

Low Wages
& High Rents
Lock Renters
Out

OUT OF REACH 2015

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NATIONAL LOW INCOME HOUSING COALITION

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of *Out of Reach* are available from NLIHC.

The data for nonmetropolitan areas included in *Out of Reach* are published in collaboration with the Housing Assistance Council.

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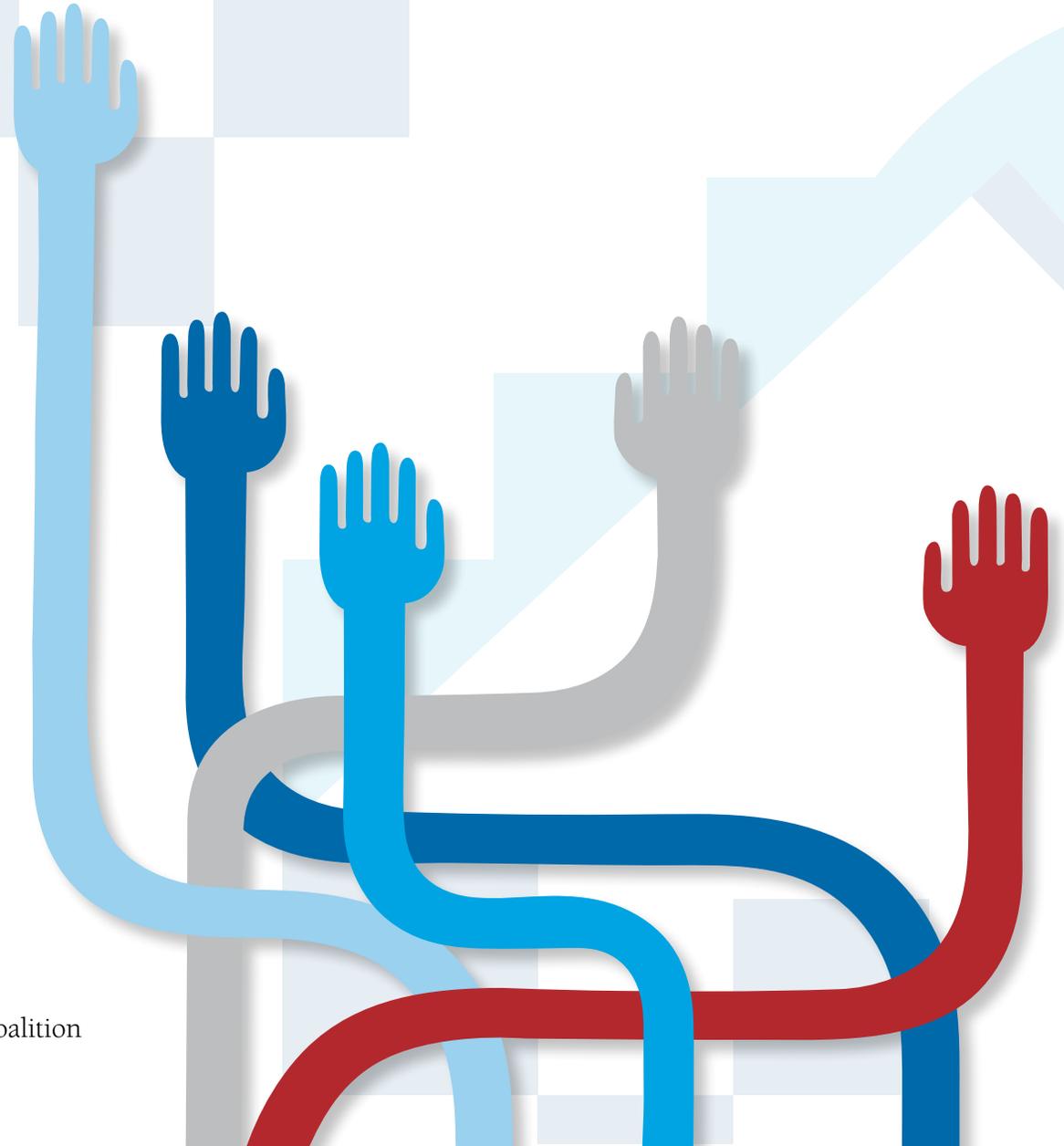
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PREFACE BY GOVERNOR KATE BROWN, OREGON

Success begins at home, and a safe, stable affordable place to live keeps families healthy, helps people find and keep jobs and helps kids come to school ready to learn. A home keeps families stable and connected.

Data-driven decisions help policy makers and communities address housing challenges and ensure a positive return on their investments. The National Low Income Housing Coalition's *Out of Reach* report clearly articulates housing issues and provides law makers, advocates, planners, and concerned citizens with the critical data and information they need to make informed decisions.

The data in *Out of Reach* is sobering. In my home state of Oregon, and in communities across the country, working families searching for affordable rental units find little to nothing in their price range. There simply isn't enough reasonably priced, decently maintained housing to meet the demand, and rapidly rising rents outpace wages. As a result, one out of four households spends more than half their income on housing costs. People with low or fixed incomes face even bleaker situations.

Home ownership rates have reached historic lows, and as fewer people buy homes, rental markets rapidly tighten. Rental vacancy rates in some parts of Oregon are less than one percent, driving rents far above what most low-income households can afford.

The last few years have been especially tough for low-income renters as federal funding for housing programs has

been cut. Currently, only 25 percent of eligible households receive housing assistance. *Out of Reach* reveals how difficult it is, year after year, for renters across the country to remain housed. Those who put more than half their income towards rent are forced to choose which bills they can pay, which necessities, food or healthcare, they will forgo to avoid getting evicted or becoming homeless.

Children and families deserve an opportunity to succeed in school and life – success that we know is tied to having a stable home. More must be done to ensure families have the option to live in decent, affordable homes located near their jobs.

Solving this problem requires community investment. Housing that meets the needs of individuals and families is an essential part of the infrastructure that builds a strong workforce and sustains local economies. I have proposed a \$100 million investment in affordable housing for Oregon that will add approximately 4,000 new homes to help meet this essential and most fundamental need.

I encourage other leaders to use the data in this report to gain a fuller understanding of the housing needs facing their communities and effect positive change. Our states and our nation will be better off when we take steps to end homelessness; when everyone has a safe and decent place to call home.

Governor Kate Brown
Oregon

INTRODUCTION

Since its founding in 1974 by federal housing policy expert, Cushing Dolbeare, NLIHC has used data to document America's housing affordability crisis. As part of her original analysis, Cushing observed a fundamental mismatch between the wages people earn and the price of decent housing, what we now call *Out of Reach*. Today, housing is still out of reach for far too many, and the gap between what people earn and the price of decent housing continues to grow.

The 2015 Housing Wage is \$19.35 for a two-bedroom unit, and \$15.50 for a one-bedroom unit. The Housing Wage for a two-bedroom unit is more than 2.5 times the federal minimum wage, and \$4 more than the estimated average wage of \$15.16 earned by renters nationwide. The Housing Wage is an estimate of the full time hourly wage that a household must earn to afford a decent apartment at HUD's estimated Fair Market Rent (FMR), while spending no more than 30% of income on housing costs. The data in *Out of Reach* illustrate the gap between wages and rents across the country. In 13 states and D.C. the 2015 Housing Wage is more than \$20 per hour.

Many renters earn far less than the Housing Wage in their community and struggle to find an affordable place to live. This edition of *Out of Reach* highlights some of the economic challenges facing low income renters, including lagging wages, inconsistent job growth, and the rising cost of living. Undoubtedly, the lack of affordable housing remains the overarching problem for low income households, a problem made worse by these economic challenges.

Expanding and preserving the supply of quality, affordable housing is essential to any strategy to end homelessness, poverty, and economic inequality. As our nation's policymakers seek ways of overcoming these societal ills, access to affordable housing must be a cornerstone of any proposal.

“IN 13 STATES AND D.C.
THE 2015 HOUSING WAGE
IS MORE THAN \$20 PER
HOUR.”

Obstacles Persist For Low Income Renters

There is no state in the U.S. where a minimum wage worker working full time can afford a one-bedroom apartment at the fair market rent.

The federal minimum wage remains at just \$7.25 per hour in 2015 and has not been raised since 2009. Had the federal minimum wage risen alongside productivity, it would be more than \$18 dollars per hour today.¹ The declining value of the federal minimum wage has been identified as a leading cause of growing wage inequality for low-wage workers.² While incomes among minimum-wage and other low-wage workers have stagnated, the cost of housing has continued to rise. Multiple economic indicators suggest that rents have risen in nearly all metropolitan areas since 2012.³

In no state can an individual working a typical 40-hour workweek at the federal minimum wage afford a one- or two-bedroom apartment for his or her family. In fact, with the exception of a handful of counties in Washington and Oregon (where the state minimum wage is \$9.47 and \$9.25, respectively), there is no county in the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full time at the minimum wage.⁴

Overall job growth since the Great Recession has been heavily concentrated in low-wage industries, with 44% of new jobs in the recovery paying no more

- 1 Economic Policy Institute. (2015, January 6). *Wage stagnation in nine charts*. Washington DC: Author. Retrieved from: <http://www.epi.org/publication/charting-wage-stagnation/>
- 2 Economic Policy Institute (2015, April 1). *A stagnating minimum wage has left low-wage workers facing a longer climb to reach the middle class*. Washington DC: Author. Retrieved from: <http://www.epi.org/publication/a-stagnating-minimum-wage-has-left-low-wage-workers-facing-a-longer-climb-to-reach-the-middle-class>
- 3 Joint Center for Housing Studies. *State of the nation's housing 2014*. (2014, June 26). Cambridge, MA: Author. Retrieved from: <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/sonhr14-color-ch5.pdf>
- 4 This analysis takes state minimum wage data, as of May 1, 2015, into account, but does not include city or county minimum wage data, which may be higher.

RENTS REMAIN OUT OF REACH FOR MANY RENTERS



*SSI=Supplemental Security Income

than \$13.33 per hour.⁵ This trend is likely to continue over the coming decade, with job growth between 2010 and 2020 projected to be dominated by relatively low-wage professions, such as home health aides.⁶

Slow or negative wage growth, especially for low income households, is a major contributing factor to growing income inequality. Between 1979 and 2013, median hourly wages declined 5% for wage earners in the 10th percentile while increasing 41% for wage earners in the 95th percentile.⁷ Researchers have identified multiple causes for slow wage growth among low-wage workers, including the decline of union power, the increased use of independent contractors, and the rise of irregular and part-time work scheduling.

In response to these trends, advocates have sought an increase in the minimum wage. In his 2014 and 2015 State of the Union addresses, President Barack Obama called on Congress to raise the federal minimum wage to \$10.10 an hour. Shortly after the 2014 address, he used his executive authority to raise the minimum wage for new federal service contracts to \$10.10 an hour. While the President's proposal has largely been stymied by Congress, recent progress has been made at the state and local level.

On January 1, 2015, 20 states raised their minimum wage, increasing the incomes of an estimated

5 National Employment Law Project. (2014). *The low-wage recovery: Industry employment and wages four years into the recovery*. Washington, D.C.: Author. Retrieved from: <http://www.nelp.org/>

6 Bureau of Labor Statistics. (2012, January). *Occupations with the most job growth, 2010 and projected 2020*. Retrieved from: http://www.bls.gov/emp/ep_table_104.htm

7 Economic Policy Institute. (2015, January 6). *Wage Stagnation in Nine Charts*. Washington DC: Author. Retrieved from: <http://www.epi.org/publication/charting-wage-stagnation/>

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 cost burdened. Households paying over 50% of their income are considered severely 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.

Extremely Low Income (ELI) refers to earning less than 30% of AMI.

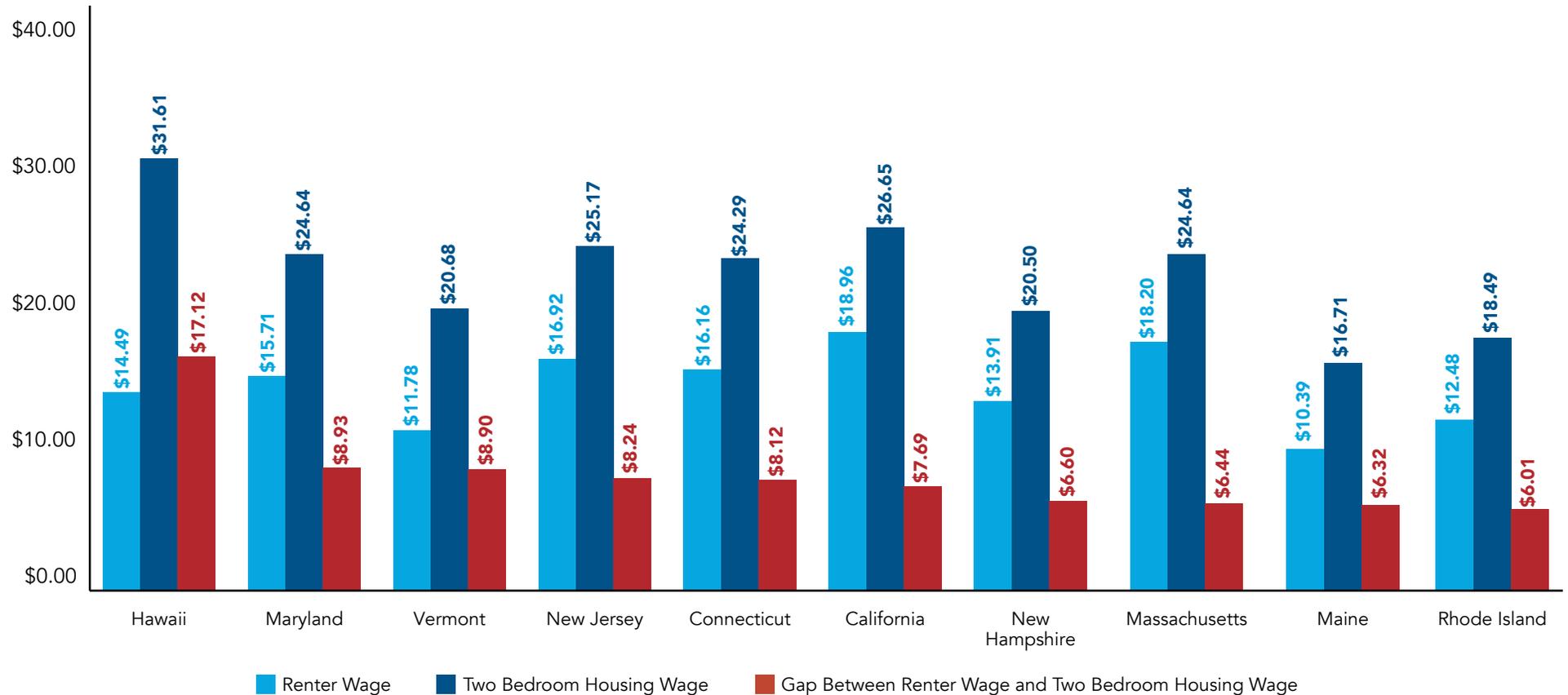
Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental unit at HUD-estimated Fair Market Rent while spending no more than 30% of their income on housing costs.

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is the 40th percentile of gross rents for typical, non-standard rental units. 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.

Renter wage is the estimated hourly wage among renters by region, based on 2013 Bureau of Labor Statistics data, adjusted using the ratio of renter income to the overall household income reported in the ACS and projected to April 1, 2015.

STATES WITH THE LARGEST GAP BETWEEN TWO BEDROOM HOUSING WAGE AND RENTER WAGE



3.1 million low-wage workers.⁸ By the end of 2015, the minimum wage will have increased in 25 states and the District of Columbia due to ballot measures, legislation, and prior state laws that require the minimum wage to increase annually to account for the rising cost of living. Currently 29 states and the District of Columbia set their minimum wage above the federal level.⁹ In Washington, the House of Representatives voted in March of 2015 to raise

the state minimum wage to \$12 per hour over a four-year period. This bill will go to the state Senate for consideration. Washington has the highest state minimum wage and this increase would help it continue that distinction.

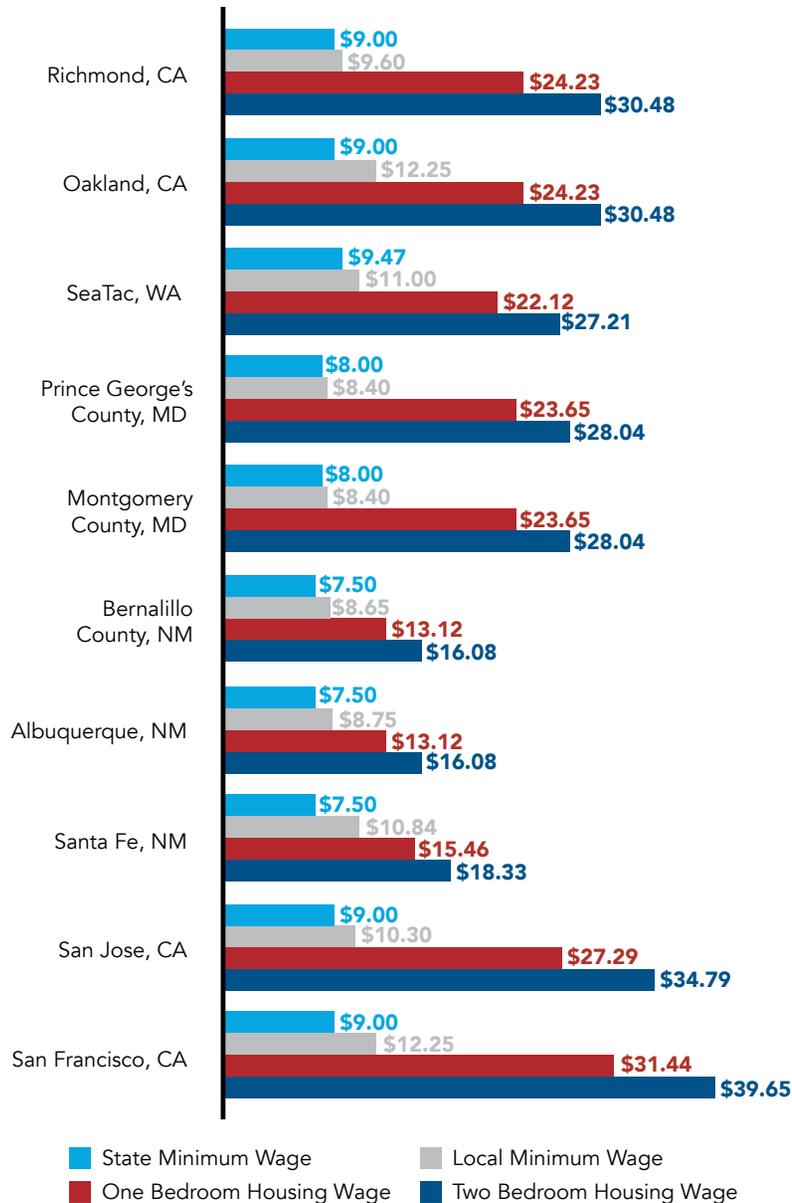
Despite this progress, the 2015 Housing Wage is still more than \$9 greater than the proposed \$10.10 federal minimum wage, and more than \$7 greater than the minimum wage recently proposed in the state of Washington. Among the 29 states and D.C. that currently have a minimum wage that exceeds the federal level, none surpass \$9.50 an hour.

Alongside the proposal to increase the minimum wage, it is necessary to

⁸ Abrams, R. (2014, December 31). States' Minimum Wages Rise, Helping Millions of Workers. *New York Times*. Retrieved from: <http://www.nytimes.com/2015/01/01/business/hourly-minimum-wage-is-going-up-for-millions.html>

⁹ Ibid.

MINIMUM WAGE WORKERS IN LOCALITIES WITH HIGHER MINIMUM WAGES STILL EARN FAR LESS THAN THE HOUSING WAGE



Source: NLIHC analysis of National Employment Law Project data on local minimum wages.

expand the supply of housing affordable to minimum-wage and low-wage workers. If the need for housing is not addressed, minimum-wage and low-wage workers will continue to compete for an increasingly limited supply of homes.

U.S. Rents Still Rising, Supply of Affordable Housing Still Insufficient

Rents for apartments have risen nationally for 23 straight quarters. As of the third quarter of 2014, rents were 15.2% higher than at the tail end of the Recession in 2009.¹⁰ Rising rents are an outcome of increased demand for rental housing. One recent study of 11 major cities found double-digit growth in the number of renters in nine of the 11 cities between 2006 and 2013.¹¹ In the fourth quarter of 2014, the homeownership rate dropped to its lowest rate in twenty years and the rental vacancy rate fell to 7% as more households sought rental units.¹² The downward pressure on vacancy rates directly impacts the rental housing market, making landlords less willing to offer rent

10 Whelan, R. (2014, October 1). Apartment rents are rising steadily and quickly. *Wall Street Journal*. Retrieved from: <http://www.wsj.com/articles/apartment-rents-are-rising-steadily-and-quickly-1412220601>

11 Furman Center for Real Estate and Urban Policy. (2015, February). NYU Furman Center and Capital One release national affordable rental housing landscape highlighting rental housing trends in America's largest cities [Press release]. Retrieved from: http://furmancenter.org/files/files/CapOneNYUFurmanCenter_PressRelease_9FEB2015.pdf

12 U.S. Census Bureau. (2015, January 2015). Residential vacancies and homeownership in the fourth quarter 2014. Washington DC: Author. Retrieved from: <http://www.census.gov/housing/hvs/files/qtr414/currenthvspress.pdf>

NOTES ON CHART (TO THE LEFT):

1. *Out of Reach* uses the state minimum wage to calculate the number of hours needed to afford an apartment at Fair Market Rent.
2. Local minimum wage amounts used in this chart are as of May 1, 2015. Due to a lack of comprehensive data sources on local minimum wage rates across the United States, *Out of Reach* does not include local minimum wage rates in its state files.
3. Housing Wage calculations in this chart are based on the following statistical geographies: San Francisco HMFA, San Jose-Sunnyvale-Santa Clara HMFA, Oakland-Fremont HMFA, Santa Fe MSA, Albuquerque MSA, Bernalillo County, NM, Seattle-Bellevue, HMFA and Washington-Arlington-Alexandria HMFA.

concessions and more likely to increase rents.

The tightening rental market has the most significant impact on low income renters. Many higher and middle income renters occupy units that are affordable to lower income groups, reducing the supply of affordable and available decent apartments for the lowest income renters. As a result, in 2013, for every 100 extremely low income (ELI) renter households, there were just 31 affordable and available units. ELI households are those with incomes at or below 30% of area median income (AMI). By comparison, there were 57 units and 97 units affordable and available to households at or below 50% of AMI and 80% of AMI, respectively.

An insufficient number of affordable rental housing units are being developed to serve the existing need. The high cost of construction materials and land acquisition, along with difficulty securing financing, are just some of the reasons that few affordable housing units are built.¹³ Other reasons include limited operating and capital subsidies available to the developers of affordable

housing as many federal, state, and local housing programs have suffered budget cuts in recent years.

The existing supply of subsidized housing is also shrinking. Many subsidized rental properties are at risk of losing their affordability as subsidy contracts expire, which can lead to displacement of lower income households,

13 Joint Center for Housing Studies. *State of the nation's housing 2014*. (2014, June 26). Cambridge, MA: Author. Retrieved from: <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/sonhr14-color-ch5.pdf>

especially in markets where housing values and rents have risen significantly. In slower growth cities and rural markets there are other constraints on the affordable housing market, such as a lack of access to capital to develop new units, and poor housing quality conditions.

Long waiting lists for public and assisted housing are an indicator of the pent up demand for affordable housing. The supply of public housing continues to shrink while other federal and local housing programs, including the Section 8 housing choice voucher program, are unable to make up for the lost units. For example, in Jefferson County, Kentucky, the Louisville Metro Housing Authority lost 71 public housing units between 2013 and 2014, while the number of vouchers it issued has decreased by 10% since 2010. Meanwhile, the waiting list has more than 3,000 applicants for public housing and more than 17,000 applicants for a housing voucher.¹⁴

The demand for assisted housing remains high across the country. After the Chicago Housing Authority opened its waiting list for new residents for the first time in several years, 80,000 city residents applied for assistance in a single day.¹⁵ In Boston, more than 10,000 people applied for just 73 new vouchers through the Massachusetts Rental Voucher Program.¹⁶ Increasing the supply of affordable housing is critical to meeting the urgent need for housing in Louisville, Chicago, Boston, and across the United States.

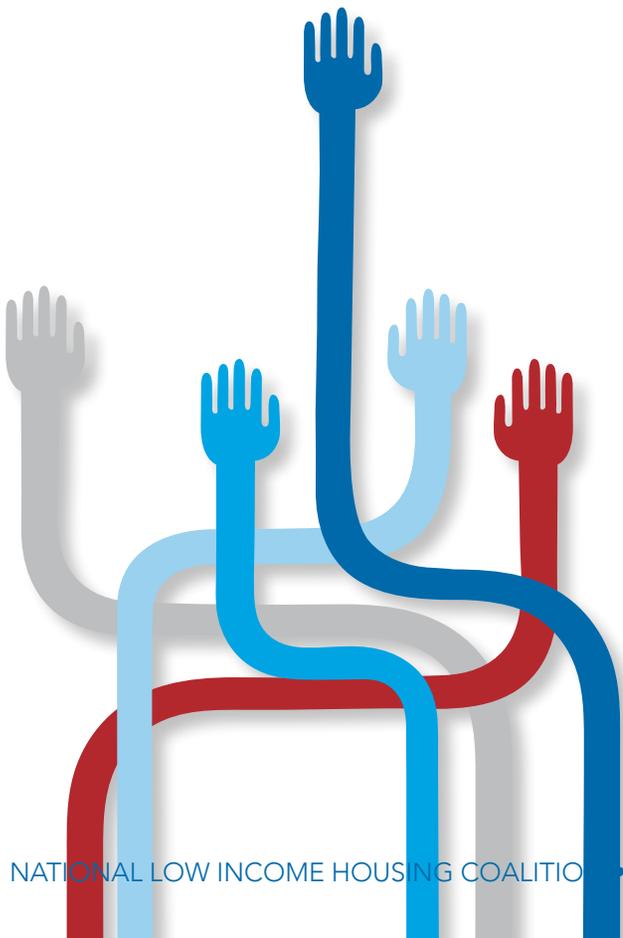
Greatest Housing Need is Among Extremely Low Income Households

Today, one out of every four renter households is an ELI household. There are 10.3 million ELI renter households in the U.S., many of whom lack affordable, safe, and well-maintained housing. Three in four (75%) ELI renters spend more than 50% of their income on housing costs, leaving these 7.8 million

14 Kitchen, S. (2014, December 4). Affordable housing needs remain in Louisville. *The Courier-Journal*. Retrieved from: <http://www.courier-journal.com/story/news/local/2014/12/04/affordable-housing-needs-remain-louisville/19892853/>

15 Bovean, L. (2014, October 27). Chicago Housing Authority opens wait lists for public housing, vouchers. *Chicago Tribune*. Retrieved from: <http://www.chicagotribune.com/news/ct-cha-waiting-list-met-1028-20141027-story.html>

16 Johnston, K. (2014, November 28). Demand soars for affordable housing in Boston area. *Boston Globe*. Retrieved from <http://www.bostonglobe.com/business/2014/11/28/demand-for-affordable-housing-soars/hCb4RSkLTbpqdMJR1eCYT/story.html>



households with little left over to meet other basic needs.¹⁷ And the need for affordable housing among ELI households keeps growing. In 2010, there was a need for 6.8 million units both affordable and available to ELI households; this figure rose to 7.1 million by 2013.¹⁸

ELI households have incomes of no more than \$20,357 a year. At this income level, ELI households can afford to spend no more than \$509 per month on rent. This year, the national two-bedroom FMR edged up to \$1,006, and the one-bedroom FMR is \$806, far greater than the rent ELI households can afford.

About 8.3 million individuals receive Supplemental Security Income (SSI) because they are elderly, blind, or disabled, and are not fully covered by Social Security.¹⁹ They are among the nation's poorest citizens. The maximum federal monthly SSI payment for an individual is \$733 in 2015. On this income, an SSI recipient can afford rent of only \$220 per month.²⁰ Nearly all SSI beneficiaries (86%) were eligible on the basis of disability in 2013.²¹ Among those reliant on SSI, there is not a single county in the U.S.

where even a modest efficiency apartment, priced according to the FMR, is affordable.

Affordability is a National Concern

Historically, the Housing Wage has been highest in states with large metropolitan areas, including California, New Jersey, and New York.

17 National Low Income Housing Coalition. (2015). *Housing Spotlight: Affordable Housing is Nowhere to be Found for Millions*. Washington, D.C.: Author. Retrieved from <http://nlihc.org/article/housing-spotlight-volume-5-issue-1>

18 Ibid.

19 Social Security Administration. (2014). SSI annual statistical report, 2013. Washington, DC: Author. Retrieved from http://www.ssa.gov/policy/docs/statcomps/ssi_ast/

20 Because SSI payments are reduced for beneficiaries who report other sources of income, the average federal payment in 2013 was \$529. However, 46 states supplement the federal payment for all or a subset of recipients, depending on the state. See Appendix A.

21 Social Security Administration. (2014). *Fast facts & figures about social security, 2014*. Washington DC: Author. Retrieved from http://www.socialsecurity.gov/policy/docs/chartbooks/fast_facts/2014/fast_facts14.html

However, unaffordable rents affect low income renters across the U.S., including smaller metropolitan areas and rural communities. Unlike trends in earlier years, rents are rising nationwide, with many mid-sized metropolitan areas such as Denver, CO experiencing rents rising on par or faster than larger metropolitan areas such as San Francisco, CA.²² One analysis found

that the fast growing rental markets in January 2015 included mid-sized cities such as Denver, CO, Kansas City, MO, Nashville, TN, and Portland, OR.²³

Despite lower housing costs, hourly wages in rural parts of the country are insufficient to meet the rising cost of living. The estimated renter wage is just \$10.46 in West Virginia and \$11.38 in Kentucky. As a result, many low income renters in rural areas have a housing cost burden or live in substandard housing. In both West Virginia and Kentucky about 70% of ELI renters have a severe housing cost burden, paying more than half their income towards rent.

For each state, *Out of Reach* combines data for counties outside metropolitan areas and

calculates the Housing Wage for the nonmetropolitan communities within a state. *Out of Reach 2015* indicates that the two-bedroom Housing Wage, on average across nonmetropolitan America, is \$13.48, exceeding the nonmetropolitan renter wage (\$10.87) by nearly \$3.

In both rural and urban America, renters are affected by the affordable housing shortage, with 49% having a cost burden, and 27% with a severe cost burden.²⁴ Severely cost-burdened households must often make trade-offs to pay for housing, spending less on food, healthcare, and other necessities.

“ IN BOTH RURAL AND URBAN AMERICA, RENTERS ARE AFFECTED BY THE AFFORDABLE HOUSING SHORTAGE, WITH 49% HAVING A COST BURDEN, AND 27% WITH A SEVERE COST BURDEN. ”

22 Hudson, K. (2015, January 5). Smaller cities led way in rent increases in 2014. *Wall Street Journal*. Retrieved from: <http://www.wsj.com/articles/smaller-cities-led-way-in-rent-increases-in-2014-1420519636>

23 Olick, D. (2015, February 20). High rents trickle down to smaller cities. *CNBC*. Retrieved from: <http://www.cnn.com/id/102440614>

24 National Low Income Housing Coalition. (2015).

A Tool to Help Close the Gap

In order to close the gap between the demand for affordable housing and the supply, the nation needs to add 7.1 million units affordable to ELI households. While this requires increasing the nation's commitment to affordable housing, it is an achievable goal.

In 2008, the National Housing Trust Fund (NHTF) was established precisely to address the need for additional affordable housing to serve ELI households. Unlike other federal housing programs, the NHTF creates a dedicated pool of funding not subject to the uncertainty of the annual budget appropriations process. The NHTF is designed to serve the lowest income, most vulnerable households, with 90% of the funding reserved for rental housing and 75% that amount reserved solely for ELI households.

The dedicated sources of funds are to come from a 4.2 basis point (0.042%) assessment on the new business of Fannie Mae and Freddie Mac, with 65% set aside for the NHTF and 35%

for the Capital Magnet Fund (CMF). However, because of the financial crisis in the fall of 2008, the intended dedicated sources of funding were suspended until December 2014, when the Federal Housing Finance Agency (FHFA) Director Mel Watt ended the suspension. Fannie Mae and Freddie Mac were directed to begin setting aside funding beginning on January 1, 2015 and transfer accumulated funds to the NHTF and CMF 60 days after the close of 2015. The estimated amount of funding to come to the NHTF from these assessments range from \$120 to \$300 million. Unfortunately, more funding is necessary to address the shortage of affordable rental units nationwide.

“NLIHC CONTINUES TO PURSUE ADDITIONAL DEDICATED SOURCES OF FUNDING FOR THE NHTF.”

NLIHC continues to pursue additional dedicated sources of funding for the NHTF. NLIHC has proposed modest changes to the Mortgage Interest Deduction that would generate significant new revenue, enough to take the NHTF to scale.

THE NUMBERS IN THIS REPORT

As in past years, *Out of Reach 2015* is based on data from HUD, the U.S. Census Bureau, the Bureau of Labor Statistics, the Department of Labor, and the Social Security Administration to make its case. See [Appendix A](#) for a detailed explanation of data sources and methodologies.

The FMR on which the Housing Wage is based is HUD's best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for **rent and utilities** in the current market. Thus, the FMR is an estimate of what a family moving today can expect to pay for a modest rental home, *not* what current renters are paying *on average*. See Appendix B for information on how HUD calculates the FMR.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. In recent years, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed the FMR estimates using American Community Survey (ACS) data as base rents, rather than data from the Decennial Survey. The new methodology can introduce more year-to-year variability into the data. For this reason and others (e.g., changes to the metropolitan area definitions), readers should not compare this year's data to previous editions of *Out of Reach* and assume that differences reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance interpreting changes in the data.

In conjunction with this printed report, NLIHC launched a new interactive *Out of Reach* website in 2015. This website allows users to quickly find key statistics for their state and compare county-level data to state-level data or to data from another county or metropolitan area within the state. All data can easily be printed, downloaded, and shared via social media or email. The site also includes any news items related to *Out of Reach* and a twitter feed showing tweets with the hashtags #OOR2015 or #HousingWage. The full printed book will also be available for download along with selected graphics. Go to www.nlihc.org/oor to explore this new *Out of Reach* platform.

HOW TO USE THE NUMBERS

A renter household needs to earn at least \$19.35 per hour in order to afford a two-bedroom unit at FMR.

For a family earning 100% of AMI, monthly rent of \$1,696 or less is affordable.

The annual median family income (AMI) in the United States is \$67,857 (2015).

Renter households represented 35% of all households in the United States (2009-2013).

There were 40,900,809 renter households in the United States (2009-2013).

The estimated mean (average) renter wage in the United States is \$15.16 per hour (2015).

FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS						
	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 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$19.35	\$1,006	\$40,240	2.7	\$67,857	\$1,696	\$20,357	\$509	40,900,809	35%	\$15.16	\$788	1.3

The FMR for a two-bedroom rental unit in the United States is \$1,006 (2015).

A renter household needs an annual income of \$40,240 in order to afford a two-bedroom rental unit at FMR.

A renter household needs 2.7 full-time jobs paying the minimum wage in order to afford a two-bedroom rental unit at FMR.

In the United States, an extremely low income family (30% of AMI) earns \$20,357 annually.

For a family earning 30% of AMI, monthly rent of \$509 or less is affordable.

If a household earns the mean renter wage, monthly rent of \$788 or less is affordable.

A renter household needs 1.3 full-time jobs paying the mean renter wage in order to afford a two-bedroom rental unit at FMR.

1: BR = Bedroom.

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income (HUD, 2015).

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

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

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$40,240) by 52 (weeks per year) and then by 40 (hours per work week) (\$40,240 / 52 = \$774; \$774 / 40 = \$19.35).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$67,857 x .3 = \$20,357). Divide by 12 to obtain monthly amount (\$20,357 / 12 = \$1,696).

HUD FY15 estimated median family income based on data from 2009-2013 American Community Survey (ACS).

Divide number of renter households by total number of households (ACS 2009-2013) (40,900,809/ 116,833,230 = .35). Then multiply by 100 (.35 x 100 = 35%).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2013, adjusted to reflect the income of renter households relative to all households in the United States, and projected to April 1, 2015. See Appendix A.

ACS (2009-2013).

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS					
	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 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	\$19.35	\$1,006	\$40,240	2.7	\$67,857	\$1,696	\$20,357	\$509	40,900,809	35%	\$15.16	\$788	1.3

Developed by HUD annually (2015). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost (\$1,006 x 12 = \$12,072). Then divide by .3 to determine the total income needed to afford \$12,072 per year in rent (\$12,072 / .3 = \$40,240).

Divide income needed to afford the FMR by 52 (weeks per year) (\$40,240 / 52 = \$774). Then divide by \$7.25 (the Federal minimum wage) (\$774 / \$7.25 = 107 hours). Finally, divide by 40 (hours per work week (107 / 40=2.7 full-time jobs).

Multiply Annual AMI by .3 (\$67,857 x .3 = \$20,357).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$20,357 x .3 = \$6,107). Divide by 12 to obtain monthly amount (\$6,107/ 12 = \$509).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$15.16 x 40 x 52 = \$31,533). Multiply by .3 to determine maximum amount that can be spent on rent (\$31,533 x .3 = \$9,460). Divide by 12 to obtain monthly amount (\$9,460/ 12=\$788)

Divide income needed to afford the FMR by 52 (weeks per year) (\$40,240 / 52 = \$774). Then divide by \$15.16 (The United States' mean renter wage) (\$774 / \$15.16 = 51 hours). Finally, divide by 40 (hours per work week) (51/ 40 = 1.3 full-time jobs).

- 1: BR = Bedroom.
- 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.

- 4: AMI = Fiscal Year 2015 Area Median Income (HUD, 2015).
- 5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.
- 6: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

2015 MOST EXPENSIVE JURISDICTIONS

States ¹	Housing Wage for Two-Bedroom FMR
Hawaii	\$31.61
District of Columbia	\$28.04
California	\$26.65
New York	\$25.67
New Jersey	\$25.17
Massachusetts	\$24.64
Maryland	\$24.64
Connecticut	\$24.29
Alaska	\$22.55
Washington	\$21.69

Metropolitan Areas	Housing Wage for Two-Bedroom FMR
San Francisco, CA HMFA ³	\$39.65
Stamford-Norwalk, CT HMFA	\$37.37
Honolulu, HI MSA ⁴	\$34.81
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$34.79
Santa Cruz-Watsonville, CA MSA	\$33.77
Nassau-Suffolk, NY HMFA	\$33.04
Orange County, CA HMFA	\$30.92
Westchester County, NY	\$30.60
Oakland-Fremont, CA HMFA	\$30.48
Danbury, CT HMFA	\$30.44

Counties ²	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$39.65
San Francisco County, CA	\$39.65
San Mateo County, CA	\$39.65
Honolulu County, HI	\$34.81
Santa Clara County, CA	\$34.79
Santa Cruz County, CA	\$33.77
Nassau County, NY	\$33.04
Suffolk County, NY	\$33.04
Monroe County, FL	\$31.44
Orange County, CA	\$30.92

Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR
Massachusetts	\$27.68
Hawaii	\$23.25
Alaska	\$20.59
New Hampshire	\$19.78
Connecticut	\$19.15
Delaware	\$18.98
Maryland	\$18.94
California	\$18.44
Vermont	\$17.94
Colorado	\$16.62

1: Includes District of Columbia.

2: Excludes metropolitan counties in New England.

3: HMFA = HUD Metro Fair Market Rent (FMR) Area. This term indicates that a portion of the Office of Management & Budget (OMB) defined core-based statistical area is in the area to which the income limits and FMRs apply. HUD is required by OMB to alter the name of the metropolitan geographic entities it derives from the Core Based Statistical Area (CBSA) when the geography is not the same as that established by the OMB. CBSA is a collective term meaning both metro and micro.

4: MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. A metro area contains an urban core of 50,000 or more in population.

2015 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
1	Hawaii	\$31.61
2	District of Columbia	\$28.04
3	California	\$26.65
4	New York	\$25.67
5	New Jersey	\$25.17
6	Massachusetts	\$24.64
7	Maryland	\$24.64
8	Connecticut	\$24.29
9	Alaska	\$22.55
10	Washington	\$21.69
11	Virginia	\$21.10
12	Delaware	\$21.09
13	Vermont	\$20.68
14	New Hampshire	\$20.50
15	Colorado	\$19.89
16	Florida	\$19.47
17	Illinois	\$18.78
18	Rhode Island	\$18.49
19	Nevada	\$18.24
20	Pennsylvania	\$17.57
21	Minnesota	\$17.20
22	Arizona	\$16.87
23	Maine	\$16.71
24	Texas	\$16.62
25	Oregon	\$16.61
26	Georgia	\$15.71

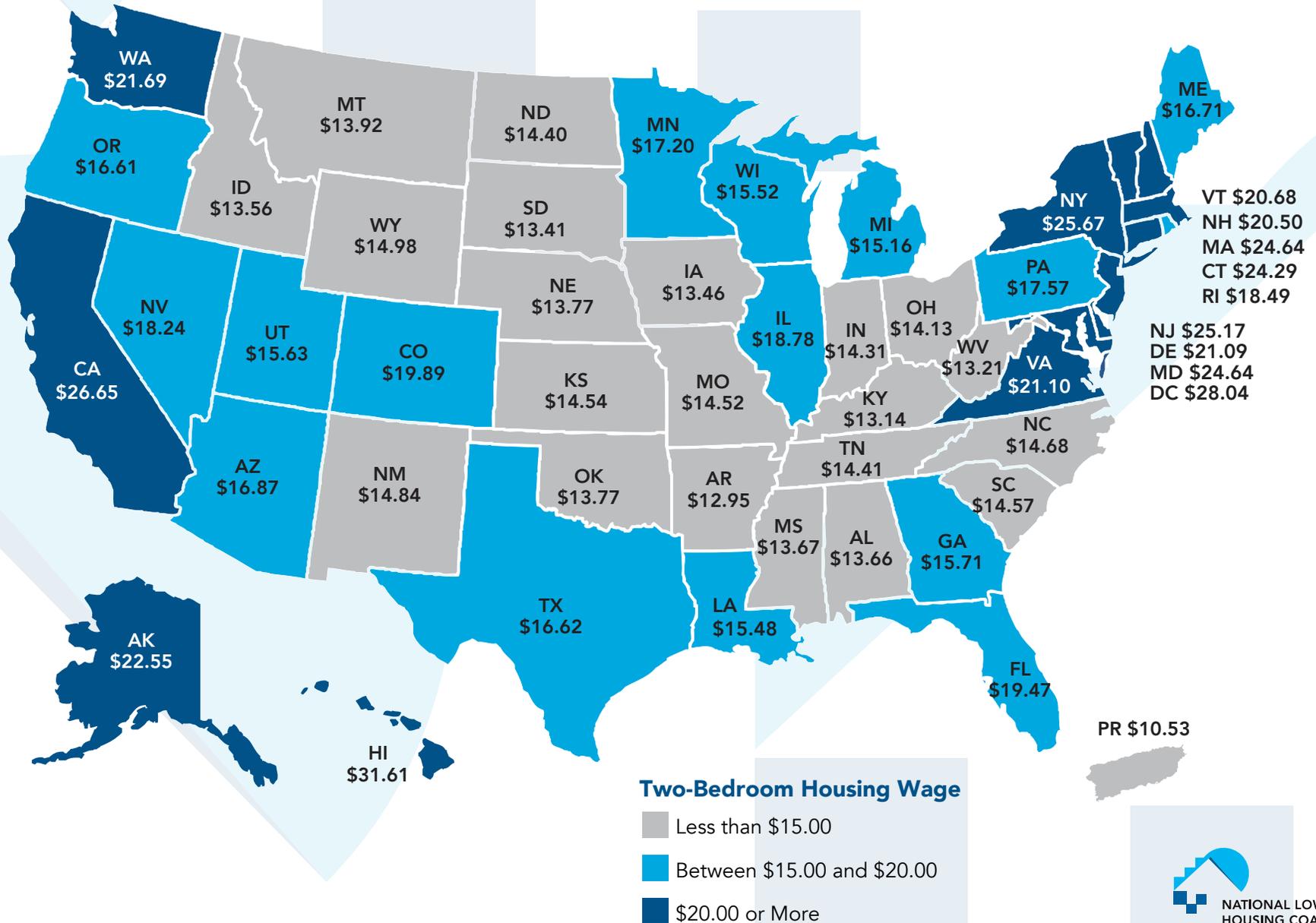
Rank	State	Housing Wage for Two-Bedroom FMR
27	Utah	\$15.63
28	Wisconsin	\$15.52
29	Louisiana	\$15.48
30	Michigan	\$15.16
31	Wyoming	\$14.98
32	New Mexico	\$14.84
33	North Carolina	\$14.68
34	South Carolina	\$14.57
35	Kansas	\$14.54
36	Missouri	\$14.52
37	Tennessee	\$14.41
38	North Dakota	\$14.40
39	Indiana	\$14.31
40	Ohio	\$14.13
41	Montana	\$13.92
42	Nebraska	\$13.77
43	Oklahoma	\$13.77
44	Mississippi	\$13.67
45	Alabama	\$13.66
46	Idaho	\$13.56
47	Iowa	\$13.46
48	South Dakota	\$13.41
49	West Virginia	\$13.21
50	Kentucky	\$13.14
51	Arkansas	\$12.95
52	Puerto Rico	\$10.53

1 Includes District of Columbia and Puerto Rico.

2 FMR = Fair Market Rent.

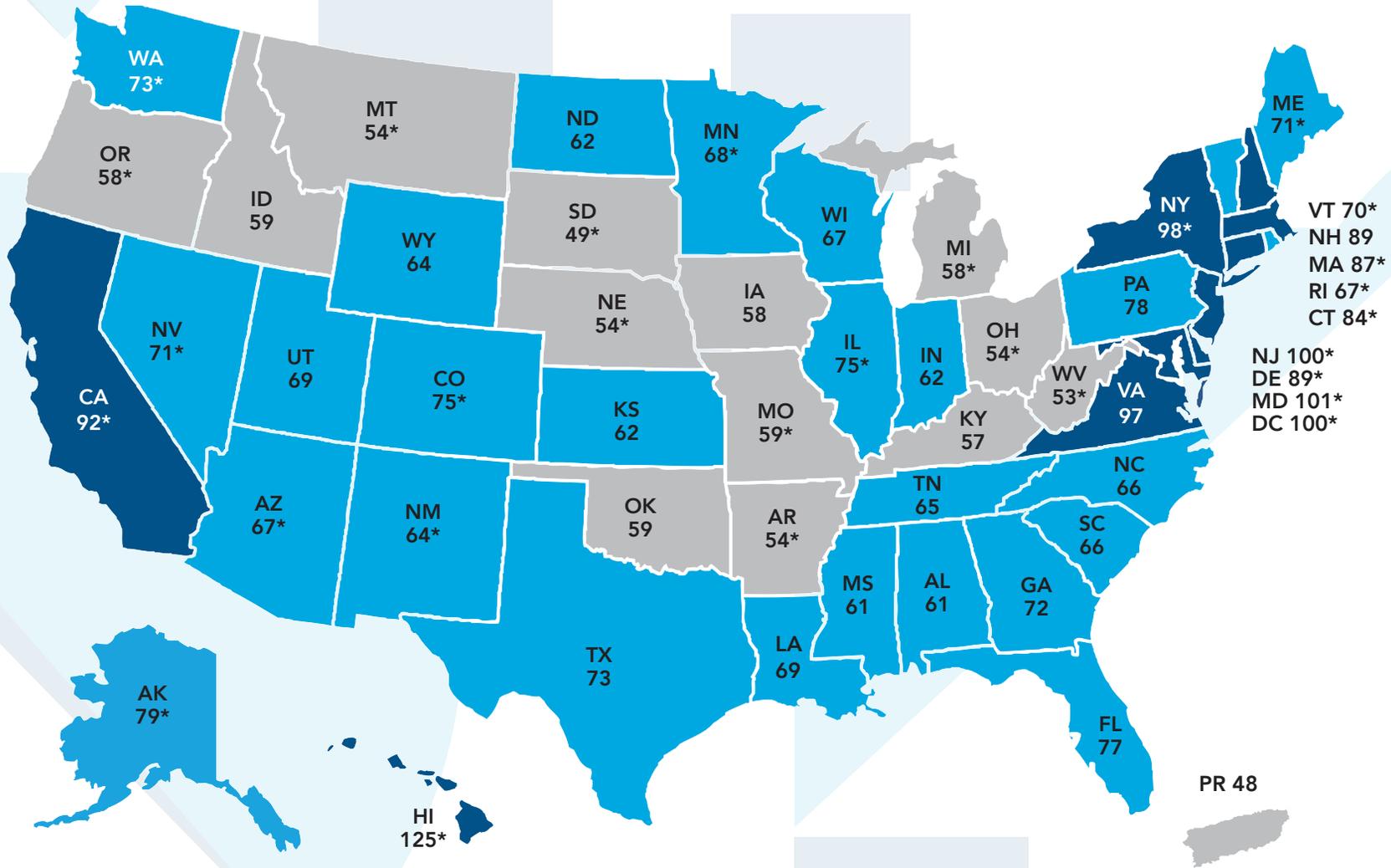
2015 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom rental unit, without paying more than 30% of their income.



2015 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

In no state can a minimum wage worker afford a **ONE-BEDROOM** rental unit at Fair Market Rent, working a standard 40-hour work week, without paying more than 30% of their income.



Hours needed at minimum wage to afford a one-bedroom unit

60 hours per week or less
 Between 61-79 hours per week
 80 hours per week or more

*This state's minimum wage exceeds the federal minimum wage



STATE SUMMARY

State	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$13.66	\$710	\$28,412	1.9	\$56,827	\$1,421	\$17,048	\$426	557,079	30%	\$11.48	\$597	1.2
Alaska	\$22.55	\$1,173	\$46,910	2.6	\$84,393	\$2,110	\$25,318	\$633	91,096	36%	\$17.47	\$908	1.3
Arizona	\$16.87	\$877	\$35,096	2.1	\$60,401	\$1,510	\$18,120	\$453	842,814	36%	\$15.11	\$786	1.1
Arkansas	\$12.95	\$673	\$26,931	1.7	\$53,187	\$1,330	\$15,956	\$399	375,930	33%	\$11.68	\$607	1.1
California	\$26.65	\$1,386	\$55,433	3.0	\$72,330	\$1,808	\$21,699	\$542	5,603,356	45%	\$18.96	\$986	1.4
Colorado	\$19.89	\$1,034	\$41,377	2.4	\$76,127	\$1,903	\$22,838	\$571	684,946	35%	\$15.43	\$802	1.3
Connecticut	\$24.29	\$1,263	\$50,515	2.7	\$91,204	\$2,280	\$27,361	\$684	436,361	32%	\$16.16	\$840	1.5
Delaware	\$21.09	\$1,096	\$43,860	2.7	\$74,432	\$1,861	\$22,330	\$558	92,484	28%	\$15.73	\$818	1.3
District of Columbia	\$28.04	\$1,458	\$58,320	3.0	\$109,200	\$2,730	\$32,760	\$819	152,579	58%	\$26.08	\$1,356	1.1
Florida	\$19.47	\$1,012	\$40,488	2.4	\$58,275	\$1,457	\$17,482	\$437	2,351,983	33%	\$14.32	\$744	1.4
Georgia	\$15.71	\$817	\$32,675	2.2	\$61,195	\$1,530	\$18,358	\$459	1,226,067	35%	\$14.04	\$730	1.1
Hawaii	\$31.61	\$1,644	\$65,746	4.1	\$81,353	\$2,034	\$24,406	\$610	190,501	42%	\$14.49	\$753	2.2
Idaho	\$13.56	\$705	\$28,214	1.9	\$58,012	\$1,450	\$17,404	\$435	175,063	30%	\$10.98	\$571	1.2
Illinois	\$18.78	\$977	\$39,067	2.3	\$72,427	\$1,811	\$21,728	\$543	1,552,685	33%	\$14.90	\$775	1.3
Indiana	\$14.31	\$744	\$29,764	2.0	\$62,358	\$1,559	\$18,707	\$468	745,312	30%	\$12.27	\$638	1.2
Iowa	\$13.46	\$700	\$28,004	1.9	\$68,320	\$1,708	\$20,496	\$512	340,605	28%	\$10.98	\$571	1.2
Kansas	\$14.54	\$756	\$30,247	2.0	\$64,826	\$1,621	\$19,448	\$486	360,703	32%	\$12.35	\$642	1.2
Kentucky	\$13.14	\$683	\$27,327	1.8	\$57,273	\$1,432	\$17,182	\$430	535,808	32%	\$11.38	\$592	1.2
Louisiana	\$15.48	\$805	\$32,200	2.1	\$57,537	\$1,438	\$17,261	\$432	564,352	33%	\$13.13	\$683	1.2
Maine	\$16.71	\$869	\$34,759	2.2	\$63,929	\$1,598	\$19,179	\$479	156,275	28%	\$10.39	\$540	1.6
Maryland	\$24.64	\$1,281	\$51,249	3.1	\$94,724	\$2,368	\$28,417	\$710	695,347	32%	\$15.71	\$817	1.6
Massachusetts	\$24.64	\$1,281	\$51,256	2.7	\$88,967	\$2,224	\$26,690	\$667	943,229	37%	\$18.20	\$946	1.4
Michigan	\$15.16	\$788	\$31,524	1.9	\$63,757	\$1,594	\$19,127	\$478	1,066,218	28%	\$12.39	\$644	1.2
Minnesota	\$17.20	\$894	\$35,767	2.1	\$78,564	\$1,964	\$23,569	\$589	578,960	27%	\$13.11	\$682	1.3
Mississippi	\$13.67	\$711	\$28,428	1.9	\$49,119	\$1,228	\$14,736	\$368	332,941	31%	\$10.66	\$554	1.3
Missouri	\$14.52	\$755	\$30,195	1.9	\$63,418	\$1,585	\$19,025	\$476	746,190	32%	\$12.57	\$653	1.2

1: BR = Bedroom.

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See [Appendix A](#).

4: AMI = Fiscal Year 2015 Area Median Income (HUD, 2015).

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

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

State	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	\$13.92	\$724	\$28,960	1.7	\$62,359	\$1,559	\$18,708	\$468	128,586	32%	\$10.91	\$567	1.3
Nebraska	\$13.77	\$716	\$28,645	1.7	\$67,511	\$1,688	\$20,253	\$506	239,254	33%	\$11.41	\$593	1.2
Nevada	\$18.24	\$949	\$37,944	2.2	\$60,660	\$1,516	\$18,198	\$455	432,095	43%	\$15.34	\$798	1.2
New Hampshire	\$20.50	\$1,066	\$42,646	2.8	\$81,568	\$2,039	\$24,470	\$612	148,072	29%	\$13.91	\$723	1.5
New Jersey	\$25.17	\$1,309	\$52,347	3.0	\$88,582	\$2,215	\$26,575	\$664	1,095,353	34%	\$16.92	\$880	1.5
New Mexico	\$14.84	\$772	\$30,872	2.0	\$55,809	\$1,395	\$16,743	\$419	238,594	31%	\$12.30	\$639	1.2
New York	\$25.67	\$1,335	\$53,401	2.9	\$74,350	\$1,859	\$22,305	\$558	3,311,238	46%	\$22.21	\$1,155	1.2
North Carolina	\$14.68	\$764	\$30,541	2.0	\$59,190	\$1,480	\$17,757	\$444	1,249,177	34%	\$12.96	\$674	1.1
North Dakota	\$14.40	\$749	\$29,959	2.0	\$72,608	\$1,815	\$21,782	\$545	97,465	34%	\$14.19	\$738	1.0
Ohio	\$14.13	\$735	\$29,388	1.7	\$63,917	\$1,598	\$19,175	\$479	1,482,863	33%	\$12	\$624	1.2
Oklahoma	\$13.77	\$716	\$28,639	1.9	\$58,693	\$1,467	\$17,608	\$440	475,345	33%	\$13.21	\$687	1.0
Oregon	\$16.61	\$864	\$34,547	1.8	\$64,360	\$1,609	\$19,308	\$483	576,313	38%	\$13.61	\$708	1.2
Pennsylvania	\$17.57	\$914	\$36,545	2.4	\$70,354	\$1,759	\$21,106	\$528	1,495,915	30%	\$13.66	\$710	1.3
Puerto Rico	\$10.53	\$547	\$21,899	1.5	\$24,231	\$606	\$7,269	\$182	367,988	30%	\$6.93	\$360	1.5
Rhode Island	\$18.49	\$961	\$38,452	2.1	\$75,644	\$1,891	\$22,693	\$567	159,244	39%	\$12.48	\$649	1.5
South Carolina	\$14.57	\$758	\$30,307	2.0	\$56,295	\$1,407	\$16,888	\$422	550,070	31%	\$11.42	\$594	1.3
South Dakota	\$13.41	\$698	\$27,901	1.6	\$65,180	\$1,630	\$19,554	\$489	103,264	32%	\$10.67	\$555	1.3
Tennessee	\$14.41	\$749	\$29,977	2.0	\$56,925	\$1,423	\$17,078	\$427	797,990	32%	\$12.81	\$666	1.1
Texas	\$16.62	\$864	\$34,563	2.3	\$64,251	\$1,606	\$19,275	\$482	3,262,919	37%	\$16.62	\$864	1.0
Utah	\$15.63	\$813	\$32,501	2.2	\$69,349	\$1,734	\$20,805	\$520	264,916	30%	\$12.25	\$637	1.3
Vermont	\$20.68	\$1,075	\$43,017	2.3	\$71,808	\$1,795	\$21,542	\$539	74,467	29%	\$11.78	\$613	1.8
Virginia	\$21.10	\$1,097	\$43,878	2.9	\$79,674	\$1,992	\$23,902	\$598	989,637	33%	\$16.55	\$861	1.3
Washington	\$21.69	\$1,128	\$45,119	2.3	\$75,904	\$1,898	\$22,771	\$569	967,699	37%	\$16.30	\$848	1.3
West Virginia	\$13.21	\$687	\$27,479	1.7	\$55,268	\$1,382	\$16,580	\$415	197,331	27%	\$10.46	\$544	1.3
Wisconsin	\$15.52	\$807	\$32,276	2.1	\$69,471	\$1,737	\$20,841	\$521	729,486	32%	\$11.90	\$619	1.3
Wyoming	\$14.98	\$779	\$31,165	2.1	\$74,040	\$1,851	\$22,212	\$555	66,644	30%	\$14.27	\$742	1.1

1: BR = Bedroom.

2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See [Appendix A](#).

4: AMI = Fiscal Year 2015 Area Median Income (HUD, 2015).

