.73	\$870	\$34,800	1.1	\$101,200	\$2,530	\$30,360	\$759	3,076	22%	\$14.15	\$736	1.2
Fayette County	\$16.73	\$870	\$34,800	1.1	\$78,500	\$1,963	\$23,550	\$589	1,550	20%	\$12.10	\$629	1.4
Ford County	\$16.73	\$870	\$34,800	1.1	\$92,000	\$2,300	\$27,600	\$690	1,483	26%	\$14.83	\$771	1.1
Franklin County	\$16.73	\$870	\$34,800	1.1	\$72,900	\$1,823	\$21,870	\$547	4,070	25%	\$11.31	\$588	1.5
Fulton County	\$16.73	\$870	\$34,800	1.1	\$80,800	\$2,020	\$24,240	\$606	3,071	22%	\$13.42	\$698	1.2
Gallatin County	\$16.73	\$870	\$34,800	1.1	\$78,200	\$1,955	\$23,460	\$587	411	20%	\$11.50	\$598	1.5
Greene County	\$17.25	\$897	\$35,880	1.2	\$80,500	\$2,013	\$24,150	\$604	1,046	23%	\$11.93	\$620	1.4
Grundy County	\$29.04	\$1,510	\$60,400	1.9	\$118,800	\$2,970	\$35,640	\$891	4,963	24%	\$21.49	\$1,117	1.4
Hamilton County	\$16.73	\$870	\$34,800	1.1	\$81,400	\$2,035	\$24,420	\$611	728	22%	\$18.70	\$972	0.9
Hancock County	\$16.73	\$870	\$34,800	1.1	\$91,900	\$2,298	\$27,570	\$689	1,407	19%	\$15.21	\$791	1.1
Hardin County	\$16.73	\$870	\$34,800	1.1	\$73,500	\$1,838	\$22,050	\$551	286	19%	\$8.36	\$435	2.0
Henderson County	\$16.73	\$870	\$34,800	1.1	\$82,700	\$2,068	\$24,810	\$620	385	14%	\$10.69	\$556	1.6
Henry County	\$19.71	\$1,025	\$41,000	1.3	\$98,900	\$2,473	\$29,670	\$742	3,974	20%	\$15.49	\$806	1.3
Iroquois County	\$16.85	\$876	\$35,040	1.1	\$88,600	\$2,215	\$26,580	\$665	2,432	21%	\$14.91	\$775	1.1
Jackson County	\$18.79	\$977	\$39,080	1.3	\$83,600	\$2,090	\$25,080	\$627	11,700	51%	\$16.00	\$832	1.2
Jasper County	\$16.73	\$870	\$34,800	1.1	\$99,600	\$2,490	\$29,880	\$747	647	17%	\$16.65	\$866	1.0
Jefferson County	\$18.98	\$987	\$39,480	1.3	\$80,500	\$2,013	\$24,150	\$604	4,167	28%	\$16.66	\$866	1.1
Jersey County	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	1,763	22%	\$9.47	\$493	2.5
Jo Daviess County	\$16.88	\$878	\$35,120	1.1	\$101,100	\$2,528	\$30,330	\$758	1,890	18%	\$10.69	\$556	1.6
Johnson County	\$17.31	\$900	\$36,000	1.2	\$83,400	\$2,085	\$25,020	\$626	634	15%	\$8.86	\$461	2.0
Kane County	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	44,441	24%	\$17.14	\$891	2.0
Kankakee County	\$24.06	\$1,251	\$50,040	1.6	\$91,200	\$2,280	\$27,360	\$684	12,771	31%	\$16.04	\$834	1.5
Kendall County	\$36.27	\$1,886	\$75,440	2.4	\$134,200	\$3,355	\$40,260	\$1,007	7,046	16%	\$14.81	\$770	2.4

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Illinois	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Knox County	\$16.73	\$870	\$34,800	1.1	\$85,500	\$2,138	\$25,650	\$641	6,275	30%	\$11.41	\$594	1.5
Lake County	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	65,697	26%	\$25.43	\$1,322	1.3
La Salle County	\$19.62	\$1,020	\$40,800	1.3	\$94,200	\$2,355	\$28,260	\$707	11,764	26%	\$15.82	\$823	1.2
Lawrence County	\$16.73	\$870	\$34,800	1.1	\$80,700	\$2,018	\$24,210	\$605	1,352	25%	\$18.59	\$967	0.9
Lee County	\$16.98	\$883	\$35,320	1.1	\$92,000	\$2,300	\$27,600	\$690	3,578	27%	\$17.90	\$931	0.9
Livingston County	\$18.46	\$960	\$38,400	1.2	\$96,800	\$2,420	\$29,040	\$726	3,813	26%	\$16.17	\$841	1.1
Logan County	\$17.73	\$922	\$36,880	1.2	\$89,000	\$2,225	\$26,700	\$668	3,415	31%	\$16.18	\$841	1.1
McDonough County	\$17.60	\$915	\$36,600	1.2	\$81,000	\$2,025	\$24,300	\$608	4,456	38%	\$10.04	\$522	1.8
McHenry County	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	20,266	17%	\$14.24	\$741	2.4
McLean County	\$20.77	\$1,080	\$43,200	1.4	\$118,800	\$2,970	\$35,640	\$891	24,026	35%	\$16.29	\$847	1.3
Macon County	\$19.23	\$1,000	\$40,000	1.3	\$91,600	\$2,290	\$27,480	\$687	13,067	30%	\$19.90	\$1,035	1.0
Macoupin County	\$17.69	\$920	\$36,800	1.2	\$91,100	\$2,278	\$27,330	\$683	3,885	22%	\$12.00	\$624	1.5
Madison County	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	28,864	26%	\$15.43	\$803	1.5
Marion County	\$16.73	\$870	\$34,800	1.1	\$84,100	\$2,103	\$25,230	\$631	3,951	26%	\$12.42	\$646	1.3
Marshall County	\$19.29	\$1,003	\$40,120	1.3	\$97,600	\$2,440	\$29,280	\$732	1,007	20%	\$12.11	\$630	1.6
Mason County	\$16.73	\$870	\$34,800	1.1	\$86,900	\$2,173	\$26,070	\$652	1,111	19%	\$12.16	\$632	1.4
Massac County	\$16.73	\$870	\$34,800	1.1	\$83,000	\$2,075	\$24,900	\$623	1,150	21%	\$12.52	\$651	1.3
Menard County	\$21.77	\$1,132	\$45,280	1.5	\$114,700	\$2,868	\$34,410	\$860	1,069	21%	\$8.95	\$466	2.4
Mercer County	\$19.71	\$1,025	\$41,000	1.3	\$98,900	\$2,473	\$29,670	\$742	1,108	17%	\$10.67	\$555	1.8
Monroe County	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	2,241	16%	\$10.16	\$528	2.3
Montgomery County	\$16.73	\$870	\$34,800	1.1	\$93,500	\$2,338	\$28,050	\$701	2,674	24%	\$10.45	\$544	1.6
Morgan County	\$16.73	\$870	\$34,800	1.1	\$96,400	\$2,410	\$28,920	\$723	3,721	28%	\$13.47	\$700	1.2
Moultrie County	\$16.73	\$870	\$34,800	1.1	\$99,000	\$2,475	\$29,700	\$743	1,314	23%	\$15.59	\$810	1.1
Ogle County	\$19.29	\$1,003	\$40,120	1.3	\$101,700	\$2,543	\$30,510	\$763	5,275	25%	\$17.03	\$886	1.1
Peoria County	\$19.29	\$1,003	\$40,120	1.3	\$97,600	\$2,440	\$29,280	\$732	25,444	33%	\$19.91	\$1,035	1.0
Perry County	\$16.73	\$870	\$34,800	1.1	\$81,100	\$2,028	\$24,330	\$608	1,684	21%	\$10.66	\$554	1.6

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Illinois	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Piatt County	\$20.77	\$1,080	\$43,200	1.4	\$97,800	\$2,445	\$29,340	\$734	1,000	15%	\$14.07	\$731	1.5
Pike County	\$16.73	\$870	\$34,800	1.1	\$86,600	\$2,165	\$25,980	\$650	1,253	22%	\$11.11	\$578	1.5
Pope County	\$16.94	\$881	\$35,240	1.1	\$95,500	\$2,388	\$28,650	\$716	190	14%	\$6.70	\$348	2.5
Pulaski County	\$16.73	\$870	\$34,800	1.1	\$65,800	\$1,645	\$19,740	\$494	605	32%	\$11.88	\$618	1.4
Putnam County	\$16.73	\$870	\$34,800	1.1	\$100,800	\$2,520	\$30,240	\$756	477	19%	\$19.46	\$1,012	0.9
Randolph County	\$16.73	\$870	\$34,800	1.1	\$96,500	\$2,413	\$28,950	\$724	2,704	23%	\$14.31	\$744	1.2
Richland County	\$16.73	\$870	\$34,800	1.1	\$84,900	\$2,123	\$25,470	\$637	1,692	26%	\$14.19	\$738	1.2
Rock Island County	\$19.71	\$1,025	\$41,000	1.3	\$98,900	\$2,473	\$29,670	\$742	19,195	31%	\$18.24	\$949	1.1
St. Clair County	\$23.37	\$1,215	\$48,600	1.6	\$111,400	\$2,785	\$33,420	\$836	32,620	32%	\$15.58	\$810	1.5
Saline County	\$16.73	\$870	\$34,800	1.1	\$78,300	\$1,958	\$23,490	\$587	2,523	25%	\$11.16	\$580	1.5
Sangamon County	\$21.77	\$1,132	\$45,280	1.5	\$114,700	\$2,868	\$34,410	\$860	24,769	29%	\$15.93	\$829	1.4
Schuyler County	\$16.73	\$870	\$34,800	1.1	\$92,300	\$2,308	\$27,690	\$692	559	20%	\$15.37	\$799	1.1
Scott County	\$16.73	\$870	\$34,800	1.1	\$99,600	\$2,490	\$29,880	\$747	425	21%	\$17.62	\$916	0.9
Shelby County	\$17.77	\$924	\$36,960	1.2	\$90,800	\$2,270	\$27,240	\$681	1,888	21%	\$16.26	\$846	1.1
Stark County	\$19.29	\$1,003	\$40,120	1.3	\$97,600	\$2,440	\$29,280	\$732	512	22%	\$18.73	\$974	1.0
Stephenson County	\$16.73	\$870	\$34,800	1.1	\$85,800	\$2,145	\$25,740	\$644	5,645	29%	\$15.09	\$785	1.1
Tazewell County	\$19.29	\$1,003	\$40,120	1.3	\$97,600	\$2,440	\$29,280	\$732	12,094	22%	\$15.45	\$803	1.2
Union County	\$16.73	\$870	\$34,800	1.1	\$90,300	\$2,258	\$27,090	\$677	1,602	23%	\$10.25	\$533	1.6
Vermilion County	\$19.25	\$1,001	\$40,040	1.3	\$81,500	\$2,038	\$24,450	\$611	9,286	31%	\$16.53	\$860	1.2
Wabash County	\$16.73	\$870	\$34,800	1.1	\$90,500	\$2,263	\$27,150	\$679	1,178	25%	\$11.02	\$573	1.5
Warren County	\$16.73	\$870	\$34,800	1.1	\$89,300	\$2,233	\$26,790	\$670	1,471	22%	\$16.93	\$880	1.0
Washington County	\$16.73	\$870	\$34,800	1.1	\$102,100	\$2,553	\$30,630	\$766	1,077	19%	\$19.76	\$1,027	0.8
Wayne County	\$16.73	\$870	\$34,800	1.1	\$82,600	\$2,065	\$24,780	\$620	1,443	21%	\$10.61	\$552	1.6
White County	\$16.73	\$870	\$34,800	1.1	\$75,400	\$1,885	\$22,620	\$566	1,345	24%	\$14.89	\$774	1.1
Whiteside County	\$17.29	\$899	\$35,960	1.2	\$92,200	\$2,305	\$27,660	\$692	5,696	25%	\$13.26	\$690	1.3
Will County	\$33.87	\$1,761	\$70,440	2.3	\$119,900	\$2,998	\$35,970	\$899	42,182	17%	\$14.68	\$764	2.3

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Illinois	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Williamson County	\$19.83	\$1,031	\$41,240	1.3	\$83,700	\$2,093	\$25,110	\$628	8,307	29%	\$15.15	\$788	1.3
Winnebago County	\$22.71	\$1,181	\$47,240	1.5	\$86,400	\$2,160	\$25,920	\$648	40,130	35%	\$16.97	\$882	1.3
Woodford County	\$19.29	\$1,003	\$40,120	1.3	\$97,600	\$2,440	\$29,280	\$732	2,420	16%	\$14.69	\$764	1.3

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INDIANA

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In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,153**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,844** monthly or **\$46,125** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.05
2-Bedroom Housing Wage	\$22.18
Number of Renter Households	795,052
Percent Renters	30%

122
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

101
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

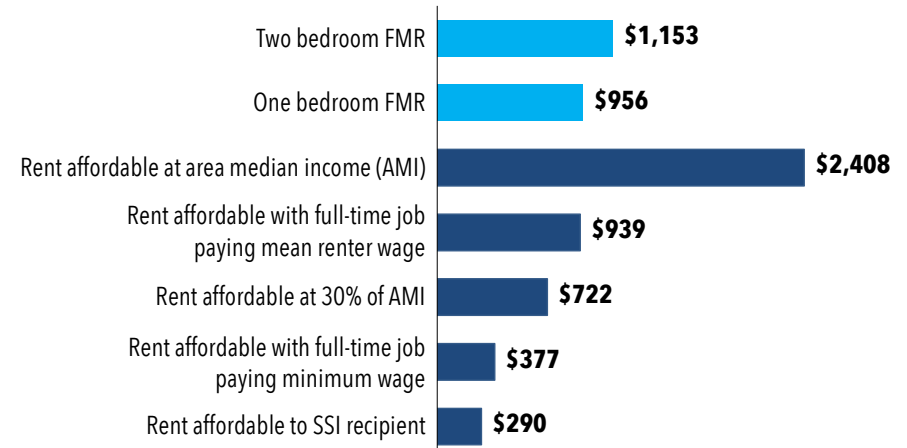
3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Louisville HMFA	\$25.58
Cincinnati HMFA	\$24.75
Indianapolis-Carmel HMFA	\$24.67
Columbus MSA	\$24.38
Bloomington HMFA	\$23.52

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.



Indiana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Indiana	\$22.18	\$1,153	\$46,125	3.1	\$96,318	\$2,408	\$28,895	\$722	795,052	30%	\$18.05	\$939	1.2
Combined Nonmetro Areas	\$18.33	\$953	\$38,124	2.5	\$86,507	\$2,163	\$25,952	\$649	137,629	24%	\$15.08	\$784	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$20.27	\$1,054	\$42,160	2.8	\$84,400	\$2,110	\$25,320	\$633	15,868	30%	\$14.08	\$732	1.4
Bloomington HMFA	\$23.52	\$1,223	\$48,920	3.2	\$110,600	\$2,765	\$33,180	\$830	26,315	45%	\$14.09	\$733	1.7
Carroll County HMFA	\$17.85	\$928	\$37,120	2.5	\$87,000	\$2,175	\$26,100	\$653	1,548	19%	\$16.35	\$850	1.1
Cincinnati HMFA	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	3,664	16%	\$9.19	\$478	2.7
Columbus MSA	\$24.38	\$1,268	\$50,720	3.4	\$104,700	\$2,618	\$31,410	\$785	9,921	30%	\$20.89	\$1,086	1.2
Elkhart-Goshen MSA	\$20.29	\$1,055	\$42,200	2.8	\$89,600	\$2,240	\$26,880	\$672	20,634	29%	\$17.53	\$912	1.2
Evansville MSA	\$20.27	\$1,054	\$42,160	2.8	\$93,900	\$2,348	\$28,170	\$704	33,582	30%	\$17.29	\$899	1.2
Fort Wayne MSA	\$23.06	\$1,199	\$47,960	3.2	\$90,000	\$2,250	\$27,000	\$675	50,358	30%	\$17.59	\$915	1.3
Franklin County HMFA	\$20.23	\$1,052	\$42,080	2.8	\$98,100	\$2,453	\$29,430	\$736	1,691	19%	\$11.93	\$620	1.7
Gary HMFA	\$23.02	\$1,197	\$47,880	3.2	\$95,600	\$2,390	\$28,680	\$717	72,980	27%	\$16.59	\$863	1.4
Indianapolis-Carmel HMFA	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	259,811	34%	\$21.82	\$1,135	1.1
Jasper County HMFA	\$22.29	\$1,159	\$46,360	3.1	\$102,700	\$2,568	\$30,810	\$770	2,117	17%	\$13.14	\$683	1.7
Kokomo MSA	\$19.60	\$1,019	\$40,760	2.7	\$86,600	\$2,165	\$25,980	\$650	9,882	28%	\$17.88	\$930	1.1
Lafayette-West Lafayette HMFA	\$22.33	\$1,161	\$46,440	3.1	\$92,700	\$2,318	\$27,810	\$695	34,978	45%	\$16.50	\$858	1.4
Louisville HMFA	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	23,063	24%	\$14.70	\$765	1.7
Michigan City-La Porte MSA	\$19.92	\$1,036	\$41,440	2.7	\$83,400	\$2,085	\$25,020	\$626	11,111	25%	\$14.94	\$777	1.3
Muncie MSA	\$18.88	\$982	\$39,280	2.6	\$81,200	\$2,030	\$24,360	\$609	15,464	34%	\$13.51	\$702	1.4
Owen County HMFA	\$18.35	\$954	\$38,160	2.5	\$80,200	\$2,005	\$24,060	\$602	1,647	19%	\$19.55	\$1,017	0.9

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

Indiana

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Parke County HMFA	\$19.08	\$992	\$39,680	2.6	\$78,100	\$1,953	\$23,430	\$586	1,100	18%	\$9.87	\$513	1.9
Putnam County HMFA	\$20.17	\$1,049	\$41,960	2.8	\$94,000	\$2,350	\$28,200	\$705	3,697	26%	\$12.18	\$633	1.7
South Bend-Mishawaka HMFA	\$21.06	\$1,095	\$43,800	2.9	\$88,000	\$2,200	\$26,400	\$660	33,356	31%	\$17.89	\$930	1.2
Sullivan County HMFA	\$18.10	\$941	\$37,640	2.5	\$76,100	\$1,903	\$22,830	\$571	1,877	24%	\$14.40	\$749	1.3
Terre Haute HMFA	\$19.13	\$995	\$39,800	2.6	\$80,200	\$2,005	\$24,060	\$602	19,680	33%	\$14.72	\$765	1.3
Union County HMFA	\$19.73	\$1,026	\$41,040	2.7	\$104,800	\$2,620	\$31,440	\$786	496	17%	\$10.28	\$535	1.9
Warren County HMFA	\$17.85	\$928	\$37,120	2.5	\$96,600	\$2,415	\$28,980	\$725	637	19%	\$14.48	\$753	1.2
Washington County HMFA	\$19.15	\$996	\$39,840	2.6	\$84,300	\$2,108	\$25,290	\$632	1,946	18%	\$11.97	\$622	1.6

Counties

Adams County	\$17.85	\$928	\$37,120	2.5	\$84,900	\$2,123	\$25,470	\$637	2,198	18%	\$14.57	\$757	1.2
Allen County	\$23.06	\$1,199	\$47,960	3.2	\$90,000	\$2,250	\$27,000	\$675	47,601	31%	\$17.65	\$918	1.3
Bartholomew County	\$24.38	\$1,268	\$50,720	3.4	\$104,700	\$2,618	\$31,410	\$785	9,921	30%	\$20.89	\$1,086	1.2
Benton County	\$22.33	\$1,161	\$46,440	3.1	\$92,700	\$2,318	\$27,810	\$695	675	19%	\$14.26	\$742	1.6
Blackford County	\$17.85	\$928	\$37,120	2.5	\$68,900	\$1,723	\$20,670	\$517	1,334	26%	\$11.85	\$616	1.5
Boone County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	5,783	21%	\$15.35	\$798	1.6
Brown County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	941	14%	\$8.47	\$441	2.9
Carroll County	\$17.85	\$928	\$37,120	2.5	\$87,000	\$2,175	\$26,100	\$653	1,548	19%	\$16.35	\$850	1.1
Cass County	\$17.85	\$928	\$37,120	2.5	\$75,300	\$1,883	\$22,590	\$565	3,679	25%	\$15.43	\$802	1.2
Clark County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	12,310	25%	\$15.53	\$808	1.6
Clay County	\$19.13	\$995	\$39,800	2.6	\$80,200	\$2,005	\$24,060	\$602	2,376	23%	\$13.05	\$678	1.5
Clinton County	\$18.94	\$985	\$39,400	2.6	\$91,000	\$2,275	\$27,300	\$683	3,252	26%	\$17.55	\$913	1.1
Crawford County	\$17.85	\$928	\$37,120	2.5	\$70,200	\$1,755	\$21,060	\$527	862	19%	\$14.23	\$740	1.3
Daviess County	\$18.37	\$955	\$38,200	2.5	\$95,500	\$2,388	\$28,650	\$716	3,294	28%	\$12.43	\$647	1.5
Dearborn County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	3,075	15%	\$9.24	\$481	2.7

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Indiana

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Decatur County	\$20.40	\$1,061	\$42,440	2.8	\$93,700	\$2,343	\$28,110	\$703	2,609	25%	\$15.61	\$812	1.3
DeKalb County	\$17.85	\$928	\$37,120	2.5	\$90,600	\$2,265	\$27,180	\$680	3,014	18%	\$16.72	\$870	1.1
Delaware County	\$18.88	\$982	\$39,280	2.6	\$81,200	\$2,030	\$24,360	\$609	15,464	34%	\$13.51	\$702	1.4
Dubois County	\$17.85	\$928	\$37,120	2.5	\$95,200	\$2,380	\$28,560	\$714	4,222	24%	\$14.52	\$755	1.2
Elkhart County	\$20.29	\$1,055	\$42,200	2.8	\$89,600	\$2,240	\$26,880	\$672	20,634	29%	\$17.53	\$912	1.2
Fayette County	\$17.85	\$928	\$37,120	2.5	\$74,500	\$1,863	\$22,350	\$559	2,791	29%	\$10.89	\$566	1.6
Floyd County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	8,385	27%	\$13.73	\$714	1.9
Fountain County	\$17.85	\$928	\$37,120	2.5	\$82,000	\$2,050	\$24,600	\$615	1,731	25%	\$16.74	\$870	1.1
Franklin County	\$20.23	\$1,052	\$42,080	2.8	\$98,100	\$2,453	\$29,430	\$736	1,691	19%	\$11.93	\$620	1.7
Fulton County	\$17.85	\$928	\$37,120	2.5	\$77,900	\$1,948	\$23,370	\$584	1,733	22%	\$15.29	\$795	1.2
Gibson County	\$18.71	\$973	\$38,920	2.6	\$92,900	\$2,323	\$27,870	\$697	3,188	24%	\$20.88	\$1,086	0.9
Grant County	\$17.85	\$928	\$37,120	2.5	\$64,100	\$1,603	\$19,230	\$481	7,554	28%	\$16.29	\$847	1.1
Greene County	\$17.85	\$928	\$37,120	2.5	\$77,100	\$1,928	\$23,130	\$578	3,160	25%	\$13.07	\$680	1.4
Hamilton County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	31,582	24%	\$20.52	\$1,067	1.2
Hancock County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	6,582	20%	\$17.15	\$892	1.4
Harrison County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	2,368	16%	\$12.74	\$663	2.0
Hendricks County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	14,584	22%	\$15.43	\$802	1.6
Henry County	\$17.85	\$928	\$37,120	2.5	\$81,400	\$2,035	\$24,420	\$611	4,442	24%	\$15.12	\$786	1.2
Howard County	\$19.60	\$1,019	\$40,760	2.7	\$86,600	\$2,165	\$25,980	\$650	9,882	28%	\$17.88	\$930	1.1
Huntington County	\$17.85	\$928	\$37,120	2.5	\$86,200	\$2,155	\$25,860	\$647	3,628	24%	\$14.85	\$772	1.2
Jackson County	\$20.25	\$1,053	\$42,120	2.8	\$90,300	\$2,258	\$27,090	\$677	4,707	27%	\$17.78	\$925	1.1
Jasper County	\$22.29	\$1,159	\$46,360	3.1	\$102,700	\$2,568	\$30,810	\$770	2,117	17%	\$13.14	\$683	1.7
Jay County	\$17.85	\$928	\$37,120	2.5	\$74,000	\$1,850	\$22,200	\$555	1,748	22%	\$13.89	\$722	1.3
Jefferson County	\$17.90	\$931	\$37,240	2.5	\$79,900	\$1,998	\$23,970	\$599	3,883	31%	\$17.32	\$901	1.0
Jennings County	\$17.85	\$928	\$37,120	2.5	\$83,300	\$2,083	\$24,990	\$625	2,256	21%	\$12.66	\$658	1.4
Johnson County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	16,030	26%	\$16.39	\$852	1.5

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Indiana

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Knox County	\$17.85	\$928	\$37,120	2.5	\$85,400	\$2,135	\$25,620	\$641	5,155	34%	\$15.77	\$820	1.1
Kosciusko County	\$20.69	\$1,076	\$43,040	2.9	\$97,800	\$2,445	\$29,340	\$734	7,309	23%	\$17.24	\$896	1.2
LaGrange County	\$18.17	\$945	\$37,800	2.5	\$99,400	\$2,485	\$29,820	\$746	2,326	18%	\$16.81	\$874	1.1
Lake County	\$23.02	\$1,197	\$47,880	3.2	\$95,600	\$2,390	\$28,680	\$717	56,369	29%	\$17.10	\$889	1.3
LaPorte County	\$19.92	\$1,036	\$41,440	2.7	\$83,400	\$2,085	\$25,020	\$626	11,111	25%	\$14.94	\$777	1.3
Lawrence County	\$17.85	\$928	\$37,120	2.5	\$90,000	\$2,250	\$27,000	\$675	3,835	20%	\$11.40	\$593	1.6
Madison County	\$20.27	\$1,054	\$42,160	2.8	\$84,400	\$2,110	\$25,320	\$633	15,868	30%	\$14.08	\$732	1.4
Marion County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	174,825	44%	\$24.61	\$1,280	1.0
Marshall County	\$18.27	\$950	\$38,000	2.5	\$92,000	\$2,300	\$27,600	\$690	4,075	23%	\$15.74	\$819	1.2
Martin County	\$17.85	\$928	\$37,120	2.5	\$101,200	\$2,530	\$30,360	\$759	855	22%	\$14.19	\$738	1.3
Miami County	\$17.85	\$928	\$37,120	2.5	\$79,800	\$1,995	\$23,940	\$599	3,313	25%	\$14.25	\$741	1.3
Monroe County	\$23.52	\$1,223	\$48,920	3.2	\$110,600	\$2,765	\$33,180	\$830	26,315	45%	\$14.09	\$733	1.7
Montgomery County	\$18.06	\$939	\$37,560	2.5	\$91,200	\$2,280	\$27,360	\$684	3,445	22%	\$13.51	\$703	1.3
Morgan County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	4,731	17%	\$12.37	\$643	2.0
Newton County	\$23.02	\$1,197	\$47,880	3.2	\$95,600	\$2,390	\$28,680	\$717	1,105	20%	\$16.80	\$874	1.4
Noble County	\$18.31	\$952	\$38,080	2.5	\$90,000	\$2,250	\$27,000	\$675	4,271	24%	\$12.94	\$673	1.4
Ohio County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	589	23%	\$8.44	\$439	2.9
Orange County	\$17.85	\$928	\$37,120	2.5	\$89,800	\$2,245	\$26,940	\$674	1,698	21%	\$11.74	\$610	1.5
Owen County	\$18.35	\$954	\$38,160	2.5	\$80,200	\$2,005	\$24,060	\$602	1,647	19%	\$19.55	\$1,017	0.9
Parke County	\$19.08	\$992	\$39,680	2.6	\$78,100	\$1,953	\$23,430	\$586	1,100	18%	\$9.87	\$513	1.9
Perry County	\$17.85	\$928	\$37,120	2.5	\$90,500	\$2,263	\$27,150	\$679	1,943	25%	\$12.88	\$670	1.4
Pike County	\$17.85	\$928	\$37,120	2.5	\$93,600	\$2,340	\$28,080	\$702	726	15%	\$15.02	\$781	1.2
Porter County	\$23.02	\$1,197	\$47,880	3.2	\$95,600	\$2,390	\$28,680	\$717	15,506	23%	\$15.09	\$785	1.5
Posey County	\$20.27	\$1,054	\$42,160	2.8	\$93,900	\$2,348	\$28,170	\$704	1,840	18%	\$16.06	\$835	1.3
Pulaski County	\$17.85	\$928	\$37,120	2.5	\$81,800	\$2,045	\$24,540	\$614	1,221	25%	\$16.54	\$860	1.1
Putnam County	\$20.17	\$1,049	\$41,960	2.8	\$94,000	\$2,350	\$28,200	\$705	3,697	26%	\$12.18	\$633	1.7

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Indiana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Randolph County	\$17.85	\$928	\$37,120	2.5	\$79,000	\$1,975	\$23,700	\$593	2,292	23%	\$11.91	\$619	1.5
Ripley County	\$18.15	\$944	\$37,760	2.5	\$96,500	\$2,413	\$28,950	\$724	2,519	22%	\$14.05	\$731	1.3
Rush County	\$17.85	\$928	\$37,120	2.5	\$85,900	\$2,148	\$25,770	\$644	1,772	27%	\$14.24	\$741	1.3
St. Joseph County	\$21.06	\$1,095	\$43,800	2.9	\$88,000	\$2,200	\$26,400	\$660	33,356	31%	\$17.89	\$930	1.2
Scott County	\$19.42	\$1,010	\$40,400	2.7	\$79,600	\$1,990	\$23,880	\$597	2,690	28%	\$12.33	\$641	1.6
Shelby County	\$24.67	\$1,283	\$51,320	3.4	\$110,700	\$2,768	\$33,210	\$830	4,753	26%	\$17.17	\$893	1.4
Spencer County	\$17.85	\$928	\$37,120	2.5	\$102,900	\$2,573	\$30,870	\$772	1,497	19%	\$10.99	\$572	1.6
Starke County	\$17.85	\$928	\$37,120	2.5	\$81,000	\$2,025	\$24,300	\$608	1,424	16%	\$11.44	\$595	1.6
Steuben County	\$19.40	\$1,009	\$40,360	2.7	\$97,700	\$2,443	\$29,310	\$733	2,728	20%	\$16.00	\$832	1.2
Sullivan County	\$18.10	\$941	\$37,640	2.5	\$76,100	\$1,903	\$22,830	\$571	1,877	24%	\$14.40	\$749	1.3
Switzerland County	\$17.85	\$928	\$37,120	2.5	\$84,900	\$2,123	\$25,470	\$637	786	20%	\$10.24	\$533	1.7
Tippecanoe County	\$22.33	\$1,161	\$46,440	3.1	\$92,700	\$2,318	\$27,810	\$695	34,303	46%	\$16.55	\$861	1.3
Tipton County	\$18.31	\$952	\$38,080	2.5	\$95,700	\$2,393	\$28,710	\$718	1,139	18%	\$17.05	\$887	1.1
Union County	\$19.73	\$1,026	\$41,040	2.7	\$104,800	\$2,620	\$31,440	\$786	496	17%	\$10.28	\$535	1.9
Vanderburgh County	\$20.27	\$1,054	\$42,160	2.8	\$93,900	\$2,348	\$28,170	\$704	27,426	36%	\$17.44	\$907	1.2
Vermillion County	\$19.13	\$995	\$39,800	2.6	\$80,200	\$2,005	\$24,060	\$602	1,693	26%	\$18.90	\$983	1.0
Vigo County	\$19.13	\$995	\$39,800	2.6	\$80,200	\$2,005	\$24,060	\$602	15,611	37%	\$14.61	\$760	1.3
Wabash County	\$17.85	\$928	\$37,120	2.5	\$89,200	\$2,230	\$26,760	\$669	2,460	20%	\$11.69	\$608	1.5
Warren County	\$17.85	\$928	\$37,120	2.5	\$96,600	\$2,415	\$28,980	\$725	637	19%	\$14.48	\$753	1.2
Warrick County	\$20.27	\$1,054	\$42,160	2.8	\$93,900	\$2,348	\$28,170	\$704	4,316	17%	\$16.89	\$878	1.2
Washington County	\$19.15	\$996	\$39,840	2.6	\$84,300	\$2,108	\$25,290	\$632	1,946	18%	\$11.97	\$622	1.6
Wayne County	\$18.04	\$938	\$37,520	2.5	\$79,000	\$1,975	\$23,700	\$593	8,122	30%	\$13.42	\$698	1.3
Wells County	\$18.08	\$940	\$37,600	2.5	\$91,600	\$2,290	\$27,480	\$687	2,704	24%	\$14.21	\$739	1.3
White County	\$18.94	\$985	\$39,400	2.6	\$86,800	\$2,170	\$26,040	\$651	2,039	21%	\$13.65	\$710	1.4
Whitley County	\$23.06	\$1,199	\$47,960	3.2	\$90,000	\$2,250	\$27,000	\$675	2,757	20%	\$16.73	\$870	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

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,040**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,465** monthly or **\$41,582** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.32
2-Bedroom Housing Wage	\$19.99
Number of Renter Households	371,145
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs HMFA	\$24.25
Des Moines-West Des Moines HMFA	\$23.38
Iowa City HMFA	\$21.25
Des Moines County	\$20.62
Dickinson County	\$20.33

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

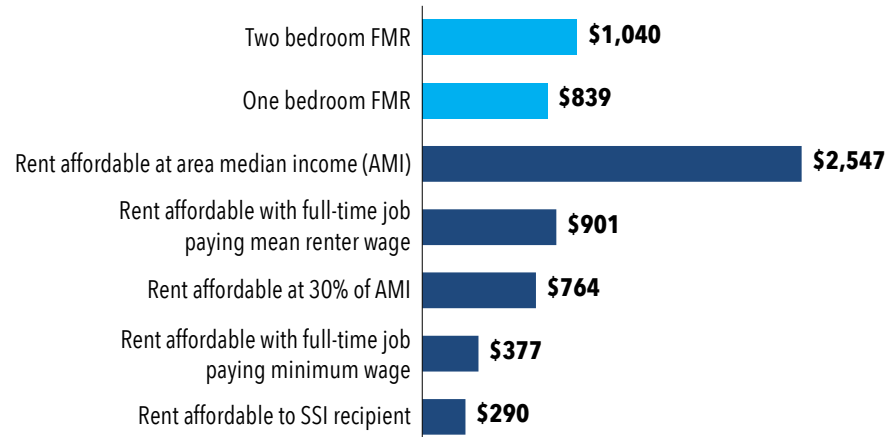
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

110
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

89
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Iowa	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Iowa	\$19.99	\$1,040	\$41,582	2.8	\$101,882	\$2,547	\$30,565	\$764	371,145	28%	\$17.32	\$901	1.2
Combined Nonmetro Areas	\$17.67	\$919	\$36,760	2.4	\$92,799	\$2,320	\$27,840	\$696	126,678	25%	\$15.78	\$820	1.1
<u>Metropolitan Areas</u>													
Ames HMFA	\$20.31	\$1,056	\$42,240	2.8	\$123,900	\$3,098	\$37,170	\$929	17,040	44%	\$16.94	\$881	1.2
Benton County HMFA	\$16.87	\$877	\$35,080	2.3	\$113,300	\$2,833	\$33,990	\$850	1,591	16%	\$11.47	\$597	1.5
Boone County HMFA	\$17.88	\$930	\$37,200	2.5	\$108,800	\$2,720	\$32,640	\$816	2,072	19%	\$14.04	\$730	1.3
Bremer County HMFA	\$17.69	\$920	\$36,800	2.4	\$107,000	\$2,675	\$32,100	\$803	1,861	19%	\$13.67	\$711	1.3
Cedar Rapids HMFA	\$19.10	\$993	\$39,720	2.6	\$101,600	\$2,540	\$30,480	\$762	25,366	27%	\$17.63	\$917	1.1
Davenport-Moline-Rock Island MSA	\$19.71	\$1,025	\$41,000	2.7	\$98,900	\$2,473	\$29,670	\$742	22,093	30%	\$15.98	\$831	1.2
Des Moines-West Des Moines HMFA	\$23.38	\$1,216	\$48,640	3.2	\$114,500	\$2,863	\$34,350	\$859	84,551	31%	\$21.20	\$1,102	1.1
Dubuque MSA	\$19.15	\$996	\$39,840	2.6	\$102,700	\$2,568	\$30,810	\$770	10,890	27%	\$15.31	\$796	1.3
Iowa City HMFA	\$21.25	\$1,105	\$44,200	2.9	\$118,200	\$2,955	\$35,460	\$887	25,608	41%	\$13.65	\$710	1.6
Jasper County HMFA	\$17.69	\$920	\$36,800	2.4	\$95,300	\$2,383	\$28,590	\$715	3,713	25%	\$13.03	\$677	1.4
Jones County HMFA	\$16.87	\$877	\$35,080	2.3	\$101,300	\$2,533	\$30,390	\$760	1,566	19%	\$12.57	\$654	1.3
Omaha-Council Bluffs HMFA	\$24.25	\$1,261	\$50,440	3.3	\$113,700	\$2,843	\$34,110	\$853	13,360	27%	\$15.16	\$788	1.6
Sioux City MSA	\$20.06	\$1,043	\$41,720	2.8	\$90,100	\$2,253	\$27,030	\$676	12,785	32%	\$15.54	\$808	1.3
Washington County HMFA	\$16.96	\$882	\$35,280	2.3	\$94,800	\$2,370	\$28,440	\$711	2,518	28%	\$14.26	\$742	1.2
Waterloo-Cedar Falls HMFA	\$19.17	\$997	\$39,880	2.6	\$90,400	\$2,260	\$27,120	\$678	19,453	33%	\$18.41	\$957	1.0
<u>Counties</u>													
Adair County	\$16.87	\$877	\$35,080	2.3	\$103,500	\$2,588	\$31,050	\$776	861	26%	\$14.49	\$754	1.2
Adams County	\$17.73	\$922	\$36,880	2.4	\$93,900	\$2,348	\$28,170	\$704	356	23%	\$17.93	\$933	1.0

1: BR = Bedroom

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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

Iowa	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Allamakee County	\$16.87	\$877	\$35,080	2.3	\$88,000	\$2,200	\$26,400	\$660	1,275	21%	\$15.78	\$821	1.1
Appanoose County	\$16.87	\$877	\$35,080	2.3	\$68,200	\$1,705	\$20,460	\$512	1,546	31%	\$13.35	\$694	1.3
Audubon County	\$16.87	\$877	\$35,080	2.3	\$85,400	\$2,135	\$25,620	\$641	595	24%	\$13.58	\$706	1.2
Benton County	\$16.87	\$877	\$35,080	2.3	\$113,300	\$2,833	\$33,990	\$850	1,591	16%	\$11.47	\$597	1.5
Black Hawk County	\$19.17	\$997	\$39,880	2.6	\$90,400	\$2,260	\$27,120	\$678	18,638	35%	\$18.53	\$964	1.0
Boone County	\$17.88	\$930	\$37,200	2.5	\$108,800	\$2,720	\$32,640	\$816	2,072	19%	\$14.04	\$730	1.3
Bremer County	\$17.69	\$920	\$36,800	2.4	\$107,000	\$2,675	\$32,100	\$803	1,861	19%	\$13.67	\$711	1.3
Buchanan County	\$17.71	\$921	\$36,840	2.4	\$99,400	\$2,485	\$29,820	\$746	1,541	19%	\$12.94	\$673	1.4
Buena Vista County	\$18.35	\$954	\$38,160	2.5	\$98,400	\$2,460	\$29,520	\$738	2,078	28%	\$20.69	\$1,076	0.9
Butler County	\$16.87	\$877	\$35,080	2.3	\$91,600	\$2,290	\$27,480	\$687	1,177	20%	\$16.66	\$867	1.0
Calhoun County	\$16.87	\$877	\$35,080	2.3	\$87,300	\$2,183	\$26,190	\$655	742	19%	\$14.64	\$761	1.2
Carroll County	\$16.87	\$877	\$35,080	2.3	\$98,800	\$2,470	\$29,640	\$741	2,187	25%	\$13.28	\$691	1.3
Cass County	\$16.87	\$877	\$35,080	2.3	\$93,600	\$2,340	\$28,080	\$702	1,605	28%	\$10.65	\$554	1.6
Cedar County	\$17.88	\$930	\$37,200	2.5	\$104,400	\$2,610	\$31,320	\$783	1,447	19%	\$12.46	\$648	1.4
Cerro Gordo County	\$17.63	\$917	\$36,680	2.4	\$94,300	\$2,358	\$28,290	\$707	5,506	28%	\$16.81	\$874	1.0
Cherokee County	\$16.87	\$877	\$35,080	2.3	\$98,200	\$2,455	\$29,460	\$737	1,356	27%	\$11.70	\$608	1.4
Chickasaw County	\$16.87	\$877	\$35,080	2.3	\$94,200	\$2,355	\$28,260	\$707	927	19%	\$18.21	\$947	0.9
Clarke County	\$16.87	\$877	\$35,080	2.3	\$85,500	\$2,138	\$25,650	\$641	1,222	31%	\$12.82	\$667	1.3
Clay County	\$16.87	\$877	\$35,080	2.3	\$99,600	\$2,490	\$29,880	\$747	1,979	27%	\$14.45	\$751	1.2
Clayton County	\$16.87	\$877	\$35,080	2.3	\$83,800	\$2,095	\$25,140	\$629	1,734	23%	\$14.40	\$749	1.2
Clinton County	\$18.23	\$948	\$37,920	2.5	\$93,100	\$2,328	\$27,930	\$698	5,222	27%	\$13.67	\$711	1.3
Crawford County	\$16.87	\$877	\$35,080	2.3	\$88,900	\$2,223	\$26,670	\$667	1,328	21%	\$14.53	\$756	1.2
Dallas County	\$23.38	\$1,216	\$48,640	3.2	\$114,500	\$2,863	\$34,350	\$859	12,471	31%	\$23.73	\$1,234	1.0
Davis County	\$18.67	\$971	\$38,840	2.6	\$99,700	\$2,493	\$29,910	\$748	506	16%	\$12.89	\$670	1.4
Decatur County	\$16.87	\$877	\$35,080	2.3	\$74,100	\$1,853	\$22,230	\$556	976	32%	\$14.09	\$732	1.2
Delaware County	\$16.87	\$877	\$35,080	2.3	\$96,900	\$2,423	\$29,070	\$727	1,265	18%	\$12.76	\$663	1.3

1: BR = Bedroom

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Iowa

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Des Moines County	\$20.62	\$1,072	\$42,880	2.8	\$85,000	\$2,125	\$25,500	\$638	4,693	27%	\$12.09	\$629	1.7
Dickinson County	\$20.33	\$1,057	\$42,280	2.8	\$110,500	\$2,763	\$33,150	\$829	2,019	23%	\$14.72	\$766	1.4
Dubuque County	\$19.15	\$996	\$39,840	2.6	\$102,700	\$2,568	\$30,810	\$770	10,890	27%	\$15.31	\$796	1.3
Emmet County	\$16.87	\$877	\$35,080	2.3	\$85,300	\$2,133	\$25,590	\$640	873	22%	\$14.99	\$779	1.1
Fayette County	\$16.87	\$877	\$35,080	2.3	\$80,100	\$2,003	\$24,030	\$601	1,888	23%	\$13.66	\$711	1.2
Floyd County	\$16.87	\$877	\$35,080	2.3	\$98,100	\$2,453	\$29,430	\$736	1,698	26%	\$14.88	\$774	1.1
Franklin County	\$16.87	\$877	\$35,080	2.3	\$81,500	\$2,038	\$24,450	\$611	1,123	27%	\$20.02	\$1,041	0.8
Fremont County	\$16.87	\$877	\$35,080	2.3	\$96,000	\$2,400	\$28,800	\$720	531	19%	\$15.80	\$822	1.1
Greene County	\$16.87	\$877	\$35,080	2.3	\$89,500	\$2,238	\$26,850	\$671	1,011	26%	\$16.18	\$841	1.0
Grundy County	\$19.17	\$997	\$39,880	2.6	\$90,400	\$2,260	\$27,120	\$678	815	16%	\$16.18	\$841	1.2
Guthrie County	\$23.38	\$1,216	\$48,640	3.2	\$114,500	\$2,863	\$34,350	\$859	759	17%	\$13.04	\$678	1.8
Hamilton County	\$18.37	\$955	\$38,200	2.5	\$95,700	\$2,393	\$28,710	\$718	1,658	26%	\$16.49	\$857	1.1
Hancock County	\$16.87	\$877	\$35,080	2.3	\$91,200	\$2,280	\$27,360	\$684	832	18%	\$16.02	\$833	1.1
Hardin County	\$16.87	\$877	\$35,080	2.3	\$90,500	\$2,263	\$27,150	\$679	1,871	27%	\$17.18	\$894	1.0
Harrison County	\$24.25	\$1,261	\$50,440	3.3	\$113,700	\$2,843	\$34,110	\$853	1,386	23%	\$13.14	\$683	1.8
Henry County	\$17.12	\$890	\$35,600	2.4	\$86,000	\$2,150	\$25,800	\$645	1,977	26%	\$13.81	\$718	1.2
Howard County	\$16.87	\$877	\$35,080	2.3	\$87,700	\$2,193	\$26,310	\$658	859	23%	\$17.95	\$934	0.9
Humboldt County	\$16.87	\$877	\$35,080	2.3	\$87,400	\$2,185	\$26,220	\$656	1,059	25%	\$15.02	\$781	1.1
Ida County	\$16.87	\$877	\$35,080	2.3	\$90,100	\$2,253	\$27,030	\$676	672	22%	\$20.17	\$1,049	0.8
Iowa County	\$16.87	\$877	\$35,080	2.3	\$100,100	\$2,503	\$30,030	\$751	1,638	24%	\$12.65	\$658	1.3
Jackson County	\$16.87	\$877	\$35,080	2.3	\$95,100	\$2,378	\$28,530	\$713	1,780	21%	\$11.00	\$572	1.5
Jasper County	\$17.69	\$920	\$36,800	2.4	\$95,300	\$2,383	\$28,590	\$715	3,713	25%	\$13.03	\$677	1.4
Jefferson County	\$19.85	\$1,032	\$41,280	2.7	\$84,900	\$2,123	\$25,470	\$637	2,397	35%	\$14.67	\$763	1.4
Johnson County	\$21.25	\$1,105	\$44,200	2.9	\$118,200	\$2,955	\$35,460	\$887	25,608	41%	\$13.65	\$710	1.6
Jones County	\$16.87	\$877	\$35,080	2.3	\$101,300	\$2,533	\$30,390	\$760	1,566	19%	\$12.57	\$654	1.3
Keokuk County	\$16.87	\$877	\$35,080	2.3	\$82,700	\$2,068	\$24,810	\$620	859	21%	\$13.88	\$722	1.2

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Iowa

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Kossuth County	\$16.87	\$877	\$35,080	2.3	\$93,200	\$2,330	\$27,960	\$699	1,603	25%	\$17.34	\$901	1.0
Lee County	\$17.71	\$921	\$36,840	2.4	\$84,200	\$2,105	\$25,260	\$632	3,505	25%	\$14.39	\$748	1.2
Linn County	\$19.10	\$993	\$39,720	2.6	\$101,600	\$2,540	\$30,480	\$762	25,366	27%	\$17.63	\$917	1.1
Louisa County	\$16.87	\$877	\$35,080	2.3	\$96,100	\$2,403	\$28,830	\$721	824	20%	\$13.91	\$723	1.2
Lucas County	\$18.79	\$977	\$39,080	2.6	\$87,700	\$2,193	\$26,310	\$658	693	19%	\$8.89	\$462	2.1
Lyon County	\$16.87	\$877	\$35,080	2.3	\$95,200	\$2,380	\$28,560	\$714	740	17%	\$18.29	\$951	0.9
Madison County	\$23.38	\$1,216	\$48,640	3.2	\$114,500	\$2,863	\$34,350	\$859	1,241	19%	\$12.42	\$646	1.9
Mahaska County	\$17.29	\$899	\$35,960	2.4	\$90,100	\$2,253	\$27,030	\$676	2,860	32%	\$18.09	\$940	1.0
Marion County	\$18.77	\$976	\$39,040	2.6	\$105,500	\$2,638	\$31,650	\$791	2,984	22%	\$21.11	\$1,098	0.9
Marshall County	\$18.42	\$958	\$38,320	2.5	\$94,800	\$2,370	\$28,440	\$711	4,146	27%	\$19.93	\$1,036	0.9
Mills County	\$24.25	\$1,261	\$50,440	3.3	\$113,700	\$2,843	\$34,110	\$853	846	16%	\$14.76	\$767	1.6
Mitchell County	\$16.87	\$877	\$35,080	2.3	\$95,400	\$2,385	\$28,620	\$716	897	20%	\$19.91	\$1,035	0.8
Monona County	\$16.87	\$877	\$35,080	2.3	\$87,400	\$2,185	\$26,220	\$656	917	24%	\$18.38	\$956	0.9
Monroe County	\$16.87	\$877	\$35,080	2.3	\$90,800	\$2,270	\$27,240	\$681	484	16%	\$16.29	\$847	1.0
Montgomery County	\$16.87	\$877	\$35,080	2.3	\$85,900	\$2,148	\$25,770	\$644	1,309	28%	\$15.48	\$805	1.1
Muscatine County	\$19.83	\$1,031	\$41,240	2.7	\$95,300	\$2,383	\$28,590	\$715	4,316	25%	\$19.46	\$1,012	1.0
O'Brien County	\$16.87	\$877	\$35,080	2.3	\$101,000	\$2,525	\$30,300	\$758	1,314	23%	\$14.64	\$761	1.2
Osceola County	\$16.87	\$877	\$35,080	2.3	\$88,100	\$2,203	\$26,430	\$661	574	22%	\$11.58	\$602	1.5
Page County	\$16.87	\$877	\$35,080	2.3	\$82,100	\$2,053	\$24,630	\$616	1,848	30%	\$13.58	\$706	1.2
Palo Alto County	\$16.87	\$877	\$35,080	2.3	\$102,000	\$2,550	\$30,600	\$765	908	24%	\$12.66	\$658	1.3
Plymouth County	\$17.31	\$900	\$36,000	2.4	\$101,700	\$2,543	\$30,510	\$763	2,710	26%	\$22.10	\$1,149	0.8
Pocahontas County	\$16.87	\$877	\$35,080	2.3	\$87,800	\$2,195	\$26,340	\$659	660	21%	\$21.91	\$1,139	0.8
Polk County	\$23.38	\$1,216	\$48,640	3.2	\$114,500	\$2,863	\$34,350	\$859	66,647	33%	\$21.27	\$1,106	1.1
Pottawattamie County	\$24.25	\$1,261	\$50,440	3.3	\$113,700	\$2,843	\$34,110	\$853	11,128	30%	\$15.36	\$799	1.6
Poweshiek County	\$17.96	\$934	\$37,360	2.5	\$98,900	\$2,473	\$29,670	\$742	2,284	29%	\$18.48	\$961	1.0
Ringgold County	\$16.87	\$877	\$35,080	2.3	\$94,700	\$2,368	\$28,410	\$710	396	21%	\$10.99	\$571	1.5

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

Iowa	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Sac County	\$16.87	\$877	\$35,080	2.3	\$94,300	\$2,358	\$28,290	\$707	934	22%	\$18.89	\$982	0.9
Scott County	\$19.71	\$1,025	\$41,000	2.7	\$98,900	\$2,473	\$29,670	\$742	22,093	30%	\$15.98	\$831	1.2
Shelby County	\$16.87	\$877	\$35,080	2.3	\$97,700	\$2,443	\$29,310	\$733	1,207	24%	\$14.43	\$751	1.2
Sioux County	\$17.38	\$904	\$36,160	2.4	\$109,600	\$2,740	\$32,880	\$822	2,789	22%	\$13.60	\$707	1.3
Story County	\$20.31	\$1,056	\$42,240	2.8	\$123,900	\$3,098	\$37,170	\$929	17,040	44%	\$16.94	\$881	1.2
Tama County	\$17.60	\$915	\$36,600	2.4	\$89,200	\$2,230	\$26,760	\$669	1,585	24%	\$15.09	\$785	1.2
Taylor County	\$16.87	\$877	\$35,080	2.3	\$85,700	\$2,143	\$25,710	\$643	550	22%	\$18.73	\$974	0.9
Union County	\$16.87	\$877	\$35,080	2.3	\$86,400	\$2,160	\$25,920	\$648	1,410	28%	\$10.82	\$563	1.6
Van Buren County	\$16.87	\$877	\$35,080	2.3	\$81,200	\$2,030	\$24,360	\$609	491	17%	\$12.49	\$649	1.4
Wapello County	\$19.58	\$1,018	\$40,720	2.7	\$76,300	\$1,908	\$22,890	\$572	4,587	33%	\$18.34	\$954	1.1
Warren County	\$23.38	\$1,216	\$48,640	3.2	\$114,500	\$2,863	\$34,350	\$859	3,433	17%	\$11.65	\$606	2.0
Washington County	\$16.96	\$882	\$35,280	2.3	\$94,800	\$2,370	\$28,440	\$711	2,518	28%	\$14.26	\$742	1.2
Wayne County	\$16.87	\$877	\$35,080	2.3	\$83,700	\$2,093	\$25,110	\$628	509	20%	\$14.83	\$771	1.1
Webster County	\$16.87	\$877	\$35,080	2.3	\$96,300	\$2,408	\$28,890	\$722	4,679	30%	\$15.95	\$830	1.1
Winnebago County	\$16.87	\$877	\$35,080	2.3	\$90,700	\$2,268	\$27,210	\$680	1,177	26%	\$14.92	\$776	1.1
Winneshiek County	\$16.87	\$877	\$35,080	2.3	\$104,900	\$2,623	\$31,470	\$787	1,938	24%	\$14.23	\$740	1.2
Woodbury County	\$20.06	\$1,043	\$41,720	2.8	\$90,100	\$2,253	\$27,030	\$676	12,785	32%	\$15.54	\$808	1.3
Worth County	\$16.87	\$877	\$35,080	2.3	\$103,500	\$2,588	\$31,050	\$776	600	19%	\$13.57	\$706	1.2
Wright County	\$16.87	\$877	\$35,080	2.3	\$82,500	\$2,063	\$24,750	\$619	1,381	26%	\$15.48	\$805	1.1

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

KANSAS

#43*

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,085**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,617** monthly or **\$43,402** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.87
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.66
2-Bedroom Housing Wage	\$20.87
Number of Renter Households	384,404
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	\$25.88
Kearny County	\$24.96
Lawrence MSA	\$21.88
Hamilton County	\$20.27
St. Joseph MSA	\$19.90

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

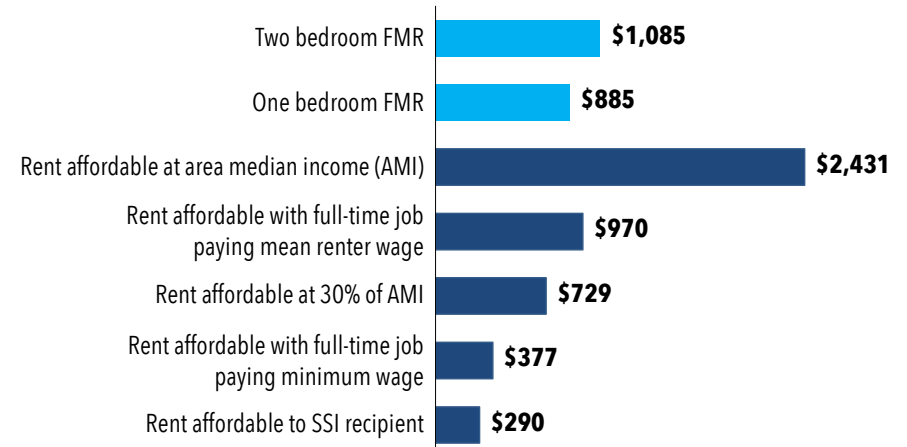
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

115
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

94
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)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Kansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Kansas	\$20.87	\$1,085	\$43,402	2.9	\$97,227	\$2,431	\$29,168	\$729	384,404	33%	\$18.66	\$970	1.1
Combined Nonmetro Areas	\$17.53	\$912	\$36,464	2.4	\$86,061	\$2,152	\$25,818	\$645	102,627	29%	\$15.56	\$809	1.1
<u>Metropolitan Areas</u>													
Geary County HMFA	\$19.12	\$994	\$39,760	2.6	\$73,800	\$1,845	\$22,140	\$554	7,884	57%	\$17.46	\$908	1.1
Kansas City HMFA	\$25.88	\$1,346	\$53,840	3.6	\$111,400	\$2,785	\$33,420	\$836	113,822	32%	\$21.76	\$1,132	1.2
Lawrence MSA	\$21.88	\$1,138	\$45,520	3.0	\$103,500	\$2,588	\$31,050	\$776	25,214	50%	\$14.66	\$763	1.5
Manhattan HMFA	\$19.13	\$995	\$39,800	2.6	\$90,000	\$2,250	\$27,000	\$675	16,559	46%	\$15.64	\$814	1.2
St. Joseph MSA	\$19.90	\$1,035	\$41,400	2.7	\$83,400	\$2,085	\$25,020	\$626	486	18%	\$15.62	\$812	1.3
Sumner County HMFA	\$18.23	\$948	\$37,920	2.5	\$89,000	\$2,225	\$26,700	\$668	2,298	26%	\$14.62	\$760	1.2
Topeka MSA	\$18.94	\$985	\$39,400	2.6	\$99,100	\$2,478	\$29,730	\$743	28,622	30%	\$18.12	\$942	1.0
Wichita HMFA	\$19.13	\$995	\$39,800	2.6	\$93,800	\$2,345	\$28,140	\$704	86,892	36%	\$18.25	\$949	1.0
<u>Counties</u>													
Allen County	\$16.77	\$872	\$34,880	2.3	\$79,600	\$1,990	\$23,880	\$597	1,278	25%	\$16.03	\$834	1.0
Anderson County	\$16.77	\$872	\$34,880	2.3	\$85,100	\$2,128	\$25,530	\$638	622	19%	\$11.73	\$610	1.4
Atchison County	\$16.77	\$872	\$34,880	2.3	\$91,400	\$2,285	\$27,420	\$686	1,561	27%	\$13.09	\$680	1.3
Barber County	\$16.77	\$872	\$34,880	2.3	\$82,200	\$2,055	\$24,660	\$617	337	19%	\$16.66	\$866	1.0
Barton County	\$16.77	\$872	\$34,880	2.3	\$80,200	\$2,005	\$24,060	\$602	3,451	34%	\$15.46	\$804	1.1
Bourbon County	\$17.50	\$910	\$36,400	2.4	\$91,000	\$2,275	\$27,300	\$683	1,565	27%	\$11.45	\$595	1.5
Brown County	\$16.77	\$872	\$34,880	2.3	\$83,000	\$2,075	\$24,900	\$623	914	25%	\$15.12	\$786	1.1
Butler County	\$19.13	\$995	\$39,800	2.6	\$93,800	\$2,345	\$28,140	\$704	5,454	22%	\$13.34	\$694	1.4
Chase County	\$16.77	\$872	\$34,880	2.3	\$79,300	\$1,983	\$23,790	\$595	322	28%	\$20.72	\$1,078	0.8
Chautauqua County	\$16.77	\$872	\$34,880	2.3	\$65,500	\$1,638	\$19,650	\$491	220	17%	\$12.39	\$644	1.4

† Wage data not available (See Appendix B).

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

Kansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Cherokee County	\$16.77	\$872	\$34,880	2.3	\$80,100	\$2,003	\$24,030	\$601	2,131	28%	\$17.56	\$913	1.0
Cheyenne County	\$16.77	\$872	\$34,880	2.3	\$75,300	\$1,883	\$22,590	\$565	242	20%	\$15.95	\$829	1.1
Clark County	\$16.77	\$872	\$34,880	2.3	\$85,100	\$2,128	\$25,530	\$638	198	24%	\$24.81	\$1,290	0.7
Clay County	\$16.77	\$872	\$34,880	2.3	\$78,200	\$1,955	\$23,460	\$587	973	27%	\$9.91	\$515	1.7
Cloud County	\$16.77	\$872	\$34,880	2.3	\$78,500	\$1,963	\$23,550	\$589	929	25%	\$15.09	\$785	1.1
Coffey County	\$16.77	\$872	\$34,880	2.3	\$92,700	\$2,318	\$27,810	\$695	855	24%	\$21.49	\$1,117	0.8
Comanche County	\$16.77	\$872	\$34,880	2.3	\$82,400	\$2,060	\$24,720	\$618	220	27%	\$12.33	\$641	1.4
Cowley County	\$16.92	\$880	\$35,200	2.3	\$81,300	\$2,033	\$24,390	\$610	3,939	30%	\$13.93	\$724	1.2
Crawford County	\$17.42	\$906	\$36,240	2.4	\$73,200	\$1,830	\$21,960	\$549	6,337	40%	\$13.47	\$701	1.3
Decatur County	\$16.77	\$872	\$34,880	2.3	\$80,100	\$2,003	\$24,030	\$601	283	21%	\$13.29	\$691	1.3
Dickinson County	\$16.77	\$872	\$34,880	2.3	\$88,500	\$2,213	\$26,550	\$664	1,667	21%	\$12.98	\$675	1.3
Doniphan County	\$19.90	\$1,035	\$41,400	2.7	\$83,400	\$2,085	\$25,020	\$626	486	18%	\$15.62	\$812	1.3
Douglas County	\$21.88	\$1,138	\$45,520	3.0	\$103,500	\$2,588	\$31,050	\$776	25,214	50%	\$14.66	\$763	1.5
Edwards County	\$16.77	\$872	\$34,880	2.3	\$84,700	\$2,118	\$25,410	\$635	213	18%	\$15.35	\$798	1.1
Elk County	\$16.77	\$872	\$34,880	2.3	\$71,000	\$1,775	\$21,300	\$533	241	22%	\$10.10	\$525	1.7
Ellis County	\$17.58	\$914	\$36,560	2.4	\$95,300	\$2,383	\$28,590	\$715	4,578	38%	\$13.71	\$713	1.3
Ellsworth County	\$16.77	\$872	\$34,880	2.3	\$94,000	\$2,350	\$28,200	\$705	430	18%	\$14.84	\$772	1.1
Finney County	\$19.83	\$1,031	\$41,240	2.7	\$93,400	\$2,335	\$28,020	\$701	4,749	36%	\$20.83	\$1,083	1.0
Ford County	\$17.98	\$935	\$37,400	2.5	\$87,900	\$2,198	\$26,370	\$659	4,180	36%	\$21.24	\$1,104	0.8
Franklin County	\$18.92	\$984	\$39,360	2.6	\$96,200	\$2,405	\$28,860	\$722	2,731	27%	\$15.51	\$807	1.2
Geary County	\$19.12	\$994	\$39,760	2.6	\$73,800	\$1,845	\$22,140	\$554	7,884	57%	\$17.46	\$908	1.1
Gove County	\$16.77	\$872	\$34,880	2.3	\$89,600	\$2,240	\$26,880	\$672	245	21%	\$12.58	\$654	1.3
Graham County	\$16.77	\$872	\$34,880	2.3	\$66,800	\$1,670	\$20,040	\$501	228	19%	\$13.47	\$700	1.2
Grant County	\$16.77	\$872	\$34,880	2.3	\$91,700	\$2,293	\$27,510	\$688	599	25%	\$14.16	\$736	1.2
Gray County	\$16.77	\$872	\$34,880	2.3	\$100,600	\$2,515	\$30,180	\$755	411	20%	\$17.23	\$896	1.0
Greeley County	\$16.77	\$872	\$34,880	2.3	\$90,000	\$2,250	\$27,000	\$675	113	22%	\$22.27	\$1,158	0.8

† Wage data not available (See Appendix B).

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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

Kansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Greenwood County	\$16.77	\$872	\$34,880	2.3	\$74,600	\$1,865	\$22,380	\$560	534	21%	\$11.33	\$589	1.5
Hamilton County †	\$20.27	\$1,054	\$42,160	2.8	\$80,900	\$2,023	\$24,270	\$607	145	19%			
Harper County	\$16.77	\$872	\$34,880	2.3	\$72,300	\$1,808	\$21,690	\$542	583	26%	\$15.09	\$785	1.1
Harvey County	\$19.13	\$995	\$39,800	2.6	\$93,800	\$2,345	\$28,140	\$704	4,107	30%	\$16.28	\$846	1.2
Haskell County	\$16.77	\$872	\$34,880	2.3	\$103,900	\$2,598	\$31,170	\$779	318	23%	\$18.73	\$974	0.9
Hodgeman County	\$16.77	\$872	\$34,880	2.3	\$90,500	\$2,263	\$27,150	\$679	126	19%	\$18.39	\$956	0.9
Jackson County	\$18.94	\$985	\$39,400	2.6	\$99,100	\$2,478	\$29,730	\$743	1,114	22%	\$12.20	\$634	1.6
Jefferson County	\$18.94	\$985	\$39,400	2.6	\$99,100	\$2,478	\$29,730	\$743	1,108	15%	\$15.64	\$813	1.2
Jewell County	\$16.77	\$872	\$34,880	2.3	\$76,300	\$1,908	\$22,890	\$572	245	19%	\$9.83	\$511	1.7
Johnson County	\$25.88	\$1,346	\$53,840	3.6	\$111,400	\$2,785	\$33,420	\$836	76,967	31%	\$22.16	\$1,152	1.2
Kearny County	\$24.96	\$1,298	\$51,920	3.4	\$80,700	\$2,018	\$24,210	\$605	366	27%	\$17.52	\$911	1.4
Kingman County	\$16.77	\$872	\$34,880	2.3	\$83,000	\$2,075	\$24,900	\$623	941	30%	\$19.02	\$989	0.9
Kiowa County	\$16.77	\$872	\$34,880	2.3	\$92,500	\$2,313	\$27,750	\$694	240	25%	\$12.26	\$637	1.4
Labette County	\$16.77	\$872	\$34,880	2.3	\$79,700	\$1,993	\$23,910	\$598	2,119	26%	\$13.52	\$703	1.2
Lane County	\$17.62	\$916	\$36,640	2.4	\$91,800	\$2,295	\$27,540	\$689	151	21%	\$21.93	\$1,140	0.8
Leavenworth County	\$25.88	\$1,346	\$53,840	3.6	\$111,400	\$2,785	\$33,420	\$836	9,279	31%	\$14.75	\$767	1.8
Lincoln County	\$16.77	\$872	\$34,880	2.3	\$79,700	\$1,993	\$23,910	\$598	255	21%	\$11.32	\$589	1.5
Linn County	\$25.88	\$1,346	\$53,840	3.6	\$111,400	\$2,785	\$33,420	\$836	879	20%	\$23.40	\$1,217	1.1
Logan County	\$18.42	\$958	\$38,320	2.5	\$91,900	\$2,298	\$27,570	\$689	481	39%	\$13.05	\$679	1.4
Lyon County	\$16.85	\$876	\$35,040	2.3	\$83,800	\$2,095	\$25,140	\$629	5,573	42%	\$14.90	\$775	1.1
McPherson County	\$17.31	\$900	\$36,000	2.4	\$100,500	\$2,513	\$30,150	\$754	2,940	24%	\$17.46	\$908	1.0
Marion County	\$16.77	\$872	\$34,880	2.3	\$86,200	\$2,155	\$25,860	\$647	899	19%	\$10.85	\$564	1.5
Marshall County	\$16.77	\$872	\$34,880	2.3	\$90,600	\$2,265	\$27,180	\$680	716	17%	\$10.51	\$546	1.6
Meade County	\$16.77	\$872	\$34,880	2.3	\$97,900	\$2,448	\$29,370	\$734	409	27%	\$19.41	\$1,010	0.9
Miami County	\$25.88	\$1,346	\$53,840	3.6	\$111,400	\$2,785	\$33,420	\$836	3,029	22%	\$14.49	\$753	1.8
Mitchell County	\$16.77	\$872	\$34,880	2.3	\$77,000	\$1,925	\$23,100	\$578	770	30%	\$16.24	\$845	1.0

† Wage data not available (See Appendix B).

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

Kansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Montgomery County	\$16.77	\$872	\$34,880	2.3	\$74,600	\$1,865	\$22,380	\$560	3,529	27%	\$14.74	\$766	1.1
Morris County	\$16.77	\$872	\$34,880	2.3	\$83,400	\$2,085	\$25,020	\$626	521	21%	\$18.04	\$938	0.9
Morton County	\$16.77	\$872	\$34,880	2.3	\$89,900	\$2,248	\$26,970	\$674	205	22%	\$13.26	\$690	1.3
Nemaha County	\$16.77	\$872	\$34,880	2.3	\$106,600	\$2,665	\$31,980	\$800	858	21%	\$14.92	\$776	1.1
Neosho County	\$16.77	\$872	\$34,880	2.3	\$84,700	\$2,118	\$25,410	\$635	1,481	23%	\$10.32	\$536	1.6
Ness County	\$16.77	\$872	\$34,880	2.3	\$99,300	\$2,483	\$29,790	\$745	241	21%	\$18.57	\$966	0.9
Norton County	\$16.77	\$872	\$34,880	2.3	\$77,200	\$1,930	\$23,160	\$579	356	19%	\$8.66	\$450	1.9
Osage County	\$18.94	\$985	\$39,400	2.6	\$99,100	\$2,478	\$29,730	\$743	1,263	20%	\$8.59	\$447	2.2
Osborne County	\$16.77	\$872	\$34,880	2.3	\$87,000	\$2,175	\$26,100	\$653	379	24%	\$10.88	\$566	1.5
Ottawa County	\$17.83	\$927	\$37,080	2.5	\$96,000	\$2,400	\$28,800	\$720	522	22%	\$11.14	\$579	1.6
Pawnee County	\$16.77	\$872	\$34,880	2.3	\$100,500	\$2,513	\$30,150	\$754	866	36%	\$10.11	\$526	1.7
Phillips County	\$16.77	\$872	\$34,880	2.3	\$85,400	\$2,135	\$25,620	\$641	547	25%	\$15.37	\$799	1.1
Pottawatomie County	\$19.13	\$995	\$39,800	2.6	\$90,000	\$2,250	\$27,000	\$675	1,594	18%	\$15.82	\$823	1.2
Pratt County	\$16.77	\$872	\$34,880	2.3	\$87,500	\$2,188	\$26,250	\$656	1,032	29%	\$14.26	\$742	1.2
Rawlins County	\$16.77	\$872	\$34,880	2.3	\$81,800	\$2,045	\$24,540	\$614	366	31%	\$18.91	\$983	0.9
Reno County	\$18.27	\$950	\$38,000	2.5	\$84,700	\$2,118	\$25,410	\$635	7,804	31%	\$15.48	\$805	1.2
Republic County	\$16.77	\$872	\$34,880	2.3	\$77,100	\$1,928	\$23,130	\$578	475	24%	\$10.50	\$546	1.6
Rice County	\$16.77	\$872	\$34,880	2.3	\$83,600	\$2,090	\$25,080	\$627	845	23%	\$18.45	\$960	0.9
Riley County	\$19.13	\$995	\$39,800	2.6	\$90,000	\$2,250	\$27,000	\$675	14,965	55%	\$15.58	\$810	1.2
Rooks County	\$16.77	\$872	\$34,880	2.3	\$88,500	\$2,213	\$26,550	\$664	550	26%	\$19.34	\$1,006	0.9
Rush County	\$16.77	\$872	\$34,880	2.3	\$76,000	\$1,900	\$22,800	\$570	282	20%	\$12.46	\$648	1.3
Russell County	\$16.77	\$872	\$34,880	2.3	\$78,700	\$1,968	\$23,610	\$590	730	24%	\$18.09	\$941	0.9
Saline County	\$19.17	\$997	\$39,880	2.6	\$91,900	\$2,298	\$27,570	\$689	7,405	33%	\$13.81	\$718	1.4
Scott County	\$16.77	\$872	\$34,880	2.3	\$81,900	\$2,048	\$24,570	\$614	1,036	47%	\$19.81	\$1,030	0.8
Sedgwick County	\$19.13	\$995	\$39,800	2.6	\$93,800	\$2,345	\$28,140	\$704	77,331	38%	\$18.67	\$971	1.0
Seward County	\$18.81	\$978	\$39,120	2.6	\$82,400	\$2,060	\$24,720	\$618	2,794	39%	\$21.23	\$1,104	0.9

† Wage data not available (See Appendix B).

