

FLORIDA

#12*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,372**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,572** monthly or **\$54,870** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.38
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$10.00
Average Renter Wage	\$20.55
2-Bedroom Housing Wage	\$26.38
Number of Renter Households	2,680,435
Percent Renters	34%

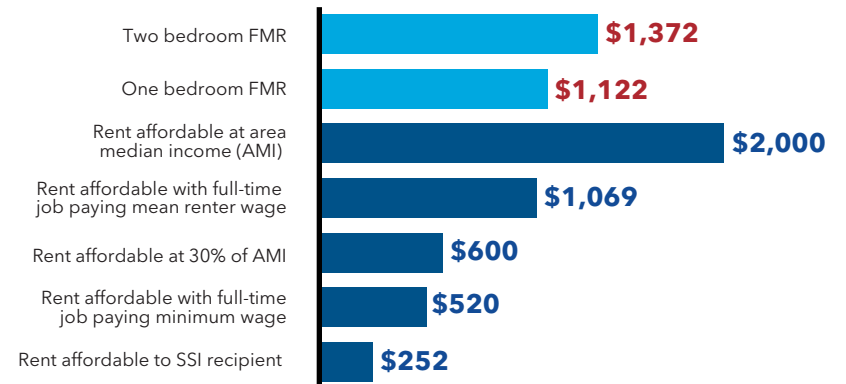
106
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$33.83
Miami-Miami Beach-Kendall HMFA	\$32.15
Naples-Immokalee-Marco Island MSA	\$30.44
West Palm Beach-Boca Raton HMFA	\$30.35
Fort Lauderdale HMFA	\$29.92



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

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$26.38	\$1,372	\$54,870	2.6	\$79,994	\$2,000	\$23,998	\$600	2,680,435	34%	\$20.55	\$1,069	1.3
Combined Nonmetro Areas	\$18.73	\$974	\$38,956	1.9	\$62,351	\$1,559	\$18,705	\$468	70,647	29%	\$15.15	\$788	1.2
Metropolitan Areas													
Baker County HMFA	\$15.62	\$812	\$32,480	1.6	\$81,200	\$2,030	\$24,360	\$609	2,072	23%	\$12.82	\$667	1.2
Cape Coral-Fort Myers MSA	\$23.67	\$1,231	\$49,240	2.4	\$83,200	\$2,080	\$24,960	\$624	79,011	27%	\$18.89	\$982	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$22.54	\$1,172	\$46,880	2.3	\$90,600	\$2,265	\$27,180	\$680	26,962	34%	\$17.36	\$903	1.3
Deltona-Daytona Beach-Ormond Beach HMFA	\$21.83	\$1,135	\$45,400	2.2	\$73,300	\$1,833	\$21,990	\$550	63,418	29%	\$16.02	\$833	1.4
Fort Lauderdale HMFA	\$29.92	\$1,556	\$62,240	3.0	\$82,100	\$2,053	\$24,630	\$616	262,309	37%	\$23.24	\$1,209	1.3