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

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

ALABAMA

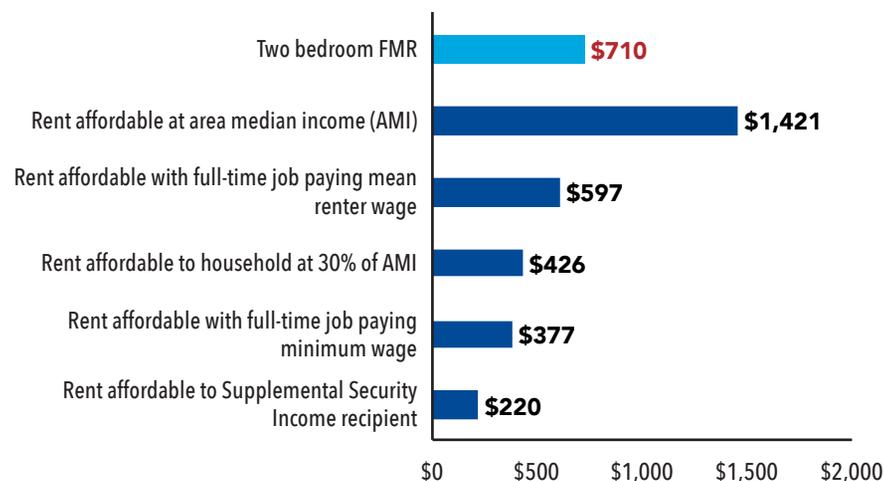


In Alabama, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$710**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,368** monthly or **\$28,412** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.66** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.48
2-Bedroom Housing Wage	\$13.66
Number of Renter Households	557,079
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Lee County	\$15.63
Autauga County	\$15.15
Elmore County	\$15.15
Lowndes County	\$15.15
Montgomery County	\$15.15



75
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

ALABAMA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$13.66		\$710	\$28,412	1.9	\$56,827	\$1,421	\$17,048	\$426	557,079	30%	\$11.48	\$597	1.2
Combined Nonmetro Areas	\$12.18		\$633	\$25,335	1.7	\$48,807	\$1,220	\$14,642	\$366	147,549	28%	\$9.83	\$511	1.2
<u>Metropolitan Areas</u>														
Anniston-Oxford MSA	\$12.98		\$675	\$27,000	1.8	\$49,400	\$1,235	\$14,820	\$371	14,168	31%	\$8.93	\$465	1.5
Auburn-Opelika MSA	\$15.63		\$813	\$32,520	2.2	\$67,600	\$1,690	\$20,280	\$507	21,411	38%	\$8.00	\$416	2.0
Birmingham-Hoover HMFA	\$14.87		\$773	\$30,920	2.1	\$62,500	\$1,563	\$18,750	\$469	118,569	30%	\$13.96	\$726	1.1
Chilton County HMFA	\$11.52		\$599	\$23,960	1.6	\$53,600	\$1,340	\$16,080	\$402	4,139	25%	\$9.63	\$501	1.2
Columbus MSA	\$14.33		\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	8,180	39%	\$12.31	\$640	1.2
Decatur MSA	\$12.60		\$655	\$26,200	1.7	\$54,300	\$1,358	\$16,290	\$407	15,810	27%	\$11.42	\$594	1.1
Dothan HMFA	\$12.21		\$635	\$25,400	1.7	\$53,600	\$1,340	\$16,080	\$402	16,938	34%	\$11.10	\$577	1.1
Florence-Muscle Shoals MSA	\$11.71		\$609	\$24,360	1.6	\$58,600	\$1,465	\$17,580	\$440	17,792	29%	\$9.13	\$475	1.3
Gadsden MSA	\$11.96		\$622	\$24,880	1.6	\$48,800	\$1,220	\$14,640	\$366	11,094	28%	\$9.87	\$513	1.2
Henry County HMFA	\$11.52		\$599	\$23,960	1.6	\$54,400	\$1,360	\$16,320	\$408	1,560	22%	\$11.69	\$608	1.0
Huntsville MSA	\$13.67		\$711	\$28,440	1.9	\$75,000	\$1,875	\$22,500	\$563	48,261	29%	\$12.68	\$659	1.1
Mobile MSA	\$14.87		\$773	\$30,920	2.1	\$53,300	\$1,333	\$15,990	\$400	51,839	33%	\$11.31	\$588	1.3
Montgomery MSA	\$15.15		\$788	\$31,520	2.1	\$59,400	\$1,485	\$17,820	\$446	46,963	33%	\$11.05	\$575	1.4
Tuscaloosa MSA	\$14.56		\$757	\$30,280	2.0	\$52,900	\$1,323	\$15,870	\$397	26,358	34%	\$10.18	\$529	1.4
Walker County HMFA	\$11.69		\$608	\$24,320	1.6	\$48,000	\$1,200	\$14,400	\$360	6,448	25%	\$9.88	\$514	1.2
<u>Counties</u>														
Autauga County	\$15.15		\$788	\$31,520	2.1	\$59,400	\$1,485	\$17,820	\$446	4,653	23%	\$10.02	\$521	1.5
Baldwin County	\$14.65		\$762	\$30,480	2.0	\$60,000	\$1,500	\$18,000	\$450	20,058	27%	\$10.14	\$527	1.4
Barbour County	\$12.88		\$670	\$26,800	1.8	\$45,900	\$1,148	\$13,770	\$344	2,973	32%	\$8.25	\$429	1.6
Bibb County	\$14.87		\$773	\$30,920	2.1	\$62,500	\$1,563	\$18,750	\$469	1,492	21%	\$8.63	\$449	1.7
Blount County	\$14.87		\$773	\$30,920	2.1	\$62,500	\$1,563	\$18,750	\$469	4,000	19%	\$8.60	\$447	1.7

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4: AMI = Fiscal Year 2015 Area Median Income

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

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

ALABAMA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bullock County	\$11.52		\$599	\$23,960	1.6	\$45,000	\$1,125	\$13,500	\$338	960	26%	\$9.55	\$497	1.2
Butler County	\$11.52		\$599	\$23,960	1.6	\$41,800	\$1,045	\$12,540	\$314	2,447	30%	\$8.85	\$460	1.3
Calhoun County	\$12.98		\$675	\$27,000	1.8	\$49,400	\$1,235	\$14,820	\$371	14,168	31%	\$8.93	\$465	1.5
Chambers County	\$13.38		\$696	\$27,840	1.8	\$43,400	\$1,085	\$13,020	\$326	4,398	32%	\$9.14	\$475	1.5
Cherokee County	\$11.52		\$599	\$23,960	1.6	\$49,800	\$1,245	\$14,940	\$374	2,790	24%	\$9.83	\$511	1.2
Chilton County	\$11.52		\$599	\$23,960	1.6	\$53,600	\$1,340	\$16,080	\$402	4,139	25%	\$9.63	\$501	1.2
Choctaw County	\$13.62		\$708	\$28,320	1.9	\$48,100	\$1,203	\$14,430	\$361	898	16%	\$14.46	\$752	0.9
Clarke County	\$11.52		\$599	\$23,960	1.6	\$48,300	\$1,208	\$14,490	\$362	2,612	27%	\$10.21	\$531	1.1
Clay County	\$11.52		\$599	\$23,960	1.6	\$45,300	\$1,133	\$13,590	\$340	1,412	25%	\$8.20	\$427	1.4
Cleburne County	\$13.37		\$695	\$27,800	1.8	\$48,800	\$1,220	\$14,640	\$366	1,254	22%	\$12.67	\$659	1.1
Coffee County	\$11.85		\$616	\$24,640	1.6	\$61,900	\$1,548	\$18,570	\$464	5,667	30%	\$8.78	\$456	1.3
Colbert County	\$11.71		\$609	\$24,360	1.6	\$58,600	\$1,465	\$17,580	\$440	6,212	28%	\$11.90	\$619	1.0
Conecuh County	\$11.52		\$599	\$23,960	1.6	\$36,400	\$910	\$10,920	\$273	1,044	21%	\$6.97	\$362	1.7
Coosa County	\$11.52		\$599	\$23,960	1.6	\$51,100	\$1,278	\$15,330	\$383	766	17%	\$9.70	\$504	1.2
Covington County	\$11.52		\$599	\$23,960	1.6	\$45,800	\$1,145	\$13,740	\$344	3,748	25%	\$10.15	\$528	1.1
Crenshaw County	\$11.52		\$599	\$23,960	1.6	\$53,400	\$1,335	\$16,020	\$401	1,685	30%	\$9.92	\$516	1.2
Cullman County	\$11.75		\$611	\$24,440	1.6	\$49,500	\$1,238	\$14,850	\$371	7,845	25%	\$9.95	\$517	1.2
Dale County	\$11.54		\$600	\$24,000	1.6	\$58,500	\$1,463	\$17,550	\$439	7,520	39%	\$14.89	\$774	0.8
Dallas County	\$11.52		\$599	\$23,960	1.6	\$40,000	\$1,000	\$12,000	\$300	6,326	39%	\$9.48	\$493	1.2
DeKalb County	\$13.52		\$703	\$28,120	1.9	\$46,800	\$1,170	\$14,040	\$351	5,901	24%	\$8.71	\$453	1.6
Elmore County	\$15.15		\$788	\$31,520	2.1	\$59,400	\$1,485	\$17,820	\$446	6,927	24%	\$9.31	\$484	1.6
Escambia County	\$11.52		\$599	\$23,960	1.6	\$39,100	\$978	\$11,730	\$293	3,766	28%	\$11.68	\$607	1.0
Etowah County	\$11.96		\$622	\$24,880	1.6	\$48,800	\$1,220	\$14,640	\$366	11,094	28%	\$9.87	\$513	1.2
Fayette County	\$11.52		\$599	\$23,960	1.6	\$46,200	\$1,155	\$13,860	\$347	1,749	25%	\$6.94	\$361	1.7
Franklin County	\$11.52		\$599	\$23,960	1.6	\$50,100	\$1,253	\$15,030	\$376	3,793	30%	\$9.31	\$484	1.2
Geneva County	\$12.21		\$635	\$25,400	1.7	\$53,600	\$1,340	\$16,080	\$402	3,057	28%	\$7.98	\$415	1.5
Greene County	\$14.56		\$757	\$30,280	2.0	\$52,900	\$1,323	\$15,870	\$397	875	27%	\$7.65	\$398	1.9
Hale County	\$14.56		\$757	\$30,280	2.0	\$52,900	\$1,323	\$15,870	\$397	1,314	22%	\$9.96	\$518	1.5
Henry County	\$11.52		\$599	\$23,960	1.6	\$54,400	\$1,360	\$16,320	\$408	1,560	22%	\$11.69	\$608	1.0

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ALABAMA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Houston County	\$12.21		\$635	\$25,400	1.7	\$53,600	\$1,340	\$16,080	\$402	13,881	35%	\$11.38	\$592	1.1
Jackson County	\$11.52		\$599	\$23,960	1.6	\$51,600	\$1,290	\$15,480	\$387	5,141	25%	\$8.50	\$442	1.4
Jefferson County	\$14.87		\$773	\$30,920	2.1	\$62,500	\$1,563	\$18,750	\$469	91,681	35%	\$14.58	\$758	1.0
Lamar County	\$11.52		\$599	\$23,960	1.6	\$45,100	\$1,128	\$13,530	\$338	1,733	28%	\$9.95	\$517	1.2
Lauderdale County	\$11.71		\$609	\$24,360	1.6	\$58,600	\$1,465	\$17,580	\$440	11,580	30%	\$7.12	\$370	1.6
Lawrence County	\$12.60		\$655	\$26,200	1.7	\$54,300	\$1,358	\$16,290	\$407	2,657	20%	\$13.51	\$702	0.9
Lee County	\$15.63		\$813	\$32,520	2.2	\$67,600	\$1,690	\$20,280	\$507	21,411	38%	\$8.00	\$416	2.0
Limestone County	\$13.67		\$711	\$28,440	1.9	\$75,000	\$1,875	\$22,500	\$563	7,452	23%	\$9.51	\$494	1.4
Lowndes County	\$15.15		\$788	\$31,520	2.1	\$59,400	\$1,485	\$17,820	\$446	1,056	25%	\$15.50	\$806	1.0
Macon County	\$11.52		\$599	\$23,960	1.6	\$42,500	\$1,063	\$12,750	\$319	2,778	34%	\$7.36	\$383	1.6
Madison County	\$13.67		\$711	\$28,440	1.9	\$75,000	\$1,875	\$22,500	\$563	40,809	31%	\$13.02	\$677	1.1
Marengo County	\$11.52		\$599	\$23,960	1.6	\$48,200	\$1,205	\$14,460	\$362	2,433	29%	\$9.69	\$504	1.2
Marion County	\$11.52		\$599	\$23,960	1.6	\$43,200	\$1,080	\$12,960	\$324	3,067	24%	\$8.77	\$456	1.3
Marshall County	\$11.52		\$599	\$23,960	1.6	\$47,500	\$1,188	\$14,250	\$356	9,633	28%	\$8.90	\$463	1.3
Mobile County	\$14.87		\$773	\$30,920	2.1	\$53,300	\$1,333	\$15,990	\$400	51,839	33%	\$11.31	\$588	1.3
Monroe County	\$11.52		\$599	\$23,960	1.6	\$40,900	\$1,023	\$12,270	\$307	2,167	26%	\$10.02	\$521	1.1
Montgomery County	\$15.15		\$788	\$31,520	2.1	\$59,400	\$1,485	\$17,820	\$446	34,327	39%	\$11.31	\$588	1.3
Morgan County	\$12.60		\$655	\$26,200	1.7	\$54,300	\$1,358	\$16,290	\$407	13,153	28%	\$11.19	\$582	1.1
Perry County	\$11.52		\$599	\$23,960	1.6	\$36,100	\$903	\$10,830	\$271	1,123	33%	\$7.17	\$373	1.6
Pickens County	\$11.52		\$599	\$23,960	1.6	\$40,000	\$1,000	\$12,000	\$300	2,219	28%	\$7.81	\$406	1.5
Pike County	\$11.63		\$605	\$24,200	1.6	\$46,900	\$1,173	\$14,070	\$352	5,465	42%	\$9.45	\$491	1.2
Randolph County	\$11.90		\$619	\$24,760	1.6	\$48,200	\$1,205	\$14,460	\$362	2,500	28%	\$6.89	\$358	1.7
Russell County	\$14.33		\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	8,180	39%	\$12.31	\$640	1.2
St. Clair County	\$14.87		\$773	\$30,920	2.1	\$62,500	\$1,563	\$18,750	\$469	5,807	19%	\$9.14	\$475	1.6
Shelby County	\$14.87		\$773	\$30,920	2.1	\$62,500	\$1,563	\$18,750	\$469	15,589	21%	\$13.16	\$684	1.1
Sumter County	\$11.67		\$607	\$24,280	1.6	\$30,900	\$773	\$9,270	\$232	1,785	35%	\$9.34	\$486	1.2
Talladega County	\$11.60		\$603	\$24,120	1.6	\$44,200	\$1,105	\$13,260	\$332	9,083	29%	\$11.83	\$615	1.0
Tallapoosa County	\$11.52		\$599	\$23,960	1.6	\$47,500	\$1,188	\$14,250	\$356	4,545	28%	\$9.39	\$488	1.2
Tuscaloosa County	\$14.56		\$757	\$30,280	2.0	\$52,900	\$1,323	\$15,870	\$397	24,169	36%	\$10.23	\$532	1.4

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

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ALABAMA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walker County	\$11.69		\$608	\$24,320	1.6	\$48,000	\$1,200	\$14,400	\$360	6,448	25%	\$9.88	\$514	1.2
Washington County	\$11.52		\$599	\$23,960	1.6	\$56,700	\$1,418	\$17,010	\$425	895	14%	\$13.33	\$693	0.9
Wilcox County	\$11.52		\$599	\$23,960	1.6	\$28,600	\$715	\$8,580	\$215	986	26%	\$9.49	\$494	1.2
Winston County	\$11.52		\$599	\$23,960	1.6	\$42,600	\$1,065	\$12,780	\$320	2,384	25%	\$8.67	\$451	1.3

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ALASKA

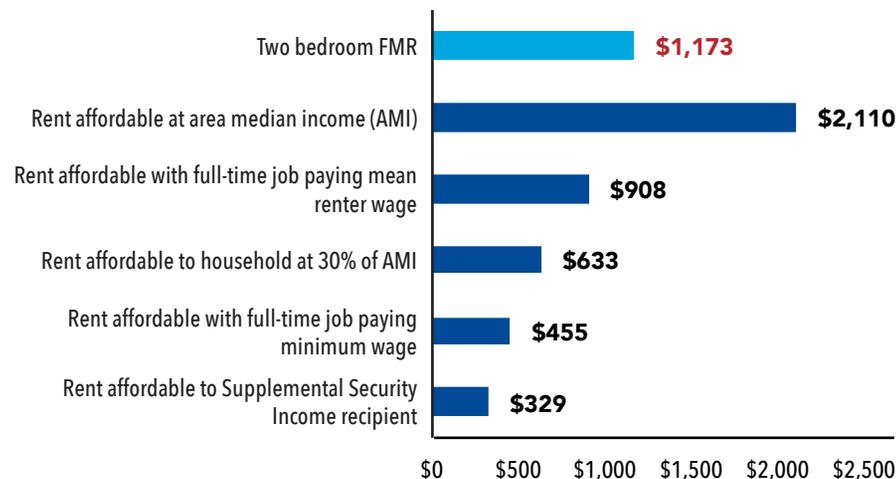


In Alaska, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,173**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,909** monthly or **\$46,910** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$22.55 PER HOUR**

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$17.47
2-Bedroom Housing Wage	\$22.55
Number of Renter Households	91,096
Percent Renters	36%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Aleutians West Census Area	\$28.31
Fairbanks North Star Borough	\$26.48
Nome Census Area	\$26.10
Denali Borough	\$25.88
Bethel Census Area	\$24.79



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

ALASKA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	\$22.55		\$1,173	\$46,910	2.6	\$84,393	\$2,110	\$25,318	\$633	91,096	36%	\$17.47	\$908	1.3
Combined Nonmetro Areas	\$20.59		\$1,071	\$42,822	2.4	\$77,200	\$1,930	\$23,160	\$579	27,882	35%	\$21.00	\$1,092	1.0
<u>Metropolitan Areas</u>														
Anchorage HMFA	\$23.06		\$1,199	\$47,960	2.6	\$89,600	\$2,240	\$26,880	\$672	41,463	39%	\$16.69	\$868	1.4
Fairbanks MSA	\$26.48		\$1,377	\$55,080	3.0	\$85,600	\$2,140	\$25,680	\$642	14,506	41%	\$14.67	\$763	1.8
Matanuska-Susitna Borough HMFA	\$19.37		\$1,007	\$40,280	2.2	\$83,900	\$2,098	\$25,170	\$629	7,245	23%	\$10.42	\$542	1.9
<u>Counties</u>														
Aleutians East Borough	\$16.04		\$834	\$33,360	1.8	\$65,300	\$1,633	\$19,590	\$490	197	45%	\$17.43	\$906	0.9
Aleutians West Census Area	\$28.31		\$1,472	\$58,880	3.2	\$87,000	\$2,175	\$26,100	\$653	657	64%	\$21.82	\$1,135	1.3
Anchorage Municipality	\$23.06		\$1,199	\$47,960	2.6	\$89,600	\$2,240	\$26,880	\$672	41,463	39%	\$16.69	\$868	1.4
Bethel Census Area	\$24.79		\$1,289	\$51,560	2.8	\$57,700	\$1,443	\$17,310	\$433	1,562	36%	\$19.65	\$1,022	1.3
Bristol Bay Borough	\$20.83		\$1,083	\$43,320	2.4	\$97,400	\$2,435	\$29,220	\$731	164	43%	\$16.73	\$870	1.2
Denali Borough	\$25.88		\$1,346	\$53,840	3.0	\$95,100	\$2,378	\$28,530	\$713	223	31%	\$19.06	\$991	1.4
Dillingham Census Area	\$20.31		\$1,056	\$42,240	2.3	\$64,200	\$1,605	\$19,260	\$482	565	42%	\$17.94	\$933	1.1
Fairbanks North Star Borough	\$26.48		\$1,377	\$55,080	3.0	\$85,600	\$2,140	\$25,680	\$642	14,506	41%	\$14.67	\$763	1.8
Haines Borough	\$17.60		\$915	\$36,600	2.0	\$66,900	\$1,673	\$20,070	\$502	446	36%	\$12.74	\$663	1.4
Hoonah-Angoon Census Area	\$14.67		\$763	\$30,520	1.7	\$60,400	\$1,510	\$18,120	\$453	340	37%	\$9.27	\$482	1.6
Juneau City and Borough	\$24.27		\$1,262	\$50,480	2.8	\$96,800	\$2,420	\$29,040	\$726	4,294	35%	\$13.75	\$715	1.8
Kenai Peninsula Borough	\$16.96		\$882	\$35,280	1.9	\$77,000	\$1,925	\$23,100	\$578	5,922	27%	\$15.01	\$781	1.1
Ketchikan Gateway Borough	\$21.10		\$1,097	\$43,880	2.4	\$88,900	\$2,223	\$26,670	\$667	2,196	41%	\$13.51	\$703	1.6
Kodiak Island Borough	\$19.12		\$994	\$39,760	2.2	\$81,600	\$2,040	\$24,480	\$612	1,939	43%	\$14.91	\$775	1.3
Lake and Peninsula Borough	\$14.21		\$739	\$29,560	1.6	\$57,800	\$1,445	\$17,340	\$434	181	36%	\$21.87	\$1,137	0.6
Matanuska-Susitna Borough	\$19.37		\$1,007	\$40,280	2.2	\$83,900	\$2,098	\$25,170	\$629	7,245	23%	\$10.42	\$542	1.9
Nome Census Area	\$26.10		\$1,357	\$54,280	3.0	\$50,900	\$1,273	\$15,270	\$382	1,255	45%	\$20.45	\$1,064	1.3
North Slope Borough	\$21.10		\$1,097	\$43,880	2.4	\$86,400	\$2,160	\$25,920	\$648	1,028	52%	\$45.63	\$2,373	0.5
Northwest Arctic Borough	\$24.25		\$1,261	\$50,440	2.8	\$61,300	\$1,533	\$18,390	\$460	804	44%	\$36.44	\$1,895	0.7

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

ALASKA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Petersburg Census Area, Alaska	\$18.60		\$967	\$38,680	2.1	\$84,100	\$2,103	\$25,230	\$631	506	31%	\$9.08	\$472	2.0
Prince of Wales-Hyder Census Area	\$17.38		\$904	\$36,160	2.0	\$58,900	\$1,473	\$17,670	\$442	657	29%	\$15.86	\$825	1.1
Sitka City and Borough, Alaska	\$22.27		\$1,158	\$46,320	2.5	\$79,500	\$1,988	\$23,850	\$596	1,557	44%	\$13.86	\$720	1.6
Skagway Municipality Census Area	\$22.96		\$1,194	\$47,760	2.6	\$93,900	\$2,348	\$28,170	\$704	168	41%	\$14.62	\$760	1.6
Southeast Fairbanks Census Area	\$18.77		\$976	\$39,040	2.1	\$69,600	\$1,740	\$20,880	\$522	780	34%	\$34.12	\$1,774	0.6
Valdez-Cordova Census Area	\$19.60		\$1,019	\$40,760	2.2	\$93,000	\$2,325	\$27,900	\$698	872	25%	\$14.71	\$765	1.3
Wade Hampton Census Area	\$16.71		\$869	\$34,760	1.9	\$42,100	\$1,053	\$12,630	\$316	504	29%	\$12.93	\$673	1.3
Wrangell City and Borough Census Area	\$15.96		\$830	\$33,200	1.8	\$60,100	\$1,503	\$18,030	\$451	329	29%	\$9.25	\$481	1.7
Yakutat City and Borough	\$16.73		\$870	\$34,800	1.9	\$78,400	\$1,960	\$23,520	\$588	128	50%	\$11.63	\$605	1.4
Yukon-Koyukuk Census Area	\$14.12		\$734	\$29,360	1.6	\$49,800	\$1,245	\$14,940	\$374	608	30%	\$24.83	\$1,291	0.6

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income (HUD, 2015)

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

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

ARIZONA

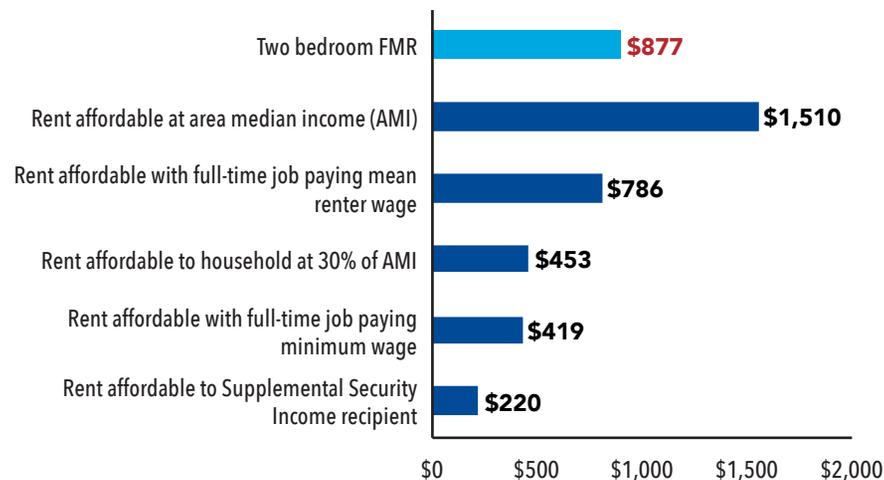


In Arizona, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$877**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,925** monthly or **\$35,096** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$16.87** PER HOUR

STATE FACTS	
Minimum Wage	\$8.05
Average Renter Wage	\$15.11
2-Bedroom Housing Wage	\$16.87
Number of Renter Households	842,814
Percent Renters	36%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Coconino County	\$19.87
Maricopa County	\$17.46
Pinal County	\$17.46
Yuma County	\$16.42
Gila County	\$16.12



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

ARIZONA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	\$16.87		\$877	\$35,096	2.1	\$60,401	\$1,510	\$18,120	\$453	842,814	36%	\$15.11	\$786	1.1
Combined Nonmetro Areas	\$14.29		\$743	\$29,715	1.8	\$47,580	\$1,190	\$14,274	\$357	46,818	29%	\$13.88	\$722	1.0
<u>Metropolitan Areas</u>														
Flagstaff MSA	\$19.87		\$1,033	\$41,320	2.5	\$59,400	\$1,485	\$17,820	\$446	18,698	40%	\$12.12	\$630	1.6
Lake Havasu City-Kingman MSA	\$14.46		\$752	\$30,080	1.8	\$44,700	\$1,118	\$13,410	\$335	24,561	31%	\$12.22	\$635	1.2
Phoenix-Mesa-Scottsdale MSA	\$17.46		\$908	\$36,320	2.2	\$64,000	\$1,600	\$19,200	\$480	560,521	37%	\$16.00	\$832	1.1
Prescott MSA	\$15.31		\$796	\$31,840	1.9	\$56,000	\$1,400	\$16,800	\$420	27,446	30%	\$12.13	\$631	1.3
Tucson MSA	\$15.81		\$822	\$32,880	2.0	\$59,000	\$1,475	\$17,700	\$443	143,426	37%	\$12.52	\$651	1.3
Yuma MSA	\$16.42		\$854	\$34,160	2.0	\$43,400	\$1,085	\$13,020	\$326	21,344	30%	\$11.15	\$580	1.5
<u>Counties</u>														
Apache County	\$12.37		\$643	\$25,720	1.5	\$38,100	\$953	\$11,430	\$286	4,470	23%	\$17.59	\$915	0.7
Cochise County	\$14.44		\$751	\$30,040	1.8	\$53,900	\$1,348	\$16,170	\$404	15,342	31%	\$12.49	\$649	1.2
Coconino County	\$19.87		\$1,033	\$41,320	2.5	\$59,400	\$1,485	\$17,820	\$446	18,698	40%	\$12.12	\$630	1.6
Gila County	\$16.12		\$838	\$33,520	2.0	\$50,800	\$1,270	\$15,240	\$381	4,982	24%	\$13.10	\$681	1.2
Graham County	\$14.67		\$763	\$30,520	1.8	\$52,800	\$1,320	\$15,840	\$396	2,838	26%	\$11.84	\$615	1.2
Greenlee County	\$12.37		\$643	\$25,720	1.5	\$54,000	\$1,350	\$16,200	\$405	1,825	54%	\$37.61	\$1,956	0.3
La Paz County	\$14.46		\$752	\$30,080	1.8	\$42,900	\$1,073	\$12,870	\$322	2,655	26%	\$10.80	\$562	1.3
Maricopa County	\$17.46		\$908	\$36,320	2.2	\$64,000	\$1,600	\$19,200	\$480	528,865	37%	\$16.08	\$836	1.1
Mohave County	\$14.46		\$752	\$30,080	1.8	\$44,700	\$1,118	\$13,410	\$335	24,561	31%	\$12.22	\$635	1.2
Navajo County	\$13.98		\$727	\$29,080	1.7	\$41,900	\$1,048	\$12,570	\$314	9,631	28%	\$11.41	\$593	1.2
Pima County	\$15.81		\$822	\$32,880	2.0	\$59,000	\$1,475	\$17,700	\$443	143,426	37%	\$12.52	\$651	1.3
Pinal County	\$17.46		\$908	\$36,320	2.2	\$64,000	\$1,600	\$19,200	\$480	31,656	26%	\$12.53	\$652	1.4
Santa Cruz County	\$14.67		\$763	\$30,520	1.8	\$45,400	\$1,135	\$13,620	\$341	5,075	34%	\$9.55	\$497	1.5
Yavapai County	\$15.31		\$796	\$31,840	1.9	\$56,000	\$1,400	\$16,800	\$420	27,446	30%	\$12.13	\$631	1.3
Yuma County	\$16.42		\$854	\$34,160	2.0	\$43,400	\$1,085	\$13,020	\$326	21,344	30%	\$11.15	\$580	1.5

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ARKANSAS

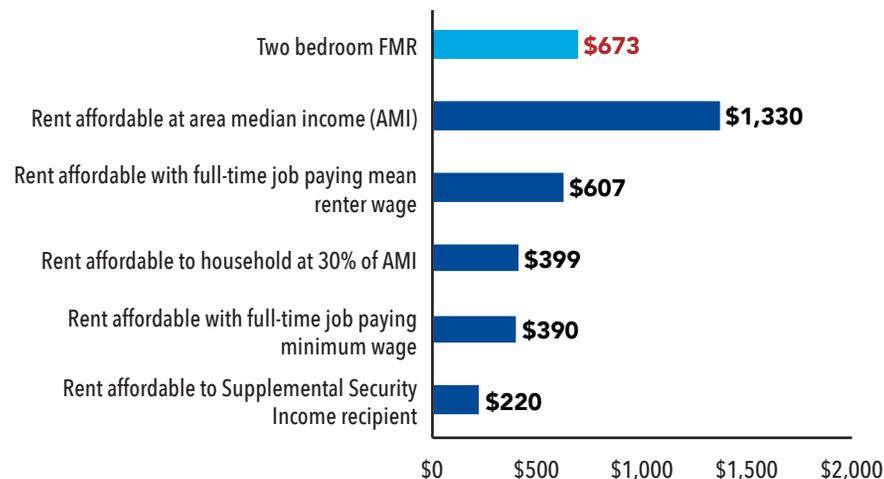


In Arkansas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$673**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,244** monthly or **\$26,931** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$12.95 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$11.68
2-Bedroom Housing Wage	\$12.95
Number of Renter Households	375,930
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Crittenden County	\$16.00
Garland County	\$15.29
Miller County	\$14.69
Faulkner County	\$14.31
Lonoke County	\$14.31



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

ARKANSAS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arkansas	\$12.95		\$673	\$26,931	1.7	\$53,187	\$1,330	\$15,956	\$399	375,930	33%	\$11.68	\$607	1.1
Combined Nonmetro Areas	\$11.52		\$599	\$23,960	1.5	\$46,442	\$1,161	\$13,933	\$348	136,384	30%	\$9.90	\$515	1.2
<u>Metropolitan Areas</u>														
Fayetteville-Springdale-Rogers HMFA	\$13.83		\$719	\$28,760	1.8	\$58,700	\$1,468	\$17,610	\$440	62,085	37%	\$15.34	\$798	0.9
Fort Smith HMFA	\$12.27		\$638	\$25,520	1.6	\$47,100	\$1,178	\$14,130	\$353	24,360	34%	\$11.03	\$573	1.1
Franklin County HMFA	\$11.98		\$623	\$24,920	1.6	\$44,000	\$1,100	\$13,200	\$330	1,757	26%	\$9.82	\$510	1.2
Grant County HMFA	\$11.23		\$584	\$23,360	1.5	\$63,100	\$1,578	\$18,930	\$473	1,519	22%	\$10.71	\$557	1.0
Hot Springs MSA	\$15.29		\$795	\$31,800	2.0	\$50,700	\$1,268	\$15,210	\$380	12,521	31%	\$9.43	\$490	1.6
Jonesboro HMFA	\$12.04		\$626	\$25,040	1.6	\$57,700	\$1,443	\$17,310	\$433	15,777	42%	\$9.96	\$518	1.2
Little Rock-North Little Rock-Conway HMFA	\$14.31		\$744	\$29,760	1.9	\$63,400	\$1,585	\$19,020	\$476	92,349	35%	\$12.37	\$643	1.2
Memphis HMFA	\$16.00		\$832	\$33,280	2.1	\$58,000	\$1,450	\$17,400	\$435	7,996	44%	\$9.94	\$517	1.6
Pine Bluff MSA	\$12.33		\$641	\$25,640	1.6	\$49,000	\$1,225	\$14,700	\$368	12,105	34%	\$10.34	\$537	1.2
Poinsett County HMFA	\$11.23		\$584	\$23,360	1.5	\$40,600	\$1,015	\$12,180	\$305	3,516	38%	\$9.82	\$511	1.1
Texarkana MSA	\$14.69		\$764	\$30,560	2.0	\$50,000	\$1,250	\$15,000	\$375	5,561	33%	\$10.34	\$538	1.4
<u>Counties</u>														
Arkansas County	\$11.38		\$592	\$23,680	1.5	\$53,200	\$1,330	\$15,960	\$399	2,562	33%	\$12.84	\$668	0.9
Ashley County	\$11.23		\$584	\$23,360	1.5	\$51,200	\$1,280	\$15,360	\$384	2,110	24%	\$11.05	\$575	1.0
Baxter County	\$11.69		\$608	\$24,320	1.6	\$47,000	\$1,175	\$14,100	\$353	4,275	24%	\$9.55	\$496	1.2
Benton County	\$13.83		\$719	\$28,760	1.8	\$58,700	\$1,468	\$17,610	\$440	25,762	31%	\$17.85	\$928	0.8
Boone County	\$11.48		\$597	\$23,880	1.5	\$50,600	\$1,265	\$15,180	\$380	4,133	27%	\$10.93	\$568	1.1
Bradley County	\$11.23		\$584	\$23,360	1.5	\$44,500	\$1,113	\$13,350	\$334	1,495	31%	\$8.63	\$449	1.3
Calhoun County	\$12.00		\$624	\$24,960	1.6	\$45,900	\$1,148	\$13,770	\$344	409	20%	\$18.94	\$985	0.6
Carroll County	\$11.67		\$607	\$24,280	1.6	\$47,800	\$1,195	\$14,340	\$359	2,954	27%	\$9.66	\$502	1.2
Chicot County	\$11.23		\$584	\$23,360	1.5	\$35,300	\$883	\$10,590	\$265	1,520	34%	\$8.67	\$451	1.3
Clark County	\$11.23		\$584	\$23,360	1.5	\$48,900	\$1,223	\$14,670	\$367	3,048	37%	\$8.41	\$438	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ARKANSAS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clay County	\$11.23		\$584	\$23,360	1.5	\$44,400	\$1,110	\$13,320	\$333	1,866	27%	\$8.07	\$419	1.4
Cleburne County	\$11.71		\$609	\$24,360	1.6	\$51,200	\$1,280	\$15,360	\$384	2,374	23%	\$9.47	\$492	1.2
Cleveland County	\$12.33		\$641	\$25,640	1.6	\$49,000	\$1,225	\$14,700	\$368	754	23%	\$8.80	\$458	1.4
Columbia County	\$11.23		\$584	\$23,360	1.5	\$47,100	\$1,178	\$14,130	\$353	2,943	31%	\$8.33	\$433	1.3
Conway County	\$12.15		\$632	\$25,280	1.6	\$49,400	\$1,235	\$14,820	\$371	2,124	26%	\$8.82	\$459	1.4
Craighead County	\$12.04		\$626	\$25,040	1.6	\$57,700	\$1,443	\$17,310	\$433	15,777	42%	\$9.96	\$518	1.2
Crawford County	\$12.27		\$638	\$25,520	1.6	\$47,100	\$1,178	\$14,130	\$353	6,016	26%	\$9.17	\$477	1.3
Crittenden County	\$16.00		\$832	\$33,280	2.1	\$58,000	\$1,450	\$17,400	\$435	7,996	44%	\$9.94	\$517	1.6
Cross County	\$12.23		\$636	\$25,440	1.6	\$52,700	\$1,318	\$15,810	\$395	2,361	35%	\$8.73	\$454	1.4
Dallas County	\$11.23		\$584	\$23,360	1.5	\$42,600	\$1,065	\$12,780	\$320	1,098	34%	\$9.07	\$471	1.2
Desha County	\$11.23		\$584	\$23,360	1.5	\$44,200	\$1,105	\$13,260	\$332	2,337	44%	\$9.15	\$476	1.2
Drew County	\$11.23		\$584	\$23,360	1.5	\$43,500	\$1,088	\$13,050	\$326	2,910	39%	\$7.55	\$393	1.5
Faulkner County	\$14.31		\$744	\$29,760	1.9	\$63,400	\$1,585	\$19,020	\$476	14,775	35%	\$11.26	\$586	1.3
Franklin County	\$11.98		\$623	\$24,920	1.6	\$44,000	\$1,100	\$13,200	\$330	1,757	26%	\$9.82	\$510	1.2
Fulton County	\$11.23		\$584	\$23,360	1.5	\$43,300	\$1,083	\$12,990	\$325	1,126	22%	\$6.94	\$361	1.6
Garland County	\$15.29		\$795	\$31,800	2.0	\$50,700	\$1,268	\$15,210	\$380	12,521	31%	\$9.43	\$490	1.6
Grant County	\$11.23		\$584	\$23,360	1.5	\$63,100	\$1,578	\$18,930	\$473	1,519	22%	\$10.71	\$557	1.0
Greene County	\$12.06		\$627	\$25,080	1.6	\$49,000	\$1,225	\$14,700	\$368	6,089	37%	\$10.15	\$528	1.2
Hempstead County	\$11.23		\$584	\$23,360	1.5	\$45,600	\$1,140	\$13,680	\$342	2,656	32%	\$8.64	\$449	1.3
Hot Spring County	\$11.63		\$605	\$24,200	1.6	\$50,000	\$1,250	\$15,000	\$375	3,368	28%	\$9.18	\$478	1.3
Howard County	\$11.23		\$584	\$23,360	1.5	\$44,900	\$1,123	\$13,470	\$337	1,909	37%	\$9.91	\$515	1.1
Independence County	\$11.35		\$590	\$23,600	1.5	\$46,500	\$1,163	\$13,950	\$349	4,273	29%	\$9.42	\$490	1.2
Izard County	\$11.23		\$584	\$23,360	1.5	\$40,200	\$1,005	\$12,060	\$302	1,252	22%	\$7.97	\$415	1.4
Jackson County	\$11.23		\$584	\$23,360	1.5	\$41,400	\$1,035	\$12,420	\$311	2,146	33%	\$9.43	\$491	1.2
Jefferson County	\$12.33		\$641	\$25,640	1.6	\$49,000	\$1,225	\$14,700	\$368	10,080	36%	\$10.44	\$543	1.2
Johnson County	\$11.56		\$601	\$24,040	1.5	\$43,500	\$1,088	\$13,050	\$326	3,392	34%	\$8.87	\$461	1.3
Lafayette County	\$11.23		\$584	\$23,360	1.5	\$40,400	\$1,010	\$12,120	\$303	742	27%	\$7.81	\$406	1.4
Lawrence County	\$11.23		\$584	\$23,360	1.5	\$43,400	\$1,085	\$13,020	\$326	1,927	29%	\$7.45	\$387	1.5
Lee County	\$11.63		\$605	\$24,200	1.6	\$35,300	\$883	\$10,590	\$265	1,502	43%	\$9.67	\$503	1.2

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ARKANSAS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$12.33		\$641	\$25,640	1.6	\$49,000	\$1,225	\$14,700	\$368	1,271	30%	\$9.67	\$503	1.3
Little River County	\$11.23		\$584	\$23,360	1.5	\$52,000	\$1,300	\$15,600	\$390	1,168	22%	\$10.77	\$560	1.0
Logan County	\$11.23		\$584	\$23,360	1.5	\$49,600	\$1,240	\$14,880	\$372	2,029	25%	\$8.53	\$443	1.3
Lonoke County	\$14.31		\$744	\$29,760	1.9	\$63,400	\$1,585	\$19,020	\$476	6,706	27%	\$8.51	\$443	1.7
Madison County	\$13.83		\$719	\$28,760	1.8	\$58,700	\$1,468	\$17,610	\$440	1,420	23%	\$8.50	\$442	1.6
Marion County	\$11.23		\$584	\$23,360	1.5	\$43,300	\$1,083	\$12,990	\$325	1,440	20%	\$8.10	\$421	1.4
Miller County	\$14.69		\$764	\$30,560	2.0	\$50,000	\$1,250	\$15,000	\$375	5,561	33%	\$10.34	\$538	1.4
Mississippi County	\$11.63		\$605	\$24,200	1.6	\$44,300	\$1,108	\$13,290	\$332	7,030	41%	\$14.41	\$749	0.8
Monroe County	\$11.23		\$584	\$23,360	1.5	\$36,100	\$903	\$10,830	\$271	1,237	36%	\$7.03	\$366	1.6
Montgomery County	\$11.23		\$584	\$23,360	1.5	\$41,000	\$1,025	\$12,300	\$308	784	20%	\$9.37	\$487	1.2
Nevada County	\$11.23		\$584	\$23,360	1.5	\$45,700	\$1,143	\$13,710	\$343	976	27%	\$8.13	\$423	1.4
Newton County	\$11.23		\$584	\$23,360	1.5	\$38,200	\$955	\$11,460	\$287	612	17%	\$4.96	\$258	2.3
Ouachita County	\$11.23		\$584	\$23,360	1.5	\$47,600	\$1,190	\$14,280	\$357	3,617	34%	\$9.63	\$501	1.2
Perry County	\$14.31		\$744	\$29,760	1.9	\$63,400	\$1,585	\$19,020	\$476	799	20%	\$8.62	\$448	1.7
Phillips County	\$11.23		\$584	\$23,360	1.5	\$36,700	\$918	\$11,010	\$275	3,796	46%	\$10.12	\$526	1.1
Pike County	\$11.23		\$584	\$23,360	1.5	\$41,500	\$1,038	\$12,450	\$311	1,162	27%	\$8.09	\$420	1.4
Poinsett County	\$11.23		\$584	\$23,360	1.5	\$40,600	\$1,015	\$12,180	\$305	3,516	38%	\$9.82	\$511	1.1
Polk County	\$11.23		\$584	\$23,360	1.5	\$42,800	\$1,070	\$12,840	\$321	1,853	23%	\$9.84	\$512	1.1
Pope County	\$11.81		\$614	\$24,560	1.6	\$49,900	\$1,248	\$14,970	\$374	6,815	30%	\$10.24	\$533	1.2
Prairie County	\$11.23		\$584	\$23,360	1.5	\$44,400	\$1,110	\$13,320	\$333	1,013	27%	\$8.79	\$457	1.3
Pulaski County	\$14.31		\$744	\$29,760	1.9	\$63,400	\$1,585	\$19,020	\$476	60,880	40%	\$13.10	\$681	1.1
Randolph County	\$11.23		\$584	\$23,360	1.5	\$49,300	\$1,233	\$14,790	\$370	1,787	25%	\$5.24	\$273	2.1
St. Francis County	\$11.23		\$584	\$23,360	1.5	\$37,300	\$933	\$11,190	\$280	4,184	45%	\$9.47	\$492	1.2
Saline County	\$14.31		\$744	\$29,760	1.9	\$63,400	\$1,585	\$19,020	\$476	9,189	22%	\$9.02	\$469	1.6
Scott County	\$11.23		\$584	\$23,360	1.5	\$45,300	\$1,133	\$13,590	\$340	1,169	27%	\$8.84	\$460	1.3
Searcy County	\$11.23		\$584	\$23,360	1.5	\$38,400	\$960	\$11,520	\$288	742	23%	\$5.28	\$274	2.1
Sebastian County	\$12.27		\$638	\$25,520	1.6	\$47,100	\$1,178	\$14,130	\$353	18,344	37%	\$11.58	\$602	1.1
Sevier County	\$11.23		\$584	\$23,360	1.5	\$42,900	\$1,073	\$12,870	\$322	1,745	30%	\$8.96	\$466	1.3
Sharp County	\$11.23		\$584	\$23,360	1.5	\$41,400	\$1,035	\$12,420	\$311	1,407	20%	\$8.74	\$454	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ARKANSAS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Stone County	\$11.23		\$584	\$23,360	1.5	\$45,300	\$1,133	\$13,590	\$340	1,115	22%	\$6.82	\$355	1.6
Union County	\$12.71		\$661	\$26,440	1.7	\$50,500	\$1,263	\$15,150	\$379	5,090	31%	\$12.95	\$673	1.0
Van Buren County	\$11.23		\$584	\$23,360	1.5	\$45,200	\$1,130	\$13,560	\$339	1,544	22%	\$12.26	\$638	0.9
Washington County	\$13.83		\$719	\$28,760	1.8	\$58,700	\$1,468	\$17,610	\$440	34,903	44%	\$12.70	\$660	1.1
White County	\$11.87		\$617	\$24,680	1.6	\$52,700	\$1,318	\$15,810	\$395	9,371	32%	\$9.39	\$488	1.3
Woodruff County	\$11.23		\$584	\$23,360	1.5	\$40,500	\$1,013	\$12,150	\$304	1,138	37%	\$8.57	\$446	1.3
Yell County	\$11.23		\$584	\$23,360	1.5	\$44,700	\$1,118	\$13,410	\$335	2,659	34%	\$7.84	\$408	1.4

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

CALIFORNIA

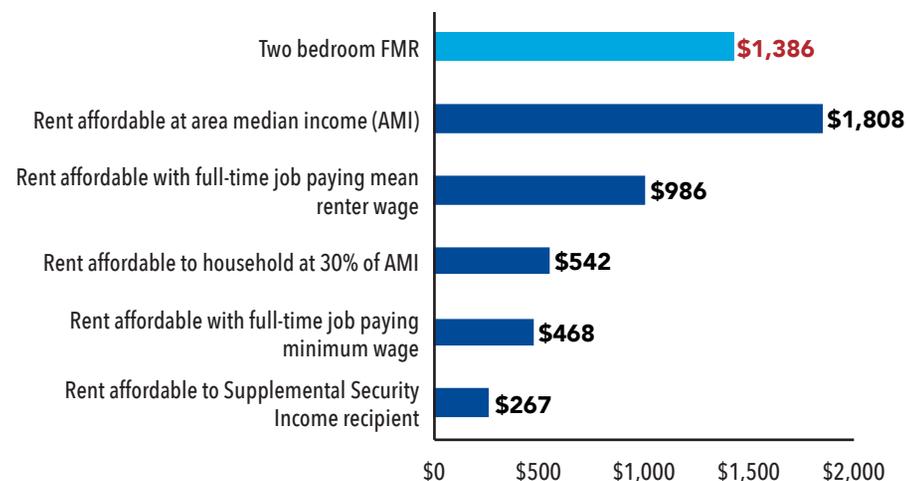
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,386**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,619** monthly or **\$55,433** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$26.65** PER HOUR

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$18.96
2-Bedroom Housing Wage	\$26.65
Number of Renter Households	5,603,356
Percent Renters	45%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Marin County	\$39.65
San Francisco County	\$39.65
San Mateo County	\$39.65
Santa Clara County	\$34.79
Santa Cruz County	\$33.77



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

CALIFORNIA

	FY15 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
California	\$26.65	\$1,386	\$55,433	3.0	\$72,330	\$1,808	\$21,699	\$542	5,603,356	45%	\$18.96	\$986	1.4			
Combined Nonmetro Areas	\$18.44	\$959	\$38,348	2.0	\$59,183	\$1,480	\$17,755	\$444	114,423	35%	\$10.83	\$563	1.7			
<u>Metropolitan Areas</u>																
Bakersfield MSA	\$16.00	\$832	\$33,280	1.8	\$52,000	\$1,300	\$15,600	\$390	107,108	42%	\$12.72	\$661	1.3			
Chico MSA	\$16.73	\$870	\$34,800	1.9	\$53,900	\$1,348	\$16,170	\$404	33,811	40%	\$11.55	\$600	1.4			
El Centro MSA	\$14.38	\$748	\$29,920	1.6	\$44,500	\$1,113	\$13,350	\$334	20,992	44%	\$7.90	\$411	1.8			
Fresno MSA	\$16.40	\$853	\$34,120	1.8	\$47,600	\$1,190	\$14,280	\$357	133,953	46%	\$11.27	\$586	1.5			
Hanford-Corcoran MSA	\$15.52	\$807	\$32,280	1.7	\$50,000	\$1,250	\$15,000	\$375	19,658	48%	\$12.19	\$634	1.3			
Los Angeles-Long Beach HMFA	\$27.38	\$1,424	\$56,960	3.0	\$63,000	\$1,575	\$18,900	\$473	1,715,285	53%	\$18.69	\$972	1.5			
Madera-Chowchilla MSA	\$16.94	\$881	\$35,240	1.9	\$45,800	\$1,145	\$13,740	\$344	16,678	39%	\$11.84	\$616	1.4			
Merced MSA	\$14.60	\$759	\$30,360	1.6	\$52,500	\$1,313	\$15,750	\$394	35,011	46%	\$11.25	\$585	1.3			
Modesto MSA	\$17.75	\$923	\$36,920	2.0	\$53,300	\$1,333	\$15,990	\$400	69,879	42%	\$12.50	\$650	1.4			
Napa MSA	\$29.10	\$1,513	\$60,520	3.2	\$84,200	\$2,105	\$25,260	\$632	19,462	39%	\$15.93	\$829	1.8			
Oakland-Fremont HMFA	\$30.48	\$1,585	\$63,400	3.4	\$92,900	\$2,323	\$27,870	\$697	383,123	42%	\$19.39	\$1,008	1.6			
Orange County HMFA	\$30.92	\$1,608	\$64,320	3.4	\$85,900	\$2,148	\$25,770	\$644	411,262	41%	\$18.47	\$960	1.7			
Oxnard-Thousand Oaks-Ventura MSA	\$29.90	\$1,555	\$62,200	3.3	\$85,300	\$2,133	\$25,590	\$640	93,736	35%	\$15.50	\$806	1.9			
Redding MSA	\$17.44	\$907	\$36,280	1.9	\$56,300	\$1,408	\$16,890	\$422	24,728	36%	\$11.81	\$614	1.5			
Riverside-San Bernardino-Ontario MSA *	\$22.17	\$1,153	\$46,120	2.5	\$60,500	\$1,513	\$18,150	\$454	458,755	36%	\$12.34	\$642	1.8			
Sacramento--Arden-Arcade--Roseville HMFA	\$19.46	\$1,012	\$40,480	2.2	\$71,500	\$1,788	\$21,450	\$536	280,121	39%	\$15.01	\$780	1.3			
Salinas MSA	\$23.92	\$1,244	\$49,760	2.7	\$65,000	\$1,625	\$19,500	\$488	63,030	50%	\$13.92	\$724	1.7			
San Benito County HMFA	\$24.60	\$1,279	\$51,160	2.7	\$72,800	\$1,820	\$21,840	\$546	6,530	38%	\$11.39	\$592	2.2			
San Diego-Carlsbad-San Marcos MSA	\$26.73	\$1,390	\$55,600	3.0	\$73,000	\$1,825	\$21,900	\$548	496,822	46%	\$18.51	\$963	1.4			
San Francisco HMFA	\$39.65	\$2,062	\$82,480	4.4	\$101,900	\$2,548	\$30,570	\$764	361,889	51%	\$32.88	\$1,710	1.2			
San Jose-Sunnyvale-Santa Clara HMFA	\$34.79	\$1,809	\$72,360	3.9	\$106,300	\$2,658	\$31,890	\$797	259,010	43%	\$34.16	\$1,776	1.0			

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

CALIFORNIA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Luis Obispo-Paso Robles MSA	\$25.17	\$1,309	\$52,360	2.8	\$77,100	\$1,928	\$23,130	\$578	42,506	42%	\$12.51	\$651	2.0
Santa Barbara-Santa Maria-Goleta MSA	\$28.08	\$1,460	\$58,400	3.1	\$75,400	\$1,885	\$22,620	\$566	67,141	47%	\$15.43	\$802	1.8
Santa Cruz-Watsonville MSA	\$33.77	\$1,756	\$70,240	3.8	\$87,000	\$2,175	\$26,100	\$653	38,497	41%	\$13.58	\$706	2.5
Santa Rosa-Petaluma MSA	\$26.35	\$1,370	\$54,800	2.9	\$73,600	\$1,840	\$22,080	\$552	74,026	40%	\$15.29	\$795	1.7
Stockton MSA	\$18.19	\$946	\$37,840	2.0	\$59,600	\$1,490	\$17,880	\$447	89,883	42%	\$12.57	\$654	1.4
Vallejo-Fairfield MSA	\$23.21	\$1,207	\$48,280	2.6	\$74,500	\$1,863	\$22,350	\$559	54,197	38%	\$15.66	\$814	1.5
Visalia-Porterville MSA	\$14.83	\$771	\$30,840	1.6	\$44,000	\$1,100	\$13,200	\$330	55,954	43%	\$10.30	\$536	1.4
Yolo HMFA	\$21.25	\$1,105	\$44,200	2.4	\$72,200	\$1,805	\$21,660	\$542	33,115	47%	\$12.70	\$660	1.7
Yuba City MSA	\$16.35	\$850	\$34,000	1.8	\$56,500	\$1,413	\$16,950	\$424	22,771	41%	\$11.67	\$607	1.4
Counties													
Alameda County	\$30.48	\$1,585	\$63,400	3.4	\$92,900	\$2,323	\$27,870	\$697	255,111	47%	\$19.98	\$1,039	1.5
Alpine County	\$15.73	\$818	\$32,720	1.7	\$94,900	\$2,373	\$28,470	\$712	73	19%	\$13.76	\$716	1.1
Amador County	\$18.96	\$986	\$39,440	2.1	\$67,400	\$1,685	\$20,220	\$506	3,403	24%	\$10.82	\$562	1.8
Butte County	\$16.73	\$870	\$34,800	1.9	\$53,900	\$1,348	\$16,170	\$404	33,811	40%	\$11.55	\$600	1.4
Calaveras County	\$16.96	\$882	\$35,280	1.9	\$70,200	\$1,755	\$21,060	\$527	4,036	22%	\$10.30	\$535	1.6
Colusa County	\$14.90	\$775	\$31,000	1.7	\$58,700	\$1,468	\$17,610	\$440	2,518	37%	\$12.12	\$630	1.2
Contra Costa County	\$30.48	\$1,585	\$63,400	3.4	\$92,900	\$2,323	\$27,870	\$697	128,012	34%	\$18.20	\$946	1.7
Del Norte County	\$16.06	\$835	\$33,400	1.8	\$55,600	\$1,390	\$16,680	\$417	3,819	40%	\$10.33	\$537	1.6
El Dorado County	\$19.46	\$1,012	\$40,480	2.2	\$71,500	\$1,788	\$21,450	\$536	17,088	25%	\$11.39	\$592	1.7
Fresno County	\$16.40	\$853	\$34,120	1.8	\$47,600	\$1,190	\$14,280	\$357	133,953	46%	\$11.27	\$586	1.5
Glenn County	\$14.94	\$777	\$31,080	1.7	\$54,400	\$1,360	\$16,320	\$408	3,554	37%	\$9.68	\$504	1.5
Humboldt County	\$17.94	\$933	\$37,320	2.0	\$56,200	\$1,405	\$16,860	\$422	23,519	44%	\$10.87	\$565	1.7
Imperial County	\$14.38	\$748	\$29,920	1.6	\$44,500	\$1,113	\$13,350	\$334	20,992	44%	\$7.90	\$411	1.8
Inyo County	\$17.33	\$901	\$36,040	1.9	\$71,500	\$1,788	\$21,450	\$536	2,826	36%	\$10.33	\$537	1.7
Kern County	\$16.00	\$832	\$33,280	1.8	\$52,000	\$1,300	\$15,600	\$390	107,108	42%	\$12.72	\$661	1.3
Kings County	\$15.52	\$807	\$32,280	1.7	\$50,000	\$1,250	\$15,000	\$375	19,658	48%	\$12.19	\$634	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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CALIFORNIA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lake County	\$16.40		\$853	\$34,120	1.8	\$48,000	\$1,200	\$14,400	\$360	9,889	37%	\$10.32	\$537	1.6
Lassen County	\$17.77		\$924	\$36,960	2.0	\$69,400	\$1,735	\$20,820	\$521	3,686	37%	\$9.76	\$508	1.8
Los Angeles County	\$27.38		\$1,424	\$56,960	3.0	\$63,000	\$1,575	\$18,900	\$473	1,715,285	53%	\$18.69	\$972	1.5
Madera County	\$16.94		\$881	\$35,240	1.9	\$45,800	\$1,145	\$13,740	\$344	16,678	39%	\$11.84	\$616	1.4
Marin County	\$39.65		\$2,062	\$82,480	4.4	\$101,900	\$2,548	\$30,570	\$764	38,316	37%	\$17.52	\$911	2.3
Mariposa County	\$16.15		\$840	\$33,600	1.8	\$61,900	\$1,548	\$18,570	\$464	2,053	28%	\$7.94	\$413	2.0
Mendocino County	\$22.06		\$1,147	\$45,880	2.5	\$58,900	\$1,473	\$17,670	\$442	14,151	42%	\$10.58	\$550	2.1
Merced County	\$14.60		\$759	\$30,360	1.6	\$52,500	\$1,313	\$15,750	\$394	35,011	46%	\$11.25	\$585	1.3
Modoc County	\$12.37		\$643	\$25,720	1.4	\$49,900	\$1,248	\$14,970	\$374	1,242	31%	\$8.65	\$450	1.4
Mono County	\$21.94		\$1,141	\$45,640	2.4	\$77,000	\$1,925	\$23,100	\$578	2,338	44%	\$11.35	\$590	1.9
Monterey County	\$23.92		\$1,244	\$49,760	2.7	\$65,000	\$1,625	\$19,500	\$488	63,030	50%	\$13.92	\$724	1.7
Napa County	\$29.10		\$1,513	\$60,520	3.2	\$84,200	\$2,105	\$25,260	\$632	19,462	39%	\$15.93	\$829	1.8
Nevada County	\$26.06		\$1,355	\$54,200	2.9	\$67,500	\$1,688	\$20,250	\$506	11,223	27%	\$11.62	\$604	2.2
Orange County	\$30.92		\$1,608	\$64,320	3.4	\$85,900	\$2,148	\$25,770	\$644	411,262	41%	\$18.47	\$960	1.7
Placer County	\$19.46		\$1,012	\$40,480	2.2	\$71,500	\$1,788	\$21,450	\$536	39,053	29%	\$14.36	\$747	1.4
Plumas County	\$16.56		\$861	\$34,440	1.8	\$54,400	\$1,360	\$16,320	\$408	2,722	30%	\$11.47	\$596	1.4
Riverside County *	\$22.17		\$1,153	\$46,120	2.5	\$60,500	\$1,513	\$18,150	\$454	228,689	33%	\$11.90	\$619	1.9
Sacramento County	\$19.46		\$1,012	\$40,480	2.2	\$71,500	\$1,788	\$21,450	\$536	223,980	43%	\$15.52	\$807	1.3
San Benito County	\$24.60		\$1,279	\$51,160	2.7	\$72,800	\$1,820	\$21,840	\$546	6,530	38%	\$11.39	\$592	2.2
San Bernardino County *	\$22.17		\$1,153	\$46,120	2.5	\$60,500	\$1,513	\$18,150	\$454	230,066	38%	\$12.74	\$663	1.7
San Diego County	\$26.73		\$1,390	\$55,600	3.0	\$73,000	\$1,825	\$21,900	\$548	496,822	46%	\$18.51	\$963	1.4
San Francisco County	\$39.65		\$2,062	\$82,480	4.4	\$101,900	\$2,548	\$30,570	\$764	218,950	63%	\$32.56	\$1,693	1.2
San Joaquin County	\$18.19		\$946	\$37,840	2.0	\$59,600	\$1,490	\$17,880	\$447	89,883	42%	\$12.57	\$654	1.4
San Luis Obispo County	\$25.17		\$1,309	\$52,360	2.8	\$77,100	\$1,928	\$23,130	\$578	42,506	42%	\$12.51	\$651	2.0
San Mateo County	\$39.65		\$2,062	\$82,480	4.4	\$101,900	\$2,548	\$30,570	\$764	104,623	41%	\$37.81	\$1,966	1.0
Santa Barbara County	\$28.08		\$1,460	\$58,400	3.1	\$75,400	\$1,885	\$22,620	\$566	67,141	47%	\$15.43	\$802	1.8
Santa Clara County	\$34.79		\$1,809	\$72,360	3.9	\$106,300	\$2,658	\$31,890	\$797	259,010	43%	\$34.16	\$1,776	1.0
Santa Cruz County	\$33.77		\$1,756	\$70,240	3.8	\$87,000	\$2,175	\$26,100	\$653	38,497	41%	\$13.58	\$706	2.5
Shasta County	\$17.44		\$907	\$36,280	1.9	\$56,300	\$1,408	\$16,890	\$422	24,728	36%	\$11.81	\$614	1.5

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

CALIFORNIA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sierra County	\$20.00		\$1,040	\$41,600	2.2	\$59,800	\$1,495	\$17,940	\$449	278	22%	\$7.98	\$415	2.5
Siskiyou County	\$15.27		\$794	\$31,760	1.7	\$49,600	\$1,240	\$14,880	\$372	7,237	37%	\$9.77	\$508	1.6
Solano County	\$23.21		\$1,207	\$48,280	2.6	\$74,500	\$1,863	\$22,350	\$559	54,197	38%	\$15.66	\$814	1.5
Sonoma County	\$26.35		\$1,370	\$54,800	2.9	\$73,600	\$1,840	\$22,080	\$552	74,026	40%	\$15.29	\$795	1.7
Stanislaus County	\$17.75		\$923	\$36,920	2.0	\$53,300	\$1,333	\$15,990	\$400	69,879	42%	\$12.50	\$650	1.4
Sutter County	\$16.35		\$850	\$34,000	1.8	\$56,500	\$1,413	\$16,950	\$424	12,827	40%	\$11.10	\$577	1.5
Tehama County	\$15.10		\$785	\$31,400	1.7	\$50,000	\$1,250	\$15,000	\$375	7,599	33%	\$13.10	\$681	1.2
Trinity County	\$14.25		\$741	\$29,640	1.6	\$48,800	\$1,220	\$14,640	\$366	1,633	29%	\$8.48	\$441	1.7
Tulare County	\$14.83		\$771	\$30,840	1.6	\$44,000	\$1,100	\$13,200	\$330	55,954	43%	\$10.30	\$536	1.4
Tuolumne County	\$18.31		\$952	\$38,080	2.0	\$63,600	\$1,590	\$19,080	\$477	6,624	30%	\$10.37	\$539	1.8
Ventura County	\$29.90		\$1,555	\$62,200	3.3	\$85,300	\$2,133	\$25,590	\$640	93,736	35%	\$15.50	\$806	1.9
Yolo County	\$21.25		\$1,105	\$44,200	2.4	\$72,200	\$1,805	\$21,660	\$542	33,115	47%	\$12.70	\$660	1.7
Yuba County	\$16.35		\$850	\$34,000	1.8	\$56,500	\$1,413	\$16,950	\$424	9,944	41%	\$13.02	\$677	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