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

Kansas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Shawnee County	\$18.94	\$985	\$39,400	2.6	\$99,100	\$2,478	\$29,730	\$743	24,607	33%	\$18.74	\$975	1.0
Sheridan County	\$16.77	\$872	\$34,880	2.3	\$111,500	\$2,788	\$33,450	\$836	251	25%	\$13.82	\$719	1.2
Sherman County	\$17.50	\$910	\$36,400	2.4	\$79,600	\$1,990	\$23,880	\$597	790	34%	\$13.96	\$726	1.3
Smith County	\$16.77	\$872	\$34,880	2.3	\$90,500	\$2,263	\$27,150	\$679	268	17%	\$19.79	\$1,029	0.8
Stafford County	\$16.77	\$872	\$34,880	2.3	\$90,000	\$2,250	\$27,000	\$675	284	18%	\$13.81	\$718	1.2
Stanton County	\$16.77	\$872	\$34,880	2.3	\$77,000	\$1,925	\$23,100	\$578	157	19%	\$20.98	\$1,091	0.8
Stevens County	\$17.40	\$905	\$36,200	2.4	\$75,400	\$1,885	\$22,620	\$566	483	27%	\$21.14	\$1,099	0.8
Sumner County	\$18.23	\$948	\$37,920	2.5	\$89,000	\$2,225	\$26,700	\$668	2,298	26%	\$14.62	\$760	1.2
Thomas County	\$16.77	\$872	\$34,880	2.3	\$104,800	\$2,620	\$31,440	\$786	728	23%	\$10.04	\$522	1.7
Trego County	\$16.77	\$872	\$34,880	2.3	\$99,500	\$2,488	\$29,850	\$746	297	22%	\$13.18	\$685	1.3
Wabaunsee County	\$18.94	\$985	\$39,400	2.6	\$99,100	\$2,478	\$29,730	\$743	530	20%	\$14.21	\$739	1.3
Wallace County	\$16.77	\$872	\$34,880	2.3	\$85,400	\$2,135	\$25,620	\$641	182	28%	\$16.11	\$838	1.0
Washington County	\$16.77	\$872	\$34,880	2.3	\$85,600	\$2,140	\$25,680	\$642	519	22%	\$12.98	\$675	1.3
Wichita County	\$16.77	\$872	\$34,880	2.3	\$96,100	\$2,403	\$28,830	\$721	164	19%	\$21.88	\$1,138	0.8
Wilson County	\$16.77	\$872	\$34,880	2.3	\$80,100	\$2,003	\$24,030	\$601	905	26%	\$17.82	\$926	0.9
Woodson County	\$16.77	\$872	\$34,880	2.3	\$72,100	\$1,803	\$21,630	\$541	202	16%	\$9.88	\$514	1.7
Wyandotte County	\$25.88	\$1,346	\$53,840	3.6	\$111,400	\$2,785	\$33,420	\$836	23,668	39%	\$21.87	\$1,137	1.2

† Wage data not available (See Appendix B).

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

KENTUCKY

#41*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,116**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,721** monthly or **\$44,647** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.47
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.89
2-Bedroom Housing Wage	\$21.47
Number of Renter Households	568,417
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE
Louisville HMFA	\$25.58
Cincinnati HMFA	\$24.75
Clarksville HMFA	\$23.63
Bowling Green HMFA	\$22.56
Lexington-Fayette MSA	\$22.40

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.

118

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

96

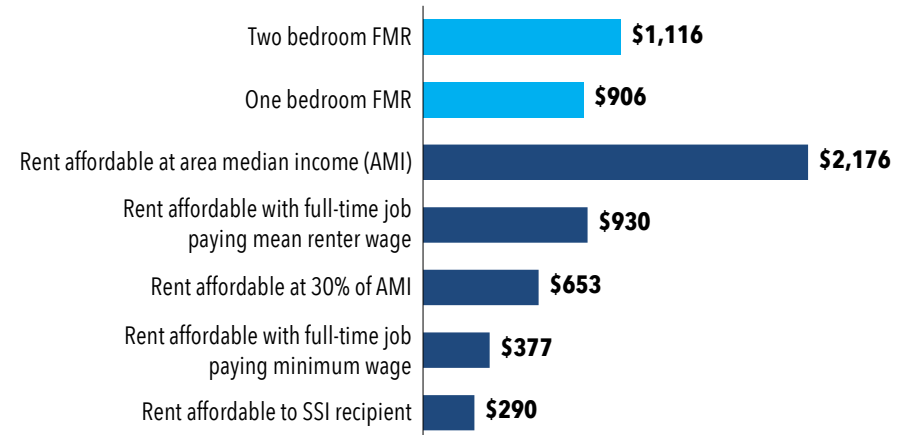
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3

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)



Kentucky	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Kentucky	\$21.47	\$1,116	\$44,647	3.0	\$87,050	\$2,176	\$26,115	\$653	568,417	32%	\$17.89	\$930	1.2
Combined Nonmetro Areas	\$17.50	\$910	\$36,390	2.4	\$72,517	\$1,813	\$21,755	\$544	198,044	28%	\$14.85	\$772	1.2
<u>Metropolitan Areas</u>													
Allen County HMFA	\$18.96	\$986	\$39,440	2.6	\$82,300	\$2,058	\$24,690	\$617	1,826	23%	\$11.82	\$615	1.6
Bowling Green HMFA	\$22.56	\$1,173	\$46,920	3.1	\$82,900	\$2,073	\$24,870	\$622	24,317	41%	\$17.03	\$886	1.3
Butler County HMFA	\$16.67	\$867	\$34,680	2.3	\$72,500	\$1,813	\$21,750	\$544	1,225	27%	\$13.85	\$720	1.2
Carter County HMFA	\$16.67	\$867	\$34,680	2.3	\$70,000	\$1,750	\$21,000	\$525	2,235	22%	\$11.28	\$586	1.5
Cincinnati HMFA	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	46,347	27%	\$18.52	\$963	1.3
Clarksville HMFA	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	13,832	44%	\$19.59	\$1,019	1.2
Elizabethtown HMFA	\$20.67	\$1,075	\$43,000	2.9	\$80,200	\$2,005	\$24,060	\$602	17,837	36%	\$17.83	\$927	1.2
Evansville MSA	\$20.27	\$1,054	\$42,160	2.8	\$80,900	\$2,023	\$24,270	\$607	6,586	36%	\$15.93	\$828	1.3
Grant County HMFA	\$21.12	\$1,098	\$43,920	2.9	\$85,600	\$2,140	\$25,680	\$642	2,422	26%	\$14.94	\$777	1.4
Huntington-Ashland HMFA	\$18.67	\$971	\$38,840	2.6	\$78,600	\$1,965	\$23,580	\$590	8,856	26%	\$15.46	\$804	1.2
Lexington-Fayette MSA	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	86,294	40%	\$18.21	\$947	1.2
Louisville HMFA	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	135,947	34%	\$21.19	\$1,102	1.2
Meade County HMFA	\$21.37	\$1,111	\$44,440	2.9	\$86,800	\$2,170	\$26,040	\$651	2,896	27%	\$23.78	\$1,237	0.9
Owensboro MSA	\$21.69	\$1,128	\$45,120	3.0	\$86,119	\$2,153	\$25,836	\$646	15,121	31%	\$15.54	\$808	1.4
Shelby County HMFA	\$22.10	\$1,149	\$45,960	3.0	\$105,800	\$2,645	\$31,740	\$794	4,632	26%	\$16.01	\$833	1.4
<u>Counties</u>													
Adair County	\$16.67	\$867	\$34,680	2.3	\$69,800	\$1,745	\$20,940	\$524	1,661	24%	\$10.51	\$547	1.6
Allen County	\$18.96	\$986	\$39,440	2.6	\$82,300	\$2,058	\$24,690	\$617	1,826	23%	\$11.82	\$615	1.6

† Wage data not available (See Appendix B).

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

Kentucky

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Anderson County	\$19.19	\$998	\$39,920	2.6	\$92,800	\$2,320	\$27,840	\$696	2,094	22%	\$10.27	\$534	1.9
Ballard County	\$17.90	\$931	\$37,240	2.5	\$89,400	\$2,235	\$26,820	\$671	633	20%	\$14.23	\$740	1.3
Barren County	\$16.79	\$873	\$34,920	2.3	\$67,000	\$1,675	\$20,100	\$503	6,261	35%	\$14.99	\$780	1.1
Bath County	\$16.67	\$867	\$34,680	2.3	\$75,100	\$1,878	\$22,530	\$563	1,290	27%	\$8.70	\$452	1.9
Bell County	\$16.67	\$867	\$34,680	2.3	\$50,000	\$1,250	\$15,000	\$375	3,709	39%	\$12.49	\$650	1.3
Boone County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	11,748	23%	\$17.01	\$884	1.5
Bourbon County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	2,859	35%	\$16.15	\$840	1.4
Boyd County	\$18.67	\$971	\$38,840	2.6	\$78,600	\$1,965	\$23,580	\$590	6,010	32%	\$15.78	\$821	1.2
Boyle County	\$16.77	\$872	\$34,880	2.3	\$84,400	\$2,110	\$25,320	\$633	3,606	31%	\$14.87	\$773	1.1
Bracken County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	730	22%	\$14.31	\$744	1.7
Breathitt County	\$16.67	\$867	\$34,680	2.3	\$59,400	\$1,485	\$17,820	\$446	1,420	26%	\$11.90	\$619	1.4
Breckinridge County	\$16.67	\$867	\$34,680	2.3	\$76,500	\$1,913	\$22,950	\$574	1,375	18%	\$11.10	\$577	1.5
Bullitt County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	5,058	16%	\$13.29	\$691	1.9
Butler County	\$16.67	\$867	\$34,680	2.3	\$72,500	\$1,813	\$21,750	\$544	1,225	27%	\$13.85	\$720	1.2
Caldwell County	\$16.67	\$867	\$34,680	2.3	\$82,400	\$2,060	\$24,720	\$618	1,464	28%	\$11.35	\$590	1.5
Calloway County	\$20.58	\$1,070	\$42,800	2.8	\$84,300	\$2,108	\$25,290	\$632	5,478	36%	\$13.03	\$678	1.6
Campbell County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	11,365	29%	\$15.22	\$791	1.6
Carlisle County	\$16.87	\$877	\$35,080	2.3	\$77,300	\$1,933	\$23,190	\$580	349	19%	\$14.91	\$775	1.1
Carroll County	\$17.46	\$908	\$36,320	2.4	\$80,000	\$2,000	\$24,000	\$600	1,463	36%	\$26.94	\$1,401	0.6
Carter County	\$16.67	\$867	\$34,680	2.3	\$70,000	\$1,750	\$21,000	\$525	2,235	22%	\$11.28	\$586	1.5
Casey County	\$16.67	\$867	\$34,680	2.3	\$56,700	\$1,418	\$17,010	\$425	1,332	21%	\$10.89	\$566	1.5
Christian County	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	12,282	48%	\$20.17	\$1,049	1.2
Clark County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	4,259	29%	\$15.31	\$796	1.5
Clay County	\$16.67	\$867	\$34,680	2.3	\$49,100	\$1,228	\$14,730	\$368	1,611	22%	\$11.34	\$590	1.5
Clinton County	\$16.67	\$867	\$34,680	2.3	\$59,200	\$1,480	\$17,760	\$444	1,036	28%	\$12.49	\$649	1.3
Crittenden County	\$16.67	\$867	\$34,680	2.3	\$82,300	\$2,058	\$24,690	\$617	797	22%	\$18.21	\$947	0.9

† Wage data not available (See Appendix B).

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Kentucky

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Cumberland County	\$16.67	\$867	\$34,680	2.3	\$59,000	\$1,475	\$17,700	\$443	674	28%	\$14.37	\$747	1.2
Daviess County	\$21.69	\$1,128	\$45,120	3.0	\$86,200	\$2,155	\$25,860	\$647	13,678	33%	\$15.21	\$791	1.4
Edmonson County	\$22.56	\$1,173	\$46,920	3.1	\$82,900	\$2,073	\$24,870	\$622	849	17%	\$13.60	\$707	1.7
Elliott County	\$16.67	\$867	\$34,680	2.3	\$53,000	\$1,325	\$15,900	\$398	382	17%	\$6.76	\$351	2.5
Estill County	\$16.67	\$867	\$34,680	2.3	\$64,000	\$1,600	\$19,200	\$480	1,631	28%	\$12.74	\$663	1.3
Fayette County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	63,922	46%	\$18.16	\$945	1.2
Fleming County	\$16.67	\$867	\$34,680	2.3	\$68,100	\$1,703	\$20,430	\$511	1,410	24%	\$12.95	\$674	1.3
Floyd County	\$17.37	\$903	\$36,120	2.4	\$61,300	\$1,533	\$18,390	\$460	4,031	28%	\$13.97	\$726	1.2
Franklin County	\$20.46	\$1,064	\$42,560	2.8	\$92,400	\$2,310	\$27,720	\$693	8,034	36%	\$18.21	\$947	1.1
Fulton County	\$16.67	\$867	\$34,680	2.3	\$53,000	\$1,325	\$15,900	\$398	896	36%	\$11.05	\$575	1.5
Gallatin County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	864	27%	\$23.60	\$1,227	1.0
Garrard County	\$17.29	\$899	\$35,960	2.4	\$76,200	\$1,905	\$22,860	\$572	1,341	20%	\$13.58	\$706	1.3
Grant County	\$21.12	\$1,098	\$43,920	2.9	\$85,600	\$2,140	\$25,680	\$642	2,422	26%	\$14.94	\$777	1.4
Graves County	\$16.67	\$867	\$34,680	2.3	\$67,500	\$1,688	\$20,250	\$506	3,342	24%	\$15.61	\$812	1.1
Grayson County	\$16.67	\$867	\$34,680	2.3	\$70,500	\$1,763	\$21,150	\$529	2,324	24%	\$13.83	\$719	1.2
Green County	\$16.67	\$867	\$34,680	2.3	\$61,300	\$1,533	\$18,390	\$460	1,030	23%	\$13.07	\$680	1.3
Greenup County	\$18.67	\$971	\$38,840	2.6	\$78,600	\$1,965	\$23,580	\$590	2,846	19%	\$14.19	\$738	1.3
Hancock County	\$21.69	\$1,128	\$45,120	3.0	\$85,100	\$2,128	\$25,530	\$638	764	22%	\$22.29	\$1,159	1.0
Hardin County	\$20.67	\$1,075	\$43,000	2.9	\$80,200	\$2,005	\$24,060	\$602	16,385	38%	\$18.16	\$944	1.1
Harlan County	\$16.67	\$867	\$34,680	2.3	\$55,500	\$1,388	\$16,650	\$416	3,063	29%	\$13.56	\$705	1.2
Harrison County	\$16.67	\$867	\$34,680	2.3	\$84,700	\$2,118	\$25,410	\$635	2,144	30%	\$14.44	\$751	1.2
Hart County	\$16.67	\$867	\$34,680	2.3	\$69,000	\$1,725	\$20,700	\$518	1,899	26%	\$19.99	\$1,039	0.8
Henderson County	\$20.27	\$1,054	\$42,160	2.8	\$80,900	\$2,023	\$24,270	\$607	6,586	36%	\$15.93	\$828	1.3
Henry County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	1,487	24%	\$14.02	\$729	1.8
Hickman County	\$16.67	\$867	\$34,680	2.3	\$88,500	\$2,213	\$26,550	\$664	414	25%	\$15.22	\$791	1.1
Hopkins County	\$17.67	\$919	\$36,760	2.4	\$75,100	\$1,878	\$22,530	\$563	5,132	28%	\$17.80	\$926	1.0

† Wage data not available (See Appendix B).

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

Kentucky

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Jackson County	\$16.67	\$867	\$34,680	2.3	\$57,800	\$1,445	\$17,340	\$434	1,017	20%	\$12.21	\$635	1.4
Jefferson County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	125,774	38%	\$21.91	\$1,139	1.2
Jessamine County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	6,038	31%	\$15.86	\$825	1.4
Johnson County	\$16.67	\$867	\$34,680	2.3	\$62,700	\$1,568	\$18,810	\$470	2,971	34%	\$12.58	\$654	1.3
Kenton County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	20,253	30%	\$22.04	\$1,146	1.1
Knott County	\$16.67	\$867	\$34,680	2.3	\$50,800	\$1,270	\$15,240	\$381	1,590	29%	\$11.87	\$617	1.4
Knox County	\$16.67	\$867	\$34,680	2.3	\$46,900	\$1,173	\$14,070	\$352	3,901	34%	\$10.09	\$525	1.7
Larue County	\$20.67	\$1,075	\$43,000	2.9	\$80,200	\$2,005	\$24,060	\$602	1,452	24%	\$11.14	\$579	1.9
Laurel County	\$17.10	\$889	\$35,560	2.4	\$72,500	\$1,813	\$21,750	\$544	6,794	29%	\$12.59	\$655	1.4
Lawrence County	\$16.94	\$881	\$35,240	2.3	\$68,900	\$1,723	\$20,670	\$517	1,460	24%	\$13.55	\$704	1.3
Lee County	\$16.67	\$867	\$34,680	2.3	\$45,900	\$1,148	\$13,770	\$344	651	25%	\$15.26	\$794	1.1
Leslie County †	\$16.67	\$867	\$34,680	2.3	\$60,500	\$1,513	\$18,150	\$454	681	17%			
Letcher County	\$16.67	\$867	\$34,680	2.3	\$59,000	\$1,475	\$17,700	\$443	2,292	27%	\$13.86	\$721	1.2
Lewis County	\$16.67	\$867	\$34,680	2.3	\$62,500	\$1,563	\$18,750	\$469	1,030	21%	\$11.38	\$592	1.5
Lincoln County	\$16.67	\$867	\$34,680	2.3	\$65,400	\$1,635	\$19,620	\$491	2,154	22%	\$13.48	\$701	1.2
Livingston County	\$16.96	\$882	\$35,280	2.3	\$79,700	\$1,993	\$23,910	\$598	673	19%	\$19.70	\$1,024	0.9
Logan County	\$16.67	\$867	\$34,680	2.3	\$81,900	\$2,048	\$24,570	\$614	2,687	25%	\$17.59	\$915	0.9
Lyon County	\$16.67	\$867	\$34,680	2.3	\$90,100	\$2,253	\$27,030	\$676	611	18%	\$9.97	\$518	1.7
McCracken County	\$19.44	\$1,011	\$40,440	2.7	\$90,200	\$2,255	\$27,060	\$677	8,890	33%	\$14.80	\$770	1.3
McCreary County	\$16.67	\$867	\$34,680	2.3	\$45,100	\$1,128	\$13,530	\$338	1,431	26%	\$5.78	\$300	2.9
McLean County	\$21.69	\$1,128	\$45,120	3.0	\$86,200	\$2,155	\$25,860	\$647	679	19%	\$8.45	\$440	2.6
Madison County	\$18.15	\$944	\$37,760	2.5	\$88,400	\$2,210	\$26,520	\$663	13,807	38%	\$15.29	\$795	1.2
Magoffin County	\$16.67	\$867	\$34,680	2.3	\$42,500	\$1,063	\$12,750	\$319	1,025	22%	\$10.95	\$570	1.5
Marion County	\$16.67	\$867	\$34,680	2.3	\$73,900	\$1,848	\$22,170	\$554	1,724	23%	\$15.06	\$783	1.1
Marshall County	\$17.15	\$892	\$35,680	2.4	\$84,200	\$2,105	\$25,260	\$632	2,358	18%	\$16.41	\$853	1.0
Martin County	\$16.67	\$867	\$34,680	2.3	\$53,700	\$1,343	\$16,110	\$403	781	20%	\$5.64	\$293	3.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

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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

Kentucky

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Mason County	\$17.29	\$899	\$35,960	2.4	\$71,600	\$1,790	\$21,480	\$537	2,176	31%	\$14.98	\$779	1.2
Meade County	\$21.37	\$1,111	\$44,440	2.9	\$86,800	\$2,170	\$26,040	\$651	2,896	27%	\$23.78	\$1,237	0.9
Menifee County	\$16.67	\$867	\$34,680	2.3	\$58,400	\$1,460	\$17,520	\$438	653	27%	\$11.77	\$612	1.4
Mercer County	\$16.67	\$867	\$34,680	2.3	\$90,900	\$2,273	\$27,270	\$682	2,089	23%	\$19.18	\$997	0.9
Metcalfe County	\$16.67	\$867	\$34,680	2.3	\$62,000	\$1,550	\$18,600	\$465	1,050	25%	\$12.18	\$634	1.4
Monroe County	\$16.67	\$867	\$34,680	2.3	\$67,800	\$1,695	\$20,340	\$509	1,412	31%	\$15.15	\$788	1.1
Montgomery County	\$16.67	\$867	\$34,680	2.3	\$79,100	\$1,978	\$23,730	\$593	3,692	34%	\$17.27	\$898	1.0
Morgan County	\$16.67	\$867	\$34,680	2.3	\$64,100	\$1,603	\$19,230	\$481	1,033	22%	\$13.84	\$720	1.2
Muhlenberg County	\$16.67	\$867	\$34,680	2.3	\$75,800	\$1,895	\$22,740	\$569	2,156	18%	\$15.25	\$793	1.1
Nelson County	\$17.58	\$914	\$36,560	2.4	\$87,500	\$2,188	\$26,250	\$656	4,270	23%	\$15.83	\$823	1.1
Nicholas County	\$16.67	\$867	\$34,680	2.3	\$73,600	\$1,840	\$22,080	\$552	781	28%	\$10.31	\$536	1.6
Ohio County	\$16.67	\$867	\$34,680	2.3	\$64,600	\$1,615	\$19,380	\$485	1,962	21%	\$16.04	\$834	1.0
Oldham County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	2,683	12%	\$15.49	\$806	1.7
Owen County	\$18.25	\$949	\$37,960	2.5	\$85,200	\$2,130	\$25,560	\$639	518	12%	\$15.98	\$831	1.1
Owsley County	\$16.67	\$867	\$34,680	2.3	\$50,700	\$1,268	\$15,210	\$380	478	32%	\$14.10	\$733	1.2
Pendleton County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	1,387	26%	\$17.87	\$929	1.4
Perry County	\$18.12	\$942	\$37,680	2.5	\$57,800	\$1,445	\$17,340	\$434	3,141	28%	\$15.35	\$798	1.2
Pike County	\$18.87	\$981	\$39,240	2.6	\$63,000	\$1,575	\$18,900	\$473	6,077	25%	\$14.20	\$738	1.3
Powell County	\$16.67	\$867	\$34,680	2.3	\$76,800	\$1,920	\$23,040	\$576	1,425	31%	\$10.29	\$535	1.6
Pulaski County	\$18.06	\$939	\$37,560	2.5	\$72,300	\$1,808	\$21,690	\$542	7,293	28%	\$13.57	\$705	1.3
Robertson County †	\$16.67	\$867	\$34,680	2.3	\$69,500	\$1,738	\$20,850	\$521	195	25%			
Rockcastle County	\$16.67	\$867	\$34,680	2.3	\$67,500	\$1,688	\$20,250	\$506	1,517	24%	\$13.26	\$690	1.3
Rowan County	\$16.85	\$876	\$35,040	2.3	\$78,400	\$1,960	\$23,520	\$588	3,450	37%	\$14.72	\$765	1.1
Russell County	\$16.67	\$867	\$34,680	2.3	\$72,300	\$1,808	\$21,690	\$542	1,910	26%	\$10.91	\$567	1.5
Scott County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	6,161	28%	\$22.36	\$1,163	1.0
Shelby County	\$22.10	\$1,149	\$45,960	3.0	\$105,800	\$2,645	\$31,740	\$794	4,632	26%	\$16.01	\$833	1.4

† Wage data not available (See Appendix B).

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

Kentucky	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Simpson County	\$19.65	\$1,022	\$40,880	2.7	\$77,600	\$1,940	\$23,280	\$582	2,592	34%	\$16.61	\$864	1.2
Spencer County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	945	13%	\$10.36	\$539	2.5
Taylor County	\$16.67	\$867	\$34,680	2.3	\$85,800	\$2,145	\$25,740	\$644	3,258	32%	\$11.30	\$588	1.5
Todd County	\$16.67	\$867	\$34,680	2.3	\$76,900	\$1,923	\$23,070	\$577	1,148	26%	\$14.39	\$748	1.2
Trigg County	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	1,550	26%	\$13.37	\$695	1.8
Trimble County	\$17.29	\$899	\$35,960	2.4	\$82,600	\$2,065	\$24,780	\$620	590	18%	\$25.30	\$1,316	0.7
Union County	\$17.00	\$884	\$35,360	2.3	\$76,500	\$1,913	\$22,950	\$574	1,449	28%	\$20.86	\$1,085	0.8
Warren County	\$22.56	\$1,173	\$46,920	3.1	\$82,900	\$2,073	\$24,870	\$622	23,468	43%	\$17.08	\$888	1.3
Washington County	\$17.79	\$925	\$37,000	2.5	\$89,000	\$2,225	\$26,700	\$668	1,016	22%	\$11.42	\$594	1.6
Wayne County	\$16.67	\$867	\$34,680	2.3	\$62,400	\$1,560	\$18,720	\$468	2,249	28%	\$12.26	\$638	1.4
Webster County	\$16.67	\$867	\$34,680	2.3	\$71,800	\$1,795	\$21,540	\$539	1,328	27%	\$26.29	\$1,367	0.6
Whitley County	\$16.67	\$867	\$34,680	2.3	\$58,000	\$1,450	\$17,400	\$435	4,515	33%	\$18.57	\$965	0.9
Wolfe County	\$16.67	\$867	\$34,680	2.3	\$37,900	\$948	\$11,370	\$284	767	30%	\$8.77	\$456	1.9
Woodford County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	3,055	28%	\$15.08	\$784	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom

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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

LOUISIANA

#36*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,190**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,965** monthly or **\$47,581** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.88
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.28
2-Bedroom Housing Wage	\$22.88
Number of Renter Households	582,761
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
New Orleans-Metairie HMFA	\$28.42
Baton Rouge HMFA	\$23.50
Vernon Parish	\$22.23
Houma-Thibodaux MSA	\$22.04
Lake Charles MSA	\$22.00

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

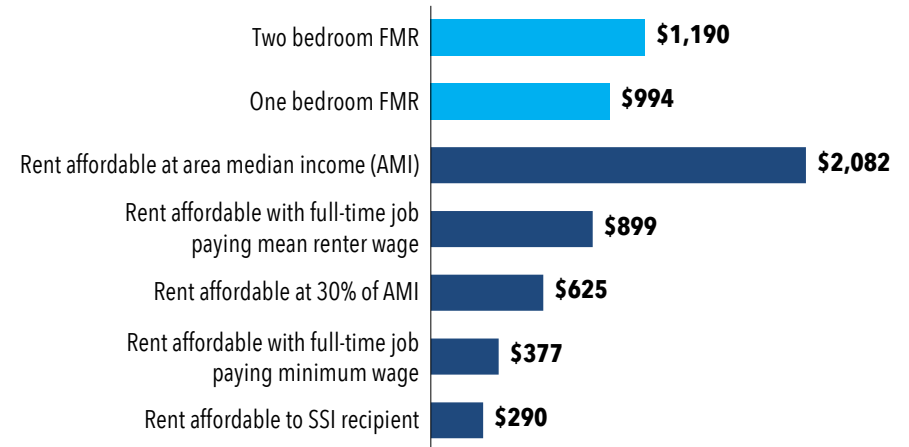
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

126
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

105
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Louisiana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Louisiana	\$22.88	\$1,190	\$47,581	3.2	\$83,285	\$2,082	\$24,985	\$625	582,761	33%	\$17.28	\$899	1.3
Combined Nonmetro Areas	\$18.36	\$955	\$38,191	2.5	\$66,263	\$1,657	\$19,879	\$497	83,958	31%	\$13.74	\$714	1.3
<u>Metropolitan Areas</u>													
Acadia Parish HMFA	\$17.37	\$903	\$36,120	2.4	\$69,200	\$1,730	\$20,760	\$519	6,900	32%	\$11.38	\$592	1.5
Alexandria MSA	\$19.23	\$1,000	\$40,000	2.7	\$78,000	\$1,950	\$23,400	\$585	18,177	33%	\$14.78	\$769	1.3
Assumption Parish HMFA	\$17.81	\$926	\$37,040	2.5	\$77,200	\$1,930	\$23,160	\$579	1,219	14%	\$15.95	\$829	1.1
Baton Rouge HMFA	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	96,740	32%	\$18.26	\$949	1.3
Hammond MSA	\$21.13	\$1,099	\$43,960	2.9	\$80,400	\$2,010	\$24,120	\$603	14,295	28%	\$11.80	\$614	1.8
Houma-Thibodaux MSA	\$22.04	\$1,146	\$45,840	3.0	\$75,700	\$1,893	\$22,710	\$568	19,147	24%	\$17.68	\$920	1.2
Iberia Parish HMFA	\$17.69	\$920	\$36,800	2.4	\$75,500	\$1,888	\$22,650	\$566	8,602	32%	\$16.30	\$848	1.1
Iberville Parish HMFA	\$17.37	\$903	\$36,120	2.4	\$79,000	\$1,975	\$23,700	\$593	2,677	24%	\$29.51	\$1,535	0.6
Lafayette HMFA	\$20.23	\$1,052	\$42,080	2.8	\$84,700	\$2,118	\$25,410	\$635	37,898	32%	\$16.25	\$845	1.2
Lake Charles MSA	\$22.00	\$1,144	\$45,760	3.0	\$91,100	\$2,278	\$27,330	\$683	21,434	27%	\$18.12	\$942	1.2
Monroe HMFA	\$19.13	\$995	\$39,800	2.6	\$73,400	\$1,835	\$22,020	\$551	26,599	39%	\$13.02	\$677	1.5
Morehouse Parish HMFA	\$17.37	\$903	\$36,120	2.4	\$54,100	\$1,353	\$16,230	\$406	3,265	33%	\$14.66	\$762	1.2
New Orleans-Metairie HMFA	\$28.42	\$1,478	\$59,120	3.9	\$91,518	\$2,288	\$27,456	\$686	178,377	36%	\$19.54	\$1,016	1.5
Shreveport-Bossier City MSA	\$19.56	\$1,017	\$40,680	2.7	\$81,700	\$2,043	\$24,510	\$613	56,750	37%	\$16.14	\$839	1.2
St. James Parish HMFA	\$18.69	\$972	\$38,880	2.6	\$94,700	\$2,368	\$28,410	\$710	1,081	15%	\$17.44	\$907	1.1
Vermilion Parish HMFA	\$17.37	\$903	\$36,120	2.4	\$80,300	\$2,008	\$24,090	\$602	5,642	26%	\$11.18	\$581	1.6
<u>Counties</u>													
Acadia Parish	\$17.37	\$903	\$36,120	2.4	\$69,200	\$1,730	\$20,760	\$519	6,900	32%	\$11.38	\$592	1.5

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

Louisiana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Allen Parish	\$17.37	\$903	\$36,120	2.4	\$65,200	\$1,630	\$19,560	\$489	1,774	23%	\$10.86	\$565	1.6
Ascension Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	8,018	17%	\$17.75	\$923	1.3
Assumption Parish	\$17.81	\$926	\$37,040	2.5	\$77,200	\$1,930	\$23,160	\$579	1,219	14%	\$15.95	\$829	1.1
Avoyelles Parish	\$17.52	\$911	\$36,440	2.4	\$54,700	\$1,368	\$16,410	\$410	4,549	31%	\$10.45	\$543	1.7
Beauregard Parish	\$18.73	\$974	\$38,960	2.6	\$85,000	\$2,125	\$25,500	\$638	2,304	17%	\$15.50	\$806	1.2
Bienville Parish	\$17.37	\$903	\$36,120	2.4	\$55,300	\$1,383	\$16,590	\$415	1,594	29%	\$12.24	\$637	1.4
Bossier Parish	\$19.56	\$1,017	\$40,680	2.7	\$81,700	\$2,043	\$24,510	\$613	16,848	34%	\$16.21	\$843	1.2
Caddo Parish	\$19.56	\$1,017	\$40,680	2.7	\$81,700	\$2,043	\$24,510	\$613	37,354	39%	\$16.14	\$839	1.2
Calcasieu Parish	\$22.00	\$1,144	\$45,760	3.0	\$91,100	\$2,278	\$27,330	\$683	21,371	28%	\$17.78	\$925	1.2
Caldwell Parish	\$17.50	\$910	\$36,400	2.4	\$86,800	\$2,170	\$26,040	\$651	1,142	31%	\$12.24	\$636	1.4
Cameron Parish	\$22.00	\$1,144	\$45,760	3.0	\$91,100	\$2,278	\$27,330	\$683	63	3%	\$25.46	\$1,324	0.9
Catahoula Parish	\$17.37	\$903	\$36,120	2.4	\$65,700	\$1,643	\$19,710	\$493	739	24%	\$9.13	\$475	1.9
Claiborne Parish	\$17.37	\$903	\$36,120	2.4	\$47,300	\$1,183	\$14,190	\$355	1,481	30%	\$8.92	\$464	1.9
Concordia Parish	\$17.37	\$903	\$36,120	2.4	\$54,000	\$1,350	\$16,200	\$405	1,948	30%	\$14.47	\$752	1.2
De Soto Parish	\$19.56	\$1,017	\$40,680	2.7	\$81,700	\$2,043	\$24,510	\$613	2,548	25%	\$15.67	\$815	1.2
East Baton Rouge Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	71,811	41%	\$19.22	\$1,000	1.2
East Carroll Parish	\$17.37	\$903	\$36,120	2.4	\$39,900	\$998	\$11,970	\$299	1,004	40%	\$7.82	\$407	2.2
East Feliciana Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	1,056	16%	\$16.35	\$850	1.4
Evangeline Parish	\$17.37	\$903	\$36,120	2.4	\$58,100	\$1,453	\$17,430	\$436	4,305	35%	\$11.38	\$592	1.5
Franklin Parish	\$17.37	\$903	\$36,120	2.4	\$58,700	\$1,468	\$17,610	\$440	1,933	26%	\$13.70	\$712	1.3
Grant Parish	\$19.23	\$1,000	\$40,000	2.7	\$78,000	\$1,950	\$23,400	\$585	1,288	18%	\$13.01	\$677	1.5
Iberia Parish	\$17.69	\$920	\$36,800	2.4	\$75,500	\$1,888	\$22,650	\$566	8,602	32%	\$16.30	\$848	1.1
Iberville Parish	\$17.37	\$903	\$36,120	2.4	\$79,000	\$1,975	\$23,700	\$593	2,677	24%	\$29.51	\$1,535	0.6
Jackson Parish	\$17.37	\$903	\$36,120	2.4	\$60,400	\$1,510	\$18,120	\$453	1,659	30%	\$17.12	\$890	1.0
Jefferson Parish	\$28.42	\$1,478	\$59,120	3.9	\$89,800	\$2,245	\$26,940	\$674	66,701	38%	\$20.31	\$1,056	1.4
Jefferson Davis Parish	\$17.37	\$903	\$36,120	2.4	\$80,600	\$2,015	\$24,180	\$605	2,770	24%	\$14.28	\$742	1.2

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

Louisiana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Lafayette Parish	\$20.23	\$1,052	\$42,080	2.8	\$84,700	\$2,118	\$25,410	\$635	33,679	34%	\$16.47	\$857	1.2
Lafourche Parish	\$22.04	\$1,146	\$45,840	3.0	\$75,700	\$1,893	\$22,710	\$568	8,112	22%	\$16.72	\$869	1.3
La Salle Parish	\$17.79	\$925	\$37,000	2.5	\$92,200	\$2,305	\$27,660	\$692	837	17%	\$8.04	\$418	2.2
Lincoln Parish	\$18.81	\$978	\$39,120	2.6	\$70,800	\$1,770	\$21,240	\$531	8,527	46%	\$13.99	\$728	1.3
Livingston Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	9,619	19%	\$14.04	\$730	1.7
Madison Parish	\$17.37	\$903	\$36,120	2.4	\$50,400	\$1,260	\$15,120	\$378	1,317	44%	\$12.45	\$647	1.4
Morehouse Parish	\$17.37	\$903	\$36,120	2.4	\$54,100	\$1,353	\$16,230	\$406	3,265	33%	\$14.66	\$762	1.2
Natchitoches Parish	\$19.75	\$1,027	\$41,080	2.7	\$72,600	\$1,815	\$21,780	\$545	5,323	38%	\$10.53	\$548	1.9
Orleans Parish	\$28.42	\$1,478	\$59,120	3.9	\$89,800	\$2,245	\$26,940	\$674	76,684	49%	\$18.92	\$984	1.5
Ouachita Parish	\$19.13	\$995	\$39,800	2.6	\$73,400	\$1,835	\$22,020	\$551	24,626	41%	\$13.30	\$692	1.4
Plaquemines Parish	\$28.42	\$1,478	\$59,120	3.9	\$89,800	\$2,245	\$26,940	\$674	2,143	26%	\$27.77	\$1,444	1.0
Pointe Coupee Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	1,849	23%	\$10.18	\$529	2.3
Rapides Parish	\$19.23	\$1,000	\$40,000	2.7	\$78,000	\$1,950	\$23,400	\$585	16,889	35%	\$14.86	\$773	1.3
Red River Parish	\$17.37	\$903	\$36,120	2.4	\$63,400	\$1,585	\$19,020	\$476	700	23%	\$11.03	\$574	1.6
Richland Parish	\$18.35	\$954	\$38,160	2.5	\$69,100	\$1,728	\$20,730	\$518	2,390	33%	\$13.10	\$681	1.4
Sabine Parish	\$18.88	\$982	\$39,280	2.6	\$68,600	\$1,715	\$20,580	\$515	1,670	20%	\$11.12	\$578	1.7
St. Bernard Parish	\$28.42	\$1,478	\$59,120	3.9	\$89,800	\$2,245	\$26,940	\$674	4,719	30%	\$17.45	\$907	1.6
St. Charles Parish	\$28.42	\$1,478	\$59,120	3.9	\$89,800	\$2,245	\$26,940	\$674	3,225	17%	\$20.11	\$1,046	1.4
St. Helena Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	1,046	26%	\$24.98	\$1,299	0.9
St. James Parish	\$18.69	\$972	\$38,880	2.6	\$94,700	\$2,368	\$28,410	\$710	1,081	15%	\$17.44	\$907	1.1
St. John the Baptist Parish	\$28.42	\$1,478	\$59,120	3.9	\$89,800	\$2,245	\$26,940	\$674	3,032	20%	\$26.13	\$1,359	1.1
St. Landry Parish	\$17.37	\$903	\$36,120	2.4	\$62,800	\$1,570	\$18,840	\$471	9,479	30%	\$13.86	\$721	1.3
St. Martin Parish	\$20.23	\$1,052	\$42,080	2.8	\$84,700	\$2,118	\$25,410	\$635	4,219	21%	\$13.56	\$705	1.5
St. Mary Parish	\$19.35	\$1,006	\$40,240	2.7	\$70,600	\$1,765	\$21,180	\$530	5,641	30%	\$17.42	\$906	1.1
St. Tammany Parish	\$28.42	\$1,478	\$59,120	3.9	\$98,000	\$2,450	\$29,400	\$735	21,873	21%	\$17.41	\$905	1.6
Tangipahoa Parish	\$21.13	\$1,099	\$43,960	2.9	\$80,400	\$2,010	\$24,120	\$603	14,295	28%	\$11.80	\$614	1.8

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

Louisiana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Tensas Parish	\$17.37	\$903	\$36,120	2.4	\$54,900	\$1,373	\$16,470	\$412	495	30%	\$16.83	\$875	1.0
Terrebonne Parish	\$22.04	\$1,146	\$45,840	3.0	\$75,700	\$1,893	\$22,710	\$568	11,035	26%	\$18.35	\$954	1.2
Union Parish	\$19.13	\$995	\$39,800	2.6	\$73,400	\$1,835	\$22,020	\$551	1,973	24%	\$9.38	\$488	2.0
Vermilion Parish	\$17.37	\$903	\$36,120	2.4	\$80,300	\$2,008	\$24,090	\$602	5,642	26%	\$11.18	\$581	1.6
Vernon Parish	\$22.23	\$1,156	\$46,240	3.1	\$71,800	\$1,795	\$21,540	\$539	7,853	44%	\$18.04	\$938	1.2
Washington Parish	\$17.37	\$903	\$36,120	2.4	\$64,900	\$1,623	\$19,470	\$487	5,404	31%	\$14.50	\$754	1.2
Webster Parish	\$17.37	\$903	\$36,120	2.4	\$53,200	\$1,330	\$15,960	\$399	4,694	32%	\$14.48	\$753	1.2
West Baton Rouge Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	2,511	24%	\$14.25	\$741	1.6
West Carroll Parish	\$17.37	\$903	\$36,120	2.4	\$77,000	\$1,925	\$23,100	\$578	1,017	26%	\$12.31	\$640	1.4
West Feliciana Parish	\$23.50	\$1,222	\$48,880	3.2	\$91,700	\$2,293	\$27,510	\$688	830	21%	\$16.36	\$851	1.4
Winn Parish	\$17.37	\$903	\$36,120	2.4	\$68,000	\$1,700	\$20,400	\$510	1,409	29%	\$14.50	\$754	1.2

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

MAINE

#26*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,478**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,927** monthly or **\$59,120** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.42
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

STATE FACTS	
Minimum Wage	\$14.65
Average Renter Wage	\$17.53
2-Bedroom Housing Wage	\$28.42
Number of Renter Households	152,957
Percent Renters	26%

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland HMFA	\$38.67
York-Kittery-South Berwick HMFA	\$37.90
Cumberland County (part) HMFA	\$33.56
York County (part) HMFA	\$31.08
Sagadahoc County	\$27.60

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

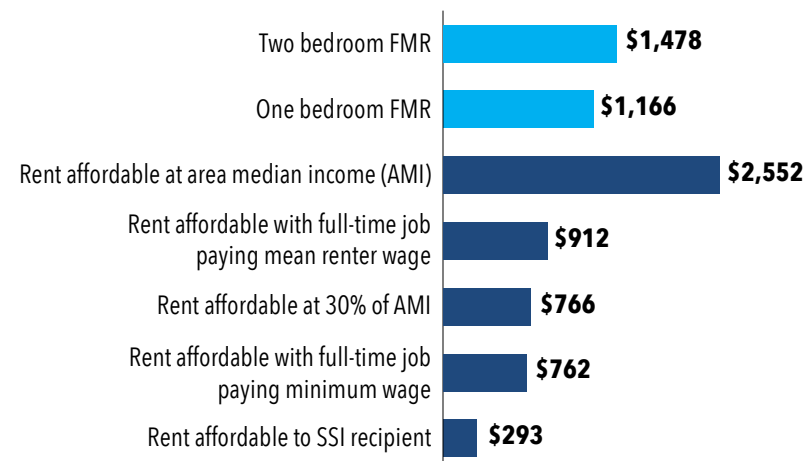
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

78
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

61
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Maine	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Maine	\$28.42	\$1,478	\$59,120	1.9	\$102,090	\$2,552	\$30,627	\$766	152,957	26%	\$17.53	\$912	1.6
Combined Nonmetro Areas	\$21.59	\$1,122	\$44,898	1.5	\$86,361	\$2,159	\$25,908	\$648	54,935	23%	\$14.61	\$760	1.5
<u>Metropolitan Areas</u>													
Bangor HMFA	\$27.38	\$1,424	\$56,960	1.9	\$113,600	\$2,840	\$34,080	\$852	14,932	38%	\$16.17	\$841	1.7
Cumberland County (part) HMFA	\$33.56	\$1,745	\$69,800	2.3	\$109,500	\$2,738	\$32,850	\$821	4,008	19%	\$21.55	\$1,121	1.6
Lewiston-Auburn MSA	\$24.38	\$1,268	\$50,720	1.7	\$85,400	\$2,135	\$25,620	\$641	15,222	33%	\$15.44	\$803	1.6
Penobscot County (part) HMFA	\$22.21	\$1,155	\$46,200	1.5	\$77,700	\$1,943	\$23,310	\$583	4,317	17%	\$16.17	\$841	1.4
Portland HMFA	\$38.67	\$2,011	\$80,440	2.6	\$129,800	\$3,245	\$38,940	\$974	37,288	31%	\$21.34	\$1,110	1.8
Sagadahoc County HMFA	\$27.60	\$1,435	\$57,400	1.9	\$103,200	\$2,580	\$30,960	\$774	3,596	22%	\$15.13	\$787	1.8
York County (part) HMFA	\$31.08	\$1,616	\$64,640	2.1	\$114,000	\$2,850	\$34,200	\$855	14,254	24%	\$17.72	\$922	1.8
York-Kittery-South Berwick HMFA	\$37.90	\$1,971	\$78,840	2.6	\$128,200	\$3,205	\$38,460	\$962	4,405	22%	\$17.72	\$922	2.1
<u>Counties</u>													
Aroostook County	\$18.96	\$986	\$39,440	1.3	\$81,000	\$2,025	\$24,300	\$608	7,604	26%	\$13.00	\$676	1.5
Franklin County	\$21.46	\$1,116	\$44,640	1.5	\$86,400	\$2,160	\$25,920	\$648	2,865	23%	\$12.50	\$650	1.7
Hancock County	\$23.12	\$1,202	\$48,080	1.6	\$96,600	\$2,415	\$28,980	\$725	5,301	21%	\$13.83	\$719	1.7
Kennebec County	\$22.31	\$1,160	\$46,400	1.5	\$87,300	\$2,183	\$26,190	\$655	14,694	27%	\$15.82	\$822	1.4
Knox County	\$22.65	\$1,178	\$47,120	1.5	\$100,200	\$2,505	\$30,060	\$752	3,859	21%	\$14.71	\$765	1.5
Lincoln County	\$23.92	\$1,244	\$49,760	1.6	\$98,700	\$2,468	\$29,610	\$740	2,619	16%	\$15.98	\$831	1.5
Oxford County	\$21.08	\$1,096	\$43,840	1.4	\$79,800	\$1,995	\$23,940	\$599	4,546	19%	\$13.12	\$682	1.6
Piscataquis County	\$21.62	\$1,124	\$44,960	1.5	\$70,300	\$1,758	\$21,090	\$527	1,872	23%	\$14.76	\$768	1.5
Somerset County	\$20.25	\$1,053	\$42,120	1.4	\$78,000	\$1,950	\$23,400	\$585	5,170	23%	\$17.39	\$904	1.2
Waldo County	\$23.44	\$1,219	\$48,760	1.6	\$88,700	\$2,218	\$26,610	\$665	3,335	19%	\$14.24	\$741	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

Maine	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Washington County	\$19.73	\$1,026	\$41,040	1.3	\$74,800	\$1,870	\$22,440	\$561	3,070	22%	\$12.35	\$642	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

MARYLAND

#8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,036**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,786** monthly or **\$81,434** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$39.15
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$22.31
2-Bedroom Housing Wage	\$39.15
Number of Renter Households	760,808
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$44.50
Baltimore-Columbia-Towson MSA	\$37.79
California-Lexington Park MSA	\$35.21
Philadelphia-Camden-Wilmington MSA	\$34.65
Salisbury HMFA	\$28.67

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

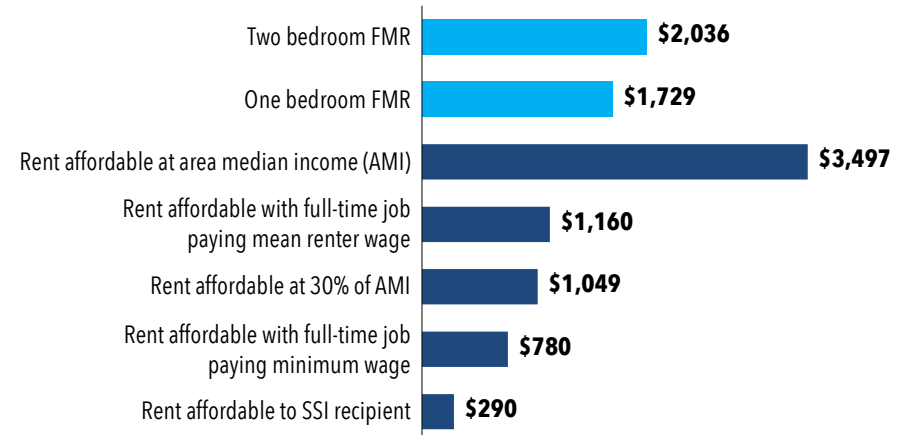
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

104
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

89
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Maryland	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Maryland	\$39.15	\$2,036	\$81,434	2.6	\$139,884	\$3,497	\$41,965	\$1,049	760,808	33%	\$22.31	\$1,160	1.8
Combined Nonmetro Areas	\$23.64	\$1,229	\$49,178	1.6	\$98,443	\$2,461	\$29,533	\$738	17,110	27%	\$14.29	\$743	1.7
<u>Metropolitan Areas</u>													
Baltimore-Columbia-Towson MSA	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	366,897	33%	\$23.17	\$1,205	1.6
California-Lexington Park MSA	\$35.21	\$1,831	\$73,240	2.3	\$128,800	\$3,220	\$38,640	\$966	11,418	27%	\$22.34	\$1,162	1.6
Cumberland MSA	\$17.94	\$933	\$37,320	1.2	\$77,500	\$1,938	\$23,250	\$581	8,142	30%	\$11.44	\$595	1.6
Hagerstown HMFA	\$23.88	\$1,242	\$49,680	1.6	\$93,500	\$2,338	\$28,050	\$701	20,266	34%	\$15.58	\$810	1.5
Philadelphia-Camden-Wilmington MSA	\$34.65	\$1,802	\$72,080	2.3	\$119,400	\$2,985	\$35,820	\$896	9,920	25%	\$14.44	\$751	2.4
Salisbury HMFA	\$28.67	\$1,491	\$59,640	1.9	\$92,000	\$2,300	\$27,600	\$690	15,740	39%	\$18.88	\$982	1.5
Somerset County HMFA	\$24.02	\$1,249	\$49,960	1.6	\$76,000	\$1,900	\$22,800	\$570	2,586	31%	\$12.79	\$665	1.9
Washington-Arlington-Alexandria HMFA	\$44.50	\$2,314	\$92,560	3.0	\$163,709	\$4,093	\$49,113	\$1,228	303,188	33%	\$23.21	\$1,207	1.9
Worcester County HMFA	\$24.54	\$1,276	\$51,040	1.6	\$111,000	\$2,775	\$33,300	\$833	5,541	23%	\$11.83	\$615	2.1
<u>Counties</u>													
Allegany County	\$17.94	\$933	\$37,320	1.2	\$77,500	\$1,938	\$23,250	\$581	8,142	30%	\$11.44	\$595	1.6
Anne Arundel County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	55,984	25%	\$24.30	\$1,264	1.6
Baltimore County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	111,157	34%	\$21.52	\$1,119	1.8
Calvert County	\$44.50	\$2,314	\$92,560	3.0	\$158,600	\$3,965	\$47,580	\$1,190	4,301	13%	\$15.57	\$810	2.9
Caroline County	\$24.90	\$1,295	\$51,800	1.7	\$86,200	\$2,155	\$25,860	\$647	3,428	28%	\$16.85	\$876	1.5
Carroll County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	10,250	16%	\$12.17	\$633	3.1
Cecil County	\$34.65	\$1,802	\$72,080	2.3	\$119,400	\$2,985	\$35,820	\$896	9,920	25%	\$14.44	\$751	2.4
Charles County	\$44.50	\$2,314	\$92,560	3.0	\$163,900	\$4,098	\$49,170	\$1,229	11,299	19%	\$16.37	\$851	2.7
Dorchester County	\$22.19	\$1,154	\$46,160	1.5	\$87,000	\$2,175	\$26,100	\$653	4,487	34%	\$14.15	\$736	1.6

Columbia City is not included due to a lack of sufficient data.

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

Maryland	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Frederick County	\$44.50	\$2,314	\$92,560	3.0	\$163,900	\$4,098	\$49,170	\$1,229	23,378	23%	\$18.25	\$949	2.4
Garrett County	\$17.94	\$933	\$37,320	1.2	\$91,200	\$2,280	\$27,360	\$684	2,385	19%	\$10.67	\$555	1.7
Harford County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	20,344	20%	\$15.49	\$805	2.4
Howard County	\$37.79	\$1,965	\$78,600	2.4	\$130,300	\$3,258	\$39,090	\$977	33,966	28%	\$24.55	\$1,276	1.5
Kent County	\$24.46	\$1,272	\$50,880	1.6	\$113,000	\$2,825	\$33,900	\$848	2,383	28%	\$14.72	\$766	1.7
Montgomery County	\$44.50	\$2,314	\$92,560	2.5	\$163,900	\$4,098	\$49,170	\$1,229	134,433	35%	\$26.84	\$1,396	1.7
Prince George's County	\$44.50	\$2,314	\$92,560	3.0	\$163,900	\$4,098	\$49,170	\$1,229	129,777	38%	\$20.74	\$1,078	2.1
Queen Anne's County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	3,665	19%	\$14.00	\$728	2.7
St. Mary's County	\$35.21	\$1,831	\$73,240	2.3	\$128,800	\$3,220	\$38,640	\$966	11,418	27%	\$22.34	\$1,162	1.6
Somerset County	\$24.02	\$1,249	\$49,960	1.6	\$76,000	\$1,900	\$22,800	\$570	2,586	31%	\$12.79	\$665	1.9
Talbot County	\$26.77	\$1,392	\$55,680	1.8	\$115,000	\$2,875	\$34,500	\$863	4,427	27%	\$15.24	\$792	1.8
Washington County	\$23.88	\$1,242	\$49,680	1.6	\$93,500	\$2,338	\$28,050	\$701	20,266	34%	\$15.58	\$810	1.5
Wicomico County	\$28.67	\$1,491	\$59,640	1.9	\$92,000	\$2,300	\$27,600	\$690	15,740	39%	\$18.88	\$982	1.5
Worcester County	\$24.54	\$1,276	\$51,040	1.6	\$111,000	\$2,775	\$33,300	\$833	5,541	23%	\$11.83	\$615	2.1
Baltimore city	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	131,531	52%	\$27.89	\$1,450	1.4

Columbia City is not included due to a lack of sufficient data.

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

MASSACHUSETTS

#4*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,387**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,956** monthly or **\$95,476** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$45.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$28.66
2-Bedroom Housing Wage	\$45.90
Number of Renter Households	1,033,084
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Nantucket County	\$54.65
Boston-Cambridge-Quincy HMFA	\$54.56
Easton-Raynham HMFA	\$46.21
Barnstable Town MSA	\$45.12
Lowell HMFA	\$43.12

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

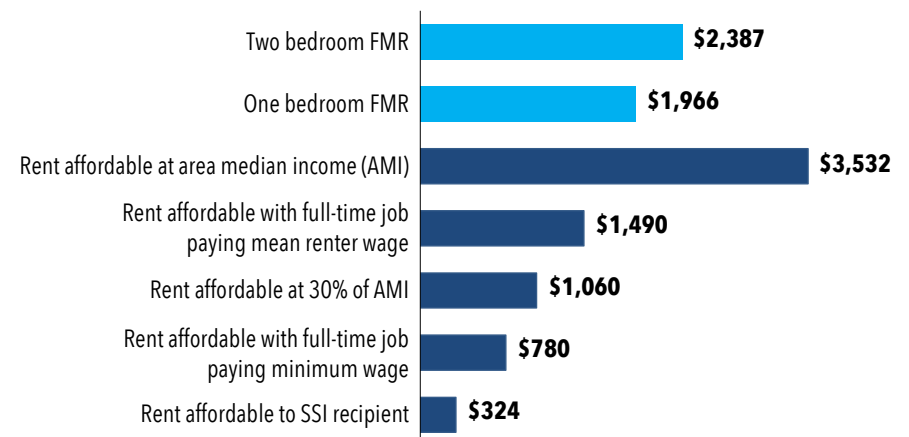
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

122
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

101
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Massachusetts	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Massachusetts	\$45.90	\$2,387	\$95,476	3.1	\$141,275	\$3,532	\$42,383	\$1,060	1,033,084	37%	\$28.66	\$1,490	1.6
Combined Nonmetro Areas	\$47.36	\$2,463	\$98,519	3.2	\$157,449	\$3,936	\$47,235	\$1,181	3,054	25%	\$21.44	\$1,115	2.2
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$45.12	\$2,346	\$93,840	3.0	\$124,100	\$3,103	\$37,230	\$931	20,027	19%	\$15.18	\$790	3.0
Berkshire County (part) HMFA	\$32.19	\$1,674	\$66,960	2.1	\$108,500	\$2,713	\$32,550	\$814	5,334	27%	\$16.04	\$834	2.0
Boston-Cambridge-Quincy HMFA	\$54.56	\$2,837	\$113,480	3.6	\$160,900	\$4,023	\$48,270	\$1,207	583,949	41%	\$34.78	\$1,808	1.6
Brockton HMFA	\$41.44	\$2,155	\$86,200	2.8	\$131,400	\$3,285	\$39,420	\$986	27,331	29%	\$15.83	\$823	2.6
Eastern Worcester County HMFA	\$39.48	\$2,053	\$82,120	2.6	\$173,700	\$4,343	\$52,110	\$1,303	7,293	20%	\$18.24	\$948	2.2
Easton-Raynham HMFA	\$46.21	\$2,403	\$96,120	3.1	\$161,700	\$4,043	\$48,510	\$1,213	3,407	22%	\$15.90	\$827	2.9
Fitchburg-Leominster HMFA	\$31.94	\$1,661	\$66,440	2.1	\$110,000	\$2,750	\$33,000	\$825	20,613	34%	\$18.24	\$948	1.8
Franklin County HMFA	\$30.04	\$1,562	\$62,480	2.0	\$104,400	\$2,610	\$31,320	\$783	9,848	31%	\$14.64	\$761	2.1
Lawrence HMFA	\$37.75	\$1,963	\$78,520	2.5	\$141,300	\$3,533	\$42,390	\$1,060	44,513	39%	\$19.70	\$1,025	1.9
Lowell HMFA	\$43.12	\$2,242	\$89,680	2.9	\$136,900	\$3,423	\$41,070	\$1,027	36,427	31%	\$35.52	\$1,847	1.2
New Bedford HMFA	\$27.85	\$1,448	\$57,920	1.9	\$93,300	\$2,333	\$27,990	\$700	30,828	45%	\$15.90	\$827	1.8
Pittsfield HMFA	\$30.21	\$1,571	\$62,840	2.0	\$103,800	\$2,595	\$31,140	\$779	11,641	32%	\$16.04	\$834	1.9
Providence-Fall River HMFA	\$31.04	\$1,614	\$64,560	2.1	\$114,300	\$2,858	\$34,290	\$857	40,769	39%	\$15.90	\$827	2.0
Springfield HMFA	\$28.77	\$1,496	\$59,840	1.9	\$101,925	\$2,548	\$30,578	\$764	88,877	36%	\$15.27	\$794	1.9
Taunton-Mansfield-Norton HMFA	\$36.52	\$1,899	\$75,960	2.4	\$125,600	\$3,140	\$37,680	\$942	12,655	28%	\$15.90	\$827	2.3
Western Worcester County HMFA	\$28.12	\$1,462	\$58,480	1.9	\$102,300	\$2,558	\$30,690	\$767	2,755	23%	\$18.24	\$948	1.5
Worcester HMFA	\$35.65	\$1,854	\$74,160	2.4	\$122,200	\$3,055	\$36,660	\$917	83,763	37%	\$18.24	\$948	2.0

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

Massachusetts	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
<u>Counties</u>													
Dukes County	\$42.73	\$2,222	\$88,880	2.8	\$153,300	\$3,833	\$45,990	\$1,150	1,867	25%	\$15.60	\$811	2.7
Nantucket County	\$54.65	\$2,842	\$113,680	3.6	\$163,500	\$4,088	\$49,050	\$1,226	1,187	24%	\$27.41	\$1,425	2.0

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

MICHIGAN

#33*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,272**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,239** monthly or **\$50,869** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$12.48
Average Renter Wage	\$18.98
2-Bedroom Housing Wage	\$24.46
Number of Renter Households	1,094,011
Percent Renters	27%

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	\$30.90
Grand Rapids-Wyoming HMFA	\$27.75
Livingston County HMFA	\$27.13
Detroit-Warren-Livonia HMFA	\$26.50
Holland-Grand Haven HMFA	\$26.21

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

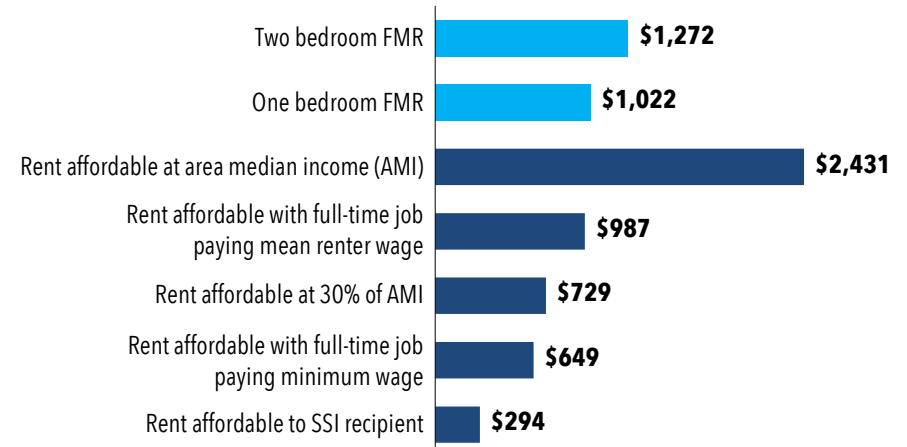
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

78
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

63
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Michigan	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Michigan	\$24.46	\$1,272	\$50,869	2.0	\$97,246	\$2,431	\$29,174	\$729	1,094,011	27%	\$18.98	\$987	1.3
Combined Nonmetro Areas	\$19.20	\$999	\$39,941	1.5	\$85,503	\$2,138	\$25,651	\$641	144,451	19%	\$13.87	\$721	1.4
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$30.90	\$1,607	\$64,280	2.5	\$125,900	\$3,148	\$37,770	\$944	57,268	38%	\$19.41	\$1,009	1.6
Battle Creek MSA	\$20.96	\$1,090	\$43,600	1.7	\$80,100	\$2,003	\$24,030	\$601	14,740	28%	\$18.76	\$975	1.1
Bay City MSA	\$18.77	\$976	\$39,040	1.5	\$83,700	\$2,093	\$25,110	\$628	10,618	24%	\$15.14	\$787	1.2
Cass County HMFA	\$17.94	\$933	\$37,320	1.4	\$92,200	\$2,305	\$27,660	\$692	4,103	19%	\$13.31	\$692	1.3
Detroit-Warren-Livonia HMFA	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	500,013	30%	\$22.25	\$1,157	1.2
Flint MSA	\$18.96	\$986	\$39,440	1.5	\$83,000	\$2,075	\$24,900	\$623	48,510	29%	\$16.09	\$837	1.2
Grand Rapids-Wyoming HMFA	\$27.75	\$1,443	\$57,720	2.2	\$106,400	\$2,660	\$31,920	\$798	75,547	30%	\$17.55	\$912	1.6
Holland-Grand Haven HMFA	\$26.21	\$1,363	\$54,520	2.1	\$110,600	\$2,765	\$33,180	\$830	23,657	22%	\$16.70	\$868	1.6
Ionia County HMFA	\$22.60	\$1,175	\$47,000	1.8	\$83,300	\$2,083	\$24,990	\$625	5,232	23%	\$10.67	\$555	2.1
Jackson MSA	\$21.31	\$1,108	\$44,320	1.7	\$84,300	\$2,108	\$25,290	\$632	15,478	25%	\$16.82	\$875	1.3
Kalamazoo-Portage MSA	\$22.71	\$1,181	\$47,240	1.8	\$95,800	\$2,395	\$28,740	\$719	38,303	36%	\$18.57	\$966	1.2
Lansing-East Lansing HMFA	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	64,164	33%	\$17.67	\$919	1.2
Livingston County HMFA	\$27.13	\$1,411	\$56,440	2.2	\$130,600	\$3,265	\$39,180	\$980	10,133	13%	\$13.59	\$707	2.0
Midland MSA	\$21.87	\$1,137	\$45,480	1.8	\$103,300	\$2,583	\$30,990	\$775	7,529	22%	\$18.29	\$951	1.2
Monroe MSA	\$24.31	\$1,264	\$50,560	1.9	\$91,500	\$2,288	\$27,450	\$686	11,777	19%	\$14.79	\$769	1.6
Montcalm County HMFA	\$20.35	\$1,058	\$42,320	1.6	\$82,100	\$2,053	\$24,630	\$616	4,304	18%	\$13.52	\$703	1.5
Muskegon MSA	\$22.17	\$1,153	\$46,120	1.8	\$82,000	\$2,050	\$24,600	\$615	14,587	22%	\$14.03	\$730	1.6
Niles-Benton Harbor MSA	\$22.15	\$1,152	\$46,080	1.8	\$87,200	\$2,180	\$26,160	\$654	17,340	27%	\$15.92	\$828	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

Michigan	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Saginaw MSA	\$19.96	\$1,038	\$41,520	1.6	\$80,600	\$2,015	\$24,180	\$605	20,544	26%	\$15.44	\$803	1.3
Shiawassee County HMFA	\$18.13	\$943	\$37,720	1.5	\$86,600	\$2,165	\$25,980	\$650	5,713	21%	\$14.01	\$729	1.3
<u>Counties</u>													
Alcona County	\$17.94	\$933	\$37,320	1.4	\$76,700	\$1,918	\$23,010	\$575	530	10%	\$11.32	\$588	1.6
Alger County	\$19.42	\$1,010	\$40,400	1.6	\$77,100	\$1,928	\$23,130	\$578	549	16%	\$12.60	\$655	1.5
Allegan County	\$21.37	\$1,111	\$44,440	1.7	\$103,300	\$2,583	\$30,990	\$775	6,273	14%	\$15.07	\$784	1.4
Alpena County	\$17.94	\$933	\$37,320	1.4	\$73,900	\$1,848	\$22,170	\$554	2,620	21%	\$10.56	\$549	1.7
Antrim County	\$20.02	\$1,041	\$41,640	1.6	\$93,400	\$2,335	\$28,020	\$701	1,434	13%	\$11.95	\$622	1.7
Arenac County	\$17.94	\$933	\$37,320	1.4	\$75,700	\$1,893	\$22,710	\$568	919	14%	\$10.80	\$562	1.7
Baraga County	\$17.94	\$933	\$37,320	1.4	\$77,000	\$1,925	\$23,100	\$578	769	23%	\$12.68	\$659	1.4
Barry County	\$20.00	\$1,040	\$41,600	1.6	\$103,600	\$2,590	\$31,080	\$777	3,392	14%	\$12.56	\$653	1.6
Bay County	\$18.77	\$976	\$39,040	1.5	\$83,700	\$2,093	\$25,110	\$628	10,618	24%	\$15.14	\$787	1.2
Benzie County	\$21.94	\$1,141	\$45,640	1.8	\$95,700	\$2,393	\$28,710	\$718	909	12%	\$12.34	\$642	1.8
Berrien County	\$22.15	\$1,152	\$46,080	1.8	\$87,200	\$2,180	\$26,160	\$654	17,340	27%	\$15.92	\$828	1.4
Branch County	\$17.94	\$933	\$37,320	1.4	\$82,300	\$2,058	\$24,690	\$617	3,809	23%	\$16.94	\$881	1.1
Calhoun County	\$20.96	\$1,090	\$43,600	1.7	\$80,100	\$2,003	\$24,030	\$601	14,740	28%	\$18.76	\$975	1.1
Cass County	\$17.94	\$933	\$37,320	1.4	\$92,200	\$2,305	\$27,660	\$692	4,103	19%	\$13.31	\$692	1.3
Charlevoix County	\$18.27	\$950	\$38,000	1.5	\$99,700	\$2,493	\$29,910	\$748	2,117	17%	\$16.32	\$849	1.1
Cheboygan County	\$18.90	\$983	\$39,320	1.5	\$78,900	\$1,973	\$23,670	\$592	1,612	15%	\$10.58	\$550	1.8
Chippewa County	\$19.67	\$1,023	\$40,920	1.6	\$85,900	\$2,148	\$25,770	\$644	3,644	26%	\$11.72	\$609	1.7
Clare County	\$17.94	\$933	\$37,320	1.4	\$65,300	\$1,633	\$19,590	\$490	1,677	14%	\$13.34	\$694	1.3
Clinton County	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	5,387	17%	\$13.52	\$703	1.6
Crawford County	\$18.58	\$966	\$38,640	1.5	\$78,200	\$1,955	\$23,460	\$587	1,111	18%	\$13.06	\$679	1.4
Delta County	\$17.94	\$933	\$37,320	1.4	\$80,300	\$2,008	\$24,090	\$602	3,398	21%	\$11.88	\$618	1.5
Dickinson County	\$17.94	\$933	\$37,320	1.4	\$83,100	\$2,078	\$24,930	\$623	2,156	18%	\$15.56	\$809	1.2

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

Michigan

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Eaton County	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	11,623	26%	\$18.42	\$958	1.2
Emmet County	\$22.19	\$1,154	\$46,160	1.8	\$97,600	\$2,440	\$29,280	\$732	3,390	23%	\$17.16	\$892	1.3
Genesee County	\$18.96	\$986	\$39,440	1.5	\$83,000	\$2,075	\$24,900	\$623	48,510	29%	\$16.09	\$837	1.2
Gladwin County	\$17.94	\$933	\$37,320	1.4	\$78,300	\$1,958	\$23,490	\$587	1,426	13%	\$11.38	\$592	1.6
Gogebic County	\$17.94	\$933	\$37,320	1.4	\$73,400	\$1,835	\$22,020	\$551	1,349	19%	\$10.34	\$538	1.7
Grand Traverse County	\$24.08	\$1,252	\$50,080	1.9	\$106,100	\$2,653	\$31,830	\$796	9,294	23%	\$16.65	\$866	1.4
Gratiot County	\$17.94	\$933	\$37,320	1.4	\$78,200	\$1,955	\$23,460	\$587	3,069	21%	\$15.67	\$815	1.1
Hillsdale County	\$17.94	\$933	\$37,320	1.4	\$80,700	\$2,018	\$24,210	\$605	3,390	19%	\$14.46	\$752	1.2
Houghton County	\$17.94	\$933	\$37,320	1.4	\$88,200	\$2,205	\$26,460	\$662	4,104	29%	\$10.77	\$560	1.7
Huron County	\$17.94	\$933	\$37,320	1.4	\$81,200	\$2,030	\$24,360	\$609	2,479	18%	\$14.10	\$733	1.3
Ingham County	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	47,154	40%	\$18.04	\$938	1.2
Ionia County	\$22.60	\$1,175	\$47,000	1.8	\$83,300	\$2,083	\$24,990	\$625	5,232	23%	\$10.67	\$555	2.1
Iosco County	\$17.94	\$933	\$37,320	1.4	\$67,700	\$1,693	\$20,310	\$508	1,958	17%	\$17.94	\$933	1.0
Iron County	\$17.94	\$933	\$37,320	1.4	\$76,800	\$1,920	\$23,040	\$576	788	15%	\$10.57	\$549	1.7
Isabella County	\$18.29	\$951	\$38,040	1.5	\$81,800	\$2,045	\$24,540	\$614	9,659	39%	\$13.04	\$678	1.4
Jackson County	\$21.31	\$1,108	\$44,320	1.7	\$84,300	\$2,108	\$25,290	\$632	15,478	25%	\$16.82	\$875	1.3
Kalamazoo County	\$22.71	\$1,181	\$47,240	1.8	\$95,800	\$2,395	\$28,740	\$719	38,303	36%	\$18.57	\$966	1.2
Kalkaska County	\$17.94	\$933	\$37,320	1.4	\$82,900	\$2,073	\$24,870	\$622	968	13%	\$13.72	\$713	1.3
Kent County	\$27.75	\$1,443	\$57,720	2.2	\$106,400	\$2,660	\$31,920	\$798	75,547	30%	\$17.55	\$912	1.6
Keweenaw County	\$17.94	\$933	\$37,320	1.4	\$90,100	\$2,253	\$27,030	\$676	90	8%	\$9.63	\$501	1.9
Lake County	\$17.94	\$933	\$37,320	1.4	\$63,900	\$1,598	\$19,170	\$479	928	19%	\$9.70	\$504	1.8
Lapeer County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	4,835	14%	\$10.84	\$564	2.4
Leelanau County	\$25.54	\$1,328	\$53,120	2.0	\$117,200	\$2,930	\$35,160	\$879	891	9%	\$15.24	\$792	1.7
Lenawee County	\$20.52	\$1,067	\$42,680	1.6	\$84,300	\$2,108	\$25,290	\$632	8,290	21%	\$14.37	\$747	1.4
Livingston County	\$27.13	\$1,411	\$56,440	2.2	\$130,600	\$3,265	\$39,180	\$980	10,133	13%	\$13.59	\$707	2.0
Luce County	\$17.94	\$933	\$37,320	1.4	\$77,100	\$1,928	\$23,130	\$578	513	21%	\$8.84	\$459	2.0