Gainesville HMFA	\$19.96	\$1,038	\$41,520	2.0	\$85,600	\$2,140	\$25,680	\$642	47,455	44%	\$15.58	\$810	1.3
Homosassa Springs MSA	\$18.13	\$943	\$37,720	1.8	\$68,600	\$1,715	\$20,580	\$515	10,667	17%	\$14.73	\$766	1.2
Jacksonville HMFA	\$22.85	\$1,188	\$47,520	2.3	\$86,500	\$2,163	\$25,950	\$649	198,851	35%	\$20.92	\$1,088	1.1
Lakeland-Winter Haven MSA	\$20.31	\$1,056	\$42,240	2.0	\$67,500	\$1,688	\$20,250	\$506	73,584	31%	\$18.81	\$978	1.1
Levy County HMFA	\$14.56	\$757	\$30,280	1.5	\$51,900	\$1,298	\$15,570	\$389	3,489	21%	\$11.65	\$606	1.2
Miami-Miami Beach-Kendall HMFA	\$32.15	\$1,672	\$66,880	3.2	\$68,300	\$1,708	\$20,490	\$512	436,367	48%	\$22.99	\$1,196	1.4
Naples-Immokalee-Marco Island MSA	\$30.44	\$1,583	\$63,320	3.0	\$98,600	\$2,465	\$29,580	\$740	37,894	26%	\$18.89	\$982	1.6
North Port-Sarasota-Bradenton MSA	\$26.63	\$1,385	\$55,400	2.7	\$90,400	\$2,260	\$27,120	\$678	84,449	25%	\$19.28	\$1,002	1.4
Ocala MSA	\$19.13	\$995	\$39,800	1.9	\$65,200	\$1,630	\$19,560	\$489	36,694	25%	\$16.56	\$861	1.2
Orlando-Kissimmee-Sanford MSA	\$27.35	\$1,422	\$56,880	2.7	\$80,100	\$2,003	\$24,030	\$601	339,923	38%	\$20.72	\$1,077	1.3
Palm Bay-Melbourne-Titusville MSA	\$23.00	\$1,196	\$47,840	2.3	\$82,300	\$2,058	\$24,690	\$617	57,536	24%	\$20.66	\$1,075	1.1
Palm Coast HMFA	\$22.94	\$1,193	\$47,720	2.3	\$74,600	\$1,865	\$22,380	\$560	10,359	24%	\$14.45	\$751	1.6
Panama City MSA	\$22.50	\$1,170	\$46,800	2.3	\$78,100	\$1,953	\$23,430	\$586	24,062	33%	\$17.41	\$905	1.3
Pensacola-Ferry Pass-Brent MSA	\$19.46	\$1,012	\$40,480	1.9	\$79,500	\$1,988	\$23,850	\$596	60,424	32%	\$17.25	\$897	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