COLORADO

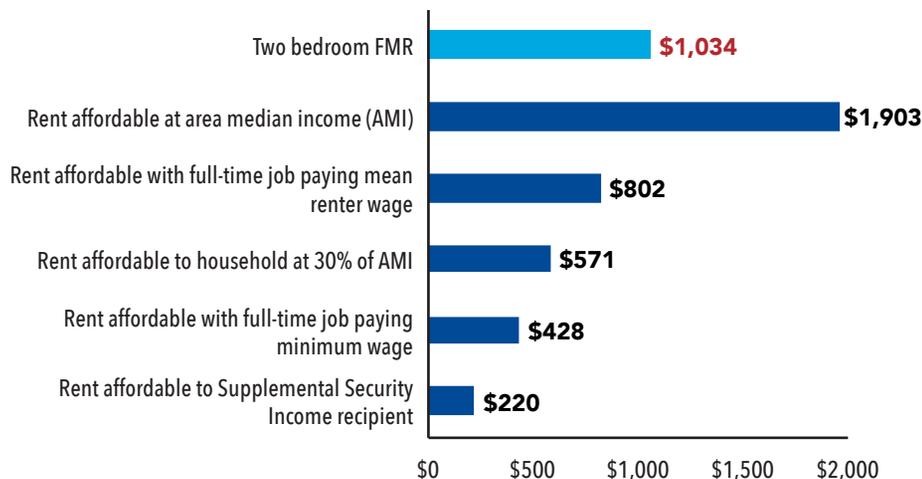
STATE RANKING
15th*

In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,034**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,448** monthly or **\$41,377** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$19.89 PER HOUR**

STATE FACTS	
Minimum Wage	\$8.23
Average Renter Wage	\$15.43
2-Bedroom Housing Wage	\$19.89
Number of Renter Households	684,946
Percent Renters	35%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Pitkin County	\$28.25
San Miguel County	\$24.69
Summit County	\$24.25
Boulder County	\$23.69
Eagle County	\$23.04



97
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2.4
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

COLORADO

	FY15 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Colorado	\$19.89	\$1,034	\$41,377	2.4	\$76,127	\$1,903	\$22,838	\$571	684,946	35%	\$15.43	\$802	1.3			
Combined Nonmetro Areas	\$16.62	\$864	\$34,563	2.0	\$64,425	\$1,611	\$19,327	\$483	82,466	31%	\$12.45	\$647	1.3			
<u>Metropolitan Areas</u>																
Boulder MSA	\$23.69	\$1,232	\$49,280	2.9	\$99,400	\$2,485	\$29,820	\$746	44,420	37%	\$15.75	\$819	1.5			
Colorado Springs HMFA	\$16.46	\$856	\$34,240	2.0	\$73,000	\$1,825	\$21,900	\$548	86,052	36%	\$13.84	\$720	1.2			
Denver-Aurora-Broomfield MSA *	\$22.23	\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	363,439	36%	\$17.27	\$898	1.3			
Fort Collins-Loveland MSA	\$17.17	\$893	\$35,720	2.1	\$79,300	\$1,983	\$23,790	\$595	41,777	34%	\$11.79	\$613	1.5			
Grand Junction MSA	\$14.98	\$779	\$31,160	1.8	\$57,800	\$1,445	\$17,340	\$434	16,608	28%	\$12.01	\$625	1.2			
Greeley MSA	\$15.12	\$786	\$31,440	1.8	\$69,600	\$1,740	\$20,880	\$522	27,024	30%	\$11.86	\$617	1.3			
Pueblo MSA	\$14.10	\$733	\$29,320	1.7	\$52,800	\$1,320	\$15,840	\$396	21,407	34%	\$10.54	\$548	1.3			
Teller County HMFA	\$17.29	\$899	\$35,960	2.1	\$72,900	\$1,823	\$21,870	\$547	1,753	19%	\$8.61	\$448	2.0			
<u>Counties</u>																
Adams County *	\$22.23	\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	52,582	34%	\$14.59	\$759	1.5			
Alamosa County	\$12.58	\$654	\$26,160	1.5	\$51,800	\$1,295	\$15,540	\$389	2,269	39%	\$8.23	\$428	1.5			
Arapahoe County *	\$22.23	\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	84,092	37%	\$17.71	\$921	1.3			
Archuleta County	\$15.52	\$807	\$32,280	1.9	\$67,100	\$1,678	\$20,130	\$503	1,283	26%	\$10.18	\$529	1.5			
Baca County	\$12.37	\$643	\$25,720	1.5	\$49,500	\$1,238	\$14,850	\$371	423	26%	\$9.36	\$487	1.3			
Bent County	\$12.37	\$643	\$25,720	1.5	\$44,700	\$1,118	\$13,410	\$335	683	36%	\$12.16	\$632	1.0			
Boulder County	\$23.69	\$1,232	\$49,280	2.9	\$99,400	\$2,485	\$29,820	\$746	44,420	37%	\$15.75	\$819	1.5			
Broomfield County *	\$22.23	\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	6,985	32%	\$21.56	\$1,121	1.0			
Chaffee County	\$14.96	\$778	\$31,120	1.8	\$61,200	\$1,530	\$18,360	\$459	1,867	24%	\$9.17	\$477	1.6			
Cheyenne County	\$12.37	\$643	\$25,720	1.5	\$68,200	\$1,705	\$20,460	\$512	197	23%	\$16.34	\$849	0.8			
Clear Creek County *	\$22.23	\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	752	19%	\$13.89	\$722	1.6			
Conejos County	\$12.37	\$643	\$25,720	1.5	\$46,300	\$1,158	\$13,890	\$347	702	23%	\$8.10	\$421	1.5			
Costilla County	\$12.37	\$643	\$25,720	1.5	\$42,400	\$1,060	\$12,720	\$318	278	20%	\$9.27	\$482	1.3			

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

COLORADO

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Crowley County	\$12.37		\$643	\$25,720	1.5	\$45,100	\$1,128	\$13,530	\$338	239	20%	\$12.63	\$657	1.0
Custer County	\$12.37		\$643	\$25,720	1.5	\$55,400	\$1,385	\$16,620	\$416	397	19%	\$10.67	\$555	1.2
Delta County	\$15.06		\$783	\$31,320	1.8	\$53,200	\$1,330	\$15,960	\$399	3,080	24%	\$9.88	\$514	1.5
Denver County*	\$22.23		\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	132,418	50%	\$19.62	\$1,020	1.1
Dolores County	\$12.37		\$643	\$25,720	1.5	\$58,400	\$1,460	\$17,520	\$438	150	19%	\$18.23	\$948	0.7
Douglas County*	\$22.23		\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	19,855	19%	\$16.56	\$861	1.3
Eagle County	\$23.04		\$1,198	\$47,920	2.8	\$86,200	\$2,155	\$25,860	\$647	6,110	34%	\$12.78	\$665	1.8
Elbert County*	\$22.23		\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	791	10%	\$9.71	\$505	2.3
El Paso County	\$16.46		\$856	\$34,240	2.0	\$73,000	\$1,825	\$21,900	\$548	86,052	36%	\$13.84	\$720	1.2
Fremont County	\$13.37		\$695	\$27,800	1.6	\$52,300	\$1,308	\$15,690	\$392	4,958	29%	\$9.15	\$476	1.5
Garfield County	\$20.40		\$1,061	\$42,440	2.5	\$73,300	\$1,833	\$21,990	\$550	7,091	35%	\$16.75	\$871	1.2
Gilpin County*	\$22.23		\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	613	24%	\$9.56	\$497	2.3
Grand County	\$16.58		\$862	\$34,480	2.0	\$78,000	\$1,950	\$23,400	\$585	1,312	25%	\$10.33	\$537	1.6
Gunnison County	\$16.98		\$883	\$35,320	2.1	\$71,700	\$1,793	\$21,510	\$538	2,575	41%	\$9.99	\$519	1.7
Hinsdale County	\$16.40		\$853	\$34,120	2.0	\$83,000	\$2,075	\$24,900	\$623	82	21%	\$9.89	\$514	1.7
Huerfano County	\$12.54		\$652	\$26,080	1.5	\$44,400	\$1,110	\$13,320	\$333	842	28%	\$9.48	\$493	1.3
Jackson County	\$14.12		\$734	\$29,360	1.7	\$65,200	\$1,630	\$19,560	\$489	180	28%	\$14.62	\$760	1.0
Jefferson County*	\$22.23		\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	64,540	29%	\$13.77	\$716	1.6
Kiowa County	\$12.92		\$672	\$26,880	1.6	\$59,600	\$1,490	\$17,880	\$447	152	27%	\$14.87	\$773	0.9
Kit Carson County	\$12.37		\$643	\$25,720	1.5	\$61,300	\$1,533	\$18,390	\$460	1,042	34%	\$11.62	\$604	1.1
Lake County	\$18.73		\$974	\$38,960	2.3	\$54,600	\$1,365	\$16,380	\$410	1,060	34%	\$11.92	\$620	1.6
La Plata County	\$17.71		\$921	\$36,840	2.2	\$74,400	\$1,860	\$22,320	\$558	7,015	33%	\$14.16	\$736	1.3
Larimer County	\$17.17		\$893	\$35,720	2.1	\$79,300	\$1,983	\$23,790	\$595	41,777	34%	\$11.79	\$613	1.5
Las Animas County	\$13.52		\$703	\$28,120	1.6	\$55,400	\$1,385	\$16,620	\$416	1,836	31%	\$10.46	\$544	1.3
Lincoln County	\$12.37		\$643	\$25,720	1.5	\$60,900	\$1,523	\$18,270	\$457	585	32%	\$9.46	\$492	1.3
Logan County	\$12.73		\$662	\$26,480	1.5	\$54,100	\$1,353	\$16,230	\$406	2,451	31%	\$10.74	\$558	1.2
Mesa County	\$14.98		\$779	\$31,160	1.8	\$57,800	\$1,445	\$17,340	\$434	16,608	28%	\$12.01	\$625	1.2
Mineral County	\$12.37		\$643	\$25,720	1.5	\$70,600	\$1,765	\$21,180	\$530	64	16%	\$10.30	\$536	1.2
Moffat County	\$14.29		\$743	\$29,720	1.7	\$67,700	\$1,693	\$20,310	\$508	1,221	24%	\$12.02	\$625	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

COLORADO

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montezuma County	\$12.37	\$643	\$25,720	1.5	\$52,500	\$1,313	\$15,750	\$394	3,149	29%	\$9.52	\$495	1.3
Montrose County	\$14.92	\$776	\$31,040	1.8	\$57,300	\$1,433	\$17,190	\$430	4,454	27%	\$10.61	\$552	1.4
Morgan County	\$12.37	\$643	\$25,720	1.5	\$51,300	\$1,283	\$15,390	\$385	3,815	37%	\$12.36	\$643	1.0
Otero County	\$12.37	\$643	\$25,720	1.5	\$42,700	\$1,068	\$12,810	\$320	2,623	35%	\$9.52	\$495	1.3
Ouray County	\$19.21	\$999	\$39,960	2.3	\$75,200	\$1,880	\$22,560	\$564	478	25%	\$14.11	\$734	1.4
Park County*	\$22.23	\$1,156	\$46,240	2.7	\$79,900	\$1,998	\$23,970	\$599	811	12%	\$11.28	\$587	2.0
Phillips County	\$12.37	\$643	\$25,720	1.5	\$61,600	\$1,540	\$18,480	\$462	514	31%	\$10.74	\$559	1.2
Pitkin County	\$28.25	\$1,469	\$58,760	3.4	\$97,200	\$2,430	\$29,160	\$729	2,352	31%	\$17.27	\$898	1.6
Prowers County	\$12.37	\$643	\$25,720	1.5	\$49,000	\$1,225	\$14,700	\$368	1,690	34%	\$9.07	\$472	1.4
Pueblo County	\$14.10	\$733	\$29,320	1.7	\$52,800	\$1,320	\$15,840	\$396	21,407	34%	\$10.54	\$548	1.3
Rio Blanco County	\$13.35	\$694	\$27,760	1.6	\$80,900	\$2,023	\$24,270	\$607	824	31%	\$21.30	\$1,108	0.6
Rio Grande County	\$12.37	\$643	\$25,720	1.5	\$50,200	\$1,255	\$15,060	\$377	1,538	33%	\$10.34	\$538	1.2
Routt County	\$21.10	\$1,097	\$43,880	2.6	\$78,800	\$1,970	\$23,640	\$591	2,835	29%	\$15.31	\$796	1.4
Saguache County	\$12.37	\$643	\$25,720	1.5	\$43,200	\$1,080	\$12,960	\$324	892	33%	\$10.04	\$522	1.2
San Juan County	\$19.75	\$1,027	\$41,080	2.4	\$49,600	\$1,240	\$14,880	\$372	129	40%	\$8.18	\$425	2.4
San Miguel County	\$24.69	\$1,284	\$51,360	3.0	\$84,100	\$2,103	\$25,230	\$631	1,151	36%	\$12.45	\$647	2.0
Sedgwick County	\$12.37	\$643	\$25,720	1.5	\$58,600	\$1,465	\$17,580	\$440	296	31%	\$9.01	\$469	1.4
Summit County	\$24.25	\$1,261	\$50,440	2.9	\$86,600	\$2,165	\$25,980	\$650	3,798	34%	\$10.85	\$564	2.2
Teller County	\$17.29	\$899	\$35,960	2.1	\$72,900	\$1,823	\$21,870	\$547	1,753	19%	\$8.61	\$448	2.0
Washington County	\$12.37	\$643	\$25,720	1.5	\$55,900	\$1,398	\$16,770	\$419	540	27%	\$14.12	\$734	0.9
Weld County	\$15.12	\$786	\$31,440	1.8	\$69,600	\$1,740	\$20,880	\$522	27,024	30%	\$11.86	\$617	1.3
Yuma County	\$12.37	\$643	\$25,720	1.5	\$55,500	\$1,388	\$16,650	\$416	1,244	33%	\$11.68	\$607	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

CONNECTICUT

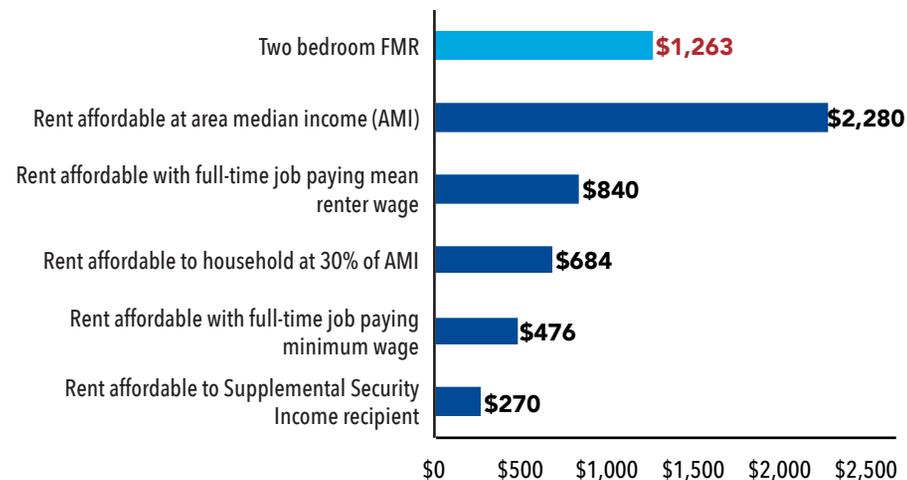


In Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,263**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,210** monthly or **\$50,515** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$24.29** PER HOUR

STATE FACTS	
Minimum Wage	\$9.15
Average Renter Wage	\$16.16
2-Bedroom Housing Wage	\$24.29
Number of Renter Households	436,361
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Stanford-Norwalk HMFA	\$37.37
Danbury HMFA	\$30.44
New Haven-Meriden HMFA	\$25.31
Bridgeport HMFA	\$24.67
Milford-Ansonia-Seymour HMFA	\$24.02



106
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

CONNECTICUT

	FY15 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR 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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Connecticut	\$24.29	\$1,263	\$50,515	2.7	\$91,204	\$2,280	\$27,361	\$684	436,361	32%	\$16.16	\$840	1.5			
Combined Nonmetro Areas	\$19.15	\$996	\$39,838	2.1	\$81,451	\$2,036	\$24,435	\$611	29,775	25%	\$10.70	\$556	1.8			
<u>Metropolitan Areas</u>																
Bridgeport HMFA	\$24.67	\$1,283	\$51,320	2.7	\$89,000	\$2,225	\$26,700	\$668	41,393	33%	\$21.93	\$1,141	1.1			
Colchester-Lebanon HMFA	\$21.87	\$1,137	\$45,480	2.4	\$105,200	\$2,630	\$31,560	\$789	1,426	17%	\$15.05	\$783	1.5			
Danbury HMFA	\$30.44	\$1,583	\$63,320	3.3	\$112,400	\$2,810	\$33,720	\$843	17,195	25%	\$21.93	\$1,141	1.4			
Hartford-West Hartford-East Hartford HMFA *	\$22.00	\$1,144	\$45,760	2.4	\$87,500	\$2,188	\$26,250	\$656	146,361	33%	\$15.05	\$782	1.5			
Milford-Ansonia-Seymour HMFA	\$24.02	\$1,249	\$49,960	2.6	\$93,500	\$2,338	\$28,050	\$701	12,763	28%	\$12.97	\$675	1.9			
New Haven-Meriden HMFA *	\$25.31	\$1,316	\$52,640	2.8	\$83,400	\$2,085	\$25,020	\$626	77,848	37%	\$12.97	\$675	2.0			
Norwich-New London HMFA	\$20.33	\$1,057	\$42,280	2.2	\$87,100	\$2,178	\$26,130	\$653	33,347	34%	\$15.05	\$783	1.4			
Southern Middlesex County HMFA	\$23.35	\$1,214	\$48,560	2.6	\$102,600	\$2,565	\$30,780	\$770	3,234	16%	\$12.47	\$649	1.9			
Stamford-Norwalk HMFA	\$37.37	\$1,943	\$77,720	4.1	\$127,900	\$3,198	\$38,370	\$959	44,581	33%	\$21.93	\$1,141	1.7			
Waterbury HMFA	\$18.83	\$979	\$39,160	2.1	\$67,200	\$1,680	\$20,160	\$504	28,438	38%	\$12.97	\$675	1.5			
<u>Counties</u>																
Litchfield County	\$19.81	\$1,030	\$41,200	2.2	\$87,000	\$2,175	\$26,100	\$653	16,608	22%	\$10.98	\$571	1.8			
Windham County	\$18.33	\$953	\$38,120	2.0	\$71,900	\$1,798	\$21,570	\$539	13,167	30%	\$10.25	\$533	1.8			

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TOWNS WITHIN CONNECTICUT FMR AREAS

Bridgeport, CT HMFA

FAIRFIELD COUNTY

Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town, Colchester-Lebanon, CT HMFA

NEW LONDON COUNTY

Colchester town, Lebanon town

Danbury, CT HMFA

FAIRFIELD COUNTY

Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town

Hartford-West Hartford-East Hartford, CT HMFA

HARTFORD COUNTY

Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, South Windsor town, Southington town, Suffield town, West Hartford town, Wethersfield town, Windsor Locks town, Windsor town

MIDDLESEX COUNTY

Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town

TOLLAND COUNTY

Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

Milford-Ansonia-Seymour, CT HMFA

NEW HAVEN COUNTY

Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

New Haven-Meriden, CT HMFA

NEW HAVEN COUNTY

Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town, North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town

Norwich-New London, CT HMFA

NEW LONDON COUNTY

Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

Southern Middlesex County, CT HMFA

MIDDLESEX COUNTY

Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

Stamford-Norwalk, CT HMFA

FAIRFIELD COUNTY

Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

Waterbury, CT HMFA

NEW HAVEN COUNTY

Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

DELAWARE

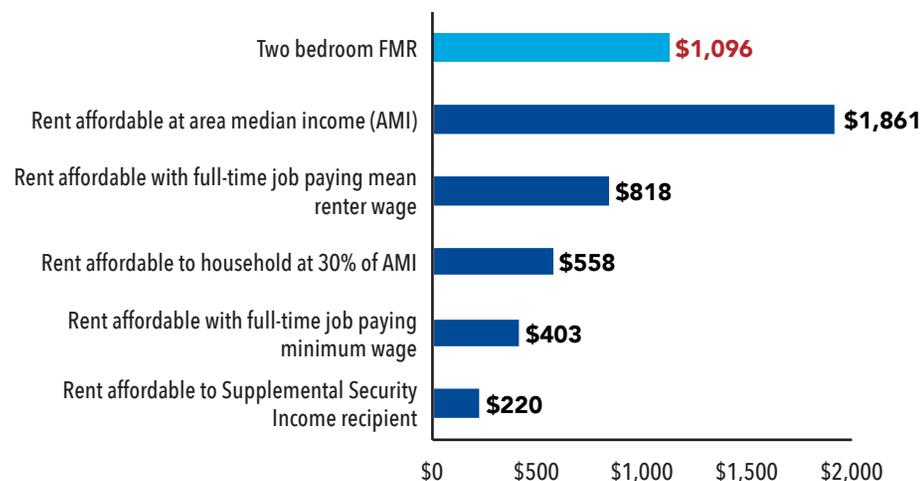


In Delaware, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,096**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,655** monthly or **\$43,860** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$21.09** PER HOUR

STATE FACTS	
Minimum Wage	\$7.75
Average Renter Wage	\$15.73
2-Bedroom Housing Wage	\$21.09
Number of Renter Households	92,484
Percent Renters	28%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
New Castle County	\$22.23
Sussex County	\$18.98
Kent County	\$18.92



109
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

DELAWARE

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	\$21.09	\$1,096	\$43,860	2.7	\$74,432	\$1,861	\$22,330	\$558	92,484	28%	\$15.73	\$818	1.3
Combined Nonmetro Areas	\$18.98	\$987	\$39,480	2.4	\$63,300	\$1,583	\$18,990	\$475	16,088	21%	\$10.89	\$566	1.7
<u>Metropolitan Areas</u>													
Dover MSA †	\$18.92	\$984	\$39,360	2.4	\$66,100	\$1,653	\$19,830	\$496	16,190	28%			
Philadelphia-Camden-Wilmington MSA *	\$22.23	\$1,156	\$46,240	2.9	\$81,100	\$2,028	\$24,330	\$608	60,206	30%	\$16.97	\$883	1.3
<u>Counties</u>													
Kent County †	\$18.92	\$984	\$39,360	2.4	\$66,100	\$1,653	\$19,830	\$496	16,190	28%			
New Castle County *	\$22.23	\$1,156	\$46,240	2.9	\$81,100	\$2,028	\$24,330	\$608	60,206	30%	\$16.97	\$883	1.3
Sussex County	\$18.98	\$987	\$39,480	2.4	\$63,300	\$1,583	\$18,990	\$475	16,088	21%	\$10.89	\$566	1.7

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

DISTRICT OF COLUMBIA

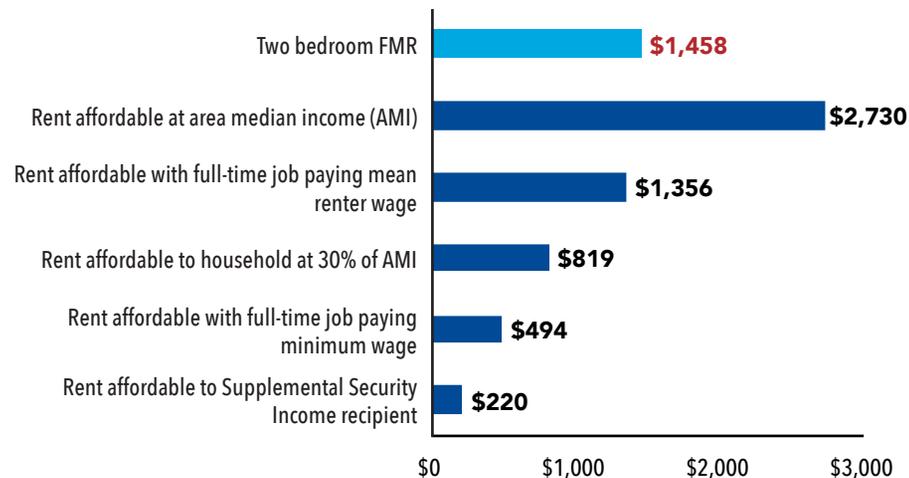


In District of Columbia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,458**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,860** monthly or **\$58,320** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$28.04** PER HOUR

STATE FACTS	
Minimum Wage	\$9.50
Average Renter Wage	\$26.08
2-Bedroom Housing Wage	\$28.04
Number of Renter Households	152,579
Percent Renters	58%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
District of Columbia	\$28.04



118
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

DISTRICT OF COLUMBIA	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
		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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	\$28.04	\$1,458	\$58,320	3.0	\$109,200	\$2,730	\$32,760	\$819	152,579	58%	\$26.08	\$1,356	1.1	
<u>Metropolitan Areas</u>														
Washington-Arlington-Alexandria HMFA	\$28.04	\$1,458	\$58,320	3.0	\$109,200	\$2,730	\$32,760	\$819	152,579	58%	\$26.08	\$1,356	1.1	
<u>Counties</u>														
District of Columbia	\$28.04	\$1,458	\$58,320	3.0	\$109,200	\$2,730	\$32,760	\$819	152,579	58%	\$26.08	\$1,356	1.1	

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

FLORIDA

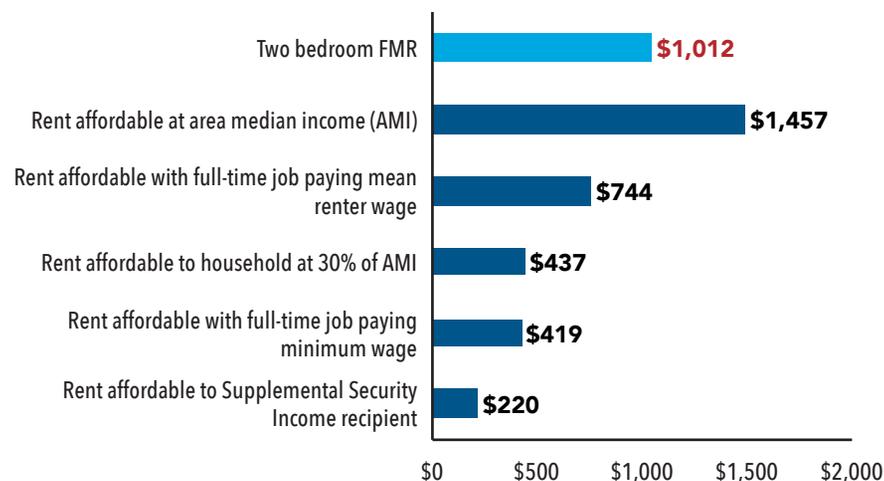


In Florida, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,012**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,374** monthly or **\$40,488** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$19.47** PER HOUR

STATE FACTS	
Minimum Wage	\$8.05
Average Renter Wage	\$14.32
2-Bedroom Housing Wage	\$19.47
Number of Renter Households	2,351,983
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Monroe County	\$31.44
Broward County	\$24.29
Palm Beach County	\$23.19
Miami-Dade County	\$22.35
Lake County	\$19.17



97
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2.4
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

FLORIDA

	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Florida	\$19.47	\$1,012	\$40,488	2.4	\$58,275	\$1,457	\$17,482	\$437	2,351,983	33%	\$14.32	\$744	1.4		
Combined Nonmetro Areas	\$15.61	\$812	\$32,477	1.9	\$49,644	\$1,241	\$14,893	\$372	96,321	23%	\$10.85	\$564	1.4		
<u>Metropolitan Areas</u>															
Baker County HMFA	\$14.00	\$728	\$29,120	1.7	\$58,600	\$1,465	\$17,580	\$440	1,668	20%	\$7.80	\$406	1.8		
Cape Coral-Fort Myers MSA	\$17.23	\$896	\$35,840	2.1	\$57,600	\$1,440	\$17,280	\$432	70,407	29%	\$13.01	\$677	1.3		
Crestview-Fort Walton-Destin MSA	\$17.40	\$905	\$36,200	2.2	\$67,500	\$1,688	\$20,250	\$506	24,830	34%	\$12.46	\$648	1.4		
Deltona-Daytona Beach-Ormond Beach MSA	\$17.31	\$900	\$36,000	2.2	\$51,800	\$1,295	\$15,540	\$389	54,915	28%	\$10.83	\$563	1.6		
Fort Lauderdale HMFA *	\$24.29	\$1,263	\$50,520	3.0	\$63,300	\$1,583	\$18,990	\$475	226,384	34%	\$15.97	\$831	1.5		
Gainesville MSA	\$16.98	\$883	\$35,320	2.1	\$63,800	\$1,595	\$19,140	\$479	45,309	44%	\$10.83	\$563	1.6		
Jacksonville HMFA	\$17.90	\$931	\$37,240	2.2	\$63,300	\$1,583	\$18,990	\$475	166,380	33%	\$14.58	\$758	1.2		
Lakeland-Winter Haven MSA	\$15.96	\$830	\$33,200	2.0	\$50,300	\$1,258	\$15,090	\$377	64,668	29%	\$13.03	\$678	1.2		
Miami-Miami Beach-Kendall HMFA	\$22.35	\$1,162	\$46,480	2.8	\$49,900	\$1,248	\$14,970	\$374	366,469	44%	\$15.87	\$825	1.4		
Naples-Marco Island MSA	\$19.04	\$990	\$39,600	2.4	\$66,500	\$1,663	\$19,950	\$499	31,899	26%	\$13.88	\$722	1.4		
North Port-Bradenton-Sarasota MSA	\$18.46	\$960	\$38,400	2.3	\$62,300	\$1,558	\$18,690	\$467	81,016	27%	\$13.55	\$705	1.4		
Ocala MSA	\$15.06	\$783	\$31,320	1.9	\$47,300	\$1,183	\$14,190	\$355	31,212	23%	\$10.94	\$569	1.4		
Orlando-Kissimmee MSA	\$19.17	\$997	\$39,880	2.4	\$58,300	\$1,458	\$17,490	\$437	282,862	37%	\$14.02	\$729	1.4		
Palm Bay-Melbourne-Titusville MSA	\$16.88	\$878	\$35,120	2.1	\$61,900	\$1,548	\$18,570	\$464	58,301	26%	\$14.10	\$733	1.2		
Palm Coast MSA	\$17.98	\$935	\$37,400	2.2	\$49,200	\$1,230	\$14,760	\$369	7,070	20%	\$11.56	\$601	1.6		
Panama City-Lynn Haven-Panama City Beach	\$17.04	\$886	\$35,440	2.1	\$57,900	\$1,448	\$17,370	\$434	25,346	38%	\$12.33	\$641	1.4		
Pensacola-Ferry Pass-Brent MSA	\$15.92	\$828	\$33,120	2.0	\$63,300	\$1,583	\$18,990	\$475	55,242	33%	\$12.10	\$629	1.3		
Port St. Lucie MSA	\$18.06	\$939	\$37,560	2.2	\$53,300	\$1,333	\$15,990	\$400	42,923	26%	\$11.82	\$615	1.5		
Punta Gorda MSA	\$16.42	\$854	\$34,160	2.0	\$58,400	\$1,460	\$17,520	\$438	14,782	21%	\$11.76	\$611	1.4		
Sebastian-Vero Beach MSA	\$15.79	\$821	\$32,840	2.0	\$59,000	\$1,475	\$17,700	\$443	14,556	25%	\$11.24	\$585	1.4		
Tallahassee HMFA	\$17.40	\$905	\$36,200	2.2	\$65,100	\$1,628	\$19,530	\$488	57,048	43%	\$10.27	\$534	1.7		

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income (HUD, 2015).

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

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

FLORIDA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tampa-St. Petersburg-Clearwater MSA	\$18.44	\$959	\$38,360	2.3	\$59,000	\$1,475	\$17,700	\$443	378,540	34%	\$15.09	\$784	1.2
Wakulla County HMFA	\$15.19	\$790	\$31,600	1.9	\$65,300	\$1,633	\$19,590	\$490	2,225	21%	\$6.91	\$359	2.2
West Palm Beach-Boca Raton HMFA *	\$23.19	\$1,206	\$48,240	2.9	\$64,900	\$1,623	\$19,470	\$487	151,610	29%	\$16.47	\$856	1.4
Counties													
Alachua County	\$16.98	\$883	\$35,320	2.1	\$63,800	\$1,595	\$19,140	\$479	44,041	46%	\$10.84	\$563	1.6
Baker County	\$14.00	\$728	\$29,120	1.7	\$58,600	\$1,465	\$17,580	\$440	1,668	20%	\$7.80	\$406	1.8
Bay County	\$17.04	\$886	\$35,440	2.1	\$57,900	\$1,448	\$17,370	\$434	25,346	38%	\$12.33	\$641	1.4
Bradford County	\$12.37	\$643	\$25,720	1.5	\$50,000	\$1,250	\$15,000	\$375	1,966	22%	\$9.03	\$470	1.4
Brevard County	\$16.88	\$878	\$35,120	2.1	\$61,900	\$1,548	\$18,570	\$464	58,301	26%	\$14.10	\$733	1.2
Broward County *	\$24.29	\$1,263	\$50,520	3.0	\$63,300	\$1,583	\$18,990	\$475	226,384	34%	\$15.97	\$831	1.5
Calhoun County	\$12.37	\$643	\$25,720	1.5	\$42,500	\$1,063	\$12,750	\$319	984	21%	\$9.02	\$469	1.4
Charlotte County	\$16.42	\$854	\$34,160	2.0	\$58,400	\$1,460	\$17,520	\$438	14,782	21%	\$11.76	\$611	1.4
Citrus County	\$14.81	\$770	\$30,800	1.8	\$48,400	\$1,210	\$14,520	\$363	10,511	17%	\$10.63	\$553	1.4
Clay County	\$17.90	\$931	\$37,240	2.2	\$63,300	\$1,583	\$18,990	\$475	15,873	23%	\$11.66	\$606	1.5
Collier County	\$19.04	\$990	\$39,600	2.4	\$66,500	\$1,663	\$19,950	\$499	31,899	26%	\$13.88	\$722	1.4
Columbia County	\$14.37	\$747	\$29,880	1.8	\$43,500	\$1,088	\$13,050	\$326	6,899	29%	\$11.16	\$580	1.3
DeSoto County	\$12.65	\$658	\$26,320	1.6	\$41,200	\$1,030	\$12,360	\$309	2,996	28%	\$10.66	\$554	1.2
Dixie County	\$12.37	\$643	\$25,720	1.5	\$46,600	\$1,165	\$13,980	\$350	1,320	22%	\$10.77	\$560	1.1
Duval County	\$17.90	\$931	\$37,240	2.2	\$63,300	\$1,583	\$18,990	\$475	127,101	38%	\$15.46	\$804	1.2
Escambia County	\$15.92	\$828	\$33,120	2.0	\$63,300	\$1,583	\$18,990	\$475	40,114	36%	\$12.50	\$650	1.3
Flagler County	\$17.98	\$935	\$37,400	2.2	\$49,200	\$1,230	\$14,760	\$369	7,070	20%	\$11.56	\$601	1.6
Franklin County	\$13.71	\$713	\$28,520	1.7	\$50,500	\$1,263	\$15,150	\$379	1,301	30%	\$7.78	\$405	1.8
Gadsden County	\$17.40	\$905	\$36,200	2.2	\$65,100	\$1,628	\$19,530	\$488	4,795	29%	\$7.54	\$392	2.3
Gilchrist County	\$16.98	\$883	\$35,320	2.1	\$63,800	\$1,595	\$19,140	\$479	1,268	20%	\$10.50	\$546	1.6
Glades County	\$15.62	\$812	\$32,480	1.9	\$44,100	\$1,103	\$13,230	\$331	1,072	28%	\$14.23	\$740	1.1
Gulf County	\$13.50	\$702	\$28,080	1.7	\$46,000	\$1,150	\$13,800	\$345	1,555	29%	\$10.41	\$541	1.3
Hamilton County	\$12.37	\$643	\$25,720	1.5	\$51,000	\$1,275	\$15,300	\$383	1,161	25%	\$11.20	\$582	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

FLORIDA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hardee County	\$12.71		\$661	\$26,440	1.6	\$41,700	\$1,043	\$12,510	\$313	2,204	30%	\$9.65	\$502	1.3
Hendry County	\$14.56		\$757	\$30,280	1.8	\$41,300	\$1,033	\$12,390	\$310	3,413	30%	\$10.96	\$570	1.3
Hernando County	\$18.44		\$959	\$38,360	2.3	\$59,000	\$1,475	\$17,700	\$443	14,526	21%	\$10.02	\$521	1.8
Highlands County	\$13.96		\$726	\$29,040	1.7	\$44,500	\$1,113	\$13,350	\$334	8,809	22%	\$9.93	\$516	1.4
Hillsborough County	\$18.44		\$959	\$38,360	2.3	\$59,000	\$1,475	\$17,700	\$443	188,411	40%	\$15.72	\$818	1.2
Holmes County	\$12.37		\$643	\$25,720	1.5	\$44,800	\$1,120	\$13,440	\$336	1,406	21%	\$7.84	\$408	1.6
Indian River County	\$15.79		\$821	\$32,840	2.0	\$59,000	\$1,475	\$17,700	\$443	14,556	25%	\$11.24	\$585	1.4
Jackson County	\$12.37		\$643	\$25,720	1.5	\$54,700	\$1,368	\$16,410	\$410	4,169	26%	\$7.29	\$379	1.7
Jefferson County	\$17.40		\$905	\$36,200	2.2	\$65,100	\$1,628	\$19,530	\$488	1,308	24%	\$7.38	\$384	2.4
Lafayette County	\$12.37		\$643	\$25,720	1.5	\$53,200	\$1,330	\$15,960	\$399	545	20%	\$9.46	\$492	1.3
Lake County	\$19.17		\$997	\$39,880	2.4	\$58,300	\$1,458	\$17,490	\$437	28,970	25%	\$10.59	\$551	1.8
Lee County	\$17.23		\$896	\$35,840	2.1	\$57,600	\$1,440	\$17,280	\$432	70,407	29%	\$13.01	\$677	1.3
Leon County	\$17.40		\$905	\$36,200	2.2	\$65,100	\$1,628	\$19,530	\$488	50,945	46%	\$10.58	\$550	1.6
Levy County	\$12.63		\$657	\$26,280	1.6	\$46,800	\$1,170	\$14,040	\$351	3,501	22%	\$8.56	\$445	1.5
Liberty County	\$12.37		\$643	\$25,720	1.5	\$56,800	\$1,420	\$17,040	\$426	491	21%	\$12.28	\$639	1.0
Madison County	\$12.37		\$643	\$25,720	1.5	\$40,900	\$1,023	\$12,270	\$307	1,628	24%	\$7.85	\$408	1.6
Manatee County	\$18.46		\$960	\$38,400	2.3	\$62,300	\$1,558	\$18,690	\$467	37,514	29%	\$12.18	\$633	1.5
Marion County	\$15.06		\$783	\$31,320	1.9	\$47,300	\$1,183	\$14,190	\$355	31,212	23%	\$10.94	\$569	1.4
Martin County	\$18.06		\$939	\$37,560	2.2	\$53,300	\$1,333	\$15,990	\$400	14,273	24%	\$11.61	\$604	1.6
Miami-Dade County	\$22.35		\$1,162	\$46,480	2.8	\$49,900	\$1,248	\$14,970	\$374	366,469	44%	\$15.87	\$825	1.4
Monroe County	\$31.44		\$1,635	\$65,400	3.9	\$70,400	\$1,760	\$21,120	\$528	10,917	38%	\$13.36	\$695	2.4
Nassau County	\$17.90		\$931	\$37,240	2.2	\$63,300	\$1,583	\$18,990	\$475	6,058	22%	\$11.41	\$593	1.6
Okaloosa County	\$17.40		\$905	\$36,200	2.2	\$67,500	\$1,688	\$20,250	\$506	24,830	34%	\$12.46	\$648	1.4
Okeechobee County	\$13.31		\$692	\$27,680	1.7	\$44,200	\$1,105	\$13,260	\$332	3,392	26%	\$12.41	\$645	1.1
Orange County	\$19.17		\$997	\$39,880	2.4	\$58,300	\$1,458	\$17,490	\$437	177,028	43%	\$14.75	\$767	1.3
Osceola County	\$19.17		\$997	\$39,880	2.4	\$58,300	\$1,458	\$17,490	\$437	33,347	37%	\$11.88	\$618	1.6
Palm Beach County*	\$23.19		\$1,206	\$48,240	2.9	\$64,900	\$1,623	\$19,470	\$487	151,610	29%	\$16.47	\$856	1.4
Pasco County	\$18.44		\$959	\$38,360	2.3	\$59,000	\$1,475	\$17,700	\$443	42,852	23%	\$11.85	\$616	1.6
Pinellas County	\$18.44		\$959	\$38,360	2.3	\$59,000	\$1,475	\$17,700	\$443	132,751	33%	\$15.35	\$798	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

FLORIDA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Polk County	\$15.96		\$830	\$33,200	2.0	\$50,300	\$1,258	\$15,090	\$377	64,668	29%	\$13.03	\$678	1.2
Putnam County	\$12.38		\$644	\$25,760	1.5	\$43,000	\$1,075	\$12,900	\$323	6,639	24%	\$9.57	\$497	1.3
St. Johns County	\$17.90		\$931	\$37,240	2.2	\$63,300	\$1,583	\$18,990	\$475	17,348	23%	\$10.78	\$560	1.7
St. Lucie County	\$18.06		\$939	\$37,560	2.2	\$53,300	\$1,333	\$15,990	\$400	28,650	27%	\$12.02	\$625	1.5
Santa Rosa County	\$15.92		\$828	\$33,120	2.0	\$63,300	\$1,583	\$18,990	\$475	15,128	26%	\$10.57	\$550	1.5
Sarasota County	\$18.46		\$960	\$38,400	2.3	\$62,300	\$1,558	\$18,690	\$467	43,502	26%	\$14.56	\$757	1.3
Seminole County	\$19.17		\$997	\$39,880	2.4	\$58,300	\$1,458	\$17,490	\$437	43,517	29%	\$13.41	\$698	1.4
Sumter County	\$15.12		\$786	\$31,440	1.9	\$56,700	\$1,418	\$17,010	\$425	4,251	10%	\$11.89	\$618	1.3
Suwannee County	\$12.37		\$643	\$25,720	1.5	\$47,000	\$1,175	\$14,100	\$353	4,365	28%	\$8.97	\$466	1.4
Taylor County	\$12.37		\$643	\$25,720	1.5	\$43,500	\$1,088	\$13,050	\$326	1,681	22%	\$14.65	\$762	0.8
Union County	\$12.37		\$643	\$25,720	1.5	\$55,500	\$1,388	\$16,650	\$416	1,276	34%	\$10.91	\$567	1.1
Volusia County	\$17.31		\$900	\$36,000	2.2	\$51,800	\$1,295	\$15,540	\$389	54,915	28%	\$10.83	\$563	1.6
Wakulla County	\$15.19		\$790	\$31,600	1.9	\$65,300	\$1,633	\$19,590	\$490	2,225	21%	\$6.91	\$359	2.2
Walton County	\$15.52		\$807	\$32,280	1.9	\$59,000	\$1,475	\$17,700	\$443	6,042	27%	\$11.36	\$591	1.4
Washington County	\$12.37		\$643	\$25,720	1.5	\$48,400	\$1,210	\$14,520	\$363	1,827	21%	\$8.72	\$454	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

GEORGIA

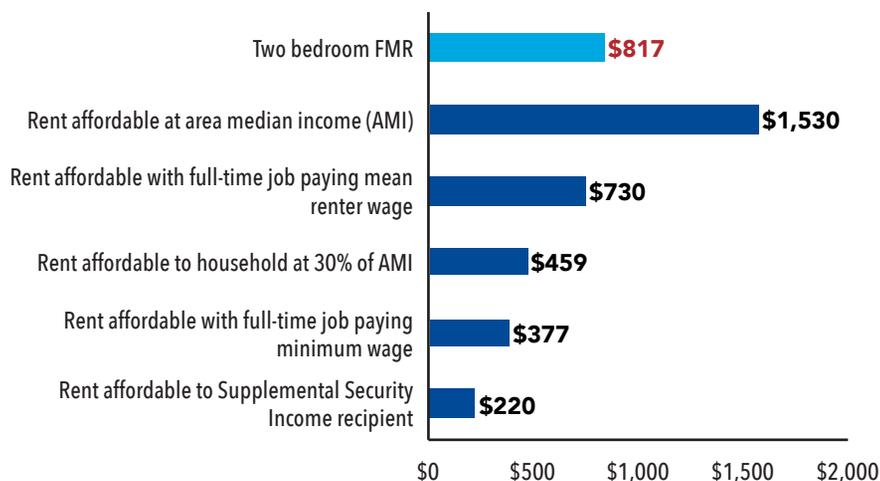


In Georgia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$817**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,723** monthly or **\$32,675** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.71 PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.04
2-Bedroom Housing Wage	\$15.71
Number of Renter Households	1,226,067
Percent Renters	35%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Bryan County	\$17.73
Chatham County	\$17.73
Effingham County	\$17.73
Barrow County	\$17.62
Bartow County	\$17.62



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

GEORGIA

	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Georgia	\$15.71	\$817	\$32,675	2.2	\$61,195	\$1,530	\$18,358	\$459	1,226,067	35%	\$14.04	\$730	1.1		
Combined Nonmetro Areas	\$11.98	\$623	\$24,925	1.7	\$48,159	\$1,204	\$14,448	\$361	214,268	32%	\$11.35	\$590	1.1		
<u>Metropolitan Areas</u>															
Albany MSA	\$12.56	\$653	\$26,120	1.7	\$45,900	\$1,148	\$13,770	\$344	24,772	43%	\$11.75	\$611	1.1		
Athens-Clarke County MSA	\$14.29	\$743	\$29,720	2.0	\$56,600	\$1,415	\$16,980	\$425	29,422	43%	\$10.11	\$526	1.4		
Atlanta-Sandy Springs-Marietta HMFA	\$17.62	\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	648,979	35%	\$16.06	\$835	1.1		
Augusta-Richmond County MSA	\$14.00	\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	47,299	36%	\$12.09	\$629	1.2		
Brunswick MSA	\$13.48	\$701	\$28,040	1.9	\$55,300	\$1,383	\$16,590	\$415	14,223	33%	\$10.62	\$552	1.3		
Butts County HMFA	\$14.92	\$776	\$31,040	2.1	\$64,700	\$1,618	\$19,410	\$485	1,930	25%	\$9.57	\$498	1.6		
Chattanooga MSA	\$13.73	\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	15,129	27%	\$9.42	\$490	1.5		
Columbus MSA	\$14.33	\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	38,483	43%	\$13.70	\$712	1.0		
Dalton HMFA	\$12.56	\$653	\$26,120	1.7	\$43,600	\$1,090	\$13,080	\$327	11,832	34%	\$13.40	\$697	0.9		
Gainesville MSA	\$15.85	\$824	\$32,960	2.2	\$60,700	\$1,518	\$18,210	\$455	19,712	32%	\$12.65	\$658	1.3		
Haralson County HMFA	\$12.42	\$646	\$25,840	1.7	\$47,100	\$1,178	\$14,130	\$353	3,210	30%	\$9.73	\$506	1.3		
Hinesville-Fort Stewart HMFA	\$14.21	\$739	\$29,560	2.0	\$48,700	\$1,218	\$14,610	\$365	11,273	49%	\$12.91	\$672	1.1		
Lamar County HMFA	\$11.85	\$616	\$24,640	1.6	\$48,400	\$1,210	\$14,520	\$363	1,909	30%	\$9.64	\$501	1.2		
Long County HMFA	\$11.35	\$590	\$23,600	1.6	\$51,000	\$1,275	\$15,300	\$383	1,832	38%	\$9.83	\$511	1.2		
Macon MSA	\$13.37	\$695	\$27,800	1.8	\$52,700	\$1,318	\$15,810	\$395	29,535	40%	\$10.83	\$563	1.2		
Meriwether County HMFA	\$11.71	\$609	\$24,360	1.6	\$48,000	\$1,200	\$14,400	\$360	2,448	30%	\$10.50	\$546	1.1		
Monroe County HMFA	\$12.21	\$635	\$25,400	1.7	\$61,400	\$1,535	\$18,420	\$461	2,260	24%	\$8.07	\$420	1.5		
Murray County HMFA	\$11.85	\$616	\$24,640	1.6	\$46,400	\$1,160	\$13,920	\$348	4,386	31%	\$10.65	\$554	1.1		
Rome MSA	\$14.63	\$761	\$30,440	2.0	\$49,800	\$1,245	\$14,940	\$374	12,394	36%	\$12.00	\$624	1.2		
Savannah MSA	\$17.73	\$922	\$36,880	2.4	\$61,300	\$1,533	\$18,390	\$460	51,112	39%	\$13.32	\$693	1.3		
Valdosta MSA	\$14.13	\$735	\$29,400	1.9	\$50,400	\$1,260	\$15,120	\$378	22,427	44%	\$9.63	\$501	1.5		

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

GEORGIA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Warner Robins MSA	\$16.00		\$832	\$33,280	2.2	\$71,800	\$1,795	\$21,540	\$539	17,232	33%	\$9.80	\$509	1.6
Counties														
Appling County	\$11.27		\$586	\$23,440	1.6	\$44,400	\$1,110	\$13,320	\$333	2,109	30%	\$14.26	\$741	0.8
Atkinson County	\$11.27		\$586	\$23,440	1.6	\$36,800	\$920	\$11,040	\$276	829	30%	\$7.40	\$385	1.5
Bacon County	\$11.27		\$586	\$23,440	1.6	\$46,700	\$1,168	\$14,010	\$350	1,312	33%	\$8.62	\$448	1.3
Baker County	\$12.56		\$653	\$26,120	1.7	\$45,900	\$1,148	\$13,770	\$344	385	28%	\$7.57	\$394	1.7
Baldwin County	\$13.21		\$687	\$27,480	1.8	\$51,700	\$1,293	\$15,510	\$388	6,990	43%	\$8.84	\$459	1.5
Banks County	\$11.27		\$586	\$23,440	1.6	\$53,600	\$1,340	\$16,080	\$402	1,534	23%	\$8.89	\$462	1.3
Barrow County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	5,104	22%	\$11.34	\$590	1.6
Bartow County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	11,181	32%	\$11.94	\$621	1.5
Ben Hill County	\$11.71		\$609	\$24,360	1.6	\$38,600	\$965	\$11,580	\$290	2,178	36%	\$8.67	\$451	1.4
Berrien County	\$11.27		\$586	\$23,440	1.6	\$42,700	\$1,068	\$12,810	\$320	1,631	23%	\$8.26	\$430	1.4
Bibb County	\$13.37		\$695	\$27,800	1.8	\$52,700	\$1,318	\$15,810	\$395	25,782	46%	\$11.04	\$574	1.2
Bleckley County	\$11.27		\$586	\$23,440	1.6	\$58,800	\$1,470	\$17,640	\$441	1,134	29%	\$6.66	\$346	1.7
Brantley County	\$13.48		\$701	\$28,040	1.9	\$55,300	\$1,383	\$16,590	\$415	1,284	20%	\$8.96	\$466	1.5
Brooks County	\$14.13		\$735	\$29,400	1.9	\$50,400	\$1,260	\$15,120	\$378	2,127	32%	\$7.71	\$401	1.8
Bryan County	\$17.73		\$922	\$36,880	2.4	\$61,300	\$1,533	\$18,390	\$460	3,350	30%	\$9.28	\$483	1.9
Bulloch County	\$12.10		\$629	\$25,160	1.7	\$51,700	\$1,293	\$15,510	\$388	12,402	49%	\$8.53	\$443	1.4
Burke County	\$14.00		\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	2,350	30%	\$16.20	\$843	0.9
Butts County	\$14.92		\$776	\$31,040	2.1	\$64,700	\$1,618	\$19,410	\$485	1,930	25%	\$9.57	\$498	1.6
Calhoun County	\$11.27		\$586	\$23,440	1.6	\$46,300	\$1,158	\$13,890	\$347	530	29%	\$7.50	\$390	1.5
Camden County	\$14.96		\$778	\$31,120	2.1	\$65,400	\$1,635	\$19,620	\$491	6,792	37%	\$12.99	\$675	1.2
Candler County	\$11.27		\$586	\$23,440	1.6	\$41,900	\$1,048	\$12,570	\$314	1,390	36%	\$8.67	\$451	1.3
Carroll County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	13,166	33%	\$10.58	\$550	1.7
Catoosa County	\$13.73		\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	6,550	27%	\$9.21	\$479	1.5
Charlton County	\$11.27		\$586	\$23,440	1.6	\$51,000	\$1,275	\$15,300	\$383	825	22%	\$8.59	\$447	1.3
Chatham County	\$17.73		\$922	\$36,880	2.4	\$61,300	\$1,533	\$18,390	\$460	43,598	43%	\$13.57	\$705	1.3
Chattahoochee County	\$14.33		\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	1,861	71%	\$25.59	\$1,331	0.6

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

GEORGIA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Chattooga County	\$11.27		\$586	\$23,440	1.6	\$43,000	\$1,075	\$12,900	\$323	2,866	30%	\$9.66	\$502	1.2
Cherokee County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	15,895	21%	\$10.28	\$535	1.7
Clarke County	\$14.29		\$743	\$29,720	2.0	\$56,600	\$1,415	\$16,980	\$425	23,204	56%	\$10.48	\$545	1.4
Clay County	\$11.81		\$614	\$24,560	1.6	\$29,400	\$735	\$8,820	\$221	412	33%	\$7.78	\$404	1.5
Clayton County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	38,551	45%	\$16.59	\$863	1.1
Clinch County	\$11.27		\$586	\$23,440	1.6	\$47,100	\$1,178	\$14,130	\$353	810	31%	\$8.05	\$419	1.4
Cobb County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	87,884	34%	\$15.98	\$831	1.1
Coffee County	\$11.27		\$586	\$23,440	1.6	\$42,900	\$1,073	\$12,870	\$322	4,443	31%	\$9.28	\$483	1.2
Colquitt County	\$11.27		\$586	\$23,440	1.6	\$43,700	\$1,093	\$13,110	\$328	5,385	34%	\$8.91	\$463	1.3
Columbia County	\$14.00		\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	9,293	21%	\$10.49	\$545	1.3
Cook County	\$11.27		\$586	\$23,440	1.6	\$50,300	\$1,258	\$15,090	\$377	1,675	27%	\$10.04	\$522	1.1
Coweta County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	11,986	26%	\$10.05	\$523	1.8
Crawford County	\$13.37		\$695	\$27,800	1.8	\$52,700	\$1,318	\$15,810	\$395	971	21%	\$6.69	\$348	2.0
Crisp County	\$11.27		\$586	\$23,440	1.6	\$44,600	\$1,115	\$13,380	\$335	3,553	40%	\$8.85	\$460	1.3
Dade County	\$13.73		\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	1,401	22%	\$9.67	\$503	1.4
Dawson County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	2,237	26%	\$8.35	\$434	2.1
Decatur County	\$11.27		\$586	\$23,440	1.6	\$43,300	\$1,083	\$12,990	\$325	3,760	36%	\$14.57	\$758	0.8
DeKalb County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	114,556	43%	\$9.64	\$501	1.8
Dodge County	\$11.27		\$586	\$23,440	1.6	\$47,300	\$1,183	\$14,190	\$355	2,806	34%	\$7.29	\$379	1.5
Dooly County	\$11.27		\$586	\$23,440	1.6	\$43,600	\$1,090	\$13,080	\$327	1,710	33%	\$8.44	\$439	1.3
Dougherty County	\$12.56		\$653	\$26,120	1.7	\$45,900	\$1,148	\$13,770	\$344	18,797	53%	\$12.05	\$627	1.0
Douglas County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	13,981	30%	\$10.87	\$565	1.6
Early County	\$11.27		\$586	\$23,440	1.6	\$44,100	\$1,103	\$13,230	\$331	1,421	35%	\$12.61	\$656	0.9
Echols County	\$14.13		\$735	\$29,400	1.9	\$50,400	\$1,260	\$15,120	\$378	516	37%	\$9.29	\$483	1.5
Effingham County	\$17.73		\$922	\$36,880	2.4	\$61,300	\$1,533	\$18,390	\$460	4,164	23%	\$11.85	\$616	1.5
Elbert County	\$11.27		\$586	\$23,440	1.6	\$42,700	\$1,068	\$12,810	\$320	2,415	32%	\$9.62	\$500	1.2
Emanuel County	\$11.27		\$586	\$23,440	1.6	\$39,100	\$978	\$11,730	\$293	2,760	34%	\$9.41	\$489	1.2
Evans County	\$11.27		\$586	\$23,440	1.6	\$48,100	\$1,203	\$14,430	\$361	1,477	36%	\$10.58	\$550	1.1
Fannin County	\$12.33		\$641	\$25,640	1.7	\$44,200	\$1,105	\$13,260	\$332	2,165	22%	\$8.59	\$447	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

GEORGIA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fayette County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	6,479	17%	\$10.73	\$558	1.6
Floyd County	\$14.63		\$761	\$30,440	2.0	\$49,800	\$1,245	\$14,940	\$374	12,394	36%	\$12.00	\$624	1.2
Forsyth County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	8,350	14%	\$10.43	\$543	1.7
Franklin County	\$11.27		\$586	\$23,440	1.6	\$46,500	\$1,163	\$13,950	\$349	2,317	27%	\$9.39	\$488	1.2
Fulton County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	169,817	46%	\$20.03	\$1,041	0.9
Gilmer County	\$12.83		\$667	\$26,680	1.8	\$45,600	\$1,140	\$13,680	\$342	3,065	27%	\$8.56	\$445	1.5
Glascock County	\$11.27		\$586	\$23,440	1.6	\$51,300	\$1,283	\$15,390	\$385	347	29%	\$9.77	\$508	1.2
Glynn County	\$13.48		\$701	\$28,040	1.9	\$55,300	\$1,383	\$16,590	\$415	12,017	38%	\$10.83	\$563	1.2
Gordon County	\$12.60		\$655	\$26,200	1.7	\$51,300	\$1,283	\$15,390	\$385	6,328	33%	\$11.55	\$600	1.1
Grady County	\$11.42		\$594	\$23,760	1.6	\$41,100	\$1,028	\$12,330	\$308	3,853	41%	\$8.46	\$440	1.3
Greene County	\$11.77		\$612	\$24,480	1.6	\$49,600	\$1,240	\$14,880	\$372	1,551	24%	\$7.28	\$379	1.6
Gwinnett County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	84,404	32%	\$14.79	\$769	1.2
Habersham County	\$11.50		\$598	\$23,920	1.6	\$52,900	\$1,323	\$15,870	\$397	3,502	24%	\$9.60	\$499	1.2
Hall County	\$15.85		\$824	\$32,960	2.2	\$60,700	\$1,518	\$18,210	\$455	19,712	32%	\$12.65	\$658	1.3
Hancock County	\$11.27		\$586	\$23,440	1.6	\$35,400	\$885	\$10,620	\$266	612	22%	\$10.00	\$520	1.1
Haralson County	\$12.42		\$646	\$25,840	1.7	\$47,100	\$1,178	\$14,130	\$353	3,210	30%	\$9.73	\$506	1.3
Harris County	\$14.33		\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	1,516	13%	\$5.91	\$308	2.4
Hart County	\$11.27		\$586	\$23,440	1.6	\$46,600	\$1,165	\$13,980	\$350	2,636	26%	\$8.16	\$424	1.4
Heard County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	1,035	24%	\$12.88	\$670	1.4
Henry County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	17,316	25%	\$10.72	\$557	1.6
Houston County	\$16.00		\$832	\$33,280	2.2	\$71,800	\$1,795	\$21,540	\$539	17,232	33%	\$9.80	\$509	1.6
Irwin County	\$11.27		\$586	\$23,440	1.6	\$50,800	\$1,270	\$15,240	\$381	906	28%	\$7.07	\$368	1.6
Jackson County	\$13.13		\$683	\$27,320	1.8	\$62,300	\$1,558	\$18,690	\$467	4,868	23%	\$9.11	\$474	1.4
Jasper County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	1,229	24%	\$7.13	\$371	2.5
Jeff Davis County	\$11.27		\$586	\$23,440	1.6	\$44,800	\$1,120	\$13,440	\$336	1,579	29%	\$8.35	\$434	1.4
Jefferson County	\$11.27		\$586	\$23,440	1.6	\$36,900	\$923	\$11,070	\$277	2,148	35%	\$10.40	\$541	1.1
Jenkins County	\$11.27		\$586	\$23,440	1.6	\$34,100	\$853	\$10,230	\$256	1,020	30%	\$8.32	\$433	1.4
Johnson County	\$11.27		\$586	\$23,440	1.6	\$43,400	\$1,085	\$13,020	\$326	686	21%	\$6.45	\$335	1.7
Jones County	\$13.37		\$695	\$27,800	1.8	\$52,700	\$1,318	\$15,810	\$395	2,170	21%	\$8.17	\$425	1.6