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

Michigan	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Mackinac County	\$17.94	\$933	\$37,320	1.4	\$79,300	\$1,983	\$23,790	\$595	1,158	23%	\$13.90	\$723	1.3
Macomb County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	89,265	25%	\$21.04	\$1,094	1.3
Manistee County	\$18.92	\$984	\$39,360	1.5	\$83,400	\$2,085	\$25,020	\$626	1,459	14%	\$12.21	\$635	1.5
Marquette County	\$20.27	\$1,054	\$42,160	1.6	\$87,200	\$2,180	\$26,160	\$654	8,024	29%	\$13.55	\$704	1.5
Mason County	\$18.50	\$962	\$38,480	1.5	\$86,600	\$2,165	\$25,980	\$650	2,727	22%	\$13.09	\$681	1.4
Mecosta County	\$18.38	\$956	\$38,240	1.5	\$77,600	\$1,940	\$23,280	\$582	3,929	24%	\$11.69	\$608	1.6
Menominee County	\$17.94	\$933	\$37,320	1.4	\$83,000	\$2,075	\$24,900	\$623	1,962	20%	\$11.64	\$605	1.5
Midland County	\$21.87	\$1,137	\$45,480	1.8	\$103,300	\$2,583	\$30,990	\$775	7,529	22%	\$18.29	\$951	1.2
Missaukee County	\$17.94	\$933	\$37,320	1.4	\$79,200	\$1,980	\$23,760	\$594	939	16%	\$13.29	\$691	1.4
Monroe County	\$24.31	\$1,264	\$50,560	1.9	\$91,500	\$2,288	\$27,450	\$686	11,777	19%	\$14.79	\$769	1.6
Montcalm County	\$20.35	\$1,058	\$42,320	1.6	\$82,100	\$2,053	\$24,630	\$616	4,304	18%	\$13.52	\$703	1.5
Montmorency County	\$17.94	\$933	\$37,320	1.4	\$68,700	\$1,718	\$20,610	\$515	592	12%	\$10.29	\$535	1.7
Muskegon County	\$22.17	\$1,153	\$46,120	1.8	\$82,000	\$2,050	\$24,600	\$615	14,587	22%	\$14.03	\$730	1.6
Newaygo County	\$18.29	\$951	\$38,040	1.5	\$79,400	\$1,985	\$23,820	\$596	2,641	14%	\$14.24	\$740	1.3
Oakland County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	146,624	28%	\$22.78	\$1,185	1.2
Oceana County	\$17.94	\$933	\$37,320	1.4	\$79,500	\$1,988	\$23,850	\$596	1,524	15%	\$11.54	\$600	1.6
Ogemaw County	\$17.94	\$933	\$37,320	1.4	\$71,900	\$1,798	\$21,570	\$539	1,594	17%	\$9.13	\$475	2.0
Ontonagon County	\$17.94	\$933	\$37,320	1.4	\$72,800	\$1,820	\$21,840	\$546	379	13%	\$9.93	\$516	1.8
Osceola County	\$17.94	\$933	\$37,320	1.4	\$74,800	\$1,870	\$22,440	\$561	1,478	16%	\$13.41	\$697	1.3
Oscoda County	\$17.94	\$933	\$37,320	1.4	\$65,900	\$1,648	\$19,770	\$494	486	13%	\$12.52	\$651	1.4
Otsego County	\$19.13	\$995	\$39,800	1.5	\$90,500	\$2,263	\$27,150	\$679	2,419	22%	\$11.60	\$603	1.6
Ottawa County	\$26.21	\$1,363	\$54,520	2.1	\$110,600	\$2,765	\$33,180	\$830	23,657	22%	\$16.70	\$868	1.6
Presque Isle County	\$17.94	\$933	\$37,320	1.4	\$78,200	\$1,955	\$23,460	\$587	651	10%	\$11.11	\$578	1.6
Roscommon County	\$17.94	\$933	\$37,320	1.4	\$74,100	\$1,853	\$22,230	\$556	1,796	16%	\$10.19	\$530	1.8
Saginaw County	\$19.96	\$1,038	\$41,520	1.6	\$80,600	\$2,015	\$24,180	\$605	20,544	26%	\$15.44	\$803	1.3
St. Clair County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	12,963	19%	\$13.80	\$717	1.9

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Michigan	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
St. Joseph County	\$18.13	\$943	\$37,720	1.5	\$84,100	\$2,103	\$25,230	\$631	5,867	25%	\$15.85	\$824	1.1
Sanilac County	\$17.94	\$933	\$37,320	1.4	\$79,200	\$1,980	\$23,760	\$594	3,202	18%	\$14.86	\$772	1.2
Schoolcraft County	\$17.94	\$933	\$37,320	1.4	\$78,500	\$1,963	\$23,550	\$589	559	15%	\$10.17	\$529	1.8
Shiawassee County	\$18.13	\$943	\$37,720	1.5	\$86,600	\$2,165	\$25,980	\$650	5,713	21%	\$14.01	\$729	1.3
Tuscola County	\$17.94	\$933	\$37,320	1.4	\$81,000	\$2,025	\$24,300	\$608	3,176	15%	\$13.53	\$703	1.3
Van Buren County	\$18.56	\$965	\$38,600	1.5	\$87,300	\$2,183	\$26,190	\$655	5,883	20%	\$12.21	\$635	1.5
Washtenaw County	\$30.90	\$1,607	\$64,280	2.5	\$125,900	\$3,148	\$37,770	\$944	57,268	38%	\$19.41	\$1,009	1.6
Wayne County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	246,326	36%	\$23.06	\$1,199	1.1
Wexford County	\$18.77	\$976	\$39,040	1.5	\$84,000	\$2,100	\$25,200	\$630	2,501	19%	\$13.07	\$680	1.4

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MINNESOTA

#27*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,468**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,893** monthly or **\$58,711** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.23
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$11.13
Average Renter Wage	\$20.57
2-Bedroom Housing Wage	\$28.23
Number of Renter Households	630,433
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$32.40
Rochester HMFA	\$25.79
Lake County HMFA	\$23.77
La Crosse-Onalaska MSA	\$23.02
Rice County	\$22.63

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

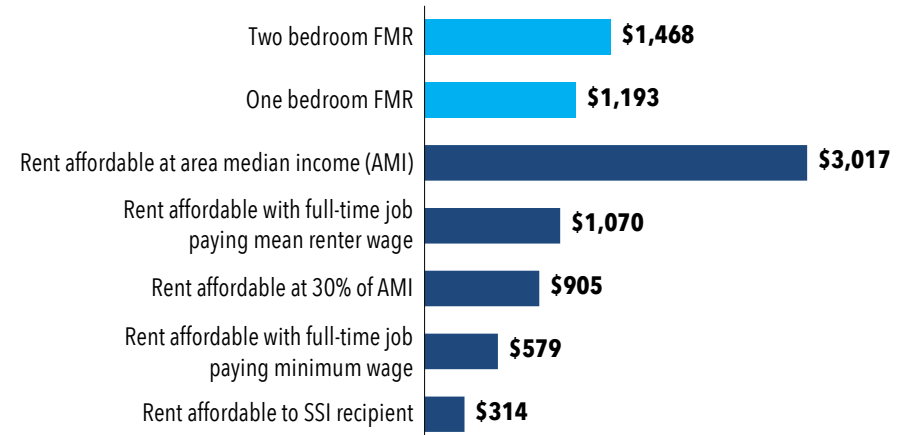
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

101
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

82
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Minnesota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Minnesota	\$28.23	\$1,468	\$58,711	2.5	\$120,661	\$3,017	\$36,198	\$905	630,433	28%	\$20.57	\$1,070	1.4
Combined Nonmetro Areas	\$18.87	\$981	\$39,257	1.7	\$98,428	\$2,461	\$29,528	\$738	114,146	22%	\$14.31	\$744	1.3
<u>Metropolitan Areas</u>													
Duluth HMFA	\$21.92	\$1,140	\$45,600	2.0	\$100,600	\$2,515	\$30,180	\$755	27,064	27%	\$14.33	\$745	1.5
Fargo MSA	\$19.46	\$1,012	\$40,480	1.7	\$117,500	\$2,938	\$35,250	\$881	8,654	33%	\$12.17	\$633	1.6
Fillmore County HMFA	\$18.13	\$943	\$37,720	1.6	\$98,600	\$2,465	\$29,580	\$740	1,521	18%	\$10.71	\$557	1.7
Grand Forks MSA	\$18.92	\$984	\$39,360	1.7	\$102,800	\$2,570	\$30,840	\$771	3,471	28%	\$11.78	\$612	1.6
La Crosse-Onalaska MSA	\$23.02	\$1,197	\$47,880	2.1	\$109,200	\$2,730	\$32,760	\$819	1,282	16%	\$11.83	\$615	1.9
Lake County HMFA	\$23.77	\$1,236	\$49,440	2.1	\$101,100	\$2,528	\$30,330	\$758	805	16%	\$15.35	\$798	1.5
Le Sueur County HMFA	\$20.67	\$1,075	\$43,000	1.9	\$116,800	\$2,920	\$35,040	\$876	2,190	19%	\$12.26	\$638	1.7
Mankato-North Mankato MSA	\$22.58	\$1,174	\$46,960	2.0	\$104,700	\$2,618	\$31,410	\$785	13,999	35%	\$15.80	\$821	1.4
Mille Lacs County HMFA	\$21.08	\$1,096	\$43,840	1.9	\$93,500	\$2,338	\$28,050	\$701	2,393	22%	\$10.83	\$563	1.9
Minneapolis-St. Paul-Bloomington HMFA	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	407,811	29%	\$23.07	\$1,200	1.4
Rochester HMFA	\$25.79	\$1,341	\$53,640	2.3	\$125,600	\$3,140	\$37,680	\$942	20,503	27%	\$21.56	\$1,121	1.2
St. Cloud MSA	\$22.13	\$1,151	\$46,040	2.0	\$103,200	\$2,580	\$30,960	\$774	24,915	32%	\$17.16	\$892	1.3
Wabasha County HMFA	\$17.94	\$933	\$37,320	1.6	\$104,700	\$2,618	\$31,410	\$785	1,679	18%	\$10.52	\$547	1.7
<u>Counties</u>													
Aitkin County	\$17.94	\$933	\$37,320	1.6	\$82,400	\$2,060	\$24,720	\$618	1,019	15%	\$11.81	\$614	1.5
Anoka County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	27,283	20%	\$17.71	\$921	1.8
Becker County	\$18.77	\$976	\$39,040	1.7	\$97,500	\$2,438	\$29,250	\$731	3,197	22%	\$13.10	\$681	1.4
Beltrami County	\$21.00	\$1,092	\$43,680	1.9	\$92,200	\$2,305	\$27,660	\$692	5,467	31%	\$16.95	\$881	1.2
Benton County	\$22.13	\$1,151	\$46,040	2.0	\$103,200	\$2,580	\$30,960	\$774	5,302	32%	\$17.41	\$905	1.3

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

Minnesota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Big Stone County	\$17.94	\$933	\$37,320	1.6	\$89,400	\$2,235	\$26,820	\$671	449	21%	\$13.33	\$693	1.3
Blue Earth County	\$22.58	\$1,174	\$46,960	2.0	\$104,700	\$2,618	\$31,410	\$785	10,396	38%	\$16.62	\$864	1.4
Brown County	\$17.94	\$933	\$37,320	1.6	\$96,600	\$2,415	\$28,980	\$725	2,251	21%	\$16.59	\$863	1.1
Carlton County	\$21.92	\$1,140	\$45,600	2.0	\$100,600	\$2,515	\$30,180	\$755	2,885	21%	\$14.99	\$780	1.5
Carver County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	7,357	18%	\$18.33	\$953	1.8
Cass County	\$18.15	\$944	\$37,760	1.6	\$87,300	\$2,183	\$26,190	\$655	1,928	15%	\$11.77	\$612	1.5
Chippewa County	\$17.94	\$933	\$37,320	1.6	\$100,500	\$2,513	\$30,150	\$754	1,484	29%	\$11.32	\$589	1.6
Chisago County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	3,052	14%	\$12.29	\$639	2.6
Clay County	\$19.46	\$1,012	\$40,480	1.7	\$117,500	\$2,938	\$35,250	\$881	8,654	33%	\$12.17	\$633	1.6
Clearwater County	\$17.94	\$933	\$37,320	1.6	\$89,500	\$2,238	\$26,850	\$671	612	19%	\$15.11	\$786	1.2
Cook County	\$17.94	\$933	\$37,320	1.6	\$94,400	\$2,360	\$28,320	\$708	550	20%	\$16.14	\$839	1.1
Cottonwood County	\$17.94	\$933	\$37,320	1.6	\$94,700	\$2,368	\$28,410	\$710	1,115	24%	\$15.72	\$817	1.1
Crow Wing County	\$20.10	\$1,045	\$41,800	1.8	\$106,500	\$2,663	\$31,950	\$799	6,512	23%	\$14.49	\$753	1.4
Dakota County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	42,303	25%	\$19.31	\$1,004	1.7
Dodge County	\$25.79	\$1,341	\$53,640	2.3	\$125,600	\$3,140	\$37,680	\$942	989	12%	\$15.67	\$815	1.6
Douglas County	\$18.06	\$939	\$37,560	1.6	\$105,200	\$2,630	\$31,560	\$789	4,104	24%	\$15.05	\$783	1.2
Faribault County	\$17.94	\$933	\$37,320	1.6	\$86,100	\$2,153	\$25,830	\$646	1,356	22%	\$18.27	\$950	1.0
Fillmore County	\$18.13	\$943	\$37,720	1.6	\$98,600	\$2,465	\$29,580	\$740	1,521	18%	\$10.71	\$557	1.7
Freeborn County	\$17.94	\$933	\$37,320	1.6	\$94,200	\$2,355	\$28,260	\$707	2,664	21%	\$12.37	\$643	1.4
Goodhue County	\$19.98	\$1,039	\$41,560	1.8	\$113,200	\$2,830	\$33,960	\$849	4,319	22%	\$13.13	\$683	1.5
Grant County	\$17.94	\$933	\$37,320	1.6	\$91,900	\$2,298	\$27,570	\$689	530	21%	\$10.61	\$552	1.7
Hennepin County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	198,052	37%	\$27.07	\$1,408	1.2
Houston County	\$23.02	\$1,197	\$47,880	2.1	\$109,200	\$2,730	\$32,760	\$819	1,282	16%	\$11.83	\$615	1.9
Hubbard County	\$17.94	\$933	\$37,320	1.6	\$91,000	\$2,275	\$27,300	\$683	1,545	17%	\$11.27	\$586	1.6
Isanti County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	2,575	16%	\$10.84	\$564	3.0
Itasca County	\$19.37	\$1,007	\$40,280	1.7	\$90,700	\$2,268	\$27,210	\$680	3,342	18%	\$12.84	\$668	1.5

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

Minnesota

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Jackson County	\$17.94	\$933	\$37,320	1.6	\$95,200	\$2,380	\$28,560	\$714	826	19%	\$16.40	\$853	1.1
Kanabec County	\$17.94	\$933	\$37,320	1.6	\$93,300	\$2,333	\$27,990	\$700	1,049	16%	\$14.09	\$733	1.3
Kandiyohi County	\$17.94	\$933	\$37,320	1.6	\$100,800	\$2,520	\$30,240	\$756	4,860	28%	\$15.17	\$789	1.2
Kittson County	\$17.94	\$933	\$37,320	1.6	\$102,100	\$2,553	\$30,630	\$766	309	18%	\$13.15	\$684	1.4
Koochiching County	\$17.94	\$933	\$37,320	1.6	\$92,100	\$2,303	\$27,630	\$691	1,027	18%	\$14.55	\$757	1.2
Lac qui Parle County	\$17.94	\$933	\$37,320	1.6	\$99,900	\$2,498	\$29,970	\$749	491	17%	\$12.74	\$663	1.4
Lake County	\$23.77	\$1,236	\$49,440	2.1	\$101,100	\$2,528	\$30,330	\$758	805	16%	\$15.35	\$798	1.5
Lake of the Woods County	\$17.94	\$933	\$37,320	1.6	\$96,400	\$2,410	\$28,920	\$723	262	16%	\$10.82	\$563	1.7
Le Sueur County	\$20.67	\$1,075	\$43,000	1.9	\$116,800	\$2,920	\$35,040	\$876	2,190	19%	\$12.26	\$638	1.7
Lincoln County	\$17.94	\$933	\$37,320	1.6	\$93,900	\$2,348	\$28,170	\$704	437	18%	\$12.89	\$670	1.4
Lyon County	\$17.94	\$933	\$37,320	1.6	\$101,500	\$2,538	\$30,450	\$761	2,946	29%	\$13.11	\$682	1.4
McLeod County	\$17.94	\$933	\$37,320	1.6	\$108,900	\$2,723	\$32,670	\$817	3,326	22%	\$17.23	\$896	1.0
Mahnomen County	\$17.94	\$933	\$37,320	1.6	\$69,500	\$1,738	\$20,850	\$521	515	28%	\$15.89	\$827	1.1
Marshall County	\$17.94	\$933	\$37,320	1.6	\$99,500	\$2,488	\$29,850	\$746	552	15%	\$15.06	\$783	1.2
Martin County	\$17.94	\$933	\$37,320	1.6	\$91,700	\$2,293	\$27,510	\$688	2,441	28%	\$13.43	\$698	1.3
Meeker County	\$17.94	\$933	\$37,320	1.6	\$103,400	\$2,585	\$31,020	\$776	1,737	19%	\$14.13	\$735	1.3
Mille Lacs County	\$21.08	\$1,096	\$43,840	1.9	\$93,500	\$2,338	\$28,050	\$701	2,393	22%	\$10.83	\$563	1.9
Morrison County	\$18.21	\$947	\$37,880	1.6	\$93,000	\$2,325	\$27,900	\$698	2,644	19%	\$12.04	\$626	1.5
Mower County	\$19.87	\$1,033	\$41,320	1.8	\$98,500	\$2,463	\$29,550	\$739	3,730	24%	\$17.50	\$910	1.1
Murray County	\$17.94	\$933	\$37,320	1.6	\$100,900	\$2,523	\$30,270	\$757	654	18%	\$11.39	\$592	1.6
Nicollet County	\$22.58	\$1,174	\$46,960	2.0	\$104,700	\$2,618	\$31,410	\$785	3,603	28%	\$13.35	\$694	1.7
Nobles County	\$19.81	\$1,030	\$41,200	1.8	\$86,300	\$2,158	\$25,890	\$647	2,159	28%	\$19.92	\$1,036	1.0
Norman County	\$17.94	\$933	\$37,320	1.6	\$100,500	\$2,513	\$30,150	\$754	493	18%	\$15.85	\$824	1.1
Olmsted County	\$25.79	\$1,341	\$53,640	2.3	\$125,600	\$3,140	\$37,680	\$942	19,514	29%	\$21.85	\$1,136	1.2
Otter Tail County	\$18.19	\$946	\$37,840	1.6	\$100,100	\$2,503	\$30,030	\$751	5,247	21%	\$12.26	\$637	1.5
Pennington County	\$20.77	\$1,080	\$43,200	1.9	\$107,500	\$2,688	\$32,250	\$806	1,768	29%	\$19.26	\$1,002	1.1

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

Minnesota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Pine County	\$20.33	\$1,057	\$42,280	1.8	\$90,400	\$2,260	\$27,120	\$678	2,065	17%	\$8.54	\$444	2.4
Pipestone County	\$17.94	\$933	\$37,320	1.6	\$89,100	\$2,228	\$26,730	\$668	736	19%	\$13.33	\$693	1.3
Polk County	\$18.92	\$984	\$39,360	1.7	\$102,800	\$2,570	\$30,840	\$771	3,471	28%	\$11.78	\$612	1.6
Pope County	\$19.69	\$1,024	\$40,960	1.8	\$104,000	\$2,600	\$31,200	\$780	865	17%	\$11.55	\$600	1.7
Ramsey County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	85,371	39%	\$23.06	\$1,199	1.4
Red Lake County	\$17.94	\$933	\$37,320	1.6	\$104,400	\$2,610	\$31,320	\$783	268	16%	\$11.88	\$618	1.5
Redwood County	\$17.94	\$933	\$37,320	1.6	\$92,400	\$2,310	\$27,720	\$693	1,251	20%	\$12.78	\$665	1.4
Renville County	\$17.94	\$933	\$37,320	1.6	\$95,300	\$2,383	\$28,590	\$715	1,227	21%	\$13.20	\$687	1.4
Rice County	\$22.63	\$1,177	\$47,080	2.0	\$107,700	\$2,693	\$32,310	\$808	5,631	24%	\$13.28	\$690	1.7
Rock County	\$17.94	\$933	\$37,320	1.6	\$102,600	\$2,565	\$30,780	\$770	951	24%	\$14.74	\$766	1.2
Roseau County	\$17.94	\$933	\$37,320	1.6	\$96,200	\$2,405	\$28,860	\$722	1,161	19%	\$17.02	\$885	1.1
St. Louis County	\$21.92	\$1,140	\$45,600	2.0	\$100,600	\$2,515	\$30,180	\$755	24,179	28%	\$14.26	\$742	1.5
Scott County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	8,514	16%	\$14.37	\$747	2.3
Sherburne County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	5,506	16%	\$13.36	\$695	2.4
Sibley County	\$17.94	\$933	\$37,320	1.6	\$101,700	\$2,543	\$30,510	\$763	1,102	19%	\$16.45	\$856	1.1
Stearns County	\$22.13	\$1,151	\$46,040	2.0	\$103,200	\$2,580	\$30,960	\$774	19,613	32%	\$17.11	\$890	1.3
Steele County	\$19.71	\$1,025	\$41,000	1.8	\$114,800	\$2,870	\$34,440	\$861	3,015	20%	\$13.52	\$703	1.5
Stevens County	\$17.94	\$933	\$37,320	1.6	\$103,000	\$2,575	\$30,900	\$773	1,277	33%	\$17.33	\$901	1.0
Swift County	\$17.94	\$933	\$37,320	1.6	\$84,900	\$2,123	\$25,470	\$637	1,062	26%	\$18.34	\$954	1.0
Todd County	\$17.94	\$933	\$37,320	1.6	\$82,600	\$2,065	\$24,780	\$620	1,702	17%	\$15.34	\$798	1.2
Traverse County	\$17.94	\$933	\$37,320	1.6	\$99,900	\$2,498	\$29,970	\$749	285	20%	\$12.76	\$663	1.4
Wabasha County	\$17.94	\$933	\$37,320	1.6	\$104,700	\$2,618	\$31,410	\$785	1,679	18%	\$10.52	\$547	1.7
Wadena County	\$18.02	\$937	\$37,480	1.6	\$85,100	\$2,128	\$25,530	\$638	1,619	27%	\$14.13	\$735	1.3
Waseca County	\$17.94	\$933	\$37,320	1.6	\$96,200	\$2,405	\$28,860	\$722	1,555	21%	\$11.68	\$607	1.5
Washington County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	19,492	19%	\$16.21	\$843	2.0
Watonwan County	\$17.94	\$933	\$37,320	1.6	\$92,300	\$2,308	\$27,690	\$692	941	22%	\$13.29	\$691	1.3

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

Minnesota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Wilkin County	\$17.94	\$933	\$37,320	1.6	\$100,700	\$2,518	\$30,210	\$755	547	20%	\$10.84	\$564	1.7
Winona County	\$18.25	\$949	\$37,960	1.6	\$105,700	\$2,643	\$31,710	\$793	6,340	31%	\$13.04	\$678	1.4
Wright County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	8,306	16%	\$14.06	\$731	2.3
Yellow Medicine County	\$17.94	\$933	\$37,320	1.6	\$95,200	\$2,380	\$28,560	\$714	629	16%	\$13.09	\$680	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

MISSISSIPPI

#44*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,081**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,604** monthly or **\$43,244** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

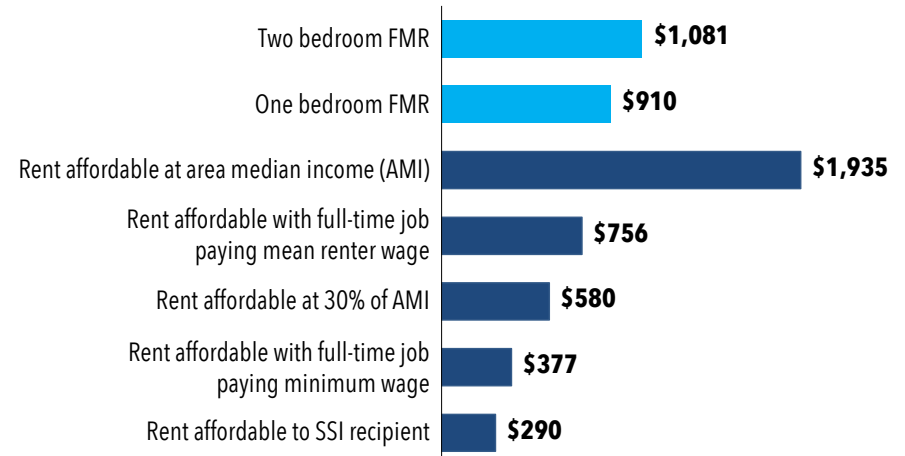
STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.54
2-Bedroom Housing Wage	\$20.79
Number of Renter Households	345,471
Percent Renters	31%

MOST EXPENSIVE AREAS	HOUSING WAGE
Memphis HMFA	\$26.06
Lafayette County	\$24.87
Tunica County HMFA	\$23.73
Jackson HMFA	\$23.69
Hattiesburg HMFA	\$21.98

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)	97 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)



Mississippi	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Mississippi	\$20.79	\$1,081	\$43,244	2.9	\$77,396	\$1,935	\$23,219	\$580	345,471	31%	\$14.54	\$756	1.4
Combined Nonmetro Areas	\$18.97	\$986	\$39,457	2.6	\$69,836	\$1,746	\$20,951	\$524	170,935	30%	\$13.78	\$717	1.4
<u>Metropolitan Areas</u>													
Covington County HMFA	\$17.94	\$933	\$37,320	2.5	\$66,200	\$1,655	\$19,860	\$497	1,700	24%	\$15.47	\$804	1.2
Gulfport-Biloxi HMFA	\$21.48	\$1,117	\$44,680	3.0	\$80,600	\$2,015	\$24,180	\$605	36,240	36%	\$15.44	\$803	1.4
Hattiesburg HMFA	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	21,651	36%	\$14.64	\$761	1.5
Holmes County HMFA	\$17.94	\$933	\$37,320	2.5	\$44,900	\$1,123	\$13,470	\$337	2,368	39%	\$11.36	\$591	1.6
Jackson HMFA	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	66,024	33%	\$15.04	\$782	1.6
Marshall County HMFA	\$21.79	\$1,133	\$45,320	3.0	\$69,000	\$1,725	\$20,700	\$518	2,981	23%	\$17.59	\$915	1.2
Memphis HMFA	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	15,393	22%	\$14.28	\$743	1.8
Pascagoula HMFA	\$21.04	\$1,094	\$43,760	2.9	\$97,600	\$2,440	\$29,280	\$732	15,984	28%	\$18.71	\$973	1.1
Simpson County HMFA	\$17.94	\$933	\$37,320	2.5	\$70,300	\$1,758	\$21,090	\$527	1,869	20%	\$11.34	\$590	1.6
Stone County HMFA	\$18.42	\$958	\$38,320	2.5	\$81,900	\$2,048	\$24,570	\$614	1,321	20%	\$11.57	\$602	1.6
Tate County HMFA	\$20.96	\$1,090	\$43,600	2.9	\$77,400	\$1,935	\$23,220	\$581	2,901	27%	\$11.02	\$573	1.9
Tunica County HMFA	\$23.73	\$1,234	\$49,360	3.3	\$57,400	\$1,435	\$17,220	\$431	2,132	59%	\$15.96	\$830	1.5
Yazoo County HMFA	\$19.29	\$1,003	\$40,120	2.7	\$58,900	\$1,473	\$17,670	\$442	3,972	45%	\$13.59	\$707	1.4
<u>Counties</u>													
Adams County	\$17.94	\$933	\$37,320	2.5	\$55,800	\$1,395	\$16,740	\$419	3,882	34%	\$12.69	\$660	1.4
Alcorn County	\$17.94	\$933	\$37,320	2.5	\$70,900	\$1,773	\$21,270	\$532	4,941	35%	\$12.23	\$636	1.5
Amite County	\$18.27	\$950	\$38,000	2.5	\$51,700	\$1,293	\$15,510	\$388	982	17%	\$14.12	\$734	1.3
Attala County	\$17.94	\$933	\$37,320	2.5	\$65,100	\$1,628	\$19,530	\$488	1,514	23%	\$10.28	\$535	1.7
Benton County	\$17.94	\$933	\$37,320	2.5	\$56,800	\$1,420	\$17,040	\$426	506	17%	\$18.49	\$961	1.0

† Wage data not available (See Appendix B).

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

Mississippi	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Bolivar County	\$17.94	\$933	\$37,320	2.5	\$51,600	\$1,290	\$15,480	\$387	4,649	39%	\$12.22	\$635	1.5
Calhoun County	\$17.94	\$933	\$37,320	2.5	\$67,400	\$1,685	\$20,220	\$506	1,535	27%	\$15.51	\$807	1.2
Carroll County	\$17.94	\$933	\$37,320	2.5	\$79,200	\$1,980	\$23,760	\$594	848	20%	\$9.98	\$519	1.8
Chickasaw County	\$17.94	\$933	\$37,320	2.5	\$56,300	\$1,408	\$16,890	\$422	2,189	33%	\$15.11	\$785	1.2
Choctaw County	\$17.94	\$933	\$37,320	2.5	\$63,900	\$1,598	\$19,170	\$479	680	20%	\$16.59	\$863	1.1
Claiborne County	\$17.94	\$933	\$37,320	2.5	\$40,500	\$1,013	\$12,150	\$304	704	25%	\$22.84	\$1,187	0.8
Clarke County	\$18.52	\$963	\$38,520	2.6	\$60,700	\$1,518	\$18,210	\$455	996	16%	\$12.04	\$626	1.5
Clay County	\$17.94	\$933	\$37,320	2.5	\$58,600	\$1,465	\$17,580	\$440	2,263	29%	\$14.51	\$755	1.2
Coahoma County	\$17.94	\$933	\$37,320	2.5	\$47,000	\$1,175	\$14,100	\$353	4,064	48%	\$13.79	\$717	1.3
Copiah County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	2,569	26%	\$11.47	\$597	2.1
Covington County	\$17.94	\$933	\$37,320	2.5	\$66,200	\$1,655	\$19,860	\$497	1,700	24%	\$15.47	\$804	1.2
DeSoto County	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	15,393	22%	\$14.28	\$743	1.8
Forrest County	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	12,758	43%	\$14.70	\$764	1.5
Franklin County	\$17.94	\$933	\$37,320	2.5	\$55,700	\$1,393	\$16,710	\$418	589	20%	\$14.99	\$780	1.2
George County	\$18.46	\$960	\$38,400	2.5	\$72,900	\$1,823	\$21,870	\$547	1,507	16%	\$13.74	\$715	1.3
Greene County	\$17.94	\$933	\$37,320	2.5	\$76,700	\$1,918	\$23,010	\$575	839	22%	\$10.61	\$552	1.7
Grenada County	\$18.54	\$964	\$38,560	2.6	\$66,600	\$1,665	\$19,980	\$500	3,165	37%	\$18.72	\$973	1.0
Hancock County	\$21.48	\$1,117	\$44,680	3.0	\$80,600	\$2,015	\$24,180	\$605	4,233	21%	\$17.77	\$924	1.2
Harrison County	\$21.48	\$1,117	\$44,680	3.0	\$80,600	\$2,015	\$24,180	\$605	32,007	39%	\$15.09	\$785	1.4
Hinds County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	37,786	42%	\$16.99	\$883	1.4
Holmes County	\$17.94	\$933	\$37,320	2.5	\$44,900	\$1,123	\$13,470	\$337	2,368	39%	\$11.36	\$591	1.6
Humphreys County	\$17.94	\$933	\$37,320	2.5	\$44,700	\$1,118	\$13,410	\$335	1,211	40%	\$11.97	\$622	1.5
Issaquena County †	\$17.94	\$933	\$37,320	2.5	\$70,400	\$1,760	\$21,120	\$528	138	37%			
Itawamba County	\$17.94	\$933	\$37,320	2.5	\$88,300	\$2,208	\$26,490	\$662	1,906	21%	\$16.92	\$880	1.1
Jackson County	\$21.04	\$1,094	\$43,760	2.9	\$97,600	\$2,440	\$29,280	\$732	15,984	28%	\$18.71	\$973	1.1
Jasper County	\$17.94	\$933	\$37,320	2.5	\$66,700	\$1,668	\$20,010	\$500	1,074	17%	\$14.57	\$758	1.2

† Wage data not available (See Appendix B).

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

Mississippi

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Jefferson County	\$17.94	\$933	\$37,320	2.5	\$49,000	\$1,225	\$14,700	\$368	502	21%	\$20.36	\$1,059	0.9
Jefferson Davis County	\$17.94	\$933	\$37,320	2.5	\$58,600	\$1,465	\$17,580	\$440	801	18%	\$11.61	\$603	1.5
Jones County	\$18.88	\$982	\$39,280	2.6	\$75,600	\$1,890	\$22,680	\$567	6,450	26%	\$12.99	\$675	1.5
Kemper County	\$17.94	\$933	\$37,320	2.5	\$52,500	\$1,313	\$15,750	\$394	720	22%	\$11.17	\$581	1.6
Lafayette County	\$24.87	\$1,293	\$51,720	3.4	\$92,000	\$2,300	\$27,600	\$690	6,806	37%	\$11.72	\$609	2.1
Lamar County	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	7,985	32%	\$14.27	\$742	1.5
Lauderdale County	\$19.13	\$995	\$39,800	2.6	\$76,300	\$1,908	\$22,890	\$572	10,500	37%	\$12.31	\$640	1.6
Lawrence County	\$18.42	\$958	\$38,320	2.5	\$60,300	\$1,508	\$18,090	\$452	793	18%	\$17.77	\$924	1.0
Leake County	\$19.85	\$1,032	\$41,280	2.7	\$64,100	\$1,603	\$19,230	\$481	1,783	24%	\$12.32	\$641	1.6
Lee County	\$21.10	\$1,097	\$43,880	2.9	\$95,900	\$2,398	\$28,770	\$719	9,476	30%	\$13.42	\$698	1.6
Leflore County	\$17.94	\$933	\$37,320	2.5	\$46,300	\$1,158	\$13,890	\$347	4,582	46%	\$15.46	\$804	1.2
Lincoln County	\$18.19	\$946	\$37,840	2.5	\$75,800	\$1,895	\$22,740	\$569	3,412	26%	\$12.98	\$675	1.4
Lowndes County	\$18.62	\$968	\$38,720	2.6	\$79,700	\$1,993	\$23,910	\$598	8,605	38%	\$17.27	\$898	1.1
Madison County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	12,323	29%	\$13.53	\$703	1.8
Marion County	\$17.94	\$933	\$37,320	2.5	\$56,300	\$1,408	\$16,890	\$422	2,007	22%	\$18.43	\$959	1.0
Marshall County	\$21.79	\$1,133	\$45,320	3.0	\$69,000	\$1,725	\$20,700	\$518	2,981	23%	\$17.59	\$915	1.2
Monroe County	\$17.94	\$933	\$37,320	2.5	\$72,600	\$1,815	\$21,780	\$545	3,191	23%	\$12.88	\$670	1.4
Montgomery County	\$17.94	\$933	\$37,320	2.5	\$56,500	\$1,413	\$16,950	\$424	1,055	28%	\$10.82	\$563	1.7
Neshoba County	\$17.94	\$933	\$37,320	2.5	\$64,000	\$1,600	\$19,200	\$480	2,540	25%	\$13.57	\$706	1.3
Newton County	\$17.94	\$933	\$37,320	2.5	\$70,300	\$1,758	\$21,090	\$527	1,624	21%	\$16.14	\$839	1.1
Noxubee County	\$17.94	\$933	\$37,320	2.5	\$48,800	\$1,220	\$14,640	\$366	917	24%	\$11.03	\$574	1.6
Oktibbeha County	\$20.40	\$1,061	\$42,440	2.8	\$81,800	\$2,045	\$24,540	\$614	11,175	52%	\$9.24	\$480	2.2
Panola County	\$18.54	\$964	\$38,560	2.6	\$67,600	\$1,690	\$20,280	\$507	3,857	31%	\$14.17	\$737	1.3
Pearl River County	\$20.27	\$1,054	\$42,160	2.8	\$78,300	\$1,958	\$23,490	\$587	3,685	17%	\$11.74	\$610	1.7
Perry County	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	908	20%	\$17.91	\$931	1.2
Pike County	\$20.65	\$1,074	\$42,960	2.8	\$53,500	\$1,338	\$16,050	\$401	5,039	33%	\$13.75	\$715	1.5

† Wage data not available (See Appendix B).

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

Mississippi	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Pontotoc County	\$19.06	\$991	\$39,640	2.6	\$77,000	\$1,925	\$23,100	\$578	3,440	29%	\$14.53	\$756	1.3
Prentiss County	\$17.94	\$933	\$37,320	2.5	\$70,700	\$1,768	\$21,210	\$530	1,975	21%	\$11.01	\$573	1.6
Quitman County	\$17.94	\$933	\$37,320	2.5	\$52,000	\$1,300	\$15,600	\$390	1,012	38%	\$11.20	\$583	1.6
Rankin County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	13,346	22%	\$14.14	\$735	1.7
Scott County	\$18.00	\$936	\$37,440	2.5	\$61,600	\$1,540	\$18,480	\$462	2,715	28%	\$14.68	\$764	1.2
Sharkey County	\$17.94	\$933	\$37,320	2.5	\$59,800	\$1,495	\$17,940	\$449	519	37%	\$11.47	\$596	1.6
Simpson County	\$17.94	\$933	\$37,320	2.5	\$70,300	\$1,758	\$21,090	\$527	1,869	20%	\$11.34	\$590	1.6
Smith County	\$17.94	\$933	\$37,320	2.5	\$74,100	\$1,853	\$22,230	\$556	737	14%	\$13.07	\$680	1.4
Stone County	\$18.42	\$958	\$38,320	2.5	\$81,900	\$2,048	\$24,570	\$614	1,321	20%	\$11.57	\$602	1.6
Sunflower County	\$17.94	\$933	\$37,320	2.5	\$52,700	\$1,318	\$15,810	\$395	3,522	44%	\$10.54	\$548	1.7
Tallahatchie County	\$17.94	\$933	\$37,320	2.5	\$53,300	\$1,333	\$15,990	\$400	1,430	33%	\$17.91	\$932	1.0
Tate County	\$20.96	\$1,090	\$43,600	2.9	\$77,400	\$1,935	\$23,220	\$581	2,901	27%	\$11.02	\$573	1.9
Tippah County	\$17.94	\$933	\$37,320	2.5	\$63,800	\$1,595	\$19,140	\$479	1,883	24%	\$15.13	\$787	1.2
Tishomingo County	\$17.94	\$933	\$37,320	2.5	\$77,500	\$1,938	\$23,250	\$581	1,931	22%	\$10.71	\$557	1.7
Tunica County	\$23.73	\$1,234	\$49,360	3.3	\$57,400	\$1,435	\$17,220	\$431	2,132	59%	\$15.96	\$830	1.5
Union County	\$17.94	\$933	\$37,320	2.5	\$78,800	\$1,970	\$23,640	\$591	2,523	25%	\$18.36	\$955	1.0
Walthall County	\$19.00	\$988	\$39,520	2.6	\$69,500	\$1,738	\$20,850	\$521	1,122	21%	\$11.02	\$573	1.7
Warren County	\$19.77	\$1,028	\$41,120	2.7	\$83,600	\$2,090	\$25,080	\$627	4,842	29%	\$15.28	\$795	1.3
Washington County	\$17.94	\$933	\$37,320	2.5	\$54,600	\$1,365	\$16,380	\$410	7,450	43%	\$13.98	\$727	1.3
Wayne County	\$17.94	\$933	\$37,320	2.5	\$63,200	\$1,580	\$18,960	\$474	870	12%	\$13.92	\$724	1.3
Webster County	\$17.94	\$933	\$37,320	2.5	\$79,200	\$1,980	\$23,760	\$594	902	22%	\$9.61	\$499	1.9
Wilkinson County	\$17.94	\$933	\$37,320	2.5	\$53,000	\$1,325	\$15,900	\$398	723	21%	\$19.11	\$994	0.9
Winston County	\$17.94	\$933	\$37,320	2.5	\$62,400	\$1,560	\$18,720	\$468	2,141	30%	\$12.94	\$673	1.4
Yalobusha County	\$17.94	\$933	\$37,320	2.5	\$66,900	\$1,673	\$20,070	\$502	1,496	30%	\$14.51	\$755	1.2
Yazoo County	\$19.29	\$1,003	\$40,120	2.7	\$58,900	\$1,473	\$17,670	\$442	3,972	45%	\$13.59	\$707	1.4

† Wage data not available (See Appendix B).

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

MISSOURI

#39*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,124**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,746** monthly or **\$44,951** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	\$13.75
Average Renter Wage	\$19.13
2-Bedroom Housing Wage	\$21.61
Number of Renter Households	796,762
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	\$25.88
St. Louis HMFA	\$23.37
Joplin MSA	\$19.92
St. Joseph MSA	\$19.90
Columbia HMFA	\$19.37

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

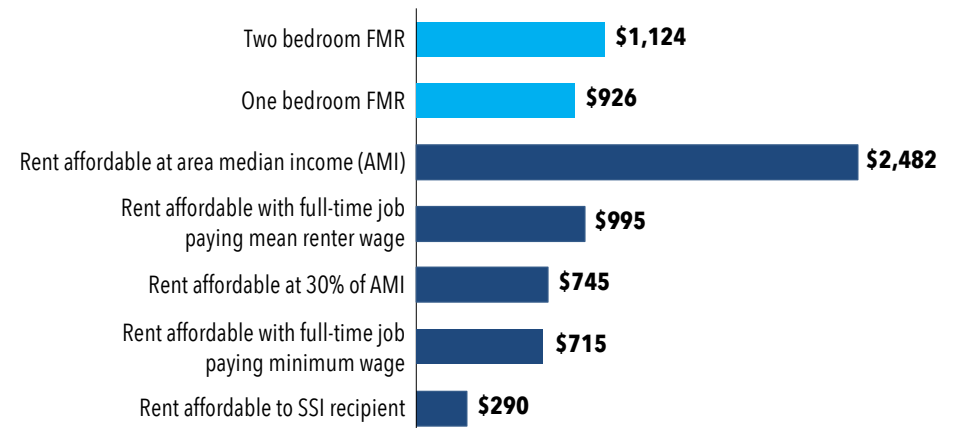
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

63
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

52
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Missouri	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Missouri	\$21.61	\$1,124	\$44,951	1.6	\$99,295	\$2,482	\$29,789	\$745	796,762	32%	\$19.13	\$995	1.1
Combined Nonmetro Areas	\$16.49	\$857	\$34,292	1.2	\$76,215	\$1,905	\$22,864	\$572	163,653	28%	\$13.42	\$698	1.2
<u>Metropolitan Areas</u>													
Bates County HMFA	\$17.13	\$891	\$35,640	1.2	\$82,500	\$2,063	\$24,750	\$619	1,653	28%	\$11.09	\$577	1.5
Callaway County HMFA	\$19.19	\$998	\$39,920	1.4	\$93,600	\$2,340	\$28,080	\$702	3,833	24%	\$17.86	\$929	1.1
Cape Girardeau MSA	\$18.94	\$985	\$39,400	1.4	\$98,100	\$2,453	\$29,430	\$736	11,855	33%	\$13.49	\$702	1.4
Columbia HMFA	\$19.37	\$1,007	\$40,280	1.4	\$105,800	\$2,645	\$31,740	\$794	31,448	42%	\$14.75	\$767	1.3
Cooper County HMFA	\$15.85	\$824	\$32,960	1.2	\$92,300	\$2,308	\$27,690	\$692	1,345	22%	\$9.38	\$488	1.7
Dallas County HMFA	\$15.85	\$824	\$32,960	1.2	\$70,000	\$1,750	\$21,000	\$525	1,580	24%	\$8.55	\$445	1.9
Howard County HMFA	\$17.54	\$912	\$36,480	1.3	\$85,100	\$2,128	\$25,530	\$638	684	20%	\$12.04	\$626	1.5
Jefferson City HMFA	\$17.13	\$891	\$35,640	1.2	\$113,000	\$2,825	\$33,900	\$848	11,006	31%	\$16.26	\$845	1.1
Joplin MSA	\$19.92	\$1,036	\$41,440	1.4	\$77,000	\$1,925	\$23,100	\$578	22,903	33%	\$15.34	\$798	1.3
Kansas City HMFA	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	188,114	36%	\$21.45	\$1,115	1.2
Moniteau County HMFA	\$16.98	\$883	\$35,320	1.2	\$92,500	\$2,313	\$27,750	\$694	1,283	22%	\$14.71	\$765	1.2
Polk County HMFA	\$16.10	\$837	\$33,480	1.2	\$76,400	\$1,910	\$22,920	\$573	3,434	29%	\$10.62	\$552	1.5
Springfield HMFA	\$19.19	\$998	\$39,920	1.4	\$91,100	\$2,278	\$27,330	\$683	68,266	38%	\$17.40	\$905	1.1
St. Joseph MSA	\$19.90	\$1,035	\$41,400	1.4	\$83,400	\$2,085	\$25,020	\$626	14,389	33%	\$16.05	\$835	1.2
St. Louis HMFA	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	271,316	31%	\$21.85	\$1,136	1.1
<u>Counties</u>													
Adair County	\$15.85	\$824	\$32,960	1.2	\$84,900	\$2,123	\$25,470	\$637	3,512	39%	\$10.54	\$548	1.5
Andrew County	\$19.90	\$1,035	\$41,400	1.4	\$83,400	\$2,085	\$25,020	\$626	1,607	23%	\$12.91	\$671	1.5

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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

Missouri	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Atchison County	\$15.85	\$824	\$32,960	1.2	\$74,200	\$1,855	\$22,260	\$557	605	26%	\$14.66	\$763	1.1
Audrain County	\$15.85	\$824	\$32,960	1.2	\$76,600	\$1,915	\$22,980	\$575	2,451	27%	\$12.63	\$657	1.3
Barry County	\$15.85	\$824	\$32,960	1.2	\$74,300	\$1,858	\$22,290	\$557	3,353	25%	\$15.30	\$796	1.0
Barton County	\$15.85	\$824	\$32,960	1.2	\$72,100	\$1,803	\$21,630	\$541	1,344	30%	\$13.13	\$683	1.2
Bates County	\$17.13	\$891	\$35,640	1.2	\$82,500	\$2,063	\$24,750	\$619	1,653	28%	\$11.09	\$577	1.5
Benton County	\$16.87	\$877	\$35,080	1.2	\$72,400	\$1,810	\$21,720	\$543	1,329	16%	\$9.97	\$518	1.7
Bollinger County	\$18.94	\$985	\$39,400	1.4	\$98,100	\$2,453	\$29,430	\$736	774	20%	\$9.01	\$469	2.1
Boone County	\$19.37	\$1,007	\$40,280	1.4	\$105,800	\$2,645	\$31,740	\$794	31,448	42%	\$14.75	\$767	1.3
Buchanan County	\$19.90	\$1,035	\$41,400	1.4	\$83,400	\$2,085	\$25,020	\$626	11,724	35%	\$16.28	\$847	1.2
Butler County	\$15.85	\$824	\$32,960	1.2	\$69,100	\$1,728	\$20,730	\$518	5,773	35%	\$13.43	\$698	1.2
Caldwell County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	684	19%	\$14.29	\$743	1.8
Callaway County	\$19.19	\$998	\$39,920	1.4	\$93,600	\$2,340	\$28,080	\$702	3,833	24%	\$17.86	\$929	1.1
Camden County	\$16.88	\$878	\$35,120	1.2	\$86,400	\$2,160	\$25,920	\$648	2,899	17%	\$14.27	\$742	1.2
Cape Girardeau County	\$18.94	\$985	\$39,400	1.4	\$98,100	\$2,453	\$29,430	\$736	11,081	34%	\$13.66	\$710	1.4
Carroll County	\$15.85	\$824	\$32,960	1.2	\$82,500	\$2,063	\$24,750	\$619	944	27%	\$13.81	\$718	1.1
Carter County	\$15.85	\$824	\$32,960	1.2	\$85,700	\$2,143	\$25,710	\$643	706	36%	\$9.24	\$481	1.7
Cass County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	10,200	24%	\$13.03	\$678	2.0
Cedar County	\$15.85	\$824	\$32,960	1.2	\$72,400	\$1,810	\$21,720	\$543	1,469	26%	\$11.84	\$616	1.3
Chariton County	\$15.85	\$824	\$32,960	1.2	\$82,000	\$2,050	\$24,600	\$615	507	19%	\$11.48	\$597	1.4
Christian County	\$19.19	\$998	\$39,920	1.4	\$91,100	\$2,278	\$27,330	\$683	8,226	24%	\$12.66	\$658	1.5
Clark County	\$15.85	\$824	\$32,960	1.2	\$76,900	\$1,923	\$23,070	\$577	487	22%	\$11.36	\$591	1.4
Clay County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	31,438	31%	\$19.08	\$992	1.4
Clinton County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	1,965	24%	\$16.02	\$833	1.6
Cole County	\$17.13	\$891	\$35,640	1.2	\$113,000	\$2,825	\$33,900	\$848	10,036	33%	\$16.58	\$862	1.0
Cooper County	\$15.85	\$824	\$32,960	1.2	\$92,300	\$2,308	\$27,690	\$692	1,345	22%	\$9.38	\$488	1.7
Crawford County	\$15.85	\$824	\$32,960	1.2	\$77,400	\$1,935	\$23,220	\$581	2,612	28%	\$17.34	\$902	0.9

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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

Missouri	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Dade County	\$15.85	\$824	\$32,960	1.2	\$73,000	\$1,825	\$21,900	\$548	717	24%	\$14.18	\$737	1.1
Dallas County	\$15.85	\$824	\$32,960	1.2	\$70,000	\$1,750	\$21,000	\$525	1,580	24%	\$8.55	\$445	1.9
Daviess County	\$15.85	\$824	\$32,960	1.2	\$78,300	\$1,958	\$23,490	\$587	686	22%	\$12.00	\$624	1.3
DeKalb County	\$19.90	\$1,035	\$41,400	1.4	\$83,400	\$2,085	\$25,020	\$626	1,058	28%	\$14.51	\$755	1.4
Dent County	\$15.85	\$824	\$32,960	1.2	\$68,200	\$1,705	\$20,460	\$512	1,315	23%	\$9.69	\$504	1.6
Douglas County	\$15.85	\$824	\$32,960	1.2	\$68,700	\$1,718	\$20,610	\$515	970	21%	\$12.44	\$647	1.3
Dunklin County	\$15.85	\$824	\$32,960	1.2	\$68,400	\$1,710	\$20,520	\$513	4,266	38%	\$10.18	\$529	1.6
Franklin County	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	9,977	24%	\$15.67	\$815	1.5
Gasconade County	\$15.85	\$824	\$32,960	1.2	\$81,600	\$2,040	\$24,480	\$612	1,144	19%	\$9.85	\$512	1.6
Gentry County	\$15.85	\$824	\$32,960	1.2	\$80,800	\$2,020	\$24,240	\$606	605	25%	\$12.79	\$665	1.2
Greene County	\$19.19	\$998	\$39,920	1.4	\$91,100	\$2,278	\$27,330	\$683	56,820	43%	\$18.10	\$941	1.1
Grundy County	\$15.85	\$824	\$32,960	1.2	\$77,000	\$1,925	\$23,100	\$578	1,176	31%	\$10.67	\$555	1.5
Harrison County	\$15.85	\$824	\$32,960	1.2	\$71,900	\$1,798	\$21,570	\$539	823	27%	\$11.83	\$615	1.3
Henry County	\$15.87	\$825	\$33,000	1.2	\$72,500	\$1,813	\$21,750	\$544	2,418	26%	\$11.66	\$606	1.4
Hickory County	\$15.85	\$824	\$32,960	1.2	\$55,700	\$1,393	\$16,710	\$418	525	15%	\$10.92	\$568	1.5
Holt County	\$15.85	\$824	\$32,960	1.2	\$78,600	\$1,965	\$23,580	\$590	372	22%	\$19.58	\$1,018	0.8
Howard County	\$17.54	\$912	\$36,480	1.3	\$85,100	\$2,128	\$25,530	\$638	684	20%	\$12.04	\$626	1.5
Howell County	\$15.85	\$824	\$32,960	1.2	\$64,100	\$1,603	\$19,230	\$481	5,015	31%	\$12.58	\$654	1.3
Iron County	\$15.85	\$824	\$32,960	1.2	\$77,600	\$1,940	\$23,280	\$582	900	24%	\$11.83	\$615	1.3
Jackson County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	124,575	41%	\$23.45	\$1,219	1.1
Jasper County	\$19.92	\$1,036	\$41,440	1.4	\$77,000	\$1,925	\$23,100	\$578	17,790	37%	\$15.26	\$793	1.3
Jefferson County	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	16,153	19%	\$14.40	\$749	1.6
Johnson County	\$16.87	\$877	\$35,080	1.2	\$91,700	\$2,293	\$27,510	\$688	7,473	36%	\$12.54	\$652	1.3
Knox County	\$15.85	\$824	\$32,960	1.2	\$75,300	\$1,883	\$22,590	\$565	171	14%	\$12.42	\$646	1.3
Laclede County	\$15.90	\$827	\$33,080	1.2	\$68,100	\$1,703	\$20,430	\$511	4,321	30%	\$15.75	\$819	1.0
Lafayette County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	2,928	24%	\$11.38	\$592	2.3

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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

Missouri	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Lawrence County	\$15.85	\$824	\$32,960	1.2	\$77,100	\$1,928	\$23,130	\$578	3,997	27%	\$14.63	\$761	1.1
Lewis County	\$15.85	\$824	\$32,960	1.2	\$82,400	\$2,060	\$24,720	\$618	740	23%	\$12.71	\$661	1.2
Lincoln County	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	4,857	22%	\$15.43	\$802	1.5
Linn County	\$15.85	\$824	\$32,960	1.2	\$79,800	\$1,995	\$23,940	\$599	1,025	21%	\$10.18	\$529	1.6
Livingston County	\$15.85	\$824	\$32,960	1.2	\$84,500	\$2,113	\$25,350	\$634	1,740	32%	\$13.93	\$724	1.1
McDonald County	\$15.85	\$824	\$32,960	1.2	\$59,000	\$1,475	\$17,700	\$443	2,738	32%	\$16.79	\$873	0.9
Macon County	\$16.04	\$834	\$33,360	1.2	\$80,000	\$2,000	\$24,000	\$600	1,424	24%	\$10.71	\$557	1.5
Madison County	\$15.96	\$830	\$33,200	1.2	\$77,600	\$1,940	\$23,280	\$582	1,134	25%	\$11.64	\$605	1.4
Maries County	\$15.85	\$824	\$32,960	1.2	\$82,500	\$2,063	\$24,750	\$619	783	22%	\$14.60	\$759	1.1
Marion County	\$16.65	\$866	\$34,640	1.2	\$83,600	\$2,090	\$25,080	\$627	3,397	30%	\$15.89	\$826	1.0
Mercer County	\$15.85	\$824	\$32,960	1.2	\$76,400	\$1,910	\$22,920	\$573	269	21%	\$11.28	\$587	1.4
Miller County	\$16.62	\$864	\$34,560	1.2	\$83,800	\$2,095	\$25,140	\$629	2,402	24%	\$12.98	\$675	1.3
Mississippi County	\$15.85	\$824	\$32,960	1.2	\$57,800	\$1,445	\$17,340	\$434	1,784	39%	\$10.62	\$552	1.5
Moniteau County	\$16.98	\$883	\$35,320	1.2	\$92,500	\$2,313	\$27,750	\$694	1,283	22%	\$14.71	\$765	1.2
Monroe County	\$15.85	\$824	\$32,960	1.2	\$78,600	\$1,965	\$23,580	\$590	865	25%	\$15.27	\$794	1.0
Montgomery County	\$15.85	\$824	\$32,960	1.2	\$80,100	\$2,003	\$24,030	\$601	1,226	27%	\$17.53	\$912	0.9
Morgan County	\$15.85	\$824	\$32,960	1.2	\$73,900	\$1,848	\$22,170	\$554	1,662	20%	\$9.62	\$500	1.6
New Madrid County	\$16.21	\$843	\$33,720	1.2	\$68,500	\$1,713	\$20,550	\$514	2,472	36%	\$14.65	\$762	1.1
Newton County	\$19.92	\$1,036	\$41,440	1.4	\$77,000	\$1,925	\$23,100	\$578	5,113	23%	\$15.57	\$810	1.3
Nodaway County	\$16.35	\$850	\$34,000	1.2	\$87,100	\$2,178	\$26,130	\$653	3,165	38%	\$11.73	\$610	1.4
Oregon County	\$15.85	\$824	\$32,960	1.2	\$59,300	\$1,483	\$17,790	\$445	782	23%	\$10.05	\$523	1.6
Osage County	\$17.13	\$891	\$35,640	1.2	\$113,000	\$2,825	\$33,900	\$848	970	19%	\$12.97	\$674	1.3
Ozark County	\$16.31	\$848	\$33,920	1.2	\$59,900	\$1,498	\$17,970	\$449	704	20%	\$11.39	\$592	1.4
Pemiscot County	\$15.85	\$824	\$32,960	1.2	\$54,400	\$1,360	\$16,320	\$408	2,636	42%	\$10.75	\$559	1.5
Perry County	\$16.90	\$879	\$35,160	1.2	\$87,900	\$2,198	\$26,370	\$659	1,639	22%	\$14.28	\$742	1.2
Pettis County	\$18.04	\$938	\$37,520	1.3	\$78,800	\$1,970	\$23,640	\$591	5,061	30%	\$14.59	\$759	1.2

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Missouri

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Phelps County	\$16.88	\$878	\$35,120	1.2	\$77,500	\$1,938	\$23,250	\$581	6,721	38%	\$11.69	\$608	1.4
Pike County	\$16.06	\$835	\$33,400	1.2	\$87,100	\$2,178	\$26,130	\$653	1,723	27%	\$12.94	\$673	1.2
Platte County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	14,285	33%	\$19.48	\$1,013	1.3
Polk County	\$16.10	\$837	\$33,480	1.2	\$76,400	\$1,910	\$22,920	\$573	3,434	29%	\$10.62	\$552	1.5
Pulaski County	\$19.31	\$1,004	\$40,160	1.4	\$89,100	\$2,228	\$26,730	\$668	6,671	41%	\$14.78	\$768	1.3
Putnam County	\$15.85	\$824	\$32,960	1.2	\$80,600	\$2,015	\$24,180	\$605	353	19%	\$5.74	\$298	2.8
Ralls County	\$16.25	\$845	\$33,800	1.2	\$88,500	\$2,213	\$26,550	\$664	551	14%	\$14.41	\$749	1.1
Randolph County	\$15.85	\$824	\$32,960	1.2	\$77,300	\$1,933	\$23,190	\$580	2,742	30%	\$13.43	\$699	1.2
Ray County	\$25.88	\$1,346	\$53,840	1.9	\$111,400	\$2,785	\$33,420	\$836	2,039	23%	\$12.22	\$636	2.1
Reynolds County	\$15.87	\$825	\$33,000	1.2	\$61,300	\$1,533	\$18,390	\$460	447	19%	\$17.72	\$922	0.9
Ripley County	\$15.85	\$824	\$32,960	1.2	\$67,100	\$1,678	\$20,130	\$503	851	21%	\$6.83	\$355	2.3
St. Charles County	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	30,637	19%	\$16.99	\$883	1.4
St. Clair County	\$15.85	\$824	\$32,960	1.2	\$66,800	\$1,670	\$20,040	\$501	994	24%	\$11.58	\$602	1.4
Ste. Genevieve County	\$17.35	\$902	\$36,080	1.3	\$92,800	\$2,320	\$27,840	\$696	1,312	18%	\$18.67	\$971	0.9
St. Francois County	\$16.46	\$856	\$34,240	1.2	\$74,500	\$1,863	\$22,350	\$559	7,443	31%	\$13.14	\$683	1.3
St. Louis County	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	128,387	31%	\$21.98	\$1,143	1.1
Saline County	\$15.87	\$825	\$33,000	1.2	\$85,500	\$2,138	\$25,650	\$641	2,338	29%	\$13.62	\$708	1.2
Schuyler County	\$15.85	\$824	\$32,960	1.2	\$70,100	\$1,753	\$21,030	\$526	263	21%	\$11.85	\$616	1.3
Scotland County	\$15.85	\$824	\$32,960	1.2	\$83,800	\$2,095	\$25,140	\$629	262	17%	\$7.49	\$390	2.1
Scott County	\$17.54	\$912	\$36,480	1.3	\$78,700	\$1,968	\$23,610	\$590	4,737	31%	\$13.82	\$718	1.3
Shannon County	\$15.85	\$824	\$32,960	1.2	\$72,500	\$1,813	\$21,750	\$544	471	17%	\$8.33	\$433	1.9
Shelby County	\$15.85	\$824	\$32,960	1.2	\$71,200	\$1,780	\$21,360	\$534	594	25%	\$13.87	\$721	1.1
Stoddard County	\$15.85	\$824	\$32,960	1.2	\$74,600	\$1,865	\$22,380	\$560	3,335	29%	\$15.33	\$797	1.0
Stone County	\$16.31	\$848	\$33,920	1.2	\$77,400	\$1,935	\$23,220	\$581	2,150	16%	\$11.84	\$616	1.4
Sullivan County	\$15.85	\$824	\$32,960	1.2	\$74,600	\$1,865	\$22,380	\$560	535	26%	\$21.49	\$1,117	0.7
Taney County	\$18.92	\$984	\$39,360	1.4	\$76,000	\$1,900	\$22,800	\$570	7,329	33%	\$15.02	\$781	1.3

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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

Missouri	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Texas County	\$15.85	\$824	\$32,960	1.2	\$67,100	\$1,678	\$20,130	\$503	2,238	23%	\$10.31	\$536	1.5
Vernon County	\$17.25	\$897	\$35,880	1.3	\$77,000	\$1,925	\$23,100	\$578	2,141	27%	\$14.86	\$773	1.2
Warren County	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	2,366	18%	\$13.42	\$698	1.7
Washington County	\$15.85	\$824	\$32,960	1.2	\$71,100	\$1,778	\$21,330	\$533	2,098	24%	\$11.15	\$580	1.4
Wayne County	\$15.85	\$824	\$32,960	1.2	\$61,600	\$1,540	\$18,480	\$462	1,081	24%	\$13.23	\$688	1.2
Webster County	\$19.19	\$998	\$39,920	1.4	\$91,100	\$2,278	\$27,330	\$683	3,220	23%	\$12.75	\$663	1.5
Worth County	\$16.12	\$838	\$33,520	1.2	\$73,500	\$1,838	\$22,050	\$551	177	22%	\$9.13	\$475	1.8
Wright County	\$15.85	\$824	\$32,960	1.2	\$60,800	\$1,520	\$18,240	\$456	1,563	22%	\$10.36	\$539	1.5
St. Louis city	\$23.37	\$1,215	\$48,600	1.7	\$111,400	\$2,785	\$33,420	\$836	78,939	55%	\$28.18	\$1,465	0.8

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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MONTANA

#25*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,508**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,026** monthly or **\$60,307** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	\$10.55
Average Renter Wage	\$18.35
2-Bedroom Housing Wage	\$28.99
Number of Renter Households	138,417
Percent Renters	31%

MOST EXPENSIVE AREAS	HOUSING WAGE
Gallatin County	\$40.13
Broadwater County	\$32.58
Flathead County	\$31.52
Missoula MSA	\$30.85
Lewis and Clark County	\$30.69

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

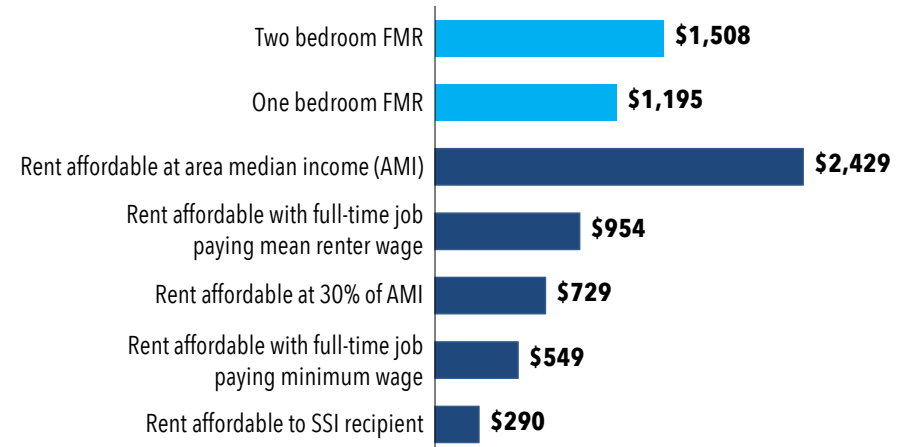
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

110
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Montana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Montana	\$28.99	\$1,508	\$60,307	2.7	\$97,153	\$2,429	\$29,146	\$729	138,417	31%	\$18.35	\$954	1.6
Combined Nonmetro Areas	\$29.91	\$1,555	\$62,206	2.8	\$96,162	\$2,404	\$28,848	\$721	83,939	29%	\$18.66	\$971	1.6
<u>Metropolitan Areas</u>													
Billings HMFA	\$26.40	\$1,373	\$54,920	2.5	\$97,100	\$2,428	\$29,130	\$728	22,481	30%	\$18.10	\$941	1.5
Great Falls MSA	\$23.92	\$1,244	\$49,760	2.3	\$90,800	\$2,270	\$27,240	\$681	10,419	30%	\$16.24	\$844	1.5
Missoula MSA	\$30.85	\$1,604	\$64,160	2.9	\$106,100	\$2,653	\$31,830	\$796	20,834	40%	\$18.31	\$952	1.7
Stillwater County HMFA	\$23.42	\$1,218	\$48,720	2.2	\$109,900	\$2,748	\$32,970	\$824	744	19%	\$21.83	\$1,135	1.1
<u>Counties</u>													
Beaverhead County	\$19.96	\$1,038	\$41,520	1.9	\$83,300	\$2,083	\$24,990	\$625	1,347	33%	\$15.46	\$804	1.3
Big Horn County	\$24.27	\$1,262	\$50,480	2.3	\$69,400	\$1,735	\$20,820	\$521	1,172	32%	\$19.73	\$1,026	1.2
Blaine County	\$22.06	\$1,147	\$45,880	2.1	\$86,100	\$2,153	\$25,830	\$646	846	37%	\$12.79	\$665	1.7
Broadwater County	\$32.58	\$1,694	\$67,760	3.1	\$87,000	\$2,175	\$26,100	\$653	515	18%	\$13.23	\$688	2.5
Carbon County	\$26.40	\$1,373	\$54,920	2.5	\$97,100	\$2,428	\$29,130	\$728	1,223	26%	\$14.98	\$779	1.8
Carter County	\$23.17	\$1,205	\$48,200	2.2	\$68,600	\$1,715	\$20,580	\$515	230	38%	\$15.44	\$803	1.5
Cascade County	\$23.92	\$1,244	\$49,760	2.3	\$90,800	\$2,270	\$27,240	\$681	10,419	30%	\$16.24	\$844	1.5
Chouteau County	\$24.35	\$1,266	\$50,640	2.3	\$89,400	\$2,235	\$26,820	\$671	754	34%	\$18.10	\$941	1.3
Custer County	\$29.96	\$1,558	\$62,320	2.8	\$97,200	\$2,430	\$29,160	\$729	1,589	32%	\$15.03	\$782	2.0
Daniels County	\$19.08	\$992	\$39,680	1.8	\$92,200	\$2,305	\$27,660	\$692	140	20%	\$15.79	\$821	1.2
Dawson County	\$23.37	\$1,215	\$48,600	2.2	\$91,600	\$2,290	\$27,480	\$687	1,023	28%	\$18.12	\$942	1.3
Deer Lodge County	\$20.13	\$1,047	\$41,880	1.9	\$75,800	\$1,895	\$22,740	\$569	1,392	31%	\$19.48	\$1,013	1.0
Fallon County	\$26.12	\$1,358	\$54,320	2.5	\$127,000	\$3,175	\$38,100	\$953	346	30%	\$23.54	\$1,224	1.1
Fergus County	\$26.96	\$1,402	\$56,080	2.6	\$90,300	\$2,258	\$27,090	\$677	1,767	34%	\$17.23	\$896	1.6
Flathead County	\$31.52	\$1,639	\$65,560	3.0	\$102,600	\$2,565	\$30,780	\$770	11,309	26%	\$17.11	\$890	1.8

† Wage data not available (See Appendix B).

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

Montana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Gallatin County	\$40.13	\$2,087	\$83,480	3.8	\$120,700	\$3,018	\$36,210	\$905	19,251	38%	\$23.50	\$1,222	1.7
Garfield County	\$20.48	\$1,065	\$42,600	1.9	\$89,700	\$2,243	\$26,910	\$673	121	30%	\$12.38	\$644	1.7
Glacier County	\$23.77	\$1,236	\$49,440	2.3	\$60,300	\$1,508	\$18,090	\$452	1,466	35%	\$14.30	\$744	1.7
Golden Valley County	\$24.96	\$1,298	\$51,920	2.4	\$73,800	\$1,845	\$22,140	\$554	70	19%	\$21.14	\$1,099	1.2
Granite County	\$19.62	\$1,020	\$40,800	1.9	\$78,400	\$1,960	\$23,520	\$588	324	24%	\$11.05	\$575	1.8
Hill County	\$24.35	\$1,266	\$50,640	2.3	\$82,200	\$2,055	\$24,660	\$617	2,066	33%	\$14.56	\$757	1.7
Jefferson County	\$26.17	\$1,361	\$54,440	2.5	\$105,400	\$2,635	\$31,620	\$791	825	17%	\$19.36	\$1,007	1.4
Judith Basin County	\$21.62	\$1,124	\$44,960	2.0	\$89,100	\$2,228	\$26,730	\$668	224	25%	\$16.31	\$848	1.3
Lake County	\$26.92	\$1,400	\$56,000	2.6	\$82,900	\$2,073	\$24,870	\$622	3,190	26%	\$13.71	\$713	2.0
Lewis and Clark County	\$30.69	\$1,596	\$63,840	2.9	\$107,000	\$2,675	\$32,100	\$803	9,292	30%	\$18.69	\$972	1.6
Liberty County	\$19.27	\$1,002	\$40,080	1.8	\$65,700	\$1,643	\$19,710	\$493	245	36%	\$13.78	\$717	1.4
Lincoln County	\$21.81	\$1,134	\$45,360	2.1	\$66,300	\$1,658	\$19,890	\$497	1,859	21%	\$14.23	\$740	1.5
McCone County	\$28.85	\$1,500	\$60,000	2.7	\$96,000	\$2,400	\$28,800	\$720	114	14%	\$25.47	\$1,325	1.1
Madison County	\$28.69	\$1,492	\$59,680	2.7	\$86,400	\$2,160	\$25,920	\$648	717	19%	\$29.80	\$1,550	1.0
Meagher County	\$25.96	\$1,350	\$54,000	2.5	\$80,400	\$2,010	\$24,120	\$603	158	18%	\$18.55	\$964	1.4
Mineral County	\$25.37	\$1,319	\$52,760	2.4	\$76,500	\$1,913	\$22,950	\$574	420	20%	\$10.48	\$545	2.4
Missoula County	\$30.85	\$1,604	\$64,160	2.9	\$106,100	\$2,653	\$31,830	\$796	20,834	40%	\$18.31	\$952	1.7
Musselshell County	\$25.06	\$1,303	\$52,120	2.4	\$72,400	\$1,810	\$21,720	\$543	372	17%	\$19.90	\$1,035	1.3
Park County	\$29.90	\$1,555	\$62,200	2.8	\$100,600	\$2,515	\$30,180	\$755	2,509	30%	\$17.82	\$927	1.7
Petroleum County †	\$28.85	\$1,500	\$60,000	2.7	\$92,200	\$2,305	\$27,660	\$692	46	23%			
Phillips County	\$18.12	\$942	\$37,680	1.7	\$81,600	\$2,040	\$24,480	\$612	445	25%	\$15.20	\$790	1.2
Pondera County	\$23.37	\$1,215	\$48,600	2.2	\$79,900	\$1,998	\$23,970	\$599	747	33%	\$17.16	\$892	1.4
Powder River County	\$19.12	\$994	\$39,760	1.8	\$92,700	\$2,318	\$27,810	\$695	160	22%	\$21.75	\$1,131	0.9
Powell County	\$21.12	\$1,098	\$43,920	2.0	\$76,500	\$1,913	\$22,950	\$574	717	31%	\$19.09	\$993	1.1
Prairie County	\$28.85	\$1,500	\$60,000	2.7	\$76,500	\$1,913	\$22,950	\$574	123	24%	\$16.45	\$855	1.8
Ravalli County	\$26.52	\$1,379	\$55,160	2.5	\$93,200	\$2,330	\$27,960	\$699	4,022	21%	\$14.42	\$750	1.8

† Wage data not available (See Appendix B).