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

4: AMI = Fiscal Year 2022 Area Median Income

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

Florida **FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Port St. Lucie MSA	\$24.52	\$1,275	\$51,000	2.5	\$84,500	\$2,113	\$25,350	\$634	42,863	23%	\$17.04	\$886	1.4
Punta Gorda MSA	\$21.96	\$1,142	\$45,680	2.2	\$76,000	\$1,900	\$22,800	\$570	14,679	18%	\$14.43	\$751	1.5
Sebastian-Vero Beach MSA	\$21.83	\$1,135	\$45,400	2.2	\$79,900	\$1,998	\$23,970	\$599	12,192	20%	\$14.82	\$771	1.5
Sebring MSA	\$17.94	\$933	\$37,320	1.8	\$63,500	\$1,588	\$19,050	\$476	9,838	23%	\$13.88	\$722	1.3
Tallahassee HMFA	\$21.62	\$1,124	\$44,960	2.2	\$81,200	\$2,030	\$24,360	\$609	61,320	44%	\$14.97	\$778	1.4
Tampa-St. Petersburg-Clearwater MSA	\$25.90	\$1,347	\$53,880	2.6	\$82,100	\$2,053	\$24,630	\$616	423,683	34%	\$21.43	\$1,115	1.2
The Villages MSA	\$19.13	\$995	\$39,800	1.9	\$83,300	\$2,083	\$24,990	\$625	6,722	11%	\$11.31	\$588	1.7
Wakulla County HMFA	\$19.71	\$1,025	\$41,000	2.0	\$78,800	\$1,970	\$23,640	\$591	1,779	16%	\$15.67	\$815	1.3
Walton County HMFA	\$19.38	\$1,008	\$40,320	1.9	\$85,300	\$2,133	\$25,590	\$640	6,861	24%	\$14.16	\$736	1.4
West Palm Beach-Boca Raton HMFA	\$30.35	\$1,578	\$63,120	3.0	\$90,300	\$2,258	\$27,090	\$677	174,325	31%	\$23.39	\$1,216	1.3
Counties													
Alachua County	\$19.96	\$1,038	\$41,520	2.0	\$85,600	\$2,140	\$25,680	\$642	46,283	45%	\$15.68	\$815	1.3
Baker County	\$15.62	\$812	\$32,480	1.6	\$81,200	\$2,030	\$24,360	\$609	2,072	23%	\$12.82	\$667	1.2
Bay County	\$22.50	\$1,170	\$46,800	2.3	\$78,100	\$1,953	\$23,430	\$586	24,062	33%	\$17.41	\$905	1.3
Bradford County	\$14.58	\$758	\$30,320	1.5	\$60,600	\$1,515	\$18,180	\$455	3,171	34%	\$17.64	\$917	0.8
Brevard County	\$23.00	\$1,196	\$47,840	2.3	\$82,300	\$2,058	\$24,690	\$617	57,536	24%	\$20.66	\$1,075	1.1
Broward County	\$29.92	\$1,556	\$62,240	3.0	\$82,100	\$2,053	\$24,630	\$616	262,309	37%	\$23.24	\$1,209	1.3
Calhoun County	\$14.56	\$757	\$30,280	1.5	\$63,600	\$1,590	\$19,080	\$477	982	22%	\$11.48	\$597	1.3
Charlotte County	\$21.96	\$1,142	\$45,680	2.2	\$76,000	\$1,900	\$22,800	\$570	14,679	18%	\$14.43	\$751	1.5
Citrus County	\$18.13	\$943	\$37,720	1.8	\$68,600	\$1,715	\$20,580	\$515	10,667	17%	\$14.73	\$766	1.2
Clay County	\$22.85	\$1,188	\$47,520	2.3	\$86,500	\$2,163	\$25,950	\$649	17,344	23%	\$15.37	\$799	1.5
Collier County	\$30.44	\$1,583	\$63,320	3.0	\$98,600	\$2,465	\$29,580	\$740	37,894	26%	\$18.89	\$982	1.6
Columbia County	\$16.79	\$873	\$34,920	1.7	\$65,500	\$1,638	\$19,650	\$491	6,904	27%	\$15.54	\$808	1.1
DeSoto County	\$14.56	\$757	\$30,280	1.5	\$46,600	\$1,165	\$13,980	\$350	3,866	31%	\$14.03	\$729	1.0