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lamar County	\$11.85		\$616	\$24,640	1.6	\$48,400	\$1,210	\$14,520	\$363	1,909	30%	\$9.64	\$501	1.2
Lanier County	\$14.13		\$735	\$29,400	1.9	\$50,400	\$1,260	\$15,120	\$378	1,456	39%	\$8.68	\$451	1.6
Laurens County	\$11.27		\$586	\$23,440	1.6	\$47,300	\$1,183	\$14,190	\$355	6,044	34%	\$9.10	\$473	1.2
Lee County	\$12.56		\$653	\$26,120	1.7	\$45,900	\$1,148	\$13,770	\$344	2,329	24%	\$12.26	\$638	1.0
Liberty County	\$14.21		\$739	\$29,560	2.0	\$48,700	\$1,218	\$14,610	\$365	11,273	49%	\$12.91	\$672	1.1
Lincoln County	\$11.27		\$586	\$23,440	1.6	\$45,900	\$1,148	\$13,770	\$344	723	21%	\$9.05	\$471	1.2
Long County	\$11.35		\$590	\$23,600	1.6	\$51,000	\$1,275	\$15,300	\$383	1,832	38%	\$9.83	\$511	1.2
Lowndes County	\$14.13		\$735	\$29,400	1.9	\$50,400	\$1,260	\$15,120	\$378	18,328	46%	\$9.78	\$508	1.4
Lumpkin County	\$13.46		\$700	\$28,000	1.9	\$57,700	\$1,443	\$17,310	\$433	3,503	32%	\$8.38	\$436	1.6
McDuffie County	\$14.00		\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	2,770	34%	\$8.13	\$423	1.7
McIntosh County	\$13.48		\$701	\$28,040	1.9	\$55,300	\$1,383	\$16,590	\$415	922	18%	\$7.07	\$367	1.9
Macon County	\$11.27		\$586	\$23,440	1.6	\$38,800	\$970	\$11,640	\$291	1,635	33%	\$10.12	\$526	1.1
Madison County	\$14.29		\$743	\$29,720	2.0	\$56,600	\$1,415	\$16,980	\$425	2,595	27%	\$8.91	\$463	1.6
Marion County	\$14.33		\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	847	28%	\$8.89	\$462	1.6
Meriwether County	\$11.71		\$609	\$24,360	1.6	\$48,000	\$1,200	\$14,400	\$360	2,448	30%	\$10.50	\$546	1.1
Miller County	\$11.27		\$586	\$23,440	1.6	\$44,100	\$1,103	\$13,230	\$331	626	25%	\$8.05	\$419	1.4
Mitchell County	\$12.42		\$646	\$25,840	1.7	\$45,400	\$1,135	\$13,620	\$341	2,820	35%	\$6.98	\$363	1.8
Monroe County	\$12.21		\$635	\$25,400	1.7	\$61,400	\$1,535	\$18,420	\$461	2,260	24%	\$8.07	\$420	1.5
Montgomery County	\$11.27		\$586	\$23,440	1.6	\$45,500	\$1,138	\$13,650	\$341	974	31%	\$9.03	\$470	1.2
Morgan County	\$11.62		\$604	\$24,160	1.6	\$56,600	\$1,415	\$16,980	\$425	1,491	23%	\$11.04	\$574	1.1
Murray County	\$11.85		\$616	\$24,640	1.6	\$46,400	\$1,160	\$13,920	\$348	4,386	31%	\$10.65	\$554	1.1
Muscogee County	\$14.33		\$745	\$29,800	2.0	\$58,200	\$1,455	\$17,460	\$437	34,259	47%	\$13.77	\$716	1.0
Newton County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	8,979	27%	\$10.92	\$568	1.6
Oconee County	\$14.29		\$743	\$29,720	2.0	\$56,600	\$1,415	\$16,980	\$425	2,425	21%	\$8.62	\$448	1.7
Oglethorpe County	\$14.29		\$743	\$29,720	2.0	\$56,600	\$1,415	\$16,980	\$425	1,198	23%	\$7.04	\$366	2.0
Paulding County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	8,585	18%	\$8.23	\$428	2.1
Peach County	\$11.56		\$601	\$24,040	1.6	\$54,100	\$1,353	\$16,230	\$406	3,183	33%	\$7.35	\$382	1.6
Pickens County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	2,336	21%	\$10.62	\$552	1.7
Pierce County	\$11.27		\$586	\$23,440	1.6	\$49,900	\$1,248	\$14,970	\$374	1,864	27%	\$9.16	\$476	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pike County	\$17.62	\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	973	16%	\$7.74	\$402	2.3
Polk County	\$11.96	\$622	\$24,880	1.6	\$50,600	\$1,265	\$15,180	\$380	4,277	29%	\$8.90	\$463	1.3
Pulaski County	\$11.27	\$586	\$23,440	1.6	\$47,900	\$1,198	\$14,370	\$359	1,291	32%	\$9.38	\$488	1.2
Putnam County	\$12.04	\$626	\$25,040	1.7	\$47,500	\$1,188	\$14,250	\$356	1,938	23%	\$8.62	\$448	1.4
Quitman County	\$11.27	\$586	\$23,440	1.6	\$40,800	\$1,020	\$12,240	\$306	212	23%	\$9.77	\$508	1.2
Rabun County	\$13.21	\$687	\$27,480	1.8	\$52,000	\$1,300	\$15,600	\$390	1,872	27%	\$8.26	\$430	1.6
Randolph County	\$11.27	\$586	\$23,440	1.6	\$38,800	\$970	\$11,640	\$291	869	29%	\$9.98	\$519	1.1
Richmond County	\$14.00	\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	32,886	45%	\$12.61	\$656	1.1
Rockdale County	\$17.62	\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	9,098	31%	\$14.27	\$742	1.2
Schley County	\$11.27	\$586	\$23,440	1.6	\$55,900	\$1,398	\$16,770	\$419	651	36%	\$12.45	\$648	0.9
Screven County	\$11.27	\$586	\$23,440	1.6	\$50,900	\$1,273	\$15,270	\$382	1,509	29%	\$7.37	\$383	1.5
Seminole County	\$11.27	\$586	\$23,440	1.6	\$34,400	\$860	\$10,320	\$258	762	23%	\$10.72	\$557	1.1
Spalding County	\$17.62	\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	8,483	37%	\$8.98	\$467	2.0
Stephens County	\$11.27	\$586	\$23,440	1.6	\$47,300	\$1,183	\$14,190	\$355	2,336	25%	\$9.89	\$514	1.1
Stewart County	\$11.27	\$586	\$23,440	1.6	\$36,400	\$910	\$10,920	\$273	679	37%	\$9.72	\$505	1.2
Sumter County	\$11.85	\$616	\$24,640	1.6	\$45,100	\$1,128	\$13,530	\$338	4,808	42%	\$8.47	\$440	1.4
Talbot County	\$14.85	\$772	\$30,880	2.0	\$40,900	\$1,023	\$12,270	\$307	646	24%	\$7.90	\$411	1.9
Taliaferro County †	\$12.60	\$655	\$26,200	1.7	\$38,800	\$970	\$11,640	\$291	189	27%			
Tattnall County	\$11.27	\$586	\$23,440	1.6	\$50,400	\$1,260	\$15,120	\$378	2,265	29%	\$9.52	\$495	1.2
Taylor County	\$11.27	\$586	\$23,440	1.6	\$37,900	\$948	\$11,370	\$284	1,131	31%	\$12.66	\$659	0.9
Telfair County	\$11.27	\$586	\$23,440	1.6	\$33,900	\$848	\$10,170	\$254	1,960	35%	\$7.81	\$406	1.4
Terrell County	\$12.56	\$653	\$26,120	1.7	\$45,900	\$1,148	\$13,770	\$344	1,226	37%	\$8.07	\$420	1.6
Thomas County	\$12.31	\$640	\$25,600	1.7	\$43,600	\$1,090	\$13,080	\$327	7,551	43%	\$11.77	\$612	1.0
Tift County	\$11.71	\$609	\$24,360	1.6	\$49,700	\$1,243	\$14,910	\$373	5,327	39%	\$8.72	\$453	1.3
Toombs County	\$11.27	\$586	\$23,440	1.6	\$50,700	\$1,268	\$15,210	\$380	3,875	38%	\$8.75	\$455	1.3
Towns County	\$12.62	\$656	\$26,240	1.7	\$47,900	\$1,198	\$14,370	\$359	648	15%	\$8.75	\$455	1.4
Treutlen County	\$11.27	\$586	\$23,440	1.6	\$52,000	\$1,300	\$15,600	\$390	804	32%	\$6.32	\$329	1.8
Troup County	\$14.65	\$762	\$30,480	2.0	\$52,700	\$1,318	\$15,810	\$395	9,552	39%	\$11.48	\$597	1.3
Turner County	\$11.27	\$586	\$23,440	1.6	\$37,500	\$938	\$11,250	\$281	1,118	35%	\$8.01	\$417	1.4

† Wage data not available (See Appendix A).

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GEORGIA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Twiggs County	\$13.37		\$695	\$27,800	1.8	\$52,700	\$1,318	\$15,810	\$395	612	20%	\$7.13	\$371	1.9
Union County	\$11.27		\$586	\$23,440	1.6	\$51,300	\$1,283	\$15,390	\$385	1,980	22%	\$8.96	\$466	1.3
Upson County	\$11.27		\$586	\$23,440	1.6	\$45,000	\$1,125	\$13,500	\$338	3,413	33%	\$9.82	\$511	1.1
Walker County	\$13.73		\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	7,178	27%	\$9.60	\$499	1.4
Walton County	\$17.62		\$916	\$36,640	2.4	\$68,300	\$1,708	\$20,490	\$512	7,354	25%	\$9.29	\$483	1.9
Ware County	\$11.27		\$586	\$23,440	1.6	\$49,200	\$1,230	\$14,760	\$369	4,666	35%	\$9.46	\$492	1.2
Warren County	\$11.27		\$586	\$23,440	1.6	\$40,400	\$1,010	\$12,120	\$303	753	34%	\$11.45	\$595	1.0
Washington County	\$11.27		\$586	\$23,440	1.6	\$49,300	\$1,233	\$14,790	\$370	1,958	28%	\$8.73	\$454	1.3
Wayne County	\$11.27		\$586	\$23,440	1.6	\$46,700	\$1,168	\$14,010	\$350	3,145	31%	\$12.08	\$628	0.9
Webster County	\$11.46		\$596	\$23,840	1.6	\$52,200	\$1,305	\$15,660	\$392	229	20%	\$5.64	\$293	2.0
Wheeler County	\$11.27		\$586	\$23,440	1.6	\$37,400	\$935	\$11,220	\$281	701	33%	\$10.74	\$558	1.0
White County	\$13.54		\$704	\$28,160	1.9	\$54,200	\$1,355	\$16,260	\$407	3,031	26%	\$7.92	\$412	1.7
Whitfield County	\$12.56		\$653	\$26,120	1.7	\$43,600	\$1,090	\$13,080	\$327	11,832	34%	\$13.40	\$697	0.9
Wilcox County	\$11.27		\$586	\$23,440	1.6	\$41,900	\$1,048	\$12,570	\$314	660	24%	\$5.95	\$310	1.9
Wilkes County	\$11.27		\$586	\$23,440	1.6	\$39,100	\$978	\$11,730	\$293	1,138	28%	\$7.92	\$412	1.4
Wilkinson County	\$11.27		\$586	\$23,440	1.6	\$51,700	\$1,293	\$15,510	\$388	729	22%	\$13.00	\$676	0.9
Worth County	\$12.56		\$653	\$26,120	1.7	\$45,900	\$1,148	\$13,770	\$344	2,035	26%	\$9.73	\$506	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

HAWAII

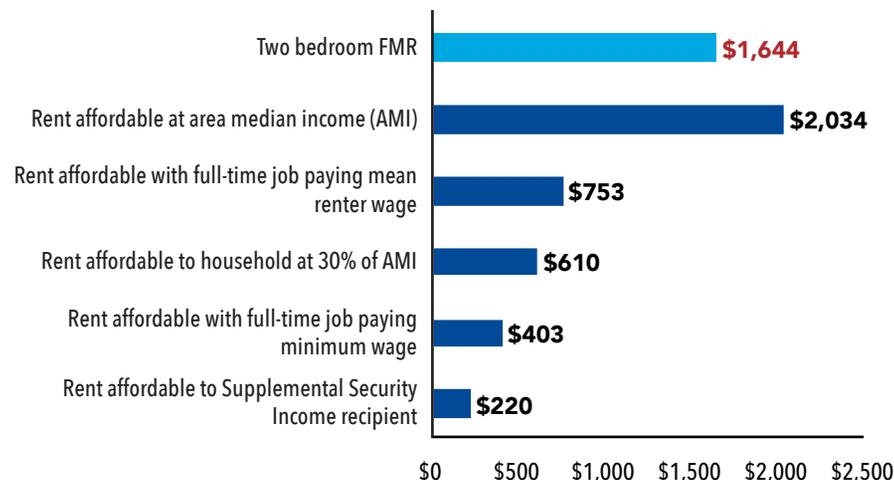
STATE RANKING
1st*

In Hawaii, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,644**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,479** monthly or **\$65,746** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$31.61** PER HOUR

STATE FACTS	
Minimum Wage	\$7.75
Average Renter Wage	\$14.49
2-Bedroom Housing Wage	\$31.61
Number of Renter Households	190,501
Percent Renters	42%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Honolulu County	\$34.81
Maui County	\$24.31
Kauai County	\$23.50
Hawaii County	\$22.13
Kalawao County	\$12.37



163
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

HAWAII

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	\$31.61	\$1,644	\$65,746	4.1	\$81,353	\$2,034	\$24,406	\$610	190,501	42%	\$14.49	\$753	2.2
Combined Nonmetro Areas	\$23.25	\$1,209	\$48,365	3.0	\$69,075	\$1,727	\$20,722	\$518	52,741	38%	\$12.68	\$659	1.8
<u>Metropolitan Areas</u>													
Honolulu MSA *	\$34.81	\$1,810	\$72,400	4.5	\$86,900	\$2,173	\$26,070	\$652	137,760	44%	\$15.19	\$790	2.3
<u>Counties</u>													
Hawaii County	\$22.13	\$1,151	\$46,040	2.9	\$62,400	\$1,560	\$18,720	\$468	22,248	34%	\$11.14	\$579	2.0
Honolulu County *	\$34.81	\$1,810	\$72,400	4.5	\$86,900	\$2,173	\$26,070	\$652	137,760	44%	\$15.19	\$790	2.3
Kalawao County †	\$12.37	\$643	\$25,720	1.6	\$100,600	\$2,515	\$30,180	\$755	46	100%			
Kauai County	\$23.50	\$1,222	\$48,880	3.0	\$74,200	\$1,855	\$22,260	\$557	8,380	37%	\$13.52	\$703	1.7
Maui County	\$24.31	\$1,264	\$50,560	3.1	\$75,100	\$1,878	\$22,530	\$563	22,067	42%	\$13.66	\$710	1.8

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

IDAHO

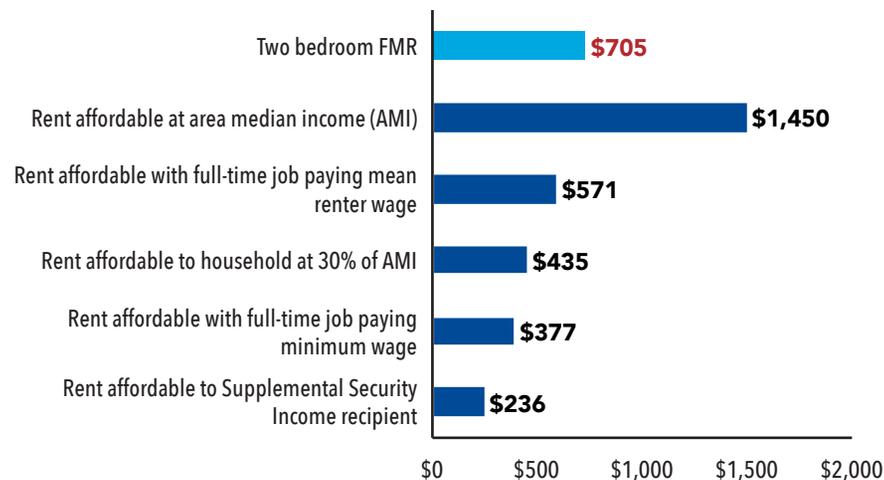
In Idaho, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$705**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,351** monthly or **\$28,214** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$13.56** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$10.98
2-Bedroom Housing Wage	\$13.56
Number of Renter Households	175,063
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Blaine County	\$18.21
Teton County	\$15.08
Kootenai County	\$14.29
Ada County	\$14.15
Boise County	\$14.15



75
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

IDAHO	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	\$13.56	\$705	\$28,214	1.9	\$58,012	\$1,450	\$17,404	\$435	175,063	30%	\$10.98	\$571	1.2
Combined Nonmetro Areas	\$13.05	\$679	\$27,152	1.8	\$53,189	\$1,330	\$15,957	\$399	60,296	30%	\$11.02	\$573	1.2
<u>Metropolitan Areas</u>													
Boise City-Nampa HMFA	\$14.15	\$736	\$29,440	2.0	\$61,300	\$1,533	\$18,390	\$460	69,855	31%	\$11.92	\$620	1.2
Coeur d'Alene MSA	\$14.29	\$743	\$29,720	2.0	\$58,500	\$1,463	\$17,550	\$439	16,356	29%	\$9.96	\$518	1.4
Gem County HMFA	\$12.63	\$657	\$26,280	1.7	\$52,200	\$1,305	\$15,660	\$392	1,608	25%	\$7.52	\$391	1.7
Idaho Falls MSA	\$12.96	\$674	\$26,960	1.8	\$61,700	\$1,543	\$18,510	\$463	11,053	25%	\$8.84	\$460	1.5
Lewiston MSA	\$13.37	\$695	\$27,800	1.8	\$60,100	\$1,503	\$18,030	\$451	4,914	31%	\$10.61	\$552	1.3
Logan MSA	\$12.48	\$649	\$25,960	1.7	\$57,200	\$1,430	\$17,160	\$429	791	19%	\$8.90	\$463	1.4
Pocatello MSA	\$12.37	\$643	\$25,720	1.7	\$59,400	\$1,485	\$17,820	\$446	10,190	31%	\$8.78	\$457	1.4
<u>Counties</u>													
Ada County	\$14.15	\$736	\$29,440	2.0	\$61,300	\$1,533	\$18,390	\$460	48,321	32%	\$12.46	\$648	1.1
Adams County	\$12.37	\$643	\$25,720	1.7	\$44,100	\$1,103	\$13,230	\$331	314	18%	\$10.24	\$533	1.2
Bannock County	\$12.37	\$643	\$25,720	1.7	\$59,400	\$1,485	\$17,820	\$446	9,440	31%	\$7.86	\$409	1.6
Bear Lake County	\$12.37	\$643	\$25,720	1.7	\$48,100	\$1,203	\$14,430	\$361	456	19%	\$6.93	\$361	1.8
Benewah County	\$12.37	\$643	\$25,720	1.7	\$44,200	\$1,105	\$13,260	\$332	964	25%	\$14.85	\$772	0.8
Bingham County	\$12.37	\$643	\$25,720	1.7	\$57,100	\$1,428	\$17,130	\$428	3,687	25%	\$9.98	\$519	1.2
Blaine County	\$18.21	\$947	\$37,880	2.5	\$78,700	\$1,968	\$23,610	\$590	2,756	30%	\$13.74	\$714	1.3
Boise County	\$14.15	\$736	\$29,440	2.0	\$61,300	\$1,533	\$18,390	\$460	651	22%	\$4.47	\$232	3.2
Bonner County	\$14.15	\$736	\$29,440	2.0	\$51,500	\$1,288	\$15,450	\$386	4,679	27%	\$10.91	\$568	1.3
Bonneville County	\$12.96	\$674	\$26,960	1.8	\$61,700	\$1,543	\$18,510	\$463	9,749	27%	\$8.94	\$465	1.4
Boundary County	\$12.37	\$643	\$25,720	1.7	\$44,700	\$1,118	\$13,410	\$335	1,059	26%	\$8.24	\$429	1.5
Butte County	\$12.37	\$643	\$25,720	1.7	\$51,100	\$1,278	\$15,330	\$383	210	21%	\$21.41	\$1,113	0.6
Camas County	\$12.46	\$648	\$25,920	1.7	\$45,900	\$1,148	\$13,770	\$344	150	32%	\$18.75	\$975	0.7
Canyon County	\$14.15	\$736	\$29,440	2.0	\$61,300	\$1,533	\$18,390	\$460	19,483	31%	\$10.01	\$520	1.4

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

IDAHO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Caribou County	\$12.37		\$643	\$25,720	1.7	\$65,900	\$1,648	\$19,770	\$494	420	16%	\$18.35	\$954	0.7
Cassia County	\$12.37		\$643	\$25,720	1.7	\$54,800	\$1,370	\$16,440	\$411	2,376	31%	\$9.10	\$473	1.4
Clark County	\$12.37		\$643	\$25,720	1.7	\$37,300	\$933	\$11,190	\$280	123	40%	\$18.54	\$964	0.7
Clearwater County	\$12.37		\$643	\$25,720	1.7	\$48,700	\$1,218	\$14,610	\$365	704	20%	\$10.73	\$558	1.2
Custer County	\$12.37		\$643	\$25,720	1.7	\$65,300	\$1,633	\$19,590	\$490	309	17%	\$12.48	\$649	1.0
Elmore County	\$13.15		\$684	\$27,360	1.8	\$50,900	\$1,273	\$15,270	\$382	3,597	38%	\$10.71	\$557	1.2
Franklin County	\$12.48		\$649	\$25,960	1.7	\$57,200	\$1,430	\$17,160	\$429	791	19%	\$8.90	\$463	1.4
Fremont County	\$13.00		\$676	\$27,040	1.8	\$53,000	\$1,325	\$15,900	\$398	798	18%	\$7.40	\$385	1.8
Gem County	\$12.63		\$657	\$26,280	1.7	\$52,200	\$1,305	\$15,660	\$392	1,608	25%	\$7.52	\$391	1.7
Gooding County	\$12.37		\$643	\$25,720	1.7	\$50,100	\$1,253	\$15,030	\$376	1,637	29%	\$11.53	\$599	1.1
Idaho County	\$12.37		\$643	\$25,720	1.7	\$44,800	\$1,120	\$13,440	\$336	1,425	22%	\$12.89	\$670	1.0
Jefferson County	\$12.96		\$674	\$26,960	1.8	\$61,700	\$1,543	\$18,510	\$463	1,304	16%	\$7.94	\$413	1.6
Jerome County	\$12.37		\$643	\$25,720	1.7	\$50,200	\$1,255	\$15,060	\$377	2,800	36%	\$12.39	\$645	1.0
Kootenai County	\$14.29		\$743	\$29,720	2.0	\$58,500	\$1,463	\$17,550	\$439	16,356	29%	\$9.96	\$518	1.4
Latah County	\$12.88		\$670	\$26,800	1.8	\$61,100	\$1,528	\$18,330	\$458	6,470	43%	\$7.53	\$392	1.7
Lemhi County	\$12.37		\$643	\$25,720	1.7	\$55,900	\$1,398	\$16,770	\$419	1,099	29%	\$7.11	\$370	1.7
Lewis County	\$12.37		\$643	\$25,720	1.7	\$50,300	\$1,258	\$15,090	\$377	430	26%	\$8.39	\$436	1.5
Lincoln County	\$12.37		\$643	\$25,720	1.7	\$52,100	\$1,303	\$15,630	\$391	458	28%	\$12.09	\$629	1.0
Madison County	\$12.69		\$660	\$26,400	1.8	\$39,600	\$990	\$11,880	\$297	5,252	51%	\$9.10	\$473	1.4
Minidoka County	\$12.37		\$643	\$25,720	1.7	\$53,500	\$1,338	\$16,050	\$401	1,904	27%	\$11.42	\$594	1.1
Nez Perce County	\$13.37		\$695	\$27,800	1.8	\$60,100	\$1,503	\$18,030	\$451	4,914	31%	\$10.61	\$552	1.3
Oneida County	\$12.37		\$643	\$25,720	1.7	\$53,700	\$1,343	\$16,110	\$403	297	19%	\$4.68	\$244	2.6
Owyhee County	\$14.15		\$736	\$29,440	2.0	\$61,300	\$1,533	\$18,390	\$460	1,400	36%	\$12.13	\$631	1.2
Payette County	\$13.08		\$680	\$27,200	1.8	\$55,200	\$1,380	\$16,560	\$414	2,046	25%	\$9.31	\$484	1.4
Power County	\$12.37		\$643	\$25,720	1.7	\$59,400	\$1,485	\$17,820	\$446	750	29%	\$17.41	\$906	0.7
Shoshone County	\$12.37		\$643	\$25,720	1.7	\$51,100	\$1,278	\$15,330	\$383	1,805	32%	\$13.26	\$689	0.9
Teton County	\$15.08		\$784	\$31,360	2.1	\$64,000	\$1,600	\$19,200	\$480	999	28%	\$11.35	\$590	1.3
Twin Falls County	\$12.77		\$664	\$26,560	1.8	\$48,200	\$1,205	\$14,460	\$362	9,358	33%	\$10.02	\$521	1.3
Valley County	\$13.19		\$686	\$27,440	1.8	\$66,100	\$1,653	\$19,830	\$496	782	22%	\$9.12	\$474	1.4

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

IDAHO

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	\$12.37		\$643	\$25,720	1.7	\$47,600	\$1,190	\$14,280	\$357	932	24%	\$7.21	\$375	1.7

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ILLINOIS

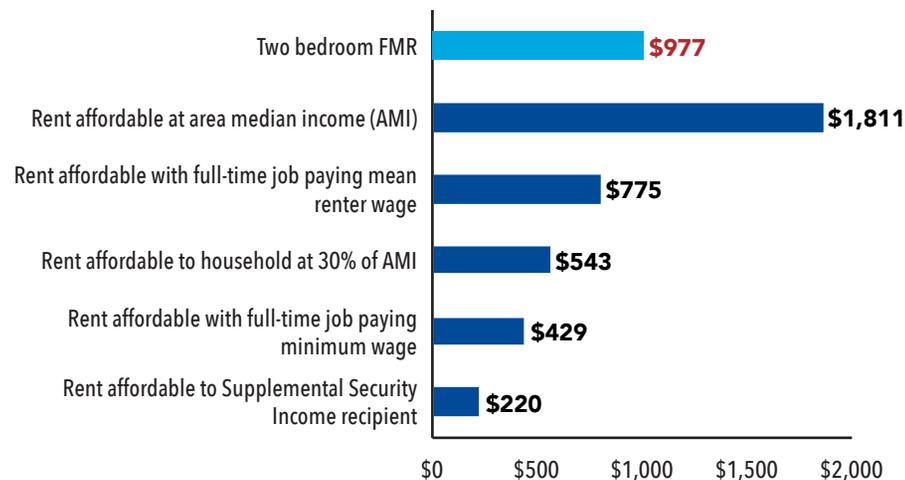


In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$977**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,256** monthly or **\$39,067** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$18.78** PER HOUR

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$14.90
2-Bedroom Housing Wage	\$18.78
Number of Renter Households	1,552,685
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Brown County	\$25.73
Kendall County	\$22.52
Cook County	\$21.02
DuPage County	\$21.02
Kane County	\$21.02



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

ILLINOIS

	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Illinois	\$18.78	\$977	\$39,067	2.3	\$72,427	\$1,811	\$21,728	\$543	1,552,685	33%	\$14.90	\$775	1.3		
Combined Nonmetro Areas	\$12.52	\$651	\$26,047	1.5	\$59,651	\$1,491	\$17,895	\$447	172,272	26%	\$12.66	\$658	1.0		
<u>Metropolitan Areas</u>															
Bloomington-Normal MSA	\$14.96	\$778	\$31,120	1.8	\$83,600	\$2,090	\$25,080	\$627	20,957	33%	\$11.92	\$620	1.3		
Bond County HMFA	\$14.12	\$734	\$29,360	1.7	\$64,700	\$1,618	\$19,410	\$485	1,615	25%	\$8.89	\$462	1.6		
Cape Girardeau-Jackson MSA	\$12.23	\$636	\$25,440	1.5	\$55,000	\$1,375	\$16,500	\$413	979	34%	\$9.95	\$517	1.2		
Champaign-Urbana MSA	\$15.31	\$796	\$31,840	1.9	\$72,500	\$1,813	\$21,750	\$544	38,149	42%	\$10.00	\$520	1.5		
Chicago-Naperville-Joliet HMFA *	\$21.02	\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	1,048,759	35%	\$16.46	\$856	1.3		
Danville MSA	\$14.25	\$741	\$29,640	1.7	\$52,800	\$1,320	\$15,840	\$396	9,290	29%	\$9.91	\$515	1.4		
Davenport-Moline-Rock Island MSA	\$13.65	\$710	\$28,400	1.7	\$69,000	\$1,725	\$20,700	\$518	23,924	27%	\$13.64	\$709	1.0		
Decatur MSA	\$13.19	\$686	\$27,440	1.6	\$56,900	\$1,423	\$17,070	\$427	13,890	31%	\$11.95	\$622	1.1		
DeKalb County HMFA	\$16.81	\$874	\$34,960	2.0	\$66,600	\$1,665	\$19,980	\$500	15,060	40%	\$8.63	\$449	1.9		
Grundy County HMFA	\$18.04	\$938	\$37,520	2.2	\$81,300	\$2,033	\$24,390	\$610	4,307	24%	\$13.80	\$718	1.3		
Kankakee-Bradley MSA	\$17.42	\$906	\$36,240	2.1	\$68,100	\$1,703	\$20,430	\$511	12,840	31%	\$11.24	\$584	1.6		
Kendall County HMFA	\$22.52	\$1,171	\$46,840	2.7	\$87,300	\$2,183	\$26,190	\$655	6,228	16%	\$10.40	\$541	2.2		
Macoupin County HMFA	\$12.13	\$631	\$25,240	1.5	\$63,500	\$1,588	\$19,050	\$476	4,494	23%	\$7.90	\$411	1.5		
Peoria MSA	\$13.73	\$714	\$28,560	1.7	\$72,800	\$1,820	\$21,840	\$546	43,210	28%	\$13.83	\$719	1.0		
Rockford MSA	\$14.25	\$741	\$29,640	1.7	\$63,100	\$1,578	\$18,930	\$473	40,717	31%	\$11.08	\$576	1.3		
Springfield MSA	\$14.04	\$730	\$29,200	1.7	\$74,500	\$1,863	\$22,350	\$559	25,800	29%	\$10.42	\$542	1.3		
St. Louis HMFA	\$15.69	\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	70,194	28%	\$9.39	\$489	1.7		
<u>Counties</u>															
Adams County	\$12.77	\$664	\$26,560	1.5	\$63,600	\$1,590	\$19,080	\$477	7,539	28%	\$9.71	\$505	1.3		
Alexander County	\$12.23	\$636	\$25,440	1.5	\$55,000	\$1,375	\$16,500	\$413	979	34%	\$9.95	\$517	1.2		
Bond County	\$14.12	\$734	\$29,360	1.7	\$64,700	\$1,618	\$19,410	\$485	1,615	25%	\$8.89	\$462	1.6		

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

ILLINOIS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boone County	\$14.25	\$741	\$29,640	1.7	\$63,100	\$1,578	\$18,930	\$473	3,135	17%	\$9.58	\$498	1.5
Brown County	\$25.73	\$1,338	\$53,520	3.1	\$66,300	\$1,658	\$19,890	\$497	458	22%	\$14.21	\$739	1.8
Bureau County	\$12.92	\$672	\$26,880	1.6	\$62,000	\$1,550	\$18,600	\$465	3,403	24%	\$10.27	\$534	1.3
Calhoun County	\$15.69	\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	381	18%	\$5.98	\$311	2.6
Carroll County	\$12.13	\$631	\$25,240	1.5	\$59,600	\$1,490	\$17,880	\$447	1,570	24%	\$8.15	\$424	1.5
Cass County	\$12.13	\$631	\$25,240	1.5	\$55,700	\$1,393	\$16,710	\$418	1,427	28%	\$11.16	\$580	1.1
Champaign County	\$15.31	\$796	\$31,840	1.9	\$72,500	\$1,813	\$21,750	\$544	35,679	45%	\$9.89	\$514	1.5
Christian County	\$12.29	\$639	\$25,560	1.5	\$58,400	\$1,460	\$17,520	\$438	3,579	25%	\$9.86	\$513	1.2
Clark County	\$12.13	\$631	\$25,240	1.5	\$56,400	\$1,410	\$16,920	\$423	1,604	24%	\$10.80	\$561	1.1
Clay County	\$12.13	\$631	\$25,240	1.5	\$53,300	\$1,333	\$15,990	\$400	1,120	20%	\$9.03	\$470	1.3
Clinton County	\$15.69	\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	2,472	18%	\$8.97	\$466	1.7
Coles County	\$12.17	\$633	\$25,320	1.5	\$60,000	\$1,500	\$18,000	\$450	7,993	38%	\$8.70	\$452	1.4
Cook County *	\$21.02	\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	805,398	42%	\$17.77	\$924	1.2
Crawford County	\$12.13	\$631	\$25,240	1.5	\$60,600	\$1,515	\$18,180	\$455	1,552	20%	\$10.91	\$567	1.1
Cumberland County	\$12.13	\$631	\$25,240	1.5	\$60,000	\$1,500	\$18,000	\$450	805	19%	\$10.66	\$555	1.1
DeKalb County	\$16.81	\$874	\$34,960	2.0	\$66,600	\$1,665	\$19,980	\$500	15,060	40%	\$8.63	\$449	1.9
De Witt County	\$12.13	\$631	\$25,240	1.5	\$64,200	\$1,605	\$19,260	\$482	1,563	23%	\$12.45	\$648	1.0
Douglas County	\$13.40	\$697	\$27,880	1.6	\$67,500	\$1,688	\$20,250	\$506	1,628	22%	\$9.70	\$505	1.4
DuPage County *	\$21.02	\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	85,913	26%	\$16.53	\$860	1.3
Edgar County	\$12.13	\$631	\$25,240	1.5	\$56,100	\$1,403	\$16,830	\$421	2,103	27%	\$7.61	\$396	1.6
Edwards County	\$12.13	\$631	\$25,240	1.5	\$52,200	\$1,305	\$15,660	\$392	549	20%	\$12.15	\$632	1.0
Effingham County	\$12.13	\$631	\$25,240	1.5	\$67,100	\$1,678	\$20,130	\$503	2,938	22%	\$9.72	\$505	1.2
Fayette County	\$12.13	\$631	\$25,240	1.5	\$55,500	\$1,388	\$16,650	\$416	1,582	19%	\$8.23	\$428	1.5
Ford County	\$15.31	\$796	\$31,840	1.9	\$72,500	\$1,813	\$21,750	\$544	1,321	23%	\$12.46	\$648	1.2
Franklin County	\$12.13	\$631	\$25,240	1.5	\$50,300	\$1,258	\$15,090	\$377	3,930	24%	\$8.00	\$416	1.5
Fulton County	\$12.13	\$631	\$25,240	1.5	\$56,400	\$1,410	\$16,920	\$423	3,574	24%	\$7.23	\$376	1.7
Gallatin County	\$12.13	\$631	\$25,240	1.5	\$53,500	\$1,338	\$16,050	\$401	514	22%	\$9.60	\$499	1.3
Greene County	\$12.13	\$631	\$25,240	1.5	\$53,600	\$1,340	\$16,080	\$402	1,402	24%	\$10.33	\$537	1.2
Grundy County	\$18.04	\$938	\$37,520	2.2	\$81,300	\$2,033	\$24,390	\$610	4,307	24%	\$13.80	\$718	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

ILLINOIS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	\$12.13	\$631	\$25,240	1.5	\$57,200	\$1,430	\$17,160	\$429	820	23%	\$10.25	\$533	1.2
Hancock County	\$12.13	\$631	\$25,240	1.5	\$56,900	\$1,423	\$17,070	\$427	1,760	22%	\$11.10	\$577	1.1
Hardin County	\$12.13	\$631	\$25,240	1.5	\$46,700	\$1,168	\$14,010	\$350	369	21%	\$6.01	\$313	2.0
Henderson County	\$12.13	\$631	\$25,240	1.5	\$63,300	\$1,583	\$18,990	\$475	653	20%	\$6.79	\$353	1.8
Henry County	\$13.65	\$710	\$28,400	1.7	\$69,000	\$1,725	\$20,700	\$518	4,468	22%	\$9.72	\$506	1.4
Iroquois County	\$12.13	\$631	\$25,240	1.5	\$62,400	\$1,560	\$18,720	\$468	2,933	25%	\$8.95	\$465	1.4
Jackson County	\$13.21	\$687	\$27,480	1.6	\$54,800	\$1,370	\$16,440	\$411	10,991	47%	\$7.91	\$412	1.7
Jasper County	\$12.13	\$631	\$25,240	1.5	\$57,500	\$1,438	\$17,250	\$431	625	16%	\$9.60	\$499	1.3
Jefferson County	\$12.13	\$631	\$25,240	1.5	\$57,500	\$1,438	\$17,250	\$431	4,169	27%	\$9.47	\$493	1.3
Jersey County	\$15.69	\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	1,761	20%	\$6.99	\$363	2.2
Jo Daviess County	\$12.13	\$631	\$25,240	1.5	\$65,200	\$1,630	\$19,560	\$489	2,088	22%	\$9.05	\$471	1.3
Johnson County	\$12.13	\$631	\$25,240	1.5	\$55,100	\$1,378	\$16,530	\$413	817	19%	\$7.41	\$385	1.6
Kane County*	\$21.02	\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	41,981	25%	\$10.32	\$536	2.0
Kankakee County	\$17.42	\$906	\$36,240	2.1	\$68,100	\$1,703	\$20,430	\$511	12,840	31%	\$11.24	\$584	1.6
Kendall County	\$22.52	\$1,171	\$46,840	2.7	\$87,300	\$2,183	\$26,190	\$655	6,228	16%	\$10.40	\$541	2.2
Knox County	\$12.13	\$631	\$25,240	1.5	\$55,300	\$1,383	\$16,590	\$415	6,789	32%	\$8.25	\$429	1.5
Lake County*	\$21.02	\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	58,063	24%	\$9.66	\$502	2.2
La Salle County	\$13.75	\$715	\$28,600	1.7	\$63,600	\$1,590	\$19,080	\$477	10,707	24%	\$17.16	\$892	0.8
Lawrence County	\$12.13	\$631	\$25,240	1.5	\$51,700	\$1,293	\$15,510	\$388	1,067	22%	\$10.72	\$557	1.1
Lee County	\$12.21	\$635	\$25,400	1.5	\$66,300	\$1,658	\$19,890	\$497	3,527	26%	\$11.86	\$617	1.0
Livingston County	\$12.87	\$669	\$26,760	1.6	\$67,900	\$1,698	\$20,370	\$509	3,775	26%	\$10.31	\$536	1.2
Logan County	\$12.13	\$631	\$25,240	1.5	\$66,700	\$1,668	\$20,010	\$500	3,394	31%	\$8.68	\$451	1.4
McDonough County	\$13.65	\$710	\$28,400	1.7	\$59,000	\$1,475	\$17,700	\$443	4,928	39%	\$7.08	\$368	1.9
McHenry County*	\$21.02	\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	19,250	18%	\$10.71	\$557	2.0
McLean County	\$14.96	\$778	\$31,120	1.8	\$83,600	\$2,090	\$25,080	\$627	20,957	33%	\$11.92	\$620	1.3
Macon County	\$13.19	\$686	\$27,440	1.6	\$56,900	\$1,423	\$17,070	\$427	13,890	31%	\$11.95	\$622	1.1
Macoupin County	\$12.13	\$631	\$25,240	1.5	\$63,500	\$1,588	\$19,050	\$476	4,494	23%	\$7.90	\$411	1.5
Madison County	\$15.69	\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	29,503	28%	\$9.51	\$495	1.6
Marion County	\$12.13	\$631	\$25,240	1.5	\$56,500	\$1,413	\$16,950	\$424	3,973	25%	\$8.78	\$456	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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ILLINOIS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marshall County	\$13.73		\$714	\$28,560	1.7	\$72,800	\$1,820	\$21,840	\$546	904	18%	\$10.21	\$531	1.3
Mason County	\$12.13		\$631	\$25,240	1.5	\$59,900	\$1,498	\$17,970	\$449	1,428	23%	\$7.24	\$376	1.7
Massac County	\$12.92		\$672	\$26,880	1.6	\$58,400	\$1,460	\$17,520	\$438	1,478	24%	\$11.93	\$620	1.1
Menard County	\$14.04		\$730	\$29,200	1.7	\$74,500	\$1,863	\$22,350	\$559	973	19%	\$7.28	\$378	1.9
Mercer County	\$13.65		\$710	\$28,400	1.7	\$69,000	\$1,725	\$20,700	\$518	1,428	21%	\$10.34	\$538	1.3
Monroe County	\$15.69		\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	2,367	19%	\$8.80	\$458	1.8
Montgomery County	\$12.54		\$652	\$26,080	1.5	\$59,100	\$1,478	\$17,730	\$443	2,759	25%	\$9.62	\$500	1.3
Morgan County	\$12.75		\$663	\$26,520	1.5	\$65,200	\$1,630	\$19,560	\$489	4,195	30%	\$8.90	\$463	1.4
Moultrie County	\$12.13		\$631	\$25,240	1.5	\$60,800	\$1,520	\$18,240	\$456	1,207	21%	\$11.34	\$590	1.1
Ogle County	\$12.65		\$658	\$26,320	1.5	\$71,000	\$1,775	\$21,300	\$533	4,965	24%	\$12.82	\$666	1.0
Peoria County	\$13.73		\$714	\$28,560	1.7	\$72,800	\$1,820	\$21,840	\$546	26,183	35%	\$12.71	\$661	1.1
Perry County	\$12.13		\$631	\$25,240	1.5	\$55,300	\$1,383	\$16,590	\$415	1,863	23%	\$7.06	\$367	1.7
Piatt County	\$15.31		\$796	\$31,840	1.9	\$72,500	\$1,813	\$21,750	\$544	1,149	18%	\$9.11	\$474	1.7
Pike County	\$12.13		\$631	\$25,240	1.5	\$53,800	\$1,345	\$16,140	\$404	1,483	22%	\$8.46	\$440	1.4
Pope County	\$12.13		\$631	\$25,240	1.5	\$50,100	\$1,253	\$15,030	\$376	328	19%	\$7.38	\$384	1.6
Pulaski County	\$12.13		\$631	\$25,240	1.5	\$47,000	\$1,175	\$14,100	\$353	530	22%	\$9.89	\$514	1.2
Putnam County	\$12.13		\$631	\$25,240	1.5	\$69,700	\$1,743	\$20,910	\$523	505	20%	\$12.77	\$664	0.9
Randolph County	\$12.17		\$633	\$25,320	1.5	\$63,700	\$1,593	\$19,110	\$478	2,856	24%	\$9.92	\$516	1.2
Richland County	\$12.13		\$631	\$25,240	1.5	\$58,400	\$1,460	\$17,520	\$438	1,659	25%	\$8.71	\$453	1.4
Rock Island County	\$13.65		\$710	\$28,400	1.7	\$69,000	\$1,725	\$20,700	\$518	18,028	30%	\$14.44	\$751	0.9
St. Clair County	\$15.69		\$816	\$32,640	1.9	\$70,300	\$1,758	\$21,090	\$527	33,710	33%	\$9.52	\$495	1.6
Saline County	\$12.13		\$631	\$25,240	1.5	\$49,600	\$1,240	\$14,880	\$372	2,831	28%	\$10.87	\$565	1.1
Sangamon County	\$14.04		\$730	\$29,200	1.7	\$74,500	\$1,863	\$22,350	\$559	24,827	30%	\$10.47	\$544	1.3
Schuyler County	\$12.13		\$631	\$25,240	1.5	\$59,700	\$1,493	\$17,910	\$448	581	19%	\$14.05	\$730	0.9
Scott County	\$12.13		\$631	\$25,240	1.5	\$64,000	\$1,600	\$19,200	\$480	510	24%	\$8.80	\$458	1.4
Shelby County	\$12.13		\$631	\$25,240	1.5	\$60,000	\$1,500	\$18,000	\$450	1,693	19%	\$8.92	\$464	1.4
Stark County	\$13.73		\$714	\$28,560	1.7	\$72,800	\$1,820	\$21,840	\$546	436	18%	\$11.02	\$573	1.2
Stephenson County	\$12.13		\$631	\$25,240	1.5	\$59,900	\$1,498	\$17,970	\$449	5,477	28%	\$10.15	\$528	1.2
Tazewell County	\$13.73		\$714	\$28,560	1.7	\$72,800	\$1,820	\$21,840	\$546	13,050	24%	\$17.09	\$889	0.8

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ILLINOIS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union County	\$12.13		\$631	\$25,240	1.5	\$55,400	\$1,385	\$16,620	\$416	1,665	24%	\$7.23	\$376	1.7
Vermilion County	\$14.25		\$741	\$29,640	1.7	\$52,800	\$1,320	\$15,840	\$396	9,290	29%	\$9.91	\$515	1.4
Wabash County	\$12.13		\$631	\$25,240	1.5	\$61,200	\$1,530	\$18,360	\$459	1,020	21%	\$9.69	\$504	1.3
Warren County	\$12.52		\$651	\$26,040	1.5	\$52,700	\$1,318	\$15,810	\$395	1,853	27%	\$7.86	\$409	1.6
Washington County	\$12.13		\$631	\$25,240	1.5	\$69,600	\$1,740	\$20,880	\$522	1,144	19%	\$12.66	\$658	1.0
Wayne County	\$12.13		\$631	\$25,240	1.5	\$55,400	\$1,385	\$16,620	\$416	1,476	21%	\$9.06	\$471	1.3
White County	\$12.13		\$631	\$25,240	1.5	\$57,200	\$1,430	\$17,160	\$429	1,336	21%	\$9.06	\$471	1.3
Whiteside County	\$12.21		\$635	\$25,400	1.5	\$59,900	\$1,498	\$17,970	\$449	5,694	24%	\$8.73	\$454	1.4
Will County*	\$21.02		\$1,093	\$43,720	2.5	\$76,000	\$1,900	\$22,800	\$570	38,154	17%	\$10.57	\$550	2.0
Williamson County	\$12.38		\$644	\$25,760	1.5	\$52,600	\$1,315	\$15,780	\$395	7,518	28%	\$10.34	\$538	1.2
Winnebago County	\$14.25		\$741	\$29,640	1.7	\$63,100	\$1,578	\$18,930	\$473	37,582	33%	\$11.27	\$586	1.3
Woodford County	\$13.73		\$714	\$28,560	1.7	\$72,800	\$1,820	\$21,840	\$546	2,637	18%	\$8.09	\$421	1.7

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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INDIANA

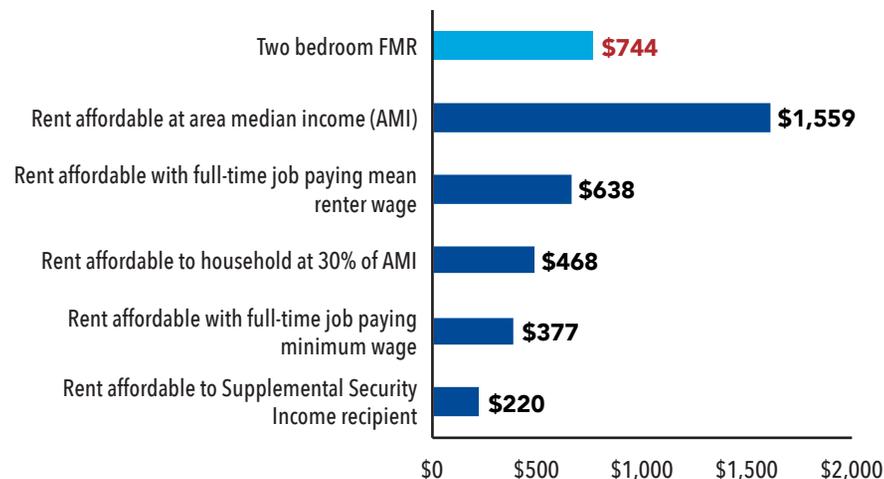


In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$744**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,480** monthly or **\$29,764** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.31** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.27
2-Bedroom Housing Wage	\$14.31
Number of Renter Households	745,312
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Bartholomew County	\$16.21
Monroe County	\$15.83
Lake County	\$15.48
Newton County	\$15.48
Porter County	\$15.48



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

INDIANA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	\$14.31		\$744	\$29,764	2.0	\$62,358	\$1,559	\$18,707	\$468	745,312	30%	\$12.27	\$638	1.2
Combined Nonmetro Areas	\$12.77		\$664	\$26,552	1.8	\$55,918	\$1,398	\$16,775	\$419	132,310	25%	\$11.71	\$609	1.1
<u>Metropolitan Areas</u>														
Anderson MSA	\$13.40		\$697	\$27,880	1.8	\$58,000	\$1,450	\$17,400	\$435	15,239	30%	\$8.99	\$467	1.5
Bloomington HMFA	\$15.83		\$823	\$32,920	2.2	\$62,500	\$1,563	\$18,750	\$469	24,827	46%	\$8.50	\$442	1.9
Carroll County HMFA	\$12.37		\$643	\$25,720	1.7	\$64,600	\$1,615	\$19,380	\$485	1,694	21%	\$8.46	\$440	1.5
Cincinnati-Middleton HMFA	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	6,653	23%	\$9.75	\$507	1.5
Columbus MSA	\$16.21		\$843	\$33,720	2.2	\$65,800	\$1,645	\$19,740	\$494	8,744	29%	\$16.19	\$842	1.0
Elkhart-Goshen MSA	\$14.67		\$763	\$30,520	2.0	\$53,300	\$1,333	\$15,990	\$400	19,947	28%	\$11.98	\$623	1.2
Evansville HMFA	\$13.87		\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	32,151	30%	\$11.55	\$601	1.2
Fort Wayne MSA	\$13.21		\$687	\$27,480	1.8	\$61,800	\$1,545	\$18,540	\$464	46,437	29%	\$11.13	\$579	1.2
Gary HMFA	\$15.48		\$805	\$32,200	2.1	\$66,100	\$1,653	\$19,830	\$496	70,474	28%	\$10.72	\$558	1.4
Gibson County HMFA	\$12.37		\$643	\$25,720	1.7	\$66,600	\$1,665	\$19,980	\$500	2,907	22%	\$13.35	\$694	0.9
Greene County HMFA	\$12.37		\$643	\$25,720	1.7	\$55,200	\$1,380	\$16,560	\$414	2,789	22%	\$7.74	\$403	1.6
Indianapolis HMFA	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	226,311	34%	\$14.51	\$755	1.0
Jasper County HMFA	\$13.67		\$711	\$28,440	1.9	\$71,100	\$1,778	\$21,330	\$533	2,427	20%	\$11.79	\$613	1.2
Kokomo MSA	\$13.54		\$704	\$28,160	1.9	\$55,200	\$1,380	\$16,560	\$414	11,688	28%	\$11.06	\$575	1.2
Lafayette HMFA	\$14.77		\$768	\$30,720	2.0	\$63,500	\$1,588	\$19,050	\$476	31,395	45%	\$10.98	\$571	1.3
Louisville HMFA	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	23,014	27%	\$9.33	\$485	1.5
Michigan City-La Porte MSA	\$13.96		\$726	\$29,040	1.9	\$55,100	\$1,378	\$16,530	\$413	11,663	27%	\$9.18	\$477	1.5
Muncie MSA	\$12.65		\$658	\$26,320	1.7	\$51,700	\$1,293	\$15,510	\$388	16,774	36%	\$9.04	\$470	1.4
Owen County HMFA	\$13.35		\$694	\$27,760	1.8	\$52,400	\$1,310	\$15,720	\$393	1,820	21%	\$10.87	\$565	1.2
Putnam County HMFA	\$12.37		\$643	\$25,720	1.7	\$62,200	\$1,555	\$18,660	\$467	2,591	21%	\$9.66	\$502	1.3
South Bend-Mishawaka HMFA	\$14.67		\$763	\$30,520	2.0	\$57,300	\$1,433	\$17,190	\$430	31,047	30%	\$11.42	\$594	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

INDIANA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage
Sullivan County HMFA	\$12.38	\$644	\$25,760	1.7	\$58,700	\$1,468	\$17,610	\$440	2,159	28%	\$9.75	\$507	1.3
Terre Haute HMFA	\$13.04	\$678	\$27,120	1.8	\$55,900	\$1,398	\$16,770	\$419	18,157	32%	\$10.00	\$520	1.3
Washington County HMFA	\$12.37	\$643	\$25,720	1.7	\$50,200	\$1,255	\$15,060	\$377	2,094	20%	\$9.31	\$484	1.3
Counties													
Adams County	\$12.37	\$643	\$25,720	1.7	\$59,000	\$1,475	\$17,700	\$443	2,563	21%	\$8.07	\$420	1.5
Allen County	\$13.21	\$687	\$27,480	1.8	\$61,800	\$1,545	\$18,540	\$464	41,673	30%	\$11.28	\$587	1.2
Bartholomew County	\$16.21	\$843	\$33,720	2.2	\$65,800	\$1,645	\$19,740	\$494	8,744	29%	\$16.19	\$842	1.0
Benton County	\$14.77	\$768	\$30,720	2.0	\$63,500	\$1,588	\$19,050	\$476	881	26%	\$11.62	\$604	1.3
Blackford County	\$12.37	\$643	\$25,720	1.7	\$48,800	\$1,220	\$14,640	\$366	1,296	25%	\$9.86	\$513	1.3
Boone County	\$15.23	\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	5,089	23%	\$9.29	\$483	1.6
Brown County	\$15.23	\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	1,000	17%	\$5.72	\$297	2.7
Carroll County	\$12.37	\$643	\$25,720	1.7	\$64,600	\$1,615	\$19,380	\$485	1,694	21%	\$8.46	\$440	1.5
Cass County	\$12.37	\$643	\$25,720	1.7	\$52,300	\$1,308	\$15,690	\$392	3,578	24%	\$9.71	\$505	1.3
Clark County	\$14.17	\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	12,077	28%	\$10.25	\$533	1.4
Clay County	\$13.04	\$678	\$27,120	1.8	\$55,900	\$1,398	\$16,770	\$419	2,438	24%	\$7.62	\$396	1.7
Clinton County	\$12.94	\$673	\$26,920	1.8	\$60,200	\$1,505	\$18,060	\$452	3,275	28%	\$11.45	\$595	1.1
Crawford County	\$12.37	\$643	\$25,720	1.7	\$47,900	\$1,198	\$14,370	\$359	763	18%	\$6.26	\$326	2.0
Daviess County	\$12.37	\$643	\$25,720	1.7	\$57,700	\$1,443	\$17,310	\$433	2,698	24%	\$9.56	\$497	1.3
Dearborn County	\$14.79	\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	4,269	23%	\$10.62	\$552	1.4
Decatur County	\$13.58	\$706	\$28,240	1.9	\$58,300	\$1,458	\$17,490	\$437	2,874	29%	\$15.57	\$809	0.9
DeKalb County	\$12.37	\$643	\$25,720	1.7	\$56,500	\$1,413	\$16,950	\$424	3,414	21%	\$10.52	\$547	1.2
Delaware County	\$12.65	\$658	\$26,320	1.7	\$51,700	\$1,293	\$15,510	\$388	16,774	36%	\$9.04	\$470	1.4
Dubois County	\$12.37	\$643	\$25,720	1.7	\$69,200	\$1,730	\$20,760	\$519	3,467	22%	\$10.68	\$555	1.2
Elkhart County	\$14.67	\$763	\$30,520	2.0	\$53,300	\$1,333	\$15,990	\$400	19,947	28%	\$11.98	\$623	1.2
Fayette County	\$12.67	\$659	\$26,360	1.7	\$48,400	\$1,210	\$14,520	\$363	2,673	28%	\$8.62	\$448	1.5
Floyd County	\$14.17	\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	8,207	28%	\$8.20	\$427	1.7
Fountain County	\$12.62	\$656	\$26,240	1.7	\$56,100	\$1,403	\$16,830	\$421	1,628	24%	\$10.04	\$522	1.3

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

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

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INDIANA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	1,765	21%	\$7.72	\$401	1.9
Fulton County	\$12.40		\$645	\$25,800	1.7	\$51,600	\$1,290	\$15,480	\$387	1,936	24%	\$9.81	\$510	1.3
Gibson County	\$12.37		\$643	\$25,720	1.7	\$66,600	\$1,665	\$19,980	\$500	2,907	22%	\$13.35	\$694	0.9
Grant County	\$13.35		\$694	\$27,760	1.8	\$49,600	\$1,240	\$14,880	\$372	8,180	30%	\$11.30	\$588	1.2
Greene County	\$12.37		\$643	\$25,720	1.7	\$55,200	\$1,380	\$16,560	\$414	2,789	22%	\$7.74	\$403	1.6
Hamilton County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	21,423	21%	\$13.41	\$698	1.1
Hancock County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	5,168	20%	\$9.90	\$515	1.5
Harrison County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	2,730	19%	\$7.82	\$407	1.8
Hendricks County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	9,336	18%	\$10.09	\$525	1.5
Henry County	\$12.44		\$647	\$25,880	1.7	\$53,900	\$1,348	\$16,170	\$404	4,895	27%	\$8.17	\$425	1.5
Howard County	\$13.54		\$704	\$28,160	1.9	\$55,200	\$1,380	\$16,560	\$414	10,180	29%	\$11.04	\$574	1.2
Huntington County	\$12.44		\$647	\$25,880	1.7	\$60,100	\$1,503	\$18,030	\$451	3,201	23%	\$10.35	\$538	1.2
Jackson County	\$12.75		\$663	\$26,520	1.8	\$57,800	\$1,445	\$17,340	\$434	4,517	27%	\$10.82	\$562	1.2
Jasper County	\$13.67		\$711	\$28,440	1.9	\$71,100	\$1,778	\$21,330	\$533	2,427	20%	\$11.79	\$613	1.2
Jay County	\$12.37		\$643	\$25,720	1.7	\$50,500	\$1,263	\$15,150	\$379	1,967	24%	\$9.23	\$480	1.3
Jefferson County	\$12.37		\$643	\$25,720	1.7	\$56,200	\$1,405	\$16,860	\$422	3,470	27%	\$10.93	\$568	1.1
Jennings County	\$12.83		\$667	\$26,680	1.8	\$53,200	\$1,330	\$15,960	\$399	2,558	24%	\$11.74	\$610	1.1
Johnson County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	14,304	27%	\$9.44	\$491	1.6
Knox County	\$12.37		\$643	\$25,720	1.7	\$56,900	\$1,423	\$17,070	\$427	4,800	33%	\$10.75	\$559	1.2
Kosciusko County	\$14.48		\$753	\$30,120	2.0	\$61,900	\$1,548	\$18,570	\$464	6,616	22%	\$14.10	\$733	1.0
LaGrange County	\$12.37		\$643	\$25,720	1.7	\$54,000	\$1,350	\$16,200	\$405	2,495	21%	\$14.70	\$765	0.8
Lake County	\$15.48		\$805	\$32,200	2.1	\$66,100	\$1,653	\$19,830	\$496	55,342	30%	\$9.29	\$483	1.7
LaPorte County	\$13.96		\$726	\$29,040	1.9	\$55,100	\$1,378	\$16,530	\$413	11,663	27%	\$9.18	\$477	1.5
Lawrence County	\$12.62		\$656	\$26,240	1.7	\$55,400	\$1,385	\$16,620	\$416	4,043	22%	\$8.36	\$434	1.5
Madison County	\$13.40		\$697	\$27,880	1.8	\$58,000	\$1,450	\$17,400	\$435	15,239	30%	\$8.99	\$467	1.5
Marion County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	158,994	44%	\$16.25	\$845	0.9
Marshall County	\$13.04		\$678	\$27,120	1.8	\$61,600	\$1,540	\$18,480	\$462	3,879	22%	\$10.11	\$526	1.3
Martin County	\$12.37		\$643	\$25,720	1.7	\$60,200	\$1,505	\$18,060	\$452	809	20%	\$7.63	\$397	1.6
Miami County	\$12.37		\$643	\$25,720	1.7	\$53,200	\$1,330	\$15,960	\$399	3,265	25%	\$10.00	\$520	1.2