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

Montana	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Richland County	\$24.44	\$1,271	\$50,840	2.3	\$94,400	\$2,360	\$28,320	\$708	1,359	30%	\$23.95	\$1,246	1.0
Roosevelt County	\$22.38	\$1,164	\$46,560	2.1	\$70,200	\$1,755	\$21,060	\$527	939	31%	\$14.97	\$779	1.5
Rosebud County	\$22.10	\$1,149	\$45,960	2.1	\$72,100	\$1,803	\$21,630	\$541	1,033	34%	\$24.65	\$1,282	0.9
Sanders County	\$20.77	\$1,080	\$43,200	2.0	\$70,600	\$1,765	\$21,180	\$530	1,092	20%	\$10.76	\$560	1.9
Sheridan County	\$22.58	\$1,174	\$46,960	2.1	\$98,500	\$2,463	\$29,550	\$739	344	23%	\$14.60	\$759	1.5
Silver Bow County	\$26.35	\$1,370	\$54,800	2.5	\$84,600	\$2,115	\$25,380	\$635	4,529	30%	\$12.99	\$675	2.0
Stillwater County	\$23.42	\$1,218	\$48,720	2.2	\$109,900	\$2,748	\$32,970	\$824	744	19%	\$21.83	\$1,135	1.1
Sweet Grass County	\$21.92	\$1,140	\$45,600	2.1	\$95,400	\$2,385	\$28,620	\$716	357	24%	\$24.58	\$1,278	0.9
Teton County	\$25.35	\$1,318	\$52,720	2.4	\$89,500	\$2,238	\$26,850	\$671	615	25%	\$14.64	\$761	1.7
Toole County	\$22.92	\$1,192	\$47,680	2.2	\$85,100	\$2,128	\$25,530	\$638	646	35%	\$19.24	\$1,000	1.2
Treasure County	\$28.85	\$1,500	\$60,000	2.7	\$88,200	\$2,205	\$26,460	\$662	128	34%	\$16.70	\$868	1.7
Valley County	\$22.37	\$1,163	\$46,520	2.1	\$95,000	\$2,375	\$28,500	\$713	661	22%	\$12.93	\$672	1.7
Wheatland County	\$20.81	\$1,082	\$43,280	2.0	\$65,100	\$1,628	\$19,530	\$488	206	24%	\$15.71	\$817	1.3
Wibaux County	\$28.85	\$1,500	\$60,000	2.7	\$100,900	\$2,523	\$30,270	\$757	117	25%	\$21.45	\$1,115	1.3
Yellowstone County	\$26.40	\$1,373	\$54,920	2.5	\$97,100	\$2,428	\$29,130	\$728	21,258	31%	\$18.20	\$946	1.5

† 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.

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

NEBRASKA

#40*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,122**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,739** monthly or **\$44,870** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.57
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$13.50
Average Renter Wage	\$17.71
2-Bedroom Housing Wage	\$21.57
Number of Renter Households	263,282
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs HMFA	\$24.25
Lincoln HMFA	\$21.63
Hall County HMFA	\$21.60
Stanton County	\$20.27
Sioux City MSA	\$20.06

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

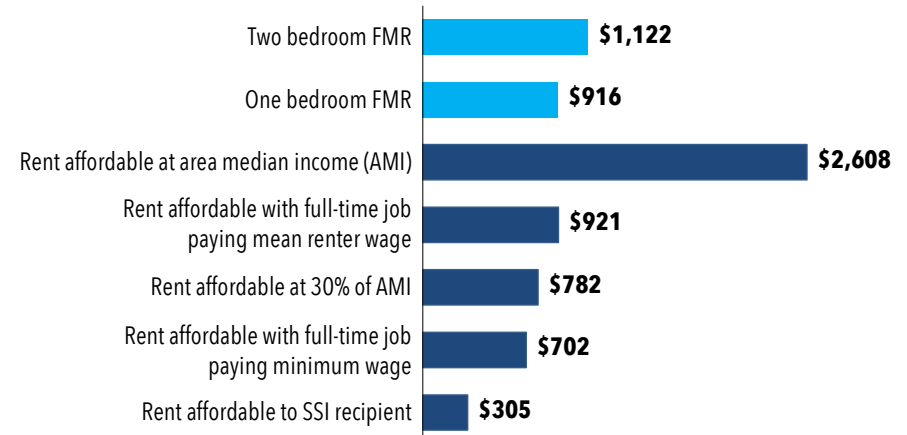
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

64
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

52
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Nebraska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Nebraska	\$21.57	\$1,122	\$44,870	1.6	\$104,322	\$2,608	\$31,297	\$782	263,282	33%	\$17.71	\$921	1.2
Combined Nonmetro Areas	\$17.83	\$927	\$37,079	1.3	\$92,883	\$2,322	\$27,865	\$697	77,600	28%	\$15.43	\$802	1.2
<u>Metropolitan Areas</u>													
Hall County HMFA	\$21.60	\$1,123	\$44,920	1.6	\$89,100	\$2,228	\$26,730	\$668	8,971	37%	\$16.50	\$858	1.3
Howard County HMFA	\$19.21	\$999	\$39,960	1.4	\$97,700	\$2,443	\$29,310	\$733	647	26%	\$9.08	\$472	2.1
Lincoln HMFA	\$21.63	\$1,125	\$45,000	1.6	\$107,500	\$2,688	\$32,250	\$806	54,395	41%	\$17.30	\$899	1.3
Merrick County HMFA	\$17.44	\$907	\$36,280	1.3	\$89,800	\$2,245	\$26,940	\$674	623	19%	\$21.82	\$1,135	0.8
Omaha-Council Bluffs HMFA	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	114,479	35%	\$19.42	\$1,010	1.2
Saunders County HMFA	\$18.90	\$983	\$39,320	1.4	\$118,200	\$2,955	\$35,460	\$887	1,617	18%	\$13.30	\$692	1.4
Seward County HMFA	\$18.12	\$942	\$37,680	1.3	\$114,200	\$2,855	\$34,260	\$857	1,855	28%	\$17.63	\$917	1.0
Sioux City MSA	\$20.06	\$1,043	\$41,720	1.5	\$92,235	\$2,306	\$27,670	\$692	3,095	32%	\$17.51	\$910	1.1
<u>Counties</u>													
Adams County	\$17.44	\$907	\$36,280	1.3	\$91,500	\$2,288	\$27,450	\$686	4,041	31%	\$11.59	\$603	1.5
Antelope County	\$17.44	\$907	\$36,280	1.3	\$83,500	\$2,088	\$25,050	\$626	655	24%	\$18.91	\$983	0.9
Arthur County †	\$17.44	\$907	\$36,280	1.3	\$106,400	\$2,660	\$31,920	\$798	47	26%			
Banner County †	\$17.44	\$907	\$36,280	1.3	\$92,600	\$2,315	\$27,780	\$695	63	24%			
Blaine County †	\$17.44	\$907	\$36,280	1.3	\$64,200	\$1,605	\$19,260	\$482	55	29%			
Boone County	\$17.44	\$907	\$36,280	1.3	\$94,300	\$2,358	\$28,290	\$707	457	21%	\$16.52	\$859	1.1
Box Butte County	\$17.54	\$912	\$36,480	1.3	\$90,700	\$2,268	\$27,210	\$680	1,113	25%	\$13.92	\$724	1.3
Boyd County	\$17.44	\$907	\$36,280	1.3	\$94,500	\$2,363	\$28,350	\$709	133	17%	\$11.33	\$589	1.5
Brown County	\$17.44	\$907	\$36,280	1.3	\$72,700	\$1,818	\$21,810	\$545	316	26%	\$12.20	\$635	1.4
Buffalo County	\$18.10	\$941	\$37,640	1.3	\$104,800	\$2,620	\$31,440	\$786	6,850	35%	\$14.85	\$772	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

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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

Nebraska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Burt County	\$17.44	\$907	\$36,280	1.3	\$86,100	\$2,153	\$25,830	\$646	654	23%	\$13.67	\$711	1.3
Butler County	\$17.44	\$907	\$36,280	1.3	\$109,800	\$2,745	\$32,940	\$824	697	20%	\$15.56	\$809	1.1
Cass County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	1,707	16%	\$14.74	\$766	1.6
Cedar County	\$17.44	\$907	\$36,280	1.3	\$103,200	\$2,580	\$30,960	\$774	727	21%	\$12.87	\$669	1.4
Chase County	\$17.44	\$907	\$36,280	1.3	\$85,200	\$2,130	\$25,560	\$639	323	22%	\$16.56	\$861	1.1
Cherry County	\$17.44	\$907	\$36,280	1.3	\$83,800	\$2,095	\$25,140	\$629	847	38%	\$13.32	\$693	1.3
Cheyenne County	\$18.83	\$979	\$39,160	1.4	\$84,700	\$2,118	\$25,410	\$635	1,439	33%	\$14.50	\$754	1.3
Clay County	\$17.44	\$907	\$36,280	1.3	\$96,300	\$2,408	\$28,890	\$722	479	19%	\$12.99	\$675	1.3
Colfax County	\$18.00	\$936	\$37,440	1.3	\$86,900	\$2,173	\$26,070	\$652	871	24%	\$18.54	\$964	1.0
Cuming County	\$17.44	\$907	\$36,280	1.3	\$95,500	\$2,388	\$28,650	\$716	1,087	29%	\$16.07	\$836	1.1
Custer County	\$17.44	\$907	\$36,280	1.3	\$88,000	\$2,200	\$26,400	\$660	1,297	29%	\$17.40	\$905	1.0
Dakota County	\$20.06	\$1,043	\$41,720	1.5	\$90,100	\$2,253	\$27,030	\$676	2,587	35%	\$18.08	\$940	1.1
Dawes County	\$17.88	\$930	\$37,200	1.3	\$81,700	\$2,043	\$24,510	\$613	1,159	34%	\$13.58	\$706	1.3
Dawson County	\$17.69	\$920	\$36,800	1.3	\$83,400	\$2,085	\$25,020	\$626	3,174	35%	\$17.95	\$933	1.0
Deuel County	\$17.44	\$907	\$36,280	1.3	\$82,400	\$2,060	\$24,720	\$618	143	17%	\$17.52	\$911	1.0
Dixon County	\$20.06	\$1,043	\$41,720	1.5	\$99,200	\$2,480	\$29,760	\$744	508	23%	\$12.73	\$662	1.6
Dodge County	\$19.35	\$1,006	\$40,240	1.4	\$97,500	\$2,438	\$29,250	\$731	4,939	33%	\$17.67	\$919	1.1
Douglas County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	89,928	38%	\$20.20	\$1,051	1.2
Dundy County	\$17.44	\$907	\$36,280	1.3	\$97,300	\$2,433	\$29,190	\$730	186	23%	\$15.09	\$785	1.2
Fillmore County	\$17.44	\$907	\$36,280	1.3	\$107,900	\$2,698	\$32,370	\$809	473	20%	\$14.53	\$756	1.2
Franklin County	\$17.44	\$907	\$36,280	1.3	\$83,200	\$2,080	\$24,960	\$624	265	21%	\$15.55	\$809	1.1
Frontier County	\$17.44	\$907	\$36,280	1.3	\$87,900	\$2,198	\$26,370	\$659	296	28%	\$11.38	\$592	1.5
Furnas County	\$17.44	\$907	\$36,280	1.3	\$82,200	\$2,055	\$24,660	\$617	463	23%	\$18.65	\$970	0.9
Gage County	\$17.44	\$907	\$36,280	1.3	\$95,300	\$2,383	\$28,590	\$715	2,540	28%	\$13.48	\$701	1.3
Garden County	\$17.44	\$907	\$36,280	1.3	\$68,300	\$1,708	\$20,490	\$512	179	22%	\$20.12	\$1,046	0.9
Garfield County	\$17.44	\$907	\$36,280	1.3	\$83,300	\$2,083	\$24,990	\$625	192	26%	\$7.00	\$364	2.5

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Nebraska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Gosper County	\$17.44	\$907	\$36,280	1.3	\$94,300	\$2,358	\$28,290	\$707	139	18%	\$17.36	\$903	1.0
Grant County	\$17.44	\$907	\$36,280	1.3	\$87,300	\$2,183	\$26,190	\$655	93	32%	\$18.42	\$958	0.9
Greeley County	\$17.44	\$907	\$36,280	1.3	\$91,200	\$2,280	\$27,360	\$684	167	18%	\$12.19	\$634	1.4
Hall County	\$21.60	\$1,123	\$44,920	1.6	\$89,100	\$2,228	\$26,730	\$668	8,971	37%	\$16.50	\$858	1.3
Hamilton County	\$17.44	\$907	\$36,280	1.3	\$110,800	\$2,770	\$33,240	\$831	596	17%	\$13.23	\$688	1.3
Harlan County	\$17.44	\$907	\$36,280	1.3	\$101,300	\$2,533	\$30,390	\$760	182	15%	\$12.66	\$659	1.4
Hayes County †	\$17.44	\$907	\$36,280	1.3	\$88,600	\$2,215	\$26,580	\$665	103	29%			
Hitchcock County	\$17.44	\$907	\$36,280	1.3	\$74,500	\$1,863	\$22,350	\$559	235	21%	\$13.62	\$708	1.3
Holt County	\$17.44	\$907	\$36,280	1.3	\$87,500	\$2,188	\$26,250	\$656	1,104	27%	\$19.40	\$1,009	0.9
Hooker County	\$17.44	\$907	\$36,280	1.3	\$106,700	\$2,668	\$32,010	\$800	126	40%	\$15.12	\$786	1.2
Howard County	\$19.21	\$999	\$39,960	1.4	\$97,700	\$2,443	\$29,310	\$733	647	26%	\$9.08	\$472	2.1
Jefferson County	\$17.44	\$907	\$36,280	1.3	\$84,600	\$2,115	\$25,380	\$635	867	28%	\$14.89	\$774	1.2
Johnson County	\$17.44	\$907	\$36,280	1.3	\$82,600	\$2,065	\$24,780	\$620	552	32%	\$13.09	\$681	1.3
Kearney County	\$17.69	\$920	\$36,800	1.3	\$106,800	\$2,670	\$32,040	\$801	590	22%	\$17.63	\$917	1.0
Keith County	\$17.44	\$907	\$36,280	1.3	\$84,100	\$2,103	\$25,230	\$631	1,153	29%	\$14.06	\$731	1.2
Keya Paha County †	\$17.44	\$907	\$36,280	1.3	\$74,900	\$1,873	\$22,470	\$562	65	20%			
Kimball County	\$17.44	\$907	\$36,280	1.3	\$76,800	\$1,920	\$23,040	\$576	430	28%	\$15.22	\$791	1.1
Knox County	\$17.44	\$907	\$36,280	1.3	\$89,900	\$2,248	\$26,970	\$674	693	21%	\$12.50	\$650	1.4
Lancaster County	\$21.63	\$1,125	\$45,000	1.6	\$107,500	\$2,688	\$32,250	\$806	54,395	41%	\$17.30	\$899	1.3
Lincoln County	\$17.73	\$922	\$36,880	1.3	\$88,900	\$2,223	\$26,670	\$667	5,228	36%	\$14.95	\$777	1.2
Logan County †	\$17.44	\$907	\$36,280	1.3	\$93,400	\$2,335	\$28,020	\$701	67	22%			
Loup County †	\$17.44	\$907	\$36,280	1.3	\$79,700	\$1,993	\$23,910	\$598	84	34%			
McPherson County †	\$17.44	\$907	\$36,280	1.3	\$72,900	\$1,823	\$21,870	\$547	53	27%			
Madison County	\$17.85	\$928	\$37,120	1.3	\$92,000	\$2,300	\$27,600	\$690	4,593	32%	\$17.48	\$909	1.0
Merrick County	\$17.44	\$907	\$36,280	1.3	\$89,800	\$2,245	\$26,940	\$674	623	19%	\$21.82	\$1,135	0.8
Morrill County	\$17.44	\$907	\$36,280	1.3	\$89,400	\$2,235	\$26,820	\$671	416	22%	\$10.75	\$559	1.6

† Wage data not available (See Appendix B).

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

Nebraska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Nance County	\$17.44	\$907	\$36,280	1.3	\$87,700	\$2,193	\$26,310	\$658	287	21%	\$12.63	\$657	1.4
Nemaha County	\$17.44	\$907	\$36,280	1.3	\$87,500	\$2,188	\$26,250	\$656	827	29%	\$10.87	\$565	1.6
Nuckolls County	\$17.44	\$907	\$36,280	1.3	\$91,700	\$2,293	\$27,510	\$688	337	19%	\$12.56	\$653	1.4
Otoe County	\$17.54	\$912	\$36,480	1.3	\$115,100	\$2,878	\$34,530	\$863	1,274	20%	\$15.16	\$788	1.2
Pawnee County	\$17.44	\$907	\$36,280	1.3	\$78,200	\$1,955	\$23,460	\$587	206	19%	\$25.00	\$1,300	0.7
Perkins County	\$17.44	\$907	\$36,280	1.3	\$92,000	\$2,300	\$27,600	\$690	259	22%	\$18.77	\$976	0.9
Phelps County	\$17.44	\$907	\$36,280	1.3	\$98,500	\$2,463	\$29,550	\$739	1,151	30%	\$15.86	\$825	1.1
Pierce County	\$17.44	\$907	\$36,280	1.3	\$92,300	\$2,308	\$27,690	\$692	614	21%	\$15.31	\$796	1.1
Platte County	\$18.27	\$950	\$38,000	1.4	\$100,100	\$2,503	\$30,030	\$751	3,684	27%	\$15.97	\$830	1.1
Polk County	\$17.44	\$907	\$36,280	1.3	\$100,200	\$2,505	\$30,060	\$752	378	18%	\$16.86	\$877	1.0
Red Willow County	\$17.44	\$907	\$36,280	1.3	\$96,200	\$2,405	\$28,860	\$722	1,192	27%	\$11.98	\$623	1.5
Richardson County	\$17.44	\$907	\$36,280	1.3	\$85,800	\$2,145	\$25,740	\$644	908	25%	\$13.56	\$705	1.3
Rock County	\$17.44	\$907	\$36,280	1.3	\$76,900	\$1,923	\$23,070	\$577	141	24%	\$14.26	\$742	1.2
Saline County	\$17.44	\$907	\$36,280	1.3	\$96,100	\$2,403	\$28,830	\$721	1,362	26%	\$14.88	\$774	1.2
Sarpy County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	21,350	29%	\$16.70	\$869	1.5
Saunders County	\$18.90	\$983	\$39,320	1.4	\$118,200	\$2,955	\$35,460	\$887	1,617	18%	\$13.30	\$692	1.4
Scotts Bluff County	\$18.08	\$940	\$37,600	1.3	\$89,100	\$2,228	\$26,730	\$668	4,779	32%	\$14.18	\$737	1.3
Seward County	\$18.12	\$942	\$37,680	1.3	\$114,200	\$2,855	\$34,260	\$857	1,855	28%	\$17.63	\$917	1.0
Sheridan County	\$17.44	\$907	\$36,280	1.3	\$75,600	\$1,890	\$22,680	\$567	640	30%	\$16.23	\$844	1.1
Sherman County	\$17.44	\$907	\$36,280	1.3	\$75,800	\$1,895	\$22,740	\$569	306	24%	\$15.54	\$808	1.1
Sioux County	\$17.44	\$907	\$36,280	1.3	\$71,000	\$1,775	\$21,300	\$533	199	44%	\$18.33	\$953	1.0
Stanton County	\$20.27	\$1,054	\$42,160	1.5	\$100,600	\$2,515	\$30,180	\$755	520	23%	\$32.79	\$1,705	0.6
Thayer County	\$17.44	\$907	\$36,280	1.3	\$87,800	\$2,195	\$26,340	\$659	507	24%	\$17.04	\$886	1.0
Thomas County	\$17.44	\$907	\$36,280	1.3	\$83,700	\$2,093	\$25,110	\$628	96	30%	\$19.45	\$1,012	0.9
Thurston County	\$17.44	\$907	\$36,280	1.3	\$76,400	\$1,910	\$22,920	\$573	772	39%	\$19.64	\$1,021	0.9
Valley County	\$17.44	\$907	\$36,280	1.3	\$90,900	\$2,273	\$27,270	\$682	494	27%	\$14.43	\$751	1.2

† Wage data not available (See Appendix B).

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

Nebraska	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Washington County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	1,494	18%	\$15.44	\$803	1.6
Wayne County	\$17.44	\$907	\$36,280	1.3	\$89,500	\$2,238	\$26,850	\$671	1,204	32%	\$10.06	\$523	1.7
Webster County	\$17.44	\$907	\$36,280	1.3	\$84,500	\$2,113	\$25,350	\$634	281	19%	\$11.35	\$590	1.5
Wheeler County	\$17.44	\$907	\$36,280	1.3	\$88,700	\$2,218	\$26,610	\$665	69	19%	\$19.89	\$1,034	0.9
York County	\$18.06	\$939	\$37,560	1.3	\$95,600	\$2,390	\$28,680	\$717	1,417	25%	\$17.87	\$929	1.0

† Wage data not available (See Appendix B).

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

NEVADA

#16*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,713**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,709** monthly or **\$68,507** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.94
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

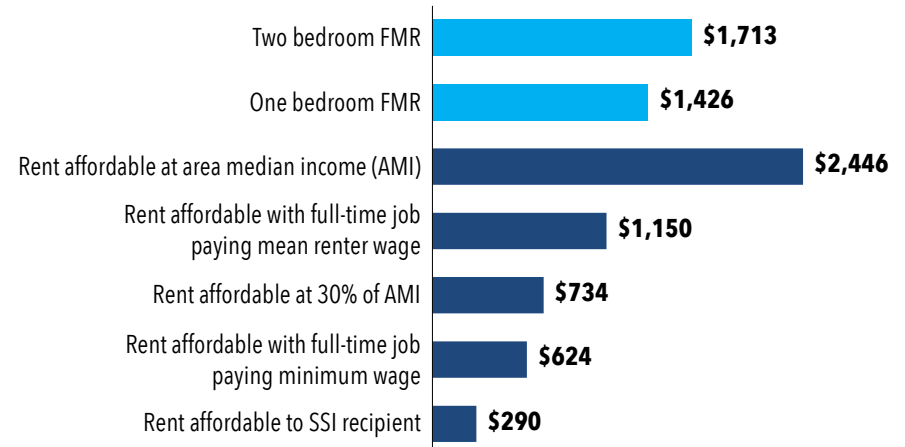
STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$22.12
2-Bedroom Housing Wage	\$32.94
Number of Renter Households	481,479
Percent Renters	41%

MOST EXPENSIVE AREAS	HOUSING WAGE
Las Vegas-Henderson-Paradise MSA	\$33.65
Reno MSA	\$33.12
Esmeralda County	\$31.44
Carson City MSA	\$28.21
Douglas County	\$28.15

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.

110 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	91 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2.7 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2.3 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)



Nevada

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Nevada	\$32.94	\$1,713	\$68,507	2.7	\$97,857	\$2,446	\$29,357	\$734	481,479	41%	\$22.12	\$1,150	1.5
Combined Nonmetro Areas	\$24.98	\$1,299	\$51,950	2.1	\$96,745	\$2,419	\$29,023	\$726	29,446	26%	\$21.82	\$1,134	1.1
<u>Metropolitan Areas</u>													
Carson City MSA	\$28.21	\$1,467	\$58,680	2.4	\$92,700	\$2,318	\$27,810	\$695	8,702	37%	\$20.40	\$1,061	1.4
Las Vegas-Henderson-Paradise MSA	\$33.65	\$1,750	\$70,000	2.8	\$94,900	\$2,373	\$28,470	\$712	363,963	43%	\$22.05	\$1,147	1.5
Reno MSA	\$33.12	\$1,722	\$68,880	2.8	\$111,800	\$2,795	\$33,540	\$839	79,368	40%	\$22.71	\$1,181	1.5
<u>Counties</u>													
Churchill County	\$24.96	\$1,298	\$51,920	2.1	\$101,900	\$2,548	\$30,570	\$764	3,108	32%	\$24.35	\$1,266	1.0
Clark County	\$33.65	\$1,750	\$70,000	2.8	\$94,900	\$2,373	\$28,470	\$712	363,963	43%	\$22.05	\$1,147	1.5
Douglas County	\$28.15	\$1,464	\$58,560	2.3	\$108,800	\$2,720	\$32,640	\$816	4,564	22%	\$19.89	\$1,034	1.4
Elko County	\$27.71	\$1,441	\$57,640	2.3	\$110,300	\$2,758	\$33,090	\$827	5,776	30%	\$22.07	\$1,148	1.3
Esmeralda County †	\$31.44	\$1,635	\$65,400	2.6	\$105,900	\$2,648	\$31,770	\$794	258	52%			
Eureka County †	\$25.38	\$1,320	\$52,800	2.1	\$80,500	\$2,013	\$24,150	\$604	92	15%			
Humboldt County	\$23.52	\$1,223	\$48,920	2.0	\$97,500	\$2,438	\$29,250	\$731	1,850	26%	\$19.84	\$1,032	1.2
Lander County	\$21.31	\$1,108	\$44,320	1.8	\$107,600	\$2,690	\$32,280	\$807	759	33%	\$19.70	\$1,024	1.1
Lincoln County	\$19.56	\$1,017	\$40,680	1.6	\$95,300	\$2,383	\$28,590	\$715	427	26%	\$13.65	\$710	1.4
Lyon County	\$24.02	\$1,249	\$49,960	2.0	\$94,600	\$2,365	\$28,380	\$710	5,485	23%	\$19.38	\$1,008	1.2
Mineral County	\$25.38	\$1,320	\$52,800	2.1	\$64,100	\$1,603	\$19,230	\$481	451	26%	\$32.10	\$1,669	0.8
Nye County	\$22.12	\$1,150	\$46,000	1.8	\$73,000	\$1,825	\$21,900	\$548	5,435	25%	\$22.72	\$1,181	1.0
Pershing County	\$18.75	\$975	\$39,000	1.6	\$102,800	\$2,570	\$30,840	\$771	475	26%	\$22.64	\$1,178	0.8
Storey County †	\$33.12	\$1,722	\$68,880	2.8	\$111,800	\$2,795	\$33,540	\$839	49	3%			
Washoe County	\$33.12	\$1,722	\$68,880	2.8	\$111,800	\$2,795	\$33,540	\$839	79,319	41%	\$22.71	\$1,181	1.5
White Pine County	\$24.19	\$1,258	\$50,320	2.0	\$104,100	\$2,603	\$31,230	\$781	766	22%	\$35.35	\$1,838	0.7

† Wage data not available (See Appendix B).

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

Nevada	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Carson City	\$28.21	\$1,467	\$58,680	2.4	\$92,700	\$2,318	\$27,810	\$695	8,702	37%	\$20.40	\$1,061	1.4

† Wage data not available (See Appendix B).

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

NEW HAMPSHIRE

#12*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,824**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,081** monthly or **\$72,971** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$35.08
PER HOUR
STATE HOUSING
WAGE

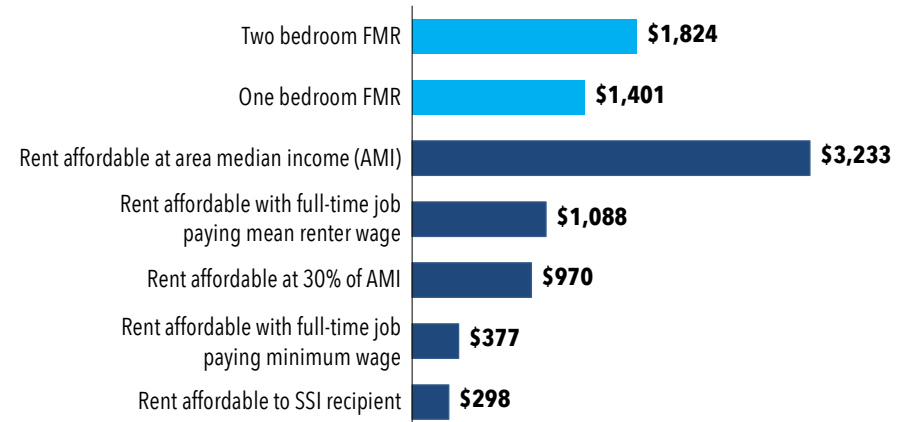
FACTS ABOUT NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.92
2-Bedroom Housing Wage	\$35.08
Number of Renter Households	151,523
Percent Renters	27%

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$54.56
Nashua HMFA	\$40.88
Western Rockingham County HMFA	\$38.75
Lawrence HMFA	\$37.75
Portsmouth-Rochester HMFA	\$37.71

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.



New Hampshire	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
New Hampshire	\$35.08	\$1,824	\$72,971	4.8	\$129,301	\$3,233	\$38,790	\$970	151,523	27%	\$20.92	\$1,088	1.7
Combined Nonmetro Areas	\$28.85	\$1,500	\$60,017	4.0	\$112,365	\$2,809	\$33,710	\$843	52,932	26%	\$18.44	\$959	1.6
<u>Metropolitan Areas</u>													
Boston-Cambridge-Quincy HMFA	\$54.56	\$2,837	\$113,480	7.5	\$160,900	\$4,023	\$48,270	\$1,207	1,099	27%	\$21.05	\$1,094	2.6
Hillsborough County (part) HMFA	\$30.08	\$1,564	\$62,560	4.1	\$121,300	\$3,033	\$36,390	\$910	2,610	20%	\$23.53	\$1,224	1.3
Lawrence HMFA	\$37.75	\$1,963	\$78,520	5.2	\$141,300	\$3,533	\$42,390	\$1,060	10,639	19%	\$21.05	\$1,094	1.8
Manchester HMFA	\$37.46	\$1,948	\$77,920	5.2	\$122,800	\$3,070	\$36,840	\$921	27,841	41%	\$23.53	\$1,224	1.6
Nashua HMFA	\$40.88	\$2,126	\$85,040	5.6	\$148,600	\$3,715	\$44,580	\$1,115	24,006	28%	\$23.53	\$1,224	1.7
Portsmouth-Rochester HMFA	\$37.71	\$1,961	\$78,440	5.2	\$140,500	\$3,513	\$42,150	\$1,054	30,280	31%	\$20.88	\$1,086	1.8
Western Rockingham County HMFA	\$38.75	\$2,015	\$80,600	5.3	\$152,000	\$3,800	\$45,600	\$1,140	2,116	11%	\$21.05	\$1,094	1.8
<u>Counties</u>													
Belknap County	\$28.44	\$1,479	\$59,160	3.9	\$120,300	\$3,008	\$36,090	\$902	5,565	21%	\$13.03	\$678	2.2
Carroll County	\$26.83	\$1,395	\$55,800	3.7	\$106,200	\$2,655	\$31,860	\$797	4,156	19%	\$17.50	\$910	1.5
Cheshire County	\$29.77	\$1,548	\$61,920	4.1	\$107,000	\$2,675	\$32,100	\$803	9,067	30%	\$17.89	\$930	1.7
Coos County	\$20.62	\$1,072	\$42,880	2.8	\$88,800	\$2,220	\$26,640	\$666	3,593	26%	\$13.06	\$679	1.6
Grafton County	\$29.15	\$1,516	\$60,640	4.0	\$108,100	\$2,703	\$32,430	\$811	10,484	29%	\$22.77	\$1,184	1.3
Merrimack County	\$31.04	\$1,614	\$64,560	4.3	\$123,900	\$3,098	\$37,170	\$929	16,019	27%	\$19.07	\$992	1.6
Sullivan County	\$27.35	\$1,422	\$56,880	3.8	\$104,600	\$2,615	\$31,380	\$785	4,048	25%	\$14.25	\$741	1.9

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

NEW JERSEY

#7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,079**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,931** monthly or **\$83,173** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$39.99
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	\$15.49
Average Renter Wage	\$23.97
2-Bedroom Housing Wage	\$39.99
Number of Renter Households	1,262,873
Percent Renters	36%

MOST EXPENSIVE AREAS	HOUSING WAGE
Jersey City HMFA	\$44.21
Middlesex-Somerset-Hunterdon HMFA	\$41.85
Newark HMFA	\$41.15
Bergen-Passaic HMFA	\$39.85
Monmouth-Ocean HMFA	\$39.23

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

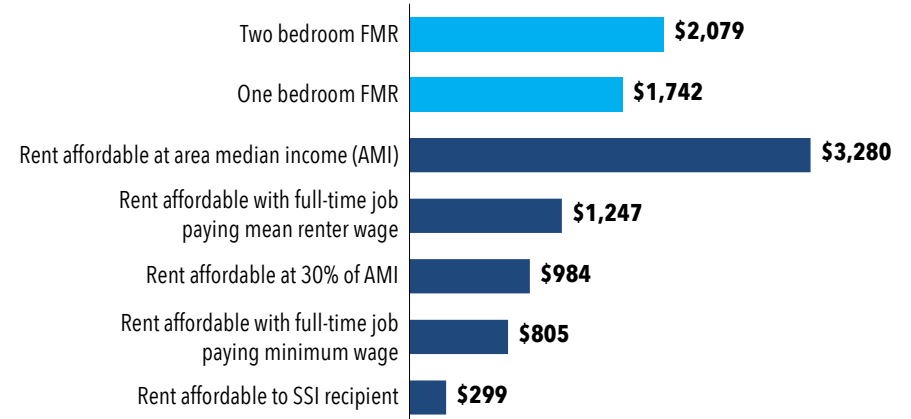
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

103
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

86
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



New Jersey

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
New Jersey	\$39.99	\$2,079	\$83,173	2.6	\$131,201	\$3,280	\$39,360	\$984	1,262,873	36%	\$23.97	\$1,247	1.7
<u>Metropolitan Areas</u>													
Atlantic City-Hammondon MSA	\$33.06	\$1,719	\$68,760	2.1	\$98,300	\$2,458	\$29,490	\$737	34,966	32%	\$14.62	\$760	2.3
Bergen-Passaic HMFA	\$39.85	\$2,072	\$82,880	2.6	\$137,100	\$3,428	\$41,130	\$1,028	206,337	39%	\$22.17	\$1,153	1.8
Jersey City HMFA	\$44.21	\$2,299	\$91,960	2.9	\$107,500	\$2,688	\$32,250	\$806	203,392	69%	\$39.33	\$2,045	1.1
Middlesex-Somerset-Hunterdon HMFA	\$41.85	\$2,176	\$87,040	2.7	\$153,400	\$3,835	\$46,020	\$1,151	152,344	31%	\$27.57	\$1,434	1.5
Monmouth-Ocean HMFA	\$39.23	\$2,040	\$81,600	2.5	\$136,800	\$3,420	\$41,040	\$1,026	109,508	22%	\$16.86	\$877	2.3
Newark HMFA	\$41.15	\$2,140	\$85,600	2.7	\$135,300	\$3,383	\$40,590	\$1,015	320,290	42%	\$26.97	\$1,402	1.5
Ocean City MSA	\$30.60	\$1,591	\$63,640	2.0	\$124,600	\$3,115	\$37,380	\$935	9,189	21%	\$11.36	\$591	2.7
Philadelphia-Camden-Wilmington MSA	\$34.65	\$1,802	\$72,080	2.2	\$119,400	\$2,985	\$35,820	\$896	143,005	28%	\$18.32	\$953	1.9
Trenton MSA	\$39.00	\$2,028	\$81,120	2.5	\$126,900	\$3,173	\$38,070	\$952	53,910	38%	\$26.78	\$1,392	1.5
Vineland-Bridgeton MSA	\$30.60	\$1,591	\$63,640	2.0	\$86,500	\$2,163	\$25,950	\$649	18,375	34%	\$15.18	\$789	2.0
Warren County HMFA	\$32.42	\$1,686	\$67,440	2.1	\$133,700	\$3,343	\$40,110	\$1,003	11,557	26%	\$17.56	\$913	1.8
<u>Counties</u>													
Atlantic County	\$33.06	\$1,719	\$68,760	2.1	\$98,300	\$2,458	\$29,490	\$737	34,966	32%	\$14.62	\$760	2.3
Bergen County	\$39.85	\$2,072	\$82,880	2.6	\$137,100	\$3,428	\$41,130	\$1,028	122,384	35%	\$23.84	\$1,240	1.7
Burlington County	\$34.65	\$1,802	\$72,080	2.2	\$119,400	\$2,985	\$35,820	\$896	42,721	24%	\$21.01	\$1,093	1.6
Camden County	\$34.65	\$1,802	\$72,080	2.2	\$119,400	\$2,985	\$35,820	\$896	70,139	35%	\$18.06	\$939	1.9
Cape May County	\$30.60	\$1,591	\$63,640	2.0	\$124,600	\$3,115	\$37,380	\$935	9,189	21%	\$11.36	\$591	2.7
Cumberland County	\$30.60	\$1,591	\$63,640	2.0	\$86,500	\$2,163	\$25,950	\$649	18,375	34%	\$15.18	\$789	2.0
Essex County	\$41.15	\$2,140	\$85,600	2.7	\$135,300	\$3,383	\$40,590	\$1,015	176,096	55%	\$26.49	\$1,377	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

New Jersey	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Gloucester County	\$34.65	\$1,802	\$72,080	2.2	\$119,400	\$2,985	\$35,820	\$896	23,002	21%	\$14.16	\$736	2.4
Hudson County	\$44.21	\$2,299	\$91,960	2.9	\$107,500	\$2,688	\$32,250	\$806	203,392	69%	\$39.33	\$2,045	1.1
Hunterdon County	\$41.85	\$2,176	\$87,040	2.7	\$153,400	\$3,835	\$46,020	\$1,151	7,652	15%	\$17.39	\$904	2.4
Mercer County	\$39.00	\$2,028	\$81,120	2.5	\$126,900	\$3,173	\$38,070	\$952	53,910	38%	\$26.78	\$1,392	1.5
Middlesex County	\$41.85	\$2,176	\$87,040	2.7	\$153,400	\$3,835	\$46,020	\$1,151	111,647	37%	\$27.05	\$1,407	1.5
Monmouth County	\$39.23	\$2,040	\$81,600	2.5	\$136,800	\$3,420	\$41,040	\$1,026	61,617	25%	\$16.62	\$864	2.4
Morris County	\$41.15	\$2,140	\$85,600	2.7	\$135,300	\$3,383	\$40,590	\$1,015	50,069	26%	\$29.86	\$1,553	1.4
Ocean County	\$39.23	\$2,040	\$81,600	2.5	\$136,800	\$3,420	\$41,040	\$1,026	47,891	20%	\$17.22	\$895	2.3
Passaic County	\$39.85	\$2,072	\$82,880	2.6	\$137,100	\$3,428	\$41,130	\$1,028	83,953	47%	\$17.69	\$920	2.3
Salem County	\$34.65	\$1,802	\$72,080	2.2	\$119,400	\$2,985	\$35,820	\$896	7,143	29%	\$17.40	\$905	2.0
Somerset County	\$41.85	\$2,176	\$87,040	2.7	\$153,400	\$3,835	\$46,020	\$1,151	33,045	26%	\$31.00	\$1,612	1.4
Sussex County	\$41.15	\$2,140	\$85,600	2.7	\$135,300	\$3,383	\$40,590	\$1,015	8,650	15%	\$14.65	\$762	2.8
Union County	\$41.15	\$2,140	\$85,600	2.7	\$135,300	\$3,383	\$40,590	\$1,015	85,475	42%	\$25.67	\$1,335	1.6
Warren County	\$32.42	\$1,686	\$67,440	2.1	\$133,700	\$3,343	\$40,110	\$1,003	11,557	26%	\$17.56	\$913	1.8

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

NEW MEXICO

#34*

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,205**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,017** monthly or **\$48,205** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$18.06
2-Bedroom Housing Wage	\$23.18
Number of Renter Households	252,957
Percent Renters	31%

MOST EXPENSIVE AREAS	HOUSING WAGE
Santa Fe MSA	\$31.29
Los Alamos County	\$27.10
Albuquerque MSA	\$25.60
Lea County	\$21.75
Taos County	\$20.58

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

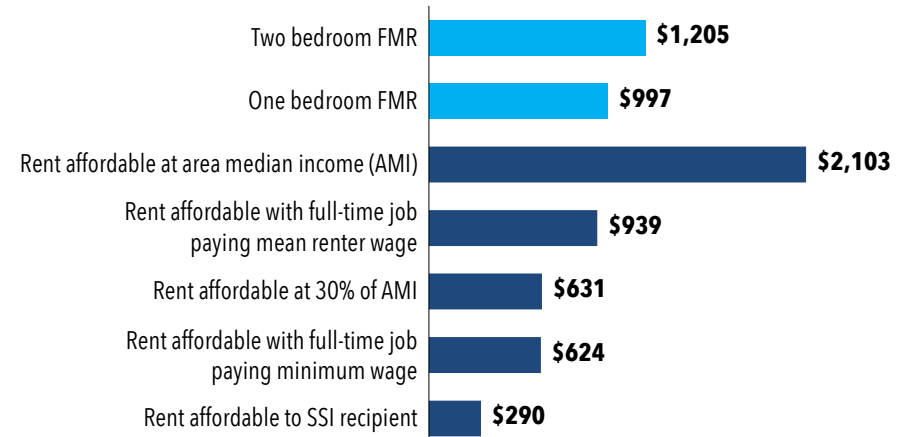
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

77
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

64
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



New Mexico	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
New Mexico	\$23.18	\$1,205	\$48,205	1.9	\$84,106	\$2,103	\$25,232	\$631	252,957	31%	\$18.06	\$939	1.3
Combined Nonmetro Areas	\$18.97	\$987	\$39,468	1.6	\$75,189	\$1,880	\$22,557	\$564	75,014	29%	\$19.58	\$1,018	1.0
<u>Metropolitan Areas</u>													
Albuquerque MSA	\$25.60	\$1,331	\$53,240	2.1	\$91,400	\$2,285	\$27,420	\$686	116,338	31%	\$18.20	\$947	1.4
Farmington MSA	\$19.88	\$1,034	\$41,360	1.7	\$75,600	\$1,890	\$22,680	\$567	12,242	30%	\$18.76	\$976	1.1
Las Cruces MSA	\$20.02	\$1,041	\$41,640	1.7	\$70,700	\$1,768	\$21,210	\$530	28,988	35%	\$11.65	\$606	1.7
Santa Fe MSA	\$31.29	\$1,627	\$65,080	2.6	\$99,500	\$2,488	\$29,850	\$746	20,375	29%	\$18.41	\$957	1.7
<u>Counties</u>													
Bernalillo County	\$25.60	\$1,331	\$53,240	2.1	\$91,400	\$2,285	\$27,420	\$686	101,337	36%	\$18.40	\$957	1.4
Catron County †	\$17.94	\$933	\$37,320	1.5	\$66,100	\$1,653	\$19,830	\$496	202	12%			
Chaves County	\$18.33	\$953	\$38,120	1.5	\$65,900	\$1,648	\$19,770	\$494	7,391	31%	\$13.06	\$679	1.4
Cibola County	\$17.94	\$933	\$37,320	1.5	\$69,300	\$1,733	\$20,790	\$520	2,467	30%	\$13.28	\$691	1.4
Colfax County	\$17.94	\$933	\$37,320	1.5	\$70,300	\$1,758	\$21,090	\$527	1,515	28%	\$11.95	\$621	1.5
Curry County	\$18.71	\$973	\$38,920	1.6	\$73,500	\$1,838	\$22,050	\$551	7,156	39%	\$15.77	\$820	1.2
De Baca County	\$17.94	\$933	\$37,320	1.5	\$88,500	\$2,213	\$26,550	\$664	225	31%	\$12.73	\$662	1.4
Dona Ana County	\$20.02	\$1,041	\$41,640	1.7	\$70,700	\$1,768	\$21,210	\$530	28,988	35%	\$11.65	\$606	1.7
Eddy County	\$19.83	\$1,031	\$41,240	1.7	\$105,300	\$2,633	\$31,590	\$790	5,891	25%	\$27.28	\$1,418	0.7
Grant County	\$17.94	\$933	\$37,320	1.5	\$80,400	\$2,010	\$24,120	\$603	2,962	27%	\$15.08	\$784	1.2
Guadalupe County	\$17.94	\$933	\$37,320	1.5	\$59,500	\$1,488	\$17,850	\$446	314	22%	\$13.43	\$698	1.3
Harding County †	\$17.94	\$933	\$37,320	1.5	\$88,000	\$2,200	\$26,400	\$660	61	22%			
Hidalgo County	\$17.94	\$933	\$37,320	1.5	\$70,900	\$1,773	\$21,270	\$532	370	25%	\$9.59	\$499	1.9
Lea County	\$21.75	\$1,131	\$45,240	1.8	\$79,900	\$1,998	\$23,970	\$599	7,496	31%	\$20.12	\$1,046	1.1
Lincoln County	\$17.94	\$933	\$37,320	1.5	\$75,400	\$1,885	\$22,620	\$566	1,921	20%	\$8.71	\$453	2.1

† Wage data not available (See Appendix B).

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

New Mexico	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Los Alamos County	\$27.10	\$1,409	\$56,360	2.3	\$179,000	\$4,475	\$53,700	\$1,343	2,090	25%	\$39.97	\$2,078	0.7
Luna County	\$17.94	\$933	\$37,320	1.5	\$55,300	\$1,383	\$16,590	\$415	2,800	31%	\$14.20	\$739	1.3
McKinley County	\$18.29	\$951	\$38,040	1.5	\$46,000	\$1,150	\$13,800	\$345	6,579	31%	\$15.80	\$822	1.2
Mora County	\$17.94	\$933	\$37,320	1.5	\$57,500	\$1,438	\$17,250	\$431	216	11%	\$15.35	\$798	1.2
Otero County	\$17.94	\$933	\$37,320	1.5	\$61,000	\$1,525	\$18,300	\$458	8,491	35%	\$17.28	\$899	1.0
Quay County	\$17.94	\$933	\$37,320	1.5	\$55,400	\$1,385	\$16,620	\$416	1,118	27%	\$12.72	\$662	1.4
Rio Arriba County	\$17.94	\$933	\$37,320	1.5	\$74,900	\$1,873	\$22,470	\$562	3,283	22%	\$18.47	\$960	1.0
Roosevelt County	\$17.94	\$933	\$37,320	1.5	\$72,100	\$1,803	\$21,630	\$541	2,742	38%	\$16.00	\$832	1.1
Sandoval County	\$25.60	\$1,331	\$53,240	2.1	\$91,400	\$2,285	\$27,420	\$686	9,135	16%	\$18.43	\$959	1.4
San Juan County	\$19.88	\$1,034	\$41,360	1.7	\$75,600	\$1,890	\$22,680	\$567	12,242	30%	\$18.76	\$976	1.1
San Miguel County	\$17.94	\$933	\$37,320	1.5	\$68,800	\$1,720	\$20,640	\$516	3,189	27%	\$7.76	\$403	2.3
Santa Fe County	\$31.29	\$1,627	\$65,080	2.1	\$99,500	\$2,488	\$29,850	\$746	20,375	29%	\$18.41	\$957	1.7
Sierra County	\$17.94	\$933	\$37,320	1.5	\$62,000	\$1,550	\$18,600	\$465	1,613	30%	\$14.10	\$733	1.3
Socorro County	\$17.94	\$933	\$37,320	1.5	\$63,800	\$1,595	\$19,140	\$479	1,383	26%	\$9.18	\$478	2.0
Taos County	\$20.58	\$1,070	\$42,800	1.7	\$84,400	\$2,110	\$25,320	\$633	3,060	21%	\$12.86	\$669	1.6
Torrance County	\$25.60	\$1,331	\$53,240	2.1	\$91,400	\$2,285	\$27,420	\$686	1,059	18%	\$19.35	\$1,006	1.3
Union County	\$17.94	\$933	\$37,320	1.5	\$66,600	\$1,665	\$19,980	\$500	479	32%	\$13.59	\$707	1.3
Valencia County	\$25.60	\$1,331	\$53,240	2.1	\$91,400	\$2,285	\$27,420	\$686	4,807	18%	\$13.46	\$700	1.9

† Wage data not available (See Appendix B).

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

NEW YORK

#3*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,394**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,979** monthly or **\$95,749** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$46.03
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	\$15.50
Average Renter Wage	\$33.09
2-Bedroom Housing Wage	\$46.03
Number of Renter Households	3,504,163
Percent Renters	46%

MOST EXPENSIVE AREAS	HOUSING WAGE
New York HMFA	\$53.46
Westchester County Statutory Exception Area	\$53.46
Nassau-Suffolk HMFA	\$49.73
Poughkeepsie-Newburgh-Middletown MSA	\$36.67
Kingston MSA	\$34.60

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

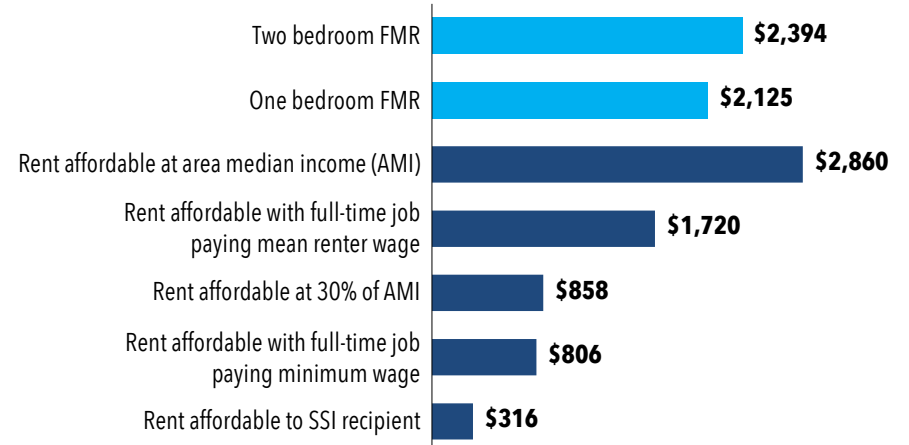
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

119
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

105
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



New York	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
New York	\$46.03	\$2,394	\$95,749	3.0	\$114,419	\$2,860	\$34,326	\$858	3,504,163	46%	\$33.09	\$1,720	1.4
Combined Nonmetro Areas	\$20.44	\$1,063	\$42,525	1.3	\$90,222	\$2,256	\$27,067	\$677	150,423	27%	\$14.90	\$775	1.4
<u>Metropolitan Areas</u>													
Albany-Schenectady-Troy MSA	\$28.60	\$1,487	\$59,480	1.8	\$116,100	\$2,903	\$34,830	\$871	135,785	36%	\$21.65	\$1,126	1.3
Binghamton MSA	\$22.85	\$1,188	\$47,520	1.5	\$94,500	\$2,363	\$28,350	\$709	33,374	33%	\$16.08	\$836	1.4
Buffalo-Cheektowaga-Niagara Falls MSA	\$22.62	\$1,176	\$47,040	1.5	\$101,000	\$2,525	\$30,300	\$758	167,815	34%	\$16.90	\$879	1.3
Elmira MSA	\$24.67	\$1,283	\$51,320	1.6	\$81,900	\$2,048	\$24,570	\$614	10,532	30%	\$15.48	\$805	1.6
Glens Falls MSA	\$26.00	\$1,352	\$54,080	1.7	\$100,000	\$2,500	\$30,000	\$750	14,257	26%	\$16.45	\$856	1.6
Ithaca MSA	\$32.73	\$1,702	\$68,080	2.1	\$122,100	\$3,053	\$36,630	\$916	19,978	46%	\$20.45	\$1,063	1.6
Kingston MSA	\$34.60	\$1,799	\$71,960	2.2	\$119,800	\$2,995	\$35,940	\$899	21,942	30%	\$14.57	\$758	2.4
Nassau-Suffolk HMFA	\$49.73	\$2,586	\$103,440	3.2	\$164,900	\$4,123	\$49,470	\$1,237	175,060	18%	\$19.36	\$1,007	2.6
New York HMFA	\$53.46	\$2,780	\$111,200	3.4	\$103,769	\$2,594	\$31,131	\$778	2,265,633	66%	\$46.66	\$2,426	1.1
Poughkeepsie-Newburgh-Middletown MSA	\$36.67	\$1,907	\$76,280	2.4	\$123,000	\$3,075	\$36,900	\$923	79,252	31%	\$17.39	\$904	2.1
Rochester HMFA	\$27.44	\$1,427	\$57,080	1.8	\$103,900	\$2,598	\$31,170	\$779	145,370	33%	\$17.90	\$931	1.5
Syracuse MSA	\$25.40	\$1,321	\$52,840	1.6	\$104,100	\$2,603	\$31,230	\$781	84,761	32%	\$16.69	\$868	1.5
Utica-Rome MSA	\$22.29	\$1,159	\$46,360	1.4	\$89,000	\$2,225	\$26,700	\$668	36,525	30%	\$14.68	\$764	1.5
Watertown-Fort Drum MSA	\$24.65	\$1,282	\$51,280	1.6	\$83,400	\$2,085	\$25,020	\$626	21,423	46%	\$18.65	\$970	1.3
Westchester County Statutory Exception Area	\$53.46	\$2,780	\$111,200	3.4	\$170,000	\$4,250	\$51,000	\$1,275	139,962	38%	\$26.02	\$1,353	2.1
Yates County HMFA	\$21.35	\$1,110	\$44,400	1.4	\$88,800	\$2,220	\$26,640	\$666	2,071	23%	\$12.40	\$645	1.7
<u>Counties</u>													
Albany County	\$28.60	\$1,487	\$59,480	1.8	\$116,100	\$2,903	\$34,830	\$871	57,443	43%	\$23.13	\$1,203	1.2

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

New York	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Allegany County	\$17.94	\$933	\$37,320	1.2	\$86,400	\$2,160	\$25,920	\$648	3,359	20%	\$11.73	\$610	1.5
Bronx County	\$53.46	\$2,780	\$111,200	3.2	\$103,000	\$2,575	\$30,900	\$773	422,628	80%	\$25.97	\$1,351	2.1
Broome County	\$22.85	\$1,188	\$47,520	1.5	\$94,500	\$2,363	\$28,350	\$709	28,971	35%	\$15.71	\$817	1.5
Cattaraugus County	\$18.33	\$953	\$38,120	1.2	\$77,200	\$1,930	\$23,160	\$579	8,090	25%	\$13.46	\$700	1.4
Cayuga County	\$20.50	\$1,066	\$42,640	1.3	\$83,500	\$2,088	\$25,050	\$626	8,801	28%	\$14.42	\$750	1.4
Chautauqua County	\$17.94	\$933	\$37,320	1.2	\$82,700	\$2,068	\$24,810	\$620	16,582	31%	\$13.46	\$700	1.3
Chemung County	\$24.67	\$1,283	\$51,320	1.6	\$81,900	\$2,048	\$24,570	\$614	10,532	30%	\$15.48	\$805	1.6
Chenango County	\$18.04	\$938	\$37,520	1.2	\$83,100	\$2,078	\$24,930	\$623	4,688	24%	\$16.81	\$874	1.1
Clinton County	\$23.08	\$1,200	\$48,000	1.5	\$94,300	\$2,358	\$28,290	\$707	10,365	31%	\$14.35	\$746	1.6
Columbia County	\$25.90	\$1,347	\$53,880	1.7	\$113,100	\$2,828	\$33,930	\$848	6,430	25%	\$13.76	\$715	1.9
Cortland County	\$21.50	\$1,118	\$44,720	1.4	\$92,200	\$2,305	\$27,660	\$692	6,308	34%	\$15.85	\$824	1.4
Delaware County	\$17.98	\$935	\$37,400	1.2	\$82,600	\$2,065	\$24,780	\$620	4,417	23%	\$16.11	\$838	1.1
Dutchess County	\$36.67	\$1,907	\$76,280	2.4	\$123,000	\$3,075	\$36,900	\$923	35,900	31%	\$19.50	\$1,014	1.9
Erie County	\$22.62	\$1,176	\$47,040	1.5	\$101,000	\$2,525	\$30,300	\$758	141,192	35%	\$17.50	\$910	1.3
Essex County	\$20.87	\$1,085	\$43,400	1.3	\$91,900	\$2,298	\$27,570	\$689	3,519	22%	\$12.14	\$631	1.7
Franklin County	\$18.90	\$983	\$39,320	1.2	\$82,100	\$2,053	\$24,630	\$616	5,542	29%	\$14.68	\$763	1.3
Fulton County	\$20.19	\$1,050	\$42,000	1.3	\$79,100	\$1,978	\$23,730	\$593	6,962	31%	\$15.94	\$829	1.3
Genesee County	\$20.90	\$1,087	\$43,480	1.3	\$96,900	\$2,423	\$29,070	\$727	6,388	26%	\$13.59	\$706	1.5
Greene County	\$24.12	\$1,254	\$50,160	1.6	\$104,300	\$2,608	\$31,290	\$782	4,081	22%	\$13.89	\$722	1.7
Hamilton County	\$25.56	\$1,329	\$53,160	1.6	\$94,300	\$2,358	\$28,290	\$707	370	18%	\$12.47	\$648	2.1
Herkimer County	\$22.29	\$1,159	\$46,360	1.4	\$89,000	\$2,225	\$26,700	\$668	6,130	24%	\$12.57	\$653	1.8
Jefferson County	\$24.65	\$1,282	\$51,280	1.6	\$83,400	\$2,085	\$25,020	\$626	21,423	46%	\$18.65	\$970	1.3
Kings County	\$53.46	\$2,780	\$111,200	3.2	\$103,000	\$2,575	\$30,900	\$773	709,570	70%	\$22.27	\$1,158	2.4
Lewis County	\$18.44	\$959	\$38,360	1.2	\$84,400	\$2,110	\$25,320	\$633	2,146	20%	\$15.50	\$806	1.2
Livingston County	\$27.44	\$1,427	\$57,080	1.8	\$103,900	\$2,598	\$31,170	\$779	5,570	23%	\$12.32	\$641	2.2
Madison County	\$25.40	\$1,321	\$52,840	1.6	\$104,100	\$2,603	\$31,230	\$781	5,516	22%	\$13.11	\$682	1.9

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

New York	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Monroe County	\$27.44	\$1,427	\$57,080	1.8	\$103,900	\$2,598	\$31,170	\$779	115,474	36%	\$18.24	\$948	1.5
Montgomery County	\$19.73	\$1,026	\$41,040	1.3	\$92,900	\$2,323	\$27,870	\$697	5,898	31%	\$14.77	\$768	1.3
Nassau County	\$49.73	\$2,586	\$103,440	3.0	\$164,900	\$4,123	\$49,470	\$1,237	82,411	18%	\$19.05	\$991	2.6
New York County	\$53.46	\$2,780	\$111,200	3.2	\$103,000	\$2,575	\$30,900	\$773	583,733	75%	\$66.62	\$3,464	0.8
Niagara County	\$22.62	\$1,176	\$47,040	1.5	\$101,000	\$2,525	\$30,300	\$758	26,623	29%	\$12.65	\$658	1.8
Oneida County	\$22.29	\$1,159	\$46,360	1.4	\$89,000	\$2,225	\$26,700	\$668	30,395	32%	\$15.00	\$780	1.5
Onondaga County	\$25.40	\$1,321	\$52,840	1.6	\$104,100	\$2,603	\$31,230	\$781	66,950	34%	\$17.02	\$885	1.5
Ontario County	\$27.44	\$1,427	\$57,080	1.8	\$103,900	\$2,598	\$31,170	\$779	12,966	27%	\$19.56	\$1,017	1.4
Orange County	\$36.67	\$1,907	\$76,280	2.4	\$123,000	\$3,075	\$36,900	\$923	43,352	32%	\$15.88	\$826	2.3
Orleans County	\$27.44	\$1,427	\$57,080	1.8	\$103,900	\$2,598	\$31,170	\$779	3,669	23%	\$15.39	\$800	1.8
Oswego County	\$25.40	\$1,321	\$52,840	1.6	\$104,100	\$2,603	\$31,230	\$781	12,295	26%	\$16.35	\$850	1.6
Otsego County	\$22.77	\$1,184	\$47,360	1.5	\$91,200	\$2,280	\$27,360	\$684	5,801	26%	\$18.66	\$970	1.2
Putnam County	\$53.46	\$2,780	\$111,200	3.4	\$103,000	\$2,575	\$30,900	\$773	5,949	17%	\$16.87	\$877	3.2
Queens County	\$53.46	\$2,780	\$111,200	3.2	\$103,000	\$2,575	\$30,900	\$773	456,452	55%	\$25.72	\$1,337	2.1
Rensselaer County	\$28.60	\$1,487	\$59,480	1.8	\$116,100	\$2,903	\$34,830	\$871	23,781	36%	\$20.97	\$1,091	1.4
Richmond County	\$53.46	\$2,780	\$111,200	3.2	\$103,000	\$2,575	\$30,900	\$773	54,513	32%	\$16.70	\$868	3.2
Rockland County	\$53.46	\$2,780	\$111,200	3.4	\$128,700	\$3,218	\$38,610	\$965	32,788	32%	\$15.64	\$814	3.4
St. Lawrence County	\$19.92	\$1,036	\$41,440	1.3	\$89,100	\$2,228	\$26,730	\$668	11,892	28%	\$11.96	\$622	1.7
Saratoga County	\$28.60	\$1,487	\$59,480	1.8	\$116,100	\$2,903	\$34,830	\$871	27,787	28%	\$20.53	\$1,067	1.4
Schenectady County	\$28.60	\$1,487	\$59,480	1.8	\$116,100	\$2,903	\$34,830	\$871	23,997	36%	\$19.73	\$1,026	1.4
Schoharie County	\$28.60	\$1,487	\$59,480	1.8	\$116,100	\$2,903	\$34,830	\$871	2,777	22%	\$14.17	\$737	2.0
Schuyler County	\$20.33	\$1,057	\$42,280	1.3	\$91,700	\$2,293	\$27,510	\$688	1,625	22%	\$12.74	\$663	1.6
Seneca County	\$20.67	\$1,075	\$43,000	1.3	\$93,900	\$2,348	\$28,170	\$704	3,831	28%	\$16.14	\$839	1.3
Steuben County	\$19.48	\$1,013	\$40,520	1.3	\$91,300	\$2,283	\$27,390	\$685	10,302	26%	\$20.62	\$1,072	0.9
Suffolk County	\$49.73	\$2,586	\$103,440	3.0	\$164,900	\$4,123	\$49,470	\$1,237	92,649	18%	\$19.66	\$1,022	2.5
Sullivan County	\$23.52	\$1,223	\$48,920	1.5	\$105,700	\$2,643	\$31,710	\$793	9,281	31%	\$15.21	\$791	1.5

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

New York	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Tioga County	\$22.85	\$1,188	\$47,520	1.5	\$94,500	\$2,363	\$28,350	\$709	4,403	22%	\$18.36	\$955	1.2
Tompkins County	\$32.73	\$1,702	\$68,080	2.1	\$122,100	\$3,053	\$36,630	\$916	19,978	46%	\$20.45	\$1,063	1.6
Ulster County	\$34.60	\$1,799	\$71,960	2.2	\$119,800	\$2,995	\$35,940	\$899	21,942	30%	\$14.57	\$758	2.4
Warren County	\$26.00	\$1,352	\$54,080	1.7	\$100,000	\$2,500	\$30,000	\$750	8,571	29%	\$16.53	\$860	1.6
Washington County	\$26.00	\$1,352	\$54,080	1.7	\$100,000	\$2,500	\$30,000	\$750	5,686	23%	\$16.21	\$843	1.6
Wayne County	\$27.44	\$1,427	\$57,080	1.8	\$103,900	\$2,598	\$31,170	\$779	7,691	20%	\$13.63	\$709	2.0
Westchester County	\$53.46	\$2,780	\$111,200	3.2	\$170,000	\$4,250	\$51,000	\$1,275	139,962	38%	\$26.02	\$1,353	2.1
Wyoming County	\$17.94	\$933	\$37,320	1.2	\$91,800	\$2,295	\$27,540	\$689	3,745	23%	\$14.35	\$746	1.3
Yates County	\$21.35	\$1,110	\$44,400	1.4	\$88,800	\$2,220	\$26,640	\$666	2,071	23%	\$12.40	\$645	1.7

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.