1: BR = Bedroom
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Florida

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dixie County	\$14.56	\$757	\$30,280	1.5	\$50,400	\$1,260	\$15,120	\$378	1,082	17%	\$11.14	\$579	1.3
Duval County	\$22.85	\$1,188	\$47,520	2.3	\$86,500	\$2,163	\$25,950	\$649	158,541	43%	\$22.63	\$1,177	1.0
Escambia County	\$19.46	\$1,012	\$40,480	1.9	\$79,500	\$1,988	\$23,850	\$596	45,397	37%	\$18.29	\$951	1.1
Flagler County	\$22.94	\$1,193	\$47,720	2.3	\$74,600	\$1,865	\$22,380	\$560	10,359	24%	\$14.45	\$751	1.6
Franklin County	\$14.56	\$757	\$30,280	1.5	\$61,800	\$1,545	\$18,540	\$464	1,134	24%	\$10.80	\$561	1.3
Gadsden County	\$21.62	\$1,124	\$44,960	2.2	\$81,200	\$2,030	\$24,360	\$609	4,664	27%	\$11.64	\$605	1.9
Gilchrist County	\$19.96	\$1,038	\$41,520	2.0	\$85,600	\$2,140	\$25,680	\$642	1,172	17%	\$11.95	\$621	1.7
Glades County	\$15.79	\$821	\$32,840	1.6	\$54,200	\$1,355	\$16,260	\$407	965	20%	\$22.48	\$1,169	0.7
Gulf County	\$19.73	\$1,026	\$41,040	2.0	\$61,600	\$1,540	\$18,480	\$462	1,437	24%	\$15.99	\$831	1.2
Hamilton County	\$14.56	\$757	\$30,280	1.5	\$56,400	\$1,410	\$16,920	\$423	1,217	28%	\$19.52	\$1,015	0.7
Hardee County	\$15.06	\$783	\$31,320	1.5	\$54,900	\$1,373	\$16,470	\$412	2,637	33%	\$12.84	\$668	1.2
Hendry County	\$14.56	\$757	\$30,280	1.5	\$50,100	\$1,253	\$15,030	\$376	3,820	30%	\$16.60	\$863	0.9
Hernando County	\$25.90	\$1,347	\$53,880	2.6	\$82,100	\$2,053	\$24,630	\$616	15,902	21%	\$14.47	\$752	1.8
Highlands County	\$17.94	\$933	\$37,320	1.8	\$63,500	\$1,588	\$19,050	\$476	9,838	23%	\$13.88	\$722	1.3
Hillsborough County	\$25.90	\$1,347	\$53,880	2.6	\$82,100	\$2,053	\$24,630	\$616	219,877	41%	\$22.53	\$1,172	1.1
Holmes County	\$14.56	\$757	\$30,280	1.5	\$56,800	\$1,420	\$17,040	\$426	1,716	24%	\$12.26	\$637	1.2
Indian River County	\$21.83	\$1,135	\$45,400	2.2	\$79,900	\$1,998	\$23,970	\$599	12,192	20%	\$14.82	\$771	1.5
Jackson County	\$14.56	\$757	\$30,280	1.5	\$58,000	\$1,450	\$17,400	\$435	4,980	28%	\$10.65	\$554	1.4
Jefferson County	\$21.62	\$1,124	\$44,960	2.2	\$81,200	\$2,030	\$24,360	\$609	1,409	25%	\$10.84	\$564	2.0
Lafayette County	\$15.77	\$820	\$32,800	1.6	\$64,900	\$1,623	\$19,470	\$487	513	22%	\$7.55	\$392	2.1
Lake County	\$27.35	\$1,422	\$56,880	2.7	\$80,100	\$2,003	\$24,030	\$601	34,177	25%	\$15.73	\$818	1.7
Lee County	\$23.67	\$1,231	\$49,240	2.4	\$83,200	\$2,080	\$24,960	\$624	79,011	27%	\$18.89	\$982	1.3
Leon County	\$21.62	\$1,124	\$44,960	2.2	\$81,200	\$2,030	\$24,360	\$609	55,247	47%	\$15.45	\$803	1.4
Levy County	\$14.56	\$757	\$30,280	1.5	\$51,900	\$1,298	\$15,570	\$389	3,489	21%	\$11.65	\$606	1.2
Liberty County	\$14.56	\$757	\$30,280	1.5	\$46,700	\$1,168	\$14,010	\$350	536	21%	\$17.91	\$931	0.8
Madison County	\$14.56	\$757	\$30,280	1.5	\$53,500	\$1,338	\$16,050	\$401	1,894	27%	\$12.06	\$627	1.2