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INDIANA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	\$15.83		\$823	\$32,920	2.2	\$62,500	\$1,563	\$18,750	\$469	24,827	46%	\$8.50	\$442	1.9
Montgomery County	\$13.17		\$685	\$27,400	1.8	\$57,500	\$1,438	\$17,250	\$431	4,051	28%	\$10.53	\$547	1.3
Morgan County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	6,027	24%	\$9.11	\$474	1.7
Newton County	\$15.48		\$805	\$32,200	2.1	\$66,100	\$1,653	\$19,830	\$496	1,260	23%	\$10.88	\$566	1.4
Noble County	\$12.37		\$643	\$25,720	1.7	\$56,900	\$1,423	\$17,070	\$427	4,230	24%	\$10.36	\$539	1.2
Ohio County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	619	26%	\$6.74	\$351	2.2
Orange County	\$12.37		\$643	\$25,720	1.7	\$49,300	\$1,233	\$14,790	\$370	1,952	25%	\$7.81	\$406	1.6
Owen County	\$13.35		\$694	\$27,760	1.8	\$52,400	\$1,310	\$15,720	\$393	1,820	21%	\$10.87	\$565	1.2
Parke County	\$12.37		\$643	\$25,720	1.7	\$58,100	\$1,453	\$17,430	\$436	952	16%	\$8.29	\$431	1.5
Perry County	\$12.37		\$643	\$25,720	1.7	\$60,900	\$1,523	\$18,270	\$457	1,490	20%	\$8.68	\$451	1.4
Pike County	\$12.37		\$643	\$25,720	1.7	\$52,600	\$1,315	\$15,780	\$395	870	17%	\$16.84	\$876	0.7
Porter County	\$15.48		\$805	\$32,200	2.1	\$66,100	\$1,653	\$19,830	\$496	13,872	23%	\$11.68	\$607	1.3
Posey County	\$13.87		\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	1,512	15%	\$11.92	\$620	1.2
Pulaski County	\$12.37		\$643	\$25,720	1.7	\$54,000	\$1,350	\$16,200	\$405	1,010	20%	\$9.47	\$492	1.3
Putnam County	\$12.37		\$643	\$25,720	1.7	\$62,200	\$1,555	\$18,660	\$467	2,591	21%	\$9.66	\$502	1.3
Randolph County	\$12.37		\$643	\$25,720	1.7	\$50,600	\$1,265	\$15,180	\$380	2,769	27%	\$10.77	\$560	1.1
Ripley County	\$12.58		\$654	\$26,160	1.7	\$62,800	\$1,570	\$18,840	\$471	2,558	24%	\$13.12	\$682	1.0
Rush County	\$12.37		\$643	\$25,720	1.7	\$58,500	\$1,463	\$17,550	\$439	1,932	28%	\$9.42	\$490	1.3
St. Joseph County	\$14.67		\$763	\$30,520	2.0	\$57,300	\$1,433	\$17,190	\$430	31,047	30%	\$11.42	\$594	1.3
Scott County	\$12.81		\$666	\$26,640	1.8	\$50,800	\$1,270	\$15,240	\$381	2,390	27%	\$8.59	\$446	1.5
Shelby County	\$15.23		\$792	\$31,680	2.1	\$69,700	\$1,743	\$20,910	\$523	4,970	29%	\$10.66	\$554	1.4
Spencer County	\$12.37		\$643	\$25,720	1.7	\$67,500	\$1,688	\$20,250	\$506	1,428	18%	\$6.98	\$363	1.8
Starke County	\$12.62		\$656	\$26,240	1.7	\$48,100	\$1,203	\$14,430	\$361	1,690	19%	\$8.83	\$459	1.4
Steuben County	\$13.35		\$694	\$27,760	1.8	\$58,200	\$1,455	\$17,460	\$437	3,069	23%	\$10.25	\$533	1.3
Sullivan County	\$12.38		\$644	\$25,760	1.7	\$58,700	\$1,468	\$17,610	\$440	2,159	28%	\$9.75	\$507	1.3
Switzerland County	\$12.37		\$643	\$25,720	1.7	\$53,400	\$1,335	\$16,020	\$401	970	24%	\$9.12	\$474	1.4
Tippecanoe County	\$14.77		\$768	\$30,720	2.0	\$63,500	\$1,588	\$19,050	\$476	30,514	46%	\$10.97	\$570	1.3
Tipton County	\$13.54		\$704	\$28,160	1.9	\$55,200	\$1,380	\$16,560	\$414	1,508	23%	\$11.22	\$583	1.2
Union County	\$12.58		\$654	\$26,160	1.7	\$57,200	\$1,430	\$17,160	\$429	703	24%	\$7.38	\$384	1.7

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INDIANA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vanderburgh County	\$13.87		\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	26,898	36%	\$11.79	\$613	1.2
Vermillion County	\$13.04		\$678	\$27,120	1.8	\$55,900	\$1,398	\$16,770	\$419	1,409	22%	\$14.06	\$731	0.9
Vigo County	\$13.04		\$678	\$27,120	1.8	\$55,900	\$1,398	\$16,770	\$419	14,310	36%	\$10.01	\$521	1.3
Wabash County	\$12.37		\$643	\$25,720	1.7	\$56,200	\$1,405	\$16,860	\$422	3,029	24%	\$8.69	\$452	1.4
Warren County	\$12.37		\$643	\$25,720	1.7	\$65,300	\$1,633	\$19,590	\$490	768	23%	\$10.49	\$546	1.2
Warrick County	\$13.87		\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	3,741	17%	\$9.63	\$501	1.4
Washington County	\$12.37		\$643	\$25,720	1.7	\$50,200	\$1,255	\$15,060	\$377	2,094	20%	\$9.31	\$484	1.3
Wayne County	\$13.29		\$691	\$27,640	1.8	\$45,400	\$1,135	\$13,620	\$341	9,353	33%	\$9.08	\$472	1.5
Wells County	\$13.21		\$687	\$27,480	1.8	\$61,800	\$1,545	\$18,540	\$464	2,371	22%	\$9.75	\$507	1.4
White County	\$12.37		\$643	\$25,720	1.7	\$59,700	\$1,493	\$17,910	\$448	2,236	23%	\$9.42	\$490	1.3
Whitley County	\$13.21		\$687	\$27,480	1.8	\$61,800	\$1,545	\$18,540	\$464	2,393	18%	\$10.13	\$527	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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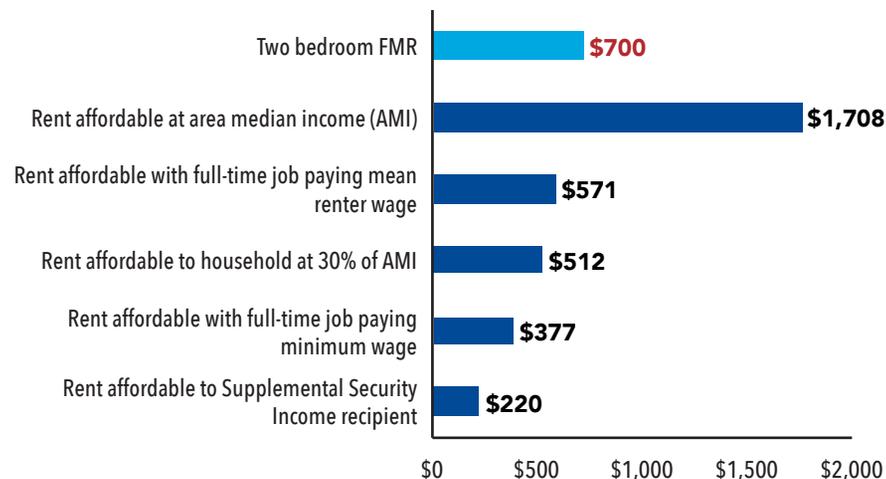


In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$700**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,334** monthly or **\$28,004** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.46** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$10.98
2-Bedroom Housing Wage	\$13.46
Number of Renter Households	340,605
Percent Renters	28%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Harrison County	\$15.52
Mills County	\$15.52
Pottawattamie County	\$15.52
Johnson County	\$15.42
Dallas County	\$15.13



74
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	\$13.46		\$700	\$28,004	1.9	\$68,320	\$1,708	\$20,496	\$512	340,605	28%	\$10.98	\$571	1.2
Combined Nonmetro Areas	\$11.94		\$621	\$24,836	1.6	\$62,458	\$1,561	\$18,737	\$468	132,830	25%	\$9.96	\$518	1.2
<u>Metropolitan Areas</u>														
Ames MSA	\$14.17		\$737	\$29,480	2.0	\$76,500	\$1,913	\$22,950	\$574	15,824	45%	\$9.48	\$493	1.5
Benton County HMFA	\$12.04		\$626	\$25,040	1.7	\$72,900	\$1,823	\$21,870	\$547	1,977	20%	\$9.26	\$481	1.3
Bremer County HMFA	\$11.60		\$603	\$24,120	1.6	\$76,900	\$1,923	\$23,070	\$577	1,733	19%	\$8.99	\$467	1.3
Cedar Rapids HMFA	\$14.33		\$745	\$29,800	2.0	\$78,100	\$1,953	\$23,430	\$586	23,192	27%	\$12.36	\$643	1.2
Davenport-Moline-Rock Island MSA	\$13.65		\$710	\$28,400	1.9	\$69,000	\$1,725	\$20,700	\$518	20,778	31%	\$10.71	\$557	1.3
Des Moines-West Des Moines MSA	\$15.13		\$787	\$31,480	2.1	\$75,000	\$1,875	\$22,500	\$563	65,298	29%	\$13.21	\$687	1.1
Dubuque MSA	\$14.17		\$737	\$29,480	2.0	\$65,700	\$1,643	\$19,710	\$493	10,103	27%	\$10.72	\$557	1.3
Iowa City HMFA	\$15.42		\$802	\$32,080	2.1	\$82,300	\$2,058	\$24,690	\$617	21,785	40%	\$8.82	\$459	1.7
Jones County HMFA	\$11.94		\$621	\$24,840	1.6	\$67,300	\$1,683	\$20,190	\$505	1,595	20%	\$10.76	\$559	1.1
Omaha-Council Bluffs HMFA	\$15.52		\$807	\$32,280	2.1	\$72,800	\$1,820	\$21,840	\$546	13,107	27%	\$9.60	\$499	1.6
Sioux City MSA	\$13.62		\$708	\$28,320	1.9	\$58,800	\$1,470	\$17,640	\$441	12,483	32%	\$9.87	\$513	1.4
Washington County HMFA	\$11.90		\$619	\$24,760	1.6	\$68,400	\$1,710	\$20,520	\$513	2,170	24%	\$8.59	\$447	1.4
Waterloo-Cedar Falls HMFA	\$12.96		\$674	\$26,960	1.8	\$65,600	\$1,640	\$19,680	\$492	17,730	31%	\$11.14	\$579	1.2
<u>Counties</u>														
Adair County	\$11.77		\$612	\$24,480	1.6	\$62,200	\$1,555	\$18,660	\$467	755	23%	\$9.83	\$511	1.2
Adams County †	\$11.40		\$593	\$23,720	1.6	\$60,300	\$1,508	\$18,090	\$452	376	22%			
Allamakee County	\$11.40		\$593	\$23,720	1.6	\$57,000	\$1,425	\$17,100	\$428	1,204	21%	\$9.49	\$494	1.2
Appanoose County	\$11.40		\$593	\$23,720	1.6	\$48,400	\$1,210	\$14,520	\$363	1,523	28%	\$8.62	\$448	1.3
Audubon County	\$11.40		\$593	\$23,720	1.6	\$61,500	\$1,538	\$18,450	\$461	525	20%	\$11.41	\$593	1.0
Benton County	\$12.04		\$626	\$25,040	1.7	\$72,900	\$1,823	\$21,870	\$547	1,977	20%	\$9.26	\$481	1.3
Black Hawk County	\$12.96		\$674	\$26,960	1.8	\$65,600	\$1,640	\$19,680	\$492	16,811	32%	\$11.14	\$579	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boone County	\$12.15	\$632	\$25,280	1.7	\$72,100	\$1,803	\$21,630	\$541	2,578	24%	\$9.04	\$470	1.3
Bremer County	\$11.60	\$603	\$24,120	1.6	\$76,900	\$1,923	\$23,070	\$577	1,733	19%	\$8.99	\$467	1.3
Buchanan County	\$11.40	\$593	\$23,720	1.6	\$69,600	\$1,740	\$20,880	\$522	1,789	22%	\$9.82	\$511	1.2
Buena Vista County	\$11.54	\$600	\$24,000	1.6	\$60,300	\$1,508	\$18,090	\$452	2,439	32%	\$10.52	\$547	1.1
Butler County	\$11.40	\$593	\$23,720	1.6	\$65,000	\$1,625	\$19,500	\$488	1,262	20%	\$10.83	\$563	1.1
Calhoun County	\$11.40	\$593	\$23,720	1.6	\$56,400	\$1,410	\$16,920	\$423	913	21%	\$8.84	\$460	1.3
Carroll County	\$11.40	\$593	\$23,720	1.6	\$66,800	\$1,670	\$20,040	\$501	2,119	25%	\$7.02	\$365	1.6
Cass County	\$11.40	\$593	\$23,720	1.6	\$54,400	\$1,360	\$16,320	\$408	1,714	28%	\$9.48	\$493	1.2
Cedar County	\$12.29	\$639	\$25,560	1.7	\$71,100	\$1,778	\$21,330	\$533	1,625	21%	\$10.17	\$529	1.2
Cerro Gordo County	\$12.62	\$656	\$26,240	1.7	\$64,600	\$1,615	\$19,380	\$485	5,670	28%	\$10.61	\$552	1.2
Cherokee County	\$11.40	\$593	\$23,720	1.6	\$62,800	\$1,570	\$18,840	\$471	1,342	25%	\$10.19	\$530	1.1
Chickasaw County	\$11.40	\$593	\$23,720	1.6	\$56,000	\$1,400	\$16,800	\$420	1,067	20%	\$8.90	\$463	1.3
Clarke County	\$12.81	\$666	\$26,640	1.8	\$61,000	\$1,525	\$18,300	\$458	1,064	29%	\$8.96	\$466	1.4
Clay County	\$11.40	\$593	\$23,720	1.6	\$66,100	\$1,653	\$19,830	\$496	1,843	26%	\$9.33	\$485	1.2
Clayton County	\$11.40	\$593	\$23,720	1.6	\$59,900	\$1,498	\$17,970	\$449	1,677	22%	\$9.31	\$484	1.2
Clinton County	\$12.62	\$656	\$26,240	1.7	\$67,800	\$1,695	\$20,340	\$509	5,124	26%	\$8.93	\$464	1.4
Crawford County	\$11.40	\$593	\$23,720	1.6	\$59,700	\$1,493	\$17,910	\$448	1,517	24%	\$9.39	\$488	1.2
Dallas County	\$15.13	\$787	\$31,480	2.1	\$75,000	\$1,875	\$22,500	\$563	5,936	23%	\$12.70	\$661	1.2
Davis County	\$11.90	\$619	\$24,760	1.6	\$54,900	\$1,373	\$16,470	\$412	616	20%	\$7.26	\$377	1.6
Decatur County	\$11.40	\$593	\$23,720	1.6	\$52,200	\$1,305	\$15,660	\$392	928	30%	\$6.61	\$344	1.7
Delaware County	\$11.40	\$593	\$23,720	1.6	\$68,200	\$1,705	\$20,460	\$512	1,508	21%	\$10.14	\$527	1.1
Des Moines County	\$13.02	\$677	\$27,080	1.8	\$56,900	\$1,423	\$17,070	\$427	4,566	27%	\$10.24	\$533	1.3
Dickinson County	\$11.71	\$609	\$24,360	1.6	\$66,700	\$1,668	\$20,010	\$500	1,945	24%	\$7.56	\$393	1.5
Dubuque County	\$14.17	\$737	\$29,480	2.0	\$65,700	\$1,643	\$19,710	\$493	10,103	27%	\$10.72	\$557	1.3
Emmet County	\$11.40	\$593	\$23,720	1.6	\$63,000	\$1,575	\$18,900	\$473	831	20%	\$8.27	\$430	1.4
Fayette County	\$11.40	\$593	\$23,720	1.6	\$58,300	\$1,458	\$17,490	\$437	1,865	22%	\$8.97	\$467	1.3
Floyd County	\$11.40	\$593	\$23,720	1.6	\$58,100	\$1,453	\$17,430	\$436	1,901	27%	\$7.84	\$408	1.5
Franklin County	\$11.40	\$593	\$23,720	1.6	\$57,100	\$1,428	\$17,130	\$428	1,145	26%	\$12.71	\$661	0.9
Fremont County	\$11.40	\$593	\$23,720	1.6	\$63,600	\$1,590	\$19,080	\$477	668	23%	\$11.02	\$573	1.0

† Wage data not available (See Appendix A).

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	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Greene County	\$11.40	\$593	\$23,720	1.6	\$61,700	\$1,543	\$18,510	\$463	951	24%	\$12.22	\$635	0.9
Grundy County	\$12.96	\$674	\$26,960	1.8	\$65,600	\$1,640	\$19,680	\$492	919	18%	\$11.21	\$583	1.2
Guthrie County	\$15.13	\$787	\$31,480	2.1	\$75,000	\$1,875	\$22,500	\$563	910	20%	\$10.39	\$540	1.5
Hamilton County	\$12.38	\$644	\$25,760	1.7	\$61,300	\$1,533	\$18,390	\$460	1,855	29%	\$10.67	\$555	1.2
Hancock County	\$11.40	\$593	\$23,720	1.6	\$60,400	\$1,510	\$18,120	\$453	923	20%	\$11.49	\$598	1.0
Hardin County	\$11.40	\$593	\$23,720	1.6	\$67,200	\$1,680	\$20,160	\$504	1,805	26%	\$11.43	\$594	1.0
Harrison County	\$15.52	\$807	\$32,280	2.1	\$72,800	\$1,820	\$21,840	\$546	1,366	23%	\$7.89	\$410	2.0
Henry County	\$11.54	\$600	\$24,000	1.6	\$60,700	\$1,518	\$18,210	\$455	1,948	26%	\$9.70	\$504	1.2
Howard County	\$11.40	\$593	\$23,720	1.6	\$57,500	\$1,438	\$17,250	\$431	786	20%	\$7.81	\$406	1.5
Humboldt County	\$11.40	\$593	\$23,720	1.6	\$62,800	\$1,570	\$18,840	\$471	984	23%	\$10.24	\$533	1.1
Ida County	\$11.40	\$593	\$23,720	1.6	\$61,200	\$1,530	\$18,360	\$459	851	27%	\$11.35	\$590	1.0
Iowa County	\$11.40	\$593	\$23,720	1.6	\$73,300	\$1,833	\$21,990	\$550	1,368	20%	\$10.56	\$549	1.1
Jackson County	\$11.40	\$593	\$23,720	1.6	\$59,200	\$1,480	\$17,760	\$444	2,019	24%	\$7.08	\$368	1.6
Jasper County	\$12.62	\$656	\$26,240	1.7	\$65,300	\$1,633	\$19,590	\$490	4,259	29%	\$9.54	\$496	1.3
Jefferson County	\$13.10	\$681	\$27,240	1.8	\$62,100	\$1,553	\$18,630	\$466	1,944	28%	\$9.87	\$513	1.3
Johnson County	\$15.42	\$802	\$32,080	2.1	\$82,300	\$2,058	\$24,690	\$617	21,785	40%	\$8.82	\$459	1.7
Jones County	\$11.94	\$621	\$24,840	1.6	\$67,300	\$1,683	\$20,190	\$505	1,595	20%	\$10.76	\$559	1.1
Keokuk County	\$11.40	\$593	\$23,720	1.6	\$56,900	\$1,423	\$17,070	\$427	844	19%	\$9.40	\$489	1.2
Kossuth County	\$11.40	\$593	\$23,720	1.6	\$64,100	\$1,603	\$19,230	\$481	1,310	19%	\$10.87	\$565	1.0
Lee County	\$11.58	\$602	\$24,080	1.6	\$56,300	\$1,408	\$16,890	\$422	3,719	26%	\$11.05	\$575	1.0
Linn County	\$14.33	\$745	\$29,800	2.0	\$78,100	\$1,953	\$23,430	\$586	23,192	27%	\$12.36	\$643	1.2
Louisa County	\$12.37	\$643	\$25,720	1.7	\$59,400	\$1,485	\$17,820	\$446	937	21%	\$10.69	\$556	1.2
Lucas County	\$11.40	\$593	\$23,720	1.6	\$59,400	\$1,485	\$17,820	\$446	841	23%	\$7.69	\$400	1.5
Lyon County	\$11.40	\$593	\$23,720	1.6	\$63,300	\$1,583	\$18,990	\$475	785	18%	\$9.05	\$470	1.3
Madison County	\$15.13	\$787	\$31,480	2.1	\$75,000	\$1,875	\$22,500	\$563	1,414	23%	\$8.51	\$443	1.8
Mahaska County	\$11.58	\$602	\$24,080	1.6	\$64,400	\$1,610	\$19,320	\$483	2,680	30%	\$9.04	\$470	1.3
Marion County	\$13.15	\$684	\$27,360	1.8	\$70,600	\$1,765	\$21,180	\$530	3,069	24%	\$11.38	\$592	1.2
Marshall County	\$12.33	\$641	\$25,640	1.7	\$62,600	\$1,565	\$18,780	\$470	4,082	27%	\$11.30	\$588	1.1
Mills County	\$15.52	\$807	\$32,280	2.1	\$72,800	\$1,820	\$21,840	\$546	874	16%	\$9.41	\$490	1.6

† Wage data not available (See Appendix A).

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

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	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mitchell County	\$11.40	\$593	\$23,720	1.6	\$67,000	\$1,675	\$20,100	\$503	817	19%	\$8.73	\$454	1.3
Monona County	\$11.40	\$593	\$23,720	1.6	\$59,000	\$1,475	\$17,700	\$443	1,168	29%	\$11.19	\$582	1.0
Monroe County	\$11.40	\$593	\$23,720	1.6	\$57,500	\$1,438	\$17,250	\$431	824	25%	\$13.68	\$712	0.8
Montgomery County	\$11.40	\$593	\$23,720	1.6	\$54,400	\$1,360	\$16,320	\$408	1,286	28%	\$9.34	\$486	1.2
Muscatine County	\$14.17	\$737	\$29,480	2.0	\$63,600	\$1,590	\$19,080	\$477	4,112	25%	\$11.24	\$585	1.3
O'Brien County	\$11.40	\$593	\$23,720	1.6	\$63,900	\$1,598	\$19,170	\$479	1,529	25%	\$8.19	\$426	1.4
Osceola County	\$12.12	\$630	\$25,200	1.7	\$67,100	\$1,678	\$20,130	\$503	672	25%	\$11.12	\$578	1.1
Page County	\$11.40	\$593	\$23,720	1.6	\$60,700	\$1,518	\$18,210	\$455	1,720	27%	\$9.97	\$519	1.1
Palo Alto County	\$11.40	\$593	\$23,720	1.6	\$59,600	\$1,490	\$17,880	\$447	900	23%	\$9.22	\$479	1.2
Plymouth County	\$12.25	\$637	\$25,480	1.7	\$76,200	\$1,905	\$22,860	\$572	2,042	21%	\$11.08	\$576	1.1
Pocahontas County	\$11.40	\$593	\$23,720	1.6	\$60,100	\$1,503	\$18,030	\$451	665	21%	\$10.19	\$530	1.1
Polk County	\$15.13	\$787	\$31,480	2.1	\$75,000	\$1,875	\$22,500	\$563	53,335	31%	\$13.48	\$701	1.1
Pottawattamie County	\$15.52	\$807	\$32,280	2.1	\$72,800	\$1,820	\$21,840	\$546	10,867	30%	\$9.79	\$509	1.6
Poweshiek County	\$12.56	\$653	\$26,120	1.7	\$68,900	\$1,723	\$20,670	\$517	2,029	27%	\$10.20	\$530	1.2
Ringgold County †	\$11.40	\$593	\$23,720	1.6	\$56,700	\$1,418	\$17,010	\$425	488	24%			
Sac County	\$11.40	\$593	\$23,720	1.6	\$61,900	\$1,548	\$18,570	\$464	823	19%	\$10.94	\$569	1.0
Scott County	\$13.65	\$710	\$28,400	1.9	\$69,000	\$1,725	\$20,700	\$518	20,778	31%	\$10.71	\$557	1.3
Shelby County	\$11.52	\$599	\$23,960	1.6	\$63,300	\$1,583	\$18,990	\$475	1,135	22%	\$7.98	\$415	1.4
Sioux County	\$11.40	\$593	\$23,720	1.6	\$68,300	\$1,708	\$20,490	\$512	2,329	20%	\$10.81	\$562	1.1
Story County	\$14.17	\$737	\$29,480	2.0	\$76,500	\$1,913	\$22,950	\$574	15,824	45%	\$9.48	\$493	1.5
Tama County	\$11.71	\$609	\$24,360	1.6	\$60,400	\$1,510	\$18,120	\$453	1,718	25%	\$9.48	\$493	1.2
Taylor County	\$11.40	\$593	\$23,720	1.6	\$52,600	\$1,315	\$15,780	\$395	657	24%	\$9.14	\$475	1.2
Union County	\$11.40	\$593	\$23,720	1.6	\$54,900	\$1,373	\$16,470	\$412	1,433	27%	\$8.00	\$416	1.4
Van Buren County	\$11.40	\$593	\$23,720	1.6	\$55,100	\$1,378	\$16,530	\$413	429	14%	\$10.35	\$538	1.1
Wapello County	\$12.92	\$672	\$26,880	1.8	\$53,000	\$1,325	\$15,900	\$398	3,949	27%	\$9.82	\$511	1.3
Warren County	\$15.13	\$787	\$31,480	2.1	\$75,000	\$1,875	\$22,500	\$563	3,703	21%	\$9.20	\$479	1.6
Washington County	\$11.90	\$619	\$24,760	1.6	\$68,400	\$1,710	\$20,520	\$513	2,170	24%	\$8.59	\$447	1.4
Wayne County	\$11.40	\$593	\$23,720	1.6	\$51,600	\$1,290	\$15,480	\$387	448	17%	\$8.86	\$461	1.3
Webster County	\$11.40	\$593	\$23,720	1.6	\$57,500	\$1,438	\$17,250	\$431	4,862	31%	\$10.80	\$562	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

IOWA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winnebago County	\$11.40		\$593	\$23,720	1.6	\$65,300	\$1,633	\$19,590	\$490	1,095	24%	\$8.25	\$429	1.4
Winneshiek County	\$11.50		\$598	\$23,920	1.6	\$68,800	\$1,720	\$20,640	\$516	1,822	23%	\$9.46	\$492	1.2
Woodbury County	\$13.62		\$708	\$28,320	1.9	\$58,800	\$1,470	\$17,640	\$441	12,483	32%	\$9.87	\$513	1.4
Worth County	\$11.40		\$593	\$23,720	1.6	\$63,200	\$1,580	\$18,960	\$474	604	19%	\$8.81	\$458	1.3
Wright County	\$11.40		\$593	\$23,720	1.6	\$61,900	\$1,548	\$18,570	\$464	1,215	23%	\$12.20	\$634	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KANSAS

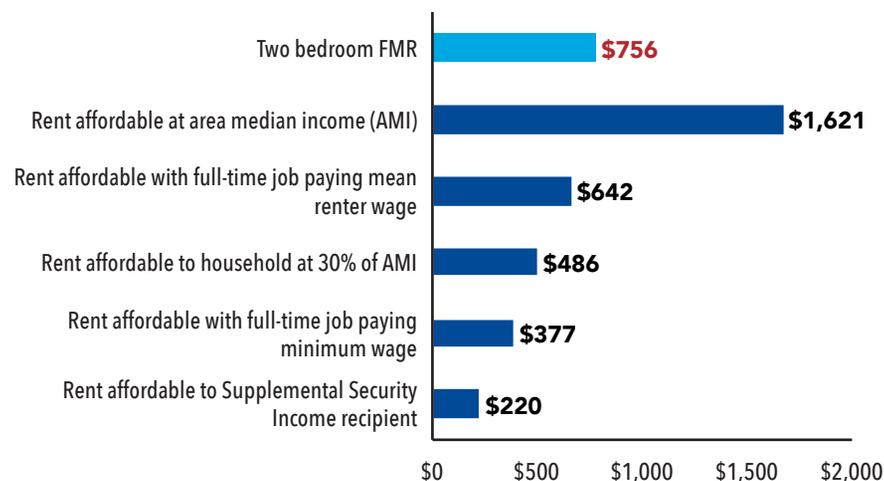
STATE RANKING
35th*

In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$756**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,521** monthly or **\$30,247** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.54 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.35
2-Bedroom Housing Wage	\$14.54
Number of Renter Households	360,703
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Johnson County	\$17.13
Leavenworth County	\$17.13
Linn County	\$17.13
Miami County	\$17.13
Wyandotte County	\$17.13



80
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

KANSAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	\$14.54	\$756	\$30,247	2.0	\$64,826	\$1,621	\$19,448	\$486	360,703	32%	\$12.35	\$642	1.2
Combined Nonmetro Areas	\$12.59	\$655	\$26,195	1.7	\$58,028	\$1,451	\$17,408	\$435	104,334	29%	\$10.58	\$550	1.2
<u>Metropolitan Areas</u>													
Franklin County HMFA	\$14.62	\$760	\$30,400	2.0	\$61,900	\$1,548	\$18,570	\$464	2,885	29%	\$9.85	\$512	1.5
Kansas City HMEFA *	\$17.13	\$891	\$35,640	2.4	\$73,300	\$1,833	\$21,990	\$550	99,305	31%	\$14.46	\$752	1.2
Lawrence MSA	\$15.67	\$815	\$32,600	2.2	\$74,100	\$1,853	\$22,230	\$556	20,837	48%	\$8.77	\$456	1.8
Manhattan MSA	\$14.92	\$776	\$31,040	2.1	\$62,100	\$1,553	\$18,630	\$466	23,338	50%	\$10.74	\$558	1.4
St. Joseph MSA	\$13.02	\$677	\$27,080	1.8	\$61,500	\$1,538	\$18,450	\$461	820	26%	\$12.65	\$658	1.0
Sumner County HMFA	\$12.29	\$639	\$25,560	1.7	\$66,800	\$1,670	\$20,040	\$501	2,062	23%	\$8.48	\$441	1.4
Topeka MSA	\$13.48	\$701	\$28,040	1.9	\$65,600	\$1,640	\$19,680	\$492	30,035	32%	\$11.29	\$587	1.2
Wichita HMFA	\$13.90	\$723	\$28,920	1.9	\$62,300	\$1,558	\$18,690	\$467	77,087	33%	\$12.47	\$648	1.1
<u>Counties</u>													
Allen County	\$12.19	\$634	\$25,360	1.7	\$52,800	\$1,320	\$15,840	\$396	1,383	25%	\$8.93	\$464	1.4
Anderson County	\$12.19	\$634	\$25,360	1.7	\$56,300	\$1,408	\$16,890	\$422	782	24%	\$6.93	\$360	1.8
Atchison County	\$12.79	\$665	\$26,600	1.8	\$60,300	\$1,508	\$18,090	\$452	1,700	27%	\$9.78	\$509	1.3
Barber County	\$12.19	\$634	\$25,360	1.7	\$56,000	\$1,400	\$16,800	\$420	597	27%	\$12.37	\$643	1.0
Barton County	\$12.19	\$634	\$25,360	1.7	\$60,500	\$1,513	\$18,150	\$454	3,288	29%	\$11.76	\$611	1.0
Bourbon County	\$12.60	\$655	\$26,200	1.7	\$54,800	\$1,370	\$16,440	\$411	1,544	27%	\$8.93	\$464	1.4
Brown County	\$12.19	\$634	\$25,360	1.7	\$51,200	\$1,280	\$15,360	\$384	1,359	33%	\$10.63	\$553	1.1
Butler County	\$13.90	\$723	\$28,920	1.9	\$62,300	\$1,558	\$18,690	\$467	5,812	24%	\$10.56	\$549	1.3
Chase County	\$12.19	\$634	\$25,360	1.7	\$54,600	\$1,365	\$16,380	\$410	304	26%	\$7.63	\$397	1.6
Chautauqua County	\$12.69	\$660	\$26,400	1.8	\$45,200	\$1,130	\$13,560	\$339	368	24%	\$10.25	\$533	1.2
Cherokee County	\$12.19	\$634	\$25,360	1.7	\$52,900	\$1,323	\$15,870	\$397	1,912	24%	\$10.64	\$553	1.1
Cheyenne County	\$12.19	\$634	\$25,360	1.7	\$56,700	\$1,418	\$17,010	\$425	349	26%	\$11.03	\$574	1.1
Clark County	\$12.19	\$634	\$25,360	1.7	\$60,600	\$1,515	\$18,180	\$455	257	28%	\$11.29	\$587	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KANSAS

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clay County	\$14.37	\$747	\$29,880	2.0	\$59,200	\$1,480	\$17,760	\$444	798	23%	\$10.87	\$565	1.3
Cloud County	\$12.19	\$634	\$25,360	1.7	\$46,000	\$1,150	\$13,800	\$345	958	24%	\$9.33	\$485	1.3
Coffey County	\$12.19	\$634	\$25,360	1.7	\$66,100	\$1,653	\$19,830	\$496	822	23%	\$18.85	\$980	0.6
Comanche County	\$12.19	\$634	\$25,360	1.7	\$60,000	\$1,500	\$18,000	\$450	194	25%	\$10.20	\$530	1.2
Cowley County	\$12.33	\$641	\$25,640	1.7	\$55,800	\$1,395	\$16,740	\$419	4,323	31%	\$10.34	\$538	1.2
Crawford County	\$12.98	\$675	\$27,000	1.8	\$52,900	\$1,323	\$15,870	\$397	6,006	39%	\$8.95	\$466	1.5
Decatur County	\$12.19	\$634	\$25,360	1.7	\$48,100	\$1,203	\$14,430	\$361	267	18%	\$5.54	\$288	2.2
Dickinson County	\$12.19	\$634	\$25,360	1.7	\$62,600	\$1,565	\$18,780	\$470	2,087	27%	\$9.66	\$502	1.3
Doniphan County	\$13.02	\$677	\$27,080	1.8	\$61,500	\$1,538	\$18,450	\$461	820	26%	\$12.65	\$658	1.0
Douglas County	\$15.67	\$815	\$32,600	2.2	\$74,100	\$1,853	\$22,230	\$556	20,837	48%	\$8.77	\$456	1.8
Edwards County	\$12.19	\$634	\$25,360	1.7	\$55,500	\$1,388	\$16,650	\$416	313	25%	\$11.58	\$602	1.1
Elk County	\$12.19	\$634	\$25,360	1.7	\$43,400	\$1,085	\$13,020	\$326	252	20%	\$6.97	\$362	1.7
Ellis County	\$12.19	\$634	\$25,360	1.7	\$66,000	\$1,650	\$19,800	\$495	4,387	37%	\$8.84	\$460	1.4
Ellsworth County	\$12.19	\$634	\$25,360	1.7	\$60,200	\$1,505	\$18,060	\$452	582	23%	\$10.61	\$552	1.1
Finney County	\$13.40	\$697	\$27,880	1.8	\$60,700	\$1,518	\$18,210	\$455	4,418	35%	\$12.42	\$646	1.1
Ford County	\$13.00	\$676	\$27,040	1.8	\$58,400	\$1,460	\$17,520	\$438	4,227	38%	\$11.78	\$613	1.1
Franklin County	\$14.62	\$760	\$30,400	2.0	\$61,900	\$1,548	\$18,570	\$464	2,885	29%	\$9.85	\$512	1.5
Geary County	\$14.92	\$776	\$31,040	2.1	\$62,100	\$1,553	\$18,630	\$466	6,688	53%	\$13.13	\$683	1.1
Gove County	\$12.19	\$634	\$25,360	1.7	\$53,500	\$1,338	\$16,050	\$401	246	20%	\$8.44	\$439	1.4
Graham County	\$12.19	\$634	\$25,360	1.7	\$57,000	\$1,425	\$17,100	\$428	209	18%	\$11.35	\$590	1.1
Grant County	\$12.19	\$634	\$25,360	1.7	\$66,800	\$1,670	\$20,040	\$501	733	26%	\$15.47	\$804	0.8
Gray County	\$12.19	\$634	\$25,360	1.7	\$65,900	\$1,648	\$19,770	\$494	499	24%	\$11.29	\$587	1.1
Greeley County	\$12.19	\$634	\$25,360	1.7	\$64,800	\$1,620	\$19,440	\$486	97	20%	\$17.37	\$903	0.7
Greenwood County	\$12.19	\$634	\$25,360	1.7	\$56,400	\$1,410	\$16,920	\$423	677	24%	\$8.69	\$452	1.4
Hamilton County	\$13.65	\$710	\$28,400	1.9	\$52,400	\$1,310	\$15,720	\$393	267	25%	\$16.05	\$835	0.9
Harper County	\$12.19	\$634	\$25,360	1.7	\$49,900	\$1,248	\$14,970	\$374	697	27%	\$12.17	\$633	1.0
Harvey County	\$13.90	\$723	\$28,920	1.9	\$62,300	\$1,558	\$18,690	\$467	3,679	28%	\$8.69	\$452	1.6
Haskell County	\$14.63	\$761	\$30,440	2.0	\$64,500	\$1,613	\$19,350	\$484	363	26%	\$16.13	\$839	0.9
Hodgeman County	\$12.19	\$634	\$25,360	1.7	\$65,800	\$1,645	\$19,740	\$494	168	20%	\$11.72	\$609	1.0

* 50th percentile FMR (See Appendix A).

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4: AMI = Fiscal Year 2015 Area Median Income

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

KANSAS

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$13.48	\$701	\$28,040	1.9	\$65,600	\$1,640	\$19,680	\$492	1,250	24%	\$7.83	\$407	1.7
Jefferson County	\$13.48	\$701	\$28,040	1.9	\$65,600	\$1,640	\$19,680	\$492	1,117	15%	\$9.96	\$518	1.4
Jewell County	\$12.19	\$634	\$25,360	1.7	\$49,900	\$1,248	\$14,970	\$374	299	21%	\$12.65	\$658	1.0
Johnson County *	\$17.13	\$891	\$35,640	2.4	\$73,300	\$1,833	\$21,990	\$550	64,599	30%	\$14.72	\$766	1.2
Kearny County	\$12.19	\$634	\$25,360	1.7	\$53,400	\$1,335	\$16,020	\$401	351	27%	\$15.78	\$820	0.8
Kingman County	\$12.35	\$642	\$25,680	1.7	\$61,000	\$1,525	\$18,300	\$458	923	29%	\$12.29	\$639	1.0
Kiowa County	\$12.19	\$634	\$25,360	1.7	\$57,000	\$1,425	\$17,100	\$428	371	35%	\$7.07	\$368	1.7
Labette County	\$12.19	\$634	\$25,360	1.7	\$51,900	\$1,298	\$15,570	\$389	2,512	29%	\$9.88	\$514	1.2
Lane County	\$12.19	\$634	\$25,360	1.7	\$65,400	\$1,635	\$19,620	\$491	179	22%	\$11.54	\$600	1.1
Leavenworth County *	\$17.13	\$891	\$35,640	2.4	\$73,300	\$1,833	\$21,990	\$550	8,585	33%	\$10.94	\$569	1.6
Lincoln County	\$12.67	\$659	\$26,360	1.7	\$55,800	\$1,395	\$16,740	\$419	298	21%	\$8.83	\$459	1.4
Linn County *	\$17.13	\$891	\$35,640	2.4	\$73,300	\$1,833	\$21,990	\$550	803	19%	\$12.27	\$638	1.4
Logan County	\$12.19	\$634	\$25,360	1.7	\$66,800	\$1,670	\$20,040	\$501	374	29%	\$8.78	\$456	1.4
Lyon County	\$12.19	\$634	\$25,360	1.7	\$54,300	\$1,358	\$16,290	\$407	5,415	41%	\$8.44	\$439	1.4
McPherson County	\$12.81	\$666	\$26,640	1.8	\$72,700	\$1,818	\$21,810	\$545	2,506	22%	\$12.06	\$627	1.1
Marion County	\$12.19	\$634	\$25,360	1.7	\$60,900	\$1,523	\$18,270	\$457	935	19%	\$8.85	\$460	1.4
Marshall County	\$12.19	\$634	\$25,360	1.7	\$59,900	\$1,498	\$17,970	\$449	1,039	24%	\$12.53	\$652	1.0
Meade County	\$12.19	\$634	\$25,360	1.7	\$57,000	\$1,425	\$17,100	\$428	485	28%	\$14.92	\$776	0.8
Miami County *	\$17.13	\$891	\$35,640	2.4	\$73,300	\$1,833	\$21,990	\$550	2,552	21%	\$7.89	\$411	2.2
Mitchell County	\$12.19	\$634	\$25,360	1.7	\$59,600	\$1,490	\$17,880	\$447	831	30%	\$10.06	\$523	1.2
Montgomery County	\$12.19	\$634	\$25,360	1.7	\$56,300	\$1,408	\$16,890	\$422	4,182	30%	\$9.96	\$518	1.2
Morris County	\$12.19	\$634	\$25,360	1.7	\$60,200	\$1,505	\$18,060	\$452	540	22%	\$7.04	\$366	1.7
Morton County	\$12.19	\$634	\$25,360	1.7	\$54,400	\$1,360	\$16,320	\$408	351	30%	\$12.80	\$666	1.0
Nemaha County	\$12.19	\$634	\$25,360	1.7	\$62,700	\$1,568	\$18,810	\$470	858	21%	\$9.01	\$468	1.4
Neosho County	\$12.19	\$634	\$25,360	1.7	\$50,500	\$1,263	\$15,150	\$379	1,726	27%	\$8.34	\$434	1.5
Ness County	\$12.19	\$634	\$25,360	1.7	\$63,600	\$1,590	\$19,080	\$477	234	17%	\$14.99	\$780	0.8
Norton County	\$12.19	\$634	\$25,360	1.7	\$65,900	\$1,648	\$19,770	\$494	570	25%	\$9.32	\$485	1.3
Osage County	\$13.48	\$701	\$28,040	1.9	\$65,600	\$1,640	\$19,680	\$492	1,431	22%	\$7.32	\$380	1.8
Osborne County	\$12.19	\$634	\$25,360	1.7	\$53,200	\$1,330	\$15,960	\$399	356	21%	\$11.09	\$577	1.1

* 50th percentile FMR (See Appendix A).

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KANSAS

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ottawa County	\$12.79	\$665	\$26,600	1.8	\$65,200	\$1,630	\$19,560	\$489	458	19%	\$9.25	\$481	1.4
Pawnee County	\$12.19	\$634	\$25,360	1.7	\$62,600	\$1,565	\$18,780	\$470	706	28%	\$10.51	\$546	1.2
Phillips County	\$12.19	\$634	\$25,360	1.7	\$59,400	\$1,485	\$17,820	\$446	529	22%	\$12.88	\$670	0.9
Pottawatomie County	\$14.92	\$776	\$31,040	2.1	\$62,100	\$1,553	\$18,630	\$466	1,756	22%	\$11.10	\$577	1.3
Pratt County	\$12.50	\$650	\$26,000	1.7	\$60,800	\$1,520	\$18,240	\$456	1,255	31%	\$10.45	\$544	1.2
Rawlins County	\$12.19	\$634	\$25,360	1.7	\$53,500	\$1,338	\$16,050	\$401	367	30%	\$12.82	\$667	1.0
Reno County	\$12.98	\$675	\$27,000	1.8	\$57,100	\$1,428	\$17,130	\$428	8,179	32%	\$10.52	\$547	1.2
Republic County	\$12.19	\$634	\$25,360	1.7	\$57,500	\$1,438	\$17,250	\$431	448	20%	\$9.71	\$505	1.3
Rice County	\$12.19	\$634	\$25,360	1.7	\$58,600	\$1,465	\$17,580	\$440	1,054	27%	\$9.34	\$486	1.3
Riley County	\$14.92	\$776	\$31,040	2.1	\$62,100	\$1,553	\$18,630	\$466	14,894	58%	\$9.68	\$503	1.5
Rooks County	\$12.19	\$634	\$25,360	1.7	\$52,200	\$1,305	\$15,660	\$392	590	25%	\$11.10	\$577	1.1
Rush County	\$12.19	\$634	\$25,360	1.7	\$53,700	\$1,343	\$16,110	\$403	383	25%	\$8.68	\$451	1.4
Russell County	\$13.29	\$691	\$27,640	1.8	\$52,500	\$1,313	\$15,750	\$394	819	25%	\$10.99	\$571	1.2
Saline County	\$13.35	\$694	\$27,760	1.8	\$59,900	\$1,498	\$17,970	\$449	7,284	33%	\$9.19	\$478	1.5
Scott County	\$12.19	\$634	\$25,360	1.7	\$67,400	\$1,685	\$20,220	\$506	567	27%	\$16.51	\$859	0.7
Sedgwick County	\$13.90	\$723	\$28,920	1.9	\$62,300	\$1,558	\$18,690	\$467	67,596	35%	\$12.79	\$665	1.1
Seward County	\$13.60	\$707	\$28,280	1.9	\$53,900	\$1,348	\$16,170	\$404	2,680	36%	\$12.55	\$652	1.1
Shawnee County	\$13.48	\$701	\$28,040	1.9	\$65,600	\$1,640	\$19,680	\$492	25,814	36%	\$11.55	\$601	1.2
Sheridan County	\$12.19	\$634	\$25,360	1.7	\$58,100	\$1,453	\$17,430	\$436	239	22%	\$9.38	\$488	1.3
Sherman County	\$12.19	\$634	\$25,360	1.7	\$48,600	\$1,215	\$14,580	\$365	1,241	46%	\$9.40	\$489	1.3
Smith County	\$12.19	\$634	\$25,360	1.7	\$52,700	\$1,318	\$15,810	\$395	351	20%	\$7.61	\$396	1.6
Stafford County	\$12.19	\$634	\$25,360	1.7	\$60,100	\$1,503	\$18,030	\$451	349	19%	\$13.21	\$687	0.9
Stanton County	\$12.19	\$634	\$25,360	1.7	\$55,600	\$1,390	\$16,680	\$417	173	22%	\$15.67	\$815	0.8
Stevens County	\$13.85	\$720	\$28,800	1.9	\$68,200	\$1,705	\$20,460	\$512	480	25%	\$13.29	\$691	1.0
Sumner County	\$12.29	\$639	\$25,560	1.7	\$66,800	\$1,670	\$20,040	\$501	2,062	23%	\$8.48	\$441	1.4
Thomas County	\$12.19	\$634	\$25,360	1.7	\$74,800	\$1,870	\$22,440	\$561	983	32%	\$7.15	\$372	1.7
Trego County	\$12.23	\$636	\$25,440	1.7	\$56,600	\$1,415	\$16,980	\$425	311	25%	\$13.85	\$720	0.9
Wabaunsee County	\$13.48	\$701	\$28,040	1.9	\$65,600	\$1,640	\$19,680	\$492	423	16%	\$8.68	\$451	1.6
Wallace County	\$12.19	\$634	\$25,360	1.7	\$62,300	\$1,558	\$18,690	\$467	137	22%	\$14.04	\$730	0.9

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KANSAS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	\$12.19		\$634	\$25,360	1.7	\$58,000	\$1,450	\$17,400	\$435	513	21%	\$8.68	\$451	1.4
Wichita County	\$12.79		\$665	\$26,600	1.8	\$57,700	\$1,443	\$17,310	\$433	236	27%	\$12.65	\$658	1.0
Wilson County	\$12.19		\$634	\$25,360	1.7	\$53,200	\$1,330	\$15,960	\$399	946	25%	\$12.57	\$654	1.0
Woodson County	\$12.19		\$634	\$25,360	1.7	\$47,600	\$1,190	\$14,280	\$357	288	19%	\$10.89	\$566	1.1
Wyandotte County*	\$17.13		\$891	\$35,640	2.4	\$73,300	\$1,833	\$21,990	\$550	22,766	40%	\$14.55	\$757	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KENTUCKY

STATE RANKING

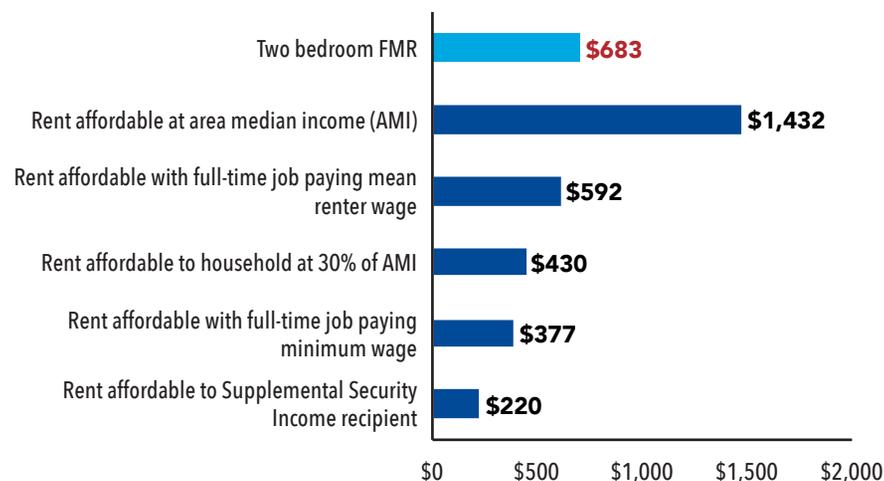
50th*

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$683**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,277** monthly or **\$27,327** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.14 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.38
2-Bedroom Housing Wage	\$13.14
Number of Renter Households	535,808
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Christian County	\$15.02
Trigg County	\$15.02
Bourbon County	\$14.92
Clark County	\$14.92
Fayette County	\$14.92



72
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

1.8
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

KENTUCKY

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	\$13.14	\$683	\$27,327	1.8	\$57,273	\$1,432	\$17,182	\$430	535,808	32%	\$11.38	\$592	1.2
Combined Nonmetro Areas	\$11.28	\$586	\$23,454	1.6	\$47,285	\$1,182	\$14,185	\$355	197,724	28%	\$9.85	\$512	1.1
<u>Metropolitan Areas</u>													
Bowling Green MSA	\$12.67	\$659	\$26,360	1.7	\$60,800	\$1,520	\$18,240	\$456	18,721	38%	\$10.21	\$531	1.2
Cincinnati-Middletown HMFA	\$14.79	\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	43,862	29%	\$12.09	\$629	1.2
Clarksville HMFA	\$15.02	\$781	\$31,240	2.1	\$51,400	\$1,285	\$15,420	\$386	13,422	42%	\$12.47	\$648	1.2
Elizabethtown MSA	\$14.31	\$744	\$29,760	2.0	\$60,100	\$1,503	\$18,030	\$451	15,858	36%	\$11.82	\$615	1.2
Evansville HMFA	\$13.87	\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	7,455	31%	\$10.61	\$552	1.3
Grant County HMFA	\$13.60	\$707	\$28,280	1.9	\$54,200	\$1,355	\$16,260	\$407	2,212	27%	\$10.09	\$525	1.3
Huntington-Ashland MSA	\$12.27	\$638	\$25,520	1.7	\$54,900	\$1,373	\$16,470	\$412	9,497	28%	\$11.63	\$605	1.1
Lexington-Fayette MSA	\$14.92	\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	77,245	40%	\$11.56	\$601	1.3
Louisville HMFA	\$14.17	\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	125,589	34%	\$12.97	\$674	1.1
Meade County HMFA	\$12.56	\$653	\$26,120	1.7	\$51,400	\$1,285	\$15,420	\$386	2,916	28%	\$12.24	\$636	1.0
Nelson County HMFA	\$12.37	\$643	\$25,720	1.7	\$55,200	\$1,380	\$16,560	\$414	4,080	25%	\$9.41	\$489	1.3
Owensboro MSA	\$12.92	\$672	\$26,880	1.8	\$57,500	\$1,438	\$17,250	\$431	12,710	28%	\$10.06	\$523	1.3
Shelby County HMFA	\$13.62	\$708	\$28,320	1.9	\$72,900	\$1,823	\$21,870	\$547	4,517	29%	\$11.37	\$591	1.2
<u>Counties</u>													
Adair County	\$10.73	\$558	\$22,320	1.5	\$46,300	\$1,158	\$13,890	\$347	1,830	25%	\$7.21	\$375	1.5
Allen County	\$10.73	\$558	\$22,320	1.5	\$48,200	\$1,205	\$14,460	\$362	2,119	26%	\$9.76	\$508	1.1
Anderson County	\$12.81	\$666	\$26,640	1.8	\$68,600	\$1,715	\$20,580	\$515	2,125	26%	\$11.28	\$586	1.1
Ballard County	\$10.73	\$558	\$22,320	1.5	\$55,200	\$1,380	\$16,560	\$414	612	18%	\$12.31	\$640	0.9
Barren County	\$10.88	\$566	\$22,640	1.5	\$50,500	\$1,263	\$15,150	\$379	5,273	32%	\$8.17	\$425	1.3
Bath County	\$10.73	\$558	\$22,320	1.5	\$38,400	\$960	\$11,520	\$288	936	21%	\$6.61	\$344	1.6
Bell County	\$10.73	\$558	\$22,320	1.5	\$33,400	\$835	\$10,020	\$251	3,588	32%	\$8.51	\$443	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KENTUCKY

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boone County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	10,606	25%	\$12.67	\$659	1.2
Bourbon County	\$14.92		\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	3,159	40%	\$11.27	\$586	1.3
Boyd County	\$12.27		\$638	\$25,520	1.7	\$54,900	\$1,373	\$16,470	\$412	6,084	31%	\$12.35	\$642	1.0
Boyle County	\$11.79		\$613	\$24,520	1.6	\$50,900	\$1,273	\$15,270	\$382	3,887	35%	\$10.30	\$535	1.1
Bracken County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	707	22%	\$8.80	\$457	1.7
Breathitt County	\$10.73		\$558	\$22,320	1.5	\$32,100	\$803	\$9,630	\$241	1,323	25%	\$10.44	\$543	1.0
Breckinridge County	\$10.73		\$558	\$22,320	1.5	\$50,200	\$1,255	\$15,060	\$377	1,444	20%	\$7.26	\$378	1.5
Bullitt County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	4,973	18%	\$8.86	\$461	1.6
Butler County	\$10.73		\$558	\$22,320	1.5	\$47,600	\$1,190	\$14,280	\$357	1,308	26%	\$6.04	\$314	1.8
Caldwell County	\$10.73		\$558	\$22,320	1.5	\$48,400	\$1,210	\$14,520	\$363	1,420	27%	\$7.46	\$388	1.4
Calloway County	\$12.02		\$625	\$25,000	1.7	\$58,700	\$1,468	\$17,610	\$440	5,131	34%	\$7.25	\$377	1.7
Campbell County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	10,560	30%	\$8.79	\$457	1.7
Carlisle County	\$10.79		\$561	\$22,440	1.5	\$49,900	\$1,248	\$14,970	\$374	390	19%	\$9.70	\$505	1.1
Carroll County	\$11.75		\$611	\$24,440	1.6	\$50,700	\$1,268	\$15,210	\$380	1,585	37%	\$15.65	\$814	0.8
Carter County	\$10.73		\$558	\$22,320	1.5	\$46,400	\$1,160	\$13,920	\$348	2,090	20%	\$9.03	\$469	1.2
Casey County	\$10.73		\$558	\$22,320	1.5	\$42,300	\$1,058	\$12,690	\$317	1,164	19%	\$8.49	\$442	1.3
Christian County	\$15.02		\$781	\$31,240	2.1	\$51,400	\$1,285	\$15,420	\$386	12,308	48%	\$13.07	\$679	1.1
Clark County	\$14.92		\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	5,100	35%	\$10.43	\$542	1.4
Clay County	\$10.73		\$558	\$22,320	1.5	\$34,100	\$853	\$10,230	\$256	1,784	24%	\$9.69	\$504	1.1
Clinton County	\$10.73		\$558	\$22,320	1.5	\$33,700	\$843	\$10,110	\$253	965	24%	\$10.93	\$568	1.0
Crittenden County	\$10.73		\$558	\$22,320	1.5	\$52,100	\$1,303	\$15,630	\$391	815	21%	\$9.47	\$492	1.1
Cumberland County	\$10.73		\$558	\$22,320	1.5	\$34,600	\$865	\$10,380	\$260	637	24%	\$8.85	\$460	1.2
Daviess County	\$12.92		\$672	\$26,880	1.8	\$57,500	\$1,438	\$17,250	\$431	11,234	30%	\$9.49	\$494	1.4
Edmonson County	\$12.67		\$659	\$26,360	1.7	\$60,800	\$1,520	\$18,240	\$456	1,119	23%	\$6.68	\$347	1.9
Elliott County	\$10.73		\$558	\$22,320	1.5	\$37,400	\$935	\$11,220	\$281	550	21%	\$5.32	\$277	2.0
Estill County	\$10.73		\$558	\$22,320	1.5	\$40,900	\$1,023	\$12,270	\$307	1,768	30%	\$8.14	\$423	1.3
Fayette County	\$14.92		\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	55,170	45%	\$11.58	\$602	1.3
Fleming County	\$10.73		\$558	\$22,320	1.5	\$49,400	\$1,235	\$14,820	\$371	1,191	22%	\$8.96	\$466	1.2
Floyd County	\$10.90		\$567	\$22,680	1.5	\$37,800	\$945	\$11,340	\$284	4,751	31%	\$10.79	\$561	1.0

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KENTUCKY

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$12.92		\$672	\$26,880	1.8	\$62,200	\$1,555	\$18,660	\$467	7,932	38%	\$10.68	\$555	1.2
Fulton County	\$10.73		\$558	\$22,320	1.5	\$43,200	\$1,080	\$12,960	\$324	1,086	40%	\$8.16	\$424	1.3
Gallatin County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	948	32%	\$12.25	\$637	1.2
Garrard County	\$11.19		\$582	\$23,280	1.5	\$55,700	\$1,393	\$16,710	\$418	1,323	21%	\$6.66	\$346	1.7
Grant County	\$13.60		\$707	\$28,280	1.9	\$54,200	\$1,355	\$16,260	\$407	2,212	27%	\$10.09	\$525	1.3
Graves County	\$10.73		\$558	\$22,320	1.5	\$51,900	\$1,298	\$15,570	\$389	3,427	24%	\$8.09	\$421	1.3
Grayson County	\$10.73		\$558	\$22,320	1.5	\$43,900	\$1,098	\$13,170	\$329	2,739	28%	\$9.15	\$476	1.2
Green County	\$10.73		\$558	\$22,320	1.5	\$45,400	\$1,135	\$13,620	\$341	1,046	23%	\$6.09	\$317	1.8
Greenup County	\$12.27		\$638	\$25,520	1.7	\$54,900	\$1,373	\$16,470	\$412	3,413	24%	\$9.07	\$472	1.4
Hancock County	\$12.92		\$672	\$26,880	1.8	\$57,500	\$1,438	\$17,250	\$431	662	20%	\$14.72	\$765	0.9
Hardin County	\$14.31		\$744	\$29,760	2.0	\$60,100	\$1,503	\$18,030	\$451	14,621	37%	\$12.16	\$632	1.2
Harlan County	\$10.73		\$558	\$22,320	1.5	\$36,000	\$900	\$10,800	\$270	3,429	30%	\$11.60	\$603	0.9
Harrison County	\$10.73		\$558	\$22,320	1.5	\$54,300	\$1,358	\$16,290	\$407	2,434	34%	\$10.46	\$544	1.0
Hart County	\$10.73		\$558	\$22,320	1.5	\$45,100	\$1,128	\$13,530	\$338	1,863	26%	\$7.38	\$384	1.5
Henderson County	\$13.87		\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	6,008	32%	\$9.97	\$518	1.4
Henry County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	1,681	28%	\$8.24	\$428	1.7
Hickman County	\$10.73		\$558	\$22,320	1.5	\$57,900	\$1,448	\$17,370	\$434	408	21%	\$8.06	\$419	1.3
Hopkins County	\$10.75		\$559	\$22,360	1.5	\$53,600	\$1,340	\$16,080	\$402	5,223	28%	\$13.96	\$726	0.8
Jackson County	\$13.67		\$711	\$28,440	1.9	\$29,200	\$730	\$8,760	\$219	1,405	25%	\$11.29	\$587	1.2
Jefferson County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	114,221	37%	\$13.34	\$694	1.1
Jessamine County	\$14.92		\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	6,117	34%	\$9.85	\$512	1.5
Johnson County	\$10.73		\$558	\$22,320	1.5	\$44,100	\$1,103	\$13,230	\$331	2,363	26%	\$7.80	\$406	1.4
Kenton County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	19,762	32%	\$12.80	\$666	1.2
Knott County	\$10.73		\$558	\$22,320	1.5	\$43,700	\$1,093	\$13,110	\$328	1,176	20%	\$11.40	\$593	0.9
Knox County	\$10.73		\$558	\$22,320	1.5	\$34,400	\$860	\$10,320	\$258	4,396	36%	\$8.40	\$437	1.3
Larue County	\$14.31		\$744	\$29,760	2.0	\$60,100	\$1,503	\$18,030	\$451	1,237	24%	\$6.44	\$335	2.2
Laurel County	\$10.85		\$564	\$22,560	1.5	\$46,200	\$1,155	\$13,860	\$347	6,592	29%	\$9.79	\$509	1.1
Lawrence County	\$10.73		\$558	\$22,320	1.5	\$41,000	\$1,025	\$12,300	\$308	1,396	24%	\$7.65	\$398	1.4
Lee County	\$10.73		\$558	\$22,320	1.5	\$32,800	\$820	\$9,840	\$246	784	27%	\$6.13	\$319	1.8