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

NORTH CAROLINA

#30*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,411**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,704** monthly or **\$56,442** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.14
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$21.09
2-Bedroom Housing Wage	\$27.14
Number of Renter Households	1,408,252
Percent Renters	34%

MOST EXPENSIVE AREAS	HOUSING WAGE
Durham-Chapel Hill HMFA	\$36.00
Charlotte-Concord-Gastonia HMFA	\$35.08
Raleigh MSA	\$33.90
Virginia Beach-Norfolk-Newport News HMFA	\$32.62
Wilmington HMFA	\$30.38

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

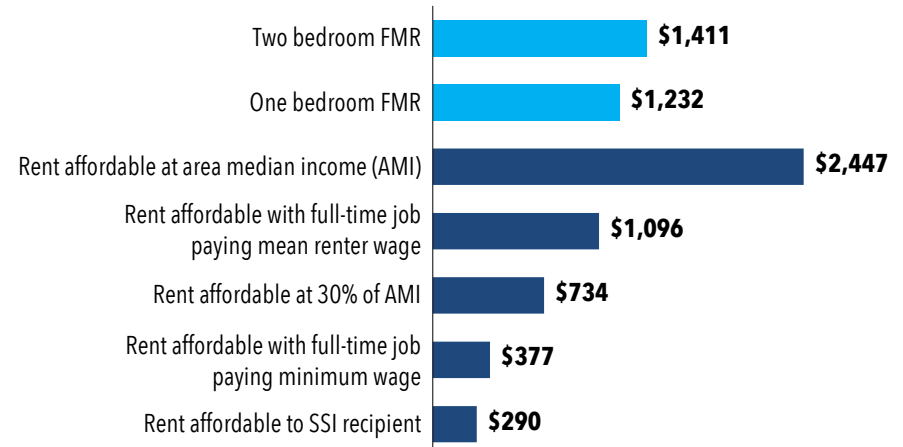
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

150
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

131
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

3.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



North Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
North Carolina	\$27.14	\$1,411	\$56,442	3.7	\$97,896	\$2,447	\$29,369	\$734	1,408,252	34%	\$21.09	\$1,096	1.3
Combined Nonmetro Areas	\$19.36	\$1,007	\$40,263	2.7	\$76,585	\$1,915	\$22,975	\$574	232,466	30%	\$14.53	\$756	1.3
<u>Metropolitan Areas</u>													
Anson County HMFA	\$23.38	\$1,216	\$48,640	3.2	\$65,000	\$1,625	\$19,500	\$488	2,859	34%	\$17.22	\$896	1.4
Asheville HMFA	\$29.08	\$1,512	\$60,480	4.0	\$93,100	\$2,328	\$27,930	\$698	51,368	32%	\$17.42	\$906	1.7
Brunswick County HMFA	\$24.65	\$1,282	\$51,280	3.4	\$95,000	\$2,375	\$28,500	\$713	10,413	16%	\$15.32	\$797	1.6
Burlington MSA	\$23.40	\$1,217	\$48,680	3.2	\$88,200	\$2,205	\$26,460	\$662	23,538	34%	\$16.87	\$877	1.4
Camden County HMFA	\$21.71	\$1,129	\$45,160	3.0	\$104,400	\$2,610	\$31,320	\$783	641	16%	\$17.73	\$922	1.2
Charlotte-Concord-Gastonia HMFA	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	271,546	38%	\$27.81	\$1,446	1.3
Craven County HMFA	\$25.29	\$1,315	\$52,600	3.5	\$88,300	\$2,208	\$26,490	\$662	12,464	30%	\$15.63	\$813	1.6
Davidson County HMFA	\$17.94	\$933	\$37,320	2.5	\$80,300	\$2,008	\$24,090	\$602	18,136	26%	\$16.43	\$854	1.1
Durham-Chapel Hill HMFA	\$36.00	\$1,872	\$74,880	5.0	\$126,200	\$3,155	\$37,860	\$947	88,800	39%	\$29.47	\$1,532	1.2
Fayetteville HMFA	\$23.85	\$1,240	\$49,600	3.3	\$79,000	\$1,975	\$23,700	\$593	59,376	46%	\$17.60	\$915	1.4
Gates County HMFA	\$23.65	\$1,230	\$49,200	3.3	\$82,800	\$2,070	\$24,840	\$621	747	18%	\$17.71	\$921	1.3
Goldsboro MSA	\$22.77	\$1,184	\$47,360	3.1	\$72,400	\$1,810	\$21,720	\$543	18,042	38%	\$15.76	\$819	1.4
Granville County HMFA	\$25.63	\$1,333	\$53,320	3.5	\$91,100	\$2,278	\$27,330	\$683	5,188	23%	\$15.44	\$803	1.7
Greensboro-High Point HMFA	\$22.12	\$1,150	\$46,000	3.1	\$85,600	\$2,140	\$25,680	\$642	101,978	37%	\$19.23	\$1,000	1.1
Greenville MSA	\$21.08	\$1,096	\$43,840	2.9	\$82,100	\$2,053	\$24,630	\$616	36,020	49%	\$17.80	\$926	1.2
Harnett County HMFA	\$20.08	\$1,044	\$41,760	2.8	\$92,600	\$2,315	\$27,780	\$695	14,838	31%	\$13.59	\$706	1.5
Haywood County HMFA	\$23.52	\$1,223	\$48,920	3.2	\$88,500	\$2,213	\$26,550	\$664	6,689	25%	\$14.94	\$777	1.6
Hickory-Lenoir-Morganton MSA	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	37,899	26%	\$16.53	\$860	1.2

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

North Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Hoke County HMFA	\$18.96	\$986	\$39,440	2.6	\$78,900	\$1,973	\$23,670	\$592	5,313	28%	\$13.15	\$684	1.4
Iredell County HMFA	\$26.67	\$1,387	\$55,480	3.7	\$109,400	\$2,735	\$32,820	\$821	21,084	29%	\$21.99	\$1,143	1.2
Jacksonville MSA	\$22.06	\$1,147	\$45,880	3.0	\$80,800	\$2,020	\$24,240	\$606	28,308	39%	\$14.29	\$743	1.5
Jones County HMFA	\$17.88	\$930	\$37,200	2.5	\$75,300	\$1,883	\$22,590	\$565	954	24%	\$11.00	\$572	1.6
Lincoln County HMFA	\$22.52	\$1,171	\$46,840	3.1	\$99,000	\$2,475	\$29,700	\$743	7,683	22%	\$14.68	\$763	1.5
Pamlico County HMFA	\$22.85	\$1,188	\$47,520	3.2	\$92,500	\$2,313	\$27,750	\$694	872	17%	\$8.96	\$466	2.5
Pender County HMFA	\$20.75	\$1,079	\$43,160	2.9	\$101,400	\$2,535	\$30,420	\$761	4,391	18%	\$11.91	\$619	1.7
Person County HMFA	\$19.83	\$1,031	\$41,240	2.7	\$85,300	\$2,133	\$25,590	\$640	3,909	24%	\$12.49	\$650	1.6
Raleigh MSA	\$33.90	\$1,763	\$70,520	4.7	\$132,700	\$3,318	\$39,810	\$995	183,376	33%	\$22.09	\$1,148	1.5
Rockingham County HMFA	\$20.02	\$1,041	\$41,640	2.8	\$83,300	\$2,083	\$24,990	\$625	10,788	28%	\$12.29	\$639	1.6
Rocky Mount MSA	\$20.62	\$1,072	\$42,880	2.8	\$79,100	\$1,978	\$23,730	\$593	21,770	38%	\$17.37	\$903	1.2
Rowan County HMFA	\$24.71	\$1,285	\$51,400	3.4	\$89,800	\$2,245	\$26,940	\$674	16,610	29%	\$15.57	\$810	1.6
Virginia Beach-Norfolk-Newport News HMF ^A	\$32.62	\$1,696	\$67,840	4.5	\$106,500	\$2,663	\$31,950	\$799	1,436	12%	\$11.65	\$606	2.8
Wilmington HMFA	\$30.38	\$1,580	\$63,200	4.2	\$110,900	\$2,773	\$33,270	\$832	40,233	39%	\$19.18	\$997	1.6
Winston-Salem HMFA	\$22.37	\$1,163	\$46,520	3.1	\$86,700	\$2,168	\$26,010	\$650	68,517	33%	\$19.63	\$1,021	1.1
<u>Counties</u>													
Alamance County	\$23.40	\$1,217	\$48,680	3.2	\$88,200	\$2,205	\$26,460	\$662	23,538	34%	\$16.87	\$877	1.4
Alexander County	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	2,547	18%	\$13.61	\$708	1.5
Alleghany County	\$18.21	\$947	\$37,880	2.5	\$63,700	\$1,593	\$19,110	\$478	1,158	23%	\$13.71	\$713	1.3
Anson County	\$23.38	\$1,216	\$48,640	3.2	\$65,000	\$1,625	\$19,500	\$488	2,859	34%	\$17.22	\$896	1.4
Ashe County	\$17.88	\$930	\$37,200	2.5	\$70,300	\$1,758	\$21,090	\$527	2,594	22%	\$12.14	\$631	1.5
Avery County	\$20.27	\$1,054	\$42,160	2.8	\$84,000	\$2,100	\$25,200	\$630	1,314	20%	\$14.23	\$740	1.4
Beaufort County	\$17.88	\$930	\$37,200	2.5	\$78,200	\$1,955	\$23,460	\$587	5,712	30%	\$12.49	\$650	1.4

1: BR = Bedroom

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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

North Carolina

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Bertie County	\$20.23	\$1,052	\$42,080	2.8	\$66,600	\$1,665	\$19,980	\$500	1,792	26%	\$11.79	\$613	1.7
Bladen County	\$17.88	\$930	\$37,200	2.5	\$67,300	\$1,683	\$20,190	\$505	3,508	30%	\$14.23	\$740	1.3
Brunswick County	\$24.65	\$1,282	\$51,280	3.4	\$95,000	\$2,375	\$28,500	\$713	10,413	16%	\$15.32	\$797	1.6
Buncombe County	\$29.08	\$1,512	\$60,480	4.0	\$93,100	\$2,328	\$27,930	\$698	36,513	36%	\$17.67	\$919	1.6
Burke County	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	9,050	25%	\$14.73	\$766	1.4
Cabarrus County	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	22,397	28%	\$15.43	\$803	2.3
Caldwell County	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	8,515	26%	\$16.13	\$839	1.2
Camden County	\$21.71	\$1,129	\$45,160	3.0	\$104,400	\$2,610	\$31,320	\$783	641	16%	\$17.73	\$922	1.2
Carteret County	\$23.44	\$1,219	\$48,760	3.2	\$102,000	\$2,550	\$30,600	\$765	8,266	26%	\$11.37	\$591	2.1
Caswell County	\$17.88	\$930	\$37,200	2.5	\$78,500	\$1,963	\$23,550	\$589	2,077	24%	\$12.34	\$642	1.4
Catawba County	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	17,787	27%	\$17.41	\$906	1.2
Chatham County	\$36.00	\$1,872	\$74,880	5.0	\$126,200	\$3,155	\$37,860	\$947	6,317	20%	\$14.28	\$742	2.5
Cherokee County	\$18.13	\$943	\$37,720	2.5	\$71,200	\$1,780	\$21,360	\$534	2,137	16%	\$14.52	\$755	1.2
Chowan County	\$21.69	\$1,128	\$45,120	3.0	\$76,400	\$1,910	\$22,920	\$573	1,816	30%	\$11.56	\$601	1.9
Clay County	\$19.62	\$1,020	\$40,800	2.7	\$85,500	\$2,138	\$25,650	\$641	1,017	20%	\$15.44	\$803	1.3
Cleveland County	\$17.88	\$930	\$37,200	2.5	\$76,600	\$1,915	\$22,980	\$575	10,922	29%	\$14.86	\$773	1.2
Columbus County	\$18.04	\$938	\$37,520	2.5	\$66,800	\$1,670	\$20,040	\$501	5,334	28%	\$14.12	\$734	1.3
Craven County	\$25.29	\$1,315	\$52,600	3.5	\$88,300	\$2,208	\$26,490	\$662	12,464	30%	\$15.63	\$813	1.6
Cumberland County	\$23.85	\$1,240	\$49,600	3.3	\$79,000	\$1,975	\$23,700	\$593	59,376	46%	\$17.60	\$915	1.4
Currituck County	\$32.62	\$1,696	\$67,840	4.5	\$106,500	\$2,663	\$31,950	\$799	1,436	12%	\$11.65	\$606	2.8
Dare County	\$27.13	\$1,411	\$56,440	3.7	\$110,600	\$2,765	\$33,180	\$830	3,662	22%	\$15.90	\$827	1.7
Davidson County	\$17.94	\$933	\$37,320	2.5	\$80,300	\$2,008	\$24,090	\$602	18,136	26%	\$16.43	\$854	1.1
Davie County	\$22.37	\$1,163	\$46,520	3.1	\$86,700	\$2,168	\$26,010	\$650	2,803	17%	\$14.63	\$761	1.5
Duplin County	\$18.77	\$976	\$39,040	2.6	\$73,700	\$1,843	\$22,110	\$553	6,021	30%	\$15.64	\$813	1.2
Durham County	\$36.00	\$1,872	\$74,880	5.0	\$126,200	\$3,155	\$37,860	\$947	62,296	45%	\$32.65	\$1,698	1.1
Edgecombe County	\$20.62	\$1,072	\$42,880	2.8	\$79,100	\$1,978	\$23,730	\$593	7,933	41%	\$13.43	\$699	1.5

1: BR = Bedroom

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

North Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Forsyth County	\$22.37	\$1,163	\$46,520	3.1	\$86,700	\$2,168	\$26,010	\$650	58,114	37%	\$20.64	\$1,073	1.1
Franklin County	\$33.90	\$1,763	\$70,520	4.7	\$132,700	\$3,318	\$39,810	\$995	6,004	22%	\$15.20	\$791	2.2
Gaston County	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	31,542	34%	\$17.18	\$893	2.0
Gates County	\$23.65	\$1,230	\$49,200	3.3	\$82,800	\$2,070	\$24,840	\$621	747	18%	\$17.71	\$921	1.3
Graham County	\$17.88	\$930	\$37,200	2.5	\$68,800	\$1,720	\$20,640	\$516	635	19%	\$12.73	\$662	1.4
Granville County	\$25.63	\$1,333	\$53,320	3.5	\$91,100	\$2,278	\$27,330	\$683	5,188	23%	\$15.44	\$803	1.7
Greene County	\$17.88	\$930	\$37,200	2.5	\$62,100	\$1,553	\$18,630	\$466	2,369	35%	\$15.00	\$780	1.2
Guilford County	\$22.12	\$1,150	\$46,000	3.1	\$85,600	\$2,140	\$25,680	\$642	86,410	40%	\$19.87	\$1,033	1.1
Halifax County	\$17.88	\$930	\$37,200	2.5	\$62,700	\$1,568	\$18,810	\$470	7,403	37%	\$10.43	\$542	1.7
Harnett County	\$20.08	\$1,044	\$41,760	2.8	\$92,600	\$2,315	\$27,780	\$695	14,838	31%	\$13.59	\$706	1.5
Haywood County	\$23.52	\$1,223	\$48,920	3.2	\$88,500	\$2,213	\$26,550	\$664	6,689	25%	\$14.94	\$777	1.6
Henderson County	\$29.08	\$1,512	\$60,480	4.0	\$93,100	\$2,328	\$27,930	\$698	13,002	26%	\$17.09	\$889	1.7
Hertford County	\$19.13	\$995	\$39,800	2.6	\$69,500	\$1,738	\$20,850	\$521	2,800	34%	\$14.56	\$757	1.3
Hoke County	\$18.96	\$986	\$39,440	2.6	\$78,900	\$1,973	\$23,670	\$592	5,313	28%	\$13.15	\$684	1.4
Hyde County	\$18.38	\$956	\$38,240	2.5	\$58,300	\$1,458	\$17,490	\$437	602	28%	\$10.85	\$564	1.7
Iredell County	\$26.67	\$1,387	\$55,480	3.7	\$109,400	\$2,735	\$32,820	\$821	21,084	29%	\$21.99	\$1,143	1.2
Jackson County	\$18.48	\$961	\$38,440	2.5	\$80,800	\$2,020	\$24,240	\$606	6,794	37%	\$15.16	\$788	1.2
Johnston County	\$33.90	\$1,763	\$70,520	4.7	\$132,700	\$3,318	\$39,810	\$995	18,845	23%	\$14.54	\$756	2.3
Jones County	\$17.88	\$930	\$37,200	2.5	\$75,300	\$1,883	\$22,590	\$565	954	24%	\$11.00	\$572	1.6
Lee County	\$22.54	\$1,172	\$46,880	3.1	\$73,900	\$1,848	\$22,170	\$554	8,396	34%	\$17.82	\$927	1.3
Lenoir County	\$17.88	\$930	\$37,200	2.5	\$68,300	\$1,708	\$20,490	\$512	9,342	41%	\$17.67	\$919	1.0
Lincoln County	\$22.52	\$1,171	\$46,840	3.1	\$99,000	\$2,475	\$29,700	\$743	7,683	22%	\$14.68	\$763	1.5
McDowell County	\$17.88	\$930	\$37,200	2.5	\$74,100	\$1,853	\$22,230	\$556	4,788	26%	\$15.26	\$794	1.2
Macon County	\$19.65	\$1,022	\$40,880	2.7	\$77,000	\$1,925	\$23,100	\$578	4,279	24%	\$13.74	\$715	1.4
Madison County	\$29.08	\$1,512	\$60,480	4.0	\$93,100	\$2,328	\$27,930	\$698	1,853	22%	\$11.94	\$621	2.4
Martin County	\$17.88	\$930	\$37,200	2.5	\$69,200	\$1,730	\$20,760	\$519	2,950	32%	\$13.70	\$713	1.3

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

North Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Mecklenburg County	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	202,679	44%	\$30.97	\$1,610	1.1
Mitchell County	\$17.88	\$930	\$37,200	2.5	\$78,100	\$1,953	\$23,430	\$586	1,438	22%	\$13.21	\$687	1.4
Montgomery County	\$17.88	\$930	\$37,200	2.5	\$69,100	\$1,728	\$20,730	\$518	2,707	27%	\$15.14	\$787	1.2
Moore County	\$21.83	\$1,135	\$45,400	3.0	\$109,000	\$2,725	\$32,700	\$818	10,133	24%	\$14.94	\$777	1.5
Nash County	\$20.62	\$1,072	\$42,880	2.8	\$79,100	\$1,978	\$23,730	\$593	13,837	36%	\$18.68	\$971	1.1
New Hanover County	\$30.38	\$1,580	\$63,200	4.2	\$110,900	\$2,773	\$33,270	\$832	40,233	39%	\$19.18	\$997	1.6
Northampton County	\$19.73	\$1,026	\$41,040	2.7	\$68,600	\$1,715	\$20,580	\$515	2,035	27%	\$13.00	\$676	1.5
Onslow County	\$22.06	\$1,147	\$45,880	3.0	\$80,800	\$2,020	\$24,240	\$606	28,308	39%	\$14.29	\$743	1.5
Orange County	\$36.00	\$1,872	\$74,880	5.0	\$126,200	\$3,155	\$37,860	\$947	20,187	36%	\$18.56	\$965	1.9
Pamlico County	\$22.85	\$1,188	\$47,520	3.2	\$92,500	\$2,313	\$27,750	\$694	872	17%	\$8.96	\$466	2.5
Pasquotank County	\$22.92	\$1,192	\$47,680	3.2	\$85,000	\$2,125	\$25,500	\$638	5,376	35%	\$14.57	\$758	1.6
Pender County	\$20.75	\$1,079	\$43,160	2.9	\$101,400	\$2,535	\$30,420	\$761	4,391	18%	\$11.91	\$619	1.7
Perquimans County	\$19.12	\$994	\$39,760	2.6	\$85,200	\$2,130	\$25,560	\$639	1,522	27%	\$12.90	\$671	1.5
Person County	\$19.83	\$1,031	\$41,240	2.7	\$85,300	\$2,133	\$25,590	\$640	3,909	24%	\$12.49	\$650	1.6
Pitt County	\$21.08	\$1,096	\$43,840	2.9	\$82,100	\$2,053	\$24,630	\$616	36,020	49%	\$17.80	\$926	1.2
Polk County	\$20.12	\$1,046	\$41,840	2.8	\$86,700	\$2,168	\$26,010	\$650	2,038	23%	\$12.34	\$642	1.6
Randolph County	\$22.12	\$1,150	\$46,000	3.1	\$85,600	\$2,140	\$25,680	\$642	15,568	27%	\$14.76	\$768	1.5
Richmond County	\$17.88	\$930	\$37,200	2.5	\$63,200	\$1,580	\$18,960	\$474	5,954	35%	\$11.08	\$576	1.6
Robeson County	\$17.88	\$930	\$37,200	2.5	\$53,500	\$1,338	\$16,050	\$401	14,695	34%	\$14.47	\$753	1.2
Rockingham County	\$20.02	\$1,041	\$41,640	2.8	\$83,300	\$2,083	\$24,990	\$625	10,788	28%	\$12.29	\$639	1.6
Rowan County	\$24.71	\$1,285	\$51,400	3.4	\$89,800	\$2,245	\$26,940	\$674	16,610	29%	\$15.57	\$810	1.6
Rutherford County	\$17.88	\$930	\$37,200	2.5	\$66,300	\$1,658	\$19,890	\$497	6,890	26%	\$15.43	\$802	1.2
Sampson County	\$17.88	\$930	\$37,200	2.5	\$72,500	\$1,813	\$21,750	\$544	5,802	27%	\$15.38	\$800	1.2
Scotland County	\$17.88	\$930	\$37,200	2.5	\$56,200	\$1,405	\$16,860	\$422	5,088	41%	\$14.89	\$775	1.2
Stanly County	\$18.85	\$980	\$39,200	2.6	\$88,600	\$2,215	\$26,580	\$665	6,439	26%	\$12.08	\$628	1.6
Stokes County	\$22.37	\$1,163	\$46,520	3.1	\$86,700	\$2,168	\$26,010	\$650	4,187	22%	\$11.32	\$589	2.0

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

North Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Surry County	\$17.88	\$930	\$37,200	2.5	\$75,400	\$1,885	\$22,620	\$566	7,832	27%	\$13.37	\$695	1.3
Swain County	\$17.88	\$930	\$37,200	2.5	\$82,200	\$2,055	\$24,660	\$617	1,561	27%	\$12.09	\$628	1.5
Transylvania County	\$22.12	\$1,150	\$46,000	3.1	\$88,300	\$2,208	\$26,490	\$662	3,629	25%	\$12.65	\$658	1.7
Tyrrell County	\$17.88	\$930	\$37,200	2.5	\$67,000	\$1,675	\$20,100	\$503	305	21%	\$9.45	\$491	1.9
Union County	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	14,928	18%	\$17.73	\$922	2.0
Vance County	\$19.65	\$1,022	\$40,880	2.7	\$61,800	\$1,545	\$18,540	\$464	6,857	43%	\$17.22	\$895	1.1
Wake County	\$33.90	\$1,763	\$70,520	4.7	\$132,700	\$3,318	\$39,810	\$995	158,527	36%	\$22.90	\$1,191	1.5
Warren County	\$17.88	\$930	\$37,200	2.5	\$58,600	\$1,465	\$17,580	\$440	2,399	30%	\$9.16	\$476	2.0
Washington County	\$17.88	\$930	\$37,200	2.5	\$68,800	\$1,720	\$20,640	\$516	1,512	31%	\$13.68	\$711	1.3
Watauga County	\$24.50	\$1,274	\$50,960	3.4	\$94,300	\$2,358	\$28,290	\$707	8,225	39%	\$12.02	\$625	2.0
Wayne County	\$22.77	\$1,184	\$47,360	3.1	\$72,400	\$1,810	\$21,720	\$543	18,042	38%	\$15.76	\$819	1.4
Wilkes County	\$17.88	\$930	\$37,200	2.5	\$65,600	\$1,640	\$19,680	\$492	7,034	26%	\$15.94	\$829	1.1
Wilson County	\$19.35	\$1,006	\$40,240	2.7	\$79,300	\$1,983	\$23,790	\$595	13,443	41%	\$18.56	\$965	1.0
Yadkin County	\$22.37	\$1,163	\$46,520	3.1	\$86,700	\$2,168	\$26,010	\$650	3,413	23%	\$11.44	\$595	2.0
Yancey County	\$17.88	\$930	\$37,200	2.5	\$80,300	\$2,008	\$24,090	\$602	1,864	23%	\$12.53	\$652	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.

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NORTH DAKOTA

#48*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,013**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,375** monthly or **\$40,501** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

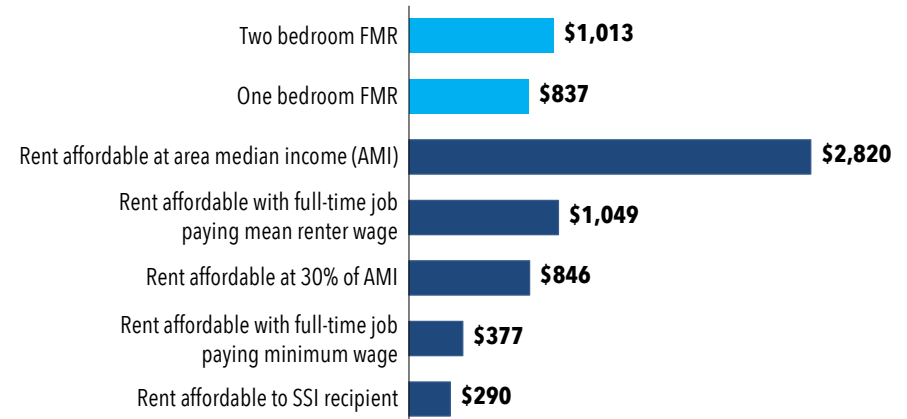
\$19.47
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.17
2-Bedroom Housing Wage	\$19.47
Number of Renter Households	118,956
Percent Renters	37%



MOST EXPENSIVE AREAS	HOUSING WAGE
Divide County	\$27.29
Mckenzie County	\$25.98
Williams County	\$22.19
Mercer County	\$21.92
Ward County	\$20.00



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.

North Dakota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
North Dakota	\$19.47	\$1,013	\$40,501	2.7	\$112,820	\$2,820	\$33,846	\$846	118,956	37%	\$20.17	\$1,049	1.0
Combined Nonmetro Areas	\$19.58	\$1,018	\$40,733	2.7	\$107,043	\$2,676	\$32,113	\$803	49,972	32%	\$22.12	\$1,150	0.9
<u>Metropolitan Areas</u>													
Bismarck MSA	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	14,898	27%	\$17.13	\$891	1.1
Fargo MSA	\$19.46	\$1,012	\$40,480	2.7	\$117,500	\$2,938	\$35,250	\$881	39,203	48%	\$19.71	\$1,025	1.0
Grand Forks MSA	\$18.92	\$984	\$39,360	2.6	\$102,800	\$2,570	\$30,840	\$771	14,883	48%	\$18.29	\$951	1.0
<u>Counties</u>													
Adams County	\$17.85	\$928	\$37,120	2.5	\$111,700	\$2,793	\$33,510	\$838	267	26%	\$13.16	\$684	1.4
Barnes County	\$17.85	\$928	\$37,120	2.5	\$102,900	\$2,573	\$30,870	\$772	1,290	27%	\$11.29	\$587	1.6
Benson County	\$17.85	\$928	\$37,120	2.5	\$78,800	\$1,970	\$23,640	\$591	496	26%	\$13.52	\$703	1.3
Billings County	\$17.85	\$928	\$37,120	2.5	\$115,800	\$2,895	\$34,740	\$869	70	19%	\$23.59	\$1,227	0.8
Bottineau County	\$17.85	\$928	\$37,120	2.5	\$111,500	\$2,788	\$33,450	\$836	556	21%	\$17.82	\$927	1.0
Bowman County	\$17.85	\$928	\$37,120	2.5	\$106,700	\$2,668	\$32,010	\$800	210	17%	\$15.33	\$797	1.2
Burke County	\$17.85	\$928	\$37,120	2.5	\$126,600	\$3,165	\$37,980	\$950	204	22%	\$25.83	\$1,343	0.7
Burleigh County	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	11,476	28%	\$16.86	\$877	1.2
Cass County	\$19.46	\$1,012	\$40,480	2.7	\$117,500	\$2,938	\$35,250	\$881	39,203	48%	\$19.71	\$1,025	1.0
Cavalier County	\$17.85	\$928	\$37,120	2.5	\$105,300	\$2,633	\$31,590	\$790	265	17%	\$17.81	\$926	1.0
Dickey County	\$17.85	\$928	\$37,120	2.5	\$98,000	\$2,450	\$29,400	\$735	428	22%	\$15.12	\$786	1.2
Divide County †	\$27.29	\$1,419	\$56,760	3.8	\$118,600	\$2,965	\$35,580	\$890	209	22%			
Dunn County	\$18.31	\$952	\$38,080	2.5	\$137,900	\$3,448	\$41,370	\$1,034	426	28%	\$44.52	\$2,315	0.4
Eddy County	\$17.85	\$928	\$37,120	2.5	\$90,300	\$2,258	\$27,090	\$677	320	28%	\$15.08	\$784	1.2
Emmons County	\$17.85	\$928	\$37,120	2.5	\$98,800	\$2,470	\$29,640	\$741	282	19%	\$8.57	\$446	2.1
Foster County	\$17.85	\$928	\$37,120	2.5	\$121,900	\$3,048	\$36,570	\$914	342	23%	\$9.80	\$510	1.8

† Wage data not available (See Appendix B).

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

North Dakota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Golden Valley County	\$17.92	\$932	\$37,280	2.5	\$108,300	\$2,708	\$32,490	\$812	165	25%	\$12.85	\$668	1.4
Grand Forks County	\$18.92	\$984	\$39,360	2.6	\$102,800	\$2,570	\$30,840	\$771	14,883	48%	\$18.29	\$951	1.0
Grant County	\$17.85	\$928	\$37,120	2.5	\$89,000	\$2,225	\$26,700	\$668	172	16%	\$9.45	\$491	1.9
Griggs County	\$17.85	\$928	\$37,120	2.5	\$99,900	\$2,498	\$29,970	\$749	195	21%	\$16.09	\$837	1.1
Hettinger County	\$17.85	\$928	\$37,120	2.5	\$104,900	\$2,623	\$31,470	\$787	225	20%	\$17.48	\$909	1.0
Kidder County	\$17.85	\$928	\$37,120	2.5	\$89,200	\$2,230	\$26,760	\$669	271	24%	\$22.58	\$1,174	0.8
LaMoure County	\$17.85	\$928	\$37,120	2.5	\$105,100	\$2,628	\$31,530	\$788	258	15%	\$13.33	\$693	1.3
Logan County	\$19.00	\$988	\$39,520	2.6	\$80,400	\$2,010	\$24,120	\$603	134	17%	\$15.37	\$799	1.2
McHenry County	\$17.85	\$928	\$37,120	2.5	\$105,000	\$2,625	\$31,500	\$788	446	20%	\$20.57	\$1,070	0.9
McIntosh County	\$17.85	\$928	\$37,120	2.5	\$85,800	\$2,145	\$25,740	\$644	247	21%	\$15.54	\$808	1.1
McKenzie County	\$25.98	\$1,351	\$54,040	3.6	\$122,700	\$3,068	\$36,810	\$920	2,653	45%	\$41.39	\$2,152	0.6
McLean County	\$17.85	\$928	\$37,120	2.5	\$112,900	\$2,823	\$33,870	\$847	706	17%	\$21.36	\$1,111	0.8
Mercer County	\$21.92	\$1,140	\$45,600	3.0	\$111,100	\$2,778	\$33,330	\$833	700	19%	\$24.37	\$1,267	0.9
Morton County	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	3,374	25%	\$17.19	\$894	1.1
Mountrail County	\$17.94	\$933	\$37,320	2.5	\$105,700	\$2,643	\$31,710	\$793	1,535	40%	\$31.69	\$1,648	0.6
Nelson County	\$17.85	\$928	\$37,120	2.5	\$105,600	\$2,640	\$31,680	\$792	299	23%	\$15.71	\$817	1.1
Oliver County	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	48	7%	\$38.37	\$1,995	0.5
Pembina County	\$17.85	\$928	\$37,120	2.5	\$98,000	\$2,450	\$29,400	\$735	754	25%	\$17.90	\$931	1.0
Pierce County	\$17.85	\$928	\$37,120	2.5	\$102,000	\$2,550	\$30,600	\$765	388	21%	\$13.06	\$679	1.4
Ramsey County	\$17.85	\$928	\$37,120	2.5	\$100,400	\$2,510	\$30,120	\$753	2,143	41%	\$11.21	\$583	1.6
Ransom County	\$17.85	\$928	\$37,120	2.5	\$104,000	\$2,600	\$31,200	\$780	561	24%	\$12.34	\$641	1.4
Renville County	\$18.00	\$936	\$37,440	2.5	\$93,000	\$2,325	\$27,900	\$698	171	19%	\$15.39	\$800	1.2
Richland County	\$17.85	\$928	\$37,120	2.5	\$110,100	\$2,753	\$33,030	\$826	2,091	31%	\$13.10	\$681	1.4
Rolette County	\$17.85	\$928	\$37,120	2.5	\$70,800	\$1,770	\$21,240	\$531	1,283	35%	\$15.03	\$782	1.2
Sargent County	\$17.85	\$928	\$37,120	2.5	\$104,800	\$2,620	\$31,440	\$786	452	26%	\$22.81	\$1,186	0.8
Sheridan County	\$17.92	\$932	\$37,280	2.5	\$99,900	\$2,498	\$29,970	\$749	118	17%	\$15.80	\$822	1.1

† Wage data not available (See Appendix B).

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

North Dakota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Sioux County	\$17.85	\$928	\$37,120	2.5	\$45,900	\$1,148	\$13,770	\$344	576	54%	\$14.80	\$770	1.2
Slope County †	\$17.92	\$932	\$37,280	2.5	\$96,100	\$2,403	\$28,830	\$721	43	13%			
Stark County	\$19.62	\$1,020	\$40,800	2.7	\$109,300	\$2,733	\$32,790	\$820	4,633	35%	\$22.60	\$1,175	0.9
Steele County	\$17.85	\$928	\$37,120	2.5	\$111,000	\$2,775	\$33,300	\$833	162	22%	\$11.56	\$601	1.5
Stutsman County	\$17.85	\$928	\$37,120	2.5	\$110,900	\$2,773	\$33,270	\$832	3,380	36%	\$16.35	\$850	1.1
Towner County	\$17.85	\$928	\$37,120	2.5	\$97,800	\$2,445	\$29,340	\$734	218	23%	\$16.29	\$847	1.1
Traill County	\$17.85	\$928	\$37,120	2.5	\$121,900	\$3,048	\$36,570	\$914	843	25%	\$16.59	\$863	1.1
Walsh County	\$17.85	\$928	\$37,120	2.5	\$94,700	\$2,368	\$28,410	\$710	988	22%	\$19.29	\$1,003	0.9
Ward County	\$20.00	\$1,040	\$41,600	2.8	\$112,300	\$2,808	\$33,690	\$842	10,772	38%	\$19.66	\$1,022	1.0
Wells County	\$17.85	\$928	\$37,120	2.5	\$91,700	\$2,293	\$27,510	\$688	479	26%	\$15.32	\$797	1.2
Williams County	\$22.19	\$1,154	\$46,160	3.1	\$113,000	\$2,825	\$33,900	\$848	6,546	43%	\$30.75	\$1,599	0.7

† Wage data not available (See Appendix B).

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

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,171**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,902** monthly or **\$46,825** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.51
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$10.70
Average Renter Wage	\$18.62
2-Bedroom Housing Wage	\$22.51
Number of Renter Households	1,594,003
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Columbus HMFA	\$27.79
Union County HMFA	\$27.40
Cincinnati HMFA	\$24.75
Cleveland-Elyria MSA	\$23.23
Akron MSA	\$21.75

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

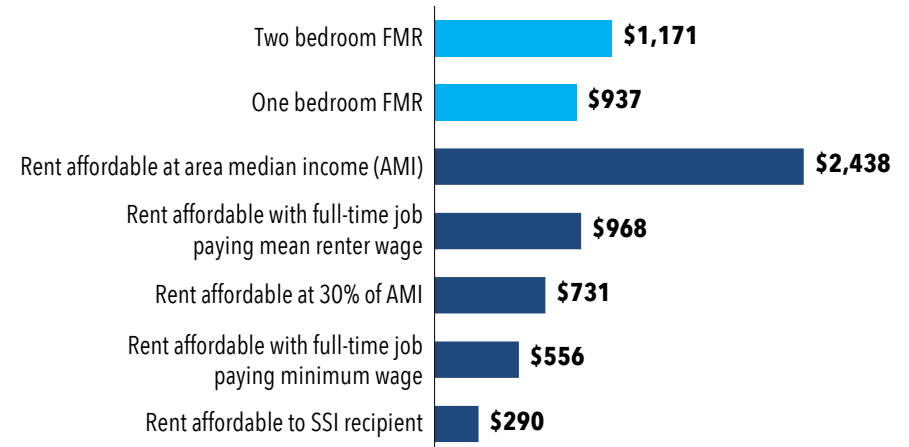
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

84
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Ohio	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Ohio	\$22.51	\$1,171	\$46,825	2.1	\$97,502	\$2,438	\$29,251	\$731	1,594,003	33%	\$18.62	\$968	1.2
Combined Nonmetro Areas	\$17.68	\$919	\$36,767	1.7	\$85,948	\$2,149	\$25,784	\$645	243,944	27%	\$15.24	\$792	1.2
Metropolitan Areas													
Akron MSA	\$21.75	\$1,131	\$45,240	2.0	\$100,300	\$2,508	\$30,090	\$752	94,348	32%	\$16.79	\$873	1.3
Brown County HMFA	\$18.21	\$947	\$37,880	1.7	\$88,500	\$2,213	\$26,550	\$664	4,090	24%	\$9.10	\$473	2.0
Canton-Massillon MSA	\$18.81	\$978	\$39,120	1.8	\$86,500	\$2,163	\$25,950	\$649	51,360	31%	\$15.04	\$782	1.3
Cincinnati HMFA	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	229,052	34%	\$19.83	\$1,031	1.2
Cleveland-Elyria MSA	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	304,138	34%	\$20.38	\$1,060	1.1
Columbus HMFA	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	320,779	40%	\$21.94	\$1,141	1.3
Dayton MSA	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	120,439	35%	\$18.35	\$954	1.1
Hocking County HMFA	\$17.85	\$928	\$37,120	1.7	\$81,300	\$2,033	\$24,390	\$610	2,452	21%	\$8.17	\$425	2.2
Huntington-Ashland HMFA	\$18.67	\$971	\$38,840	1.7	\$78,600	\$1,965	\$23,580	\$590	6,186	27%	\$15.64	\$813	1.2
Lima MSA	\$20.00	\$1,040	\$41,600	1.9	\$92,800	\$2,320	\$27,840	\$696	12,968	32%	\$17.60	\$915	1.1
Mansfield MSA	\$17.77	\$924	\$36,960	1.7	\$71,900	\$1,798	\$21,570	\$539	15,788	32%	\$14.65	\$762	1.2
Ottawa County HMFA	\$19.00	\$988	\$39,520	1.8	\$104,900	\$2,623	\$31,470	\$787	2,968	16%	\$12.87	\$669	1.5
Perry County HMFA	\$17.96	\$934	\$37,360	1.7	\$82,100	\$2,053	\$24,630	\$616	3,134	23%	\$10.56	\$549	1.7
Springfield MSA	\$20.40	\$1,061	\$42,440	1.9	\$86,500	\$2,163	\$25,950	\$649	17,063	31%	\$14.41	\$749	1.4
Toledo HMFA	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	92,183	36%	\$17.65	\$918	1.2
Union County HMFA	\$27.40	\$1,425	\$57,000	2.6	\$128,200	\$3,205	\$38,460	\$962	4,848	21%	\$18.18	\$945	1.5
Weirton-Steubenville MSA	\$17.29	\$899	\$35,960	1.6	\$80,200	\$2,005	\$24,060	\$602	7,650	28%	\$13.43	\$698	1.3
Wheeling MSA	\$18.35	\$954	\$38,160	1.7	\$82,100	\$2,053	\$24,630	\$616	6,887	26%	\$12.35	\$642	1.5

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

Ohio

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Youngstown-Warren-Boardman HMFA	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	53,726	29%	\$13.71	\$713	1.2
Counties													
Adams County	\$17.00	\$884	\$35,360	1.6	\$70,700	\$1,768	\$21,210	\$530	2,967	29%	\$12.89	\$671	1.3
Allen County	\$20.00	\$1,040	\$41,600	1.9	\$92,800	\$2,320	\$27,840	\$696	12,968	32%	\$17.60	\$915	1.1
Ashland County	\$17.00	\$884	\$35,360	1.6	\$88,500	\$2,213	\$26,550	\$664	4,363	21%	\$13.80	\$717	1.2
Ashtabula County	\$17.73	\$922	\$36,880	1.7	\$76,700	\$1,918	\$23,010	\$575	10,171	26%	\$12.78	\$664	1.4
Athens County	\$20.06	\$1,043	\$41,720	1.9	\$89,400	\$2,235	\$26,820	\$671	8,651	38%	\$9.56	\$497	2.1
Auglaize County	\$17.00	\$884	\$35,360	1.6	\$102,300	\$2,558	\$30,690	\$767	4,571	24%	\$17.56	\$913	1.0
Belmont County	\$18.35	\$954	\$38,160	1.7	\$82,100	\$2,053	\$24,630	\$616	6,887	26%	\$12.35	\$642	1.5
Brown County	\$18.21	\$947	\$37,880	1.7	\$88,500	\$2,213	\$26,550	\$664	4,090	24%	\$9.10	\$473	2.0
Butler County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	43,763	30%	\$16.99	\$883	1.5
Carroll County	\$18.81	\$978	\$39,120	1.8	\$86,500	\$2,163	\$25,950	\$649	2,529	22%	\$12.11	\$630	1.6
Champaign County	\$17.40	\$905	\$36,200	1.6	\$93,600	\$2,340	\$28,080	\$702	3,621	23%	\$16.92	\$880	1.0
Clark County	\$20.40	\$1,061	\$42,440	1.9	\$86,500	\$2,163	\$25,950	\$649	17,063	31%	\$14.41	\$749	1.4
Clermont County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	22,449	27%	\$16.56	\$861	1.5
Clinton County	\$17.83	\$927	\$37,080	1.7	\$89,800	\$2,245	\$26,940	\$674	4,872	29%	\$17.54	\$912	1.0
Columbiana County	\$17.00	\$884	\$35,360	1.6	\$77,000	\$1,925	\$23,100	\$578	11,120	27%	\$12.85	\$668	1.3
Coshocton County	\$17.00	\$884	\$35,360	1.6	\$75,000	\$1,875	\$22,500	\$563	4,084	27%	\$11.47	\$596	1.5
Crawford County	\$17.00	\$884	\$35,360	1.6	\$73,700	\$1,843	\$22,110	\$553	5,256	29%	\$15.75	\$819	1.1
Cuyahoga County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	226,917	41%	\$22.41	\$1,165	1.0
Darke County	\$17.00	\$884	\$35,360	1.6	\$87,900	\$2,198	\$26,370	\$659	5,973	28%	\$15.02	\$781	1.1
Defiance County	\$17.19	\$894	\$35,760	1.6	\$94,300	\$2,358	\$28,290	\$707	3,292	21%	\$14.96	\$778	1.1
Delaware County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	17,549	22%	\$19.05	\$990	1.5
Erie County	\$19.29	\$1,003	\$40,120	1.8	\$95,500	\$2,388	\$28,650	\$716	9,284	29%	\$13.08	\$680	1.5
Fairfield County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	15,460	26%	\$12.88	\$670	2.2

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

Ohio

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Fayette County	\$17.15	\$892	\$35,680	1.6	\$79,900	\$1,998	\$23,970	\$599	4,300	37%	\$15.43	\$803	1.1
Franklin County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	257,703	47%	\$23.94	\$1,245	1.2
Fulton County	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	3,149	19%	\$17.21	\$895	1.2
Gallia County	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	2,673	24%	\$13.74	\$715	1.2
Geauga County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	4,629	13%	\$14.82	\$771	1.6
Greene County	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	21,879	32%	\$17.28	\$899	1.2
Guernsey County	\$17.00	\$884	\$35,360	1.6	\$75,000	\$1,875	\$22,500	\$563	4,608	28%	\$14.16	\$736	1.2
Hamilton County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	144,418	41%	\$21.23	\$1,104	1.2
Hancock County	\$19.15	\$996	\$39,840	1.8	\$94,000	\$2,350	\$28,200	\$705	9,741	31%	\$19.29	\$1,003	1.0
Hardin County	\$17.00	\$884	\$35,360	1.6	\$85,100	\$2,128	\$25,530	\$638	3,128	27%	\$15.94	\$829	1.1
Harrison County	\$17.00	\$884	\$35,360	1.6	\$77,900	\$1,948	\$23,370	\$584	1,381	23%	\$20.37	\$1,059	0.8
Henry County	\$17.00	\$884	\$35,360	1.6	\$97,000	\$2,425	\$29,100	\$728	2,072	18%	\$16.90	\$879	1.0
Highland County	\$17.00	\$884	\$35,360	1.6	\$78,300	\$1,958	\$23,490	\$587	4,498	27%	\$10.69	\$556	1.6
Hocking County	\$17.85	\$928	\$37,120	1.7	\$81,300	\$2,033	\$24,390	\$610	2,452	21%	\$8.17	\$425	2.2
Holmes County	\$17.00	\$884	\$35,360	1.6	\$96,500	\$2,413	\$28,950	\$724	2,731	20%	\$16.88	\$878	1.0
Huron County	\$17.00	\$884	\$35,360	1.6	\$87,100	\$2,178	\$26,130	\$653	6,190	26%	\$16.72	\$869	1.0
Jackson County	\$17.00	\$884	\$35,360	1.6	\$76,800	\$1,920	\$23,040	\$576	3,374	27%	\$10.66	\$554	1.6
Jefferson County	\$17.29	\$899	\$35,960	1.6	\$80,200	\$2,005	\$24,060	\$602	7,650	28%	\$13.43	\$698	1.3
Knox County	\$18.98	\$987	\$39,480	1.8	\$94,600	\$2,365	\$28,380	\$710	5,847	25%	\$15.18	\$789	1.3
Lake County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	25,014	25%	\$16.98	\$883	1.4
Lawrence County	\$18.67	\$971	\$38,840	1.7	\$78,600	\$1,965	\$23,580	\$590	6,186	27%	\$15.64	\$813	1.2
Licking County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	17,947	26%	\$15.41	\$801	1.8
Logan County	\$18.27	\$950	\$38,000	1.7	\$91,900	\$2,298	\$27,570	\$689	4,365	22%	\$15.56	\$809	1.2
Lorain County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	33,094	26%	\$14.17	\$737	1.6
Lucas County	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	69,839	38%	\$18.19	\$946	1.1
Madison County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	3,695	24%	\$13.03	\$678	2.1

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

Ohio	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Mahoning County	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	29,178	30%	\$13.63	\$709	1.2
Marion County	\$18.69	\$972	\$38,880	1.7	\$78,700	\$1,968	\$23,610	\$590	7,894	32%	\$15.74	\$819	1.2
Medina County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	14,484	20%	\$15.78	\$821	1.5
Meigs County	\$17.00	\$884	\$35,360	1.6	\$65,400	\$1,635	\$19,620	\$491	2,181	25%	\$11.69	\$608	1.5
Mercer County	\$17.00	\$884	\$35,360	1.6	\$108,200	\$2,705	\$32,460	\$812	3,313	20%	\$13.18	\$685	1.3
Miami County	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	11,852	27%	\$15.89	\$826	1.3
Monroe County	\$17.00	\$884	\$35,360	1.6	\$75,000	\$1,875	\$22,500	\$563	971	18%	\$10.82	\$563	1.6
Montgomery County	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	86,708	38%	\$19.04	\$990	1.1
Morgan County	\$17.00	\$884	\$35,360	1.6	\$73,500	\$1,838	\$22,050	\$551	1,286	23%	\$12.14	\$631	1.4
Morrow County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	2,452	18%	\$13.11	\$682	2.1
Muskingum County	\$17.00	\$884	\$35,360	1.6	\$80,500	\$2,013	\$24,150	\$604	10,706	31%	\$14.51	\$754	1.2
Noble County	\$17.00	\$884	\$35,360	1.6	\$79,900	\$1,998	\$23,970	\$599	830	18%	\$14.64	\$761	1.2
Ottawa County	\$19.00	\$988	\$39,520	1.8	\$104,900	\$2,623	\$31,470	\$787	2,968	16%	\$12.87	\$669	1.5
Paulding County	\$17.00	\$884	\$35,360	1.6	\$90,500	\$2,263	\$27,150	\$679	1,496	20%	\$13.02	\$677	1.3
Perry County	\$17.96	\$934	\$37,360	1.7	\$82,100	\$2,053	\$24,630	\$616	3,134	23%	\$10.56	\$549	1.7
Pickaway County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	5,973	28%	\$16.58	\$862	1.7
Pike County	\$17.00	\$884	\$35,360	1.6	\$71,700	\$1,793	\$21,510	\$538	3,700	34%	\$19.12	\$994	0.9
Portage County	\$21.75	\$1,131	\$45,240	2.0	\$100,300	\$2,508	\$30,090	\$752	19,276	30%	\$13.92	\$724	1.6
Preble County	\$17.00	\$884	\$35,360	1.6	\$91,200	\$2,280	\$27,360	\$684	3,453	21%	\$15.63	\$813	1.1
Putnam County	\$17.67	\$919	\$36,760	1.7	\$107,900	\$2,698	\$32,370	\$809	1,873	14%	\$13.52	\$703	1.3
Richland County	\$17.77	\$924	\$36,960	1.7	\$71,900	\$1,798	\$21,570	\$539	15,788	32%	\$14.65	\$762	1.2
Ross County	\$18.67	\$971	\$38,840	1.7	\$81,000	\$2,025	\$24,300	\$608	8,650	29%	\$15.46	\$804	1.2
Sandusky County	\$17.00	\$884	\$35,360	1.6	\$87,500	\$2,188	\$26,250	\$656	6,285	26%	\$15.57	\$809	1.1
Scioto County	\$17.00	\$884	\$35,360	1.6	\$75,200	\$1,880	\$22,560	\$564	8,873	31%	\$11.51	\$598	1.5
Seneca County	\$17.65	\$918	\$36,720	1.6	\$85,200	\$2,130	\$25,560	\$639	5,874	27%	\$13.48	\$701	1.3
Shelby County	\$18.40	\$957	\$38,280	1.7	\$96,600	\$2,415	\$28,980	\$725	4,932	26%	\$18.57	\$966	1.0

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Ohio	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Stark County	\$18.81	\$978	\$39,120	1.8	\$86,500	\$2,163	\$25,950	\$649	48,831	31%	\$15.15	\$788	1.2
Summit County	\$21.75	\$1,131	\$45,240	2.0	\$100,300	\$2,508	\$30,090	\$752	75,072	33%	\$17.36	\$903	1.3
Trumbull County	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	24,548	28%	\$13.83	\$719	1.2
Tuscarawas County	\$17.90	\$931	\$37,240	1.7	\$91,000	\$2,275	\$27,300	\$683	11,942	31%	\$13.96	\$726	1.3
Union County	\$27.40	\$1,425	\$57,000	2.6	\$128,200	\$3,205	\$38,460	\$962	4,848	21%	\$18.18	\$945	1.5
Van Wert County	\$17.00	\$884	\$35,360	1.6	\$86,700	\$2,168	\$26,010	\$650	2,259	19%	\$17.57	\$913	1.0
Vinton County	\$17.00	\$884	\$35,360	1.6	\$79,400	\$1,985	\$23,820	\$596	1,297	25%	\$11.47	\$597	1.5
Warren County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	18,422	20%	\$19.10	\$993	1.3
Washington County	\$17.15	\$892	\$35,680	1.6	\$84,600	\$2,115	\$25,380	\$635	6,268	25%	\$15.62	\$812	1.1
Wayne County	\$18.27	\$950	\$38,000	1.7	\$89,500	\$2,238	\$26,850	\$671	10,580	24%	\$17.95	\$933	1.0
Williams County	\$17.00	\$884	\$35,360	1.6	\$83,200	\$2,080	\$24,960	\$624	3,769	24%	\$15.71	\$817	1.1
Wood County	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	19,195	35%	\$16.38	\$852	1.2
Wyandot County	\$17.00	\$884	\$35,360	1.6	\$90,700	\$2,268	\$27,210	\$680	2,379	26%	\$19.49	\$1,014	0.9

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OKLAHOMA

#42*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,091**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,637** monthly or **\$43,640** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.98
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.36
2-Bedroom Housing Wage	\$20.98
Number of Renter Households	527,573
Percent Renters	34%

116
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

93
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

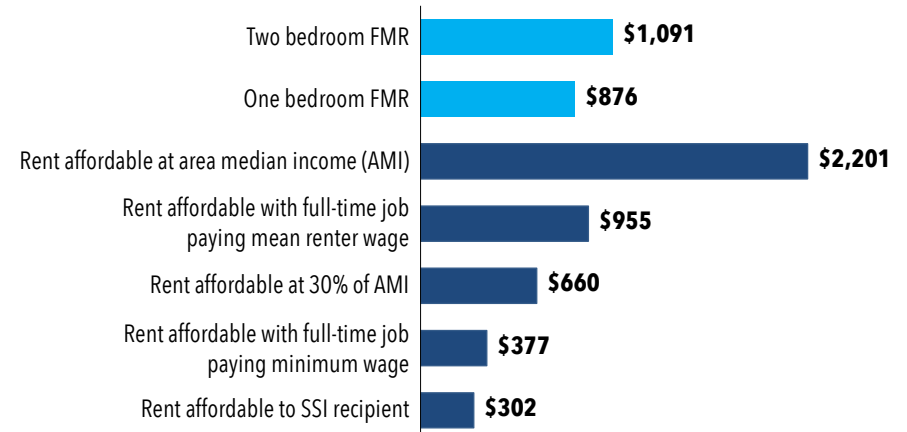
2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Oklahoma City HMFA	\$22.69
Tulsa HMFA	\$22.67
Texas County	\$20.17
Carter County	\$19.98
Woodward County	\$19.87

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.



Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Oklahoma	\$20.98	\$1,091	\$43,640	2.9	\$88,024	\$2,201	\$26,407	\$660	527,573	34%	\$18.36	\$955	1.1
Combined Nonmetro Areas	\$18.15	\$944	\$37,754	2.5	\$76,354	\$1,909	\$22,906	\$573	152,670	31%	\$15.60	\$811	1.2
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	419	20%	\$14.16	\$736	1.2
Enid MSA	\$18.85	\$980	\$39,200	2.6	\$89,200	\$2,230	\$26,760	\$669	8,470	35%	\$14.94	\$777	1.3
Fort Smith HMFA	\$17.50	\$910	\$36,400	2.4	\$80,600	\$2,015	\$24,180	\$605	4,404	29%	\$11.51	\$599	1.5
Grady County HMFA	\$18.08	\$940	\$37,600	2.5	\$96,800	\$2,420	\$29,040	\$726	5,077	25%	\$15.24	\$792	1.2
Lawton HMFA	\$18.50	\$962	\$38,480	2.6	\$74,500	\$1,863	\$22,350	\$559	20,136	45%	\$16.56	\$861	1.1
Lincoln County HMFA	\$17.50	\$910	\$36,400	2.4	\$77,500	\$1,938	\$23,250	\$581	2,561	20%	\$14.49	\$753	1.2
Oklahoma City HMFA	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	195,577	37%	\$19.17	\$997	1.2
Okmulgee County HMFA	\$17.50	\$910	\$36,400	2.4	\$74,100	\$1,853	\$22,230	\$556	4,260	30%	\$13.08	\$680	1.3
Pawnee County HMFA	\$18.02	\$937	\$37,480	2.5	\$78,100	\$1,953	\$23,430	\$586	1,311	22%	\$15.41	\$801	1.2
Tulsa HMFA	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	132,688	35%	\$20.29	\$1,055	1.1
<u>Counties</u>													
Adair County	\$17.50	\$910	\$36,400	2.4	\$62,000	\$1,550	\$18,600	\$465	2,217	32%	\$12.50	\$650	1.4
Alfalfa County	\$17.50	\$910	\$36,400	2.4	\$99,900	\$2,498	\$29,970	\$749	402	21%	\$16.08	\$836	1.1
Atoka County	\$17.50	\$910	\$36,400	2.4	\$71,700	\$1,793	\$21,510	\$538	1,179	24%	\$9.17	\$477	1.9
Beaver County	\$17.50	\$910	\$36,400	2.4	\$79,000	\$1,975	\$23,700	\$593	344	20%	\$23.49	\$1,221	0.7
Beckham County	\$19.31	\$1,004	\$40,160	2.7	\$80,200	\$2,005	\$24,060	\$602	2,755	34%	\$16.72	\$869	1.2
Blaine County	\$17.50	\$910	\$36,400	2.4	\$78,300	\$1,958	\$23,490	\$587	971	29%	\$20.95	\$1,089	0.8
Bryan County	\$19.02	\$989	\$39,560	2.6	\$73,700	\$1,843	\$22,110	\$553	6,644	36%	\$16.22	\$843	1.2
Caddo County	\$17.50	\$910	\$36,400	2.4	\$70,300	\$1,758	\$21,090	\$527	2,701	30%	\$16.11	\$837	1.1

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

Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Canadian County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	14,506	25%	\$16.00	\$832	1.4
Carter County	\$19.98	\$1,039	\$41,560	2.8	\$81,600	\$2,040	\$24,480	\$612	6,108	32%	\$18.82	\$979	1.1
Cherokee County	\$17.88	\$930	\$37,200	2.5	\$72,700	\$1,818	\$21,810	\$545	6,293	34%	\$12.08	\$628	1.5
Choctaw County	\$17.50	\$910	\$36,400	2.4	\$68,200	\$1,705	\$20,460	\$512	2,007	34%	\$11.43	\$594	1.5
Cimarron County	\$17.50	\$910	\$36,400	2.4	\$85,400	\$2,135	\$25,620	\$641	160	23%	\$21.15	\$1,100	0.8
Cleveland County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	41,411	36%	\$14.11	\$734	1.6
Coal County	\$17.50	\$910	\$36,400	2.4	\$60,700	\$1,518	\$18,210	\$455	604	29%	\$15.16	\$788	1.2
Comanche County	\$18.50	\$962	\$38,480	2.6	\$74,500	\$1,863	\$22,350	\$559	20,136	45%	\$16.56	\$861	1.1
Cotton County	\$17.50	\$910	\$36,400	2.4	\$85,000	\$2,125	\$25,500	\$638	419	20%	\$14.16	\$736	1.2
Craig County	\$18.31	\$952	\$38,080	2.5	\$65,800	\$1,645	\$19,740	\$494	1,406	27%	\$14.73	\$766	1.2
Creek County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	7,104	26%	\$17.09	\$889	1.3
Custer County	\$17.50	\$910	\$36,400	2.4	\$83,300	\$2,083	\$24,990	\$625	3,866	36%	\$12.90	\$671	1.4
Delaware County	\$17.71	\$921	\$36,840	2.4	\$74,700	\$1,868	\$22,410	\$560	4,080	24%	\$13.44	\$699	1.3
Dewey County	\$17.62	\$916	\$36,640	2.4	\$77,300	\$1,933	\$23,190	\$580	404	25%	\$25.52	\$1,327	0.7
Ellis County	\$17.50	\$910	\$36,400	2.4	\$77,500	\$1,938	\$23,250	\$581	256	18%	\$15.92	\$828	1.1
Garfield County	\$18.85	\$980	\$39,200	2.6	\$89,200	\$2,230	\$26,760	\$669	8,470	35%	\$14.94	\$777	1.3
Garvin County	\$17.50	\$910	\$36,400	2.4	\$79,000	\$1,975	\$23,700	\$593	3,187	32%	\$18.91	\$983	0.9
Grady County	\$18.08	\$940	\$37,600	2.5	\$96,800	\$2,420	\$29,040	\$726	5,077	25%	\$15.24	\$792	1.2
Grant County	\$17.50	\$910	\$36,400	2.4	\$87,900	\$2,198	\$26,370	\$659	387	25%	\$29.87	\$1,553	0.6
Greer County	\$17.50	\$910	\$36,400	2.4	\$76,600	\$1,915	\$22,980	\$575	451	22%	\$7.49	\$389	2.3
Harmon County	\$17.50	\$910	\$36,400	2.4	\$65,500	\$1,638	\$19,650	\$491	266	28%	\$17.83	\$927	1.0
Harper County	\$17.50	\$910	\$36,400	2.4	\$79,400	\$1,985	\$23,820	\$596	247	20%	\$17.06	\$887	1.0
Haskell County	\$17.50	\$910	\$36,400	2.4	\$67,100	\$1,678	\$20,130	\$503	1,042	23%	\$13.22	\$688	1.3
Hughes County	\$17.50	\$910	\$36,400	2.4	\$62,300	\$1,558	\$18,690	\$467	1,088	27%	\$12.01	\$625	1.5
Jackson County	\$17.50	\$910	\$36,400	2.4	\$84,500	\$2,113	\$25,350	\$634	3,786	39%	\$16.70	\$868	1.0
Jefferson County	\$17.50	\$910	\$36,400	2.4	\$66,400	\$1,660	\$19,920	\$498	597	28%	\$8.32	\$433	2.1

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

Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Johnston County	\$17.50	\$910	\$36,400	2.4	\$66,600	\$1,665	\$19,980	\$500	1,166	30%	\$14.00	\$728	1.3
Kay County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	5,394	32%	\$18.95	\$985	0.9
Kingfisher County	\$19.10	\$993	\$39,720	2.6	\$85,000	\$2,125	\$25,500	\$638	1,580	28%	\$21.50	\$1,118	0.9
Kiowa County	\$17.50	\$910	\$36,400	2.4	\$61,500	\$1,538	\$18,450	\$461	960	29%	\$12.21	\$635	1.4
Latimer County	\$17.50	\$910	\$36,400	2.4	\$61,000	\$1,525	\$18,300	\$458	1,138	30%	\$16.47	\$857	1.1
Le Flore County	\$17.50	\$910	\$36,400	2.4	\$67,600	\$1,690	\$20,280	\$507	4,968	28%	\$12.64	\$657	1.4
Lincoln County	\$17.50	\$910	\$36,400	2.4	\$77,500	\$1,938	\$23,250	\$581	2,561	20%	\$14.49	\$753	1.2
Logan County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	2,485	14%	\$10.06	\$523	2.3
Love County	\$18.56	\$965	\$38,600	2.6	\$78,900	\$1,973	\$23,670	\$592	1,019	27%	\$15.22	\$791	1.2
McClain County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	3,447	22%	\$11.73	\$610	1.9
McCurtain County	\$17.50	\$910	\$36,400	2.4	\$69,100	\$1,728	\$20,730	\$518	3,184	28%	\$14.23	\$740	1.2
McIntosh County	\$17.50	\$910	\$36,400	2.4	\$62,000	\$1,550	\$18,600	\$465	1,736	23%	\$11.09	\$577	1.6
Major County	\$17.50	\$910	\$36,400	2.4	\$85,800	\$2,145	\$25,740	\$644	647	20%	\$14.39	\$748	1.2
Marshall County	\$17.50	\$910	\$36,400	2.4	\$64,500	\$1,613	\$19,350	\$484	1,174	20%	\$18.07	\$940	1.0
Mayes County	\$17.50	\$910	\$36,400	2.4	\$76,400	\$1,910	\$22,920	\$573	3,929	26%	\$16.97	\$883	1.0
Murray County	\$18.13	\$943	\$37,720	2.5	\$83,700	\$2,093	\$25,110	\$628	1,409	28%	\$14.30	\$743	1.3
Muskogee County	\$17.96	\$934	\$37,360	2.5	\$76,400	\$1,910	\$22,920	\$573	8,669	34%	\$14.23	\$740	1.3
Noble County	\$17.50	\$910	\$36,400	2.4	\$92,000	\$2,300	\$27,600	\$690	845	20%	\$15.21	\$791	1.2
Nowata County	\$17.50	\$910	\$36,400	2.4	\$69,300	\$1,733	\$20,790	\$520	994	27%	\$13.85	\$720	1.3
Okfuskee County	\$17.50	\$910	\$36,400	2.4	\$65,200	\$1,630	\$19,560	\$489	1,130	29%	\$11.07	\$576	1.6
Oklahoma County	\$22.69	\$1,180	\$47,200	3.1	\$99,000	\$2,475	\$29,700	\$743	133,728	41%	\$20.60	\$1,071	1.1
Okmulgee County	\$17.50	\$910	\$36,400	2.4	\$74,100	\$1,853	\$22,230	\$556	4,260	30%	\$13.08	\$680	1.3
Osage County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	3,712	22%	\$13.37	\$695	1.7
Ottawa County	\$17.50	\$910	\$36,400	2.4	\$64,000	\$1,600	\$19,200	\$480	3,848	33%	\$13.12	\$682	1.3
Pawnee County	\$18.02	\$937	\$37,480	2.5	\$78,100	\$1,953	\$23,430	\$586	1,311	22%	\$15.41	\$801	1.2
Payne County	\$19.50	\$1,014	\$40,560	2.7	\$90,700	\$2,268	\$27,210	\$680	15,875	49%	\$13.14	\$683	1.5

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

Oklahoma	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Pittsburg County	\$17.79	\$925	\$37,000	2.5	\$75,500	\$1,888	\$22,650	\$566	5,041	29%	\$12.20	\$634	1.5
Pontotoc County	\$18.87	\$981	\$39,240	2.6	\$84,100	\$2,103	\$25,230	\$631	5,025	34%	\$14.92	\$776	1.3
Pottawatomie County	\$18.00	\$936	\$37,440	2.5	\$74,000	\$1,850	\$22,200	\$555	8,003	30%	\$13.82	\$719	1.3
Pushmataha County	\$17.50	\$910	\$36,400	2.4	\$62,400	\$1,560	\$18,720	\$468	1,059	24%	\$9.87	\$513	1.8
Roger Mills County	\$17.50	\$910	\$36,400	2.4	\$77,300	\$1,933	\$23,190	\$580	268	19%	\$15.93	\$829	1.1
Rogers County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	7,936	22%	\$17.58	\$914	1.3
Seminole County	\$17.50	\$910	\$36,400	2.4	\$60,600	\$1,515	\$18,180	\$455	2,645	30%	\$13.95	\$725	1.3
Sequoyah County	\$17.50	\$910	\$36,400	2.4	\$80,600	\$2,015	\$24,180	\$605	4,404	29%	\$11.51	\$599	1.5
Stephens County	\$17.50	\$910	\$36,400	2.4	\$81,700	\$2,043	\$24,510	\$613	4,394	26%	\$16.15	\$840	1.1
Texas County	\$20.17	\$1,049	\$41,960	2.8	\$79,100	\$1,978	\$23,730	\$593	2,101	31%	\$20.34	\$1,058	1.0
Tillman County	\$17.50	\$910	\$36,400	2.4	\$66,300	\$1,658	\$19,890	\$497	667	25%	\$12.98	\$675	1.3
Tulsa County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	108,123	40%	\$20.85	\$1,084	1.1
Wagoner County	\$22.67	\$1,179	\$47,160	3.1	\$90,300	\$2,258	\$27,090	\$677	5,813	19%	\$15.86	\$825	1.4
Washington County	\$17.50	\$910	\$36,400	2.4	\$88,100	\$2,203	\$26,430	\$661	5,803	28%	\$18.00	\$936	1.0
Washita County	\$17.50	\$910	\$36,400	2.4	\$77,900	\$1,948	\$23,370	\$584	1,027	25%	\$15.17	\$789	1.2
Woods County	\$18.40	\$957	\$38,280	2.5	\$89,300	\$2,233	\$26,790	\$670	1,242	36%	\$14.20	\$738	1.3
Woodward County	\$19.87	\$1,033	\$41,320	2.7	\$89,000	\$2,225	\$26,700	\$668	2,282	28%	\$21.14	\$1,099	0.9

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

OREGON

#15*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,717**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,723** monthly or **\$68,673** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$33.02
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

STATE FACTS	
Minimum Wage	\$15.05
Average Renter Wage	\$22.16
2-Bedroom Housing Wage	\$33.02
Number of Renter Households	623,205
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland-Vancouver-Hillsboro MSA	\$38.40
Hood River County	\$36.21
Bend-Redmond MSA	\$32.06
Corvallis MSA	\$31.60
Wasco County	\$30.75

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

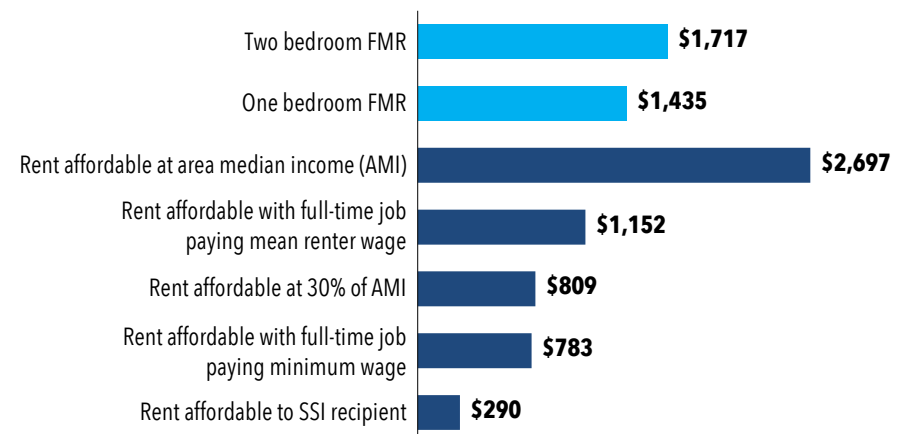
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

88
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Oregon

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Oregon	\$33.02	\$1,717	\$68,673	2.2	\$107,889	\$2,697	\$32,367	\$809	623,205	37%	\$22.16	\$1,152	1.5
Combined Nonmetro Areas	\$23.13	\$1,203	\$48,113	1.5	\$82,036	\$2,051	\$24,611	\$615	85,947	30%	\$16.39	\$852	1.4
<u>Metropolitan Areas</u>													
Albany MSA	\$28.06	\$1,459	\$58,360	1.9	\$99,000	\$2,475	\$29,700	\$743	16,653	33%	\$18.55	\$965	1.5
Bend-Redmond MSA	\$32.06	\$1,667	\$66,680	2.1	\$123,500	\$3,088	\$37,050	\$926	24,341	29%	\$21.96	\$1,142	1.5
Corvallis MSA	\$31.60	\$1,643	\$65,720	2.1	\$126,300	\$3,158	\$37,890	\$947	16,834	44%	\$16.21	\$843	1.9
Eugene-Springfield MSA	\$28.75	\$1,495	\$59,800	1.9	\$91,700	\$2,293	\$27,510	\$688	64,786	41%	\$17.52	\$911	1.6
Grants Pass MSA	\$25.40	\$1,321	\$52,840	1.7	\$84,800	\$2,120	\$25,440	\$636	10,287	28%	\$16.80	\$874	1.5
Medford MSA	\$28.00	\$1,456	\$58,240	1.9	\$92,400	\$2,310	\$27,720	\$693	31,757	35%	\$18.19	\$946	1.5
Portland-Vancouver-Hillsboro MSA	\$38.40	\$1,997	\$79,880	2.6	\$124,100	\$3,103	\$37,230	\$931	313,714	39%	\$25.80	\$1,341	1.5
Salem MSA	\$29.67	\$1,543	\$61,720	2.0	\$92,600	\$2,315	\$27,780	\$695	58,886	37%	\$17.25	\$897	1.7
<u>Counties</u>													
Baker County	\$18.08	\$940	\$37,600	1.3	\$86,000	\$2,150	\$25,800	\$645	1,977	27%	\$15.08	\$784	1.2
Benton County	\$31.60	\$1,643	\$65,720	2.1	\$126,300	\$3,158	\$37,890	\$947	16,834	44%	\$16.21	\$843	1.9
Clackamas County	\$38.40	\$1,997	\$79,880	2.4	\$124,100	\$3,103	\$37,230	\$931	46,647	29%	\$20.42	\$1,062	1.9
Clatsop County	\$26.04	\$1,354	\$54,160	1.7	\$96,400	\$2,410	\$28,920	\$723	6,935	38%	\$16.07	\$836	1.6
Columbia County	\$38.40	\$1,997	\$79,880	2.6	\$124,100	\$3,103	\$37,230	\$931	5,030	24%	\$15.22	\$792	2.5
Coos County	\$22.08	\$1,148	\$45,920	1.6	\$83,100	\$2,078	\$24,930	\$623	8,324	29%	\$13.70	\$712	1.6
Crook County	\$24.17	\$1,257	\$50,280	1.7	\$98,100	\$2,453	\$29,430	\$736	2,595	24%	\$26.04	\$1,354	0.9
Curry County	\$23.19	\$1,206	\$48,240	1.7	\$78,000	\$1,950	\$23,400	\$585	2,837	25%	\$14.93	\$777	1.6
Deschutes County	\$32.06	\$1,667	\$66,680	2.1	\$123,500	\$3,088	\$37,050	\$926	24,341	29%	\$21.96	\$1,142	1.5
Douglas County	\$22.62	\$1,176	\$47,040	1.6	\$83,600	\$2,090	\$25,080	\$627	13,181	28%	\$17.21	\$895	1.3

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

Oregon

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Gilliam County	\$20.08	\$1,044	\$41,760	1.4	\$82,800	\$2,070	\$24,840	\$621	212	24%	\$33.53	\$1,744	0.6
Grant County	\$19.31	\$1,004	\$40,160	1.4	\$75,500	\$1,888	\$22,650	\$566	649	19%	\$14.45	\$752	1.3
Harney County	\$17.94	\$933	\$37,320	1.3	\$69,400	\$1,735	\$20,820	\$521	1,031	33%	\$12.10	\$629	1.5
Hood River County	\$36.21	\$1,883	\$75,320	2.4	\$113,400	\$2,835	\$34,020	\$851	2,879	32%	\$16.92	\$880	2.1
Jackson County	\$28.00	\$1,456	\$58,240	1.9	\$92,400	\$2,310	\$27,720	\$693	31,757	35%	\$18.19	\$946	1.5
Jefferson County	\$21.98	\$1,143	\$45,720	1.6	\$84,800	\$2,120	\$25,440	\$636	2,474	29%	\$18.12	\$942	1.2
Josephine County	\$25.40	\$1,321	\$52,840	1.7	\$84,800	\$2,120	\$25,440	\$636	10,287	28%	\$16.80	\$874	1.5
Klamath County	\$21.25	\$1,105	\$44,200	1.5	\$67,300	\$1,683	\$20,190	\$505	9,018	31%	\$14.95	\$777	1.4
Lake County	\$19.50	\$1,014	\$40,560	1.4	\$89,000	\$2,225	\$26,700	\$668	1,316	38%	\$12.34	\$642	1.6
Lane County	\$28.75	\$1,495	\$59,800	1.9	\$91,700	\$2,293	\$27,510	\$688	64,786	41%	\$17.52	\$911	1.6
Lincoln County	\$25.42	\$1,322	\$52,880	1.7	\$82,600	\$2,065	\$24,780	\$620	6,537	29%	\$14.05	\$730	1.8
Linn County	\$28.06	\$1,459	\$58,360	1.9	\$99,000	\$2,475	\$29,700	\$743	16,653	33%	\$18.55	\$965	1.5
Malheur County	\$18.50	\$962	\$38,480	1.3	\$71,200	\$1,780	\$21,360	\$534	3,674	37%	\$16.46	\$856	1.1
Marion County	\$29.67	\$1,543	\$61,720	2.0	\$92,600	\$2,315	\$27,780	\$695	47,352	38%	\$17.67	\$919	1.7
Morrow County	\$17.94	\$933	\$37,320	1.3	\$85,900	\$2,148	\$25,770	\$644	1,257	29%	\$23.27	\$1,210	0.8
Multnomah County	\$38.40	\$1,997	\$79,880	2.4	\$124,100	\$3,103	\$37,230	\$931	159,439	46%	\$25.34	\$1,318	1.5
Polk County	\$29.67	\$1,543	\$61,720	2.0	\$92,600	\$2,315	\$27,780	\$695	11,534	35%	\$13.89	\$722	2.1
Sherman County	\$23.73	\$1,234	\$49,360	1.7	\$83,700	\$2,093	\$25,110	\$628	258	33%	\$27.32	\$1,420	0.9
Tillamook County	\$23.98	\$1,247	\$49,880	1.6	\$83,500	\$2,088	\$25,050	\$626	3,171	27%	\$19.26	\$1,002	1.2
Umatilla County	\$21.85	\$1,136	\$45,440	1.6	\$69,500	\$1,738	\$20,850	\$521	9,264	33%	\$15.90	\$827	1.4
Union County	\$21.15	\$1,100	\$44,000	1.5	\$82,800	\$2,070	\$24,840	\$621	3,845	35%	\$16.14	\$839	1.3
Wallowa County	\$19.87	\$1,033	\$41,320	1.4	\$84,500	\$2,113	\$25,350	\$634	792	24%	\$11.79	\$613	1.7
Wasco County	\$30.75	\$1,599	\$63,960	2.0	\$86,500	\$2,163	\$25,950	\$649	3,517	34%	\$15.15	\$788	2.0
Washington County	\$38.40	\$1,997	\$79,880	2.4	\$124,100	\$3,103	\$37,230	\$931	90,925	39%	\$30.94	\$1,609	1.2
Wheeler County	\$17.94	\$933	\$37,320	1.3	\$65,000	\$1,625	\$19,500	\$488	204	31%	\$18.69	\$972	1.0
Yamhill County	\$38.40	\$1,997	\$79,880	2.6	\$124,100	\$3,103	\$37,230	\$931	11,673	30%	\$16.48	\$857	2.3

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

PENNSYLVANIA

#28*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,447**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,824** monthly or **\$57,886** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

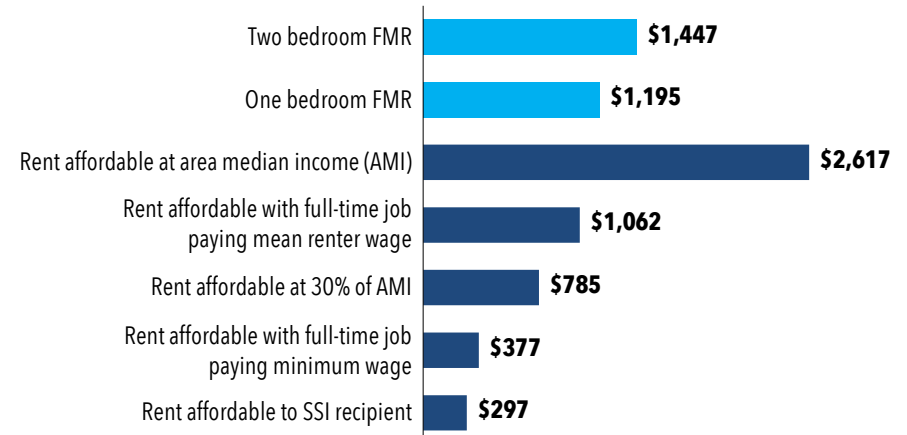
STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.42
2-Bedroom Housing Wage	\$27.83
Number of Renter Households	1,605,715
Percent Renters	31%

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$34.65
Pike County HMFA	\$31.87
East Stroudsburg MSA	\$29.85
Allentown-Bethlehem-Easton HMFA	\$28.98
State College MSA	\$27.52

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.