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Florida

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Manatee County	\$26.63	\$1,385	\$55,400	2.7	\$90,400	\$2,260	\$27,120	\$678	39,356	26%	\$17.39	\$905	1.5
Marion County	\$19.13	\$995	\$39,800	1.9	\$65,200	\$1,630	\$19,560	\$489	36,694	25%	\$16.56	\$861	1.2
Martin County	\$24.52	\$1,275	\$51,000	2.5	\$84,500	\$2,113	\$25,350	\$634	13,381	21%	\$16.12	\$838	1.5
Miami-Dade County	\$32.15	\$1,672	\$66,880	3.2	\$68,300	\$1,708	\$20,490	\$512	436,367	48%	\$22.99	\$1,196	1.4
Monroe County	\$33.83	\$1,759	\$70,360	3.4	\$100,500	\$2,513	\$30,150	\$754	13,406	41%	\$18.19	\$946	1.9
Nassau County	\$22.85	\$1,188	\$47,520	2.3	\$86,500	\$2,163	\$25,950	\$649	6,031	18%	\$12.99	\$675	1.8
Okaloosa County	\$22.54	\$1,172	\$46,880	2.3	\$90,600	\$2,265	\$27,180	\$680	26,962	34%	\$17.36	\$903	1.3
Okeechobee County	\$16.79	\$873	\$34,920	1.7	\$53,900	\$1,348	\$16,170	\$404	3,680	25%	\$13.09	\$680	1.3
Orange County	\$27.35	\$1,422	\$56,880	2.7	\$80,100	\$2,003	\$24,030	\$601	205,834	44%	\$21.90	\$1,139	1.2
Osceola County	\$27.35	\$1,422	\$56,880	2.7	\$80,100	\$2,003	\$24,030	\$601	39,029	36%	\$16.37	\$851	1.7
Palm Beach County	\$30.35	\$1,578	\$63,120	3.0	\$90,300	\$2,258	\$27,090	\$677	174,325	31%	\$23.39	\$1,216	1.3
Pasco County	\$25.90	\$1,347	\$53,880	2.6	\$82,100	\$2,053	\$24,630	\$616	56,077	27%	\$17.45	\$907	1.5
Pinellas County	\$25.90	\$1,347	\$53,880	2.6	\$82,100	\$2,053	\$24,630	\$616	131,827	32%	\$21.45	\$1,115	1.2
Polk County	\$20.31	\$1,056	\$42,240	2.0	\$67,500	\$1,688	\$20,250	\$506	73,584	31%	\$18.81	\$978	1.1
Putnam County	\$14.81	\$770	\$30,800	1.5	\$54,700	\$1,368	\$16,410	\$410	8,536	29%	\$15.87	\$825	0.9
St. Johns County	\$22.85	\$1,188	\$47,520	2.3	\$86,500	\$2,163	\$25,950	\$649	16,935	19%	\$15.26	\$794	1.5
St. Lucie County	\$24.52	\$1,275	\$51,000	2.5	\$84,500	\$2,113	\$25,350	\$634	29,482	25%	\$17.90	\$931	1.4
Santa Rosa County	\$19.46	\$1,012	\$40,480	1.9	\$79,500	\$1,988	\$23,850	\$596	15,027	23%	\$13.52	\$703	1.4
Sarasota County	\$26.63	\$1,385	\$55,400	2.7	\$90,400	\$2,260	\$27,120	\$678	45,093	24%	\$20.69	\$1,076	1.3
Seminole County	\$27.35	\$1,422	\$56,880	2.7	\$80,100	\$2,003	\$24,030	\$601	60,883	34%	\$20.52	\$1,067	1.3
Sumter County	\$19.13	\$995	\$39,800	1.9	\$83,300	\$2,083	\$24,990	\$625	6,722	11%	\$11.31	\$588	1.7
Suwannee County	\$14.56	\$757	\$30,280	1.5	\$59,100	\$1,478	\$17,730	\$443	3,508	23%	\$12.77	\$664	1.1
Taylor County	\$14.56	\$757	\$30,280	1.5	\$55,800	\$1,395	\$16,740	\$419	1,574	22%	\$15.42	\$802	0.9
Union County	\$14.56	\$757	\$30,280	1.5	\$59,700	\$1,493	\$17,910	\$448	1,182	29%	\$13.15	\$684	1.1
Volusia County	\$21.83	\$1,135	\$45,400	2.2	\$73,300	\$1,833	\$21,990	\$550	63,418	29%	\$16.02	\$833	1.4
Wakulla County	\$19.71	\$1,025	\$41,000	2.0	\$78,800	\$1,970	\$23,640	\$591	1,779	16%	\$15.67	\$815	1.3

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FY22 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

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Walton County	\$19.38	\$1,008	\$40,320	1.9	\$85,300	\$2,133	\$25,590	\$640	6,861	24%	\$14.16	\$736	1.4
Washington County	\$14.56	\$757	\$30,280	1.5	\$52,300	\$1,308	\$15,690	\$392	1,907	21%	\$12.36	\$643	1.2

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