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KENTUCKY

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Leslie County	\$10.73		\$558	\$22,320	1.5	\$39,800	\$995	\$11,940	\$299	933	22%	\$9.71	\$505	1.1
Letcher County	\$10.73		\$558	\$22,320	1.5	\$46,400	\$1,160	\$13,920	\$348	2,300	25%	\$10.01	\$521	1.1
Lewis County	\$10.73		\$558	\$22,320	1.5	\$40,600	\$1,015	\$12,180	\$305	1,036	21%	\$7.90	\$411	1.4
Lincoln County	\$10.73		\$558	\$22,320	1.5	\$45,500	\$1,138	\$13,650	\$341	2,362	24%	\$7.72	\$402	1.4
Livingston County	\$10.73		\$558	\$22,320	1.5	\$49,300	\$1,233	\$14,790	\$370	670	19%	\$11.79	\$613	0.9
Logan County	\$10.73		\$558	\$22,320	1.5	\$49,800	\$1,245	\$14,940	\$374	3,147	29%	\$10.55	\$549	1.0
Lyon County	\$10.73		\$558	\$22,320	1.5	\$55,600	\$1,390	\$16,680	\$417	715	22%	\$7.22	\$375	1.5
McCracken County	\$11.88		\$618	\$24,720	1.6	\$60,500	\$1,513	\$18,150	\$454	8,616	32%	\$10.93	\$568	1.1
McCreary County	\$10.73		\$558	\$22,320	1.5	\$32,500	\$813	\$9,750	\$244	2,026	32%	\$8.51	\$442	1.3
McLean County	\$12.92		\$672	\$26,880	1.8	\$57,500	\$1,438	\$17,250	\$431	814	22%	\$11.30	\$588	1.1
Madison County	\$11.92		\$620	\$24,800	1.6	\$57,100	\$1,428	\$17,130	\$428	12,435	39%	\$9.51	\$494	1.3
Magoffin County	\$10.73		\$558	\$22,320	1.5	\$36,600	\$915	\$10,980	\$275	1,055	21%	\$8.02	\$417	1.3
Marion County	\$11.25		\$585	\$23,400	1.6	\$50,400	\$1,260	\$15,120	\$378	1,704	23%	\$8.77	\$456	1.3
Marshall County	\$12.83		\$667	\$26,680	1.8	\$59,500	\$1,488	\$17,850	\$446	2,121	18%	\$12.71	\$661	1.0
Martin County	\$10.73		\$558	\$22,320	1.5	\$32,300	\$808	\$9,690	\$242	1,512	34%	\$9.29	\$483	1.2
Mason County	\$10.92		\$568	\$22,720	1.5	\$52,300	\$1,308	\$15,690	\$392	1,894	29%	\$10.64	\$553	1.0
Meade County	\$12.56		\$653	\$26,120	1.7	\$51,400	\$1,285	\$15,420	\$386	2,916	28%	\$12.24	\$636	1.0
Menifee County	\$10.73		\$558	\$22,320	1.5	\$34,800	\$870	\$10,440	\$261	603	25%	\$7.50	\$390	1.4
Mercer County	\$10.79		\$561	\$22,440	1.5	\$59,100	\$1,478	\$17,730	\$443	2,197	25%	\$10.49	\$546	1.0
Metcalfe County	\$11.08		\$576	\$23,040	1.5	\$44,900	\$1,123	\$13,470	\$337	853	22%	\$11.54	\$600	1.0
Monroe County	\$10.73		\$558	\$22,320	1.5	\$36,500	\$913	\$10,950	\$274	1,153	26%	\$7.80	\$405	1.4
Montgomery County	\$11.15		\$580	\$23,200	1.5	\$45,100	\$1,128	\$13,530	\$338	3,526	35%	\$11.01	\$573	1.0
Morgan County	\$10.73		\$558	\$22,320	1.5	\$43,200	\$1,080	\$12,960	\$324	1,159	25%	\$8.85	\$460	1.2
Muhlenberg County	\$10.73		\$558	\$22,320	1.5	\$48,000	\$1,200	\$14,400	\$360	2,477	21%	\$10.42	\$542	1.0
Nelson County	\$12.37		\$643	\$25,720	1.7	\$55,200	\$1,380	\$16,560	\$414	4,080	25%	\$9.41	\$489	1.3
Nicholas County	\$10.73		\$558	\$22,320	1.5	\$47,800	\$1,195	\$14,340	\$359	747	26%	\$6.35	\$330	1.7
Ohio County	\$10.73		\$558	\$22,320	1.5	\$44,800	\$1,120	\$13,440	\$336	1,673	19%	\$8.42	\$438	1.3
Oldham County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	2,961	15%	\$7.70	\$401	1.8
Owen County	\$11.21		\$583	\$23,320	1.5	\$62,400	\$1,560	\$18,720	\$468	1,163	25%	\$9.22	\$480	1.2

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

KENTUCKY

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Owsley County	\$10.73		\$558	\$22,320	1.5	\$29,600	\$740	\$8,880	\$222	441	26%	\$6.62	\$344	1.6
Pendleton County	\$14.79		\$769	\$30,760	2.0	\$71,200	\$1,780	\$21,360	\$534	1,279	24%	\$12.29	\$639	1.2
Perry County	\$10.73		\$558	\$22,320	1.5	\$44,800	\$1,120	\$13,440	\$336	3,042	28%	\$11.58	\$602	0.9
Pike County	\$13.50		\$702	\$28,080	1.9	\$44,100	\$1,103	\$13,230	\$331	7,086	27%	\$13.30	\$691	1.0
Powell County	\$10.73		\$558	\$22,320	1.5	\$39,800	\$995	\$11,940	\$299	1,568	33%	\$5.28	\$274	2.0
Pulaski County	\$11.00		\$572	\$22,880	1.5	\$44,700	\$1,118	\$13,410	\$335	7,389	28%	\$7.95	\$413	1.4
Robertson County	\$11.98		\$623	\$24,920	1.7	\$51,700	\$1,293	\$15,510	\$388	228	26%	\$6.67	\$347	1.8
Rockcastle County	\$10.73		\$558	\$22,320	1.5	\$41,000	\$1,025	\$12,300	\$308	1,433	22%	\$7.36	\$383	1.5
Rowan County	\$12.46		\$648	\$25,920	1.7	\$47,600	\$1,190	\$14,280	\$357	2,893	35%	\$7.54	\$392	1.7
Russell County	\$10.73		\$558	\$22,320	1.5	\$38,200	\$955	\$11,460	\$287	1,859	26%	\$7.00	\$364	1.5
Scott County	\$14.92		\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	5,028	28%	\$13.16	\$684	1.1
Shelby County	\$13.62		\$708	\$28,320	1.9	\$72,900	\$1,823	\$21,870	\$547	4,517	29%	\$11.37	\$591	1.2
Simpson County	\$11.40		\$593	\$23,720	1.6	\$53,900	\$1,348	\$16,170	\$404	2,280	34%	\$9.80	\$509	1.2
Spencer County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	949	15%	\$7.58	\$394	1.9
Taylor County	\$11.48		\$597	\$23,880	1.6	\$47,200	\$1,180	\$14,160	\$354	2,929	30%	\$7.75	\$403	1.5
Todd County	\$10.73		\$558	\$22,320	1.5	\$51,100	\$1,278	\$15,330	\$383	1,252	27%	\$7.62	\$396	1.4
Trigg County	\$15.02		\$781	\$31,240	2.1	\$51,400	\$1,285	\$15,420	\$386	1,114	19%	\$7.24	\$376	2.1
Trimble County	\$14.17		\$737	\$29,480	2.0	\$64,100	\$1,603	\$19,230	\$481	804	23%	\$16.62	\$864	0.9
Union County	\$10.73		\$558	\$22,320	1.5	\$48,500	\$1,213	\$14,550	\$364	1,471	26%	\$12.15	\$632	0.9
Warren County	\$12.67		\$659	\$26,360	1.7	\$60,800	\$1,520	\$18,240	\$456	17,602	40%	\$10.27	\$534	1.2
Washington County	\$12.08		\$628	\$25,120	1.7	\$51,300	\$1,283	\$15,390	\$385	767	17%	\$8.78	\$457	1.4
Wayne County	\$10.73		\$558	\$22,320	1.5	\$35,800	\$895	\$10,740	\$269	2,226	28%	\$7.42	\$386	1.4
Webster County	\$13.87		\$721	\$28,840	1.9	\$63,400	\$1,585	\$19,020	\$476	1,447	28%	\$15.08	\$784	0.9
Whitley County	\$11.12		\$578	\$23,120	1.5	\$39,200	\$980	\$11,760	\$294	4,294	33%	\$11.74	\$610	0.9
Wolfe County	\$10.87		\$565	\$22,600	1.5	\$29,100	\$728	\$8,730	\$218	781	28%	\$4.86	\$253	2.2
Woodford County	\$14.92		\$776	\$31,040	2.1	\$68,200	\$1,705	\$20,460	\$512	2,671	28%	\$11.47	\$597	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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LOUISIANA

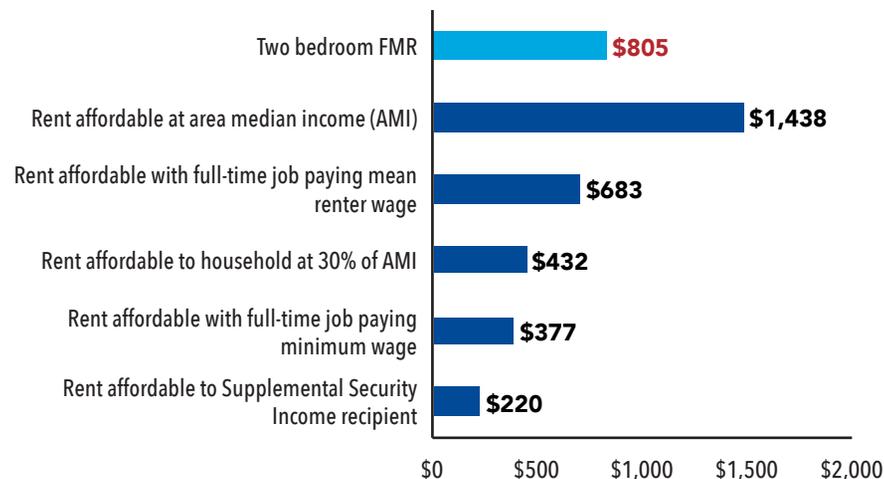


In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$805**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,683** monthly or **\$32,200** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.48** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.13
2-Bedroom Housing Wage	\$15.48
Number of Renter Households	564,352
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Jefferson Parish	\$18.27
Orleans Parish	\$18.27
Plaquemines Parish	\$18.27
St. Bernard Parish	\$18.27
St. Charles Parish	\$18.27



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

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	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Louisiana	\$15.48	\$805	\$32,200	2.1	\$57,537	\$1,438	\$17,261	\$432	564,352	33%	\$13.13	\$683	1.2		
Combined Nonmetro Areas	\$13.13	\$683	\$27,304	1.8	\$49,558	\$1,239	\$14,867	\$372	128,520	31%	\$11.48	\$597	1.1		
<u>Metropolitan Areas</u>															
Alexandria MSA	\$13.08	\$680	\$27,200	1.8	\$50,800	\$1,270	\$15,240	\$381	17,776	32%	\$10.70	\$556	1.2		
Baton Rouge HMFA	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	89,054	31%	\$12.85	\$668	1.2		
Houma-Bayou Cane-Thibodaux MSA	\$14.23	\$740	\$29,600	2.0	\$58,700	\$1,468	\$17,610	\$440	17,845	24%	\$18.23	\$948	0.8		
Iberville Parish HMFA	\$12.06	\$627	\$25,080	1.7	\$56,100	\$1,403	\$16,830	\$421	2,558	23%	\$16.51	\$858	0.7		
Lafayette MSA	\$14.50	\$754	\$30,160	2.0	\$63,300	\$1,583	\$18,990	\$475	33,543	32%	\$15.41	\$802	0.9		
Lake Charles MSA	\$13.69	\$712	\$28,480	1.9	\$59,400	\$1,485	\$17,820	\$446	21,955	29%	\$12.94	\$673	1.1		
Monroe MSA	\$12.98	\$675	\$27,000	1.8	\$50,000	\$1,250	\$15,000	\$375	24,504	37%	\$9.88	\$514	1.3		
New Orleans-Metairie-Kenner MSA	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	173,667	38%	\$15.08	\$784	1.2		
Shreveport-Bossier City MSA	\$16.19	\$842	\$33,680	2.2	\$57,600	\$1,440	\$17,280	\$432	54,930	36%	\$11.44	\$595	1.4		
<u>Counties</u>															
Acadia Parish	\$12.06	\$627	\$25,080	1.7	\$46,900	\$1,173	\$14,070	\$352	6,693	30%	\$10.53	\$548	1.1		
Allen Parish	\$12.06	\$627	\$25,080	1.7	\$50,300	\$1,258	\$15,090	\$377	2,243	28%	\$8.99	\$468	1.3		
Ascension Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	7,038	18%	\$11.46	\$596	1.3		
Assumption Parish	\$12.06	\$627	\$25,080	1.7	\$57,000	\$1,425	\$17,100	\$428	1,544	18%	\$11.46	\$596	1.1		
Avoyelles Parish	\$12.06	\$627	\$25,080	1.7	\$42,300	\$1,058	\$12,690	\$317	4,583	30%	\$9.29	\$483	1.3		
Beauregard Parish	\$12.06	\$627	\$25,080	1.7	\$59,900	\$1,498	\$17,970	\$449	3,008	23%	\$10.72	\$557	1.1		
Bienville Parish	\$12.06	\$627	\$25,080	1.7	\$43,900	\$1,098	\$13,170	\$329	1,611	28%	\$9.09	\$473	1.3		
Bossier Parish	\$16.19	\$842	\$33,680	2.2	\$57,600	\$1,440	\$17,280	\$432	15,115	33%	\$10.40	\$541	1.6		
Caddo Parish	\$16.19	\$842	\$33,680	2.2	\$57,600	\$1,440	\$17,280	\$432	37,285	38%	\$11.88	\$618	1.4		
Calcasieu Parish	\$13.69	\$712	\$28,480	1.9	\$59,400	\$1,485	\$17,820	\$446	21,702	29%	\$12.70	\$660	1.1		
Caldwell Parish	\$12.06	\$627	\$25,080	1.7	\$50,200	\$1,255	\$15,060	\$377	1,015	26%	\$7.18	\$373	1.7		
Cameron Parish	\$13.69	\$712	\$28,480	1.9	\$59,400	\$1,485	\$17,820	\$446	253	10%	\$22.30	\$1,159	0.6		

† Wage data not available (See Appendix A).

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LOUISIANA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Catahoula Parish	\$12.06	\$627	\$25,080	1.7	\$45,900	\$1,148	\$13,770	\$344	861	23%	\$8.06	\$419	1.5
Claiborne Parish	\$12.06	\$627	\$25,080	1.7	\$43,500	\$1,088	\$13,050	\$326	1,716	30%	\$11.51	\$598	1.0
Concordia Parish	\$12.06	\$627	\$25,080	1.7	\$42,300	\$1,058	\$12,690	\$317	2,897	38%	\$10.82	\$563	1.1
De Soto Parish	\$16.19	\$842	\$33,680	2.2	\$57,600	\$1,440	\$17,280	\$432	2,530	25%	\$10.60	\$551	1.5
East Baton Rouge Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	65,041	39%	\$13.35	\$694	1.1
East Carroll Parish	\$12.06	\$627	\$25,080	1.7	\$32,100	\$803	\$9,630	\$241	1,090	44%	\$9.14	\$475	1.3
East Feliciana Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	1,403	20%	\$8.20	\$426	1.9
Evangeline Parish	\$12.06	\$627	\$25,080	1.7	\$42,900	\$1,073	\$12,870	\$322	3,906	33%	\$8.25	\$429	1.5
Franklin Parish	\$12.06	\$627	\$25,080	1.7	\$42,900	\$1,073	\$12,870	\$322	2,324	30%	\$6.92	\$360	1.7
Grant Parish	\$13.08	\$680	\$27,200	1.8	\$50,800	\$1,270	\$15,240	\$381	1,613	22%	\$11.88	\$618	1.1
Iberia Parish	\$13.71	\$713	\$28,520	1.9	\$51,900	\$1,298	\$15,570	\$389	7,572	29%	\$14.23	\$740	1.0
Iberville Parish	\$12.06	\$627	\$25,080	1.7	\$56,100	\$1,403	\$16,830	\$421	2,558	23%	\$16.51	\$858	0.7
Jackson Parish	\$12.06	\$627	\$25,080	1.7	\$49,500	\$1,238	\$14,850	\$371	2,031	33%	\$10.61	\$552	1.1
Jefferson Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	62,722	38%	\$14.64	\$761	1.2
Jefferson Davis Parish	\$12.06	\$627	\$25,080	1.7	\$56,200	\$1,405	\$16,860	\$422	3,022	26%	\$9.98	\$519	1.2
Lafayette Parish	\$14.50	\$754	\$30,160	2.0	\$63,300	\$1,583	\$18,990	\$475	29,845	35%	\$16.00	\$832	0.9
Lafourche Parish	\$14.23	\$740	\$29,600	2.0	\$58,700	\$1,468	\$17,610	\$440	7,806	22%	\$10.42	\$542	1.4
La Salle Parish	\$12.06	\$627	\$25,080	1.7	\$61,400	\$1,535	\$18,420	\$461	942	17%	\$12.70	\$660	0.9
Lincoln Parish	\$14.27	\$742	\$29,680	2.0	\$53,400	\$1,335	\$16,020	\$401	7,645	45%	\$8.63	\$449	1.7
Livingston Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	9,411	20%	\$9.07	\$472	1.7
Madison Parish	\$12.06	\$627	\$25,080	1.7	\$34,000	\$850	\$10,200	\$255	1,876	46%	\$7.79	\$405	1.5
Morehouse Parish	\$12.06	\$627	\$25,080	1.7	\$42,200	\$1,055	\$12,660	\$317	3,488	33%	\$8.88	\$462	1.4
Natchitoches Parish	\$13.10	\$681	\$27,240	1.8	\$47,400	\$1,185	\$14,220	\$356	5,650	38%	\$7.71	\$401	1.7
Orleans Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	78,223	53%	\$15.43	\$802	1.2
Ouachita Parish	\$12.98	\$675	\$27,000	1.8	\$50,000	\$1,250	\$15,000	\$375	22,818	40%	\$10.17	\$529	1.3
Plaquemines Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	2,195	25%	\$24.95	\$1,298	0.7
Pointe Coupee Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	1,937	22%	\$9.39	\$488	1.6
Rapides Parish	\$13.08	\$680	\$27,200	1.8	\$50,800	\$1,270	\$15,240	\$381	16,163	34%	\$10.65	\$554	1.2
Red River Parish	\$12.52	\$651	\$26,040	1.7	\$45,300	\$1,133	\$13,590	\$340	794	24%	\$9.88	\$514	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

LOUISIANA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richland Parish	\$12.06	\$627	\$25,080	1.7	\$48,100	\$1,203	\$14,430	\$361	2,377	31%	\$8.57	\$446	1.4
Sabine Parish	\$12.06	\$627	\$25,080	1.7	\$49,700	\$1,243	\$14,910	\$373	2,149	23%	\$8.77	\$456	1.4
St. Bernard Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	4,230	31%	\$14.22	\$740	1.3
St. Charles Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	3,552	19%	\$18.84	\$979	1.0
St. Helena Parish †	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	736	18%			
St. James Parish	\$12.06	\$627	\$25,080	1.7	\$66,900	\$1,673	\$20,070	\$502	1,442	19%	\$18.80	\$978	0.6
St. John the Baptist Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	3,448	22%	\$14.26	\$742	1.3
St. Landry Parish	\$12.06	\$627	\$25,080	1.7	\$48,800	\$1,220	\$14,640	\$366	9,272	30%	\$7.83	\$407	1.5
St. Martin Parish	\$14.50	\$754	\$30,160	2.0	\$63,300	\$1,583	\$18,990	\$475	3,698	20%	\$13.72	\$713	1.1
St. Mary Parish	\$12.29	\$639	\$25,560	1.7	\$50,600	\$1,265	\$15,180	\$380	6,096	30%	\$15.88	\$826	0.8
St. Tammany Parish	\$18.27	\$950	\$38,000	2.5	\$60,000	\$1,500	\$18,000	\$450	19,297	22%	\$12.72	\$662	1.4
Tangipahoa Parish	\$16.00	\$832	\$33,280	2.2	\$49,000	\$1,225	\$14,700	\$368	13,957	31%	\$9.39	\$489	1.7
Tensas Parish	\$12.06	\$627	\$25,080	1.7	\$37,100	\$928	\$11,130	\$278	748	37%	\$10.21	\$531	1.2
Terrebonne Parish	\$14.23	\$740	\$29,600	2.0	\$58,700	\$1,468	\$17,610	\$440	10,039	26%	\$18.77	\$976	0.8
Union Parish	\$12.98	\$675	\$27,000	1.8	\$50,000	\$1,250	\$15,000	\$375	1,686	20%	\$5.59	\$291	2.3
Vermilion Parish	\$12.69	\$660	\$26,400	1.8	\$59,000	\$1,475	\$17,700	\$443	5,387	25%	\$11.54	\$600	1.1
Vernon Parish	\$16.96	\$882	\$35,280	2.3	\$54,800	\$1,370	\$16,440	\$411	8,224	45%	\$14.84	\$772	1.1
Washington Parish	\$12.38	\$644	\$25,760	1.7	\$42,700	\$1,068	\$12,810	\$320	4,758	27%	\$9.67	\$503	1.3
Webster Parish	\$12.06	\$627	\$25,080	1.7	\$47,400	\$1,185	\$14,220	\$356	4,917	31%	\$11.48	\$597	1.1
West Baton Rouge Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	2,436	28%	\$16.21	\$843	0.9
West Carroll Parish	\$12.06	\$627	\$25,080	1.7	\$46,300	\$1,158	\$13,890	\$347	1,220	30%	\$7.68	\$399	1.6
West Feliciana Parish	\$15.33	\$797	\$31,880	2.1	\$65,500	\$1,638	\$19,650	\$491	1,052	26%	\$12.72	\$662	1.2
Winn Parish	\$12.06	\$627	\$25,080	1.7	\$47,200	\$1,180	\$14,160	\$354	1,462	27%	\$8.50	\$442	1.4

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MAINE

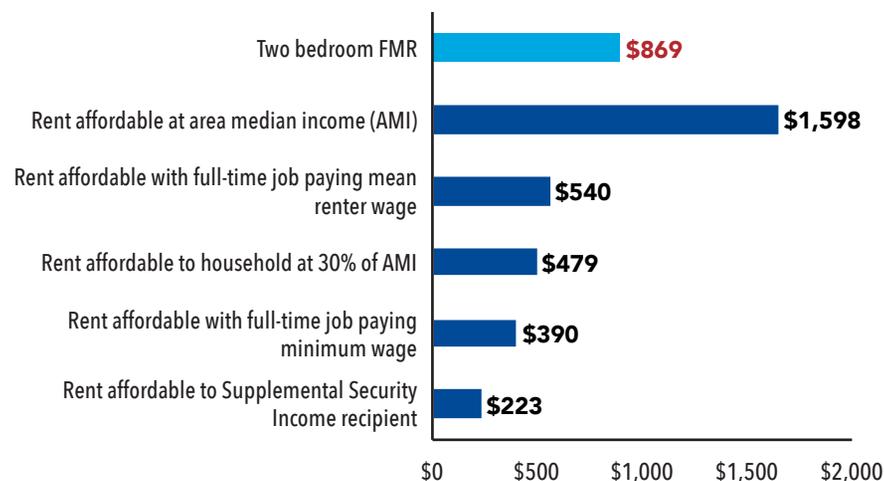


In Maine, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$869**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,897** monthly or **\$34,759** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$16.71** PER HOUR

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$10.39
2-Bedroom Housing Wage	\$16.71
Number of Renter Households	156,275
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE*
York-Kittery-South Berwick HMFA	\$21.77
Portland HMFA	\$20.65
Cumberland County HMFA	\$17.92
York County HMFA	\$17.63
Sagadahoc County HMFA	\$16.79



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MAINE	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Maine	\$16.71	\$869	\$34,759	2.2	\$63,929	\$1,598	\$19,179	\$479	156,275	28%	\$10.39	\$540	1.6		
Combined Nonmetro Areas	\$14.57	\$757	\$30,296	1.9	\$56,744	\$1,419	\$17,023	\$426	57,135	24%	\$9.18	\$477	1.6		
<u>Metropolitan Areas</u>															
Bangor HMFA	\$16.02	\$833	\$33,320	2.1	\$61,800	\$1,545	\$18,540	\$464	15,725	41%	\$9.99	\$520	1.6		
Cumberland County HMFA	\$17.92	\$932	\$37,280	2.4	\$72,300	\$1,808	\$21,690	\$542	4,308	22%	\$12.06	\$627	1.5		
Lewiston-Auburn MSA	\$14.85	\$772	\$30,880	2.0	\$63,500	\$1,588	\$19,050	\$476	15,580	35%	\$9.71	\$505	1.5		
Penobscot County HMFA	\$12.81	\$666	\$26,640	1.7	\$52,100	\$1,303	\$15,630	\$391	4,968	20%	\$9.99	\$520	1.3		
Portland HMFA	\$20.65	\$1,074	\$42,960	2.8	\$77,100	\$1,928	\$23,130	\$578	35,670	33%	\$11.97	\$623	1.7		
Sagadahoc County HMFA	\$16.79	\$873	\$34,920	2.2	\$71,500	\$1,788	\$21,450	\$536	3,592	24%	\$10.07	\$523	1.7		
York County HMFA	\$17.63	\$917	\$36,680	2.4	\$64,000	\$1,600	\$19,200	\$480	14,948	28%	\$10.38	\$540	1.7		
York-Kittery-South Berwick HMFA	\$21.77	\$1,132	\$45,280	2.9	\$84,200	\$2,105	\$25,260	\$632	4,349	24%	\$10.38	\$540	2.1		
<u>Counties</u>															
Aroostook County	\$13.06	\$679	\$27,160	1.7	\$52,900	\$1,323	\$15,870	\$397	8,777	29%	\$8.30	\$431	1.6		
Franklin County	\$13.63	\$709	\$28,360	1.8	\$51,400	\$1,285	\$15,420	\$386	2,708	22%	\$8.75	\$455	1.6		
Hancock County	\$16.31	\$848	\$33,920	2.2	\$63,900	\$1,598	\$19,170	\$479	6,288	26%	\$9.47	\$493	1.7		
Kennebec County	\$14.73	\$766	\$30,640	2.0	\$61,800	\$1,545	\$18,540	\$464	15,182	29%	\$9.33	\$485	1.6		
Knox County	\$17.73	\$922	\$36,880	2.4	\$62,700	\$1,568	\$18,810	\$470	3,583	21%	\$9.62	\$500	1.8		
Lincoln County	\$16.29	\$847	\$33,880	2.2	\$62,200	\$1,555	\$18,660	\$467	2,443	16%	\$10.63	\$553	1.5		
Oxford County	\$13.25	\$689	\$27,560	1.8	\$52,700	\$1,318	\$15,810	\$395	4,904	21%	\$8.16	\$425	1.6		
Piscataquis County	\$12.63	\$657	\$26,280	1.7	\$49,000	\$1,225	\$14,700	\$368	1,791	23%	\$8.11	\$421	1.6		
Somerset County	\$14.35	\$746	\$29,840	1.9	\$51,200	\$1,280	\$15,360	\$384	4,629	21%	\$9.97	\$518	1.4		
Waldo County	\$15.27	\$794	\$31,760	2.0	\$55,300	\$1,383	\$16,590	\$415	3,536	21%	\$9.08	\$472	1.7		
Washington County	\$13.10	\$681	\$27,240	1.7	\$47,000	\$1,175	\$14,100	\$353	3,294	23%	\$8.87	\$461	1.5		

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TOWNS WITHIN MAINE FMR AREAS

Bangor, ME HMFA

PENOBSCOT COUNTY

Bangor city, Brewer city, Eddington town, Glenburn town, Hampden town, Hermon town, Holden town, Kenduskeag town, Milford town, Old Town city, Orono town, Orrington town, Penobscot Indian Island Reservation, Veazie town

Cumberland County, ME (part) HMFA

CUMBERLAND COUNTY

Baldwin town, Bridgton town, Brunswick town, Harpswell town, Harrison town, Naples town, New Gloucester town, Pownal town, Sebago town

Lewiston-Auburn, ME MSA

ANDROSCOGGIN COUNTY

Auburn city, Durham town, Greene town, Leeds town, Lewiston city, Lisbon town, Livermore Falls town, Livermore town, Mechanic Falls town, Minot town, Poland town, Sabattus town, Turner town, Wales town

Penobscot County, ME (part) HMFA

PENOBSCOT COUNTY

Alton town, Argyle UT, Bradford town, Bradley town, Burlington town, Carmel town, Carroll plantation, Charleston town, Chester town, Clifton town, Corinna town, Corinth town, Dexter town, Dixmont town, Drew plantation, East Central Penobscot UT, East Millinocket town, Edinburg town, Enfield town, Etna town, Exeter town, Garland town, Greenbush town, Howland town, Hudson town, Kingman UT, Lagrange town, Lakeville town, Lee town, Levant town, Lincoln town, Lowell town, Mattawamkeag town, Maxfield town, Medway town, Millinocket town, Mount Chase town, Newburgh town, Newport town, North Penobscot UT, Passadumkeag town, Patten town, Plymouth town, Prentiss UT, Seboeis plantation, Springfield town, Stacyville town, Stetson town, Twombly UT, Webster plantation, Whitney UT, Winn town, Woodville town

Portland, ME HMFA

CUMBERLAND COUNTY

Cape Elizabeth town, Casco town, Cumberland town, Falmouth town, Freeport town, Frye Island town, Gorham town, Gray town, Long Island town, North Yarmouth town, Portland city, Raymond town, Scarborough town, South Portland city, Standish town, Westbrook city, Windham town, Yarmouth town

YORK COUNTY

Buxton town, Hollis town, Limington town, Old Orchard Beach town

Sagadahoc County, ME HMFA

SAGADAHOC COUNTY

Arrowsic town, Bath city, Bowdoin town, Bowdoinham town, Georgetown town, Perkins UT, Phippsburg town, Richmond town, Topsham town, West Bath town, Woolwich town

York County, ME (part) HMFA

YORK COUNTY

Acton town, Alfred town, Arundel town, Biddeford city, Cornish town, Dayton town, Kennebunk town, Kennebunkport town, Lebanon town, Limerick town, Lyman town, Newfield town, North Berwick town, Ogunquit town, Parsonsfield town, Saco city, Sanford town, Shapleigh town, Waterboro town, Wells town

York-Kittery-South Berwick, ME HMFA

YORK COUNTY

Berwick town, Eliot town, Kittery town, South Berwick town, York town

MARYLAND

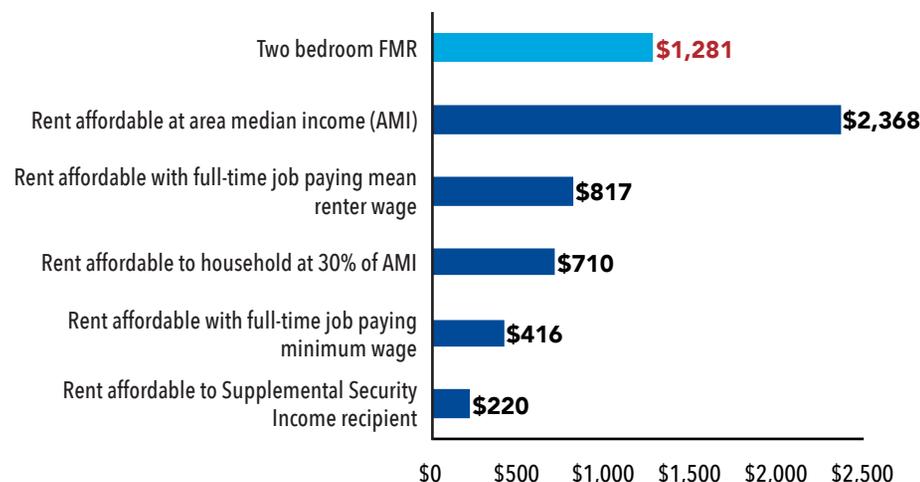


In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,281**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,271** monthly or **\$51,249** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$24.64** PER HOUR

STATE FACTS	
Minimum Wage	\$8.00
Average Renter Wage	\$15.71
2-Bedroom Housing Wage	\$24.64
Number of Renter Households	695,347
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Calvert County	\$28.04
Charles County	\$28.04
Frederick County	\$28.04
Montgomery County	\$28.04
Prince George's County	\$28.04



123
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MARYLAND

	FY15 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Maryland	\$24.64	\$1,281	\$51,249	3.1	\$94,724	\$2,368	\$28,417	\$710	695,347	32%	\$15.71	\$817	1.6			
Combined Nonmetro Areas	\$18.94	\$985	\$39,405	2.4	\$79,196	\$1,980	\$23,759	\$594	31,941	27%	\$11.09	\$576	1.7			
<u>Metropolitan Areas</u>																
Baltimore-Towson HMFA *	\$23.69	\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	340,338	33%	\$16.20	\$843	1.5			
Cumberland MSA	\$12.37	\$643	\$25,720	1.5	\$51,600	\$1,290	\$15,480	\$387	8,588	30%	\$8.00	\$416	1.5			
Hagerstown HMFA	\$16.48	\$857	\$34,280	2.1	\$65,300	\$1,633	\$19,590	\$490	19,625	35%	\$11.21	\$583	1.5			
Philadelphia-Camden-Wilmington MSA *	\$22.23	\$1,156	\$46,240	2.8	\$81,100	\$2,028	\$24,330	\$608	9,418	26%	\$10.99	\$571	2.0			
Salisbury HMFA	\$17.73	\$922	\$36,880	2.2	\$60,700	\$1,518	\$18,210	\$455	13,456	37%	\$11.49	\$598	1.5			
Somerset County HMFA	\$13.42	\$698	\$27,920	1.7	\$56,200	\$1,405	\$16,860	\$422	2,688	32%	\$8.89	\$462	1.5			
Washington-Arlington-Alexandria HMFA	\$28.04	\$1,458	\$58,320	3.5	\$109,200	\$2,730	\$32,760	\$819	269,293	32%	\$16.65	\$866	1.7			
<u>Counties</u>																
Allegany County	\$12.37	\$643	\$25,720	1.5	\$51,600	\$1,290	\$15,480	\$387	8,588	30%	\$8.00	\$416	1.5			
Anne Arundel County *	\$23.69	\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	51,544	26%	\$16.80	\$874	1.4			
Baltimore County *	\$23.69	\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	105,008	33%	\$15.80	\$822	1.5			
Calvert County	\$28.04	\$1,458	\$58,320	3.5	\$109,200	\$2,730	\$32,760	\$819	5,765	19%	\$10.91	\$567	2.6			
Caroline County	\$16.17	\$841	\$33,640	2.0	\$70,500	\$1,763	\$21,150	\$529	3,275	28%	\$8.73	\$454	1.9			
Carroll County *	\$23.69	\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	10,681	18%	\$9.04	\$470	2.6			
Cecil County *	\$22.23	\$1,156	\$46,240	2.8	\$81,100	\$2,028	\$24,330	\$608	9,418	26%	\$10.99	\$571	2.0			
Charles County	\$28.04	\$1,458	\$58,320	3.5	\$109,200	\$2,730	\$32,760	\$819	10,575	21%	\$9.80	\$510	2.9			
Dorchester County	\$16.08	\$836	\$33,440	2.0	\$60,400	\$1,510	\$18,120	\$453	4,567	34%	\$10.03	\$522	1.6			
Frederick County	\$28.04	\$1,458	\$58,320	3.5	\$109,200	\$2,730	\$32,760	\$819	21,300	25%	\$13.29	\$691	2.1			
Garrett County	\$12.58	\$654	\$26,160	1.6	\$59,100	\$1,478	\$17,730	\$443	2,933	24%	\$7.56	\$393	1.7			
Harford County *	\$23.69	\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	17,991	20%	\$10.78	\$561	2.2			
Howard County *	\$23.69	\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	27,652	26%	\$17.22	\$895	1.4			
Kent County	\$16.65	\$866	\$34,640	2.1	\$71,800	\$1,795	\$21,540	\$539	2,145	29%	\$9.52	\$495	1.7			

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MARYLAND

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montgomery County	\$28.04		\$1,458	\$58,320	3.5	\$109,200	\$2,730	\$32,760	\$819	117,971	33%	\$19.11	\$994	1.5
Prince George's County	\$28.04		\$1,458	\$58,320	3.5	\$109,200	\$2,730	\$32,760	\$819	113,682	37%	\$15.15	\$788	1.9
Queen Anne's County*	\$23.69		\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	2,680	15%	\$7.79	\$405	3.0
St. Mary's County	\$23.83		\$1,239	\$49,560	3.0	\$99,900	\$2,498	\$29,970	\$749	10,189	27%	\$16.73	\$870	1.4
Somerset County	\$13.42		\$698	\$27,920	1.7	\$56,200	\$1,405	\$16,860	\$422	2,688	32%	\$8.89	\$462	1.5
Talbot County	\$20.06		\$1,043	\$41,720	2.5	\$78,900	\$1,973	\$23,670	\$592	4,398	27%	\$10.63	\$553	1.9
Washington County	\$16.48		\$857	\$34,280	2.1	\$65,300	\$1,633	\$19,590	\$490	19,625	35%	\$11.21	\$583	1.5
Wicomico County	\$17.73		\$922	\$36,880	2.2	\$60,700	\$1,518	\$18,210	\$455	13,456	37%	\$11.49	\$598	1.5
Worcester County	\$16.94		\$881	\$35,240	2.1	\$73,200	\$1,830	\$21,960	\$549	4,434	22%	\$7.06	\$367	2.4
Baltimore city*	\$23.69		\$1,232	\$49,280	3.0	\$89,600	\$2,240	\$26,880	\$672	124,782	52%	\$18.69	\$972	1.3

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MASSACHUSETTS

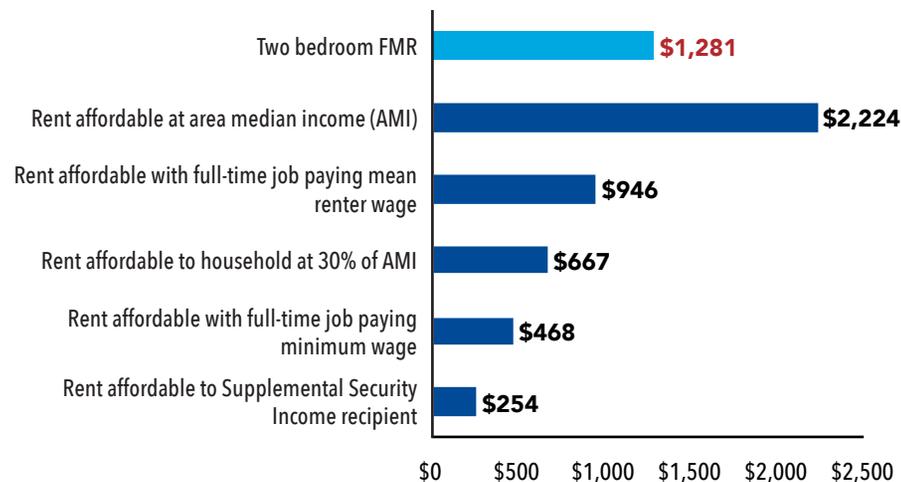


In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,281**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,271** monthly or **\$51,256** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$24.64** PER HOUR

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$18.20
2-Bedroom Housing Wage	\$24.64
Number of Renter Households	943,229
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Boston-Cambridge-Quincy HMFA	\$28.73
Easton-Raynham HMFA	\$24.73
Barnstable Town HMFA	\$23.73
Lawrence HMFA	\$22.46
Brockton HMFA	\$21.79



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MASSACHUSETTS FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$24.64	\$1,281	\$51,256	2.7	\$88,967	\$2,224	\$26,690	\$667	943,229	37%	\$18.20	\$946	1.4
Combined Nonmetro Areas	\$27.68	\$1,439	\$57,566	3.1	\$87,730	\$2,193	\$26,319	\$658	2,665	27%	\$14.58	\$758	1.9
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$23.73	\$1,234	\$49,360	2.6	\$80,300	\$2,008	\$24,090	\$602	19,986	21%	\$10.84	\$564	2.2
Berkshire County HMFA	\$16.08	\$836	\$33,440	1.8	\$74,400	\$1,860	\$22,320	\$558	5,604	29%	\$10.40	\$541	1.5
Boston-Cambridge-Quincy HMFA	\$28.73	\$1,494	\$59,760	3.2	\$98,500	\$2,463	\$29,550	\$739	530,458	41%	\$21.91	\$1,139	1.3
Brockton HMFA	\$21.79	\$1,133	\$45,320	2.4	\$81,200	\$2,030	\$24,360	\$609	23,621	27%	\$10.86	\$565	2.0
Eastern Worcester County HMFA	\$20.69	\$1,076	\$43,040	2.3	\$101,300	\$2,533	\$30,390	\$760	7,454	18%	\$12.32	\$641	1.7
Easton-Raynham HMFA	\$24.73	\$1,286	\$51,440	2.7	\$114,800	\$2,870	\$34,440	\$861	2,395	19%	\$11.33	\$589	2.2
Fitchburg-Leominster HMFA	\$19.71	\$1,025	\$41,000	2.2	\$81,100	\$2,028	\$24,330	\$608	44,303	48%	\$12.32	\$641	1.6
Franklin County HMFA	\$17.83	\$927	\$37,080	2.0	\$74,300	\$1,858	\$22,290	\$557	8,840	30%	\$11.06	\$575	1.6
Lawrence HMFA	\$22.46	\$1,168	\$46,720	2.5	\$86,800	\$2,170	\$26,040	\$651	39,107	38%	\$12.98	\$675	1.7
Lowell HMFA	\$21.33	\$1,109	\$44,360	2.4	\$96,400	\$2,410	\$28,920	\$723	32,600	30%	\$22.42	\$1,166	1.0
New Bedford HMFA	\$16.23	\$844	\$33,760	1.8	\$61,900	\$1,548	\$18,570	\$464	27,514	43%	\$11.33	\$589	1.4
Pittsfield HMFA	\$16.13	\$839	\$33,560	1.8	\$67,700	\$1,693	\$20,310	\$508	11,879	33%	\$10.40	\$541	1.6
Providence-Fall River HMFA	\$18.15	\$944	\$37,760	2.0	\$74,400	\$1,860	\$22,320	\$558	36,064	39%	\$11.33	\$589	1.6
Springfield HMFA	\$17.77	\$924	\$36,960	2.0	\$67,700	\$1,693	\$20,310	\$508	88,239	37%	\$10.18	\$529	1.7
Taunton-Mansfield-Norton HMFA	\$20.06	\$1,043	\$41,720	2.2	\$80,200	\$2,005	\$24,060	\$602	11,581	28%	\$11.33	\$589	1.8
Western Worcester County HMFA	\$15.69	\$816	\$32,640	1.7	\$73,500	\$1,838	\$22,050	\$551	17,895	36%	\$12.32	\$641	1.3
Worcester HMFA	\$19.92	\$1,036	\$41,440	2.2	\$83,500	\$2,088	\$25,050	\$626	33,024	28%	\$12.32	\$641	1.6
<u>Counties</u>													
Dukes County	\$24.90	\$1,295	\$51,800	2.8	\$83,400	\$2,085	\$25,020	\$626	1,273	22%	\$12.81	\$666	1.9
Nantucket County	\$30.21	\$1,571	\$62,840	3.4	\$94,000	\$2,350	\$28,200	\$705	1,392	34%	\$16.67	\$867	1.8

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TOWNS WITHIN MASSACHUSETTS FMR AREAS

Barnstable Town, MA MSA

BARNSTABLE COUNTY

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

Berkshire County, MA (part) HMFA

BERKSHIRE COUNTY

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

Boston-Cambridge-Quincy, MA-NH HMFA

ESSEX COUNTY

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

MIDDLESEX COUNTY

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

NORFOLK COUNTY

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth town, Wrentham town

PLYMOUTH COUNTY

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

SUFFOLK COUNTY

Boston city, Chelsea city, Revere city, Winthrop town

Brockton, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

Eastern Worcester County, MA HMFA

WORCESTER COUNTY

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

Easton-Raynham, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

Fitchburg-Leominster, MA HMFA

WORCESTER COUNTY

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

Franklin County, MA (part) HMFA

FRANKLIN COUNTY

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield town, Hawley town, Heath town, Leverett town, Leyden town, Monroe town, Montague town, New Salem town, Northfield town, Orange town, Rowe town, Shelburne town, Shutesbury town, Warwick town, Wendell town, Whately town

Lawrence, MA-NH HMFA

ESSEX COUNTY

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

Lowell, MA HMFA

MIDDLESEX COUNTY

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

New Bedford, MA HMFA

BRISTOL COUNTY

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

Pittsfield, MA HMFA

BERKSHIRE COUNTY

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

Providence-Fall River, RI-MA HMFA

BRISTOL COUNTY

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

Springfield, MA HMFA

FRANKLIN COUNTY

Sunderland town

HAMPDEN COUNTY

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

HAMPSHIRE COUNTY

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

Taunton-Mansfield-Norton, MA HMFA

BRISTOL COUNTY

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

Western Worcester County, MA HMFA

WORCESTER COUNTY

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

Worcester, MA HMFA

WORCESTER COUNTY

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

MICHIGAN

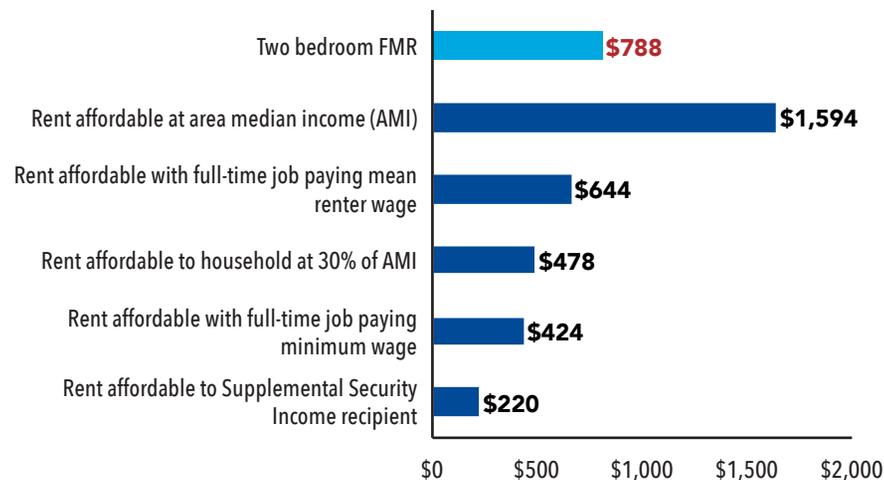


In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$788**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,627** monthly or **\$31,524** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.16** PER HOUR

STATE FACTS	
Minimum Wage	\$8.15
Average Renter Wage	\$12.39
2-Bedroom Housing Wage	\$15.16
Number of Renter Households	1,066,218
Percent Renters	28%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Washtenaw County	\$18.54
Livingston County	\$16.60
Keweenaw County	\$16.33
Lapeer County	\$16.27
Macomb County	\$16.27



74
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MICHIGAN

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$15.16		\$788	\$31,524	1.9	\$63,757	\$1,594	\$19,127	\$478	1,066,218	28%	\$12.39	\$644	1.2
Combined Nonmetro Areas	\$13.15		\$684	\$27,347	1.6	\$55,681	\$1,392	\$16,704	\$418	160,408	22%	\$9.43	\$490	1.4
<u>Metropolitan Areas</u>														
Ann Arbor MSA	\$18.54		\$964	\$38,560	2.3	\$84,300	\$2,108	\$25,290	\$632	53,219	39%	\$13.51	\$703	1.4
Barry County HMFA	\$12.46		\$648	\$25,920	1.5	\$66,800	\$1,670	\$20,040	\$501	3,722	16%	\$9.48	\$493	1.3
Battle Creek MSA	\$13.25		\$689	\$27,560	1.6	\$53,400	\$1,335	\$16,020	\$401	16,214	30%	\$13.55	\$705	1.0
Bay City MSA	\$13.50		\$702	\$28,080	1.7	\$59,100	\$1,478	\$17,730	\$443	9,681	22%	\$8.70	\$452	1.6
Cass County HMFA	\$13.25		\$689	\$27,560	1.6	\$58,600	\$1,465	\$17,580	\$440	3,217	16%	\$9.18	\$477	1.4
Detroit-Warren-Livonia HMFA	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	477,205	30%	\$14.39	\$748	1.1
Flint MSA	\$13.69		\$712	\$28,480	1.7	\$53,800	\$1,345	\$16,140	\$404	49,207	30%	\$10.01	\$521	1.4
Grand Rapids-Wyoming HMFA	\$14.17		\$737	\$29,480	1.7	\$64,000	\$1,600	\$19,200	\$480	68,529	30%	\$11.85	\$616	1.2
Holland-Grand Haven MSA	\$14.04		\$730	\$29,200	1.7	\$67,900	\$1,698	\$20,370	\$509	20,764	22%	\$10.72	\$558	1.3
Ionia County HMFA	\$13.08		\$680	\$27,200	1.6	\$57,600	\$1,440	\$17,280	\$432	4,833	22%	\$6.42	\$334	2.0
Jackson MSA	\$14.00		\$728	\$29,120	1.7	\$55,100	\$1,378	\$16,530	\$413	16,148	27%	\$10.74	\$558	1.3
Kalamazoo-Portage MSA	\$14.00		\$728	\$29,120	1.7	\$60,200	\$1,505	\$18,060	\$452	41,549	32%	\$11.02	\$573	1.3
Lansing-East Lansing MSA	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	61,719	34%	\$10.98	\$571	1.4
Livingston County HMFA	\$16.60		\$863	\$34,520	2.0	\$88,400	\$2,210	\$26,520	\$663	10,097	15%	\$10.23	\$532	1.6
Monroe MSA	\$15.35		\$798	\$31,920	1.9	\$65,000	\$1,625	\$19,500	\$488	12,231	21%	\$11.19	\$582	1.4
Muskegon-Norton Shores MSA	\$13.56		\$705	\$28,200	1.7	\$51,900	\$1,298	\$15,570	\$389	16,618	26%	\$9.24	\$481	1.5
Newaygo County HMFA	\$12.38		\$644	\$25,760	1.5	\$53,000	\$1,325	\$15,900	\$398	2,884	16%	\$8.60	\$447	1.4
Niles-Benton Harbor MSA	\$14.04		\$730	\$29,200	1.7	\$56,300	\$1,408	\$16,890	\$422	16,860	28%	\$10.62	\$552	1.3
Saginaw-Saginaw Township North MSA	\$13.44		\$699	\$27,960	1.6	\$54,400	\$1,360	\$16,320	\$408	21,113	27%	\$9.95	\$517	1.4
<u>Counties</u>														
Alcona County	\$12.37		\$643	\$25,720	1.5	\$46,700	\$1,168	\$14,010	\$350	496	10%	\$8.01	\$417	1.5

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MICHIGAN

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alger County	\$12.37		\$643	\$25,720	1.5	\$49,500	\$1,238	\$14,850	\$371	546	15%	\$10.62	\$552	1.2
Allegan County	\$13.71		\$713	\$28,520	1.7	\$61,500	\$1,538	\$18,450	\$461	7,562	18%	\$12.08	\$628	1.1
Alpena County	\$12.37		\$643	\$25,720	1.5	\$51,600	\$1,290	\$15,480	\$387	2,890	22%	\$8.09	\$420	1.5
Antrim County	\$12.65		\$658	\$26,320	1.6	\$54,200	\$1,355	\$16,260	\$407	1,455	15%	\$6.75	\$351	1.9
Arenac County	\$12.37		\$643	\$25,720	1.5	\$47,400	\$1,185	\$14,220	\$356	1,033	16%	\$6.41	\$334	1.9
Baraga County	\$12.37		\$643	\$25,720	1.5	\$54,900	\$1,373	\$16,470	\$412	670	21%	\$7.56	\$393	1.6
Barry County	\$12.46		\$648	\$25,920	1.5	\$66,800	\$1,670	\$20,040	\$501	3,722	16%	\$9.48	\$493	1.3
Bay County	\$13.50		\$702	\$28,080	1.7	\$59,100	\$1,478	\$17,730	\$443	9,681	22%	\$8.70	\$452	1.6
Benzie County	\$13.08		\$680	\$27,200	1.6	\$57,600	\$1,440	\$17,280	\$432	1,237	16%	\$9.06	\$471	1.4
Berrien County	\$14.04		\$730	\$29,200	1.7	\$56,300	\$1,408	\$16,890	\$422	16,860	28%	\$10.62	\$552	1.3
Branch County	\$12.60		\$655	\$26,200	1.5	\$53,400	\$1,335	\$16,020	\$401	3,496	22%	\$9.47	\$492	1.3
Calhoun County	\$13.25		\$689	\$27,560	1.6	\$53,400	\$1,335	\$16,020	\$401	16,214	30%	\$13.55	\$705	1.0
Cass County	\$13.25		\$689	\$27,560	1.6	\$58,600	\$1,465	\$17,580	\$440	3,217	16%	\$9.18	\$477	1.4
Charlevoix County	\$12.69		\$660	\$26,400	1.6	\$60,700	\$1,518	\$18,210	\$455	1,965	18%	\$9.58	\$498	1.3
Cheboygan County	\$12.37		\$643	\$25,720	1.5	\$47,600	\$1,190	\$14,280	\$357	2,169	19%	\$7.12	\$370	1.7
Chippewa County	\$12.83		\$667	\$26,680	1.6	\$56,000	\$1,400	\$16,800	\$420	4,331	30%	\$6.69	\$348	1.9
Clare County	\$12.37		\$643	\$25,720	1.5	\$43,000	\$1,075	\$12,900	\$323	2,593	20%	\$8.69	\$452	1.4
Clinton County	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	5,487	19%	\$8.49	\$441	1.8
Crawford County	\$12.46		\$648	\$25,920	1.5	\$50,900	\$1,273	\$15,270	\$382	1,034	18%	\$9.12	\$474	1.4
Delta County	\$12.37		\$643	\$25,720	1.5	\$55,300	\$1,383	\$16,590	\$415	3,292	21%	\$6.55	\$341	1.9
Dickinson County	\$12.37		\$643	\$25,720	1.5	\$57,500	\$1,438	\$17,250	\$431	2,148	19%	\$8.49	\$442	1.5
Eaton County	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	11,893	27%	\$11.29	\$587	1.3
Emmet County	\$14.69		\$764	\$30,560	1.8	\$66,800	\$1,670	\$20,040	\$501	3,065	23%	\$8.47	\$440	1.7
Genesee County	\$13.69		\$712	\$28,480	1.7	\$53,800	\$1,345	\$16,140	\$404	49,207	30%	\$10.01	\$521	1.4
Gladwin County	\$12.37		\$643	\$25,720	1.5	\$47,900	\$1,198	\$14,370	\$359	1,692	16%	\$7.16	\$372	1.7
Gogebic County	\$12.37		\$643	\$25,720	1.5	\$50,000	\$1,250	\$15,000	\$375	1,729	24%	\$8.03	\$418	1.5
Grand Traverse County	\$15.87		\$825	\$33,000	1.9	\$69,200	\$1,730	\$20,760	\$519	8,508	25%	\$11.25	\$585	1.4
Gratiot County	\$12.37		\$643	\$25,720	1.5	\$54,000	\$1,350	\$16,200	\$405	3,535	24%	\$9.51	\$494	1.3
Hillsdale County	\$12.37		\$643	\$25,720	1.5	\$52,700	\$1,318	\$15,810	\$395	3,533	20%	\$10.81	\$562	1.1

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MICHIGAN

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Houghton County	\$12.37		\$643	\$25,720	1.5	\$52,600	\$1,315	\$15,780	\$395	4,262	30%	\$7.29	\$379	1.7
Huron County	\$12.37		\$643	\$25,720	1.5	\$52,600	\$1,315	\$15,780	\$395	2,553	18%	\$8.65	\$450	1.4
Ingham County	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	44,339	41%	\$11.21	\$583	1.3
Ionia County	\$13.08		\$680	\$27,200	1.6	\$57,600	\$1,440	\$17,280	\$432	4,833	22%	\$6.42	\$334	2.0
Iosco County	\$12.37		\$643	\$25,720	1.5	\$47,700	\$1,193	\$14,310	\$358	2,091	19%	\$7.94	\$413	1.6
Iron County	\$12.37		\$643	\$25,720	1.5	\$49,100	\$1,228	\$14,730	\$368	822	16%	\$7.55	\$392	1.6
Isabella County	\$13.06		\$679	\$27,160	1.6	\$57,100	\$1,428	\$17,130	\$428	10,255	41%	\$7.42	\$386	1.8
Jackson County	\$14.00		\$728	\$29,120	1.7	\$55,100	\$1,378	\$16,530	\$413	16,148	27%	\$10.74	\$558	1.3
Kalamazoo County	\$14.00		\$728	\$29,120	1.7	\$60,200	\$1,505	\$18,060	\$452	35,314	35%	\$11.43	\$594	1.2
Kalkaska County	\$13.17		\$685	\$27,400	1.6	\$49,500	\$1,238	\$14,850	\$371	1,321	19%	\$14.48	\$753	0.9
Kent County	\$14.17		\$737	\$29,480	1.7	\$64,000	\$1,600	\$19,200	\$480	68,529	30%	\$11.85	\$616	1.2
Keweenaw County	\$16.33		\$849	\$33,960	2.0	\$53,600	\$1,340	\$16,080	\$402	143	14%	\$4.33	\$225	3.8
Lake County	\$12.37		\$643	\$25,720	1.5	\$39,500	\$988	\$11,850	\$296	764	19%	\$7.16	\$372	1.7
Lapeer County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	5,532	17%	\$8.02	\$417	2.0
Leelanau County	\$14.71		\$765	\$30,600	1.8	\$69,100	\$1,728	\$20,730	\$518	1,360	15%	\$9.28	\$483	1.6
Lenawee County	\$14.69		\$764	\$30,560	1.8	\$62,700	\$1,568	\$18,810	\$470	8,388	22%	\$9.76	\$508	1.5
Livingston County	\$16.60		\$863	\$34,520	2.0	\$88,400	\$2,210	\$26,520	\$663	10,097	15%	\$10.23	\$532	1.6
Luce County	\$12.37		\$643	\$25,720	1.5	\$55,300	\$1,383	\$16,590	\$415	604	25%	\$8.37	\$435	1.5
Mackinac County	\$12.37		\$643	\$25,720	1.5	\$51,200	\$1,280	\$15,360	\$384	1,158	23%	\$10.53	\$548	1.2
Macomb County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	81,638	25%	\$13.89	\$722	1.2
Manistee County	\$12.37		\$643	\$25,720	1.5	\$53,100	\$1,328	\$15,930	\$398	2,211	21%	\$9.41	\$489	1.3
Marquette County	\$13.29		\$691	\$27,640	1.6	\$62,700	\$1,568	\$18,810	\$470	7,870	30%	\$8.17	\$425	1.6
Mason County	\$12.65		\$658	\$26,320	1.6	\$53,700	\$1,343	\$16,110	\$403	3,228	26%	\$9.19	\$478	1.4
Mecosta County	\$12.37		\$643	\$25,720	1.5	\$53,000	\$1,325	\$15,900	\$398	4,217	27%	\$7.91	\$411	1.6
Menominee County	\$12.37		\$643	\$25,720	1.5	\$51,100	\$1,278	\$15,330	\$383	2,070	19%	\$7.81	\$406	1.6
Midland County	\$15.44		\$803	\$32,120	1.9	\$71,900	\$1,798	\$21,570	\$539	8,296	25%	\$13.38	\$696	1.2
Missaukee County	\$12.37		\$643	\$25,720	1.5	\$50,000	\$1,250	\$15,000	\$375	1,131	19%	\$8.53	\$444	1.4
Monroe County	\$15.35		\$798	\$31,920	1.9	\$65,000	\$1,625	\$19,500	\$488	12,231	21%	\$11.19	\$582	1.4
Montcalm County	\$12.37		\$643	\$25,720	1.5	\$49,700	\$1,243	\$14,910	\$373	4,863	21%	\$9.38	\$488	1.3

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MICHIGAN

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montmorency County	\$12.96		\$674	\$26,960	1.6	\$46,400	\$1,160	\$13,920	\$348	585	14%	\$7.01	\$364	1.8
Muskegon County	\$13.56		\$705	\$28,200	1.7	\$51,900	\$1,298	\$15,570	\$389	16,618	26%	\$9.24	\$481	1.5
Newaygo County	\$12.38		\$644	\$25,760	1.5	\$53,000	\$1,325	\$15,900	\$398	2,884	16%	\$8.60	\$447	1.4
Oakland County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	138,571	28%	\$15.17	\$789	1.1
Oceana County	\$12.37		\$643	\$25,720	1.5	\$49,900	\$1,248	\$14,970	\$374	1,750	18%	\$8.79	\$457	1.4
Ogemaw County	\$12.48		\$649	\$25,960	1.5	\$45,300	\$1,133	\$13,590	\$340	1,550	17%	\$6.89	\$358	1.8
Ontonagon County	\$12.37		\$643	\$25,720	1.5	\$49,800	\$1,245	\$14,940	\$374	465	14%	\$5.67	\$295	2.2
Osceola County	\$12.37		\$643	\$25,720	1.5	\$48,200	\$1,205	\$14,460	\$362	1,955	22%	\$9.78	\$508	1.3
Oscoda County	\$13.31		\$692	\$27,680	1.6	\$42,500	\$1,063	\$12,750	\$319	555	15%	\$6.45	\$335	2.1
Otsego County	\$12.75		\$663	\$26,520	1.6	\$57,900	\$1,448	\$17,370	\$434	2,019	21%	\$7.87	\$409	1.6
Ottawa County	\$14.04		\$730	\$29,200	1.7	\$67,900	\$1,698	\$20,370	\$509	20,764	22%	\$10.72	\$558	1.3
Presque Isle County	\$12.37		\$643	\$25,720	1.5	\$48,300	\$1,208	\$14,490	\$362	781	12%	\$10.79	\$561	1.1
Roscommon County	\$12.37		\$643	\$25,720	1.5	\$44,600	\$1,115	\$13,380	\$335	2,193	19%	\$7.35	\$382	1.7
Saginaw County	\$13.44		\$699	\$27,960	1.6	\$54,400	\$1,360	\$16,320	\$408	21,113	27%	\$9.95	\$517	1.4
St. Clair County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	14,948	23%	\$10.15	\$528	1.6
St. Joseph County	\$12.46		\$648	\$25,920	1.5	\$55,200	\$1,380	\$16,560	\$414	5,274	24%	\$9.58	\$498	1.3
Sanilac County	\$12.37		\$643	\$25,720	1.5	\$52,400	\$1,310	\$15,720	\$393	3,128	19%	\$9.43	\$490	1.3
Schoolcraft County	\$12.37		\$643	\$25,720	1.5	\$50,700	\$1,268	\$15,210	\$380	571	16%	\$6.92	\$360	1.8
Shiawassee County	\$12.85		\$668	\$26,720	1.6	\$51,800	\$1,295	\$15,540	\$389	6,227	23%	\$8.61	\$448	1.5
Tuscola County	\$12.37		\$643	\$25,720	1.5	\$54,700	\$1,368	\$16,410	\$410	3,877	18%	\$10.24	\$533	1.2
Van Buren County	\$14.00		\$728	\$29,120	1.7	\$60,200	\$1,505	\$18,060	\$452	6,235	22%	\$8.49	\$442	1.6
Washtenaw County	\$18.54		\$964	\$38,560	2.3	\$84,300	\$2,108	\$25,290	\$632	53,219	39%	\$13.51	\$703	1.4
Wayne County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	236,516	35%	\$14.23	\$740	1.1
Wexford County	\$13.42		\$698	\$27,920	1.6	\$52,300	\$1,308	\$15,690	\$392	2,892	23%	\$9.37	\$487	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 costs.