154 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	127 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)



Pennsylvania	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Pennsylvania	\$27.83	\$1,447	\$57,886	3.8	\$104,672	\$2,617	\$31,402	\$785	1,605,715	31%	\$20.42	\$1,062	1.4
Combined Nonmetro Areas	\$17.93	\$932	\$37,290	2.5	\$84,201	\$2,105	\$25,260	\$632	139,602	24%	\$14.63	\$761	1.2
<u>Metropolitan Areas</u>													
Allentown-Bethlehem-Easton HMFA	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	91,160	31%	\$18.67	\$971	1.6
Altoona MSA	\$20.42	\$1,062	\$42,480	2.8	\$83,800	\$2,095	\$25,140	\$629	13,927	28%	\$14.61	\$760	1.4
Armstrong County HMFA	\$19.63	\$1,021	\$40,840	2.7	\$82,500	\$2,063	\$24,750	\$619	5,983	21%	\$15.39	\$801	1.3
Chambersburg-Waynesboro MSA	\$22.94	\$1,193	\$47,720	3.2	\$95,500	\$2,388	\$28,650	\$716	16,882	27%	\$17.48	\$909	1.3
Columbia County HMFA	\$20.48	\$1,065	\$42,600	2.8	\$84,300	\$2,108	\$25,290	\$632	7,652	30%	\$14.29	\$743	1.4
East Stroudsburg MSA	\$29.85	\$1,552	\$62,080	4.1	\$104,400	\$2,610	\$31,320	\$783	12,398	20%	\$15.16	\$788	2.0
Erie MSA	\$21.50	\$1,118	\$44,720	3.0	\$84,400	\$2,110	\$25,320	\$633	34,865	32%	\$13.31	\$692	1.6
Gettysburg MSA	\$24.79	\$1,289	\$51,560	3.4	\$102,400	\$2,560	\$30,720	\$768	8,463	21%	\$16.04	\$834	1.5
Harrisburg-Carlisle MSA	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	77,556	32%	\$20.40	\$1,061	1.3
Johnstown MSA	\$17.98	\$935	\$37,400	2.5	\$85,000	\$2,125	\$25,500	\$638	13,472	24%	\$12.28	\$638	1.5
Lancaster MSA	\$26.79	\$1,393	\$55,720	3.7	\$103,900	\$2,598	\$31,170	\$779	63,277	30%	\$19.23	\$1,000	1.4
Lebanon MSA	\$24.40	\$1,269	\$50,760	3.4	\$93,300	\$2,333	\$27,990	\$700	16,054	29%	\$16.09	\$837	1.5
Montour County HMFA	\$23.67	\$1,231	\$49,240	3.3	\$99,700	\$2,493	\$29,910	\$748	2,532	33%	\$24.71	\$1,285	1.0
Philadelphia-Camden-Wilmington MSA	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	584,284	35%	\$25.12	\$1,306	1.4
Pike County HMFA	\$31.87	\$1,657	\$66,280	4.4	\$100,200	\$2,505	\$30,060	\$752	3,324	14%	\$12.85	\$668	2.5
Pittsburgh HMFA	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	298,322	30%	\$20.35	\$1,058	1.2
Reading MSA	\$26.02	\$1,353	\$54,120	3.6	\$99,800	\$2,495	\$29,940	\$749	46,819	29%	\$17.92	\$932	1.5
Scranton--Wilkes-Barre MSA	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	76,121	33%	\$15.92	\$828	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

Pennsylvania	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Sharon HMFA	\$17.46	\$908	\$36,320	2.4	\$82,500	\$2,063	\$24,750	\$619	12,673	27%	\$14.32	\$745	1.2
State College MSA	\$27.52	\$1,431	\$57,240	3.8	\$108,100	\$2,703	\$32,430	\$811	22,566	38%	\$14.07	\$732	2.0
Williamsport MSA	\$21.63	\$1,125	\$45,000	3.0	\$87,800	\$2,195	\$26,340	\$659	14,231	31%	\$15.20	\$790	1.4
York-Hanover MSA	\$25.81	\$1,342	\$53,680	3.6	\$105,800	\$2,645	\$31,740	\$794	43,552	24%	\$17.21	\$895	1.5
<u>Counties</u>													
Adams County	\$24.79	\$1,289	\$51,560	3.4	\$102,400	\$2,560	\$30,720	\$768	8,463	21%	\$16.04	\$834	1.5
Allegheny County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	191,667	35%	\$22.68	\$1,179	1.1
Armstrong County	\$19.63	\$1,021	\$40,840	2.7	\$82,500	\$2,063	\$24,750	\$619	5,983	21%	\$15.39	\$801	1.3
Beaver County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	18,333	25%	\$16.06	\$835	1.5
Bedford County	\$17.46	\$908	\$36,320	2.4	\$84,700	\$2,118	\$25,410	\$635	4,328	22%	\$11.71	\$609	1.5
Berks County	\$26.02	\$1,353	\$54,120	3.6	\$99,800	\$2,495	\$29,940	\$749	46,819	29%	\$17.92	\$932	1.5
Blair County	\$20.42	\$1,062	\$42,480	2.8	\$83,800	\$2,095	\$25,140	\$629	13,927	28%	\$14.61	\$760	1.4
Bradford County	\$18.58	\$966	\$38,640	2.6	\$86,900	\$2,173	\$26,070	\$652	6,791	28%	\$19.74	\$1,026	0.9
Bucks County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	54,452	22%	\$16.53	\$860	2.1
Butler County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	18,958	24%	\$17.65	\$918	1.4
Cambria County	\$17.98	\$935	\$37,400	2.5	\$85,000	\$2,125	\$25,500	\$638	13,472	24%	\$12.28	\$638	1.5
Cameron County	\$17.46	\$908	\$36,320	2.4	\$66,800	\$1,670	\$20,040	\$501	694	31%	\$14.29	\$743	1.2
Carbon County	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	6,167	23%	\$13.00	\$676	2.2
Centre County	\$27.52	\$1,431	\$57,240	3.8	\$108,100	\$2,703	\$32,430	\$811	22,566	38%	\$14.07	\$732	2.0
Chester County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	50,711	25%	\$24.25	\$1,261	1.4
Clarion County	\$17.60	\$915	\$36,600	2.4	\$85,800	\$2,145	\$25,740	\$644	4,279	29%	\$12.09	\$629	1.5
Clearfield County	\$17.46	\$908	\$36,320	2.4	\$85,900	\$2,148	\$25,770	\$644	6,954	22%	\$13.52	\$703	1.3
Clinton County	\$19.29	\$1,003	\$40,120	2.7	\$80,200	\$2,005	\$24,060	\$602	4,327	28%	\$14.52	\$755	1.3
Columbia County	\$20.48	\$1,065	\$42,600	2.8	\$84,300	\$2,108	\$25,290	\$632	7,652	30%	\$14.29	\$743	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

Pennsylvania	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Crawford County	\$17.46	\$908	\$36,320	2.4	\$81,900	\$2,048	\$24,570	\$614	8,851	26%	\$14.57	\$758	1.2
Cumberland County	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	30,114	29%	\$19.51	\$1,014	1.4
Dauphin County	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	43,925	37%	\$21.55	\$1,120	1.2
Delaware County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	65,772	30%	\$19.70	\$1,025	1.8
Elk County	\$17.46	\$908	\$36,320	2.4	\$89,900	\$2,248	\$26,970	\$674	2,850	21%	\$11.24	\$584	1.6
Erie County	\$21.50	\$1,118	\$44,720	3.0	\$84,400	\$2,110	\$25,320	\$633	34,865	32%	\$13.31	\$692	1.6
Fayette County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	15,134	28%	\$12.65	\$658	1.9
Forest County	\$17.46	\$908	\$36,320	2.4	\$66,200	\$1,655	\$19,860	\$497	449	23%	\$15.90	\$827	1.1
Franklin County	\$22.94	\$1,193	\$47,720	3.2	\$95,500	\$2,388	\$28,650	\$716	16,882	27%	\$17.48	\$909	1.3
Fulton County	\$17.46	\$908	\$36,320	2.4	\$88,500	\$2,213	\$26,550	\$664	1,377	22%	\$17.85	\$928	1.0
Greene County	\$18.67	\$971	\$38,840	2.6	\$93,100	\$2,328	\$27,930	\$698	3,098	22%	\$20.19	\$1,050	0.9
Huntingdon County	\$17.46	\$908	\$36,320	2.4	\$88,400	\$2,210	\$26,520	\$663	3,437	21%	\$12.51	\$650	1.4
Indiana County	\$17.46	\$908	\$36,320	2.4	\$74,500	\$1,863	\$22,350	\$559	9,327	29%	\$15.41	\$801	1.1
Jefferson County	\$17.48	\$909	\$36,360	2.4	\$76,400	\$1,910	\$22,920	\$573	4,704	26%	\$14.41	\$749	1.2
Juniata County	\$17.46	\$908	\$36,320	2.4	\$85,100	\$2,128	\$25,530	\$638	2,397	27%	\$15.86	\$825	1.1
Lackawanna County	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	30,568	35%	\$15.38	\$800	1.4
Lancaster County	\$26.79	\$1,393	\$55,720	3.7	\$103,900	\$2,598	\$31,170	\$779	63,277	30%	\$19.23	\$1,000	1.4
Lawrence County	\$18.37	\$955	\$38,200	2.5	\$88,900	\$2,223	\$26,670	\$667	8,846	25%	\$12.63	\$657	1.5
Lebanon County	\$24.40	\$1,269	\$50,760	3.4	\$93,300	\$2,333	\$27,990	\$700	16,054	29%	\$16.09	\$837	1.5
Lehigh County	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	49,906	35%	\$20.31	\$1,056	1.4
Luzerne County	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	43,026	32%	\$16.03	\$833	1.3
Lycoming County	\$21.63	\$1,125	\$45,000	3.0	\$87,800	\$2,195	\$26,340	\$659	14,231	31%	\$15.20	\$790	1.4
McKean County	\$17.46	\$908	\$36,320	2.4	\$84,700	\$2,118	\$25,410	\$635	3,451	21%	\$14.15	\$736	1.2
Mercer County	\$17.46	\$908	\$36,320	2.4	\$82,500	\$2,063	\$24,750	\$619	12,673	27%	\$14.32	\$745	1.2
Mifflin County	\$17.46	\$908	\$36,320	2.4	\$77,700	\$1,943	\$23,310	\$583	5,281	29%	\$15.96	\$830	1.1
Monroe County	\$29.85	\$1,552	\$62,080	4.1	\$104,400	\$2,610	\$31,320	\$783	12,398	20%	\$15.16	\$788	2.0

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

Pennsylvania

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Montgomery County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	94,268	28%	\$24.91	\$1,295	1.4
Montour County	\$23.67	\$1,231	\$49,240	3.3	\$99,700	\$2,493	\$29,910	\$748	2,532	33%	\$24.71	\$1,285	1.0
Northampton County	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	35,087	29%	\$16.58	\$862	1.7
Northumberland County	\$17.46	\$908	\$36,320	2.4	\$81,100	\$2,028	\$24,330	\$608	9,452	25%	\$15.51	\$806	1.1
Perry County	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	3,517	19%	\$10.01	\$521	2.6
Philadelphia County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	319,081	48%	\$30.90	\$1,607	1.1
Pike County	\$31.87	\$1,657	\$66,280	4.4	\$100,200	\$2,505	\$30,060	\$752	3,324	14%	\$12.85	\$668	2.5
Potter County	\$17.46	\$908	\$36,320	2.4	\$80,800	\$2,020	\$24,240	\$606	1,336	20%	\$16.95	\$882	1.0
Schuylkill County	\$18.29	\$951	\$38,040	2.5	\$85,800	\$2,145	\$25,740	\$644	13,644	24%	\$14.05	\$730	1.3
Snyder County	\$18.17	\$945	\$37,800	2.5	\$87,000	\$2,175	\$26,100	\$653	3,743	26%	\$13.57	\$706	1.3
Somerset County	\$17.46	\$908	\$36,320	2.4	\$81,400	\$2,035	\$24,420	\$611	5,736	20%	\$14.41	\$749	1.2
Sullivan County	\$17.46	\$908	\$36,320	2.4	\$88,400	\$2,210	\$26,520	\$663	425	17%	\$10.20	\$530	1.7
Susquehanna County	\$18.85	\$980	\$39,200	2.6	\$87,800	\$2,195	\$26,340	\$659	3,388	22%	\$15.35	\$798	1.2
Tioga County	\$18.67	\$971	\$38,840	2.6	\$81,900	\$2,048	\$24,570	\$614	3,883	23%	\$15.00	\$780	1.2
Union County	\$17.71	\$921	\$36,840	2.4	\$103,600	\$2,590	\$31,080	\$777	4,083	29%	\$15.42	\$802	1.1
Venango County	\$17.46	\$908	\$36,320	2.4	\$83,000	\$2,075	\$24,900	\$623	5,198	24%	\$13.28	\$690	1.3
Warren County	\$17.46	\$908	\$36,320	2.4	\$82,100	\$2,053	\$24,630	\$616	3,587	22%	\$15.29	\$795	1.1
Washington County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	20,656	24%	\$20.21	\$1,051	1.2
Wayne County	\$20.94	\$1,089	\$43,560	2.9	\$83,900	\$2,098	\$25,170	\$629	3,686	18%	\$15.79	\$821	1.3
Westmoreland County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	33,574	22%	\$13.81	\$718	1.8
Wyoming County	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	2,527	23%	\$20.06	\$1,043	1.1
York County	\$25.81	\$1,342	\$53,680	3.6	\$105,800	\$2,645	\$31,740	\$794	43,552	24%	\$17.21	\$895	1.5

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

RHODE ISLAND

#18*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,649**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,496** monthly or **\$65,954** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$31.71
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$18.22
2-Bedroom Housing Wage	\$31.71
Number of Renter Households	160,558
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Newport-Middleton-Portsmouth HMFA	\$42.31
Providence-Fall River HMFA	\$31.04
Westerly-Hopkinton-New Shoreham HMFA	\$30.31

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

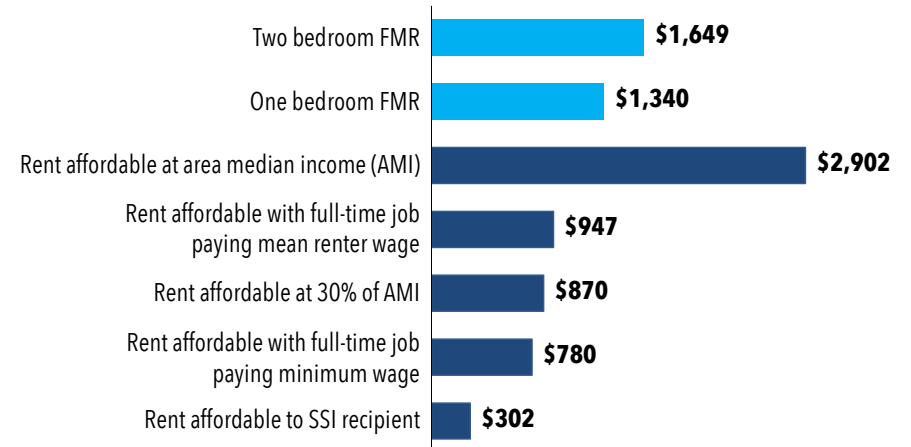
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

85
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Rhode Island	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Rhode Island	\$31.71	\$1,649	\$65,954	2.1	\$116,064	\$2,902	\$34,819	\$870	160,558	37%	\$18.22	\$947	1.7
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$42.31	\$2,200	\$88,000	2.8	\$139,500	\$3,488	\$41,850	\$1,046	9,782	39%	\$20.06	\$1,043	2.1
Providence-Fall River HMFA	\$31.04	\$1,614	\$64,560	2.1	\$114,300	\$2,858	\$34,290	\$857	147,214	37%	\$18.26	\$950	1.7
Westerly-Hopkinton-New Shoreham HMFA	\$30.31	\$1,576	\$63,040	2.0	\$123,700	\$3,093	\$37,110	\$928	3,562	25%	\$13.86	\$721	2.2

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

SOUTH CAROLINA

#32*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,347**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,491** monthly or **\$53,896** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$25.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.76
2-Bedroom Housing Wage	\$25.91
Number of Renter Households	591,532
Percent Renters	29%

MOST EXPENSIVE AREAS	HOUSING WAGE
Charlotte-Concord-Gastonia HMFA	\$35.08
Beaufort County HMFA	\$35.04
Charleston-North Charleston MSA	\$35.00
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$27.04
Greenville-Mauldin-Easley HMFA	\$25.12

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

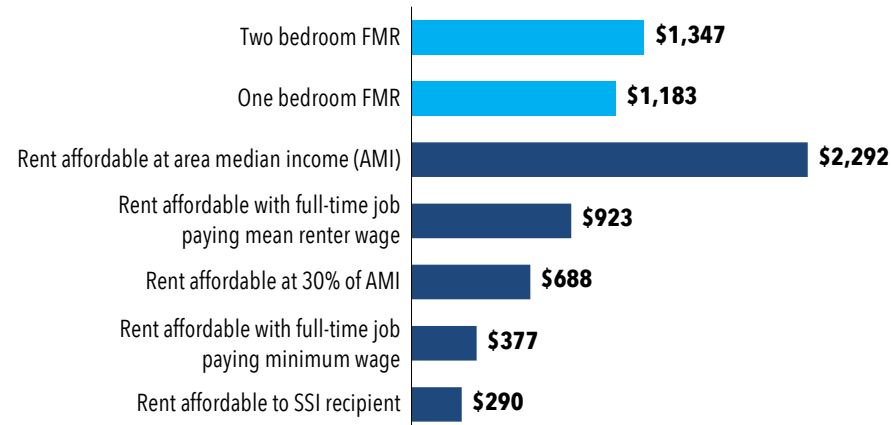
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

143
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

125
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



South Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
South Carolina	\$25.91	\$1,347	\$53,896	3.6	\$91,682	\$2,292	\$27,505	\$688	591,532	29%	\$17.76	\$923	1.5
Combined Nonmetro Areas	\$18.53	\$964	\$38,545	2.6	\$71,092	\$1,777	\$21,327	\$533	82,378	28%	\$15.36	\$799	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$18.21	\$947	\$37,880	2.5	\$87,100	\$2,178	\$26,130	\$653	20,175	25%	\$14.23	\$740	1.3
Augusta-Richmond County HMFA	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	17,920	23%	\$16.46	\$856	1.4
Beaufort County HMFA	\$35.04	\$1,822	\$72,880	4.8	\$112,500	\$2,813	\$33,750	\$844	19,123	24%	\$16.74	\$870	2.1
Charleston-North Charleston MSA	\$35.00	\$1,820	\$72,800	4.8	\$110,900	\$2,773	\$33,270	\$832	102,602	31%	\$21.00	\$1,092	1.7
Charlotte-Concord-Gastonia HMFA	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	29,654	27%	\$18.76	\$976	1.9
Chester County HMFA	\$20.21	\$1,051	\$42,040	2.8	\$66,300	\$1,658	\$19,890	\$497	2,858	22%	\$19.95	\$1,037	1.0
Clarendon County HMFA	\$17.94	\$933	\$37,320	2.5	\$71,200	\$1,780	\$21,360	\$534	3,231	27%	\$9.26	\$481	1.9
Columbia HMFA	\$24.96	\$1,298	\$51,920	3.4	\$92,700	\$2,318	\$27,810	\$695	98,217	32%	\$17.89	\$930	1.4
Darlington County HMFA	\$20.29	\$1,055	\$42,200	2.8	\$67,800	\$1,695	\$20,340	\$509	7,364	29%	\$17.24	\$897	1.2
Florence HMFA	\$20.48	\$1,065	\$42,600	2.8	\$77,000	\$1,925	\$23,100	\$578	18,625	35%	\$14.56	\$757	1.4
Greenville-Mauldin-Easley HMFA	\$25.12	\$1,306	\$52,240	3.5	\$97,300	\$2,433	\$29,190	\$730	82,563	31%	\$18.74	\$974	1.3
Jasper County HMFA	\$24.19	\$1,258	\$50,320	3.3	\$78,600	\$1,965	\$23,580	\$590	2,982	24%	\$19.12	\$994	1.3
Kershaw County HMFA	\$18.98	\$987	\$39,480	2.6	\$84,400	\$2,110	\$25,320	\$633	4,748	18%	\$11.57	\$602	1.6
Lancaster County HMFA	\$21.31	\$1,108	\$44,320	2.9	\$93,700	\$2,343	\$28,110	\$703	6,558	17%	\$15.09	\$785	1.4
Laurens County HMFA	\$17.94	\$933	\$37,320	2.5	\$74,400	\$1,860	\$22,320	\$558	7,715	29%	\$17.04	\$886	1.1
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$27.04	\$1,406	\$56,240	3.7	\$87,200	\$2,180	\$26,160	\$654	36,316	24%	\$15.56	\$809	1.7
Spartanburg MSA	\$23.29	\$1,211	\$48,440	3.2	\$82,400	\$2,060	\$24,720	\$618	34,811	27%	\$17.49	\$910	1.3
Sumter HMFA	\$23.54	\$1,224	\$48,960	3.2	\$70,200	\$1,755	\$21,060	\$527	13,692	33%	\$18.34	\$954	1.3

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

South Carolina

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Counties													
Abbeville County	\$17.94	\$933	\$37,320	2.5	\$72,400	\$1,810	\$21,720	\$543	2,198	23%	\$15.53	\$808	1.2
Aiken County	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	16,003	23%	\$17.15	\$892	1.3
Allendale County	\$17.94	\$933	\$37,320	2.5	\$56,500	\$1,413	\$16,950	\$424	1,118	35%	\$23.78	\$1,237	0.8
Anderson County	\$18.21	\$947	\$37,880	2.5	\$87,100	\$2,178	\$26,130	\$653	20,175	25%	\$14.23	\$740	1.3
Bamberg County	\$17.94	\$933	\$37,320	2.5	\$66,500	\$1,663	\$19,950	\$499	1,184	26%	\$17.66	\$919	1.0
Barnwell County	\$17.94	\$933	\$37,320	2.5	\$61,300	\$1,533	\$18,390	\$460	2,349	29%	\$8.43	\$438	2.1
Beaufort County	\$35.04	\$1,822	\$72,880	4.8	\$112,500	\$2,813	\$33,750	\$844	19,123	24%	\$16.74	\$870	2.1
Berkeley County	\$35.00	\$1,820	\$72,800	4.8	\$110,900	\$2,773	\$33,270	\$832	23,397	26%	\$23.48	\$1,221	1.5
Calhoun County	\$24.96	\$1,298	\$51,920	3.4	\$92,700	\$2,318	\$27,810	\$695	997	16%	\$17.00	\$884	1.5
Charleston County	\$35.00	\$1,820	\$72,800	4.8	\$110,900	\$2,773	\$33,270	\$832	64,074	37%	\$20.96	\$1,090	1.7
Cherokee County	\$18.12	\$942	\$37,680	2.5	\$72,200	\$1,805	\$21,660	\$542	5,839	27%	\$14.35	\$746	1.3
Chester County	\$20.21	\$1,051	\$42,040	2.8	\$66,300	\$1,658	\$19,890	\$497	2,858	22%	\$19.95	\$1,037	1.0
Chesterfield County	\$17.94	\$933	\$37,320	2.5	\$64,400	\$1,610	\$19,320	\$483	4,804	28%	\$14.57	\$758	1.2
Clarendon County	\$17.94	\$933	\$37,320	2.5	\$71,200	\$1,780	\$21,360	\$534	3,231	27%	\$9.26	\$481	1.9
Colleton County	\$17.94	\$933	\$37,320	2.5	\$66,200	\$1,655	\$19,860	\$497	4,301	27%	\$15.92	\$828	1.1
Darlington County	\$20.29	\$1,055	\$42,200	2.8	\$67,800	\$1,695	\$20,340	\$509	7,364	29%	\$17.24	\$897	1.2
Dillon County	\$17.94	\$933	\$37,320	2.5	\$52,500	\$1,313	\$15,750	\$394	4,202	40%	\$12.07	\$628	1.5
Dorchester County	\$35.00	\$1,820	\$72,800	4.8	\$110,900	\$2,773	\$33,270	\$832	15,131	25%	\$17.11	\$890	2.0
Edgefield County	\$22.60	\$1,175	\$47,000	3.1	\$88,300	\$2,208	\$26,490	\$662	1,917	20%	\$7.66	\$398	2.9
Fairfield County	\$24.96	\$1,298	\$51,920	3.4	\$92,700	\$2,318	\$27,810	\$695	2,105	24%	\$19.19	\$998	1.3
Florence County	\$20.48	\$1,065	\$42,600	2.8	\$77,000	\$1,925	\$23,100	\$578	18,625	35%	\$14.56	\$757	1.4
Georgetown County	\$22.90	\$1,191	\$47,640	3.2	\$89,400	\$2,235	\$26,820	\$671	4,494	17%	\$17.14	\$891	1.3
Greenville County	\$25.12	\$1,306	\$52,240	3.5	\$97,300	\$2,433	\$29,190	\$730	67,409	31%	\$19.35	\$1,006	1.3
Greenwood County	\$18.87	\$981	\$39,240	2.6	\$81,900	\$2,048	\$24,570	\$614	9,400	34%	\$17.50	\$910	1.1
Hampton County	\$17.94	\$933	\$37,320	2.5	\$60,400	\$1,510	\$18,120	\$453	1,874	26%	\$16.92	\$880	1.1

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

South Carolina	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Horry County	\$27.04	\$1,406	\$56,240	3.7	\$87,200	\$2,180	\$26,160	\$654	36,316	24%	\$15.56	\$809	1.7
Jasper County	\$24.19	\$1,258	\$50,320	3.3	\$78,600	\$1,965	\$23,580	\$590	2,982	24%	\$19.12	\$994	1.3
Kershaw County	\$18.98	\$987	\$39,480	2.6	\$84,400	\$2,110	\$25,320	\$633	4,748	18%	\$11.57	\$602	1.6
Lancaster County	\$21.31	\$1,108	\$44,320	2.9	\$93,700	\$2,343	\$28,110	\$703	6,558	17%	\$15.09	\$785	1.4
Laurens County	\$17.94	\$933	\$37,320	2.5	\$74,400	\$1,860	\$22,320	\$558	7,715	29%	\$17.04	\$886	1.1
Lee County	\$17.94	\$933	\$37,320	2.5	\$65,400	\$1,635	\$19,620	\$491	1,671	27%	\$15.52	\$807	1.2
Lexington County	\$24.96	\$1,298	\$51,920	3.4	\$92,700	\$2,318	\$27,810	\$695	27,960	23%	\$15.94	\$829	1.6
McCormick County	\$18.69	\$972	\$38,880	2.6	\$85,800	\$2,145	\$25,740	\$644	662	16%	\$9.11	\$474	2.1
Marion County	\$17.94	\$933	\$37,320	2.5	\$51,100	\$1,278	\$15,330	\$383	4,459	38%	\$15.08	\$784	1.2
Marlboro County	\$17.94	\$933	\$37,320	2.5	\$54,900	\$1,373	\$16,470	\$412	3,600	37%	\$19.46	\$1,012	0.9
Newberry County	\$19.33	\$1,005	\$40,200	2.7	\$79,800	\$1,995	\$23,940	\$599	4,048	27%	\$15.16	\$788	1.3
Oconee County	\$18.79	\$977	\$39,080	2.6	\$86,600	\$2,165	\$25,980	\$650	8,273	25%	\$15.85	\$824	1.2
Orangeburg County	\$18.25	\$949	\$37,960	2.5	\$62,600	\$1,565	\$18,780	\$470	11,210	34%	\$14.27	\$742	1.3
Pickens County	\$25.12	\$1,306	\$52,240	3.5	\$97,300	\$2,433	\$29,190	\$730	15,154	29%	\$13.13	\$683	1.9
Richland County	\$24.96	\$1,298	\$51,920	3.4	\$92,700	\$2,318	\$27,810	\$695	65,510	40%	\$19.22	\$999	1.3
Saluda County	\$24.96	\$1,298	\$51,920	3.4	\$92,700	\$2,318	\$27,810	\$695	1,645	22%	\$14.14	\$735	1.8
Spartanburg County	\$23.29	\$1,211	\$48,440	3.2	\$82,400	\$2,060	\$24,720	\$618	34,811	27%	\$17.49	\$910	1.3
Sumter County	\$23.54	\$1,224	\$48,960	3.2	\$70,200	\$1,755	\$21,060	\$527	13,692	33%	\$18.34	\$954	1.3
Union County	\$17.94	\$933	\$37,320	2.5	\$63,200	\$1,580	\$18,960	\$474	3,607	31%	\$15.08	\$784	1.2
Williamsburg County	\$17.94	\$933	\$37,320	2.5	\$60,900	\$1,523	\$18,270	\$457	3,085	25%	\$11.26	\$586	1.6
York County	\$35.08	\$1,824	\$72,960	4.8	\$112,200	\$2,805	\$33,660	\$842	29,654	27%	\$18.76	\$976	1.9

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

SOUTH DAKOTA

#50*

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$986**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,287** monthly or **\$39,444** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.96
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	\$11.50
Average Renter Wage	\$17.36
2-Bedroom Housing Wage	\$18.96
Number of Renter Households	112,447
Percent Renters	31%

66
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

53
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

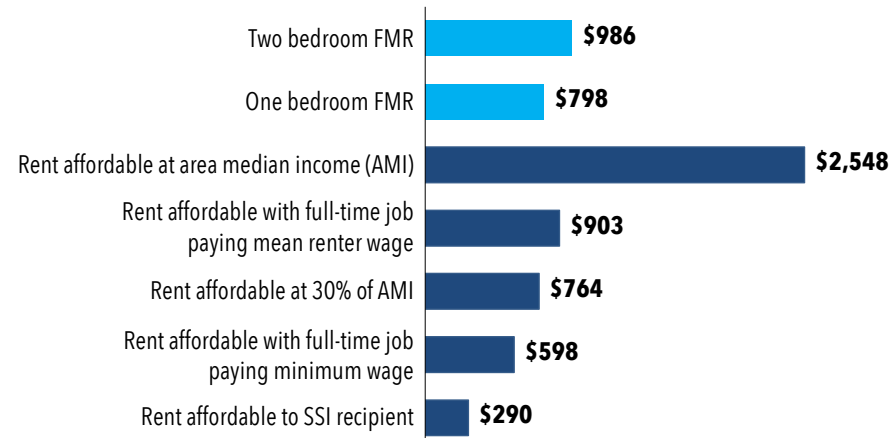
1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Rapid City HMFA	\$21.52
Meade County HMFA	\$21.06
Buffalo County	\$20.81
Fall River County	\$20.71
Bennett County	\$20.35

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.



South Dakota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
South Dakota	\$18.96	\$986	\$39,444	1.6	\$101,905	\$2,548	\$30,572	\$764	112,447	31%	\$17.36	\$903	1.1
Combined Nonmetro Areas	\$17.53	\$912	\$36,470	1.5	\$96,250	\$2,406	\$28,875	\$722	54,371	30%	\$15.52	\$807	1.1
<u>Metropolitan Areas</u>													
Meade County HMFA	\$21.06	\$1,095	\$43,800	1.8	\$99,800	\$2,495	\$29,940	\$749	3,220	27%	\$16.18	\$842	1.3
Rapid City HMFA	\$21.52	\$1,119	\$44,760	1.9	\$100,600	\$2,515	\$30,180	\$755	14,130	31%	\$16.60	\$863	1.3
Sioux City MSA	\$20.06	\$1,043	\$41,720	1.7	\$90,100	\$2,253	\$27,030	\$676	2,047	29%	\$19.86	\$1,033	1.0
Sioux Falls MSA	\$19.81	\$1,030	\$41,200	1.7	\$112,200	\$2,805	\$33,660	\$842	38,679	34%	\$19.37	\$1,007	1.0
<u>Counties</u>													
Aurora County	\$16.77	\$872	\$34,880	1.5	\$93,800	\$2,345	\$28,140	\$704	246	24%	\$17.26	\$897	1.0
Beadle County	\$17.23	\$896	\$35,840	1.5	\$88,800	\$2,220	\$26,640	\$666	2,228	30%	\$13.79	\$717	1.2
Bennett County	\$20.35	\$1,058	\$42,320	1.8	\$56,900	\$1,423	\$17,070	\$427	433	42%	\$11.42	\$594	1.8
Bon Homme County	\$16.77	\$872	\$34,880	1.5	\$89,900	\$2,248	\$26,970	\$674	524	22%	\$13.94	\$725	1.2
Brookings County	\$17.75	\$923	\$36,920	1.5	\$113,300	\$2,833	\$33,990	\$850	5,549	41%	\$19.10	\$993	0.9
Brown County	\$16.77	\$872	\$34,880	1.5	\$105,400	\$2,635	\$31,620	\$791	5,611	34%	\$16.30	\$848	1.0
Brule County	\$16.77	\$872	\$34,880	1.5	\$109,200	\$2,730	\$32,760	\$819	531	27%	\$11.44	\$595	1.5
Buffalo County †	\$20.81	\$1,082	\$43,280	1.8	\$52,600	\$1,315	\$15,780	\$395	235	47%			
Butte County	\$19.35	\$1,006	\$40,240	1.7	\$104,200	\$2,605	\$31,260	\$782	825	20%	\$11.02	\$573	1.8
Campbell County	\$16.77	\$872	\$34,880	1.5	\$102,000	\$2,550	\$30,600	\$765	154	22%	\$14.68	\$763	1.1
Charles Mix County	\$16.77	\$872	\$34,880	1.5	\$88,500	\$2,213	\$26,550	\$664	785	26%	\$11.03	\$574	1.5
Clark County	\$16.77	\$872	\$34,880	1.5	\$83,700	\$2,093	\$25,110	\$628	234	18%	\$19.92	\$1,036	0.8
Clay County	\$17.58	\$914	\$36,560	1.5	\$103,700	\$2,593	\$31,110	\$778	2,683	48%	\$9.96	\$518	1.8
Codington County	\$19.27	\$1,002	\$40,080	1.7	\$92,500	\$2,313	\$27,750	\$694	4,029	33%	\$16.06	\$835	1.2
Corson County	\$16.77	\$872	\$34,880	1.5	\$52,700	\$1,318	\$15,810	\$395	439	39%	\$15.14	\$787	1.1

† Wage data not available (See Appendix B).

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

South Dakota

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Custer County	\$20.04	\$1,042	\$41,680	1.7	\$101,500	\$2,538	\$30,450	\$761	582	14%	\$19.23	\$1,000	1.0
Davison County	\$16.77	\$872	\$34,880	1.5	\$99,000	\$2,475	\$29,700	\$743	3,221	37%	\$14.44	\$751	1.2
Day County	\$16.77	\$872	\$34,880	1.5	\$88,300	\$2,208	\$26,490	\$662	567	24%	\$12.94	\$673	1.3
Deuel County	\$16.77	\$872	\$34,880	1.5	\$100,300	\$2,508	\$30,090	\$752	349	19%	\$12.92	\$672	1.3
Dewey County	\$16.77	\$872	\$34,880	1.5	\$67,900	\$1,698	\$20,370	\$509	648	39%	\$13.06	\$679	1.3
Douglas County	\$17.31	\$900	\$36,000	1.5	\$100,200	\$2,505	\$30,060	\$752	249	22%	\$17.69	\$920	1.0
Edmunds County	\$16.77	\$872	\$34,880	1.5	\$97,900	\$2,448	\$29,370	\$734	303	19%	\$19.77	\$1,028	0.8
Fall River County	\$20.71	\$1,077	\$43,080	1.8	\$83,100	\$2,078	\$24,930	\$623	852	25%	\$6.91	\$360	3.0
Faulk County	\$17.25	\$897	\$35,880	1.5	\$104,400	\$2,610	\$31,320	\$783	151	18%	\$12.28	\$638	1.4
Grant County	\$16.77	\$872	\$34,880	1.5	\$101,700	\$2,543	\$30,510	\$763	550	18%	\$11.71	\$609	1.4
Gregory County	\$16.77	\$872	\$34,880	1.5	\$82,900	\$2,073	\$24,870	\$622	354	22%	\$11.69	\$608	1.4
Haakon County	\$17.50	\$910	\$36,400	1.5	\$85,500	\$2,138	\$25,650	\$641	121	18%	\$18.79	\$977	0.9
Hamlin County	\$16.77	\$872	\$34,880	1.5	\$99,300	\$2,483	\$29,790	\$745	403	18%	\$18.31	\$952	0.9
Hand County	\$16.77	\$872	\$34,880	1.5	\$113,400	\$2,835	\$34,020	\$851	492	36%	\$10.26	\$533	1.6
Hanson County	\$16.77	\$872	\$34,880	1.5	\$106,800	\$2,670	\$32,040	\$801	129	11%	\$15.79	\$821	1.1
Harding County	\$17.38	\$904	\$36,160	1.5	\$87,700	\$2,193	\$26,310	\$658	113	23%	\$18.92	\$984	0.9
Hughes County	\$18.62	\$968	\$38,720	1.6	\$102,200	\$2,555	\$30,660	\$767	1,816	25%	\$15.34	\$797	1.2
Hutchinson County	\$16.90	\$879	\$35,160	1.5	\$109,800	\$2,745	\$32,940	\$824	640	22%	\$14.02	\$729	1.2
Hyde County	\$17.38	\$904	\$36,160	1.5	\$100,500	\$2,513	\$30,150	\$754	95	18%	\$13.71	\$713	1.3
Jackson County	\$16.77	\$872	\$34,880	1.5	\$37,800	\$945	\$11,340	\$284	290	39%	\$12.04	\$626	1.4
Jerauld County	\$17.38	\$904	\$36,160	1.5	\$101,300	\$2,533	\$30,390	\$760	125	15%	\$12.99	\$675	1.3
Jones County	\$16.77	\$872	\$34,880	1.5	\$92,700	\$2,318	\$27,810	\$695	94	26%	\$16.58	\$862	1.0
Kingsbury County	\$17.85	\$928	\$37,120	1.6	\$102,500	\$2,563	\$30,750	\$769	378	19%	\$10.29	\$535	1.7
Lake County	\$16.90	\$879	\$35,160	1.5	\$103,000	\$2,575	\$30,900	\$773	1,323	29%	\$17.22	\$896	1.0
Lawrence County	\$18.52	\$963	\$38,520	1.6	\$96,100	\$2,403	\$28,830	\$721	4,267	36%	\$16.87	\$877	1.1
Lincoln County	\$19.81	\$1,030	\$41,200	1.7	\$112,200	\$2,805	\$33,660	\$842	7,465	28%	\$19.97	\$1,039	1.0

† Wage data not available (See Appendix B).

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

South Dakota	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Lyman County	\$16.77	\$872	\$34,880	1.5	\$74,300	\$1,858	\$22,290	\$557	329	28%	\$9.36	\$487	1.8
McCook County	\$19.81	\$1,030	\$41,200	1.7	\$112,200	\$2,805	\$33,660	\$842	404	18%	\$15.83	\$823	1.3
McPherson County	\$16.77	\$872	\$34,880	1.5	\$83,200	\$2,080	\$24,960	\$624	170	19%	\$15.69	\$816	1.1
Marshall County	\$16.77	\$872	\$34,880	1.5	\$111,900	\$2,798	\$33,570	\$839	327	20%	\$21.28	\$1,107	0.8
Meade County	\$21.06	\$1,095	\$43,800	1.8	\$99,800	\$2,495	\$29,940	\$749	3,220	27%	\$16.18	\$842	1.3
Mellette County	\$16.77	\$872	\$34,880	1.5	\$56,900	\$1,423	\$17,070	\$427	247	40%	\$8.95	\$465	1.9
Miner County	\$16.77	\$872	\$34,880	1.5	\$110,300	\$2,758	\$33,090	\$827	162	18%	\$19.23	\$1,000	0.9
Minnehaha County	\$19.81	\$1,030	\$41,200	1.7	\$112,200	\$2,805	\$33,660	\$842	30,066	36%	\$19.39	\$1,008	1.0
Moody County	\$16.77	\$872	\$34,880	1.5	\$105,200	\$2,630	\$31,560	\$789	728	29%	\$15.66	\$814	1.1
Oglala Lakota County	\$16.77	\$872	\$34,880	1.5	\$37,700	\$943	\$11,310	\$283	1,270	47%	\$17.63	\$917	1.0
Pennington County	\$21.52	\$1,119	\$44,760	1.9	\$100,600	\$2,515	\$30,180	\$755	14,130	31%	\$16.60	\$863	1.3
Perkins County	\$16.77	\$872	\$34,880	1.5	\$92,500	\$2,313	\$27,750	\$694	264	21%	\$12.94	\$673	1.3
Potter County	\$18.06	\$939	\$37,560	1.6	\$100,300	\$2,508	\$30,090	\$752	216	21%	\$13.12	\$682	1.4
Roberts County	\$16.77	\$872	\$34,880	1.5	\$85,600	\$2,140	\$25,680	\$642	1,118	31%	\$12.63	\$657	1.3
Sanborn County	\$16.77	\$872	\$34,880	1.5	\$98,900	\$2,473	\$29,670	\$742	208	22%	\$6.48	\$337	2.6
Spink County	\$16.77	\$872	\$34,880	1.5	\$102,100	\$2,553	\$30,630	\$766	611	25%	\$19.78	\$1,028	0.8
Stanley County	\$19.08	\$992	\$39,680	1.7	\$118,400	\$2,960	\$35,520	\$888	263	21%	\$12.53	\$652	1.5
Sully County	\$17.38	\$904	\$36,160	1.5	\$101,400	\$2,535	\$30,420	\$761	149	24%	\$22.36	\$1,163	0.8
Todd County	\$16.77	\$872	\$34,880	1.5	\$43,200	\$1,080	\$12,960	\$324	1,363	55%	\$16.38	\$852	1.0
Tripp County	\$16.77	\$872	\$34,880	1.5	\$82,400	\$2,060	\$24,720	\$618	661	29%	\$11.35	\$590	1.5
Turner County	\$19.81	\$1,030	\$41,200	1.7	\$112,200	\$2,805	\$33,660	\$842	744	21%	\$11.74	\$610	1.7
Union County	\$20.06	\$1,043	\$41,720	1.7	\$90,100	\$2,253	\$27,030	\$676	2,047	29%	\$19.86	\$1,033	1.0
Walworth County	\$16.77	\$872	\$34,880	1.5	\$88,400	\$2,210	\$26,520	\$663	617	26%	\$14.55	\$757	1.2
Yankton County	\$16.77	\$872	\$34,880	1.5	\$105,000	\$2,625	\$31,500	\$788	2,716	28%	\$17.88	\$930	0.9
Ziebach County	\$16.77	\$872	\$34,880	1.5	\$50,500	\$1,263	\$15,150	\$379	334	46%	\$9.67	\$503	1.7

† Wage data not available (See Appendix B).

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

TENNESSEE

#31*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,404**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,681** monthly or **\$56,172** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$27.01
PER HOUR
STATE HOUSING
WAGE

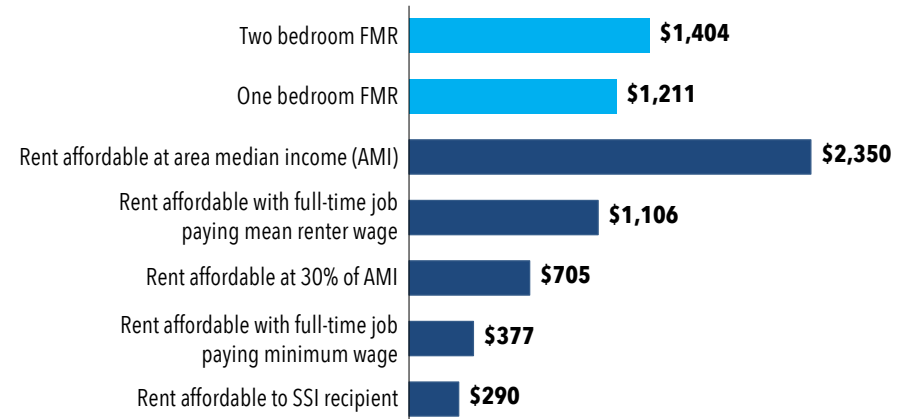
FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$21.27
2-Bedroom Housing Wage	\$27.01
Number of Renter Households	912,950
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Nashville-Davidson-Murfreesboro-Franklin HMFA	\$35.13
Knoxville HMFA	\$29.77
Maury County HMFA	\$28.37
Chattanooga MSA	\$27.42
Memphis HMFA	\$26.06

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.



Tennessee	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Tennessee	\$27.01	\$1,404	\$56,172	3.7	\$93,993	\$2,350	\$28,198	\$705	912,950	33%	\$21.27	\$1,106	1.3
Combined Nonmetro Areas	\$18.20	\$946	\$37,852	2.5	\$74,936	\$1,873	\$22,481	\$562	160,203	27%	\$15.49	\$806	1.2
Metropolitan Areas													
Campbell County HMFA	\$18.50	\$962	\$38,480	2.6	\$72,700	\$1,818	\$21,810	\$545	5,457	33%	\$14.15	\$736	1.3
Chattanooga MSA	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	57,826	34%	\$20.30	\$1,056	1.4
Clarksville HMFA	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	31,248	37%	\$16.83	\$875	1.4
Cleveland MSA	\$23.27	\$1,210	\$48,400	3.2	\$84,700	\$2,118	\$25,410	\$635	14,742	30%	\$16.07	\$836	1.4
Crockett County HMFA	\$20.63	\$1,073	\$42,920	2.8	\$79,900	\$1,998	\$23,970	\$599	1,710	31%	\$19.75	\$1,027	1.0
Gibson County HMFA	\$17.38	\$904	\$36,160	2.4	\$77,000	\$1,925	\$23,100	\$578	6,676	33%	\$13.49	\$701	1.3
Grainger County HMFA	\$17.29	\$899	\$35,960	2.4	\$71,600	\$1,790	\$21,480	\$537	2,041	21%	\$14.76	\$768	1.2
Jackson HMFA	\$23.77	\$1,236	\$49,440	3.3	\$87,700	\$2,193	\$26,310	\$658	16,309	36%	\$16.51	\$858	1.4
Johnson City MSA	\$21.52	\$1,119	\$44,760	3.0	\$84,800	\$2,120	\$25,440	\$636	28,390	32%	\$14.99	\$780	1.4
Kingsport-Bristol-Bristol MSA	\$20.06	\$1,043	\$41,720	2.8	\$79,000	\$1,975	\$23,700	\$593	23,259	25%	\$18.49	\$962	1.1
Knoxville HMFA	\$29.77	\$1,548	\$61,920	4.1	\$101,700	\$2,543	\$30,510	\$763	96,981	31%	\$19.78	\$1,028	1.5
Macon County HMFA	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	2,590	28%	\$15.40	\$801	1.3
Maury County HMFA	\$28.37	\$1,475	\$59,000	3.9	\$94,200	\$2,355	\$28,260	\$707	11,850	29%	\$21.30	\$1,108	1.3
Memphis HMFA	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	172,150	43%	\$23.41	\$1,217	1.1
Morgan County HMFA	\$18.56	\$965	\$38,600	2.6	\$79,900	\$1,998	\$23,970	\$599	1,128	16%	\$14.03	\$729	1.3
Morristown HMFA	\$20.56	\$1,069	\$42,760	2.8	\$75,200	\$1,880	\$22,560	\$564	13,700	29%	\$16.43	\$855	1.3
Nashville-Davidson--Murfreesboro--Franklin LMA	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	258,923	35%	\$25.34	\$1,318	1.4
Roane County HMFA	\$21.00	\$1,092	\$43,680	2.9	\$90,800	\$2,270	\$27,240	\$681	5,047	22%	\$21.79	\$1,133	1.0

1: BR = Bedroom

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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

Tennessee

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Smith County HMFA	\$20.13	\$1,047	\$41,880	2.8	\$85,200	\$2,130	\$25,560	\$639	1,870	25%	\$17.47	\$909	1.2
Stewart County HMFA	\$17.52	\$911	\$36,440	2.4	\$88,800	\$2,220	\$26,640	\$666	850	16%	\$19.99	\$1,040	0.9

Counties

Anderson County	\$29.77	\$1,548	\$61,920	4.1	\$101,700	\$2,543	\$30,510	\$763	9,284	29%	\$24.95	\$1,298	1.2
Bedford County	\$19.48	\$1,013	\$40,520	2.7	\$78,500	\$1,963	\$23,550	\$589	5,652	30%	\$18.52	\$963	1.1
Benton County	\$17.29	\$899	\$35,960	2.4	\$73,700	\$1,843	\$22,110	\$553	1,756	25%	\$15.35	\$798	1.1
Bledsoe County	\$17.29	\$899	\$35,960	2.4	\$64,700	\$1,618	\$19,410	\$485	1,004	21%	\$12.42	\$646	1.4
Blount County	\$29.77	\$1,548	\$61,920	4.1	\$101,700	\$2,543	\$30,510	\$763	12,549	23%	\$21.16	\$1,101	1.4
Bradley County	\$23.27	\$1,210	\$48,400	3.2	\$84,700	\$2,118	\$25,410	\$635	13,609	32%	\$16.54	\$860	1.4
Campbell County	\$18.50	\$962	\$38,480	2.6	\$72,700	\$1,818	\$21,810	\$545	5,457	33%	\$14.15	\$736	1.3
Cannon County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	1,297	23%	\$14.38	\$748	2.4
Carroll County	\$17.29	\$899	\$35,960	2.4	\$79,000	\$1,975	\$23,700	\$593	2,836	25%	\$15.70	\$816	1.1
Carter County	\$21.52	\$1,119	\$44,760	3.0	\$84,800	\$2,120	\$25,440	\$636	6,272	26%	\$16.37	\$851	1.3
Cheatham County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	2,872	18%	\$20.14	\$1,047	1.7
Chester County	\$23.77	\$1,236	\$49,440	3.3	\$87,700	\$2,193	\$26,310	\$658	1,480	23%	\$10.77	\$560	2.2
Claiborne County	\$17.29	\$899	\$35,960	2.4	\$68,600	\$1,715	\$20,580	\$515	3,821	28%	\$15.65	\$814	1.1
Clay County	\$17.29	\$899	\$35,960	2.4	\$66,700	\$1,668	\$20,010	\$500	718	22%	\$12.24	\$637	1.4
Cocke County	\$17.29	\$899	\$35,960	2.4	\$58,900	\$1,473	\$17,670	\$442	4,361	29%	\$17.00	\$884	1.0
Coffee County	\$18.98	\$987	\$39,480	2.6	\$76,400	\$1,910	\$22,920	\$573	6,782	30%	\$18.56	\$965	1.0
Crockett County	\$20.63	\$1,073	\$42,920	2.8	\$79,900	\$1,998	\$23,970	\$599	1,710	31%	\$19.75	\$1,027	1.0
Cumberland County	\$17.37	\$903	\$36,120	2.4	\$75,400	\$1,885	\$22,620	\$566	5,424	20%	\$14.87	\$773	1.2
Davidson County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	146,538	47%	\$28.82	\$1,498	1.2
Decatur County	\$17.29	\$899	\$35,960	2.4	\$67,200	\$1,680	\$20,160	\$504	1,111	25%	\$19.17	\$997	0.9
DeKalb County	\$18.02	\$937	\$37,480	2.5	\$68,700	\$1,718	\$20,610	\$515	2,645	31%	\$14.79	\$769	1.2
Dickson County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	4,159	20%	\$18.58	\$966	1.9

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Tennessee	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Dyer County	\$17.29	\$899	\$35,960	2.4	\$72,800	\$1,820	\$21,840	\$546	5,599	38%	\$16.29	\$847	1.1
Fayette County	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	3,221	19%	\$15.17	\$789	1.7
Fentress County	\$17.29	\$899	\$35,960	2.4	\$61,700	\$1,543	\$18,510	\$463	1,498	19%	\$9.54	\$496	1.8
Franklin County	\$18.23	\$948	\$37,920	2.5	\$83,000	\$2,075	\$24,900	\$623	4,038	24%	\$16.62	\$864	1.1
Gibson County	\$17.38	\$904	\$36,160	2.4	\$77,000	\$1,925	\$23,100	\$578	6,676	33%	\$13.49	\$701	1.3
Giles County	\$18.60	\$967	\$38,680	2.6	\$89,200	\$2,230	\$26,760	\$669	3,046	26%	\$16.66	\$866	1.1
Grainger County	\$17.29	\$899	\$35,960	2.4	\$71,600	\$1,790	\$21,480	\$537	2,041	21%	\$14.76	\$768	1.2
Greene County	\$17.29	\$899	\$35,960	2.4	\$78,300	\$1,958	\$23,490	\$587	6,768	24%	\$13.78	\$716	1.3
Grundy County	\$17.29	\$899	\$35,960	2.4	\$57,000	\$1,425	\$17,100	\$428	857	17%	\$15.35	\$798	1.1
Hamblen County	\$20.56	\$1,069	\$42,760	2.8	\$75,200	\$1,880	\$22,560	\$564	8,156	32%	\$15.30	\$796	1.3
Hamilton County	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	53,947	36%	\$20.60	\$1,071	1.3
Hancock County	\$17.29	\$899	\$35,960	2.4	\$52,000	\$1,300	\$15,600	\$390	758	27%	\$13.03	\$678	1.3
Hardeman County	\$17.29	\$899	\$35,960	2.4	\$73,300	\$1,833	\$21,990	\$550	2,610	29%	\$17.80	\$926	1.0
Hardin County	\$17.29	\$899	\$35,960	2.4	\$61,100	\$1,528	\$18,330	\$458	2,383	22%	\$17.69	\$920	1.0
Hawkins County	\$20.06	\$1,043	\$41,720	2.8	\$79,000	\$1,975	\$23,700	\$593	4,740	21%	\$17.17	\$893	1.2
Haywood County	\$17.29	\$899	\$35,960	2.4	\$65,800	\$1,645	\$19,740	\$494	3,057	43%	\$19.25	\$1,001	0.9
Henderson County	\$17.37	\$903	\$36,120	2.4	\$77,500	\$1,938	\$23,250	\$581	3,114	28%	\$16.55	\$861	1.0
Henry County	\$18.02	\$937	\$37,480	2.5	\$70,600	\$1,765	\$21,180	\$530	3,223	24%	\$14.93	\$776	1.2
Hickman County	\$17.52	\$911	\$36,440	2.4	\$72,600	\$1,815	\$21,780	\$545	2,050	22%	\$19.44	\$1,011	0.9
Houston County	\$17.29	\$899	\$35,960	2.4	\$77,400	\$1,935	\$23,220	\$581	601	19%	\$17.48	\$909	1.0
Humphreys County	\$17.29	\$899	\$35,960	2.4	\$81,700	\$2,043	\$24,510	\$613	1,407	20%	\$18.34	\$954	0.9
Jackson County	\$17.29	\$899	\$35,960	2.4	\$64,000	\$1,600	\$19,200	\$480	782	17%	\$10.36	\$539	1.7
Jefferson County	\$20.56	\$1,069	\$42,760	2.8	\$75,200	\$1,880	\$22,560	\$564	5,544	26%	\$19.42	\$1,010	1.1
Johnson County	\$17.29	\$899	\$35,960	2.4	\$72,100	\$1,803	\$21,630	\$541	1,535	21%	\$12.39	\$644	1.4
Knox County	\$29.77	\$1,548	\$61,920	4.1	\$101,700	\$2,543	\$30,510	\$763	69,156	35%	\$18.98	\$987	1.6
Lake County	\$17.29	\$899	\$35,960	2.4	\$42,700	\$1,068	\$12,810	\$320	1,107	55%	\$8.43	\$438	2.1

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

Tennessee	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Lauderdale County	\$17.29	\$899	\$35,960	2.4	\$64,700	\$1,618	\$19,410	\$485	3,455	37%	\$16.65	\$866	1.0
Lawrence County	\$17.87	\$929	\$37,160	2.5	\$73,300	\$1,833	\$21,990	\$550	3,986	24%	\$13.09	\$681	1.4
Lewis County	\$17.29	\$899	\$35,960	2.4	\$76,300	\$1,908	\$22,890	\$572	1,006	20%	\$12.75	\$663	1.4
Lincoln County	\$17.29	\$899	\$35,960	2.4	\$84,500	\$2,113	\$25,350	\$634	3,351	23%	\$16.48	\$857	1.0
Loudon County	\$29.77	\$1,548	\$61,920	4.1	\$101,700	\$2,543	\$30,510	\$763	4,466	19%	\$14.17	\$737	2.1
McMinn County	\$18.19	\$946	\$37,840	2.5	\$77,800	\$1,945	\$23,340	\$584	5,425	25%	\$15.73	\$818	1.2
McNairy County	\$17.29	\$899	\$35,960	2.4	\$69,100	\$1,728	\$20,730	\$518	2,087	21%	\$12.46	\$648	1.4
Macon County	\$20.12	\$1,046	\$41,840	2.8	\$77,600	\$1,940	\$23,280	\$582	2,590	28%	\$15.40	\$801	1.3
Madison County	\$23.77	\$1,236	\$49,440	3.3	\$87,700	\$2,193	\$26,310	\$658	14,829	38%	\$16.85	\$876	1.4
Marion County	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	2,330	20%	\$14.48	\$753	1.9
Marshall County	\$19.96	\$1,038	\$41,520	2.8	\$95,100	\$2,378	\$28,530	\$713	2,993	23%	\$15.03	\$782	1.3
Maury County	\$28.37	\$1,475	\$59,000	3.9	\$94,200	\$2,355	\$28,260	\$707	11,850	29%	\$21.30	\$1,108	1.3
Meigs County	\$17.29	\$899	\$35,960	2.4	\$78,000	\$1,950	\$23,400	\$585	1,217	23%	\$16.80	\$874	1.0
Monroe County	\$17.29	\$899	\$35,960	2.4	\$79,800	\$1,995	\$23,940	\$599	5,356	28%	\$12.53	\$652	1.4
Montgomery County	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	31,248	37%	\$16.83	\$875	1.4
Moore County	\$17.69	\$920	\$36,800	2.4	\$90,300	\$2,258	\$27,090	\$677	467	18%	\$17.79	\$925	1.0
Morgan County	\$18.56	\$965	\$38,600	2.6	\$79,900	\$1,998	\$23,970	\$599	1,128	16%	\$14.03	\$729	1.3
Obion County	\$17.29	\$899	\$35,960	2.4	\$73,200	\$1,830	\$21,960	\$549	4,114	33%	\$15.93	\$828	1.1
Overton County	\$17.29	\$899	\$35,960	2.4	\$74,100	\$1,853	\$22,230	\$556	2,022	22%	\$17.29	\$899	1.0
Perry County	\$17.44	\$907	\$36,280	2.4	\$66,700	\$1,668	\$20,010	\$500	759	25%	\$16.64	\$865	1.0
Pickett County	\$17.96	\$934	\$37,360	2.5	\$67,800	\$1,695	\$20,340	\$509	372	18%	\$8.99	\$467	2.0
Polk County	\$23.27	\$1,210	\$48,400	3.2	\$84,700	\$2,118	\$25,410	\$635	1,133	16%	\$7.37	\$383	3.2
Putnam County	\$19.75	\$1,027	\$41,080	2.7	\$86,800	\$2,170	\$26,040	\$651	12,999	39%	\$15.00	\$780	1.3
Rhea County	\$17.29	\$899	\$35,960	2.4	\$68,600	\$1,715	\$20,580	\$515	3,582	27%	\$13.48	\$701	1.3
Roane County	\$21.00	\$1,092	\$43,680	2.9	\$90,800	\$2,270	\$27,240	\$681	5,047	22%	\$21.79	\$1,133	1.0
Robertson County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	6,324	23%	\$16.91	\$879	2.1

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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

Tennessee

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Rutherford County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	44,033	35%	\$20.45	\$1,063	1.7
Scott County	\$17.29	\$899	\$35,960	2.4	\$57,700	\$1,443	\$17,310	\$433	2,437	28%	\$14.56	\$757	1.2
Sequatchie County	\$27.42	\$1,426	\$57,040	3.8	\$95,600	\$2,390	\$28,680	\$717	1,549	25%	\$13.25	\$689	2.1
Sevier County	\$22.10	\$1,149	\$45,960	3.0	\$80,000	\$2,000	\$24,000	\$600	10,991	28%	\$15.32	\$797	1.4
Shelby County	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	163,786	45%	\$23.70	\$1,232	1.1
Smith County	\$20.13	\$1,047	\$41,880	2.8	\$85,200	\$2,130	\$25,560	\$639	1,870	25%	\$17.47	\$909	1.2
Stewart County	\$17.52	\$911	\$36,440	2.4	\$88,800	\$2,220	\$26,640	\$666	850	16%	\$19.99	\$1,040	0.9
Sullivan County	\$20.06	\$1,043	\$41,720	2.8	\$79,000	\$1,975	\$23,700	\$593	18,519	27%	\$18.70	\$973	1.1
Sumner County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	21,306	28%	\$17.95	\$933	2.0
Tipton County	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	5,143	23%	\$16.03	\$834	1.6
Trousdale County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	933	26%	\$18.89	\$982	1.9
Unicoi County	\$21.52	\$1,119	\$44,760	3.0	\$84,800	\$2,120	\$25,440	\$636	2,125	27%	\$14.45	\$752	1.5
Union County	\$29.77	\$1,548	\$61,920	4.1	\$101,700	\$2,543	\$30,510	\$763	1,526	20%	\$16.61	\$864	1.8
Van Buren County	\$17.29	\$899	\$35,960	2.4	\$74,800	\$1,870	\$22,440	\$561	376	15%	\$10.86	\$565	1.6
Warren County	\$17.96	\$934	\$37,360	2.5	\$70,200	\$1,755	\$21,060	\$527	4,699	29%	\$14.85	\$772	1.2
Washington County	\$21.52	\$1,119	\$44,760	3.0	\$84,800	\$2,120	\$25,440	\$636	19,993	36%	\$14.79	\$769	1.5
Wayne County	\$17.29	\$899	\$35,960	2.4	\$74,300	\$1,858	\$22,290	\$557	1,060	18%	\$9.70	\$504	1.8
Weakley County	\$17.29	\$899	\$35,960	2.4	\$71,300	\$1,783	\$21,390	\$535	4,458	34%	\$12.07	\$628	1.4
White County	\$19.29	\$1,003	\$40,120	2.7	\$73,600	\$1,840	\$22,080	\$552	2,448	22%	\$17.95	\$933	1.1
Williamson County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	18,346	20%	\$26.09	\$1,357	1.3
Wilson County	\$35.13	\$1,827	\$73,080	4.8	\$114,800	\$2,870	\$34,440	\$861	13,115	23%	\$17.13	\$891	2.1

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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

TEXAS

#22*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,542**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,138** monthly or **\$61,661** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$25.01
2-Bedroom Housing Wage	\$29.64
Number of Renter Households	4,023,511
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Austin-Round Rock MSA	\$37.48
Dallas HMFA	\$36.23
Martin County HMFA	\$35.92
Midland HMFA	\$35.90
Kendall County	\$33.23

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

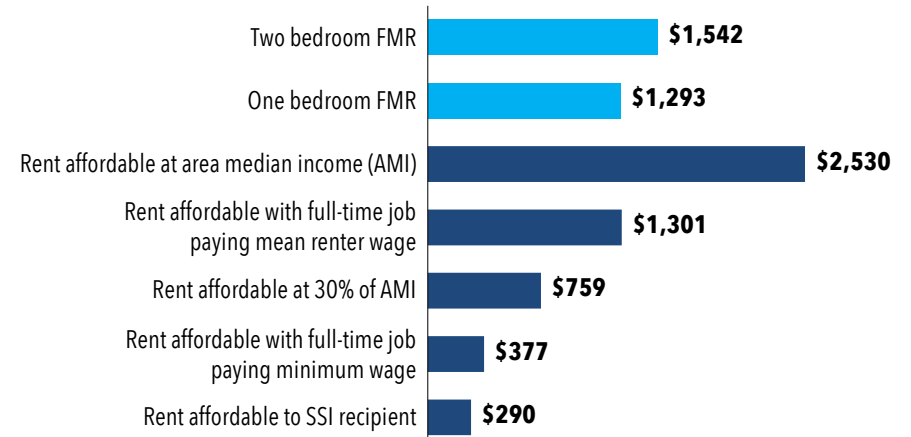
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

164
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

137
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

4.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

3.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Texas	\$29.64	\$1,542	\$61,661	4.1	\$101,215	\$2,530	\$30,364	\$759	4,023,511	37%	\$25.01	\$1,301	1.2
Combined Nonmetro Areas	\$19.45	\$1,012	\$40,460	2.7	\$81,263	\$2,032	\$24,379	\$609	314,112	28%	\$17.76	\$924	1.1
Metropolitan Areas													
Abilene MSA	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	23,985	37%	\$18.21	\$947	1.3
Amarillo HMFA	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	36,539	36%	\$21.33	\$1,109	1.0
Atascosa County HMFA	\$22.73	\$1,182	\$47,280	3.1	\$86,900	\$2,173	\$26,070	\$652	3,761	23%	\$20.48	\$1,065	1.1
Austin County HMFA	\$19.25	\$1,001	\$40,040	2.7	\$103,000	\$2,575	\$30,900	\$773	2,740	23%	\$16.13	\$839	1.2
Austin-Round Rock MSA	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	389,989	41%	\$29.86	\$1,553	1.3
Beaumont-Port Arthur MSA	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	47,495	32%	\$21.91	\$1,139	1.0
Brazoria County HMFA	\$24.23	\$1,260	\$50,400	3.3	\$120,100	\$3,003	\$36,030	\$901	34,104	26%	\$22.28	\$1,159	1.1
Brownsville-Harlingen MSA	\$18.23	\$948	\$37,920	2.5	\$66,500	\$1,663	\$19,950	\$499	47,081	35%	\$13.11	\$682	1.4
College Station-Bryan MSA	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	50,256	49%	\$16.42	\$854	1.4
Corpus Christi MSA	\$26.73	\$1,390	\$55,600	3.7	\$82,700	\$2,068	\$24,810	\$620	60,711	39%	\$20.63	\$1,073	1.3
Dallas HMFA	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	786,955	41%	\$30.55	\$1,588	1.2
El Paso HMFA	\$22.92	\$1,192	\$47,680	3.2	\$72,800	\$1,820	\$21,840	\$546	107,636	36%	\$15.28	\$794	1.5
Falls County HMFA	\$17.94	\$933	\$37,320	2.5	\$76,500	\$1,913	\$22,950	\$574	1,295	22%	\$13.30	\$692	1.3
Fort Worth-Arlington HMFA	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	338,575	38%	\$22.94	\$1,193	1.4
Harrison County HMFA	\$23.00	\$1,196	\$47,840	3.2	\$94,100	\$2,353	\$28,230	\$706	6,419	25%	\$16.46	\$856	1.4
Houston-The Woodlands-Sugar Land HMFA	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	970,679	40%	\$27.99	\$1,455	1.1
Hudspeth County HMFA	\$20.27	\$1,054	\$42,160	2.8	\$56,700	\$1,418	\$17,010	\$425	229	27%	\$30.01	\$1,560	0.7
Kendall County HMFA	\$33.23	\$1,728	\$69,120	4.6	\$144,700	\$3,618	\$43,410	\$1,085	3,814	22%	\$14.41	\$749	2.3

† Wage data not available (See Appendix B).

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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Killeen-Temple HMFA	\$22.54	\$1,172	\$46,880	3.1	\$88,900	\$2,223	\$26,670	\$667	71,355	43%	\$20.27	\$1,054	1.1
Lampasas County HMFA	\$19.85	\$1,032	\$41,280	2.7	\$102,300	\$2,558	\$30,690	\$767	1,603	20%	\$13.90	\$723	1.4
Laredo MSA	\$22.56	\$1,173	\$46,920	3.1	\$70,300	\$1,758	\$21,090	\$527	28,731	36%	\$12.17	\$633	1.9
Longview HMFA	\$22.94	\$1,193	\$47,720	3.2	\$85,200	\$2,130	\$25,560	\$639	22,362	36%	\$20.61	\$1,072	1.1
Lubbock HMFA	\$22.92	\$1,192	\$47,680	3.2	\$80,000	\$2,000	\$24,000	\$600	56,009	44%	\$16.59	\$863	1.4
Lynn County HMFA	\$17.94	\$933	\$37,320	2.5	\$81,500	\$2,038	\$24,450	\$611	482	23%	\$26.97	\$1,402	0.7
Martin County HMFA	\$35.92	\$1,868	\$74,720	5.0	\$96,300	\$2,408	\$28,890	\$722	672	33%	\$24.22	\$1,259	1.5
McAllen-Edinburg-Mission MSA	\$19.08	\$992	\$39,680	2.6	\$63,300	\$1,583	\$18,990	\$475	85,653	32%	\$12.82	\$667	1.5
Medina County HMFA	\$22.90	\$1,191	\$47,640	3.2	\$97,200	\$2,430	\$29,160	\$729	3,030	17%	\$15.63	\$813	1.5
Midland HMFA	\$35.90	\$1,867	\$74,680	5.0	\$118,000	\$2,950	\$35,400	\$885	21,322	32%	\$30.11	\$1,566	1.2
Odessa MSA	\$32.10	\$1,669	\$66,760	4.4	\$90,700	\$2,268	\$27,210	\$680	22,205	36%	\$25.83	\$1,343	1.2
Oldham County HMFA	\$21.40	\$1,113	\$44,520	3.0	\$89,700	\$2,243	\$26,910	\$673	182	29%	\$17.72	\$921	1.2
Rusk County HMFA	\$21.19	\$1,102	\$44,080	2.9	\$89,700	\$2,243	\$26,910	\$673	3,590	20%	\$15.78	\$821	1.3
San Angelo HMFA	\$24.19	\$1,258	\$50,320	3.3	\$81,800	\$2,045	\$24,540	\$614	15,356	33%	\$18.10	\$941	1.3
San Antonio-New Braunfels HMFA	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	335,753	37%	\$20.75	\$1,079	1.4
Sherman-Denison MSA	\$25.81	\$1,342	\$53,680	3.6	\$98,300	\$2,458	\$29,490	\$737	17,421	33%	\$19.06	\$991	1.4
Sterling County HMFA	\$24.19	\$1,258	\$50,320	3.3	\$96,400	\$2,410	\$28,920	\$723	67	17%	\$17.65	\$918	1.4
Texarkana HMFA	\$20.60	\$1,071	\$42,840	2.8	\$71,500	\$1,788	\$21,450	\$536	12,983	37%	\$16.99	\$884	1.2
Tyler MSA	\$25.63	\$1,333	\$53,320	3.5	\$93,000	\$2,325	\$27,900	\$698	25,074	31%	\$19.29	\$1,003	1.3
Victoria MSA	\$26.77	\$1,392	\$55,680	3.7	\$86,800	\$2,170	\$26,040	\$651	11,549	31%	\$18.32	\$953	1.5
Waco HMFA	\$26.48	\$1,377	\$55,080	3.7	\$89,600	\$2,240	\$26,880	\$672	37,263	39%	\$17.39	\$904	1.5
Wichita Falls MSA	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	20,182	36%	\$16.67	\$867	1.3

† Wage data not available (See Appendix B).

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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Wise County HMFA	\$23.00	\$1,196	\$47,840	3.2	\$110,600	\$2,765	\$33,180	\$830	4,292	17%	\$16.23	\$844	1.4
<u>Counties</u>													
Anderson County	\$19.87	\$1,033	\$41,320	2.7	\$76,900	\$1,923	\$23,070	\$577	5,136	30%	\$16.69	\$868	1.2
Andrews County	\$26.65	\$1,386	\$55,440	3.7	\$97,300	\$2,433	\$29,190	\$730	1,607	24%	\$44.14	\$2,295	0.6
Angelina County	\$19.96	\$1,038	\$41,520	2.8	\$77,300	\$1,933	\$23,190	\$580	11,488	36%	\$16.72	\$869	1.2
Aransas County	\$24.62	\$1,280	\$51,200	3.4	\$79,100	\$1,978	\$23,730	\$593	2,621	22%	\$15.22	\$792	1.6
Archer County	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	517	15%	\$17.72	\$921	1.2
Armstrong County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	137	18%	\$21.94	\$1,141	1.0
Atascosa County	\$22.73	\$1,182	\$47,280	3.1	\$86,900	\$2,173	\$26,070	\$652	3,761	23%	\$20.48	\$1,065	1.1
Austin County	\$19.25	\$1,001	\$40,040	2.7	\$103,000	\$2,575	\$30,900	\$773	2,740	23%	\$16.13	\$839	1.2
Bailey County	\$17.94	\$933	\$37,320	2.5	\$90,900	\$2,273	\$27,270	\$682	474	21%	\$13.95	\$726	1.3
Bandera County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	1,232	14%	\$14.48	\$753	2.0
Bastrop County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	8,539	24%	\$17.39	\$904	2.2
Baylor County	\$17.94	\$933	\$37,320	2.5	\$73,900	\$1,848	\$22,170	\$554	514	33%	\$16.97	\$883	1.1
Bee County	\$21.42	\$1,114	\$44,560	3.0	\$80,800	\$2,020	\$24,240	\$606	2,393	28%	\$13.70	\$712	1.6
Bell County	\$22.54	\$1,172	\$46,880	3.1	\$88,900	\$2,223	\$26,670	\$667	60,749	44%	\$20.33	\$1,057	1.1
Bexar County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	302,765	41%	\$21.32	\$1,109	1.4
Blanco County	\$21.54	\$1,120	\$44,800	3.0	\$105,500	\$2,638	\$31,650	\$791	1,288	26%	\$18.76	\$975	1.1
Borden County †	\$18.77	\$976	\$39,040	2.6	\$79,300	\$1,983	\$23,790	\$595	87	36%			
Bosque County	\$17.94	\$933	\$37,320	2.5	\$88,600	\$2,215	\$26,580	\$665	1,800	24%	\$17.82	\$927	1.0
Bowie County	\$20.60	\$1,071	\$42,840	2.8	\$71,500	\$1,788	\$21,450	\$536	12,983	37%	\$16.99	\$884	1.2
Brazoria County	\$24.23	\$1,260	\$50,400	3.3	\$120,100	\$3,003	\$36,030	\$901	34,104	26%	\$22.28	\$1,159	1.1
Brazos County	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	47,043	53%	\$16.31	\$848	1.4
Brewster County	\$18.75	\$975	\$39,000	2.6	\$79,700	\$1,993	\$23,910	\$598	2,110	43%	\$19.18	\$997	1.0
Briscoe County	\$17.94	\$933	\$37,320	2.5	\$60,000	\$1,500	\$18,000	\$450	121	22%	\$39.06	\$2,031	0.5

† 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 2025 Area Median Income

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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Brooks County	\$17.94	\$933	\$37,320	2.5	\$42,700	\$1,068	\$12,810	\$320	1,351	47%	\$8.32	\$433	2.2
Brown County	\$19.21	\$999	\$39,960	2.6	\$76,700	\$1,918	\$23,010	\$575	4,770	32%	\$13.90	\$723	1.4
Burleson County	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	1,482	19%	\$19.24	\$1,000	1.2
Burnet County	\$21.62	\$1,124	\$44,960	3.0	\$100,400	\$2,510	\$30,120	\$753	4,458	23%	\$18.91	\$983	1.1
Caldwell County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	4,223	27%	\$17.21	\$895	2.2
Calhoun County	\$17.94	\$933	\$37,320	2.5	\$91,600	\$2,290	\$27,480	\$687	1,983	24%	\$29.70	\$1,544	0.6
Callahan County	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	945	18%	\$15.80	\$822	1.5
Cameron County	\$18.23	\$948	\$37,920	2.5	\$66,500	\$1,663	\$19,950	\$499	47,081	35%	\$13.11	\$682	1.4
Camp County	\$17.94	\$933	\$37,320	2.5	\$69,700	\$1,743	\$20,910	\$523	1,095	23%	\$14.26	\$741	1.3
Carson County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	487	21%	\$37.81	\$1,966	0.6
Cass County	\$17.94	\$933	\$37,320	2.5	\$71,200	\$1,780	\$21,360	\$534	2,651	23%	\$13.05	\$678	1.4
Castro County	\$17.94	\$933	\$37,320	2.5	\$70,000	\$1,750	\$21,000	\$525	748	31%	\$20.44	\$1,063	0.9
Chambers County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	2,907	18%	\$29.04	\$1,510	1.0
Cherokee County	\$17.96	\$934	\$37,360	2.5	\$71,400	\$1,785	\$21,420	\$536	4,930	27%	\$14.64	\$761	1.2
Childress County	\$18.77	\$976	\$39,040	2.6	\$73,300	\$1,833	\$21,990	\$550	792	36%	\$23.48	\$1,221	0.8
Clay County	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	823	19%	\$17.92	\$932	1.2
Cochran County	\$17.94	\$933	\$37,320	2.5	\$58,200	\$1,455	\$17,460	\$437	329	35%	\$30.29	\$1,575	0.6
Coke County	\$17.94	\$933	\$37,320	2.5	\$76,900	\$1,923	\$23,070	\$577	438	29%	\$36.44	\$1,895	0.5
Coleman County	\$19.04	\$990	\$39,600	2.6	\$69,500	\$1,738	\$20,850	\$521	745	23%	\$15.79	\$821	1.2
Collin County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	143,751	36%	\$27.76	\$1,444	1.3
Collingsworth County	\$17.94	\$933	\$37,320	2.5	\$69,300	\$1,733	\$20,790	\$520	241	25%	\$17.95	\$933	1.0
Colorado County	\$19.42	\$1,010	\$40,400	2.7	\$97,600	\$2,440	\$29,280	\$732	1,438	19%	\$16.25	\$845	1.2
Comal County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	15,660	23%	\$16.12	\$838	1.8
Comanche County	\$18.77	\$976	\$39,040	2.6	\$88,600	\$2,215	\$26,580	\$665	1,077	20%	\$15.02	\$781	1.2
Concho County	\$21.00	\$1,092	\$43,680	2.9	\$78,200	\$1,955	\$23,460	\$587	189	22%	\$27.56	\$1,433	0.8
Cooke County	\$22.58	\$1,174	\$46,960	3.1	\$98,500	\$2,463	\$29,550	\$739	4,525	28%	\$16.81	\$874	1.3

† Wage data not available (See Appendix B).

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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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Coryell County	\$22.54	\$1,172	\$46,880	3.1	\$88,900	\$2,223	\$26,670	\$667	10,606	41%	\$19.71	\$1,025	1.1
Cottle County	\$18.77	\$976	\$39,040	2.6	\$70,900	\$1,773	\$21,270	\$532	122	21%	\$10.74	\$559	1.7
Crane County	\$18.98	\$987	\$39,480	2.6	\$89,700	\$2,243	\$26,910	\$673	310	19%	\$47.79	\$2,485	0.4
Crockett County †	\$17.94	\$933	\$37,320	2.5	\$79,400	\$1,985	\$23,820	\$596	297	25%			
Crosby County	\$22.92	\$1,192	\$47,680	3.2	\$80,000	\$2,000	\$24,000	\$600	555	28%	\$13.02	\$677	1.8
Culberson County	\$18.77	\$976	\$39,040	2.6	\$55,800	\$1,395	\$16,740	\$419	182	26%	\$62.14	\$3,231	0.3
Dallam County	\$18.62	\$968	\$38,720	2.6	\$88,900	\$2,223	\$26,670	\$667	757	32%	\$26.75	\$1,391	0.7
Dallas County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	478,237	49%	\$34.20	\$1,778	1.1
Dawson County	\$18.12	\$942	\$37,680	2.5	\$73,400	\$1,835	\$22,020	\$551	1,250	30%	\$13.44	\$699	1.3
Deaf Smith County	\$19.17	\$997	\$39,880	2.6	\$60,900	\$1,523	\$18,270	\$457	2,035	34%	\$26.40	\$1,373	0.7
Delta County	\$17.94	\$933	\$37,320	2.5	\$91,700	\$2,293	\$27,510	\$688	354	17%	\$10.65	\$554	1.7
Denton County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	120,115	35%	\$19.58	\$1,018	1.9
DeWitt County	\$20.23	\$1,052	\$42,080	2.8	\$76,900	\$1,923	\$23,070	\$577	1,961	29%	\$20.91	\$1,087	1.0
Dickens County	\$17.94	\$933	\$37,320	2.5	\$73,700	\$1,843	\$22,110	\$553	127	19%	\$12.57	\$654	1.4
Dimmit County	\$17.94	\$933	\$37,320	2.5	\$38,100	\$953	\$11,430	\$286	1,180	39%	\$33.78	\$1,757	0.5
Donley County	\$17.94	\$933	\$37,320	2.5	\$84,400	\$2,110	\$25,320	\$633	296	25%	\$14.57	\$757	1.2
Duval County	\$17.94	\$933	\$37,320	2.5	\$68,200	\$1,705	\$20,460	\$512	868	29%	\$18.00	\$936	1.0
Eastland County	\$17.94	\$933	\$37,320	2.5	\$73,800	\$1,845	\$22,140	\$554	2,069	29%	\$24.69	\$1,284	0.7
Ector County	\$32.10	\$1,669	\$66,760	4.4	\$90,700	\$2,268	\$27,210	\$680	22,205	36%	\$25.83	\$1,343	1.2
Edwards County †	\$18.77	\$976	\$39,040	2.6	\$53,100	\$1,328	\$15,930	\$398	26	5%			
Ellis County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	16,352	24%	\$15.91	\$827	2.3
El Paso County	\$22.92	\$1,192	\$47,680	3.2	\$72,800	\$1,820	\$21,840	\$546	107,636	36%	\$15.28	\$794	1.5
Erath County	\$20.40	\$1,061	\$42,440	2.8	\$92,200	\$2,305	\$27,660	\$692	5,929	36%	\$14.67	\$763	1.4
Falls County	\$17.94	\$933	\$37,320	2.5	\$76,500	\$1,913	\$22,950	\$574	1,295	22%	\$13.30	\$692	1.3
Fannin County	\$18.13	\$943	\$37,720	2.5	\$90,400	\$2,260	\$27,120	\$678	3,135	25%	\$16.82	\$875	1.1
Fayette County	\$18.42	\$958	\$38,320	2.5	\$102,100	\$2,553	\$30,630	\$766	1,996	20%	\$13.00	\$676	1.4

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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Fisher County	\$17.94	\$933	\$37,320	2.5	\$81,900	\$2,048	\$24,570	\$614	290	18%	\$22.68	\$1,179	0.8
Floyd County	\$17.94	\$933	\$37,320	2.5	\$66,700	\$1,668	\$20,010	\$500	480	25%	\$16.68	\$867	1.1
Foard County	\$17.94	\$933	\$37,320	2.5	\$53,400	\$1,335	\$16,020	\$401	140	33%	\$10.68	\$555	1.7
Fort Bend County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	63,338	23%	\$17.89	\$930	1.6
Franklin County	\$20.23	\$1,052	\$42,080	2.8	\$82,300	\$2,058	\$24,690	\$617	813	21%	\$16.26	\$845	1.2
Freestone County	\$17.94	\$933	\$37,320	2.5	\$87,600	\$2,190	\$26,280	\$657	1,729	25%	\$14.43	\$750	1.2
Frio County	\$19.04	\$990	\$39,600	2.6	\$69,600	\$1,740	\$20,880	\$522	1,901	37%	\$20.42	\$1,062	0.9
Gaines County	\$17.94	\$933	\$37,320	2.5	\$99,900	\$2,498	\$29,970	\$749	1,650	23%	\$16.22	\$843	1.1
Galveston County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	45,075	33%	\$17.54	\$912	1.7
Garza County	\$17.94	\$933	\$37,320	2.5	\$89,300	\$2,233	\$26,790	\$670	451	31%	\$23.94	\$1,245	0.7
Gillespie County	\$24.50	\$1,274	\$50,960	3.4	\$101,100	\$2,528	\$30,330	\$758	3,268	29%	\$17.36	\$903	1.4
Glasscock County †	\$18.77	\$976	\$39,040	2.6	\$133,000	\$3,325	\$39,900	\$998	148	34%			
Goliad County	\$26.77	\$1,392	\$55,680	3.7	\$86,800	\$2,170	\$26,040	\$651	483	17%	\$11.42	\$594	2.3
Gonzales County	\$17.94	\$933	\$37,320	2.5	\$77,100	\$1,928	\$23,130	\$578	2,301	30%	\$18.49	\$961	1.0
Gray County	\$18.60	\$967	\$38,680	2.6	\$72,500	\$1,813	\$21,750	\$544	2,102	27%	\$20.84	\$1,084	0.9
Grayson County	\$25.81	\$1,342	\$53,680	3.6	\$98,300	\$2,458	\$29,490	\$737	17,421	33%	\$19.06	\$991	1.4
Gregg County	\$22.94	\$1,193	\$47,720	3.2	\$85,200	\$2,130	\$25,560	\$639	19,175	41%	\$21.11	\$1,098	1.1
Grimes County	\$18.73	\$974	\$38,960	2.6	\$88,300	\$2,208	\$26,490	\$662	2,267	22%	\$17.35	\$902	1.1
Guadalupe County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	13,551	22%	\$18.83	\$979	1.5
Hale County	\$17.94	\$933	\$37,320	2.5	\$67,100	\$1,678	\$20,130	\$503	4,406	40%	\$16.54	\$860	1.1
Hall County	\$17.94	\$933	\$37,320	2.5	\$58,300	\$1,458	\$17,490	\$437	289	25%	\$14.76	\$768	1.2
Hamilton County	\$18.19	\$946	\$37,840	2.5	\$83,600	\$2,090	\$25,080	\$627	707	23%	\$12.74	\$662	1.4
Hansford County	\$19.00	\$988	\$39,520	2.6	\$102,400	\$2,560	\$30,720	\$768	425	23%	\$15.41	\$801	1.2
Hardeman County	\$17.94	\$933	\$37,320	2.5	\$75,000	\$1,875	\$22,500	\$563	394	30%	\$16.80	\$874	1.1
Hardin County	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	3,806	17%	\$15.94	\$829	1.3
Harris County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	781,714	45%	\$29.98	\$1,559	1.0

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Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Harrison County	\$23.00	\$1,196	\$47,840	3.2	\$94,100	\$2,353	\$28,230	\$706	6,419	25%	\$16.46	\$856	1.4
Hartley County	\$21.08	\$1,096	\$43,840	2.9	\$98,500	\$2,463	\$29,550	\$739	381	23%	\$15.18	\$790	1.4
Haskell County	\$17.94	\$933	\$37,320	2.5	\$76,900	\$1,923	\$23,070	\$577	545	26%	\$15.50	\$806	1.2
Hays County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	33,912	36%	\$14.42	\$750	2.6
Hemphill County	\$18.52	\$963	\$38,520	2.6	\$122,700	\$3,068	\$36,810	\$920	323	24%	\$20.57	\$1,070	0.9
Henderson County	\$19.31	\$1,004	\$40,160	2.7	\$87,100	\$2,178	\$26,130	\$653	7,658	23%	\$14.25	\$741	1.4
Hidalgo County	\$19.08	\$992	\$39,680	2.6	\$63,300	\$1,583	\$18,990	\$475	85,653	32%	\$12.82	\$667	1.5
Hill County	\$18.21	\$947	\$37,880	2.5	\$84,800	\$2,120	\$25,440	\$636	3,176	24%	\$18.38	\$956	1.0
Hockley County	\$17.94	\$933	\$37,320	2.5	\$72,900	\$1,823	\$21,870	\$547	2,210	27%	\$24.19	\$1,258	0.7
Hood County	\$25.65	\$1,334	\$53,360	3.5	\$114,000	\$2,850	\$34,200	\$855	4,668	19%	\$15.19	\$790	1.7
Hopkins County	\$19.73	\$1,026	\$41,040	2.7	\$85,300	\$2,133	\$25,590	\$640	4,174	30%	\$19.19	\$998	1.0
Houston County	\$17.94	\$933	\$37,320	2.5	\$79,400	\$1,985	\$23,820	\$596	2,430	31%	\$21.04	\$1,094	0.9
Howard County	\$21.67	\$1,127	\$45,080	3.0	\$93,100	\$2,328	\$27,930	\$698	3,741	31%	\$19.51	\$1,015	1.1
Hudspeth County	\$20.27	\$1,054	\$42,160	2.8	\$56,700	\$1,418	\$17,010	\$425	229	27%	\$30.01	\$1,560	0.7
Hunt County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	10,969	29%	\$22.30	\$1,160	1.6
Hutchinson County	\$17.94	\$933	\$37,320	2.5	\$97,100	\$2,428	\$29,130	\$728	1,326	19%	\$21.53	\$1,119	0.8
Irion County	\$24.19	\$1,258	\$50,320	3.3	\$81,800	\$2,045	\$24,540	\$614	69	11%	\$33.95	\$1,765	0.7
Jack County	\$17.94	\$933	\$37,320	2.5	\$81,000	\$2,025	\$24,300	\$608	825	28%	\$12.09	\$629	1.5
Jackson County	\$19.04	\$990	\$39,600	2.6	\$80,600	\$2,015	\$24,180	\$605	1,621	30%	\$16.35	\$850	1.2
Jasper County	\$17.94	\$933	\$37,320	2.5	\$69,600	\$1,740	\$20,880	\$522	3,048	22%	\$13.59	\$707	1.3
Jeff Davis County †	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	86	10%			
Jefferson County	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	35,734	38%	\$23.01	\$1,196	0.9
Jim Hogg County	\$17.94	\$933	\$37,320	2.5	\$52,000	\$1,300	\$15,600	\$390	470	38%	\$13.65	\$710	1.3
Jim Wells County	\$17.94	\$933	\$37,320	2.5	\$65,800	\$1,645	\$19,740	\$494	4,327	33%	\$14.88	\$774	1.2
Johnson County	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	16,203	26%	\$18.00	\$936	1.8
Jones County	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	1,154	19%	\$17.62	\$916	1.3

† Wage data not available (See Appendix B).

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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Karnes County	\$21.71	\$1,129	\$45,160	3.0	\$77,700	\$1,943	\$23,310	\$583	1,610	35%	\$18.50	\$962	1.2
Kaufman County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	10,641	21%	\$16.64	\$866	2.2
Kendall County	\$33.23	\$1,728	\$69,120	4.6	\$144,700	\$3,618	\$43,410	\$1,085	3,814	22%	\$14.41	\$749	2.3
Kenedy County †	\$18.77	\$976	\$39,040	2.6	\$51,600	\$1,290	\$15,480	\$387	11	65%			
Kent County †	\$18.77	\$976	\$39,040	2.6	\$99,400	\$2,485	\$29,820	\$746	63	23%			
Kerr County	\$21.06	\$1,095	\$43,800	2.9	\$91,600	\$2,290	\$27,480	\$687	6,594	30%	\$19.37	\$1,007	1.1
Kimble County	\$17.94	\$933	\$37,320	2.5	\$99,900	\$2,498	\$29,970	\$749	398	21%	\$13.02	\$677	1.4
King County	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	52	58%	\$33.48	\$1,741	0.6
Kinney County †	\$18.77	\$976	\$39,040	2.6	\$77,000	\$1,925	\$23,100	\$578	276	23%			
Kleberg County	\$22.67	\$1,179	\$47,160	3.1	\$75,500	\$1,888	\$22,650	\$566	5,434	46%	\$13.68	\$712	1.7
Knox County	\$17.94	\$933	\$37,320	2.5	\$67,600	\$1,690	\$20,280	\$507	275	22%	\$14.05	\$730	1.3
Lamar County	\$17.94	\$933	\$37,320	2.5	\$81,100	\$2,028	\$24,330	\$608	6,854	34%	\$16.06	\$835	1.1
Lamb County	\$17.94	\$933	\$37,320	2.5	\$77,200	\$1,930	\$23,160	\$579	1,298	28%	\$19.20	\$998	0.9
Lampasas County	\$19.85	\$1,032	\$41,280	2.7	\$102,300	\$2,558	\$30,690	\$767	1,603	20%	\$13.90	\$723	1.4
La Salle County	\$18.02	\$937	\$37,480	2.5	\$64,600	\$1,615	\$19,380	\$485	356	21%	\$27.67	\$1,439	0.7
Lavaca County	\$19.56	\$1,017	\$40,680	2.7	\$93,700	\$2,343	\$28,110	\$703	1,980	24%	\$16.87	\$877	1.2
Lee County	\$21.65	\$1,126	\$45,040	3.0	\$81,700	\$2,043	\$24,510	\$613	1,472	22%	\$17.47	\$909	1.2
Leon County	\$17.94	\$933	\$37,320	2.5	\$81,400	\$2,035	\$24,420	\$611	1,504	23%	\$23.91	\$1,244	0.8
Liberty County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	5,769	19%	\$17.05	\$886	1.7
Limestone County	\$17.94	\$933	\$37,320	2.5	\$72,000	\$1,800	\$21,600	\$540	2,152	26%	\$16.19	\$842	1.1
Lipscomb County	\$17.94	\$933	\$37,320	2.5	\$91,800	\$2,295	\$27,540	\$689	218	20%	\$17.00	\$884	1.1
Live Oak County	\$17.94	\$933	\$37,320	2.5	\$76,800	\$1,920	\$23,040	\$576	1,139	27%	\$26.07	\$1,356	0.7
Llano County	\$20.60	\$1,071	\$42,840	2.8	\$87,800	\$2,195	\$26,340	\$659	2,329	23%	\$14.75	\$767	1.4
Loving County †	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	32	89%			
Lubbock County	\$22.92	\$1,192	\$47,680	3.2	\$80,000	\$2,000	\$24,000	\$600	55,454	45%	\$16.61	\$864	1.4
Lynn County	\$17.94	\$933	\$37,320	2.5	\$81,500	\$2,038	\$24,450	\$611	482	23%	\$26.97	\$1,402	0.7

† Wage data not available (See Appendix B).

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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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
McCulloch County	\$18.75	\$975	\$39,000	2.6	\$81,400	\$2,035	\$24,420	\$611	922	30%	\$16.77	\$872	1.1
McLennan County	\$26.48	\$1,377	\$55,080	3.7	\$89,600	\$2,240	\$26,880	\$672	37,263	39%	\$17.39	\$904	1.5
McMullen County	\$18.77	\$976	\$39,040	2.6	\$78,700	\$1,968	\$23,610	\$590	39	23%	\$28.48	\$1,481	0.7
Madison County	\$17.94	\$933	\$37,320	2.5	\$84,000	\$2,100	\$25,200	\$630	1,208	29%	\$12.93	\$672	1.4
Marion County	\$17.94	\$933	\$37,320	2.5	\$65,400	\$1,635	\$19,620	\$491	951	23%	\$12.01	\$625	1.5
Martin County	\$35.92	\$1,868	\$74,720	5.0	\$96,300	\$2,408	\$28,890	\$722	672	33%	\$24.22	\$1,259	1.5
Mason County	\$17.94	\$933	\$37,320	2.5	\$103,100	\$2,578	\$30,930	\$773	374	24%	\$10.01	\$520	1.8
Matagorda County	\$21.15	\$1,100	\$44,000	2.9	\$76,600	\$1,915	\$22,980	\$575	4,633	31%	\$22.44	\$1,167	0.9
Maverick County	\$17.94	\$933	\$37,320	2.5	\$66,300	\$1,658	\$19,890	\$497	5,732	31%	\$10.28	\$534	1.7
Medina County	\$22.90	\$1,191	\$47,640	3.2	\$97,200	\$2,430	\$29,160	\$729	3,030	17%	\$15.63	\$813	1.5
Menard County	\$17.94	\$933	\$37,320	2.5	\$87,500	\$2,188	\$26,250	\$656	199	24%	\$13.37	\$695	1.3
Midland County	\$35.90	\$1,867	\$74,680	5.0	\$118,000	\$2,950	\$35,400	\$885	21,322	32%	\$30.11	\$1,566	1.2
Milam County	\$17.94	\$933	\$37,320	2.5	\$82,600	\$2,065	\$24,780	\$620	2,268	23%	\$17.05	\$887	1.1
Mills County	\$17.94	\$933	\$37,320	2.5	\$84,400	\$2,110	\$25,320	\$633	286	16%	\$15.46	\$804	1.2
Mitchell County	\$18.38	\$956	\$38,240	2.5	\$104,700	\$2,618	\$31,410	\$785	524	20%	\$14.41	\$749	1.3
Montague County	\$21.08	\$1,096	\$43,840	2.9	\$85,500	\$2,138	\$25,650	\$641	1,728	21%	\$15.02	\$781	1.4
Montgomery County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	66,580	28%	\$22.64	\$1,177	1.3
Moore County	\$19.38	\$1,008	\$40,320	2.7	\$71,800	\$1,795	\$21,540	\$539	2,768	38%	\$24.29	\$1,263	0.8
Morris County	\$17.94	\$933	\$37,320	2.5	\$69,100	\$1,728	\$20,730	\$518	1,237	25%	\$19.14	\$995	0.9
Motley County	\$17.94	\$933	\$37,320	2.5	\$79,700	\$1,993	\$23,910	\$598	110	23%	\$19.02	\$989	0.9
Nacogdoches County	\$19.40	\$1,009	\$40,360	2.7	\$79,800	\$1,995	\$23,940	\$599	10,541	42%	\$14.57	\$758	1.3
Navarro County	\$18.58	\$966	\$38,640	2.6	\$81,200	\$2,030	\$24,360	\$609	5,909	32%	\$16.79	\$873	1.1
Newton County	\$17.94	\$933	\$37,320	2.5	\$65,600	\$1,640	\$19,680	\$492	904	18%	\$9.77	\$508	1.8
Nolan County	\$17.94	\$933	\$37,320	2.5	\$64,300	\$1,608	\$19,290	\$482	1,975	34%	\$22.37	\$1,163	0.8
Nueces County	\$26.73	\$1,390	\$55,600	3.7	\$82,700	\$2,068	\$24,810	\$620	52,467	40%	\$20.49	\$1,066	1.3
Ochiltree County	\$18.98	\$987	\$39,480	2.6	\$89,300	\$2,233	\$26,790	\$670	1,160	31%	\$21.82	\$1,134	0.9

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Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Oldham County	\$21.40	\$1,113	\$44,520	3.0	\$89,700	\$2,243	\$26,910	\$673	182	29%	\$17.72	\$921	1.2
Orange County	\$21.40	\$1,113	\$44,520	3.0	\$84,400	\$2,110	\$25,320	\$633	7,955	25%	\$19.09	\$993	1.1
Palo Pinto County	\$19.35	\$1,006	\$40,240	2.7	\$81,800	\$2,045	\$24,540	\$614	3,376	31%	\$16.68	\$868	1.2
Panola County	\$17.94	\$933	\$37,320	2.5	\$89,700	\$2,243	\$26,910	\$673	1,754	21%	\$14.51	\$754	1.2
Parker County	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	9,719	18%	\$15.03	\$781	2.2
Parmer County	\$18.35	\$954	\$38,160	2.5	\$87,200	\$2,180	\$26,160	\$654	1,005	32%	\$25.65	\$1,334	0.7
Pecos County	\$17.94	\$933	\$37,320	2.5	\$84,000	\$2,100	\$25,200	\$630	1,395	27%	\$14.61	\$760	1.2
Polk County	\$18.90	\$983	\$39,320	2.6	\$73,500	\$1,838	\$22,050	\$551	4,180	23%	\$18.06	\$939	1.0
Potter County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	18,414	43%	\$21.90	\$1,139	1.0
Presidio County	\$18.77	\$976	\$39,040	2.6	\$79,400	\$1,985	\$23,820	\$596	598	26%	\$17.42	\$906	1.1
Rains County	\$17.94	\$933	\$37,320	2.5	\$83,600	\$2,090	\$25,080	\$627	807	17%	\$13.71	\$713	1.3
Randall County	\$22.27	\$1,158	\$46,320	3.1	\$99,500	\$2,488	\$29,850	\$746	17,501	31%	\$16.93	\$880	1.3
Reagan County	\$18.77	\$976	\$39,040	2.6	\$87,600	\$2,190	\$26,280	\$657	251	24%	\$34.45	\$1,791	0.5
Real County	\$19.40	\$1,009	\$40,360	2.7	\$69,300	\$1,733	\$20,790	\$520	249	24%	\$12.78	\$665	1.5
Red River County	\$17.94	\$933	\$37,320	2.5	\$63,200	\$1,580	\$18,960	\$474	1,478	30%	\$14.49	\$754	1.2
Reeves County	\$18.98	\$987	\$39,480	2.6	\$59,800	\$1,495	\$17,940	\$449	869	21%	\$30.84	\$1,604	0.6
Refugio County	\$17.94	\$933	\$37,320	2.5	\$72,700	\$1,818	\$21,810	\$545	522	22%	\$8.75	\$455	2.1
Roberts County	\$18.77	\$976	\$39,040	2.6	\$81,500	\$2,038	\$24,450	\$611	44	15%	\$46.10	\$2,397	0.4
Robertson County	\$23.19	\$1,206	\$48,240	3.2	\$88,500	\$2,213	\$26,550	\$664	1,731	27%	\$16.02	\$833	1.4
Rockwall County	\$36.23	\$1,884	\$75,360	5.0	\$117,300	\$2,933	\$35,190	\$880	6,890	17%	\$17.64	\$917	2.1
Runnels County	\$19.83	\$1,031	\$41,240	2.7	\$76,300	\$1,908	\$22,890	\$572	963	25%	\$20.17	\$1,049	1.0
Rusk County	\$21.19	\$1,102	\$44,080	2.9	\$89,700	\$2,243	\$26,910	\$673	3,590	20%	\$15.78	\$821	1.3
Sabine County	\$17.94	\$933	\$37,320	2.5	\$74,500	\$1,863	\$22,350	\$559	646	14%	\$13.15	\$684	1.4
San Augustine County	\$18.77	\$976	\$39,040	2.6	\$54,000	\$1,350	\$16,200	\$405	761	25%	\$16.51	\$858	1.1
San Jacinto County	\$17.94	\$933	\$37,320	2.5	\$79,500	\$1,988	\$23,850	\$596	1,658	16%	\$15.23	\$792	1.2
San Patricio County	\$26.73	\$1,390	\$55,600	3.7	\$82,700	\$2,068	\$24,810	\$620	8,244	34%	\$21.63	\$1,125	1.2

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Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
San Saba County	\$18.12	\$942	\$37,680	2.5	\$70,300	\$1,758	\$21,090	\$527	651	31%	\$19.08	\$992	0.9
Schleicher County †	\$17.94	\$933	\$37,320	2.5	\$95,000	\$2,375	\$28,500	\$713	114	12%			
Scurry County	\$18.54	\$964	\$38,560	2.6	\$88,600	\$2,215	\$26,580	\$665	1,360	23%	\$30.31	\$1,576	0.6
Shackelford County †	\$17.94	\$933	\$37,320	2.5	\$96,100	\$2,403	\$28,830	\$721	241	18%			
Shelby County	\$17.94	\$933	\$37,320	2.5	\$62,700	\$1,568	\$18,810	\$470	2,295	25%	\$18.36	\$954	1.0
Sherman County	\$17.94	\$933	\$37,320	2.5	\$87,600	\$2,190	\$26,280	\$657	215	26%	\$28.77	\$1,496	0.6
Smith County	\$25.63	\$1,333	\$53,320	3.5	\$93,000	\$2,325	\$27,900	\$698	25,074	31%	\$19.29	\$1,003	1.3
Somervell County	\$17.94	\$933	\$37,320	2.5	\$104,600	\$2,615	\$31,380	\$785	645	18%	\$23.70	\$1,232	0.8
Starr County	\$17.94	\$933	\$37,320	2.5	\$50,900	\$1,273	\$15,270	\$382	5,309	28%	\$7.01	\$365	2.6
Stephens County	\$18.77	\$976	\$39,040	2.6	\$74,400	\$1,860	\$22,320	\$558	762	21%	\$10.15	\$528	1.9
Sterling County	\$24.19	\$1,258	\$50,320	3.3	\$96,400	\$2,410	\$28,920	\$723	67	17%	\$17.65	\$918	1.4
Stonewall County †	\$18.77	\$976	\$39,040	2.6	\$94,600	\$2,365	\$28,380	\$710	67	14%			
Sutton County	\$17.94	\$933	\$37,320	2.5	\$72,700	\$1,818	\$21,810	\$545	408	33%	\$28.57	\$1,486	0.6
Swisher County	\$17.94	\$933	\$37,320	2.5	\$65,100	\$1,628	\$19,530	\$488	833	34%	\$17.02	\$885	1.1
Tarrant County	\$32.79	\$1,705	\$68,200	4.5	\$106,700	\$2,668	\$32,010	\$800	312,653	41%	\$23.51	\$1,222	1.4
Taylor County	\$23.21	\$1,207	\$48,280	3.2	\$87,300	\$2,183	\$26,190	\$655	21,886	40%	\$18.32	\$953	1.3
Terrell County	\$18.77	\$976	\$39,040	2.6	\$71,200	\$1,780	\$21,360	\$534	51	11%	\$45.68	\$2,376	0.4
Terry County	\$17.94	\$933	\$37,320	2.5	\$61,400	\$1,535	\$18,420	\$461	1,504	35%	\$17.83	\$927	1.0
Throckmorton County	\$17.94	\$933	\$37,320	2.5	\$77,600	\$1,940	\$23,280	\$582	184	27%	\$13.67	\$711	1.3
Titus County	\$17.94	\$933	\$37,320	2.5	\$76,700	\$1,918	\$23,010	\$575	3,414	31%	\$13.14	\$683	1.4
Tom Green County	\$24.19	\$1,258	\$50,320	3.3	\$81,800	\$2,045	\$24,540	\$614	15,287	33%	\$17.84	\$928	1.4
Travis County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	263,736	47%	\$32.92	\$1,712	1.1
Trinity County	\$18.23	\$948	\$37,920	2.5	\$76,000	\$1,900	\$22,800	\$570	1,351	22%	\$12.22	\$635	1.5
Tyler County	\$17.96	\$934	\$37,360	2.5	\$76,900	\$1,923	\$23,070	\$577	1,499	21%	\$15.40	\$801	1.2
Upshur County	\$22.94	\$1,193	\$47,720	3.2	\$85,200	\$2,130	\$25,560	\$639	3,187	21%	\$14.92	\$776	1.5
Upton County	\$17.94	\$933	\$37,320	2.5	\$82,800	\$2,070	\$24,840	\$621	328	25%	\$28.13	\$1,463	0.6

† Wage data not available (See Appendix B).

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

Texas	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Uvalde County	\$20.77	\$1,080	\$43,200	2.9	\$70,000	\$1,750	\$21,000	\$525	2,821	33%	\$16.16	\$840	1.3
Val Verde County	\$18.85	\$980	\$39,200	2.6	\$75,000	\$1,875	\$22,500	\$563	5,538	33%	\$13.33	\$693	1.4
Van Zandt County	\$19.67	\$1,023	\$40,920	2.7	\$88,300	\$2,208	\$26,490	\$662	4,317	19%	\$13.36	\$695	1.5
Victoria County	\$26.77	\$1,392	\$55,680	3.7	\$86,800	\$2,170	\$26,040	\$651	11,066	32%	\$18.54	\$964	1.4
Walker County	\$21.48	\$1,117	\$44,680	3.0	\$76,500	\$1,913	\$22,950	\$574	10,793	43%	\$14.42	\$750	1.5
Waller County	\$29.40	\$1,529	\$61,160	4.1	\$101,100	\$2,528	\$30,330	\$758	5,296	29%	\$19.63	\$1,021	1.5
Ward County	\$20.46	\$1,064	\$42,560	2.8	\$79,700	\$1,993	\$23,910	\$598	937	22%	\$30.64	\$1,593	0.7
Washington County	\$22.63	\$1,177	\$47,080	3.1	\$100,100	\$2,503	\$30,030	\$751	4,106	27%	\$16.02	\$833	1.4
Webb County	\$22.56	\$1,173	\$46,920	3.1	\$70,300	\$1,758	\$21,090	\$527	28,731	36%	\$12.17	\$633	1.9
Wharton County	\$18.88	\$982	\$39,280	2.6	\$87,500	\$2,188	\$26,250	\$656	4,537	29%	\$15.00	\$780	1.3
Wheeler County	\$18.02	\$937	\$37,480	2.5	\$78,300	\$1,958	\$23,490	\$587	398	22%	\$16.59	\$863	1.1
Wichita County	\$21.19	\$1,102	\$44,080	2.9	\$89,900	\$2,248	\$26,970	\$674	18,842	39%	\$16.61	\$864	1.3
Wilbarger County	\$17.94	\$933	\$37,320	2.5	\$81,400	\$2,035	\$24,420	\$611	1,770	37%	\$17.56	\$913	1.0
Willacy County	\$17.94	\$933	\$37,320	2.5	\$58,200	\$1,455	\$17,460	\$437	1,567	28%	\$14.13	\$735	1.3
Williamson County	\$37.48	\$1,949	\$77,960	5.2	\$133,800	\$3,345	\$40,140	\$1,004	79,579	33%	\$25.37	\$1,319	1.5
Wilson County	\$28.87	\$1,501	\$60,040	4.0	\$98,300	\$2,458	\$29,490	\$737	2,545	14%	\$14.27	\$742	2.0
Winkler County	\$18.40	\$957	\$38,280	2.5	\$111,200	\$2,780	\$33,360	\$834	375	13%	\$26.73	\$1,390	0.7
Wise County	\$23.00	\$1,196	\$47,840	3.2	\$110,600	\$2,765	\$33,180	\$830	4,292	17%	\$16.23	\$844	1.4
Wood County	\$19.29	\$1,003	\$40,120	2.7	\$86,600	\$2,165	\$25,980	\$650	3,669	20%	\$11.97	\$622	1.6
Yoakum County	\$21.13	\$1,099	\$43,960	2.9	\$98,400	\$2,460	\$29,520	\$738	643	25%	\$33.20	\$1,727	0.6
Young County	\$17.94	\$933	\$37,320	2.5	\$93,000	\$2,325	\$27,900	\$698	2,116	27%	\$17.93	\$932	1.0
Zapata County	\$17.94	\$933	\$37,320	2.5	\$43,900	\$1,098	\$13,170	\$329	1,170	25%	\$7.62	\$396	2.4
Zavala County	\$17.94	\$933	\$37,320	2.5	\$41,800	\$1,045	\$12,540	\$314	990	29%	\$16.76	\$871	1.1

† Wage data not available (See Appendix B).

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

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,523**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,077** monthly or **\$60,930** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.29
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

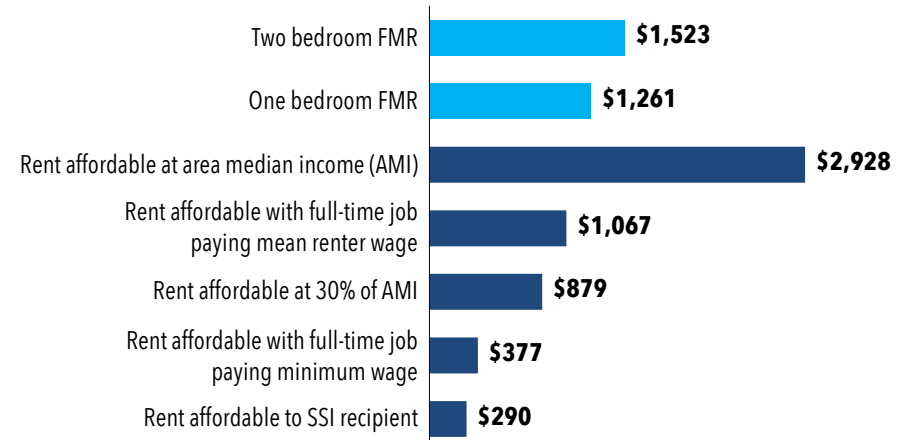
STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.52
2-Bedroom Housing Wage	\$29.29
Number of Renter Households	321,551
Percent Renters	29%

MOST EXPENSIVE AREAS	HOUSING WAGE
Summit County	\$34.77
Salt Lake City HMFA	\$33.62
Ogden-Clearfield HMFA	\$29.46
St. George MSA	\$28.56
Wasatch County	\$28.02

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.

162 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	134 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
4 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	3.3 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)



Utah	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Utah	\$29.29	\$1,523	\$60,930	4.0	\$117,135	\$2,928	\$35,141	\$879	321,551	29%	\$20.52	\$1,067	1.4
Combined Nonmetro Areas	\$22.01	\$1,145	\$45,788	3.0	\$102,710	\$2,568	\$30,813	\$770	28,566	25%	\$17.02	\$885	1.3
<u>Metropolitan Areas</u>													
Box Elder County HMFA	\$19.46	\$1,012	\$40,480	2.7	\$98,200	\$2,455	\$29,460	\$737	4,651	24%	\$18.86	\$981	1.0
Logan MSA	\$22.48	\$1,169	\$46,760	3.1	\$103,400	\$2,585	\$31,020	\$776	15,687	36%	\$15.44	\$803	1.5
Ogden-Clearfield HMFA	\$29.46	\$1,532	\$61,280	4.1	\$123,100	\$3,078	\$36,930	\$923	49,769	24%	\$17.19	\$894	1.7
Provo-Orem MSA	\$26.06	\$1,355	\$54,200	3.6	\$118,700	\$2,968	\$35,610	\$890	63,048	32%	\$18.94	\$985	1.4
Salt Lake City HMFA	\$33.62	\$1,748	\$69,920	4.6	\$122,700	\$3,068	\$36,810	\$920	137,488	33%	\$23.85	\$1,240	1.4
St. George MSA	\$28.56	\$1,485	\$59,400	3.9	\$100,700	\$2,518	\$30,210	\$755	18,340	27%	\$15.98	\$831	1.8
Tooele County HMFA	\$23.13	\$1,203	\$48,120	3.2	\$110,300	\$2,758	\$33,090	\$827	4,002	17%	\$14.38	\$748	1.6
<u>Counties</u>													
Beaver County	\$18.69	\$972	\$38,880	2.6	\$103,400	\$2,585	\$31,020	\$776	421	18%	\$14.30	\$744	1.3
Box Elder County	\$19.46	\$1,012	\$40,480	2.7	\$98,200	\$2,455	\$29,460	\$737	4,651	24%	\$18.86	\$981	1.0
Cache County	\$22.48	\$1,169	\$46,760	3.1	\$103,400	\$2,585	\$31,020	\$776	15,687	36%	\$15.44	\$803	1.5
Carbon County	\$17.94	\$933	\$37,320	2.5	\$78,900	\$1,973	\$23,670	\$592	2,558	32%	\$14.19	\$738	1.3
Daggett County	\$18.62	\$968	\$38,720	2.6	\$97,600	\$2,440	\$29,280	\$732	45	17%	\$13.51	\$702	1.4
Davis County	\$29.46	\$1,532	\$61,280	4.1	\$123,100	\$3,078	\$36,930	\$923	25,915	23%	\$16.28	\$847	1.8
Duchesne County	\$18.12	\$942	\$37,680	2.5	\$89,600	\$2,240	\$26,880	\$672	1,390	21%	\$19.24	\$1,000	0.9
Emery County	\$17.94	\$933	\$37,320	2.5	\$95,400	\$2,385	\$28,620	\$716	701	20%	\$12.78	\$664	1.4
Garfield County	\$17.94	\$933	\$37,320	2.5	\$83,700	\$2,093	\$25,110	\$628	537	26%	\$15.50	\$806	1.2
Grand County	\$27.10	\$1,409	\$56,360	3.7	\$90,600	\$2,265	\$27,180	\$680	1,350	30%	\$15.36	\$799	1.8
Iron County	\$21.12	\$1,098	\$43,920	2.9	\$88,800	\$2,220	\$26,640	\$666	6,403	33%	\$13.78	\$717	1.5
Juab County	\$26.06	\$1,355	\$54,200	3.6	\$118,700	\$2,968	\$35,610	\$890	712	19%	\$16.97	\$882	1.5

† Wage data not available (See Appendix B).

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

Utah	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Kane County	\$26.94	\$1,401	\$56,040	3.7	\$111,600	\$2,790	\$33,480	\$837	585	18%	\$10.38	\$540	2.6
Millard County	\$17.94	\$933	\$37,320	2.5	\$84,400	\$2,110	\$25,320	\$633	921	22%	\$17.43	\$906	1.0
Morgan County	\$29.46	\$1,532	\$61,280	4.1	\$123,100	\$3,078	\$36,930	\$923	354	10%	\$21.64	\$1,125	1.4
Piute County †	\$17.94	\$933	\$37,320	2.5	\$57,400	\$1,435	\$17,220	\$431	42	7%			
Rich County	\$17.94	\$933	\$37,320	2.5	\$92,600	\$2,315	\$27,780	\$695	160	20%	\$11.82	\$615	1.5
Salt Lake County	\$33.62	\$1,748	\$69,920	4.6	\$122,700	\$3,068	\$36,810	\$920	137,488	33%	\$23.85	\$1,240	1.4
San Juan County	\$19.92	\$1,036	\$41,440	2.7	\$68,300	\$1,708	\$20,490	\$512	938	20%	\$20.21	\$1,051	1.0
Sanpete County	\$19.21	\$999	\$39,960	2.6	\$79,100	\$1,978	\$23,730	\$593	2,057	24%	\$11.88	\$618	1.6
Sevier County	\$17.94	\$933	\$37,320	2.5	\$88,800	\$2,220	\$26,640	\$666	1,487	20%	\$14.07	\$731	1.3
Summit County	\$34.77	\$1,808	\$72,320	4.8	\$168,600	\$4,215	\$50,580	\$1,265	2,842	20%	\$20.74	\$1,079	1.7
Tooele County	\$23.13	\$1,203	\$48,120	3.2	\$110,300	\$2,758	\$33,090	\$827	4,002	17%	\$14.38	\$748	1.6
Uintah County	\$17.94	\$933	\$37,320	2.5	\$93,400	\$2,335	\$28,020	\$701	3,338	28%	\$21.69	\$1,128	0.8
Utah County	\$26.06	\$1,355	\$54,200	3.6	\$118,700	\$2,968	\$35,610	\$890	62,336	32%	\$18.97	\$986	1.4
Wasatch County	\$28.02	\$1,457	\$58,280	3.9	\$136,400	\$3,410	\$40,920	\$1,023	2,528	21%	\$18.22	\$947	1.5
Washington County	\$28.56	\$1,485	\$59,400	3.9	\$100,700	\$2,518	\$30,210	\$755	18,340	27%	\$15.98	\$831	1.8
Wayne County	\$17.94	\$933	\$37,320	2.5	\$81,000	\$2,025	\$24,300	\$608	263	24%	\$16.35	\$850	1.1
Weber County	\$29.46	\$1,532	\$61,280	4.1	\$123,100	\$3,078	\$36,930	\$923	23,500	25%	\$18.14	\$944	1.6

† Wage data not available (See Appendix B).

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

VERMONT

#21*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,546**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,153** monthly or **\$61,833** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.73
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	\$14.01
Average Renter Wage	\$17.67
2-Bedroom Housing Wage	\$29.73
Number of Renter Households	71,479
Percent Renters	27%

MOST EXPENSIVE AREAS	HOUSING WAGE
Burlington-South Burlington MSA	\$37.23
Washington County	\$27.29
Addison County	\$27.12
Windham County	\$26.04
Windsor County	\$25.02

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

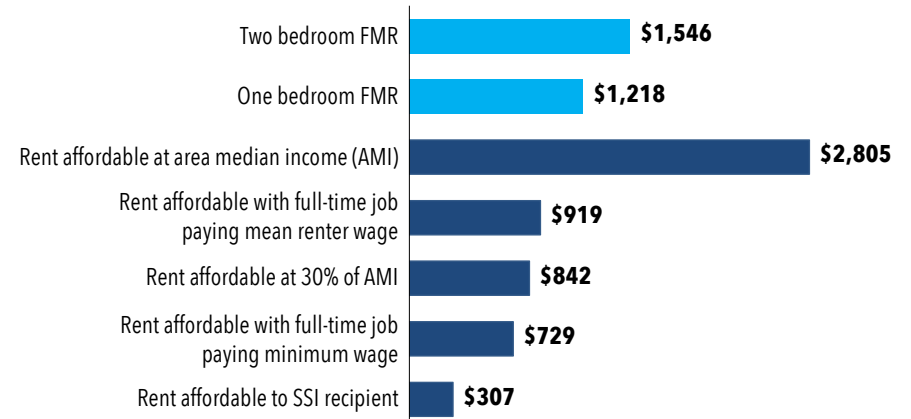
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

85
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Vermont	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Vermont	\$29.73	\$1,546	\$61,833	2.1	\$112,203	\$2,805	\$33,661	\$842	71,479	27%	\$17.67	\$919	1.7
Combined Nonmetro Areas	\$24.77	\$1,288	\$51,517	1.8	\$103,080	\$2,577	\$30,924	\$773	43,035	24%	\$16.00	\$832	1.5
<u>Metropolitan Areas</u>													
Burlington-South Burlington MSA	\$37.23	\$1,936	\$77,440	2.7	\$130,400	\$3,260	\$39,120	\$978	28,444	32%	\$20.07	\$1,044	1.9
<u>Counties</u>													
Addison County	\$27.12	\$1,410	\$56,400	1.9	\$116,100	\$2,903	\$34,830	\$871	2,930	20%	\$16.90	\$879	1.6
Bennington County	\$23.56	\$1,225	\$49,000	1.7	\$109,300	\$2,733	\$32,790	\$820	3,562	24%	\$13.11	\$682	1.8
Caledonia County	\$21.00	\$1,092	\$43,680	1.5	\$96,600	\$2,415	\$28,980	\$725	2,811	22%	\$13.36	\$695	1.6
Essex County †	\$18.19	\$946	\$37,840	1.3	\$70,800	\$1,770	\$21,240	\$531	459	17%			
Lamoille County	\$24.58	\$1,278	\$51,120	1.8	\$98,200	\$2,455	\$29,460	\$737	3,115	27%	\$19.63	\$1,021	1.3
Orange County	\$24.21	\$1,259	\$50,360	1.7	\$103,300	\$2,583	\$30,990	\$775	2,369	19%	\$14.98	\$779	1.6
Orleans County	\$21.13	\$1,099	\$43,960	1.5	\$92,200	\$2,305	\$27,660	\$692	2,365	20%	\$12.98	\$675	1.6
Rutland County	\$24.17	\$1,257	\$50,280	1.7	\$96,300	\$2,408	\$28,890	\$722	6,952	27%	\$15.37	\$799	1.6
Washington County	\$27.29	\$1,419	\$56,760	1.9	\$110,400	\$2,760	\$33,120	\$828	6,863	27%	\$16.85	\$876	1.6
Windham County	\$26.04	\$1,354	\$54,160	1.9	\$96,600	\$2,415	\$28,980	\$725	5,354	27%	\$15.59	\$811	1.7
Windsor County	\$25.02	\$1,301	\$52,040	1.8	\$110,500	\$2,763	\$33,150	\$829	6,255	25%	\$18.43	\$958	1.4

† Wage data not available (See Appendix B).

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

VIRGINIA

#14*

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,749**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,831** monthly or **\$69,967** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$33.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	\$12.41
Average Renter Wage	\$23.66
2-Bedroom Housing Wage	\$33.64
Number of Renter Households	1,091,768
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$44.50
Charlottesville MSA	\$33.25
Richmond MSA	\$32.90
Virginia Beach-Norfolk-Newport News HMFA	\$32.62
Winchester MSA	\$30.17

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

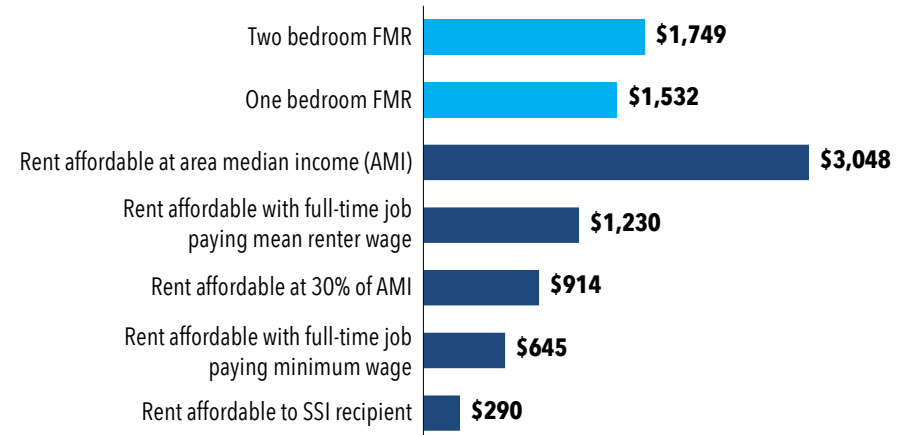
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

108
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

95
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.7
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)



Virginia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Virginia	\$33.64	\$1,749	\$69,967	2.7	\$121,930	\$3,048	\$36,579	\$914	1,091,768	33%	\$23.66	\$1,230	1.4
Combined Nonmetro Areas	\$17.66	\$918	\$36,725	1.4	\$80,501	\$2,013	\$24,150	\$604	112,369	26%	\$15.23	\$792	1.2
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	\$23.67	\$1,231	\$49,240	1.9	\$109,900	\$2,748	\$32,970	\$824	19,779	47%	\$13.29	\$691	1.8
Charlottesville MSA	\$33.25	\$1,729	\$69,160	2.7	\$125,800	\$3,145	\$37,740	\$944	30,579	34%	\$20.04	\$1,042	1.7
Culpeper County HMFA	\$27.33	\$1,421	\$56,840	2.2	\$115,100	\$2,878	\$34,530	\$863	4,736	25%	\$14.95	\$777	1.8
Franklin County HMFA	\$16.75	\$871	\$34,840	1.3	\$90,800	\$2,270	\$27,240	\$681	4,562	20%	\$16.84	\$876	1.0
Giles County HMFA	\$18.21	\$947	\$37,880	1.5	\$86,500	\$2,163	\$25,950	\$649	1,430	21%	\$22.64	\$1,177	0.8
Harrisonburg MSA	\$26.77	\$1,392	\$55,680	2.2	\$104,200	\$2,605	\$31,260	\$782	18,364	37%	\$18.14	\$943	1.5
King and Queen County HMFA	\$25.48	\$1,325	\$53,000	2.1	\$94,300	\$2,358	\$28,290	\$707	636	23%	\$17.47	\$908	1.5
Kingsport-Bristol-Bristol MSA	\$20.06	\$1,043	\$41,720	1.6	\$79,000	\$1,975	\$23,700	\$593	9,988	26%	\$15.22	\$791	1.3
Lynchburg MSA	\$23.08	\$1,200	\$48,000	1.9	\$97,800	\$2,445	\$29,340	\$734	29,390	29%	\$18.32	\$953	1.3
Madison County HMFA	\$21.08	\$1,096	\$43,840	1.7	\$112,800	\$2,820	\$33,840	\$846	1,102	20%	\$13.18	\$685	1.6
Pulaski County HMFA	\$17.62	\$916	\$36,640	1.4	\$85,700	\$2,143	\$25,710	\$643	4,006	28%	\$15.43	\$802	1.1
Rappahannock County HMFA	\$26.17	\$1,361	\$54,440	2.1	\$108,300	\$2,708	\$32,490	\$812	633	22%	\$13.90	\$723	1.9
Richmond MSA	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	171,599	33%	\$22.46	\$1,168	1.5
Roanoke HMFA	\$21.94	\$1,141	\$45,640	1.8	\$90,600	\$2,265	\$27,180	\$680	36,145	34%	\$19.45	\$1,011	1.1
Southampton County-Franklin city HMFA	\$22.44	\$1,167	\$46,680	1.8	\$97,000	\$2,425	\$29,100	\$728	3,314	32%	\$15.03	\$781	1.5
Staunton-Waynesboro MSA	\$24.65	\$1,282	\$51,280	2.0	\$94,400	\$2,360	\$28,320	\$708	14,941	29%	\$16.45	\$855	1.5
Virginia Beach-Norfolk-Newport News HMF [†]	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	255,455	38%	\$19.68	\$1,023	1.7
Warren County HMFA	\$24.96	\$1,298	\$51,920	2.0	\$103,900	\$2,598	\$31,170	\$779	3,658	24%	\$15.71	\$817	1.6

† Wage data not available (See Appendix B).

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

Virginia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Washington-Arlington-Alexandria HMFA	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	354,991	33%	\$30.60	\$1,591	1.5
Winchester MSA	\$30.17	\$1,569	\$62,760	2.4	\$113,100	\$2,828	\$33,930	\$848	14,091	31%	\$20.81	\$1,082	1.4
<u>Counties</u>													
Accomack County	\$18.08	\$940	\$37,600	1.5	\$78,600	\$1,965	\$23,580	\$590	4,221	30%	\$15.74	\$819	1.1
Albemarle County	\$33.25	\$1,729	\$69,160	2.7	\$125,800	\$3,145	\$37,740	\$944	15,344	34%	\$20.24	\$1,052	1.6
Alleghany County	\$16.37	\$851	\$34,040	1.3	\$75,000	\$1,875	\$22,500	\$563	1,222	19%	\$11.53	\$600	1.4
Amelia County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	996	19%	\$16.56	\$861	2.0
Amherst County	\$23.08	\$1,200	\$48,000	1.9	\$97,800	\$2,445	\$29,340	\$734	2,743	22%	\$10.92	\$568	2.1
Appomattox County	\$23.08	\$1,200	\$48,000	1.9	\$97,800	\$2,445	\$29,340	\$734	1,471	22%	\$14.96	\$778	1.5
Arlington County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	64,860	58%	\$44.88	\$2,334	1.0
Augusta County	\$24.65	\$1,282	\$51,280	2.0	\$94,400	\$2,360	\$28,320	\$708	6,452	21%	\$17.40	\$905	1.4
Bath County	\$16.67	\$867	\$34,680	1.3	\$87,100	\$2,178	\$26,130	\$653	438	25%	\$16.29	\$847	1.0
Bedford County	\$23.08	\$1,200	\$48,000	1.9	\$97,800	\$2,445	\$29,340	\$734	5,162	16%	\$13.22	\$687	1.7
Bland County	\$16.37	\$851	\$34,040	1.3	\$72,800	\$1,820	\$21,840	\$546	449	19%	\$21.55	\$1,120	0.8
Botetourt County	\$21.94	\$1,141	\$45,640	1.8	\$90,600	\$2,265	\$27,180	\$680	1,860	14%	\$19.90	\$1,035	1.1
Brunswick County	\$16.37	\$851	\$34,040	1.3	\$66,700	\$1,668	\$20,010	\$500	1,755	27%	\$12.89	\$670	1.3
Buchanan County	\$16.37	\$851	\$34,040	1.3	\$53,100	\$1,328	\$15,930	\$398	1,313	18%	\$17.50	\$910	0.9
Buckingham County	\$17.98	\$935	\$37,400	1.4	\$84,400	\$2,110	\$25,320	\$633	1,429	24%	\$13.79	\$717	1.3
Campbell County	\$23.08	\$1,200	\$48,000	1.9	\$97,800	\$2,445	\$29,340	\$734	5,403	24%	\$21.99	\$1,144	1.0
Caroline County	\$21.52	\$1,119	\$44,760	1.7	\$108,200	\$2,705	\$32,460	\$812	2,132	18%	\$12.15	\$632	1.8
Carroll County	\$16.37	\$851	\$34,040	1.3	\$72,900	\$1,823	\$21,870	\$547	2,769	22%	\$12.04	\$626	1.4
Charles City County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	420	14%	\$18.59	\$967	1.8
Charlotte County	\$16.37	\$851	\$34,040	1.3	\$76,700	\$1,918	\$23,010	\$575	1,334	29%	\$11.54	\$600	1.4
Chesterfield County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	31,093	23%	\$18.50	\$962	1.8
Clarke County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	1,013	18%	\$11.24	\$584	4.0

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Virginia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Craig County †	\$21.94	\$1,141	\$45,640	1.8	\$90,600	\$2,265	\$27,180	\$680	297	17%			
Culpeper County	\$27.33	\$1,421	\$56,840	2.2	\$115,100	\$2,878	\$34,530	\$863	4,736	25%	\$14.95	\$777	1.8
Cumberland County	\$17.56	\$913	\$36,520	1.4	\$70,000	\$1,750	\$21,000	\$525	1,025	25%	\$15.99	\$832	1.1
Dickenson County	\$16.37	\$851	\$34,040	1.3	\$57,400	\$1,435	\$17,220	\$431	1,452	25%	\$19.38	\$1,008	0.8
Dinwiddie County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	2,268	22%	\$19.96	\$1,038	1.6
Essex County	\$19.35	\$1,006	\$40,240	1.6	\$78,900	\$1,973	\$23,670	\$592	1,365	31%	\$17.24	\$896	1.1
Fairfax County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	130,624	32%	\$34.77	\$1,808	1.3
Fauquier County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	5,744	22%	\$17.77	\$924	2.5
Floyd County	\$17.54	\$912	\$36,480	1.4	\$88,400	\$2,210	\$26,520	\$663	1,067	16%	\$13.46	\$700	1.3
Fluvanna County	\$33.25	\$1,729	\$69,160	2.7	\$125,800	\$3,145	\$37,740	\$944	1,188	12%	\$17.23	\$896	1.9
Franklin County	\$16.75	\$871	\$34,840	1.3	\$90,800	\$2,270	\$27,240	\$681	4,562	20%	\$16.84	\$876	1.0
Frederick County	\$30.17	\$1,569	\$62,760	2.4	\$113,100	\$2,828	\$33,930	\$848	7,547	22%	\$18.22	\$947	1.7
Giles County	\$18.21	\$947	\$37,880	1.5	\$86,500	\$2,163	\$25,950	\$649	1,430	21%	\$22.64	\$1,177	0.8
Gloucester County	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	3,047	20%	\$13.54	\$704	2.4
Goochland County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	1,367	14%	\$36.98	\$1,923	0.9
Grayson County	\$16.37	\$851	\$34,040	1.3	\$63,400	\$1,585	\$19,020	\$476	1,122	18%	\$10.56	\$549	1.6
Greene County	\$33.25	\$1,729	\$69,160	2.7	\$125,800	\$3,145	\$37,740	\$944	1,616	20%	\$17.59	\$915	1.9
Greensville County	\$17.94	\$933	\$37,320	1.4	\$74,400	\$1,860	\$22,320	\$558	960	31%	\$18.15	\$944	1.0
Halifax County	\$16.37	\$851	\$34,040	1.3	\$70,400	\$1,760	\$21,120	\$528	4,025	29%	\$13.98	\$727	1.2
Hanover County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	7,222	17%	\$16.23	\$844	2.0
Henrico County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	47,977	35%	\$22.74	\$1,182	1.4
Henry County	\$16.37	\$851	\$34,040	1.3	\$68,200	\$1,705	\$20,460	\$512	4,902	24%	\$14.88	\$774	1.1
Highland County	\$16.37	\$851	\$34,040	1.3	\$83,200	\$2,080	\$24,960	\$624	119	12%	\$11.64	\$605	1.4
Isle of Wight County	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	2,881	19%	\$23.30	\$1,212	1.4
James City County	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	6,631	21%	\$14.32	\$745	2.3
King and Queen County	\$25.48	\$1,325	\$53,000	2.1	\$94,300	\$2,358	\$28,290	\$707	636	23%	\$17.47	\$908	1.5

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Virginia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
King George County	\$25.71	\$1,337	\$53,480	2.1	\$134,200	\$3,355	\$40,260	\$1,007	2,360	24%	\$17.65	\$918	1.5
King William County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	797	11%	\$13.94	\$725	2.4
Lancaster County	\$19.81	\$1,030	\$41,200	1.6	\$91,000	\$2,275	\$27,300	\$683	1,104	20%	\$17.37	\$903	1.1
Lee County	\$16.37	\$851	\$34,040	1.3	\$65,000	\$1,625	\$19,500	\$488	2,204	26%	\$9.78	\$508	1.7
Loudoun County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	31,100	22%	\$22.75	\$1,183	2.0
Louisa County	\$21.44	\$1,115	\$44,600	1.7	\$106,600	\$2,665	\$31,980	\$800	2,856	19%	\$17.42	\$906	1.2
Lunenburg County	\$16.48	\$857	\$34,280	1.3	\$76,000	\$1,900	\$22,800	\$570	1,311	28%	\$15.75	\$819	1.0
Madison County	\$21.08	\$1,096	\$43,840	1.7	\$112,800	\$2,820	\$33,840	\$846	1,102	20%	\$13.18	\$685	1.6
Mathews County	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	542	14%	\$10.68	\$556	3.1
Mecklenburg County	\$17.08	\$888	\$35,520	1.4	\$79,500	\$1,988	\$23,850	\$596	3,760	28%	\$11.98	\$623	1.4
Middlesex County	\$22.92	\$1,192	\$47,680	1.8	\$99,900	\$2,498	\$29,970	\$749	677	14%	\$10.91	\$568	2.1
Montgomery County	\$23.67	\$1,231	\$49,240	1.9	\$109,900	\$2,748	\$32,970	\$824	16,626	45%	\$13.43	\$698	1.8
Nelson County	\$33.25	\$1,729	\$69,160	2.7	\$125,800	\$3,145	\$37,740	\$944	1,346	21%	\$15.34	\$798	2.2
New Kent County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	713	8%	\$13.59	\$707	2.4
Northampton County	\$17.02	\$885	\$35,400	1.4	\$85,400	\$2,135	\$25,620	\$641	1,857	35%	\$13.54	\$704	1.3
Northumberland County	\$22.60	\$1,175	\$47,000	1.8	\$90,500	\$2,263	\$27,150	\$679	582	11%	\$19.45	\$1,012	1.2
Nottoway County	\$17.19	\$894	\$35,760	1.4	\$90,900	\$2,273	\$27,270	\$682	1,689	31%	\$17.50	\$910	1.0
Orange County	\$21.48	\$1,117	\$44,680	1.7	\$118,600	\$2,965	\$35,580	\$890	3,256	22%	\$13.84	\$720	1.6
Page County	\$16.37	\$851	\$34,040	1.3	\$78,400	\$1,960	\$23,520	\$588	2,583	27%	\$13.85	\$720	1.2
Patrick County	\$16.37	\$851	\$34,040	1.3	\$78,700	\$1,968	\$23,610	\$590	1,779	23%	\$12.76	\$663	1.3
Pittsylvania County	\$16.37	\$851	\$34,040	1.3	\$69,600	\$1,740	\$20,880	\$522	5,236	21%	\$14.88	\$774	1.1
Powhatan County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	764	7%	\$11.75	\$611	2.8
Prince Edward County	\$19.08	\$992	\$39,680	1.5	\$82,500	\$2,063	\$24,750	\$619	3,028	40%	\$15.01	\$780	1.3
Prince George County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	3,316	26%	\$19.70	\$1,024	1.7
Prince William County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	39,608	26%	\$18.53	\$964	2.4
Pulaski County	\$17.62	\$916	\$36,640	1.4	\$85,700	\$2,143	\$25,710	\$643	4,006	28%	\$15.43	\$802	1.1

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WAGE

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AREA MEDIAN
INCOME (AMI)

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Rappahannock County	\$26.17	\$1,361	\$54,440	2.1	\$108,300	\$2,708	\$32,490	\$812	633	22%	\$13.90	\$723	1.9
Richmond County	\$20.31	\$1,056	\$42,240	1.6	\$91,500	\$2,288	\$27,450	\$686	864	29%	\$18.21	\$947	1.1
Roanoke County	\$21.94	\$1,141	\$45,640	1.8	\$90,600	\$2,265	\$27,180	\$680	9,312	24%	\$16.78	\$872	1.3
Rockbridge County	\$17.29	\$899	\$35,960	1.4	\$85,200	\$2,130	\$25,560	\$639	2,060	22%	\$13.47	\$700	1.3
Rockingham County	\$26.77	\$1,392	\$55,680	2.2	\$104,200	\$2,605	\$31,260	\$782	7,955	25%	\$19.26	\$1,001	1.4
Russell County	\$16.37	\$851	\$34,040	1.3	\$72,000	\$1,800	\$21,600	\$540	2,534	24%	\$14.21	\$739	1.2
Scott County	\$20.06	\$1,043	\$41,720	1.6	\$79,000	\$1,975	\$23,700	\$593	1,940	22%	\$13.58	\$706	1.5
Shenandoah County	\$20.60	\$1,071	\$42,840	1.7	\$87,500	\$2,188	\$26,250	\$656	4,905	28%	\$16.60	\$863	1.2
Smyth County	\$16.37	\$851	\$34,040	1.3	\$69,900	\$1,748	\$20,970	\$524	3,650	29%	\$15.44	\$803	1.1
Southampton County	\$22.44	\$1,167	\$46,680	1.8	\$97,000	\$2,425	\$29,100	\$728	1,735	25%	\$15.98	\$831	1.4
Spotsylvania County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	10,439	20%	\$14.89	\$774	3.0
Stafford County	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	9,837	19%	\$16.57	\$862	2.7
Surry County †	\$16.37	\$851	\$34,040	1.3	\$100,300	\$2,508	\$30,090	\$752	545	20%			
Sussex County	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	1,138	31%	\$15.09	\$785	2.2
Tazewell County	\$16.37	\$851	\$34,040	1.3	\$69,000	\$1,725	\$20,700	\$518	4,299	27%	\$15.93	\$828	1.0
Warren County	\$24.96	\$1,298	\$51,920	2.0	\$103,900	\$2,598	\$31,170	\$779	3,658	24%	\$15.71	\$817	1.6
Washington County	\$20.06	\$1,043	\$41,720	1.6	\$79,000	\$1,975	\$23,700	\$593	5,348	24%	\$16.22	\$843	1.2
Westmoreland County	\$20.73	\$1,078	\$43,120	1.7	\$90,300	\$2,258	\$27,090	\$677	1,681	21%	\$11.38	\$592	1.8
Wise County	\$16.37	\$851	\$34,040	1.3	\$66,000	\$1,650	\$19,800	\$495	3,636	26%	\$14.88	\$774	1.1
Wythe County	\$16.40	\$853	\$34,120	1.3	\$83,800	\$2,095	\$25,140	\$629	2,903	23%	\$12.61	\$656	1.3
York County	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	7,621	29%	\$15.59	\$810	2.1
Alexandria city	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	43,675	58%	\$32.40	\$1,685	1.4
Bristol city	\$20.06	\$1,043	\$41,720	1.6	\$79,000	\$1,975	\$23,700	\$593	2,700	37%	\$13.88	\$722	1.4
Buena Vista city	\$17.29	\$899	\$35,960	1.4	\$85,200	\$2,130	\$25,560	\$639	1,118	43%	\$19.59	\$1,019	0.9
Charlottesville city	\$33.25	\$1,729	\$69,160	2.7	\$125,800	\$3,145	\$37,740	\$944	11,085	56%	\$20.97	\$1,091	1.6
Chesapeake city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	24,221	26%	\$16.19	\$842	2.0

† Wage data not available (See Appendix B).

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

Virginia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Colonial Heights city	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	2,409	32%	\$12.08	\$628	2.7
Covington city	\$16.37	\$851	\$34,040	1.3	\$75,000	\$1,875	\$22,500	\$563	712	29%	\$19.49	\$1,013	0.8
Danville city	\$16.37	\$851	\$34,040	1.3	\$69,600	\$1,740	\$20,880	\$522	9,495	51%	\$19.04	\$990	0.9
Emporia city	\$17.94	\$933	\$37,320	1.4	\$74,400	\$1,860	\$22,320	\$558	1,367	62%	\$19.24	\$1,000	0.9
Fairfax city	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	2,808	31%	\$16.92	\$880	2.6
Falls Church city	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	3,014	50%	\$25.57	\$1,330	1.7
Franklin city	\$22.44	\$1,167	\$46,680	1.8	\$97,000	\$2,425	\$29,100	\$728	1,579	47%	\$14.30	\$744	1.6
Fredericksburg city	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	6,687	58%	\$22.57	\$1,174	2.0
Galax city	\$16.37	\$851	\$34,040	1.3	\$72,900	\$1,823	\$21,870	\$547	1,047	38%	\$12.16	\$632	1.3
Hampton city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	25,622	44%	\$18.97	\$987	1.7
Harrisonburg city	\$26.77	\$1,392	\$55,680	2.2	\$104,200	\$2,605	\$31,260	\$782	10,409	60%	\$16.68	\$868	1.6
Hopewell city	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	4,188	44%	\$24.33	\$1,265	1.4
Lexington city †	\$17.29	\$899	\$35,960	1.4	\$85,200	\$2,130	\$25,560	\$639	996	48%			
Lynchburg city	\$23.08	\$1,200	\$48,000	1.9	\$97,800	\$2,445	\$29,340	\$734	14,611	51%	\$20.07	\$1,044	1.1
Manassas city	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	3,907	28%	\$27.17	\$1,413	1.6
Manassas Park city	\$44.50	\$2,314	\$92,560	3.6	\$163,900	\$4,098	\$49,170	\$1,229	1,675	32%	\$25.49	\$1,326	1.7
Martinsville city	\$16.37	\$851	\$34,040	1.3	\$68,200	\$1,705	\$20,460	\$512	2,435	43%	\$16.17	\$841	1.0
Newport News city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	39,346	52%	\$25.89	\$1,346	1.3
Norfolk city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	51,298	54%	\$23.09	\$1,201	1.4
Norton city	\$16.37	\$851	\$34,040	1.3	\$66,000	\$1,650	\$19,800	\$495	741	48%	\$9.38	\$488	1.7
Petersburg city	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	9,172	62%	\$22.35	\$1,162	1.5
Poquoson city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	690	15%	\$11.68	\$607	2.8
Portsmouth city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	17,121	43%	\$19.53	\$1,016	1.7
Radford city	\$23.67	\$1,231	\$49,240	1.9	\$109,900	\$2,748	\$32,970	\$824	3,153	57%	\$12.13	\$631	2.0
Richmond city	\$32.90	\$1,711	\$68,440	2.7	\$113,500	\$2,838	\$34,050	\$851	57,759	57%	\$29.01	\$1,509	1.1
Roanoke city	\$21.94	\$1,141	\$45,640	1.8	\$90,600	\$2,265	\$27,180	\$680	20,977	48%	\$21.35	\$1,110	1.0

† Wage data not available (See Appendix B).

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

Virginia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Salem city	\$21.94	\$1,141	\$45,640	1.8	\$90,600	\$2,265	\$27,180	\$680	3,699	36%	\$17.98	\$935	1.2
Staunton city	\$24.65	\$1,282	\$51,280	2.0	\$94,400	\$2,360	\$28,320	\$708	4,600	41%	\$14.82	\$771	1.7
Suffolk city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	11,006	30%	\$17.23	\$896	1.9
Virginia Beach city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	63,071	35%	\$18.45	\$960	1.8
Waynesboro city	\$24.65	\$1,282	\$51,280	2.0	\$94,400	\$2,360	\$28,320	\$708	3,889	40%	\$15.28	\$795	1.6
Williamsburg city	\$32.62	\$1,696	\$67,840	2.6	\$106,500	\$2,663	\$31,950	\$799	2,358	47%	\$13.95	\$725	2.3
Winchester city	\$30.17	\$1,569	\$62,760	2.4	\$113,100	\$2,828	\$33,930	\$848	6,544	58%	\$24.83	\$1,291	1.2

† Wage data not available (See Appendix B).