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

MINNESOTA

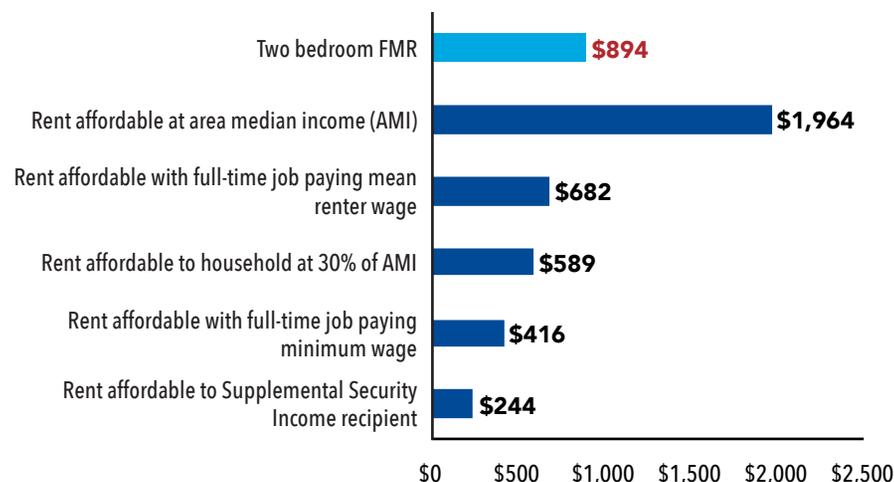


In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$894**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,981** monthly or **\$35,767** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$17.20 PER HOUR**

STATE FACTS	
Minimum Wage	\$8.00
Average Renter Wage	\$13.11
2-Bedroom Housing Wage	\$17.20
Number of Renter Households	578,960
Percent Renters	27%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Anoka County	\$19.15
Carver County	\$19.15
Chisago County	\$19.15
Dakota County	\$19.15
Hennepin County	\$19.15



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MINNESOTA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	\$17.20		\$894	\$35,767	2.1	\$78,564	\$1,964	\$23,569	\$589	578,960	27%	\$13.11	\$682	1.3
Combined Nonmetro Areas	\$13.19		\$686	\$27,440	1.6	\$64,014	\$1,600	\$19,204	\$480	125,071	23%	\$8.83	\$459	1.5
<u>Metropolitan Areas</u>														
Duluth MSA	\$14.52		\$755	\$30,200	1.8	\$63,500	\$1,588	\$19,050	\$476	27,500	28%	\$9.00	\$468	1.6
Fargo MSA	\$13.75		\$715	\$28,600	1.7	\$76,600	\$1,915	\$22,980	\$575	6,896	31%	\$7.67	\$399	1.8
Grand Forks MSA	\$13.83		\$719	\$28,760	1.7	\$74,200	\$1,855	\$22,260	\$557	3,710	29%	\$8.25	\$429	1.7
La Crosse MSA	\$14.00		\$728	\$29,120	1.8	\$70,700	\$1,768	\$21,210	\$530	1,494	19%	\$6.49	\$338	2.2
Mankato-North Mankato MSA	\$15.46		\$804	\$32,160	1.9	\$73,900	\$1,848	\$22,170	\$554	11,397	31%	\$8.82	\$459	1.8
Minneapolis-St. Paul-Bloomington MSA	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	365,382	29%	\$15.02	\$781	1.3
Rochester HMFA	\$16.87		\$877	\$35,080	2.1	\$81,700	\$2,043	\$24,510	\$613	15,406	24%	\$12.88	\$670	1.3
St. Cloud MSA	\$13.90		\$723	\$28,920	1.7	\$73,200	\$1,830	\$21,960	\$549	20,537	28%	\$10.15	\$528	1.4
Wabasha County HMFA	\$12.37		\$643	\$25,720	1.5	\$72,300	\$1,808	\$21,690	\$542	1,567	18%	\$7.42	\$386	1.7
<u>Counties</u>														
Aitkin County	\$13.29		\$691	\$27,640	1.7	\$52,300	\$1,308	\$15,690	\$392	1,411	18%	\$8.35	\$434	1.6
Anoka County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	22,820	19%	\$11.67	\$607	1.6
Becker County	\$12.37		\$643	\$25,720	1.5	\$61,900	\$1,548	\$18,570	\$464	2,835	21%	\$8.23	\$428	1.5
Beltrami County	\$14.23		\$740	\$29,600	1.8	\$58,500	\$1,463	\$17,550	\$439	4,918	29%	\$8.56	\$445	1.7
Benton County	\$13.90		\$723	\$28,920	1.7	\$73,200	\$1,830	\$21,960	\$549	4,556	30%	\$7.81	\$406	1.8
Big Stone County	\$12.37		\$643	\$25,720	1.5	\$55,300	\$1,383	\$16,590	\$415	468	20%	\$7.87	\$409	1.6
Blue Earth County	\$15.46		\$804	\$32,160	1.9	\$73,900	\$1,848	\$22,170	\$554	8,233	34%	\$8.48	\$441	1.8
Brown County	\$12.37		\$643	\$25,720	1.5	\$67,400	\$1,685	\$20,220	\$506	2,431	22%	\$9.24	\$481	1.3
Carlton County	\$14.52		\$755	\$30,200	1.8	\$63,500	\$1,588	\$19,050	\$476	3,004	22%	\$8.24	\$429	1.8
Carver County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	6,130	18%	\$10.40	\$541	1.8
Cass County	\$13.52		\$703	\$28,120	1.7	\$54,200	\$1,355	\$16,260	\$407	2,480	19%	\$6.49	\$337	2.1
Chippewa County	\$12.37		\$643	\$25,720	1.5	\$65,700	\$1,643	\$19,710	\$493	1,435	28%	\$10.01	\$521	1.2

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MINNESOTA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Chisago County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	3,008	15%	\$6.99	\$363	2.7
Clay County	\$13.75		\$715	\$28,600	1.7	\$76,600	\$1,915	\$22,980	\$575	6,896	31%	\$7.67	\$399	1.8
Clearwater County	\$12.73		\$662	\$26,480	1.6	\$54,400	\$1,360	\$16,320	\$408	736	21%	\$8.28	\$431	1.5
Cook County	\$13.87		\$721	\$28,840	1.7	\$65,000	\$1,625	\$19,500	\$488	704	27%	\$6.02	\$313	2.3
Cottonwood County	\$12.37		\$643	\$25,720	1.5	\$57,000	\$1,425	\$17,100	\$428	1,008	21%	\$7.34	\$381	1.7
Crow Wing County	\$14.31		\$744	\$29,760	1.8	\$61,200	\$1,530	\$18,360	\$459	6,879	26%	\$9.01	\$469	1.6
Dakota County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	37,353	24%	\$12.68	\$659	1.5
Dodge County	\$16.87		\$877	\$35,080	2.1	\$81,700	\$2,043	\$24,510	\$613	1,037	14%	\$6.88	\$358	2.5
Douglas County	\$12.63		\$657	\$26,280	1.6	\$67,700	\$1,693	\$20,310	\$508	3,740	24%	\$8.70	\$452	1.5
Faribault County	\$12.37		\$643	\$25,720	1.5	\$60,800	\$1,520	\$18,240	\$456	1,349	21%	\$16.43	\$854	0.8
Fillmore County	\$12.37		\$643	\$25,720	1.5	\$67,000	\$1,675	\$20,100	\$503	1,805	21%	\$7.64	\$397	1.6
Freeborn County	\$12.37		\$643	\$25,720	1.5	\$61,000	\$1,525	\$18,300	\$458	3,002	23%	\$10.46	\$544	1.2
Goodhue County	\$14.50		\$754	\$30,160	1.8	\$74,500	\$1,863	\$22,350	\$559	4,276	23%	\$8.96	\$466	1.6
Grant County	\$12.37		\$643	\$25,720	1.5	\$60,400	\$1,510	\$18,120	\$453	509	20%	\$7.61	\$396	1.6
Hennepin County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	174,559	36%	\$17.10	\$889	1.1
Houston County	\$14.00		\$728	\$29,120	1.8	\$70,700	\$1,768	\$21,210	\$530	1,494	19%	\$6.49	\$338	2.2
Hubbard County	\$12.37		\$643	\$25,720	1.5	\$58,700	\$1,468	\$17,610	\$440	1,610	19%	\$7.59	\$395	1.6
Isanti County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	2,601	19%	\$9.84	\$512	1.9
Itasca County	\$14.35		\$746	\$29,840	1.8	\$60,300	\$1,508	\$18,090	\$452	3,625	19%	\$9.15	\$476	1.6
Jackson County	\$12.37		\$643	\$25,720	1.5	\$64,800	\$1,620	\$19,440	\$486	945	21%	\$9.59	\$499	1.3
Kanabec County	\$14.25		\$741	\$29,640	1.8	\$55,000	\$1,375	\$16,500	\$413	1,227	20%	\$9.46	\$492	1.5
Kandiyohi County	\$12.52		\$651	\$26,040	1.6	\$65,400	\$1,635	\$19,620	\$491	4,557	27%	\$7.84	\$408	1.6
Kittson County	\$12.37		\$643	\$25,720	1.5	\$67,200	\$1,680	\$20,160	\$504	333	17%	\$7.67	\$399	1.6
Koochiching County	\$12.37		\$643	\$25,720	1.5	\$61,700	\$1,543	\$18,510	\$463	1,450	24%	\$8.91	\$463	1.4
Lac qui Parle County	\$12.37		\$643	\$25,720	1.5	\$63,400	\$1,585	\$19,020	\$476	536	17%	\$10.14	\$527	1.2
Lake County	\$14.10		\$733	\$29,320	1.8	\$61,700	\$1,543	\$18,510	\$463	868	17%	\$9.97	\$518	1.4
Lake of the Woods County	\$12.52		\$651	\$26,040	1.6	\$52,200	\$1,305	\$15,660	\$392	197	12%	\$7.76	\$403	1.6
Le Sueur County	\$12.52		\$651	\$26,040	1.6	\$73,900	\$1,848	\$22,170	\$554	2,003	18%	\$9.36	\$487	1.3
Lincoln County	\$12.37		\$643	\$25,720	1.5	\$65,200	\$1,630	\$19,560	\$489	451	18%	\$7.94	\$413	1.6

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MINNESOTA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lyon County	\$12.37		\$643	\$25,720	1.5	\$71,700	\$1,793	\$21,510	\$538	3,278	33%	\$9.38	\$488	1.3
McLeod County	\$13.06		\$679	\$27,160	1.6	\$73,900	\$1,848	\$22,170	\$554	3,526	24%	\$9.40	\$489	1.4
Mahnomen County	\$12.37		\$643	\$25,720	1.5	\$48,600	\$1,215	\$14,580	\$365	566	28%	\$7.22	\$375	1.7
Marshall County	\$12.37		\$643	\$25,720	1.5	\$68,700	\$1,718	\$20,610	\$515	785	19%	\$11.04	\$574	1.1
Martin County	\$12.46		\$648	\$25,920	1.6	\$62,800	\$1,570	\$18,840	\$471	2,143	24%	\$8.89	\$462	1.4
Meecker County	\$13.85		\$720	\$28,800	1.7	\$65,200	\$1,630	\$19,560	\$489	1,769	19%	\$8.11	\$422	1.7
Mille Lacs County	\$14.04		\$730	\$29,200	1.8	\$59,000	\$1,475	\$17,700	\$443	2,686	26%	\$7.69	\$400	1.8
Morrison County	\$12.37		\$643	\$25,720	1.5	\$61,100	\$1,528	\$18,330	\$458	2,678	20%	\$6.78	\$353	1.8
Mower County	\$13.19		\$686	\$27,440	1.6	\$62,800	\$1,570	\$18,840	\$471	4,488	28%	\$9.55	\$497	1.4
Murray County	\$12.37		\$643	\$25,720	1.5	\$62,600	\$1,565	\$18,780	\$470	703	18%	\$9.49	\$493	1.3
Nicollet County	\$15.46		\$804	\$32,160	1.9	\$73,900	\$1,848	\$22,170	\$554	3,164	26%	\$9.85	\$512	1.6
Nobles County	\$12.37		\$643	\$25,720	1.5	\$57,900	\$1,448	\$17,370	\$434	2,227	28%	\$9.89	\$514	1.2
Norman County	\$12.37		\$643	\$25,720	1.5	\$62,600	\$1,565	\$18,780	\$470	522	19%	\$8.91	\$463	1.4
Olmsted County	\$16.87		\$877	\$35,080	2.1	\$81,700	\$2,043	\$24,510	\$613	14,369	25%	\$13.18	\$686	1.3
Otter Tail County	\$12.37		\$643	\$25,720	1.5	\$63,400	\$1,585	\$19,020	\$476	5,138	21%	\$7.16	\$372	1.7
Pennington County	\$12.37		\$643	\$25,720	1.5	\$64,800	\$1,620	\$19,440	\$486	1,430	25%	\$10.35	\$538	1.2
Pine County	\$14.85		\$772	\$30,880	1.9	\$56,100	\$1,403	\$16,830	\$421	2,433	21%	\$7.05	\$367	2.1
Pipestone County	\$12.37		\$643	\$25,720	1.5	\$57,600	\$1,440	\$17,280	\$432	1,071	27%	\$7.63	\$397	1.6
Polk County	\$13.83		\$719	\$28,760	1.7	\$74,200	\$1,855	\$22,260	\$557	3,710	29%	\$8.25	\$429	1.7
Pope County	\$13.67		\$711	\$28,440	1.7	\$66,400	\$1,660	\$19,920	\$498	964	20%	\$9.58	\$498	1.4
Ramsey County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	82,663	40%	\$15.70	\$816	1.2
Red Lake County	\$12.37		\$643	\$25,720	1.5	\$60,500	\$1,513	\$18,150	\$454	321	19%	\$6.78	\$353	1.8
Redwood County	\$12.37		\$643	\$25,720	1.5	\$61,900	\$1,548	\$18,570	\$464	1,443	22%	\$9.03	\$470	1.4
Renville County	\$12.37		\$643	\$25,720	1.5	\$61,700	\$1,543	\$18,510	\$463	1,372	21%	\$9.91	\$516	1.2
Rice County	\$16.27		\$846	\$33,840	2.0	\$75,300	\$1,883	\$22,590	\$565	5,464	25%	\$8.93	\$464	1.8
Rock County	\$12.37		\$643	\$25,720	1.5	\$61,400	\$1,535	\$18,420	\$461	942	24%	\$8.81	\$458	1.4
Roseau County	\$12.37		\$643	\$25,720	1.5	\$62,400	\$1,560	\$18,720	\$468	1,403	22%	\$11.81	\$614	1.0
St. Louis County	\$14.52		\$755	\$30,200	1.8	\$63,500	\$1,588	\$19,050	\$476	24,496	29%	\$9.07	\$472	1.6
Scott County	\$19.15		\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	6,942	15%	\$10.28	\$534	1.9

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4: AMI = Fiscal Year 2015 Area Median Income

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MINNESOTA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sherburne County	\$19.15	\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	5,415	18%	\$8.66	\$450	2.2
Sibley County	\$12.37	\$643	\$25,720	1.5	\$67,200	\$1,680	\$20,160	\$504	1,268	21%	\$9.36	\$487	1.3
Stearns County	\$13.90	\$723	\$28,920	1.7	\$73,200	\$1,830	\$21,960	\$549	15,981	28%	\$10.65	\$554	1.3
Steele County	\$14.12	\$734	\$29,360	1.8	\$75,900	\$1,898	\$22,770	\$569	3,348	23%	\$9.82	\$511	1.4
Stevens County	\$12.37	\$643	\$25,720	1.5	\$71,800	\$1,795	\$21,540	\$539	1,117	30%	\$7.83	\$407	1.6
Swift County	\$12.37	\$643	\$25,720	1.5	\$64,300	\$1,608	\$19,290	\$482	1,145	27%	\$11.24	\$584	1.1
Todd County	\$13.52	\$703	\$28,120	1.7	\$56,600	\$1,415	\$16,980	\$425	1,681	17%	\$8.00	\$416	1.7
Traverse County	\$12.37	\$643	\$25,720	1.5	\$61,100	\$1,528	\$18,330	\$458	281	19%	\$7.72	\$401	1.6
Wabasha County	\$12.37	\$643	\$25,720	1.5	\$72,300	\$1,808	\$21,690	\$542	1,567	18%	\$7.42	\$386	1.7
Wadena County	\$12.37	\$643	\$25,720	1.5	\$52,500	\$1,313	\$15,750	\$394	1,444	25%	\$9.34	\$486	1.3
Waseca County	\$12.37	\$643	\$25,720	1.5	\$68,200	\$1,705	\$20,460	\$512	1,662	23%	\$9.18	\$478	1.3
Washington County	\$19.15	\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	16,628	19%	\$10.46	\$544	1.8
Watsonwan County	\$12.37	\$643	\$25,720	1.5	\$61,800	\$1,545	\$18,540	\$464	1,134	26%	\$8.15	\$424	1.5
Wilkin County	\$12.37	\$643	\$25,720	1.5	\$64,000	\$1,600	\$19,200	\$480	610	23%	\$6.50	\$338	1.9
Winona County	\$12.98	\$675	\$27,000	1.6	\$69,700	\$1,743	\$20,910	\$523	5,377	28%	\$7.27	\$378	1.8
Wright County	\$19.15	\$996	\$39,840	2.4	\$86,600	\$2,165	\$25,980	\$650	7,263	16%	\$8.33	\$433	2.3
Yellow Medicine County	\$12.37	\$643	\$25,720	1.5	\$62,700	\$1,568	\$18,810	\$470	864	21%	\$8.96	\$466	1.4

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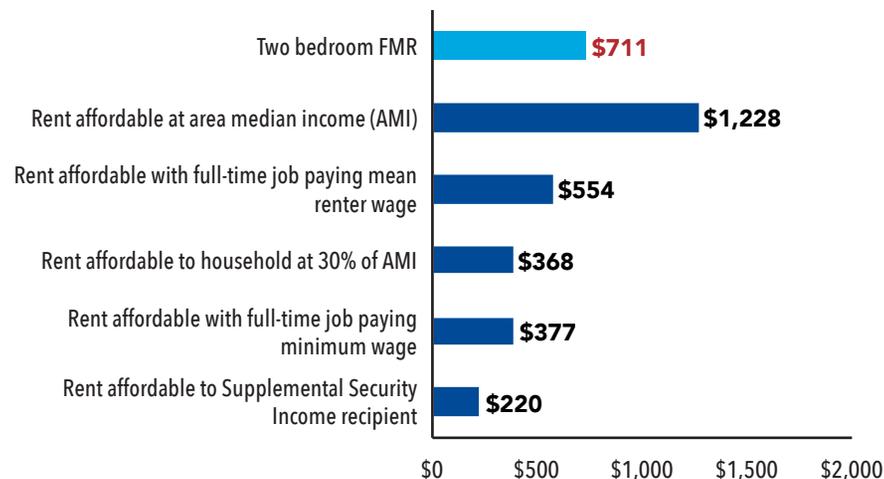


In Mississippi, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$711**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,369** monthly or **\$28,428** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.67** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$10.66
2-Bedroom Housing Wage	\$13.67
Number of Renter Households	332,941
Percent Renters	31%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Lafayette County	\$16.12
DeSoto County	\$16.00
Hancock County	\$15.54
Harrison County	\$15.54
Stone County	\$15.54



75
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MISSISSIPPI	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	\$13.67		\$711	\$28,428	1.9	\$49,119	\$1,228	\$14,736	\$368	332,941	31%	\$10.66	\$554	1.3
Combined Nonmetro Areas	\$12.57		\$653	\$26,137	1.7	\$44,763	\$1,119	\$13,429	\$336	176,915	30%	\$9.62	\$500	1.3
<u>Metropolitan Areas</u>														
Gulfport-Biloxi MSA	\$15.54		\$808	\$32,320	2.1	\$52,300	\$1,308	\$15,690	\$392	33,698	35%	\$11.46	\$596	1.4
Hattiesburg MSA	\$14.21		\$739	\$29,560	2.0	\$46,500	\$1,163	\$13,950	\$349	20,200	37%	\$9.41	\$490	1.5
Jackson HMFA	\$15.00		\$780	\$31,200	2.1	\$56,300	\$1,408	\$16,890	\$422	62,004	33%	\$12.16	\$632	1.2
Marshall County HMFA	\$12.46		\$648	\$25,920	1.7	\$41,700	\$1,043	\$12,510	\$313	2,681	21%	\$8.85	\$460	1.4
Memphis HMFA	\$16.00		\$832	\$33,280	2.2	\$58,000	\$1,450	\$17,400	\$435	14,422	25%	\$10.64	\$553	1.5
Pascagoula MSA	\$14.31		\$744	\$29,760	2.0	\$61,300	\$1,533	\$18,390	\$460	15,818	27%	\$14.91	\$775	1.0
Simpson County HMFA	\$11.92		\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	2,350	24%	\$8.62	\$448	1.4
Tate County HMFA	\$13.71		\$713	\$28,520	1.9	\$54,900	\$1,373	\$16,470	\$412	2,531	25%	\$9.12	\$474	1.5
Tunica County HMFA	\$14.35		\$746	\$29,840	2.0	\$34,300	\$858	\$10,290	\$257	2,322	56%	\$9.67	\$503	1.5
<u>Counties</u>														
Adams County	\$12.71		\$661	\$26,440	1.8	\$37,400	\$935	\$11,220	\$281	3,867	32%	\$9.32	\$485	1.4
Alcorn County	\$11.92		\$620	\$24,800	1.6	\$48,000	\$1,200	\$14,400	\$360	4,248	29%	\$9.49	\$494	1.3
Amite County	\$11.92		\$620	\$24,800	1.6	\$37,600	\$940	\$11,280	\$282	766	15%	\$8.11	\$422	1.5
Attala County	\$11.92		\$620	\$24,800	1.6	\$41,100	\$1,028	\$12,330	\$308	1,897	26%	\$8.09	\$420	1.5
Benton County	\$11.92		\$620	\$24,800	1.6	\$42,300	\$1,058	\$12,690	\$317	584	18%	\$6.92	\$360	1.7
Bolivar County	\$11.92		\$620	\$24,800	1.6	\$37,000	\$925	\$11,100	\$278	5,361	44%	\$10.81	\$562	1.1
Calhoun County	\$11.92		\$620	\$24,800	1.6	\$41,700	\$1,043	\$12,510	\$313	1,753	29%	\$8.52	\$443	1.4
Carroll County	\$11.92		\$620	\$24,800	1.6	\$45,600	\$1,140	\$13,680	\$342	631	17%	\$9.18	\$477	1.3
Chickasaw County	\$11.92		\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	1,775	27%	\$7.24	\$377	1.6
Choctaw County	\$11.92		\$620	\$24,800	1.6	\$43,300	\$1,083	\$12,990	\$325	967	29%	\$14.25	\$741	0.8
Claiborne County	\$11.92		\$620	\$24,800	1.6	\$31,700	\$793	\$9,510	\$238	639	20%	\$19.63	\$1,021	0.6
Clarke County	\$12.19		\$634	\$25,360	1.7	\$42,700	\$1,068	\$12,810	\$320	1,005	16%	\$10.84	\$564	1.1

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clay County	\$12.94		\$673	\$26,920	1.8	\$41,700	\$1,043	\$12,510	\$313	2,224	29%	\$9.95	\$517	1.3
Coahoma County	\$12.15		\$632	\$25,280	1.7	\$32,500	\$813	\$9,750	\$244	4,418	47%	\$10.50	\$546	1.2
Copiah County	\$15.00		\$780	\$31,200	2.1	\$56,300	\$1,408	\$16,890	\$422	2,347	24%	\$8.75	\$455	1.7
Covington County	\$11.92		\$620	\$24,800	1.6	\$45,500	\$1,138	\$13,650	\$341	1,199	17%	\$8.38	\$436	1.4
DeSoto County	\$16.00		\$832	\$33,280	2.2	\$58,000	\$1,450	\$17,400	\$435	14,422	25%	\$10.64	\$553	1.5
Forrest County	\$14.21		\$739	\$29,560	2.0	\$46,500	\$1,163	\$13,950	\$349	12,112	44%	\$10.49	\$545	1.4
Franklin County	\$11.92		\$620	\$24,800	1.6	\$39,500	\$988	\$11,850	\$296	674	20%	\$10.99	\$572	1.1
George County	\$14.31		\$744	\$29,760	2.0	\$61,300	\$1,533	\$18,390	\$460	1,237	16%	\$8.92	\$464	1.6
Greene County	\$11.92		\$620	\$24,800	1.6	\$49,600	\$1,240	\$14,880	\$372	520	13%	\$7.76	\$403	1.5
Grenada County	\$11.92		\$620	\$24,800	1.6	\$51,000	\$1,275	\$15,300	\$383	2,102	26%	\$5.70	\$296	2.1
Hancock County	\$15.54		\$808	\$32,320	2.1	\$52,300	\$1,308	\$15,690	\$392	4,484	25%	\$13.68	\$711	1.1
Harrison County	\$15.54		\$808	\$32,320	2.1	\$52,300	\$1,308	\$15,690	\$392	28,192	39%	\$11.34	\$590	1.4
Hinds County	\$15.00		\$780	\$31,200	2.1	\$56,300	\$1,408	\$16,890	\$422	35,795	41%	\$12.45	\$647	1.2
Holmes County	\$11.92		\$620	\$24,800	1.6	\$27,400	\$685	\$8,220	\$206	1,889	29%	\$9.17	\$477	1.3
Humphreys County	\$11.92		\$620	\$24,800	1.6	\$32,000	\$800	\$9,600	\$240	1,420	46%	\$7.65	\$398	1.6
Issaquena County	\$11.92		\$620	\$24,800	1.6	\$28,200	\$705	\$8,460	\$212	150	33%	\$5.92	\$308	2.0
Itawamba County	\$11.92		\$620	\$24,800	1.6	\$46,300	\$1,158	\$13,890	\$347	1,858	21%	\$10.50	\$546	1.1
Jackson County	\$14.31		\$744	\$29,760	2.0	\$61,300	\$1,533	\$18,390	\$460	14,581	29%	\$15.37	\$799	0.9
Jasper County	\$11.92		\$620	\$24,800	1.6	\$38,500	\$963	\$11,550	\$289	1,449	21%	\$14.40	\$749	0.8
Jefferson County	\$11.92		\$620	\$24,800	1.6	\$34,300	\$858	\$10,290	\$257	717	28%	\$8.90	\$463	1.3
Jefferson Davis County	\$11.92		\$620	\$24,800	1.6	\$36,600	\$915	\$10,980	\$275	1,040	21%	\$10.70	\$557	1.1
Jones County	\$14.35		\$746	\$29,840	2.0	\$44,600	\$1,115	\$13,380	\$335	6,532	26%	\$11.51	\$598	1.2
Kemper County	\$12.15		\$632	\$25,280	1.7	\$43,300	\$1,083	\$12,990	\$325	863	24%	\$13.63	\$709	0.9
Lafayette County	\$16.12		\$838	\$33,520	2.2	\$66,400	\$1,660	\$19,920	\$498	6,392	41%	\$7.67	\$399	2.1
Lamar County	\$14.21		\$739	\$29,560	2.0	\$46,500	\$1,163	\$13,950	\$349	7,410	34%	\$7.33	\$381	1.9
Lauderdale County	\$13.81		\$718	\$28,720	1.9	\$42,400	\$1,060	\$12,720	\$318	10,106	34%	\$10.28	\$535	1.3
Lawrence County	\$12.33		\$641	\$25,640	1.7	\$54,400	\$1,360	\$16,320	\$408	968	20%	\$13.59	\$707	0.9
Leake County	\$11.92		\$620	\$24,800	1.6	\$39,100	\$978	\$11,730	\$293	1,978	25%	\$8.46	\$440	1.4
Lee County	\$12.42		\$646	\$25,840	1.7	\$57,800	\$1,445	\$17,340	\$434	9,274	29%	\$9.88	\$514	1.3

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	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Leflore County	\$12.00		\$624	\$24,960	1.7	\$30,600	\$765	\$9,180	\$230	5,369	49%	\$9.33	\$485	1.3
Lincoln County	\$11.92		\$620	\$24,800	1.6	\$43,400	\$1,085	\$13,020	\$326	3,386	26%	\$10.43	\$543	1.1
Lowndes County	\$12.17		\$633	\$25,320	1.7	\$50,400	\$1,260	\$15,120	\$378	8,784	38%	\$11.26	\$586	1.1
Madison County	\$15.00		\$780	\$31,200	2.1	\$56,300	\$1,408	\$16,890	\$422	10,805	30%	\$12.72	\$661	1.2
Marion County	\$11.92		\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	2,528	25%	\$10.45	\$544	1.1
Marshall County	\$12.46		\$648	\$25,920	1.7	\$41,700	\$1,043	\$12,510	\$313	2,681	21%	\$8.85	\$460	1.4
Monroe County	\$11.92		\$620	\$24,800	1.6	\$46,800	\$1,170	\$14,040	\$351	3,164	23%	\$9.98	\$519	1.2
Montgomery County	\$11.92		\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	1,077	25%	\$6.39	\$332	1.9
Neshoba County	\$12.08		\$628	\$25,120	1.7	\$43,700	\$1,093	\$13,110	\$328	2,905	27%	\$13.00	\$676	0.9
Newton County	\$12.58		\$654	\$26,160	1.7	\$46,100	\$1,153	\$13,830	\$346	1,778	22%	\$9.84	\$512	1.3
Noxubee County	\$11.92		\$620	\$24,800	1.6	\$33,300	\$833	\$9,990	\$250	1,183	28%	\$7.34	\$381	1.6
Oktibbeha County	\$14.08		\$732	\$29,280	1.9	\$54,100	\$1,353	\$16,230	\$406	8,771	48%	\$6.92	\$360	2.0
Panola County	\$11.94		\$621	\$24,840	1.6	\$43,600	\$1,090	\$13,080	\$327	2,827	24%	\$8.67	\$451	1.4
Pearl River County	\$12.50		\$650	\$26,000	1.7	\$50,900	\$1,273	\$15,270	\$382	4,604	22%	\$8.84	\$460	1.4
Perry County	\$14.21		\$739	\$29,560	2.0	\$46,500	\$1,163	\$13,950	\$349	678	15%	\$12.38	\$644	1.1
Pike County	\$12.62		\$656	\$26,240	1.7	\$44,300	\$1,108	\$13,290	\$332	4,370	30%	\$7.86	\$409	1.6
Pontotoc County	\$11.92		\$620	\$24,800	1.6	\$52,700	\$1,318	\$15,810	\$395	2,168	22%	\$8.63	\$449	1.4
Prentiss County	\$11.92		\$620	\$24,800	1.6	\$44,900	\$1,123	\$13,470	\$337	2,612	27%	\$7.47	\$389	1.6
Quitman County	\$11.92		\$620	\$24,800	1.6	\$30,000	\$750	\$9,000	\$225	979	31%	\$10.07	\$524	1.2
Rankin County	\$15.00		\$780	\$31,200	2.1	\$56,300	\$1,408	\$16,890	\$422	13,057	25%	\$11.50	\$598	1.3
Scott County	\$11.92		\$620	\$24,800	1.6	\$41,500	\$1,038	\$12,450	\$311	2,358	24%	\$10.08	\$524	1.2
Sharkey County	\$11.92		\$620	\$24,800	1.6	\$45,300	\$1,133	\$13,590	\$340	614	36%	\$7.54	\$392	1.6
Simpson County	\$11.92		\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	2,350	24%	\$8.62	\$448	1.4
Smith County	\$11.92		\$620	\$24,800	1.6	\$47,700	\$1,193	\$14,310	\$358	1,044	17%	\$8.94	\$465	1.3
Stone County	\$15.54		\$808	\$32,320	2.1	\$52,300	\$1,308	\$15,690	\$392	1,022	17%	\$7.01	\$365	2.2
Sunflower County	\$11.92		\$620	\$24,800	1.6	\$33,900	\$848	\$10,170	\$254	3,474	41%	\$8.58	\$446	1.4
Tallahatchie County	\$11.92		\$620	\$24,800	1.6	\$36,400	\$910	\$10,920	\$273	1,252	27%	\$7.36	\$383	1.6
Tate County	\$13.71		\$713	\$28,520	1.9	\$54,900	\$1,373	\$16,470	\$412	2,531	25%	\$9.12	\$474	1.5
Tippah County	\$11.92		\$620	\$24,800	1.6	\$44,300	\$1,108	\$13,290	\$332	1,987	23%	\$8.71	\$453	1.4

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tishomingo County	\$11.92		\$620	\$24,800	1.6	\$44,300	\$1,108	\$13,290	\$332	1,841	24%	\$7.39	\$384	1.6
Tunica County	\$14.35		\$746	\$29,840	2.0	\$34,300	\$858	\$10,290	\$257	2,322	56%	\$9.67	\$503	1.5
Union County	\$11.92		\$620	\$24,800	1.6	\$46,200	\$1,155	\$13,860	\$347	2,811	27%	\$11.35	\$590	1.1
Walthall County	\$12.81		\$666	\$26,640	1.8	\$42,900	\$1,073	\$12,870	\$322	991	18%	\$4.30	\$224	3.0
Warren County	\$13.23		\$688	\$27,520	1.8	\$55,800	\$1,395	\$16,740	\$419	6,465	35%	\$8.89	\$462	1.5
Washington County	\$11.92		\$620	\$24,800	1.6	\$34,900	\$873	\$10,470	\$262	8,200	45%	\$10.06	\$523	1.2
Wayne County	\$11.92		\$620	\$24,800	1.6	\$39,300	\$983	\$11,790	\$295	1,351	17%	\$11.00	\$572	1.1
Webster County	\$11.92		\$620	\$24,800	1.6	\$48,100	\$1,203	\$14,430	\$361	1,080	26%	\$6.03	\$313	2.0
Wilkinson County	\$11.92		\$620	\$24,800	1.6	\$43,100	\$1,078	\$12,930	\$323	786	22%	\$6.92	\$360	1.7
Winston County	\$11.92		\$620	\$24,800	1.6	\$43,800	\$1,095	\$13,140	\$329	2,189	29%	\$8.82	\$459	1.4
Yalobusha County	\$11.92		\$620	\$24,800	1.6	\$47,000	\$1,175	\$14,100	\$353	1,220	25%	\$7.46	\$388	1.6
Yazoo County	\$12.52		\$651	\$26,040	1.7	\$35,100	\$878	\$10,530	\$263	3,481	40%	\$9.90	\$515	1.3

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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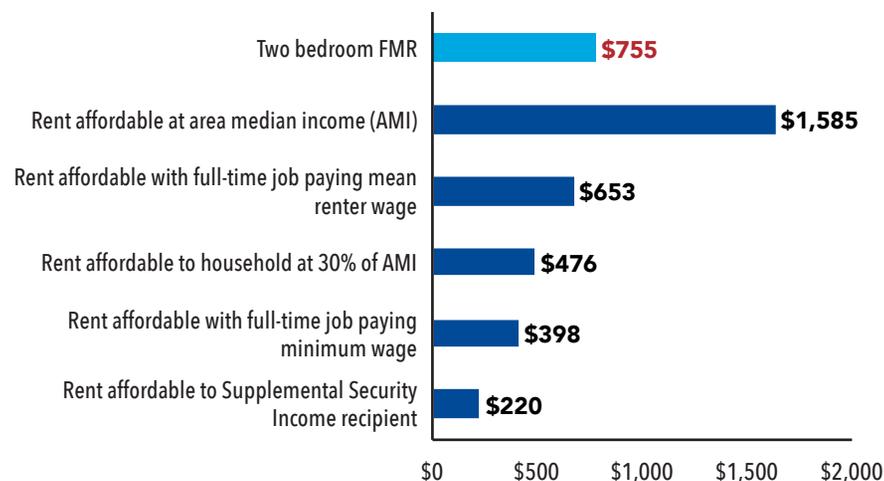


In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$755**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,516** monthly or **\$30,195** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.52 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.65
Average Renter Wage	\$12.57
2-Bedroom Housing Wage	\$14.52
Number of Renter Households	746,190
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Caldwell County	\$17.13
Cass County	\$17.13
Clay County	\$17.13
Clinton County	\$17.13
Jackson County	\$17.13



76
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

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	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	\$14.52	\$755	\$30,195	1.9	\$63,418	\$1,585	\$19,025	\$476	746,190	32%	\$12.57	\$653	1.2
Combined Nonmetro Areas	\$12.19	\$634	\$25,358	1.6	\$49,870	\$1,247	\$14,961	\$374	172,425	29%	\$8.86	\$461	1.4
<u>Metropolitan Areas</u>													
Bates County HMFA	\$12.00	\$624	\$24,960	1.6	\$52,400	\$1,310	\$15,720	\$393	1,791	26%	\$8.27	\$430	1.5
Calloway County HMFA	\$11.85	\$616	\$24,640	1.5	\$64,600	\$1,615	\$19,380	\$485	3,949	24%	\$10.94	\$569	1.1
Cape Girardeau-Jackson MSA	\$12.23	\$636	\$25,440	1.6	\$55,000	\$1,375	\$16,500	\$413	10,782	32%	\$10.56	\$549	1.2
Columbia MSA	\$13.65	\$710	\$28,400	1.8	\$72,600	\$1,815	\$21,780	\$545	29,184	42%	\$8.85	\$460	1.5
Dallas County HMFA	\$11.62	\$604	\$24,160	1.5	\$49,700	\$1,243	\$14,910	\$373	1,272	20%	\$6.42	\$334	1.8
Jefferson City HMFA	\$11.62	\$604	\$24,160	1.5	\$65,100	\$1,628	\$19,530	\$488	10,660	31%	\$10.18	\$529	1.1
Joplin MSA	\$12.02	\$625	\$25,000	1.6	\$50,500	\$1,263	\$15,150	\$379	21,457	32%	\$10.57	\$550	1.1
Kansas City HMFA *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	160,927	35%	\$13.82	\$719	1.2
McDonald County HMFA	\$11.62	\$604	\$24,160	1.5	\$47,200	\$1,180	\$14,160	\$354	2,511	31%	\$10.01	\$520	1.2
Moniteau County HMFA	\$11.62	\$604	\$24,160	1.5	\$64,800	\$1,620	\$19,440	\$486	1,390	25%	\$6.52	\$339	1.8
Polk County HMFA	\$11.62	\$604	\$24,160	1.5	\$51,900	\$1,298	\$15,570	\$389	3,790	32%	\$8.15	\$424	1.4
Springfield HMFA	\$12.58	\$654	\$26,160	1.6	\$55,900	\$1,398	\$16,770	\$419	57,802	37%	\$11.07	\$576	1.1
St. Joseph MSA	\$13.02	\$677	\$27,080	1.7	\$61,500	\$1,538	\$18,450	\$461	14,618	33%	\$10.84	\$564	1.2
St. Louis HMFA	\$15.69	\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	251,452	30%	\$14.56	\$757	1.1
Washington County HMFA	\$11.62	\$604	\$24,160	1.5	\$43,400	\$1,085	\$13,020	\$326	2,180	24%	\$7.24	\$376	1.6
<u>Counties</u>													
Adair County	\$11.62	\$604	\$24,160	1.5	\$56,100	\$1,403	\$16,830	\$421	3,840	40%	\$5.97	\$310	1.9
Andrew County	\$13.02	\$677	\$27,080	1.7	\$61,500	\$1,538	\$18,450	\$461	1,557	23%	\$7.39	\$384	1.8
Atchison County	\$11.62	\$604	\$24,160	1.5	\$59,200	\$1,480	\$17,760	\$444	744	30%	\$10.51	\$547	1.1
Audrain County	\$13.77	\$716	\$28,640	1.8	\$55,100	\$1,378	\$16,530	\$413	2,410	26%	\$10.62	\$552	1.3
Barry County	\$11.62	\$604	\$24,160	1.5	\$48,400	\$1,210	\$14,520	\$363	3,247	24%	\$11.77	\$612	1.0

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barton County	\$11.62	\$604	\$24,160	1.5	\$49,800	\$1,245	\$14,940	\$374	1,250	25%	\$5.69	\$296	2.0
Bates County	\$12.00	\$624	\$24,960	1.6	\$52,400	\$1,310	\$15,720	\$393	1,791	26%	\$8.27	\$430	1.5
Benton County	\$11.98	\$623	\$24,920	1.6	\$46,400	\$1,160	\$13,920	\$348	1,315	16%	\$7.23	\$376	1.7
Bollinger County	\$12.23	\$636	\$25,440	1.6	\$55,000	\$1,375	\$16,500	\$413	916	19%	\$6.75	\$351	1.8
Boone County	\$13.65	\$710	\$28,400	1.8	\$72,600	\$1,815	\$21,780	\$545	28,191	43%	\$8.95	\$465	1.5
Buchanan County	\$13.02	\$677	\$27,080	1.7	\$61,500	\$1,538	\$18,450	\$461	11,750	35%	\$11.16	\$580	1.2
Butler County	\$11.62	\$604	\$24,160	1.5	\$46,200	\$1,155	\$13,860	\$347	5,832	34%	\$9.32	\$485	1.2
Caldwell County *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	1,084	29%	\$12.24	\$636	1.4
Callaway County	\$11.85	\$616	\$24,640	1.5	\$64,600	\$1,615	\$19,380	\$485	3,949	24%	\$10.94	\$569	1.1
Camden County	\$12.77	\$664	\$26,560	1.7	\$52,600	\$1,315	\$15,780	\$395	3,845	22%	\$7.35	\$382	1.7
Cape Girardeau County	\$12.23	\$636	\$25,440	1.6	\$55,000	\$1,375	\$16,500	\$413	9,866	34%	\$10.70	\$557	1.1
Carroll County	\$11.62	\$604	\$24,160	1.5	\$61,400	\$1,535	\$18,420	\$461	713	20%	\$7.46	\$388	1.6
Carter County	\$11.62	\$604	\$24,160	1.5	\$40,300	\$1,008	\$12,090	\$302	640	26%	\$6.55	\$341	1.8
Cass County *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	8,348	22%	\$8.45	\$439	2.0
Cedar County	\$12.44	\$647	\$25,880	1.6	\$41,900	\$1,048	\$12,570	\$314	1,737	29%	\$7.00	\$364	1.8
Chariton County	\$11.62	\$604	\$24,160	1.5	\$57,000	\$1,425	\$17,100	\$428	704	24%	\$9.96	\$518	1.2
Christian County	\$12.58	\$654	\$26,160	1.6	\$55,900	\$1,398	\$16,770	\$419	7,701	26%	\$8.23	\$428	1.5
Clark County	\$11.62	\$604	\$24,160	1.5	\$53,100	\$1,328	\$15,930	\$398	637	23%	\$6.78	\$353	1.7
Clay County *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	25,196	29%	\$13.50	\$702	1.3
Clinton County *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	2,217	27%	\$8.50	\$442	2.0
Cole County	\$11.62	\$604	\$24,160	1.5	\$65,100	\$1,628	\$19,530	\$488	9,739	33%	\$10.42	\$542	1.1
Cooper County	\$11.88	\$618	\$24,720	1.6	\$57,500	\$1,438	\$17,250	\$431	1,751	27%	\$7.88	\$410	1.5
Crawford County	\$11.88	\$618	\$24,720	1.6	\$44,000	\$1,100	\$13,200	\$330	2,277	24%	\$9.28	\$483	1.3
Dade County	\$11.62	\$604	\$24,160	1.5	\$42,900	\$1,073	\$12,870	\$322	728	23%	\$8.59	\$447	1.4
Dallas County	\$11.62	\$604	\$24,160	1.5	\$49,700	\$1,243	\$14,910	\$373	1,272	20%	\$6.42	\$334	1.8
Daviess County	\$11.62	\$604	\$24,160	1.5	\$54,500	\$1,363	\$16,350	\$409	748	24%	\$9.28	\$483	1.3
DeKalb County	\$13.02	\$677	\$27,080	1.7	\$61,500	\$1,538	\$18,450	\$461	1,311	35%	\$7.56	\$393	1.7
Dent County	\$11.81	\$614	\$24,560	1.5	\$46,800	\$1,170	\$14,040	\$351	1,587	27%	\$8.26	\$429	1.4
Douglas County	\$11.62	\$604	\$24,160	1.5	\$38,600	\$965	\$11,580	\$290	1,157	22%	\$8.57	\$445	1.4

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dunklin County	\$11.62	\$604	\$24,160	1.5	\$39,900	\$998	\$11,970	\$299	4,977	39%	\$8.11	\$422	1.4
Franklin County	\$15.69	\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	9,183	23%	\$10.85	\$564	1.4
Gasconade County	\$11.62	\$604	\$24,160	1.5	\$55,300	\$1,383	\$16,590	\$415	1,408	23%	\$7.38	\$384	1.6
Gentry County	\$11.92	\$620	\$24,800	1.6	\$52,100	\$1,303	\$15,630	\$391	778	28%	\$9.35	\$486	1.3
Greene County	\$12.58	\$654	\$26,160	1.6	\$55,900	\$1,398	\$16,770	\$419	47,049	41%	\$11.45	\$595	1.1
Grundy County	\$11.62	\$604	\$24,160	1.5	\$49,500	\$1,238	\$14,850	\$371	1,147	28%	\$8.87	\$461	1.3
Harrison County	\$12.08	\$628	\$25,120	1.6	\$47,700	\$1,193	\$14,310	\$358	905	26%	\$8.06	\$419	1.5
Henry County	\$12.40	\$645	\$25,800	1.6	\$53,000	\$1,325	\$15,900	\$398	2,565	27%	\$7.47	\$389	1.7
Hickory County	\$11.62	\$604	\$24,160	1.5	\$38,100	\$953	\$11,430	\$286	725	17%	\$6.16	\$320	1.9
Holt County	\$11.62	\$604	\$24,160	1.5	\$54,600	\$1,365	\$16,380	\$410	629	28%	\$9.17	\$477	1.3
Howard County	\$13.65	\$710	\$28,400	1.8	\$72,600	\$1,815	\$21,780	\$545	993	26%	\$5.78	\$301	2.4
Howell County	\$11.62	\$604	\$24,160	1.5	\$43,500	\$1,088	\$13,050	\$326	4,794	30%	\$7.57	\$393	1.5
Iron County	\$11.62	\$604	\$24,160	1.5	\$43,600	\$1,090	\$13,080	\$327	1,143	28%	\$10.67	\$555	1.1
Jackson County *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	105,705	39%	\$14.74	\$767	1.2
Jasper County	\$12.02	\$625	\$25,000	1.6	\$50,500	\$1,263	\$15,150	\$379	15,916	35%	\$10.85	\$564	1.1
Jefferson County	\$15.69	\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	14,051	17%	\$8.45	\$439	1.9
Johnson County	\$13.37	\$695	\$27,800	1.7	\$62,400	\$1,560	\$18,720	\$468	7,749	39%	\$8.24	\$428	1.6
Knox County	\$11.62	\$604	\$24,160	1.5	\$44,400	\$1,110	\$13,320	\$333	434	25%	\$7.83	\$407	1.5
Laclede County	\$11.62	\$604	\$24,160	1.5	\$46,500	\$1,163	\$13,950	\$349	4,179	30%	\$9.66	\$502	1.2
Lafayette County *	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	3,341	25%	\$7.67	\$399	2.2
Lawrence County	\$11.62	\$604	\$24,160	1.5	\$49,800	\$1,245	\$14,940	\$374	4,009	27%	\$9.12	\$474	1.3
Lewis County	\$11.62	\$604	\$24,160	1.5	\$50,500	\$1,263	\$15,150	\$379	1,015	26%	\$8.37	\$435	1.4
Lincoln County	\$15.69	\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	4,093	22%	\$9.09	\$473	1.7
Linn County	\$11.62	\$604	\$24,160	1.5	\$53,100	\$1,328	\$15,930	\$398	1,132	23%	\$8.03	\$417	1.4
Livingston County	\$11.62	\$604	\$24,160	1.5	\$58,600	\$1,465	\$17,580	\$440	1,653	29%	\$9.21	\$479	1.3
McDonald County	\$11.62	\$604	\$24,160	1.5	\$47,200	\$1,180	\$14,160	\$354	2,511	31%	\$10.01	\$520	1.2
Macon County	\$11.62	\$604	\$24,160	1.5	\$51,900	\$1,298	\$15,570	\$389	1,485	23%	\$7.26	\$377	1.6
Madison County	\$12.58	\$654	\$26,160	1.6	\$43,100	\$1,078	\$12,930	\$323	1,100	24%	\$8.61	\$448	1.5
Maries County	\$11.62	\$604	\$24,160	1.5	\$57,900	\$1,448	\$17,370	\$434	852	23%	\$9.90	\$515	1.2

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MISSOURI

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marion County	\$11.62	\$604	\$24,160	1.5	\$57,000	\$1,425	\$17,100	\$428	3,573	32%	\$9.56	\$497	1.2
Mercer County	\$11.62	\$604	\$24,160	1.5	\$53,000	\$1,325	\$15,900	\$398	352	22%	\$9.27	\$482	1.3
Miller County	\$12.27	\$638	\$25,520	1.6	\$47,900	\$1,198	\$14,370	\$359	2,300	23%	\$9.31	\$484	1.3
Mississippi County	\$11.83	\$615	\$24,600	1.5	\$39,700	\$993	\$11,910	\$298	1,886	36%	\$8.77	\$456	1.3
Moniteau County	\$11.62	\$604	\$24,160	1.5	\$64,800	\$1,620	\$19,440	\$486	1,390	25%	\$6.52	\$339	1.8
Monroe County	\$11.62	\$604	\$24,160	1.5	\$52,800	\$1,320	\$15,840	\$396	843	24%	\$9.65	\$502	1.2
Montgomery County	\$11.98	\$623	\$24,920	1.6	\$50,500	\$1,263	\$15,150	\$379	1,259	25%	\$6.76	\$352	1.8
Morgan County	\$11.69	\$608	\$24,320	1.5	\$46,500	\$1,163	\$13,950	\$349	1,623	20%	\$7.30	\$380	1.6
New Madrid County	\$11.62	\$604	\$24,160	1.5	\$46,600	\$1,165	\$13,980	\$350	2,807	38%	\$11.01	\$572	1.1
Newton County	\$12.02	\$625	\$25,000	1.6	\$50,500	\$1,263	\$15,150	\$379	5,541	25%	\$9.56	\$497	1.3
Nodaway County	\$11.69	\$608	\$24,320	1.5	\$59,000	\$1,475	\$17,700	\$443	3,789	44%	\$9.26	\$482	1.3
Oregon County	\$11.62	\$604	\$24,160	1.5	\$38,200	\$955	\$11,460	\$287	1,094	24%	\$7.09	\$369	1.6
Osage County	\$11.62	\$604	\$24,160	1.5	\$65,100	\$1,628	\$19,530	\$488	921	18%	\$7.15	\$372	1.6
Ozark County	\$11.62	\$604	\$24,160	1.5	\$40,000	\$1,000	\$12,000	\$300	851	21%	\$6.38	\$332	1.8
Pemiscot County	\$11.62	\$604	\$24,160	1.5	\$39,400	\$985	\$11,820	\$296	3,133	45%	\$8.67	\$451	1.3
Perry County	\$12.63	\$657	\$26,280	1.7	\$59,000	\$1,475	\$17,700	\$443	1,664	22%	\$10.18	\$529	1.2
Pettis County	\$12.98	\$675	\$27,000	1.7	\$52,800	\$1,320	\$15,840	\$396	4,924	30%	\$8.96	\$466	1.4
Phelps County	\$12.58	\$654	\$26,160	1.6	\$55,900	\$1,398	\$16,770	\$419	6,470	39%	\$8.86	\$461	1.4
Pike County	\$11.62	\$604	\$24,160	1.5	\$54,700	\$1,368	\$16,410	\$410	1,700	26%	\$8.32	\$433	1.4
Platte County*	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	13,119	36%	\$11.73	\$610	1.5
Polk County	\$11.62	\$604	\$24,160	1.5	\$51,900	\$1,298	\$15,570	\$389	3,790	32%	\$8.15	\$424	1.4
Pulaski County	\$15.02	\$781	\$31,240	2.0	\$60,200	\$1,505	\$18,060	\$452	7,355	47%	\$11.07	\$576	1.4
Putnam County	\$11.62	\$604	\$24,160	1.5	\$44,500	\$1,113	\$13,350	\$334	566	25%	\$6.79	\$353	1.7
Ralls County	\$12.29	\$639	\$25,560	1.6	\$58,400	\$1,460	\$17,520	\$438	749	19%	\$11.11	\$578	1.1
Randolph County	\$12.21	\$635	\$25,400	1.6	\$51,000	\$1,275	\$15,300	\$383	2,552	29%	\$10.55	\$549	1.2
Ray County*	\$17.13	\$891	\$35,640	2.2	\$73,300	\$1,833	\$21,990	\$550	1,917	22%	\$8.03	\$418	2.1
Reynolds County	\$11.62	\$604	\$24,160	1.5	\$40,700	\$1,018	\$12,210	\$305	597	22%	\$5.04	\$262	2.3
Ripley County	\$11.62	\$604	\$24,160	1.5	\$36,000	\$900	\$10,800	\$270	1,560	28%	\$6.23	\$324	1.9
St. Charles County	\$15.69	\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	26,747	20%	\$10.87	\$565	1.4

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MISSOURI

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
St. Clair County	\$11.62		\$604	\$24,160	1.5	\$46,000	\$1,150	\$13,800	\$345	927	22%	\$6.65	\$346	1.7
Ste. Genevieve County	\$12.10		\$629	\$25,160	1.6	\$58,500	\$1,463	\$17,550	\$439	1,291	18%	\$9.56	\$497	1.3
St. Francois County	\$12.67		\$659	\$26,360	1.7	\$44,400	\$1,110	\$13,320	\$333	7,727	31%	\$7.78	\$405	1.6
St. Louis County	\$15.69		\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	116,851	29%	\$14.88	\$774	1.1
Saline County	\$11.62		\$604	\$24,160	1.5	\$49,500	\$1,238	\$14,850	\$371	2,826	32%	\$9.63	\$501	1.2
Schuyler County	\$11.62		\$604	\$24,160	1.5	\$45,100	\$1,128	\$13,530	\$338	515	29%	\$12.23	\$636	0.9
Scotland County	\$11.62		\$604	\$24,160	1.5	\$51,600	\$1,290	\$15,480	\$387	405	21%	\$7.08	\$368	1.6
Scott County	\$11.62		\$604	\$24,160	1.5	\$51,300	\$1,283	\$15,390	\$385	4,673	31%	\$8.82	\$458	1.3
Shannon County	\$11.62		\$604	\$24,160	1.5	\$43,100	\$1,078	\$12,930	\$323	704	22%	\$5.88	\$306	2.0
Shelby County	\$11.62		\$604	\$24,160	1.5	\$48,100	\$1,203	\$14,430	\$361	754	29%	\$8.50	\$442	1.4
Stoddard County	\$11.62		\$604	\$24,160	1.5	\$50,900	\$1,273	\$15,270	\$382	3,456	28%	\$9.95	\$517	1.2
Stone County	\$13.38		\$696	\$27,840	1.7	\$50,900	\$1,273	\$15,270	\$382	2,852	21%	\$7.76	\$404	1.7
Sullivan County	\$12.90		\$671	\$26,840	1.7	\$45,800	\$1,145	\$13,740	\$344	813	31%	\$10.98	\$571	1.2
Taney County	\$12.58		\$654	\$26,160	1.6	\$50,100	\$1,253	\$15,030	\$376	7,610	37%	\$9.56	\$497	1.3
Texas County	\$11.62		\$604	\$24,160	1.5	\$44,800	\$1,120	\$13,440	\$336	2,319	25%	\$7.30	\$380	1.6
Vernon County	\$12.62		\$656	\$26,240	1.6	\$49,900	\$1,248	\$14,970	\$374	2,421	30%	\$10.41	\$541	1.2
Warren County	\$15.69		\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	2,591	21%	\$8.48	\$441	1.9
Washington County	\$11.62		\$604	\$24,160	1.5	\$43,400	\$1,085	\$13,020	\$326	2,180	24%	\$7.24	\$376	1.6
Wayne County	\$11.62		\$604	\$24,160	1.5	\$40,800	\$1,020	\$12,240	\$306	1,393	25%	\$5.66	\$294	2.1
Webster County	\$12.58		\$654	\$26,160	1.6	\$55,900	\$1,398	\$16,770	\$419	3,052	24%	\$7.72	\$401	1.6
Worth County	\$11.62		\$604	\$24,160	1.5	\$51,900	\$1,298	\$15,570	\$389	223	24%	\$6.25	\$325	1.9
Wright County	\$11.62		\$604	\$24,160	1.5	\$40,100	\$1,003	\$12,030	\$301	2,028	28%	\$7.84	\$408	1.5
St. Louis city	\$15.69		\$816	\$32,640	2.1	\$70,300	\$1,758	\$21,090	\$527	77,936	55%	\$18.09	\$941	0.9

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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

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

MONTANA

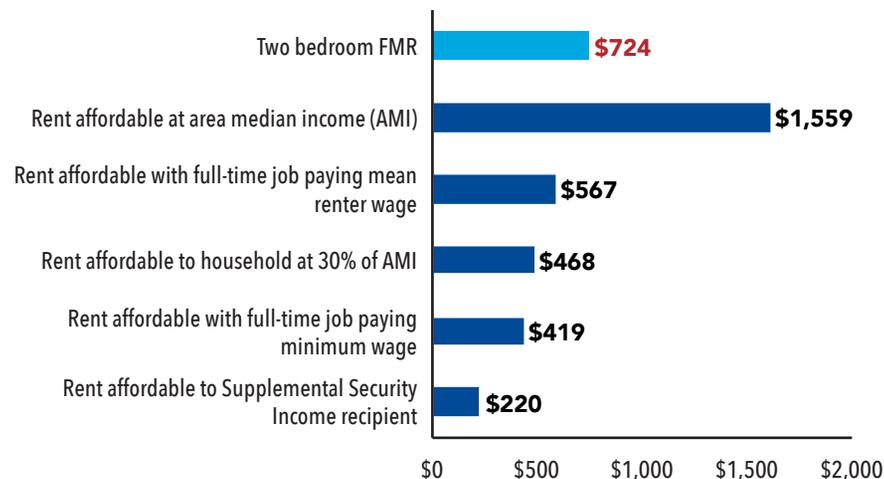


In Montana, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$724**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,413** monthly or **\$28,960** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.92 PER HOUR**