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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

WASHINGTON

#6*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,138**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$7,125** monthly or **\$85,501** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$41.11
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	\$16.66
Average Renter Wage	\$29.95
2-Bedroom Housing Wage	\$41.11
Number of Renter Households	1,090,864
Percent Renters	36%

99
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

83
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

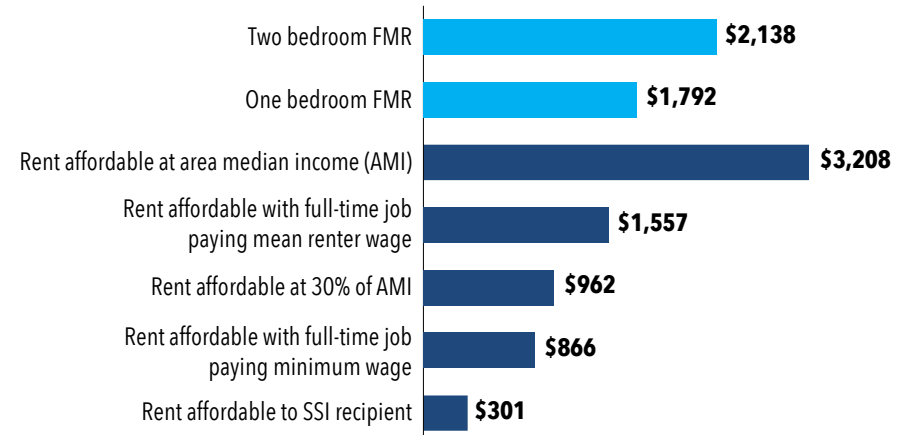
2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Seattle-Bellevue HMFA	\$51.37
Bremerton-Silverdale MSA	\$39.56
Tacoma HMFA	\$39.56
Portland-Vancouver-Hillsboro MSA	\$38.40
Olympia-Tumwater MSA	\$35.44

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.



Washington	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Washington	\$41.11	\$2,138	\$85,501	2.5	\$128,304	\$3,208	\$38,491	\$962	1,090,864	36%	\$29.95	\$1,557	1.4
Combined Nonmetro Areas	\$23.93	\$1,245	\$49,782	1.4	\$96,011	\$2,400	\$28,803	\$720	89,100	28%	\$15.97	\$831	1.5
<u>Metropolitan Areas</u>													
Bellingham MSA	\$31.58	\$1,642	\$65,680	1.9	\$108,400	\$2,710	\$32,520	\$813	33,703	36%	\$18.76	\$976	1.7
Bremerton-Silverdale MSA	\$39.56	\$2,057	\$82,280	2.4	\$124,300	\$3,108	\$37,290	\$932	32,019	30%	\$19.39	\$1,008	2.0
Kennewick-Richland MSA	\$28.90	\$1,503	\$60,120	1.7	\$105,600	\$2,640	\$31,680	\$792	32,876	31%	\$18.68	\$971	1.5
Lewiston MSA	\$23.23	\$1,208	\$48,320	1.4	\$87,100	\$2,178	\$26,130	\$653	2,492	26%	\$15.48	\$805	1.5
Longview MSA	\$27.00	\$1,404	\$56,160	1.6	\$85,500	\$2,138	\$25,650	\$641	14,693	34%	\$20.67	\$1,075	1.3
Mount Vernon-Anacortes MSA	\$32.71	\$1,701	\$68,040	2.0	\$111,600	\$2,790	\$33,480	\$837	15,124	29%	\$17.89	\$930	1.8
Olympia-Tumwater MSA	\$35.44	\$1,843	\$73,720	2.1	\$116,700	\$2,918	\$35,010	\$875	37,780	32%	\$19.74	\$1,026	1.8
Portland-Vancouver-Hillsboro MSA	\$38.40	\$1,997	\$79,880	2.3	\$124,100	\$3,103	\$37,230	\$931	66,312	33%	\$23.32	\$1,213	1.6
Seattle-Bellevue HMFA	\$51.37	\$2,671	\$106,840	3.1	\$157,100	\$3,928	\$47,130	\$1,178	505,992	41%	\$39.68	\$2,063	1.3
Spokane HMFA	\$27.77	\$1,444	\$57,760	1.7	\$100,800	\$2,520	\$30,240	\$756	77,953	36%	\$19.60	\$1,019	1.4
Stevens County HMFA	\$20.17	\$1,049	\$41,960	1.2	\$88,400	\$2,210	\$26,520	\$663	3,948	21%	\$14.62	\$760	1.4
Tacoma HMFA	\$39.56	\$2,057	\$82,280	2.4	\$120,800	\$3,020	\$36,240	\$906	122,063	35%	\$21.72	\$1,129	1.8
Walla Walla MSA	\$28.60	\$1,487	\$59,480	1.7	\$97,900	\$2,448	\$29,370	\$734	7,966	34%	\$14.88	\$774	1.9
Wenatchee MSA	\$28.62	\$1,488	\$59,520	1.7	\$96,500	\$2,413	\$28,950	\$724	16,266	35%	\$16.80	\$874	1.7
Yakima MSA	\$25.67	\$1,335	\$53,400	1.5	\$82,300	\$2,058	\$24,690	\$617	32,577	38%	\$16.37	\$851	1.6
<u>Counties</u>													
Adams County	\$20.71	\$1,077	\$43,080	1.2	\$76,400	\$1,910	\$22,920	\$573	1,950	31%	\$17.02	\$885	1.2
Asotin County	\$23.23	\$1,208	\$48,320	1.4	\$87,100	\$2,178	\$26,130	\$653	2,492	26%	\$15.48	\$805	1.5

† Wage data not available (See Appendix B).

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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

Washington

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Benton County	\$28.90	\$1,503	\$60,120	1.7	\$105,600	\$2,640	\$31,680	\$792	24,163	32%	\$19.86	\$1,033	1.5
Chelan County	\$28.62	\$1,488	\$59,520	1.7	\$96,500	\$2,413	\$28,950	\$724	11,304	37%	\$16.99	\$883	1.7
Clallam County	\$23.94	\$1,245	\$49,800	1.4	\$90,400	\$2,260	\$27,120	\$678	9,364	27%	\$13.51	\$703	1.8
Clark County	\$38.40	\$1,997	\$79,880	2.3	\$124,100	\$3,103	\$37,230	\$931	65,348	34%	\$23.46	\$1,220	1.6
Columbia County	\$19.90	\$1,035	\$41,400	1.2	\$109,800	\$2,745	\$32,940	\$824	419	22%	\$22.39	\$1,165	0.9
Cowlitz County	\$27.00	\$1,404	\$56,160	1.6	\$85,500	\$2,138	\$25,650	\$641	14,693	34%	\$20.67	\$1,075	1.3
Douglas County	\$28.62	\$1,488	\$59,520	1.7	\$96,500	\$2,413	\$28,950	\$724	4,962	32%	\$16.09	\$837	1.8
Ferry County	\$17.94	\$933	\$37,320	1.1	\$80,700	\$2,018	\$24,210	\$605	765	24%	\$10.91	\$567	1.6
Franklin County	\$28.90	\$1,503	\$60,120	1.7	\$105,600	\$2,640	\$31,680	\$792	8,713	30%	\$15.31	\$796	1.9
Garfield County †	\$19.27	\$1,002	\$40,080	1.2	\$86,500	\$2,163	\$25,950	\$649	243	23%			
Grant County	\$22.62	\$1,176	\$47,040	1.4	\$91,700	\$2,293	\$27,510	\$688	11,853	34%	\$19.99	\$1,040	1.1
Grays Harbor County	\$22.38	\$1,164	\$46,560	1.3	\$89,000	\$2,225	\$26,700	\$668	8,212	27%	\$15.09	\$785	1.5
Island County	\$30.77	\$1,600	\$64,000	1.8	\$112,300	\$2,808	\$33,690	\$842	9,008	25%	\$17.34	\$902	1.8
Jefferson County	\$23.71	\$1,233	\$49,320	1.4	\$106,200	\$2,655	\$31,860	\$797	3,281	20%	\$16.49	\$857	1.4
King County	\$51.37	\$2,671	\$106,840	2.5	\$157,100	\$3,928	\$47,130	\$1,178	407,426	44%	\$42.54	\$2,212	1.2
Kitsap County	\$39.56	\$2,057	\$82,280	2.4	\$124,300	\$3,108	\$37,290	\$932	32,019	30%	\$19.39	\$1,008	2.0
Kittitas County	\$25.33	\$1,317	\$52,680	1.5	\$107,700	\$2,693	\$32,310	\$808	7,380	38%	\$13.48	\$701	1.9
Klickitat County	\$23.35	\$1,214	\$48,560	1.4	\$93,500	\$2,338	\$28,050	\$701	2,391	24%	\$17.80	\$925	1.3
Lewis County	\$24.17	\$1,257	\$50,280	1.5	\$92,100	\$2,303	\$27,630	\$691	8,349	26%	\$14.42	\$750	1.7
Lincoln County	\$19.63	\$1,021	\$40,840	1.2	\$91,000	\$2,275	\$27,300	\$683	1,001	21%	\$18.56	\$965	1.1
Mason County	\$24.25	\$1,261	\$50,440	1.5	\$104,300	\$2,608	\$31,290	\$782	4,791	19%	\$15.25	\$793	1.6
Okanogan County	\$20.25	\$1,053	\$42,120	1.2	\$78,200	\$1,955	\$23,460	\$587	4,867	28%	\$14.29	\$743	1.4
Pacific County	\$21.25	\$1,105	\$44,200	1.3	\$89,900	\$2,248	\$26,970	\$674	2,021	19%	\$12.76	\$663	1.7
Pend Oreille County	\$19.87	\$1,033	\$41,320	1.2	\$83,400	\$2,085	\$25,020	\$626	1,327	23%	\$14.10	\$733	1.4
Pierce County	\$39.56	\$2,057	\$82,280	2.4	\$120,800	\$3,020	\$36,240	\$906	122,063	35%	\$21.72	\$1,129	1.8
San Juan County	\$32.56	\$1,693	\$67,720	2.0	\$113,200	\$2,830	\$33,960	\$849	1,983	22%	\$15.89	\$826	2.0

† Wage data not available (See Appendix B).

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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

Washington	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Skagit County	\$32.71	\$1,701	\$68,040	2.0	\$111,600	\$2,790	\$33,480	\$837	15,124	29%	\$17.89	\$930	1.8
Skamania County	\$38.40	\$1,997	\$79,880	2.3	\$124,100	\$3,103	\$37,230	\$931	964	19%	\$12.24	\$637	3.1
Snohomish County	\$51.37	\$2,671	\$106,840	3.1	\$157,100	\$3,928	\$47,130	\$1,178	98,566	32%	\$25.16	\$1,308	2.0
Spokane County	\$27.77	\$1,444	\$57,760	1.7	\$100,800	\$2,520	\$30,240	\$756	77,953	36%	\$19.60	\$1,019	1.4
Stevens County	\$20.17	\$1,049	\$41,960	1.2	\$88,400	\$2,210	\$26,520	\$663	3,948	21%	\$14.62	\$760	1.4
Thurston County	\$35.44	\$1,843	\$73,720	2.1	\$116,700	\$2,918	\$35,010	\$875	37,780	32%	\$19.74	\$1,026	1.8
Wahkiakum County †	\$20.54	\$1,068	\$42,720	1.2	\$71,300	\$1,783	\$21,390	\$535	308	15%			
Walla Walla County	\$28.60	\$1,487	\$59,480	1.7	\$97,900	\$2,448	\$29,370	\$734	7,966	34%	\$14.88	\$774	1.9
Whatcom County	\$31.58	\$1,642	\$65,680	1.9	\$108,400	\$2,710	\$32,520	\$813	33,703	36%	\$18.76	\$976	1.7
Whitman County	\$22.44	\$1,167	\$46,680	1.3	\$98,300	\$2,458	\$29,490	\$737	9,587	53%	\$14.65	\$762	1.5
Yakima County	\$25.67	\$1,335	\$53,400	1.5	\$82,300	\$2,058	\$24,690	\$617	32,577	38%	\$16.37	\$851	1.6

† Wage data not available (See Appendix B).

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

WEST VIRGINIA

#51*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$985**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,283** monthly or **\$39,392** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.94
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$15.20
2-Bedroom Housing Wage	\$18.94
Number of Renter Households	185,366
Percent Renters	26%

MOST EXPENSIVE AREAS	HOUSING WAGE
Winchester MSA	\$30.17
Jefferson County HMFA	\$23.96
Martinsburg HMFA	\$23.15
Putnam County HMFA	\$21.27
Morgantown MSA	\$20.48

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

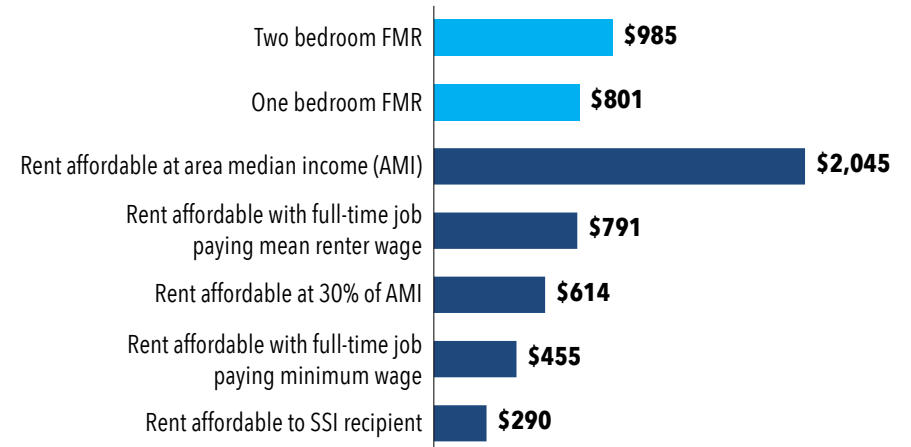
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

87
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

70
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



West Virginia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
West Virginia	\$18.94	\$985	\$39,392	2.2	\$81,804	\$2,045	\$24,541	\$614	185,366	26%	\$15.20	\$791	1.2
Combined Nonmetro Areas	\$17.10	\$889	\$35,566	2.0	\$72,390	\$1,810	\$21,717	\$543	55,979	23%	\$15.50	\$806	1.1
<u>Metropolitan Areas</u>													
Boone County HMFA	\$16.38	\$852	\$34,080	1.9	\$76,900	\$1,923	\$23,070	\$577	1,649	21%	\$12.85	\$668	1.3
Charleston HMFA	\$20.27	\$1,054	\$42,160	2.3	\$76,800	\$1,920	\$23,040	\$576	23,536	30%	\$17.80	\$926	1.1
Cumberland MSA	\$17.94	\$933	\$37,320	2.1	\$94,400	\$2,360	\$28,320	\$708	2,184	20%	\$10.49	\$545	1.7
Fayette County HMFA	\$17.00	\$884	\$35,360	1.9	\$73,400	\$1,835	\$22,020	\$551	3,915	24%	\$11.45	\$595	1.5
Huntington-Ashland HMFA	\$18.67	\$971	\$38,840	2.1	\$78,600	\$1,965	\$23,580	\$590	17,787	33%	\$14.01	\$729	1.3
Jackson County HMFA	\$16.58	\$862	\$34,480	1.9	\$83,100	\$2,078	\$24,930	\$623	2,587	23%	\$16.47	\$856	1.0
Jefferson County HMFA	\$23.96	\$1,246	\$49,840	2.7	\$127,600	\$3,190	\$38,280	\$957	4,562	21%	\$12.19	\$634	2.0
Lincoln County HMFA	\$16.98	\$883	\$35,320	1.9	\$62,600	\$1,565	\$18,780	\$470	1,974	25%	\$11.17	\$581	1.5
Martinsburg HMFA	\$23.15	\$1,204	\$48,160	2.6	\$99,600	\$2,490	\$29,880	\$747	12,150	25%	\$16.19	\$842	1.4
Morgan County HMFA	\$17.65	\$918	\$36,720	2.0	\$82,400	\$2,060	\$24,720	\$618	1,217	17%	\$12.41	\$646	1.4
Morgantown MSA	\$20.48	\$1,065	\$42,600	2.3	\$98,400	\$2,460	\$29,520	\$738	21,301	37%	\$15.94	\$829	1.3
Parkersburg-Vienna MSA	\$17.94	\$933	\$37,320	2.1	\$72,400	\$1,810	\$21,720	\$543	9,418	25%	\$13.98	\$727	1.3
Putnam County HMFA	\$21.27	\$1,106	\$44,240	2.4	\$101,500	\$2,538	\$30,450	\$761	3,941	17%	\$15.81	\$822	1.3
Raleigh County HMFA	\$18.00	\$936	\$37,440	2.1	\$78,500	\$1,963	\$23,550	\$589	7,368	25%	\$12.74	\$663	1.4
Weirton-Steubenville MSA	\$17.29	\$899	\$35,960	2.0	\$80,200	\$2,005	\$24,060	\$602	5,781	26%	\$15.92	\$828	1.1
Wheeling MSA	\$18.35	\$954	\$38,160	2.1	\$82,100	\$2,053	\$24,630	\$616	8,539	28%	\$13.29	\$691	1.4
Winchester MSA	\$30.17	\$1,569	\$62,760	3.4	\$113,100	\$2,828	\$33,930	\$848	1,478	18%	\$13.56	\$705	2.2

† Wage data not available (See Appendix B).

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

West Virginia

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Counties													
Barbour County	\$16.38	\$852	\$34,080	1.9	\$68,600	\$1,715	\$20,580	\$515	1,215	21%	\$26.85	\$1,396	0.6
Berkeley County	\$23.15	\$1,204	\$48,160	2.6	\$99,600	\$2,490	\$29,880	\$747	12,150	25%	\$16.19	\$842	1.4
Boone County	\$16.38	\$852	\$34,080	1.9	\$76,900	\$1,923	\$23,070	\$577	1,649	21%	\$12.85	\$668	1.3
Braxton County	\$16.38	\$852	\$34,080	1.9	\$52,600	\$1,315	\$15,780	\$395	982	21%	\$14.97	\$778	1.1
Brooke County	\$17.29	\$899	\$35,960	2.0	\$80,200	\$2,005	\$24,060	\$602	2,513	27%	\$17.04	\$886	1.0
Cabell County	\$18.67	\$971	\$38,840	2.1	\$78,600	\$1,965	\$23,580	\$590	14,283	36%	\$13.85	\$720	1.3
Calhoun County	\$16.38	\$852	\$34,080	1.9	\$51,400	\$1,285	\$15,420	\$386	422	18%	\$9.48	\$493	1.7
Clay County	\$20.27	\$1,054	\$42,160	2.3	\$76,800	\$1,920	\$23,040	\$576	623	21%	\$11.69	\$608	1.7
Doddridge County	\$16.38	\$852	\$34,080	1.9	\$85,300	\$2,133	\$25,590	\$640	278	12%	\$25.58	\$1,330	0.6
Fayette County	\$17.00	\$884	\$35,360	1.9	\$73,400	\$1,835	\$22,020	\$551	3,915	24%	\$11.45	\$595	1.5
Gilmer County	\$16.38	\$852	\$34,080	1.9	\$62,900	\$1,573	\$18,870	\$472	525	24%	\$12.16	\$632	1.3
Grant County	\$16.38	\$852	\$34,080	1.9	\$81,000	\$2,025	\$24,300	\$608	818	19%	\$10.69	\$556	1.5
Greenbrier County	\$16.98	\$883	\$35,320	1.9	\$71,800	\$1,795	\$21,540	\$539	3,831	26%	\$10.96	\$570	1.5
Hampshire County	\$30.17	\$1,569	\$62,760	3.4	\$113,100	\$2,828	\$33,930	\$848	1,478	18%	\$13.56	\$705	2.2
Hancock County	\$17.29	\$899	\$35,960	2.0	\$80,200	\$2,005	\$24,060	\$602	3,268	25%	\$15.02	\$781	1.2
Hardy County	\$17.13	\$891	\$35,640	2.0	\$67,100	\$1,678	\$20,130	\$503	1,209	20%	\$17.79	\$925	1.0
Harrison County	\$18.21	\$947	\$37,880	2.1	\$84,700	\$2,118	\$25,410	\$635	6,860	26%	\$18.39	\$956	1.0
Jackson County	\$16.58	\$862	\$34,480	1.9	\$83,100	\$2,078	\$24,930	\$623	2,587	23%	\$16.47	\$856	1.0
Jefferson County	\$23.96	\$1,246	\$49,840	2.7	\$127,600	\$3,190	\$38,280	\$957	4,562	21%	\$12.19	\$634	2.0
Kanawha County	\$20.27	\$1,054	\$42,160	2.3	\$76,800	\$1,920	\$23,040	\$576	22,913	30%	\$17.89	\$930	1.1
Lewis County	\$16.38	\$852	\$34,080	1.9	\$77,000	\$1,925	\$23,100	\$578	2,034	29%	\$11.91	\$619	1.4
Lincoln County	\$16.98	\$883	\$35,320	1.9	\$62,600	\$1,565	\$18,780	\$470	1,974	25%	\$11.17	\$581	1.5
Logan County	\$16.38	\$852	\$34,080	1.9	\$59,700	\$1,493	\$17,910	\$448	2,884	23%	\$15.83	\$823	1.0
McDowell County	\$16.38	\$852	\$34,080	1.9	\$42,400	\$1,060	\$12,720	\$318	1,578	24%	\$21.65	\$1,126	0.8
Marion County	\$19.40	\$1,009	\$40,360	2.2	\$90,500	\$2,263	\$27,150	\$679	5,554	24%	\$15.32	\$797	1.3

† Wage data not available (See Appendix B).

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

West Virginia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Marshall County	\$18.35	\$954	\$38,160	2.1	\$82,100	\$2,053	\$24,630	\$616	2,622	21%	\$15.54	\$808	1.2
Mason County	\$16.38	\$852	\$34,080	1.9	\$76,100	\$1,903	\$22,830	\$571	1,836	18%	\$16.99	\$884	1.0
Mercer County	\$16.38	\$852	\$34,080	1.9	\$71,400	\$1,785	\$21,420	\$536	7,388	30%	\$15.10	\$785	1.1
Mineral County	\$17.94	\$933	\$37,320	2.1	\$94,400	\$2,360	\$28,320	\$708	2,184	20%	\$10.49	\$545	1.7
Mingo County	\$16.38	\$852	\$34,080	1.9	\$55,400	\$1,385	\$16,620	\$416	2,510	28%	\$15.99	\$831	1.0
Monongalia County	\$20.48	\$1,065	\$42,600	2.3	\$98,400	\$2,460	\$29,520	\$738	18,814	42%	\$16.22	\$843	1.3
Monroe County	\$16.38	\$852	\$34,080	1.9	\$73,500	\$1,838	\$22,050	\$551	822	17%	\$13.36	\$695	1.2
Morgan County	\$17.65	\$918	\$36,720	2.0	\$82,400	\$2,060	\$24,720	\$618	1,217	17%	\$12.41	\$646	1.4
Nicholas County	\$16.38	\$852	\$34,080	1.9	\$78,400	\$1,960	\$23,520	\$588	1,701	18%	\$13.98	\$727	1.2
Ohio County	\$18.35	\$954	\$38,160	2.1	\$82,100	\$2,053	\$24,630	\$616	5,917	33%	\$12.43	\$647	1.5
Pendleton County	\$16.38	\$852	\$34,080	1.9	\$71,300	\$1,783	\$21,390	\$535	403	18%	\$10.08	\$524	1.6
Pleasants County	\$16.38	\$852	\$34,080	1.9	\$83,000	\$2,075	\$24,900	\$623	491	18%	\$15.25	\$793	1.1
Pocahontas County	\$16.38	\$852	\$34,080	1.9	\$63,000	\$1,575	\$18,900	\$473	523	17%	\$13.38	\$696	1.2
Preston County	\$20.48	\$1,065	\$42,600	2.3	\$98,400	\$2,460	\$29,520	\$738	2,487	19%	\$13.41	\$697	1.5
Putnam County	\$21.27	\$1,106	\$44,240	2.4	\$101,500	\$2,538	\$30,450	\$761	3,941	17%	\$15.81	\$822	1.3
Raleigh County	\$18.00	\$936	\$37,440	2.1	\$78,500	\$1,963	\$23,550	\$589	7,368	25%	\$12.74	\$663	1.4
Randolph County	\$16.92	\$880	\$35,200	1.9	\$74,800	\$1,870	\$22,440	\$561	2,376	23%	\$12.06	\$627	1.4
Ritchie County	\$16.38	\$852	\$34,080	1.9	\$66,000	\$1,650	\$19,800	\$495	524	16%	\$14.29	\$743	1.1
Roane County	\$16.38	\$852	\$34,080	1.9	\$56,300	\$1,408	\$16,890	\$422	1,269	23%	\$12.84	\$668	1.3
Summers County	\$16.38	\$852	\$34,080	1.9	\$70,000	\$1,750	\$21,000	\$525	921	19%	\$17.47	\$909	0.9
Taylor County	\$17.40	\$905	\$36,200	2.0	\$72,300	\$1,808	\$21,690	\$542	1,137	17%	\$17.25	\$897	1.0
Tucker County	\$16.38	\$852	\$34,080	1.9	\$76,500	\$1,913	\$22,950	\$574	530	19%	\$14.14	\$735	1.2
Tyler County	\$16.38	\$852	\$34,080	1.9	\$87,800	\$2,195	\$26,340	\$659	418	13%	\$11.48	\$597	1.4
Upshur County	\$18.21	\$947	\$37,880	2.1	\$72,500	\$1,813	\$21,750	\$544	1,948	20%	\$13.93	\$724	1.3
Wayne County	\$18.67	\$971	\$38,840	2.1	\$78,600	\$1,965	\$23,580	\$590	3,504	23%	\$15.32	\$797	1.2
Webster County	\$16.38	\$852	\$34,080	1.9	\$53,900	\$1,348	\$16,170	\$404	637	22%	\$6.17	\$321	2.7

† Wage data not available (See Appendix B).

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

West Virginia	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Wetzel County	\$17.69	\$920	\$36,800	2.0	\$74,600	\$1,865	\$22,380	\$560	1,044	18%	\$13.23	\$688	1.3
Wirt County †	\$17.94	\$933	\$37,320	2.1	\$72,400	\$1,810	\$21,720	\$543	284	14%			
Wood County	\$17.94	\$933	\$37,320	2.1	\$72,400	\$1,810	\$21,720	\$543	9,134	26%	\$13.98	\$727	1.3
Wyoming County	\$16.50	\$858	\$34,320	1.9	\$59,300	\$1,483	\$17,790	\$445	1,311	17%	\$21.32	\$1,109	0.8

† Wage data not available (See Appendix B).

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

WISCONSIN

#35*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,204**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,012** monthly or **\$48,149** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.15
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

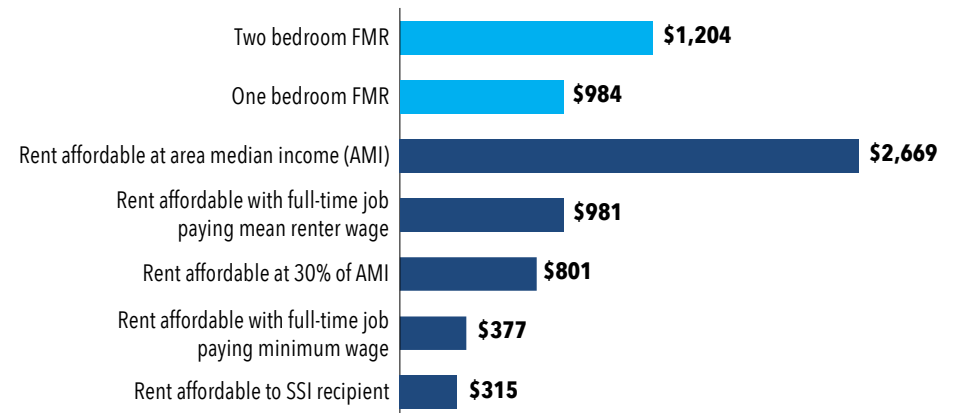
STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.86
2-Bedroom Housing Wage	\$23.15
Number of Renter Households	785,523
Percent Renters	32%

128 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	104 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
3.2 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2.6 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$32.40
Madison HMFA	\$28.31
Kenosha County HMFA	\$27.83
Milwaukee-Waukesha-West Allis MSA	\$24.17
La Crosse-Onalaska MSA	\$23.02

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.



Wisconsin	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Wisconsin	\$23.15	\$1,204	\$48,149	3.2	\$106,769	\$2,669	\$32,031	\$801	785,523	32%	\$18.86	\$981	1.2
Combined Nonmetro Areas	\$19.40	\$1,009	\$40,358	2.7	\$94,248	\$2,356	\$28,274	\$707	151,499	24%	\$15.49	\$805	1.3
Metropolitan Areas													
Appleton MSA	\$21.27	\$1,106	\$44,240	2.9	\$111,500	\$2,788	\$33,450	\$836	25,881	26%	\$18.92	\$984	1.1
Columbia County HMFA	\$20.90	\$1,087	\$43,480	2.9	\$106,100	\$2,653	\$31,830	\$796	5,597	23%	\$15.29	\$795	1.4
Duluth HMFA	\$21.92	\$1,140	\$45,600	3.0	\$100,600	\$2,515	\$30,180	\$755	5,278	28%	\$12.80	\$666	1.7
Eau Claire MSA	\$21.00	\$1,092	\$43,680	2.9	\$103,200	\$2,580	\$30,960	\$774	22,822	33%	\$18.44	\$959	1.1
Fond du Lac MSA	\$20.65	\$1,074	\$42,960	2.8	\$97,800	\$2,445	\$29,340	\$734	12,756	30%	\$16.82	\$875	1.2
Green Bay HMFA	\$22.06	\$1,147	\$45,880	3.0	\$110,500	\$2,763	\$33,150	\$829	40,227	34%	\$18.62	\$968	1.2
Green County HMFA	\$19.42	\$1,010	\$40,400	2.7	\$105,800	\$2,645	\$31,740	\$794	3,882	25%	\$12.69	\$660	1.5
Iowa County HMFA	\$19.83	\$1,031	\$41,240	2.7	\$113,400	\$2,835	\$34,020	\$851	2,274	23%	\$15.44	\$803	1.3
Janesville-Beloit MSA	\$22.17	\$1,153	\$46,120	3.1	\$98,600	\$2,465	\$29,580	\$740	19,566	29%	\$18.06	\$939	1.2
Kenosha County HMFA	\$27.83	\$1,447	\$57,880	3.8	\$112,600	\$2,815	\$33,780	\$845	21,888	32%	\$17.69	\$920	1.6
La Crosse-Onalaska MSA	\$23.02	\$1,197	\$47,880	3.2	\$109,200	\$2,730	\$32,760	\$819	18,961	38%	\$18.60	\$967	1.2
Lincoln County HMFA	\$17.94	\$933	\$37,320	2.5	\$95,000	\$2,375	\$28,500	\$713	2,716	22%	\$10.57	\$550	1.7
Madison HMFA	\$28.31	\$1,472	\$58,880	3.9	\$129,800	\$3,245	\$38,940	\$974	104,037	42%	\$22.33	\$1,161	1.3
Milwaukee-Waukesha-West Allis MSA	\$24.17	\$1,257	\$50,280	3.3	\$110,700	\$2,768	\$33,210	\$830	257,249	40%	\$20.86	\$1,085	1.2
Minneapolis-St. Paul-Bloomington HMFA	\$32.40	\$1,685	\$67,400	4.5	\$132,400	\$3,310	\$39,720	\$993	11,556	22%	\$15.50	\$806	2.1
Oconto County HMFA	\$17.94	\$933	\$37,320	2.5	\$97,900	\$2,448	\$29,370	\$734	2,571	15%	\$12.35	\$642	1.5
Oshkosh-Neenah MSA	\$20.29	\$1,055	\$42,200	2.8	\$103,600	\$2,590	\$31,080	\$777	24,617	34%	\$19.21	\$999	1.1
Racine MSA	\$22.10	\$1,149	\$45,960	3.0	\$98,600	\$2,465	\$29,580	\$740	22,826	29%	\$17.70	\$920	1.2

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

Wisconsin	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Sheboygan MSA	\$20.29	\$1,055	\$42,200	2.8	\$102,000	\$2,550	\$30,600	\$765	14,201	29%	\$22.07	\$1,148	0.9
Wausau HMFA	\$20.27	\$1,054	\$42,160	2.8	\$98,800	\$2,470	\$29,640	\$741	15,119	27%	\$17.04	\$886	1.2
<u>Counties</u>													
Adams County	\$17.94	\$933	\$37,320	2.5	\$84,500	\$2,113	\$25,350	\$634	1,271	14%	\$14.33	\$745	1.3
Ashland County	\$17.94	\$933	\$37,320	2.5	\$88,700	\$2,218	\$26,610	\$665	1,891	28%	\$12.14	\$631	1.5
Barron County	\$18.83	\$979	\$39,160	2.6	\$89,100	\$2,228	\$26,730	\$668	4,555	23%	\$14.66	\$762	1.3
Bayfield County	\$17.94	\$933	\$37,320	2.5	\$90,700	\$2,268	\$27,210	\$680	1,153	15%	\$13.05	\$679	1.4
Brown County	\$22.06	\$1,147	\$45,880	3.0	\$110,500	\$2,763	\$33,150	\$829	39,008	35%	\$18.83	\$979	1.2
Buffalo County	\$18.46	\$960	\$38,400	2.5	\$89,500	\$2,238	\$26,850	\$671	1,234	22%	\$14.11	\$734	1.3
Burnett County	\$18.77	\$976	\$39,040	2.6	\$84,700	\$2,118	\$25,410	\$635	1,042	15%	\$12.88	\$670	1.5
Calumet County	\$21.27	\$1,106	\$44,240	2.9	\$111,500	\$2,788	\$33,450	\$836	4,053	19%	\$14.38	\$748	1.5
Chippewa County	\$21.00	\$1,092	\$43,680	2.9	\$103,200	\$2,580	\$30,960	\$774	6,744	25%	\$15.93	\$828	1.3
Clark County	\$17.94	\$933	\$37,320	2.5	\$88,300	\$2,208	\$26,490	\$662	2,803	22%	\$16.51	\$858	1.1
Columbia County	\$20.90	\$1,087	\$43,480	2.9	\$106,100	\$2,653	\$31,830	\$796	5,597	23%	\$15.29	\$795	1.4
Crawford County	\$17.94	\$933	\$37,320	2.5	\$86,100	\$2,153	\$25,830	\$646	1,609	24%	\$15.24	\$792	1.2
Dane County	\$28.31	\$1,472	\$58,880	3.9	\$129,800	\$3,245	\$38,940	\$974	104,037	42%	\$22.33	\$1,161	1.3
Dodge County	\$20.13	\$1,047	\$41,880	2.8	\$98,500	\$2,463	\$29,550	\$739	10,267	29%	\$19.40	\$1,009	1.0
Door County	\$21.81	\$1,134	\$45,360	3.0	\$103,700	\$2,593	\$31,110	\$778	2,970	21%	\$14.77	\$768	1.5
Douglas County	\$21.92	\$1,140	\$45,600	3.0	\$100,600	\$2,515	\$30,180	\$755	5,278	28%	\$12.80	\$666	1.7
Dunn County	\$19.33	\$1,005	\$40,200	2.7	\$98,800	\$2,470	\$29,640	\$741	5,815	33%	\$16.00	\$832	1.2
Eau Claire County	\$21.00	\$1,092	\$43,680	2.9	\$103,200	\$2,580	\$30,960	\$774	16,078	37%	\$19.55	\$1,017	1.1
Florence County	\$19.17	\$997	\$39,880	2.6	\$82,900	\$2,073	\$24,870	\$622	212	10%	\$12.68	\$659	1.5
Fond du Lac County	\$20.65	\$1,074	\$42,960	2.8	\$97,800	\$2,445	\$29,340	\$734	12,756	30%	\$16.82	\$875	1.2
Forest County	\$17.94	\$933	\$37,320	2.5	\$76,600	\$1,915	\$22,980	\$575	697	18%	\$9.82	\$511	1.8
Grant County	\$17.94	\$933	\$37,320	2.5	\$92,600	\$2,315	\$27,780	\$695	6,156	31%	\$12.86	\$669	1.4

1: BR = Bedroom

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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

Wisconsin	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Green County	\$19.42	\$1,010	\$40,400	2.7	\$105,800	\$2,645	\$31,740	\$794	3,882	25%	\$12.69	\$660	1.5
Green Lake County	\$17.94	\$933	\$37,320	2.5	\$91,500	\$2,288	\$27,450	\$686	2,035	25%	\$15.58	\$810	1.2
Iowa County	\$19.83	\$1,031	\$41,240	2.7	\$113,400	\$2,835	\$34,020	\$851	2,274	23%	\$15.44	\$803	1.3
Iron County	\$17.94	\$933	\$37,320	2.5	\$82,000	\$2,050	\$24,600	\$615	386	13%	\$6.94	\$361	2.6
Jackson County	\$17.94	\$933	\$37,320	2.5	\$87,400	\$2,185	\$26,220	\$656	1,849	23%	\$14.62	\$760	1.2
Jefferson County	\$21.58	\$1,122	\$44,880	3.0	\$111,000	\$2,775	\$33,300	\$833	9,331	27%	\$16.79	\$873	1.3
Juneau County	\$18.06	\$939	\$37,560	2.5	\$85,800	\$2,145	\$25,740	\$644	2,405	22%	\$17.63	\$917	1.0
Kenosha County	\$27.83	\$1,447	\$57,880	3.8	\$112,600	\$2,815	\$33,780	\$845	21,888	32%	\$17.69	\$920	1.6
Kewaunee County	\$22.06	\$1,147	\$45,880	3.0	\$110,500	\$2,763	\$33,150	\$829	1,219	15%	\$13.20	\$687	1.7
La Crosse County	\$23.02	\$1,197	\$47,880	3.2	\$109,200	\$2,730	\$32,760	\$819	18,961	38%	\$18.60	\$967	1.2
Lafayette County	\$17.94	\$933	\$37,320	2.5	\$93,300	\$2,333	\$27,990	\$700	1,384	21%	\$15.33	\$797	1.2
Langlade County	\$17.94	\$933	\$37,320	2.5	\$80,500	\$2,013	\$24,150	\$604	1,897	22%	\$13.88	\$722	1.3
Lincoln County	\$17.94	\$933	\$37,320	2.5	\$95,000	\$2,375	\$28,500	\$713	2,716	22%	\$10.57	\$550	1.7
Manitowoc County	\$17.94	\$933	\$37,320	2.5	\$96,800	\$2,420	\$29,040	\$726	8,303	24%	\$16.33	\$849	1.1
Marathon County	\$20.27	\$1,054	\$42,160	2.8	\$98,800	\$2,470	\$29,640	\$741	15,119	27%	\$17.04	\$886	1.2
Marinette County	\$17.94	\$933	\$37,320	2.5	\$81,900	\$2,048	\$24,570	\$614	3,653	20%	\$17.71	\$921	1.0
Marquette County	\$17.94	\$933	\$37,320	2.5	\$84,200	\$2,105	\$25,260	\$632	1,316	19%	\$13.47	\$700	1.3
Menominee County	\$19.17	\$997	\$39,880	2.6	\$70,500	\$1,763	\$21,150	\$529	354	26%	\$11.58	\$602	1.7
Milwaukee County	\$24.17	\$1,257	\$50,280	3.3	\$110,700	\$2,768	\$33,210	\$830	195,285	50%	\$22.91	\$1,191	1.1
Monroe County	\$20.37	\$1,059	\$42,360	2.8	\$91,500	\$2,288	\$27,450	\$686	5,046	28%	\$16.82	\$875	1.2
Oconto County	\$17.94	\$933	\$37,320	2.5	\$97,900	\$2,448	\$29,370	\$734	2,571	15%	\$12.35	\$642	1.5
Oneida County	\$18.81	\$978	\$39,120	2.6	\$96,300	\$2,408	\$28,890	\$722	2,682	16%	\$13.51	\$703	1.4
Outagamie County	\$21.27	\$1,106	\$44,240	2.9	\$111,500	\$2,788	\$33,450	\$836	21,828	28%	\$19.61	\$1,020	1.1
Ozaukee County	\$24.17	\$1,257	\$50,280	3.3	\$110,700	\$2,768	\$33,210	\$830	10,280	27%	\$17.57	\$914	1.4
Pepin County	\$17.94	\$933	\$37,320	2.5	\$93,800	\$2,345	\$28,140	\$704	502	16%	\$15.53	\$808	1.2
Pierce County	\$32.40	\$1,685	\$67,400	4.5	\$132,400	\$3,310	\$39,720	\$993	3,819	24%	\$11.48	\$597	2.8

1: BR = Bedroom

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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

Wisconsin

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Polk County	\$21.31	\$1,108	\$44,320	2.9	\$97,500	\$2,438	\$29,250	\$731	3,550	19%	\$14.39	\$748	1.5
Portage County	\$19.79	\$1,029	\$41,160	2.7	\$97,800	\$2,445	\$29,340	\$734	9,093	31%	\$15.70	\$816	1.3
Price County	\$17.94	\$933	\$37,320	2.5	\$80,800	\$2,020	\$24,240	\$606	1,214	18%	\$14.70	\$765	1.2
Racine County	\$22.10	\$1,149	\$45,960	3.0	\$98,600	\$2,465	\$29,580	\$740	22,826	29%	\$17.70	\$920	1.2
Richland County	\$17.94	\$933	\$37,320	2.5	\$88,000	\$2,200	\$26,400	\$660	1,673	24%	\$15.10	\$785	1.2
Rock County	\$22.17	\$1,153	\$46,120	3.1	\$98,600	\$2,465	\$29,580	\$740	19,566	29%	\$18.06	\$939	1.2
Rusk County	\$17.94	\$933	\$37,320	2.5	\$79,600	\$1,990	\$23,880	\$597	1,407	22%	\$12.81	\$666	1.4
St. Croix County	\$32.40	\$1,685	\$67,400	4.5	\$132,400	\$3,310	\$39,720	\$993	7,737	21%	\$16.45	\$855	2.0
Sauk County	\$20.85	\$1,084	\$43,360	2.9	\$102,600	\$2,565	\$30,780	\$770	7,371	27%	\$14.54	\$756	1.4
Sawyer County	\$19.19	\$998	\$39,920	2.6	\$84,100	\$2,103	\$25,230	\$631	1,929	23%	\$12.69	\$660	1.5
Shawano County	\$17.94	\$933	\$37,320	2.5	\$86,600	\$2,165	\$25,980	\$650	3,611	21%	\$12.84	\$667	1.4
Sheboygan County	\$20.29	\$1,055	\$42,200	2.8	\$102,000	\$2,550	\$30,600	\$765	14,201	29%	\$22.07	\$1,148	0.9
Taylor County	\$17.94	\$933	\$37,320	2.5	\$85,800	\$2,145	\$25,740	\$644	1,655	21%	\$15.76	\$820	1.1
Trempealeau County	\$18.92	\$984	\$39,360	2.6	\$97,700	\$2,443	\$29,310	\$733	3,263	26%	\$16.65	\$866	1.1
Vernon County	\$17.94	\$933	\$37,320	2.5	\$95,400	\$2,385	\$28,620	\$716	2,306	19%	\$14.96	\$778	1.2
Vilas County	\$17.94	\$933	\$37,320	2.5	\$89,700	\$2,243	\$26,910	\$673	1,797	17%	\$14.28	\$743	1.3
Walworth County	\$22.75	\$1,183	\$47,320	3.1	\$109,600	\$2,740	\$32,880	\$822	12,483	29%	\$15.80	\$821	1.4
Washburn County	\$18.42	\$958	\$38,320	2.5	\$86,100	\$2,153	\$25,830	\$646	1,439	19%	\$11.95	\$621	1.5
Washington County	\$24.17	\$1,257	\$50,280	3.3	\$110,700	\$2,768	\$33,210	\$830	12,367	22%	\$16.76	\$872	1.4
Waukesha County	\$24.17	\$1,257	\$50,280	3.3	\$110,700	\$2,768	\$33,210	\$830	39,317	24%	\$18.64	\$970	1.3
Waupaca County	\$17.94	\$933	\$37,320	2.5	\$94,800	\$2,370	\$28,440	\$711	5,634	25%	\$13.62	\$708	1.3
Waushara County	\$17.94	\$933	\$37,320	2.5	\$86,700	\$2,168	\$26,010	\$650	1,755	17%	\$11.98	\$623	1.5
Winnebago County	\$20.29	\$1,055	\$42,200	2.8	\$103,600	\$2,590	\$31,080	\$777	24,617	34%	\$19.21	\$999	1.1
Wood County	\$18.87	\$981	\$39,240	2.6	\$89,000	\$2,225	\$26,700	\$668	8,501	27%	\$16.72	\$870	1.1

1: BR = Bedroom

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

WYOMING

#46*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,053**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,510** monthly or **\$42,119** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.25
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

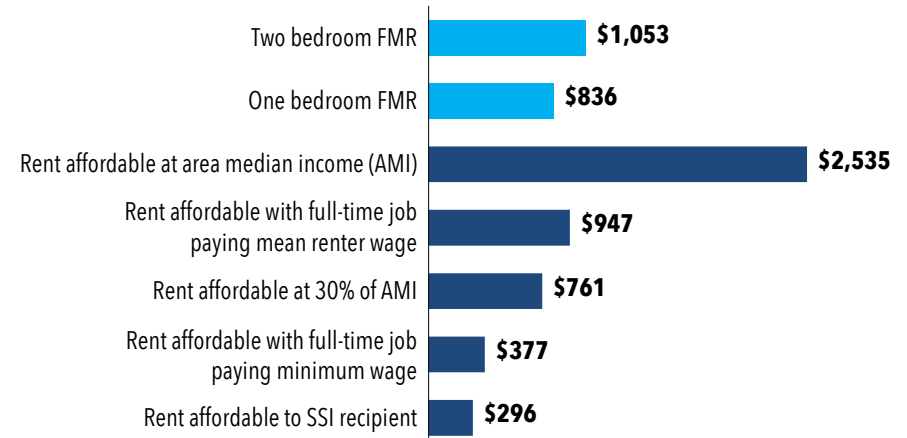
STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.20
2-Bedroom Housing Wage	\$20.25
Number of Renter Households	66,877
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE
Teton County	\$30.15
Cheyenne MSA	\$21.94
Sheridan County	\$21.10
Casper MSA	\$20.42
Johnson County	\$20.25

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.

112 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	89 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
2.8 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	2.2 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)



Wyoming	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Wyoming	\$20.25	\$1,053	\$42,119	2.8	\$101,401	\$2,535	\$30,420	\$761	66,877	28%	\$18.20	\$947	1.1
Combined Nonmetro Areas	\$19.76	\$1,027	\$41,093	2.7	\$103,214	\$2,580	\$30,964	\$774	45,669	28%	\$18.70	\$972	1.1
<u>Metropolitan Areas</u>													
Casper MSA	\$20.42	\$1,062	\$42,480	2.8	\$98,300	\$2,458	\$29,490	\$737	8,798	26%	\$17.23	\$896	1.2
Cheyenne MSA	\$21.94	\$1,141	\$45,640	3.0	\$96,900	\$2,423	\$29,070	\$727	12,410	29%	\$17.12	\$890	1.3
<u>Counties</u>													
Albany County	\$19.04	\$990	\$39,600	2.6	\$104,100	\$2,603	\$31,230	\$781	8,411	51%	\$13.74	\$715	1.4
Big Horn County	\$17.94	\$933	\$37,320	2.5	\$87,500	\$2,188	\$26,250	\$656	993	23%	\$19.35	\$1,006	0.9
Campbell County	\$18.83	\$979	\$39,160	2.6	\$112,800	\$2,820	\$33,840	\$846	3,860	22%	\$14.04	\$730	1.3
Carbon County	\$18.88	\$982	\$39,280	2.6	\$82,200	\$2,055	\$24,660	\$617	1,367	23%	\$21.14	\$1,099	0.9
Converse County	\$19.42	\$1,010	\$40,400	2.7	\$103,200	\$2,580	\$30,960	\$774	1,238	22%	\$16.01	\$833	1.2
Crook County	\$17.94	\$933	\$37,320	2.5	\$105,600	\$2,640	\$31,680	\$792	695	24%	\$24.31	\$1,264	0.7
Fremont County	\$17.94	\$933	\$37,320	2.5	\$88,500	\$2,213	\$26,550	\$664	4,341	29%	\$15.59	\$811	1.2
Goshen County	\$17.94	\$933	\$37,320	2.5	\$83,600	\$2,090	\$25,080	\$627	1,311	26%	\$11.57	\$601	1.6
Hot Springs County	\$17.94	\$933	\$37,320	2.5	\$97,000	\$2,425	\$29,100	\$728	569	27%	\$11.71	\$609	1.5
Johnson County	\$20.25	\$1,053	\$42,120	2.8	\$83,200	\$2,080	\$24,960	\$624	800	20%	\$14.22	\$739	1.4
Laramie County	\$21.94	\$1,141	\$45,640	3.0	\$96,900	\$2,423	\$29,070	\$727	12,410	29%	\$17.12	\$890	1.3
Lincoln County	\$17.94	\$933	\$37,320	2.5	\$117,600	\$2,940	\$35,280	\$882	1,568	20%	\$18.68	\$972	1.0
Natrona County	\$20.42	\$1,062	\$42,480	2.8	\$98,300	\$2,458	\$29,490	\$737	8,798	26%	\$17.23	\$896	1.2
Niobrara County †	\$18.35	\$954	\$38,160	2.5	\$70,000	\$1,750	\$21,000	\$525	397	35%			
Park County	\$18.06	\$939	\$37,560	2.5	\$99,500	\$2,488	\$29,850	\$746	3,337	25%	\$14.20	\$738	1.3
Platte County	\$18.13	\$943	\$37,720	2.5	\$77,900	\$1,948	\$23,370	\$584	1,067	28%	\$16.03	\$834	1.1
Sheridan County	\$21.10	\$1,097	\$43,880	2.9	\$108,000	\$2,700	\$32,400	\$810	4,073	30%	\$14.88	\$774	1.4

† Wage data not available (See Appendix B).

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

Wyoming	FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Sublette County	\$19.40	\$1,009	\$40,360	2.7	\$114,400	\$2,860	\$34,320	\$858	704	19%	\$19.07	\$991	1.0
Sweetwater County	\$19.29	\$1,003	\$40,120	2.7	\$107,500	\$2,688	\$32,250	\$806	4,387	26%	\$23.80	\$1,237	0.8
Teton County	\$30.15	\$1,568	\$62,720	4.2	\$141,500	\$3,538	\$42,450	\$1,061	3,610	38%	\$31.31	\$1,628	1.0
Uinta County	\$17.94	\$933	\$37,320	2.5	\$103,600	\$2,590	\$31,080	\$777	1,755	23%	\$12.72	\$661	1.4
Washakie County	\$17.94	\$933	\$37,320	2.5	\$87,300	\$2,183	\$26,190	\$655	882	26%	\$17.12	\$890	1.0
Weston County †	\$20.00	\$1,040	\$41,600	2.8	\$100,700	\$2,518	\$30,210	\$755	304	11%			

† Wage data not available (See Appendix B).

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

PUERTO RICO

#52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$605**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,018** monthly or **\$24,219** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$11.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$9.69
2-Bedroom Housing Wage	\$11.64
Number of Renter Households	395,015
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE
San Juan-Guaynabo HMFA	\$12.62
Ponce MSA	\$11.33
Fajardo HMFA	\$11.33
Caguas HMFA	\$11.10
Mayagüez MSA	\$11.02

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

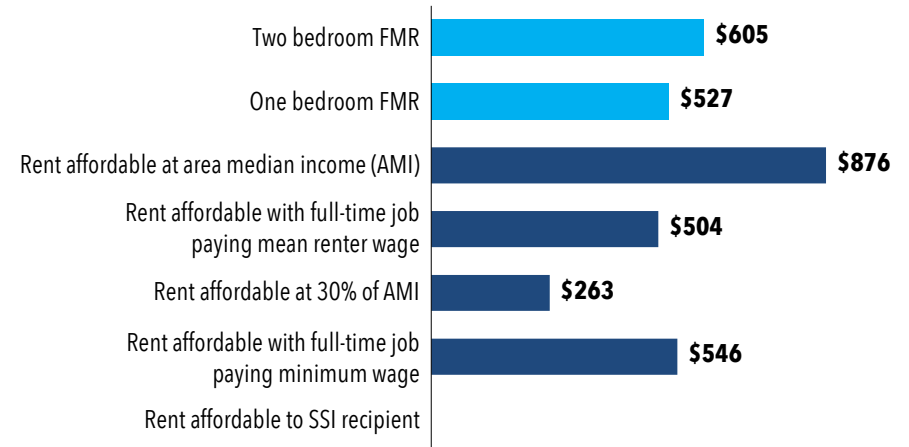
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

44
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

39
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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



Puerto Rico		FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Puerto Rico		\$11.64	\$605	\$24,219	1.1	\$35,020	\$876	\$10,506	\$263	395,015	32%	\$9.69	\$504	1.2
Combined Nonmetro Areas		\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	10,478	26%	\$9.77	\$508	0.9
<u>Metropolitan Areas</u>														
Aguadilla-Isabela MSA		\$10.77	\$560	\$22,400	1.0	\$29,701	\$743	\$8,910	\$223	38,254	34%	\$9.41	\$489	1.1
Arecibo MSA		\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	20,674	32%	\$8.07	\$420	1.3
Barranquitas-Aibonito HMFA		\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	9,035	29%	\$9.52	\$495	1.0
Caguas HMFA		\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	35,009	32%	\$9.62	\$500	1.2
Fajardo HMFA		\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	7,223	30%	\$9.32	\$485	1.2
Guayama MSA		\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	7,538	28%	\$7.96	\$414	1.2
Mayagüez MSA		\$11.02	\$573	\$22,920	1.0	\$28,639	\$716	\$8,592	\$215	16,901	44%	\$7.73	\$402	1.4
Ponce MSA		\$11.33	\$589	\$23,560	1.1	\$28,929	\$723	\$8,679	\$217	23,974	29%	\$6.93	\$361	1.6
San German MSA		\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	12,227	27%	\$8.02	\$417	1.3
San Juan-Guaynabo HMFA		\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	204,924	32%	\$10.35	\$538	1.2
Yauco MSA		\$9.58	\$498	\$19,920	0.9	\$29,773	\$744	\$8,932	\$223	8,778	28%	\$8.57	\$446	1.1
<u>Counties</u>														
Adjuntas Municipio		\$11.33	\$589	\$23,560	1.1	\$24,100	\$603	\$7,230	\$181	1,804	31%	\$7.29	\$379	1.6
Aguada Municipio		\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	3,103	25%	\$6.21	\$323	1.7
Aguadilla Municipio		\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	9,279	43%	\$11.54	\$600	0.9
Aguas Buenas Municipio		\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,998	34%	\$9.50	\$494	1.3
Aibonito Municipio		\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	2,347	25%	\$9.88	\$514	1.0
Añasco Municipio		\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	2,459	28%	\$10.64	\$553	1.0
Arecibo Municipio		\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	11,983	37%	\$8.67	\$451	1.2

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

Puerto Rico

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Arroyo Municipio	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	1,479	23%	\$9.30	\$484	1.0
Barceloneta Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,471	29%	\$13.13	\$683	1.0
Barranquitas Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	2,972	31%	\$9.77	\$508	1.0
Bayamón Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	21,510	30%	\$8.29	\$431	1.5
Cabo Rojo Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	4,174	23%	\$6.88	\$358	1.5
Caguas Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	16,857	33%	\$8.62	\$448	1.3
Camuy Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	2,749	23%	\$7.32	\$381	1.4
Canóvanas Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,098	27%	\$9.73	\$506	1.3
Carolina Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	19,108	31%	\$9.38	\$488	1.3
Cataño Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	3,665	41%	\$10.28	\$535	1.2
Cayey Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	6,357	38%	\$10.44	\$543	1.1
Ceiba Municipio	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	1,084	26%	\$10.61	\$552	1.1
Ciales Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	1,707	30%	\$7.41	\$386	1.3
Cidra Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	4,679	32%	\$12.70	\$660	0.9
Coamo Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	3,161	24%	\$7.64	\$397	1.2
Comerio Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,152	38%	\$9.08	\$472	1.4
Corozal Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,644	24%	\$7.49	\$389	1.7
Culebra Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	145	34%	\$7.98	\$415	1.1
Dorado Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,502	21%	\$9.18	\$477	1.4
Fajardo Municipio	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	4,076	32%	\$9.35	\$486	1.2
Florida Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	1,369	30%	\$8.34	\$434	1.5
Guánica Municipio	\$9.58	\$498	\$19,920	0.9	\$24,100	\$603	\$7,230	\$181	1,607	29%	\$6.22	\$323	1.5
Guayama Municipio	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	4,261	28%	\$7.57	\$394	1.2
Guayanilla Municipio	\$9.58	\$498	\$19,920	0.9	\$31,000	\$775	\$9,300	\$233	1,700	27%	\$8.03	\$418	1.2
Guaynabo Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	10,181	29%	\$11.47	\$596	1.1
Gurabo Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	3,458	23%	\$10.54	\$548	1.1

1: BR = Bedroom

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

Puerto Rico

FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Hatillo Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	3,384	25%	\$7.70	\$401	1.3
Hormigueros Municipio	\$11.02	\$573	\$22,920	1.0	\$29,000	\$725	\$8,700	\$218	1,670	28%	\$7.33	\$381	1.5
Humacao Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,778	25%	\$11.61	\$604	1.1
Isabela Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	5,366	37%	\$8.56	\$445	1.3
Jayuya Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	1,959	40%	\$12.81	\$666	0.7
Juana Díaz Municipio	\$11.33	\$589	\$23,560	1.1	\$29,300	\$733	\$8,790	\$220	3,469	22%	\$8.80	\$458	1.3
Juncos Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	3,736	28%	\$18.57	\$966	0.7
Lajas Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	2,358	29%	\$7.83	\$407	1.3
Lares Municipio	\$10.77	\$560	\$22,400	1.0	\$24,100	\$603	\$7,230	\$181	3,636	35%	\$9.99	\$519	1.1
Las Marías Municipio	\$11.02	\$573	\$22,920	1.0	\$24,100	\$603	\$7,230	\$181	722	26%	\$4.86	\$253	2.3
Las Piedras Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,809	22%	\$9.94	\$517	1.3
Loíza Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,603	30%	\$7.83	\$407	1.6
Luquillo Municipio	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	2,063	31%	\$8.57	\$446	1.3
Manatí Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,028	27%	\$11.24	\$584	1.1
Maricao Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	433	24%	\$10.55	\$549	0.9
Maunabo Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	1,017	26%	\$9.56	\$497	1.3
Mayagüez Municipio	\$11.02	\$573	\$22,920	1.0	\$29,000	\$725	\$8,700	\$218	14,509	49%	\$7.86	\$408	1.4
Moca Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	4,736	36%	\$7.95	\$414	1.4
Morovis Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,986	30%	\$7.70	\$400	1.6
Naguabo Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,202	27%	\$8.61	\$448	1.5
Naranjito Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,777	31%	\$9.93	\$516	1.3
Orocovis Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	2,009	29%	\$9.47	\$493	1.0
Patillas Municipio	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	1,798	30%	\$7.62	\$396	1.2
Peñuelas Municipio	\$9.58	\$498	\$19,920	0.9	\$31,000	\$775	\$9,300	\$233	2,220	32%	\$13.31	\$692	0.7
Ponce Municipio	\$11.33	\$589	\$23,560	1.1	\$29,300	\$733	\$8,790	\$220	17,078	32%	\$6.47	\$337	1.8
Quebradillas Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	2,558	31%	\$6.23	\$324	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

Puerto Rico

**FY25 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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Rincón Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	1,526	27%	\$8.43	\$438	1.3
Río Grande Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,473	27%	\$7.91	\$411	1.6
Sabana Grande Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	1,778	24%	\$8.85	\$460	1.2
Salinas Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	2,329	23%	\$8.70	\$452	1.1
San Germán Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	3,917	34%	\$8.74	\$455	1.2
San Juan Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	68,760	47%	\$10.60	\$551	1.2
San Lorenzo Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	3,658	26%	\$11.96	\$622	0.9
San Sebastián Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	4,098	29%	\$7.29	\$379	1.5
Santa Isabel Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	1,624	22%	\$9.63	\$501	0.9
Toa Alta Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,149	18%	\$6.47	\$337	1.9
Toa Baja Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	8,415	29%	\$11.07	\$575	1.1
Trujillo Alto Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	6,711	26%	\$7.07	\$368	1.8
Utua Municipio	\$10.77	\$560	\$22,400	1.0	\$24,100	\$603	\$7,230	\$181	4,051	38%	\$7.50	\$390	1.4
Vega Alta Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,295	32%	\$11.02	\$573	1.1
Vega Baja Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	5,049	25%	\$10.92	\$568	1.2
Vieques Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	827	31%	\$13.02	\$677	0.7
Villalba Municipio	\$11.33	\$589	\$23,560	1.1	\$29,300	\$733	\$8,790	\$220	1,623	21%	\$9.64	\$501	1.2
Yabucoa Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	3,438	29%	\$7.47	\$388	1.7
Yauco Municipio	\$9.58	\$498	\$19,920	0.9	\$31,000	\$775	\$9,300	\$233	3,251	26%	\$8.28	\$431	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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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

APPENDICES



► APPENDIX A: LOCAL MINIMUM WAGES

Locality	Local Minimum Wage (as of 7/1/25)	1 BR Housing Wage	2 BR Housing Wage
Alameda, CA	\$17.00	\$42.33	\$51.58
Bellingham, WA	\$18.66	\$26.56	\$31.58
Belmont, CA	\$18.30	\$53.46	\$63.81
Berkeley, CA	\$19.18	\$42.33	\$51.58
Boulder County, CO	\$16.57	\$32.73	\$39.60
Boulder, CO	\$15.57	\$32.73	\$39.60
Burien, WA ¹	\$21.16	\$44.10	\$51.37
Burlingame, CA	\$17.43	\$53.46	\$63.81
Chicago, IL ²	\$16.20	\$30.00	\$33.87
Cupertino, CA	\$18.20	\$57.21	\$66.27
Daly City, CA	\$17.07	\$53.46	\$63.81
Denver, CO	\$18.81	\$34.40	\$41.15
East Palo Alto, CA	\$17.45	\$53.46	\$63.81
Edgewater, CO	\$16.52	\$34.40	\$41.15
El Cerrito, CA	\$18.34	\$42.33	\$51.58
Emeryville, CA	\$19.90	\$42.33	\$51.58
Everett, WA ³	\$20.24	\$44.10	\$51.37
Flagstaff, AZ	\$17.85	\$32.96	\$37.35

Locality	Local Minimum Wage (as of 7/1/25)	1 BR Housing Wage	2 BR Housing Wage
Foster City, CA	\$17.39	\$53.46	\$63.81
Fremont, CA	\$17.75	\$42.33	\$51.58
Half Moon Bay, CA	\$17.47	\$53.46	\$63.81
Hayward, CA ⁴	\$17.36	\$42.33	\$51.58
Howard County, MD ⁵	\$16.00	\$30.85	\$37.79
King County, WA ⁶	\$20.29	\$44.10	\$51.37
Las Cruces, NM	\$12.65	\$18.08	\$20.02
Los Altos, CA	\$18.20	\$57.21	\$66.27
Los Angeles County, CA	\$17.81	\$40.02	\$50.48
Los Angeles, CA	\$17.87	\$40.02	\$50.48
Malibu, CA	\$17.27	\$40.02	\$50.48
Menlo Park, CA	\$17.10	\$53.46	\$63.81
Milpitas, CA	\$18.20	\$57.21	\$66.27
Minneapolis, MN	\$15.97	\$26.56	\$32.40
Montgomery County, MD ⁷	\$17.65	\$39.54	\$44.50
Mountain View, CA	\$19.20	\$57.21	\$66.27
Novato, CA ⁸	\$17.27	\$53.46	\$63.81
Oakland, CA	\$16.89	\$42.33	\$51.58

Locality	Local Minimum Wage (as of 7/1/25)	1 BR Housing Wage	2 BR Housing Wage
Palo Alto, CA	\$18.20	\$57.21	\$66.27
Pasadena, CA ⁹	\$17.50	\$40.02	\$50.48
Petaluma, CA	\$17.97	\$40.17	\$52.69
Portland, ME	\$15.50	\$30.06	\$38.67
Redwood City, CA	\$18.20	\$53.46	\$63.81
Renton, WA ¹⁰	\$20.90	\$44.10	\$51.37
Richmond, CA	\$17.77	\$42.33	\$51.58
Rockland, ME	\$15.50	\$19.17	\$22.65
Saint Paul, MN ¹¹	\$15.97	\$26.56	\$32.40
San Carlos, CA	\$17.32	\$53.46	\$63.81
San Diego, CA	\$17.25	\$44.77	\$55.40
San Francisco, CA	\$19.18	\$53.46	\$63.81
San Jose, CA	\$17.95	\$57.21	\$66.27
San Mateo County, CA	\$17.46	\$53.46	\$63.81
San Mateo, CA	\$17.95	\$53.46	\$63.81
Santa Clara, CA	\$18.20	\$57.21	\$66.27
Santa Fe County, NM	\$15.00	\$26.31	\$31.29
Santa Fe, NM	\$15.00	\$26.31	\$31.29

Locality	Local Minimum Wage (as of 7/1/25)	1 BR Housing Wage	2 BR Housing Wage
Santa Monica, CA ¹²	\$17.81	\$40.02	\$50.48
Santa Rosa, CA	\$17.87	\$40.17	\$52.69
SeaTac, WA ¹³	\$20.17	\$44.10	\$51.37
Seattle, WA	\$20.76	\$44.10	\$51.37
Sonoma, CA	\$18.02	\$40.17	\$52.69
South San Francisco, CA	\$17.70	\$53.46	\$63.81
Sunnyvale, CA	\$19.00	\$57.21	\$66.27
Tucson, AZ	\$15.00	\$20.23	\$26.40
Tukwila, WA ¹⁴	\$21.10	\$44.10	\$51.37
West Hollywood, CA	\$19.65	\$40.02	\$50.48

1. This is the minimum wage for employers with 500 or more employees. Minimum wage for employers with 21 to 499 employees pay \$20.16 and employers with 20 or fewer employees pay \$16.66.

2. The minimum wage in Chicago will increase on 7/1/25 to account for CPI. However, this information was not available at the time of writing this report.

3. This minimum wage goes into effect July 1, 2025 for large employers, into effect generally January 1, 2026, and for small employers it will go into effect July 1, 2027.

4. This is the minimum wage for large employers. For small employers with 25 or fewer employees the minimum wage is \$16.50

5. This is the minimum wage for large employers. For small employers with 14 or fewer employees the minimum wage is \$15.00.

6. This is the minimum wage for large employers with more than 500 employees. For mid-size employers with more than 15 employees the minimum wage is \$18.29. For small employers with 15 employees or less and a gross revenue of less than \$2 million the minimum wage is \$17.29.

7. This is the minimum wage for large employers (those with 51 employees or more). The minimum wage for mid-sized employers, those with less than 50 employees but more than 11 employees, is \$16.00. The minimum wage for small employers with less than 10 employees is \$15.50.

8. This is the minimum wage for large employers with 100 or more employees. Minimum wage for mid-size employers with 26-99 employees is \$17.00 and the minimum wage for small employers with 1-25 employees is \$16.50.

9. The minimum wage in Pasadena will increase on 7/1/25 to account for CPI. However, this information was not available at the time of writing this report.

10. This is the minimum wage for large employers with more than 500 employees currently. The minimum wage for mid-size employers with 15-500 employees will be \$19.90 from July 1, 2025 to Dec. 31, 2025. Small employers with fewer than 15 employees are not covered.

11. This is the minimum wage for large employers with more than 100 employees. The minimum wage for small employers with between 6 and 100 employees is \$15.00 and the minimum wage for micro employers with 5 or fewer employees is \$13.25.

12. The wage for hotels and businesses operating on hotel property is \$20.32 per hour and will increase again on July 1, 2025. This updated wage was unavailable at the time of writing this report.

13. This is the minimum wage only for hospitality and transportation workers within SeaTac boundaries.

14. This is the minimum wage for mid - size to large employers with more than 15 employees or employers with over \$2 million annual gross revenue.

► APPENDIX B: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data used in *Out of Reach*. Information on how to calculate and interpret the report's numbers are in the pages "How to Use the Numbers" and "Where the Numbers Come From."

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

OMB released new metropolitan area boundaries in February 2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB boundaries resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically

reliable. This is consistent with HUD's objective to allow variation in FMRs locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016. HUD followed the same methodology for OMB's 2018 metropolitan area boundaries, starting in FY 2022.

The FY 2025 FMRs are based on OMB's 2018 metropolitan area boundaries first incorporated in the Census Bureau's 2019 American Community Survey (ACS) data and the corresponding FY 2022 FMRs. OMB published revised metropolitan area definitions in July 2023. The Census Bureau had not yet incorporated the new boundaries into the data available to HUD when HUD calculated the FY 2025 FMRs, so HUD did not use the new metropolitan area definitions. HUD, however, was able to use the new metropolitan area definitions in calculating the FY 2025 Income Limits. *Out of Reach* 2025 retains the metropolitan area definitions used for the FY 2025 FMRs throughout the report.

In cases in which an FMR area crosses state lines, *Out of Reach* provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY25 FMRs are based on five-year 2018-2022 American Community Survey (ACS) data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-year 2018-2022 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY25 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY25, which for a nonmetropolitan county would be the state nonmetropolitan area.

HUD then adjusts the base FMRs to account for inflation between 2022 and 2025. In its calculation of FY2025 FMRs, HUD used the Consumer Price Index (CPI) in conjunction with data reported by several private companies to better capture local rent inflation. More information can be found in the [Federal Register](#). A recent mover adjustment factor is also applied to the base rent.

Statistically reliable local rent surveys can be used to estimate rents when their estimates are statistically different from the ACS-based rents. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMRs, the *Out of Reach* website includes zero- to four-bedroom FMRs. HUD finds that two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding rental units eligible for programs whose payment standards are based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of *Out of Reach* with previous editions.

FMRs for each area are available at <https://www.huduser.gov/portal/datasets/fmr.html>

HUD's *Federal Register* notices for FY25 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#documents_2025

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2019-2023 ACS.

AFFORDABILITY

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* includes HUD's FY25 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage, or adoption residing together. This family AMI is not intended to apply to a specific family size. Information on HUD's methodology for calculating AMIs can be found at <https://www.huduser.gov/portal/datasets/il.html>

Applying the assumption that no more than 30% of household income should be spent on housing costs, *Out of Reach* calculates the maximum affordable rent for households earning the median income and households earning 30% of the median.

The median incomes for states and state nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households from the 2019-2023 ACS.

FY25 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are available at <https://www.huduser.gov/portal/datasets/il.html>

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2025. According to the [U.S. Department of Labor](#), the District of Columbia, Puerto Rico, and 30 states have a minimum wage higher than the federal level of \$7.25 per hour. *Out of Reach* incorporates the higher prevailing state minimum wage in these states. Some local jurisdictions have a minimum wage that is higher than the prevailing federal or state rate. Local rates for counties, but not sub-county jurisdictions, are incorporated into *Out of Reach*.

Among the statistics included in *Out of Reach* are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. These estimates are included for all states and counties, but not for sub-county jurisdictions. If the reader would like to calculate the same statistics using a different wage such as a higher city-based minimum wage, a simple formula can be used for the conversion:

$$\frac{[\text{hours or jobs at the published wage}] \times \text{published wage}}{[\text{alternative wage}]}$$

For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The national average number of hours a full-time worker earning minimum wage must work to afford the FMR is calculated by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly, that average reflects higher state and county minimum wages, but not higher minimum wages associated with sub-county jurisdictions.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest-income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-wage forms of compensation like paid leave, bonuses, tips, and stock options.¹

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.² Renter wage information is based on 2023 data reported by the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW). For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2019-2023 ACS to arrive at an estimated average renter wage.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2023 to FY25. The inflation factor was based on the Congressional Budget Office's (CBO) February 2025 projection of the CPI for FY25 and the 2023 calendar year CPI.

In a small share of counties or county equivalents (including Puerto Rico), the renter wage is below the federal, state, or local minimum wage. One explanation is that workers in these counties likely average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek

would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at <https://www.bls.gov/cew/>.

OCCUPATIONAL WAGES

The occupational wages included in *Out of Reach* are from the Bureau of Labor Statistics' Occupational Employment and Wage Statistics. An inflation factor was applied to adjust wages from May 2024 to FY25. The inflation factor was based on the CBO's February projection of the CPI for FY25 and the CPI in May 2024.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the five-year 2019-2023 ACS projected to FY25 using the inflation factor based on the Congressional Budget Office's (CBO) February 2025 projection of the CPI for FY 2025 and the 2023 calendar year CPI.

WORKING HOURS

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary layoffs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to the Bureau of Labor Statistics, as of May 2025, the average wage earner on private, nonfarm payrolls in the U.S. worked 34.3 hours per week.

1. This measure is different from median renter household income, which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.

2. Renter wage data for some counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed to afford the FMR. Conversely, some households include multiple wage earners. For these households, a home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage, as long as their combined wages exceed the Housing Wage for at least 40 working hours per week.³

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2025, which is \$967 per month. *Out of Reach* calculations for states include state supplemental payments that benefit all individual SSI recipients in states where the Social Security Administration (SSA) reports the supplemental payment amount.

Supplemental payments provided by other states and the District of Columbia are excluded from *Out of Reach* calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven't been reported to the SSA. Residents of Puerto Rico cannot receive federal SSI payments.

Information on SSI payments is available from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>.

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at <http://www.nlihc.org/oor>.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

3. Bureau of Labor Statistics. (2025). *The employment situation - May 2025*. U.S. Department of Labor. <https://www.bls.gov/news.release/empst.nr0.htm>

2025 OUT OF REACH

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