STATE FACTS	
Minimum Wage	\$8.05
Average Renter Wage	\$10.91
2-Bedroom Housing Wage	\$13.92
Number of Renter Households	128,586
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Powder River County	\$17.02
Flathead County	\$15.90
Jefferson County	\$15.75
Broadwater County	\$15.40
Park County	\$15.15



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

MONTANA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	\$13.92		\$724	\$28,960	1.7	\$62,359	\$1,559	\$18,708	\$468	128,586	32%	\$10.91	\$567	1.3
Combined Nonmetro Areas	\$13.97		\$727	\$29,068	1.7	\$60,198	\$1,505	\$18,059	\$451	78,259	30%	\$10.80	\$562	1.3
<u>Metropolitan Areas</u>														
Billings MSA	\$14.00		\$728	\$29,120	1.7	\$66,200	\$1,655	\$19,860	\$497	20,066	31%	\$12.26	\$638	1.1
Great Falls MSA	\$12.46		\$648	\$25,920	1.5	\$61,600	\$1,540	\$18,480	\$462	11,500	34%	\$10.34	\$538	1.2
Missoula MSA	\$14.52		\$755	\$30,200	1.8	\$69,800	\$1,745	\$20,940	\$524	18,761	41%	\$9.65	\$502	1.5
<u>Counties</u>														
Beaverhead County	\$12.37		\$643	\$25,720	1.5	\$59,800	\$1,495	\$17,940	\$449	1,474	36%	\$9.25	\$481	1.3
Big Horn County	\$12.37		\$643	\$25,720	1.5	\$46,700	\$1,168	\$14,010	\$350	1,123	33%	\$15.39	\$800	0.8
Blaine County	\$14.04		\$730	\$29,200	1.7	\$43,500	\$1,088	\$13,050	\$326	774	35%	\$7.89	\$410	1.8
Broadwater County	\$15.40		\$801	\$32,040	1.9	\$52,500	\$1,313	\$15,750	\$394	468	19%	\$8.45	\$439	1.8
Carbon County	\$14.00		\$728	\$29,120	1.7	\$66,200	\$1,655	\$19,860	\$497	1,008	23%	\$12.19	\$634	1.1
Carter County	\$12.37		\$643	\$25,720	1.5	\$54,700	\$1,368	\$16,410	\$410	97	20%	\$9.87	\$513	1.3
Cascade County	\$12.46		\$648	\$25,920	1.5	\$61,600	\$1,540	\$18,480	\$462	11,500	34%	\$10.34	\$538	1.2
Chouteau County	\$12.37		\$643	\$25,720	1.5	\$55,800	\$1,395	\$16,740	\$419	839	38%	\$9.07	\$471	1.4
Custer County	\$12.37		\$643	\$25,720	1.5	\$60,000	\$1,500	\$18,000	\$450	1,553	31%	\$10.30	\$535	1.2
Daniels County	\$12.37		\$643	\$25,720	1.5	\$59,400	\$1,485	\$17,820	\$446	221	25%	\$10.44	\$543	1.2
Dawson County	\$12.37		\$643	\$25,720	1.5	\$65,400	\$1,635	\$19,620	\$491	1,152	30%	\$9.11	\$474	1.4
Deer Lodge County	\$12.37		\$643	\$25,720	1.5	\$49,200	\$1,230	\$14,760	\$369	1,053	27%	\$9.66	\$502	1.3
Fallon County	\$12.37		\$643	\$25,720	1.5	\$71,900	\$1,798	\$21,570	\$539	336	28%	\$17.59	\$915	0.7
Fergus County	\$13.27		\$690	\$27,600	1.6	\$56,100	\$1,403	\$16,830	\$421	1,260	26%	\$10.12	\$526	1.3
Flathead County	\$15.90		\$827	\$33,080	2.0	\$57,700	\$1,443	\$17,310	\$433	10,701	29%	\$10.18	\$529	1.6
Gallatin County	\$14.83		\$771	\$30,840	1.8	\$68,600	\$1,715	\$20,580	\$515	14,116	38%	\$10.74	\$559	1.4
Garfield County	\$12.37		\$643	\$25,720	1.5	\$61,600	\$1,540	\$18,480	\$462	110	24%	\$9.73	\$506	1.3
Glacier County	\$12.37		\$643	\$25,720	1.5	\$43,200	\$1,080	\$12,960	\$324	1,700	41%	\$10.72	\$558	1.2
Golden Valley County †	\$12.37		\$643	\$25,720	1.5	\$56,600	\$1,415	\$16,980	\$425	67	21%			

† Wage data not available (See Appendix A).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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MONTANA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Granite County	\$14.35		\$746	\$29,840	1.8	\$63,300	\$1,583	\$18,990	\$475	352	24%	\$9.14	\$475	1.6
Hill County	\$12.37		\$643	\$25,720	1.5	\$61,000	\$1,525	\$18,300	\$458	1,979	32%	\$8.61	\$448	1.4
Jefferson County	\$15.75		\$819	\$32,760	2.0	\$82,100	\$2,053	\$24,630	\$616	640	14%	\$9.55	\$496	1.6
Judith Basin County	\$12.37		\$643	\$25,720	1.5	\$57,100	\$1,428	\$17,130	\$428	216	25%	\$13.35	\$694	0.9
Lake County	\$12.98		\$675	\$27,000	1.6	\$51,700	\$1,293	\$15,510	\$388	3,660	31%	\$10.52	\$547	1.2
Lewis and Clark County	\$15.10		\$785	\$31,400	1.9	\$73,600	\$1,840	\$22,080	\$552	7,348	28%	\$11.01	\$573	1.4
Liberty County	\$12.37		\$643	\$25,720	1.5	\$53,100	\$1,328	\$15,930	\$398	320	38%	\$10.65	\$554	1.2
Lincoln County	\$12.37		\$643	\$25,720	1.5	\$44,400	\$1,110	\$13,320	\$333	1,916	22%	\$10.27	\$534	1.2
McCone County	\$12.37		\$643	\$25,720	1.5	\$61,500	\$1,538	\$18,450	\$461	173	23%	\$13.80	\$718	0.9
Madison County	\$15.00		\$780	\$31,200	1.9	\$64,400	\$1,610	\$19,320	\$483	846	24%	\$10.25	\$533	1.5
Meagher County	\$12.37		\$643	\$25,720	1.5	\$45,400	\$1,135	\$13,620	\$341	201	28%	\$10.39	\$540	1.2
Mineral County	\$12.37		\$643	\$25,720	1.5	\$43,400	\$1,085	\$13,020	\$326	474	29%	\$8.95	\$466	1.4
Missoula County	\$14.52		\$755	\$30,200	1.8	\$69,800	\$1,745	\$20,940	\$524	18,761	41%	\$9.65	\$502	1.5
Musselshell County	\$12.37		\$643	\$25,720	1.5	\$63,100	\$1,578	\$18,930	\$473	423	22%	\$15.45	\$804	0.8
Park County	\$15.15		\$788	\$31,520	1.9	\$54,300	\$1,358	\$16,290	\$407	1,604	25%	\$10.29	\$535	1.5
Petroleum County †	\$13.88		\$722	\$28,880	1.7	\$54,300	\$1,358	\$16,290	\$407	56	24%			
Phillips County	\$12.37		\$643	\$25,720	1.5	\$64,700	\$1,618	\$19,410	\$485	424	24%	\$7.71	\$401	1.6
Pondera County	\$12.37		\$643	\$25,720	1.5	\$56,000	\$1,400	\$16,800	\$420	711	31%	\$11.25	\$585	1.1
Powder River County	\$17.02		\$885	\$35,400	2.1	\$56,700	\$1,418	\$17,010	\$425	217	30%	\$12.07	\$628	1.4
Powell County	\$12.37		\$643	\$25,720	1.5	\$50,900	\$1,273	\$15,270	\$382	688	29%	\$11.81	\$614	1.0
Prairie County	\$12.37		\$643	\$25,720	1.5	\$40,900	\$1,023	\$12,270	\$307	66	13%	\$5.87	\$305	2.1
Ravalli County	\$14.58		\$758	\$30,320	1.8	\$58,300	\$1,458	\$17,490	\$437	4,567	27%	\$9.03	\$470	1.6
Richland County	\$12.37		\$643	\$25,720	1.5	\$74,200	\$1,855	\$22,260	\$557	1,321	31%	\$14.51	\$754	0.9
Roosevelt County	\$12.37		\$643	\$25,720	1.5	\$57,300	\$1,433	\$17,190	\$430	1,343	41%	\$11.23	\$584	1.1
Rosebud County	\$12.37		\$643	\$25,720	1.5	\$60,100	\$1,503	\$18,030	\$451	1,031	32%	\$16.68	\$867	0.7
Sanders County	\$12.37		\$643	\$25,720	1.5	\$36,800	\$920	\$11,040	\$276	1,207	23%	\$9.67	\$503	1.3
Sheridan County	\$12.37		\$643	\$25,720	1.5	\$69,600	\$1,740	\$20,880	\$522	412	26%	\$11.49	\$597	1.1
Silver Bow County	\$13.38		\$696	\$27,840	1.7	\$57,100	\$1,428	\$17,130	\$428	5,196	35%	\$9.41	\$489	1.4
Stillwater County	\$12.37		\$643	\$25,720	1.5	\$69,100	\$1,728	\$20,730	\$518	755	20%	\$22.11	\$1,150	0.6

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

MONTANA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sweet Grass County	\$13.58		\$706	\$28,240	1.7	\$62,900	\$1,573	\$18,870	\$472	352	27%	\$15.26	\$794	0.9
Teton County	\$12.54		\$652	\$26,080	1.6	\$54,500	\$1,363	\$16,350	\$409	554	24%	\$9.44	\$491	1.3
Toole County	\$12.37		\$643	\$25,720	1.5	\$59,400	\$1,485	\$17,820	\$446	704	37%	\$12.92	\$672	1.0
Treasure County	\$14.17		\$737	\$29,480	1.8	\$51,000	\$1,275	\$15,300	\$383	99	30%	\$12.44	\$647	1.1
Valley County	\$12.37		\$643	\$25,720	1.5	\$61,600	\$1,540	\$18,480	\$462	1,008	31%	\$9.47	\$492	1.3
Wheatland County	\$14.17		\$737	\$29,480	1.8	\$37,700	\$943	\$11,310	\$283	233	29%	\$13.61	\$708	1.0
Wibaux County	\$12.37		\$643	\$25,720	1.5	\$73,200	\$1,830	\$21,960	\$549	119	29%	\$11.66	\$606	1.1
Yellowstone County	\$14.00		\$728	\$29,120	1.7	\$66,200	\$1,655	\$19,860	\$497	19,058	31%	\$12.26	\$638	1.1

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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NEBRASKA

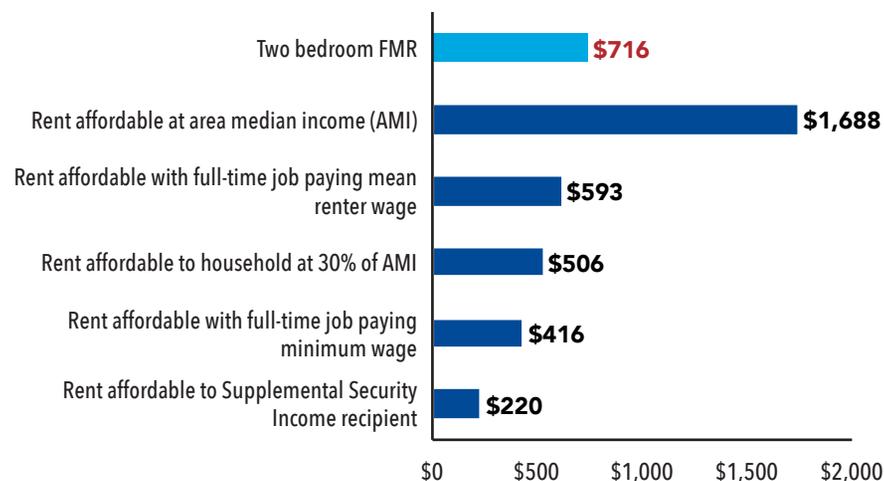
STATE RANKING
42nd*

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$716**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,387** monthly or **\$28,645** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.77** PER HOUR

STATE FACTS	
Minimum Wage	\$8.00
Average Renter Wage	\$11.41
2-Bedroom Housing Wage	\$13.77
Number of Renter Households	239,254
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Cass County	\$15.52
Douglas County	\$15.52
Sarpy County	\$15.52
Washington County	\$15.52
Saunders County	\$13.87



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEBRASKA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	\$13.77	\$716	\$28,645	1.7	\$67,511	\$1,688	\$20,253	\$506	239,254	33%	\$11.41	\$593	1.2
Combined Nonmetro Areas	\$12.07	\$628	\$25,107	1.5	\$61,123	\$1,528	\$18,337	\$458	89,457	29%	\$10.45	\$544	1.2
<u>Metropolitan Areas</u>													
Lincoln HMFA	\$13.46	\$700	\$28,000	1.7	\$71,000	\$1,775	\$21,300	\$533	45,935	40%	\$10.57	\$550	1.3
Omaha-Council Bluffs HMFA	\$15.52	\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	97,384	35%	\$12.54	\$652	1.2
Saunders County HMFA	\$13.87	\$721	\$28,840	1.7	\$77,100	\$1,928	\$23,130	\$578	1,699	21%	\$8.75	\$455	1.6
Seward County HMFA	\$11.67	\$607	\$24,280	1.5	\$78,500	\$1,963	\$23,550	\$589	1,636	27%	\$9.25	\$481	1.3
Sioux City MSA	\$13.62	\$708	\$28,320	1.7	\$58,800	\$1,470	\$17,640	\$441	3,143	33%	\$10.69	\$556	1.3
<u>Counties</u>													
Adams County	\$11.71	\$609	\$24,360	1.5	\$67,700	\$1,693	\$20,310	\$508	3,804	30%	\$9.43	\$491	1.2
Antelope County	\$11.67	\$607	\$24,280	1.5	\$54,100	\$1,353	\$16,230	\$406	709	25%	\$8.56	\$445	1.4
Arthur County †	\$11.67	\$607	\$24,280	1.5	\$51,500	\$1,288	\$15,450	\$386	68	38%			
Banner County †	\$11.67	\$607	\$24,280	1.5	\$52,800	\$1,320	\$15,840	\$396	120	36%			
Blaine County †	\$12.10	\$629	\$25,160	1.5	\$44,600	\$1,115	\$13,380	\$335	104	42%			
Boone County	\$11.67	\$607	\$24,280	1.5	\$58,800	\$1,470	\$17,640	\$441	516	23%	\$13.43	\$698	0.9
Box Butte County	\$11.67	\$607	\$24,280	1.5	\$56,600	\$1,415	\$16,980	\$425	1,659	34%	\$8.69	\$452	1.3
Boyd County	\$11.67	\$607	\$24,280	1.5	\$48,600	\$1,215	\$14,580	\$365	158	17%	\$7.60	\$395	1.5
Brown County	\$11.67	\$607	\$24,280	1.5	\$52,800	\$1,320	\$15,840	\$396	471	31%	\$8.55	\$444	1.4
Buffalo County	\$12.83	\$667	\$26,680	1.6	\$68,600	\$1,715	\$20,580	\$515	6,235	35%	\$9.81	\$510	1.3
Burt County	\$11.67	\$607	\$24,280	1.5	\$65,200	\$1,630	\$19,560	\$489	679	23%	\$8.50	\$442	1.4
Butler County	\$11.67	\$607	\$24,280	1.5	\$70,000	\$1,750	\$21,000	\$525	838	24%	\$11.64	\$605	1.0
Cass County	\$15.52	\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	2,017	21%	\$10.32	\$537	1.5
Cedar County	\$11.67	\$607	\$24,280	1.5	\$59,600	\$1,490	\$17,880	\$447	662	19%	\$7.91	\$411	1.5
Chase County	\$11.67	\$607	\$24,280	1.5	\$51,900	\$1,298	\$15,570	\$389	388	23%	\$11.28	\$587	1.0
Cherry County	\$11.67	\$607	\$24,280	1.5	\$58,700	\$1,468	\$17,610	\$440	863	33%	\$6.85	\$356	1.7
Cheyenne County	\$11.67	\$607	\$24,280	1.5	\$64,700	\$1,618	\$19,410	\$485	1,469	33%	\$16.92	\$880	0.7

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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NEBRASKA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clay County	\$11.67		\$607	\$24,280	1.5	\$58,400	\$1,460	\$17,520	\$438	588	22%	\$10.89	\$566	1.1
Colfax County	\$11.90		\$619	\$24,760	1.5	\$61,100	\$1,528	\$18,330	\$458	945	26%	\$13.06	\$679	0.9
Cuming County	\$11.67		\$607	\$24,280	1.5	\$63,500	\$1,588	\$19,050	\$476	1,124	29%	\$10.28	\$535	1.1
Custer County	\$11.67		\$607	\$24,280	1.5	\$53,700	\$1,343	\$16,110	\$403	1,162	25%	\$11.61	\$604	1.0
Dakota County	\$13.62		\$708	\$28,320	1.7	\$58,800	\$1,470	\$17,640	\$441	2,599	36%	\$10.85	\$564	1.3
Dawes County	\$11.67		\$607	\$24,280	1.5	\$60,800	\$1,520	\$18,240	\$456	1,306	35%	\$6.06	\$315	1.9
Dawson County	\$11.67		\$607	\$24,280	1.5	\$56,600	\$1,415	\$16,980	\$425	2,778	32%	\$9.81	\$510	1.2
Deuel County	\$11.67		\$607	\$24,280	1.5	\$57,700	\$1,443	\$17,310	\$433	191	22%	\$11.32	\$588	1.0
Dixon County	\$13.62		\$708	\$28,320	1.7	\$58,800	\$1,470	\$17,640	\$441	544	23%	\$9.35	\$486	1.5
Dodge County	\$12.73		\$662	\$26,480	1.6	\$59,800	\$1,495	\$17,940	\$449	4,866	32%	\$10.39	\$540	1.2
Douglas County	\$15.52		\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	76,168	37%	\$12.89	\$670	1.2
Dundy County	\$11.67		\$607	\$24,280	1.5	\$54,500	\$1,363	\$16,350	\$409	289	32%	\$14.76	\$768	0.8
Fillmore County	\$11.67		\$607	\$24,280	1.5	\$64,300	\$1,608	\$19,290	\$482	556	23%	\$11.33	\$589	1.0
Franklin County	\$11.67		\$607	\$24,280	1.5	\$59,400	\$1,485	\$17,820	\$446	249	18%	\$9.93	\$516	1.2
Frontier County	\$11.67		\$607	\$24,280	1.5	\$61,800	\$1,545	\$18,540	\$464	277	26%	\$12.29	\$639	0.9
Furnas County	\$11.67		\$607	\$24,280	1.5	\$52,200	\$1,305	\$15,660	\$392	613	28%	\$11.07	\$576	1.1
Gage County	\$11.79		\$613	\$24,520	1.5	\$61,800	\$1,545	\$18,540	\$464	2,520	28%	\$9.02	\$469	1.3
Garden County	\$11.67		\$607	\$24,280	1.5	\$54,400	\$1,360	\$16,320	\$408	187	22%	\$10.83	\$563	1.1
Garfield County	\$12.35		\$642	\$25,680	1.5	\$51,500	\$1,288	\$15,450	\$386	223	26%	\$6.57	\$342	1.9
Gosper County	\$11.81		\$614	\$24,560	1.5	\$55,900	\$1,398	\$16,770	\$419	181	24%	\$14.62	\$760	0.8
Grant County	\$11.67		\$607	\$24,280	1.5	\$47,800	\$1,195	\$14,340	\$359	83	34%	\$11.59	\$603	1.0
Greeley County	\$11.67		\$607	\$24,280	1.5	\$59,200	\$1,480	\$17,760	\$444	194	19%	\$12.40	\$645	0.9
Hall County	\$12.73		\$662	\$26,480	1.6	\$59,800	\$1,495	\$17,940	\$449	7,683	35%	\$11.37	\$591	1.1
Hamilton County	\$11.67		\$607	\$24,280	1.5	\$65,600	\$1,640	\$19,680	\$492	781	22%	\$11.04	\$574	1.1
Harlan County	\$11.67		\$607	\$24,280	1.5	\$56,300	\$1,408	\$16,890	\$422	347	22%	\$7.07	\$367	1.7
Hayes County	\$12.38		\$644	\$25,760	1.5	\$55,400	\$1,385	\$16,620	\$416	154	32%	\$15.95	\$830	0.8
Hitchcock County	\$11.67		\$607	\$24,280	1.5	\$56,200	\$1,405	\$16,860	\$422	365	27%	\$10.31	\$536	1.1
Holt County	\$11.67		\$607	\$24,280	1.5	\$62,200	\$1,555	\$18,660	\$467	1,138	25%	\$9.45	\$492	1.2
Hooker County	\$11.67		\$607	\$24,280	1.5	\$49,400	\$1,235	\$14,820	\$371	43	15%	\$8.01	\$417	1.5

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NEBRASKA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Howard County	\$11.67	\$607	\$24,280	1.5	\$63,400	\$1,585	\$19,020	\$476	531	21%	\$7.06	\$367	1.7
Jefferson County	\$11.67	\$607	\$24,280	1.5	\$60,200	\$1,505	\$18,060	\$452	718	22%	\$9.03	\$469	1.3
Johnson County	\$12.27	\$638	\$25,520	1.5	\$58,400	\$1,460	\$17,520	\$438	501	26%	\$10.17	\$529	1.2
Kearney County	\$11.98	\$623	\$24,920	1.5	\$67,400	\$1,685	\$20,220	\$506	701	27%	\$11.77	\$612	1.0
Keith County	\$11.67	\$607	\$24,280	1.5	\$61,500	\$1,538	\$18,450	\$461	1,137	30%	\$10.06	\$523	1.2
Keya Paha County †	\$11.67	\$607	\$24,280	1.5	\$45,600	\$1,140	\$13,680	\$342	66	19%			
Kimball County	\$12.42	\$646	\$25,840	1.6	\$57,400	\$1,435	\$17,220	\$431	557	34%	\$16.81	\$874	0.7
Knox County	\$11.67	\$607	\$24,280	1.5	\$56,000	\$1,400	\$16,800	\$420	1,036	27%	\$8.79	\$457	1.3
Lancaster County	\$13.46	\$700	\$28,000	1.7	\$71,000	\$1,775	\$21,300	\$533	45,935	40%	\$10.57	\$550	1.3
Lincoln County	\$12.56	\$653	\$26,120	1.6	\$67,200	\$1,680	\$20,160	\$504	4,729	31%	\$9.61	\$500	1.3
Logan County	\$11.67	\$607	\$24,280	1.5	\$51,200	\$1,280	\$15,360	\$384	95	28%	\$10.24	\$532	1.1
Loup County †	\$11.67	\$607	\$24,280	1.5	\$45,800	\$1,145	\$13,740	\$344	68	28%			
McPherson County †	\$11.67	\$607	\$24,280	1.5	\$56,600	\$1,415	\$16,980	\$425	52	31%			
Madison County	\$12.25	\$637	\$25,480	1.5	\$61,800	\$1,545	\$18,540	\$464	4,704	34%	\$8.89	\$462	1.4
Merrick County	\$11.67	\$607	\$24,280	1.5	\$59,700	\$1,493	\$17,910	\$448	906	27%	\$9.50	\$494	1.2
Morrill County	\$11.67	\$607	\$24,280	1.5	\$52,100	\$1,303	\$15,630	\$391	682	33%	\$12.56	\$653	0.9
Nance County	\$11.67	\$607	\$24,280	1.5	\$54,600	\$1,365	\$16,380	\$410	377	25%	\$8.49	\$441	1.4
Nemaha County	\$11.67	\$607	\$24,280	1.5	\$66,900	\$1,673	\$20,070	\$502	952	32%	\$9.22	\$480	1.3
Nuckolls County	\$11.67	\$607	\$24,280	1.5	\$51,900	\$1,298	\$15,570	\$389	507	24%	\$10.92	\$568	1.1
Otoe County	\$11.67	\$607	\$24,280	1.5	\$67,400	\$1,685	\$20,220	\$506	1,734	27%	\$8.69	\$452	1.3
Pawnee County	\$11.67	\$607	\$24,280	1.5	\$57,500	\$1,438	\$17,250	\$431	330	25%	\$10.46	\$544	1.1
Perkins County	\$11.67	\$607	\$24,280	1.5	\$65,400	\$1,635	\$19,620	\$491	314	25%	\$14.34	\$746	0.8
Phelps County	\$11.67	\$607	\$24,280	1.5	\$66,600	\$1,665	\$19,980	\$500	1,062	28%	\$11.45	\$595	1.0
Pierce County	\$11.67	\$607	\$24,280	1.5	\$64,800	\$1,620	\$19,440	\$486	578	20%	\$11.74	\$610	1.0
Platte County	\$11.67	\$607	\$24,280	1.5	\$64,700	\$1,618	\$19,410	\$485	3,551	28%	\$11.58	\$602	1.0
Polk County	\$11.67	\$607	\$24,280	1.5	\$65,500	\$1,638	\$19,650	\$491	573	26%	\$11.05	\$574	1.1
Red Willow County	\$11.67	\$607	\$24,280	1.5	\$62,400	\$1,560	\$18,720	\$468	1,355	29%	\$10.19	\$530	1.1
Richardson County	\$11.67	\$607	\$24,280	1.5	\$51,400	\$1,285	\$15,420	\$386	871	23%	\$11.13	\$579	1.0
Rock County	\$11.67	\$607	\$24,280	1.5	\$55,000	\$1,375	\$16,500	\$413	113	17%	\$13.89	\$722	0.8

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NEBRASKA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saline County	\$13.04		\$678	\$27,120	1.6	\$60,200	\$1,505	\$18,060	\$452	1,740	34%	\$11.05	\$575	1.2
Sarpy County	\$15.52		\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	17,523	29%	\$11.02	\$573	1.4
Saunders County	\$13.87		\$721	\$28,840	1.7	\$77,100	\$1,928	\$23,130	\$578	1,699	21%	\$8.75	\$455	1.6
Scotts Bluff County	\$12.50		\$650	\$26,000	1.6	\$56,100	\$1,403	\$16,830	\$421	4,750	32%	\$10.54	\$548	1.2
Seward County	\$11.67		\$607	\$24,280	1.5	\$78,500	\$1,963	\$23,550	\$589	1,636	27%	\$9.25	\$481	1.3
Sheridan County	\$11.67		\$607	\$24,280	1.5	\$51,800	\$1,295	\$15,540	\$389	726	31%	\$8.12	\$422	1.4
Sherman County	\$11.67		\$607	\$24,280	1.5	\$59,400	\$1,485	\$17,820	\$446	257	19%	\$8.94	\$465	1.3
Sioux County †	\$11.67		\$607	\$24,280	1.5	\$57,000	\$1,425	\$17,100	\$428	125	23%			
Stanton County	\$11.67		\$607	\$24,280	1.5	\$63,000	\$1,575	\$18,900	\$473	428	18%	\$23.02	\$1,197	0.5
Thayer County	\$11.67		\$607	\$24,280	1.5	\$55,800	\$1,395	\$16,740	\$419	477	20%	\$13.84	\$720	0.8
Thomas County	\$11.67		\$607	\$24,280	1.5	\$69,200	\$1,730	\$20,760	\$519	85	26%	\$10.62	\$552	1.1
Thurston County	\$11.67		\$607	\$24,280	1.5	\$53,300	\$1,333	\$15,990	\$400	677	33%	\$11.35	\$590	1.0
Valley County	\$11.67		\$607	\$24,280	1.5	\$57,900	\$1,448	\$17,370	\$434	478	25%	\$7.34	\$382	1.6
Washington County	\$15.52		\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	1,676	22%	\$11.31	\$588	1.4
Wayne County	\$11.67		\$607	\$24,280	1.5	\$66,500	\$1,663	\$19,950	\$499	1,207	35%	\$6.93	\$360	1.7
Webster County	\$11.67		\$607	\$24,280	1.5	\$50,800	\$1,270	\$15,240	\$381	322	21%	\$8.67	\$451	1.3
Wheeler County	\$11.67		\$607	\$24,280	1.5	\$57,400	\$1,435	\$17,220	\$431	109	29%	\$16.70	\$869	0.7
York County	\$11.67		\$607	\$24,280	1.5	\$60,200	\$1,505	\$18,060	\$452	1,690	31%	\$11.53	\$600	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEVADA

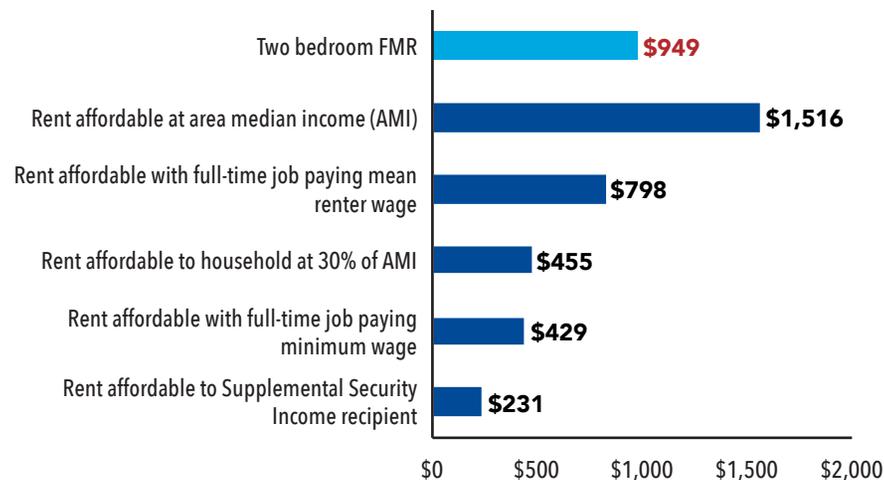


In Nevada, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$949**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,162** monthly or **\$37,944** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$18.24 PER HOUR**

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$15.34
2-Bedroom Housing Wage	\$18.24
Number of Renter Households	432,095
Percent Renters	43%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Clark County	\$18.63
Douglas County	\$18.12
Storey County	\$17.77
Washoe County	\$17.77
Carson City	\$16.73



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEVADA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$18.24	\$949	\$37,944	2.2	\$60,660	\$1,516	\$18,198	\$455	432,095	43%	\$15.34	\$798	1.2
Combined Nonmetro Areas	\$15.64	\$813	\$32,522	1.9	\$64,529	\$1,613	\$19,359	\$484	31,034	30%	\$16.16	\$840	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$16.73	\$870	\$34,800	2.0	\$68,700	\$1,718	\$20,610	\$515	8,887	42%	\$13.53	\$704	1.2
Las Vegas-Paradise MSA	\$18.63	\$969	\$38,760	2.3	\$59,200	\$1,480	\$17,760	\$444	323,458	46%	\$15.61	\$812	1.2
Reno-Sparks MSA	\$17.77	\$924	\$36,960	2.2	\$63,500	\$1,588	\$19,050	\$476	68,716	42%	\$13.92	\$724	1.3
<u>Counties</u>													
Churchill County	\$16.27	\$846	\$33,840	2.0	\$66,600	\$1,665	\$19,980	\$500	3,525	38%	\$14.36	\$747	1.1
Clark County	\$18.63	\$969	\$38,760	2.3	\$59,200	\$1,480	\$17,760	\$444	323,458	46%	\$15.61	\$812	1.2
Douglas County	\$18.12	\$942	\$37,680	2.2	\$73,800	\$1,845	\$22,140	\$554	5,493	28%	\$13.53	\$703	1.3
Elko County	\$16.33	\$849	\$33,960	2.0	\$79,300	\$1,983	\$23,790	\$595	5,264	30%	\$14.86	\$773	1.1
Esmeralda County †	\$12.37	\$643	\$25,720	1.5	\$57,600	\$1,440	\$17,280	\$432	213	44%			
Eureka County	\$15.62	\$812	\$32,480	1.9	\$70,100	\$1,753	\$21,030	\$526	251	34%	\$34.94	\$1,817	0.4
Humboldt County	\$14.15	\$736	\$29,440	1.7	\$75,600	\$1,890	\$22,680	\$567	1,850	29%	\$15.67	\$815	0.9
Lander County	\$13.54	\$704	\$28,160	1.6	\$73,300	\$1,833	\$21,990	\$550	432	21%	\$17.76	\$924	0.8
Lincoln County	\$12.37	\$643	\$25,720	1.5	\$52,900	\$1,323	\$15,870	\$397	730	37%	\$6.38	\$332	1.9
Lyon County	\$15.12	\$786	\$31,440	1.8	\$55,300	\$1,383	\$16,590	\$415	5,734	30%	\$14.62	\$760	1.0
Mineral County	\$12.37	\$643	\$25,720	1.5	\$61,600	\$1,540	\$18,480	\$462	607	28%	\$13.41	\$697	0.9
Nye County	\$14.79	\$769	\$30,760	1.8	\$46,900	\$1,173	\$14,070	\$352	5,252	29%	\$16.39	\$852	0.9
Pershing County	\$12.37	\$643	\$25,720	1.5	\$60,700	\$1,518	\$18,210	\$455	705	34%	\$20.54	\$1,068	0.6
Storey County	\$17.77	\$924	\$36,960	2.2	\$63,500	\$1,588	\$19,050	\$476	114	6%	\$25.23	\$1,312	0.7
Washoe County	\$17.77	\$924	\$36,960	2.2	\$63,500	\$1,588	\$19,050	\$476	68,602	42%	\$13.66	\$711	1.3
White Pine County	\$14.58	\$758	\$30,320	1.8	\$60,200	\$1,505	\$18,060	\$452	978	29%	\$17.89	\$930	0.8
Carson City	\$16.73	\$870	\$34,800	2.0	\$68,700	\$1,718	\$20,610	\$515	8,887	42%	\$13.53	\$704	1.2

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW HAMPSHIRE

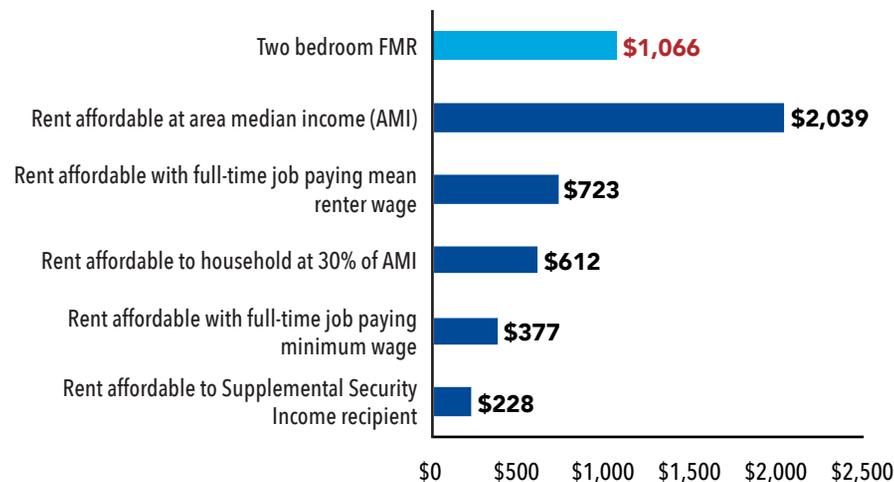


In New Hampshire, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,066**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,554** monthly or **\$42,646** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$20.50 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.91
2-Bedroom Housing Wage	\$20.50
Number of Renter Households	148,072
Percent Renters	29%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Grafton County	\$23.33
Cheshire County	\$20.15
Carroll County	\$19.60
Merrimack County	\$19.25
Sullivan County	\$19.19



113
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEW HAMPSHIRE FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	\$20.50	\$1,066	\$42,646	2.8	\$81,568	\$2,039	\$24,470	\$612	148,072	29%	\$13.91	\$723	1.5
Combined Nonmetro Areas	\$19.78	\$1,028	\$41,137	2.7	\$73,000	\$1,825	\$21,900	\$547	54,518	27%	\$12.86	\$669	1.5
<u>Metropolitan Areas</u>													
Boston-Cambridge-Quincy HMFA	\$28.73	\$1,494	\$59,760	4.0	\$98,500	\$2,463	\$29,550	\$739	1,515	36%	\$13.44	\$699	2.1
Hillsborough County HMFA	\$17.77	\$924	\$36,960	2.5	\$85,900	\$2,148	\$25,770	\$644	6,389	21%	\$15.42	\$802	1.2
Lawrence HMFA	\$22.46	\$1,168	\$46,720	3.1	\$86,800	\$2,170	\$26,040	\$651	11,506	22%	\$13.44	\$699	1.7
Manchester HMFA	\$20.65	\$1,074	\$42,960	2.8	\$79,400	\$1,985	\$23,820	\$596	38,144	46%	\$15.42	\$802	1.3
Nashua HMFA	\$22.29	\$1,159	\$46,360	3.1	\$96,000	\$2,400	\$28,800	\$720	5,850	14%	\$15.42	\$802	1.4
Portsmouth-Rochester HMFA	\$20.46	\$1,064	\$42,560	2.8	\$86,100	\$2,153	\$25,830	\$646	28,480	32%	\$13.52	\$703	1.5
Western Rockingham County HMFA	\$24.71	\$1,285	\$51,400	3.4	\$106,000	\$2,650	\$31,800	\$795	1,670	10%	\$13.44	\$699	1.8
<u>Counties</u>													
Belknap County	\$19.10	\$993	\$39,720	2.6	\$69,900	\$1,748	\$20,970	\$524	6,237	25%	\$10.93	\$568	1.7
Carroll County	\$19.60	\$1,019	\$40,760	2.7	\$61,900	\$1,548	\$18,570	\$464	4,059	19%	\$10.34	\$537	1.9
Cheshire County	\$20.15	\$1,048	\$41,920	2.8	\$72,200	\$1,805	\$21,660	\$542	8,740	29%	\$12.03	\$626	1.7
Coos County †	\$13.63	\$709	\$28,360	1.9	\$56,100	\$1,403	\$16,830	\$421	4,213	29%			
Grafton County	\$23.33	\$1,213	\$48,520	3.2	\$77,100	\$1,928	\$23,130	\$578	10,872	31%	\$17.47	\$909	1.3
Merrimack County	\$19.25	\$1,001	\$40,040	2.7	\$81,800	\$2,045	\$24,540	\$614	15,778	28%	\$11.22	\$584	1.7
Sullivan County	\$19.19	\$998	\$39,920	2.6	\$69,400	\$1,735	\$20,820	\$521	4,619	26%	\$12.08	\$628	1.6

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

Boston-Cambridge-Quincy, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

Hillsborough County, NH (part) HMFA

HILLSBOROUGH COUNTY

Antrim town, Bennington town, Deering town, Frankestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

Lawrence, MA-NH HMFA

ROCKINGHAM COUNTY

Atkinson town, Chester town, Danville town, Derry town, Fremont town, Hampstead town, Kingston town, Newton town, Plaistow town, Raymond town, Salem town, Sandown town, Windham town

Manchester, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

Nashua, NH HMFA

HILLSBOROUGH COUNTY

Amherst town, Brookline town, Greenville town, Hollis town, Hudson town, Litchfield town, Mason town, Merrimack town, Milford town, Mont Vernon town, Nashua city, New Ipswich town, Pelham town, Wilton town

Portsmouth-Rochester, NH HMFA

ROCKINGHAM COUNTY

Brentwood town, East Kingston town, Epping town, Exeter town, Greenland town, Hampton Falls town, Hampton town, Kensington town, New Castle town, Newfields town, Newington town, Newmarket town, North Hampton town, Portsmouth city, Rye town, Stratham town

STRAFFORD COUNTY

Barrington town, Dover city, Durham town, Farmington town, Lee town, Madbury town, Middleton town, Milton town, New Durham town, Rochester city, Rollinsford town, Somersworth city, Strafford town

Western Rockingham County, NH HMFA

ROCKINGHAM COUNTY

Auburn town, Candia town, Deerfield town, Londonderry town, Northwood town, Nottingham town

NEW JERSEY

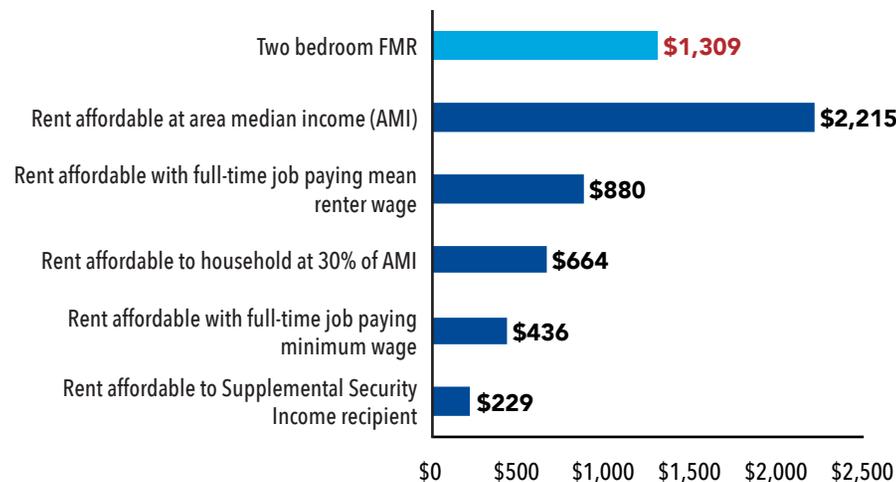


In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,309**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,362** monthly or **\$52,347** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$25.17** PER HOUR

STATE FACTS	
Minimum Wage	\$8.38
Average Renter Wage	\$16.92
2-Bedroom Housing Wage	\$25.17
Number of Renter Households	1,095,353
Percent Renters	34%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Hunterdon County	\$28.75
Middlesex County	\$28.75
Somerset County	\$28.75
Monmouth County	\$26.40
Ocean County	\$26.40



120
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEW JERSEY

	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
New Jersey	\$25.17	\$1,309	\$52,347	3.0	\$88,582	\$2,215	\$26,575	\$664	1,095,353	34%	\$16.92	\$880	1.5	
Metropolitan Areas														
Atlantic City-Hammonton MSA	\$22.62	\$1,176	\$47,040	2.7	\$67,300	\$1,683	\$20,190	\$505	32,177	32%	\$10.41	\$542	2.2	
Bergen-Passaic HMFA	\$26.37	\$1,371	\$54,840	3.1	\$93,700	\$2,343	\$28,110	\$703	189,695	38%	\$16.78	\$873	1.6	
Jersey City HMFA	\$25.29	\$1,315	\$52,600	3.0	\$63,600	\$1,590	\$19,080	\$477	164,341	67%	\$27.63	\$1,437	0.9	
Middlesex-Somerset-Hunterdon HMFA	\$28.75	\$1,495	\$59,800	3.4	\$103,900	\$2,598	\$31,170	\$779	127,817	29%	\$19.74	\$1,027	1.5	
Monmouth-Ocean HMFA	\$26.40	\$1,373	\$54,920	3.2	\$91,700	\$2,293	\$27,510	\$688	99,436	22%	\$11.25	\$585	2.3	
Newark HMFA	\$24.40	\$1,269	\$50,760	2.9	\$91,500	\$2,288	\$27,450	\$686	275,244	39%	\$19.13	\$995	1.3	
Ocean City MSA	\$21.58	\$1,122	\$44,880	2.6	\$75,200	\$1,880	\$22,560	\$564	10,743	25%	\$8.64	\$449	2.5	
Philadelphia-Camden-Wilmington MSA *	\$22.23	\$1,156	\$46,240	2.7	\$81,100	\$2,028	\$24,330	\$608	123,805	26%	\$12.62	\$656	1.8	
Trenton-Ewing MSA	\$24.40	\$1,269	\$50,760	2.9	\$97,000	\$2,425	\$29,100	\$728	44,721	34%	\$17.14	\$891	1.4	
Vineland-Millville-Bridgeton MSA	\$21.44	\$1,115	\$44,600	2.6	\$60,400	\$1,510	\$18,120	\$453	16,650	33%	\$10.06	\$523	2.1	
Warren County HMFA	\$21.62	\$1,124	\$44,960	2.6	\$87,400	\$2,185	\$26,220	\$656	10,724	26%	\$12.44	\$647	1.7	
Counties														
Atlantic County	\$22.62	\$1,176	\$47,040	2.7	\$67,300	\$1,683	\$20,190	\$505	32,177	32%	\$10.41	\$542	2.2	
Bergen County	\$26.37	\$1,371	\$54,840	3.1	\$93,700	\$2,343	\$28,110	\$703	115,404	34%	\$18.13	\$943	1.5	
Burlington County *	\$22.23	\$1,156	\$46,240	2.7	\$81,100	\$2,028	\$24,330	\$608	36,639	22%	\$15.00	\$780	1.5	
Camden County *	\$22.23	\$1,156	\$46,240	2.7	\$81,100	\$2,028	\$24,330	\$608	59,521	32%	\$11.75	\$611	1.9	
Cape May County	\$21.58	\$1,122	\$44,880	2.6	\$75,200	\$1,880	\$22,560	\$564	10,743	25%	\$8.64	\$449	2.5	
Cumberland County	\$21.44	\$1,115	\$44,600	2.6	\$60,400	\$1,510	\$18,120	\$453	16,650	33%	\$10.06	\$523	2.1	
Essex County	\$24.40	\$1,269	\$50,760	2.9	\$91,500	\$2,288	\$27,450	\$686	150,005	54%	\$18.67	\$971	1.3	
Gloucester County *	\$22.23	\$1,156	\$46,240	2.7	\$81,100	\$2,028	\$24,330	\$608	20,567	20%	\$9.35	\$486	2.4	
Hudson County	\$25.29	\$1,315	\$52,600	3.0	\$63,600	\$1,590	\$19,080	\$477	164,341	67%	\$27.63	\$1,437	0.9	
Hunterdon County	\$28.75	\$1,495	\$59,800	3.4	\$103,900	\$2,598	\$31,170	\$779	7,240	15%	\$12.77	\$664	2.3	

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW JERSEY

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mercer County	\$24.40		\$1,269	\$50,760	2.9	\$97,000	\$2,425	\$29,100	\$728	44,721	34%	\$17.14	\$891	1.4
Middlesex County	\$28.75		\$1,495	\$59,800	3.4	\$103,900	\$2,598	\$31,170	\$779	95,109	34%	\$19.10	\$993	1.5
Monmouth County	\$26.40		\$1,373	\$54,920	3.2	\$91,700	\$2,293	\$27,510	\$688	57,961	25%	\$11.32	\$588	2.3
Morris County	\$24.40		\$1,269	\$50,760	2.9	\$91,500	\$2,288	\$27,450	\$686	43,369	24%	\$21.49	\$1,117	1.1
Ocean County	\$26.40		\$1,373	\$54,920	3.2	\$91,700	\$2,293	\$27,510	\$688	41,475	19%	\$11.13	\$579	2.4
Passaic County	\$26.37		\$1,371	\$54,840	3.1	\$93,700	\$2,343	\$28,110	\$703	74,291	46%	\$13.03	\$678	2.0
Salem County *	\$22.23		\$1,156	\$46,240	2.7	\$81,100	\$2,028	\$24,330	\$608	7,078	28%	\$12.55	\$652	1.8
Somerset County	\$28.75		\$1,495	\$59,800	3.4	\$103,900	\$2,598	\$31,170	\$779	25,468	22%	\$22.82	\$1,187	1.3
Sussex County	\$24.40		\$1,269	\$50,760	2.9	\$91,500	\$2,288	\$27,450	\$686	8,364	15%	\$8.15	\$424	3.0
Union County	\$24.40		\$1,269	\$50,760	2.9	\$91,500	\$2,288	\$27,450	\$686	73,506	40%	\$18.48	\$961	1.3
Warren County	\$21.62		\$1,124	\$44,960	2.6	\$87,400	\$2,185	\$26,220	\$656	10,724	26%	\$12.44	\$647	1.7

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW MEXICO

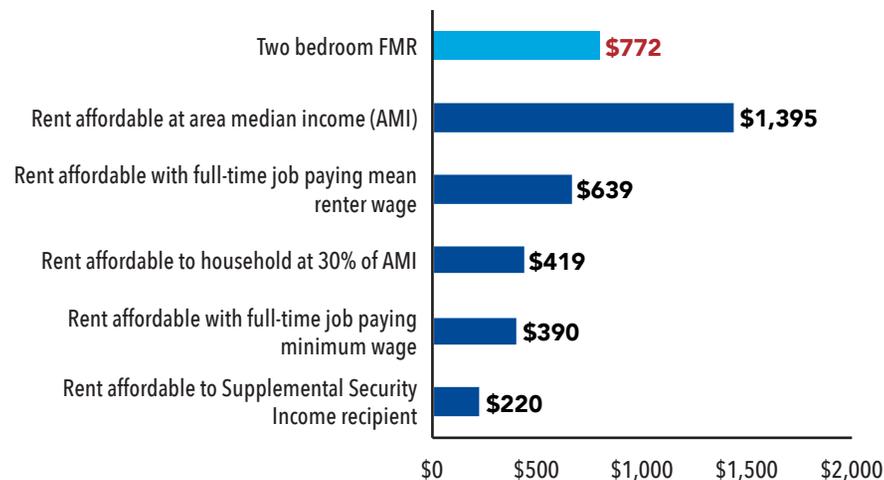
STATE RANKING
32nd*

In New Mexico, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$772**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,573** monthly or **\$30,872** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.84 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$12.30
2-Bedroom Housing Wage	\$14.84
Number of Renter Households	238,594
Percent Renters	31%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Los Alamos County	\$19.35
Santa Fe County	\$18.33
Bernalillo County	\$16.08
Sandoval County	\$16.08
Torrance County	\$16.08



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEW MEXICO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	\$14.84		\$772	\$30,872	2.0	\$55,809	\$1,395	\$16,743	\$419	238,594	31%	\$12.30	\$639	1.2
Combined Nonmetro Areas	\$13.08		\$680	\$27,196	1.7	\$52,502	\$1,313	\$15,751	\$394	71,498	29%	\$13.07	\$679	1.0
<u>Metropolitan Areas</u>														
Albuquerque MSA *	\$16.08		\$836	\$33,440	2.1	\$59,400	\$1,485	\$17,820	\$446	112,500	33%	\$12.18	\$633	1.3
Farmington MSA	\$13.94		\$725	\$29,000	1.9	\$54,700	\$1,368	\$16,410	\$410	10,532	26%	\$14.20	\$739	1.0
Las Cruces MSA	\$12.19		\$634	\$25,360	1.6	\$45,200	\$1,130	\$13,560	\$339	25,528	35%	\$8.86	\$461	1.4
Santa Fe MSA	\$18.33		\$953	\$38,120	2.4	\$62,400	\$1,560	\$18,720	\$468	18,536	30%	\$12.38	\$644	1.5
<u>Counties</u>														
Bernalillo County *	\$16.08		\$836	\$33,440	2.1	\$59,400	\$1,485	\$17,820	\$446	96,960	37%	\$12.11	\$630	1.3
Catron County	\$12.13		\$631	\$25,240	1.6	\$46,600	\$1,165	\$13,980	\$350	182	12%	\$6.47	\$336	1.9
Chaves County	\$12.13		\$631	\$25,240	1.6	\$55,600	\$1,390	\$16,680	\$417	7,879	34%	\$10.55	\$548	1.2
Cibola County	\$12.13		\$631	\$25,240	1.6	\$42,200	\$1,055	\$12,660	\$317	2,211	28%	\$10.67	\$555	1.1
Colfax County	\$12.40		\$645	\$25,800	1.7	\$51,700	\$1,293	\$15,510	\$388	1,788	32%	\$7.15	\$372	1.7
Curry County	\$12.13		\$631	\$25,240	1.6	\$55,700	\$1,393	\$16,710	\$418	7,269	40%	\$10.78	\$561	1.1
De Baca County	\$12.13		\$631	\$25,240	1.6	\$43,000	\$1,075	\$12,900	\$323	140	20%	\$9.61	\$500	1.3
Dona Ana County	\$12.19		\$634	\$25,360	1.6	\$45,200	\$1,130	\$13,560	\$339	25,528	35%	\$8.86	\$461	1.4
Eddy County	\$14.00		\$728	\$29,120	1.9	\$63,000	\$1,575	\$18,900	\$473	5,392	27%	\$16.21	\$843	0.9
Grant County	\$12.13		\$631	\$25,240	1.6	\$46,300	\$1,158	\$13,890	\$347	2,819	23%	\$10.45	\$543	1.2
Guadalupe County	\$12.13		\$631	\$25,240	1.6	\$36,700	\$918	\$11,010	\$275	249	20%	\$7.42	\$386	1.6
Harding County †	\$12.13		\$631	\$25,240	1.6	\$50,700	\$1,268	\$15,210	\$380	46	18%			
Hidalgo County	\$12.13		\$631	\$25,240	1.6	\$43,400	\$1,085	\$13,020	\$326	618	34%	\$7.72	\$401	1.6
Lea County	\$13.75		\$715	\$28,600	1.8	\$62,400	\$1,560	\$18,720	\$468	6,336	30%	\$19.17	\$997	0.7
Lincoln County	\$15.77		\$820	\$32,800	2.1	\$54,600	\$1,365	\$16,380	\$410	1,843	21%	\$9.89	\$514	1.6
Los Alamos County	\$19.35		\$1,006	\$40,240	2.6	\$131,100	\$3,278	\$39,330	\$983	1,867	25%	\$20.34	\$1,058	1.0
Luna County	\$12.13		\$631	\$25,240	1.6	\$38,400	\$960	\$11,520	\$288	2,818	32%	\$9.45	\$491	1.3
McKinley County	\$14.40		\$749	\$29,960	1.9	\$35,600	\$890	\$10,680	\$267	4,783	27%	\$10.95	\$570	1.3

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW MEXICO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mora County	\$12.13		\$631	\$25,240	1.6	\$44,800	\$1,120	\$13,440	\$336	201	13%	\$10.83	\$563	1.1
Otero County	\$12.13		\$631	\$25,240	1.6	\$46,500	\$1,163	\$13,950	\$349	8,065	34%	\$12.42	\$646	1.0
Quay County	\$12.13		\$631	\$25,240	1.6	\$44,100	\$1,103	\$13,230	\$331	729	21%	\$8.79	\$457	1.4
Rio Arriba County	\$12.13		\$631	\$25,240	1.6	\$49,000	\$1,225	\$14,700	\$368	3,076	21%	\$10.29	\$535	1.2
Roosevelt County	\$12.92		\$672	\$26,880	1.7	\$48,100	\$1,203	\$14,430	\$361	2,778	39%	\$7.52	\$391	1.7
Sandoval County*	\$16.08		\$836	\$33,440	2.1	\$59,400	\$1,485	\$17,820	\$446	9,053	19%	\$15.04	\$782	1.1
San Juan County	\$13.94		\$725	\$29,000	1.9	\$54,700	\$1,368	\$16,410	\$410	10,532	26%	\$14.20	\$739	1.0
San Miguel County	\$12.27		\$638	\$25,520	1.6	\$43,200	\$1,080	\$12,960	\$324	3,490	31%	\$5.96	\$310	2.1
Santa Fe County	\$18.33		\$953	\$38,120	2.4	\$62,400	\$1,560	\$18,720	\$468	18,536	30%	\$12.38	\$644	1.5
Sierra County	\$12.13		\$631	\$25,240	1.6	\$45,300	\$1,133	\$13,590	\$340	1,135	26%	\$8.22	\$427	1.5
Socorro County	\$12.13		\$631	\$25,240	1.6	\$45,500	\$1,138	\$13,650	\$341	1,495	28%	\$9.24	\$480	1.3
Taos County	\$15.58		\$810	\$32,400	2.1	\$46,800	\$1,170	\$14,040	\$351	3,718	28%	\$9.09	\$473	1.7
Torrance County*	\$16.08		\$836	\$33,440	2.1	\$59,400	\$1,485	\$17,820	\$446	1,033	18%	\$12.43	\$646	1.3
Union County	\$12.13		\$631	\$25,240	1.6	\$46,900	\$1,173	\$14,070	\$352	571	36%	\$12.15	\$632	1.0
Valencia County*	\$16.08		\$836	\$33,440	2.1	\$59,400	\$1,485	\$17,820	\$446	5,454	20%	\$7.22	\$375	2.2

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW YORK

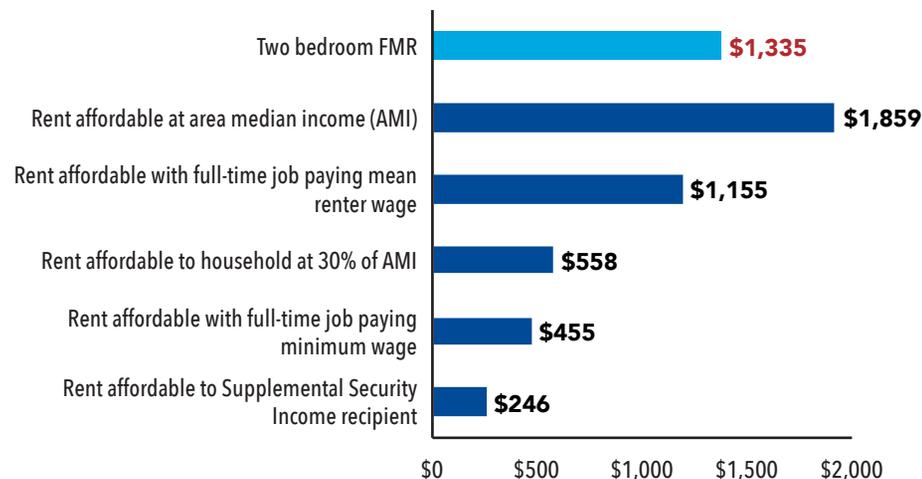


In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,335**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,450** monthly or **\$53,401** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$25.67** PER HOUR

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$22.21
2-Bedroom Housing Wage	\$25.67
Number of Renter Households	3,311,238
Percent Renters	46%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Nassau County	\$33.04
Suffolk County	\$33.04
Westchester County	\$30.60
Bronx County	\$28.48
Kings County	\$28.48



117
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEW YORK

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	\$25.67		\$1,335	\$53,401	2.9	\$74,350	\$1,859	\$22,305	\$558	3,311,238	46%	\$22.21	\$1,155	1.2
Combined Nonmetro Areas	\$15.16		\$788	\$31,539	1.7	\$59,904	\$1,498	\$17,971	\$449	181,941	30%	\$10.23	\$532	1.5
<u>Metropolitan Areas</u>														
Albany-Schenectady-Troy MSA	\$18.62		\$968	\$38,720	2.1	\$82,700	\$2,068	\$24,810	\$620	118,678	34%	\$13.27	\$690	1.4
Binghamton MSA	\$14.27		\$742	\$29,680	1.6	\$66,400	\$1,660	\$19,920	\$498	30,856	31%	\$9.86	\$513	1.4
Buffalo-Niagara Falls MSA	\$14.77		\$768	\$30,720	1.7	\$69,000	\$1,725	\$20,700	\$518	157,931	34%	\$10.58	\$550	1.4
Elmira MSA	\$14.58		\$758	\$30,320	1.7	\$64,300	\$1,608	\$19,290	\$482	11,597	33%	\$9.99	\$520	1.5
Glens Falls MSA	\$16.60		\$863	\$34,520	1.9	\$65,400	\$1,635	\$19,620	\$491	14,660	28%	\$10.90	\$567	1.5
Ithaca MSA	\$22.04		\$1,146	\$45,840	2.5	\$77,200	\$1,930	\$23,160	\$579	16,789	44%	\$12.64	\$657	1.7
Kingston MSA	\$21.35		\$1,110	\$44,400	2.4	\$75,200	\$1,880	\$22,560	\$564	21,084	30%	\$9.54	\$496	2.2
Nassau-Suffolk HMFA	\$33.04		\$1,718	\$68,720	3.8	\$109,000	\$2,725	\$32,700	\$818	185,656	20%	\$13.58	\$706	2.4
New York HMFA	\$28.48		\$1,481	\$59,240	3.3	\$64,777	\$1,619	\$19,433	\$486	2,116,044	66%	\$32.99	\$1,716	0.9
Poughkeepsie-Newburgh-Middletown MSA	\$22.85		\$1,188	\$47,520	2.6	\$86,700	\$2,168	\$26,010	\$650	71,396	31%	\$10.94	\$569	2.1
Rochester MSA	\$16.67		\$867	\$34,680	1.9	\$67,700	\$1,693	\$20,310	\$508	132,769	32%	\$11.26	\$586	1.5
Syracuse MSA	\$15.23		\$792	\$31,680	1.7	\$68,500	\$1,713	\$20,550	\$514	83,029	32%	\$10.89	\$566	1.4
Utica-Rome MSA	\$13.73		\$714	\$28,560	1.6	\$63,000	\$1,575	\$18,900	\$473	37,789	32%	\$9.70	\$505	1.4
Westchester County	\$30.60		\$1,591	\$63,640	3.5	\$105,700	\$2,643	\$31,710	\$793	131,019	38%	\$17.57	\$913	1.7
<u>Counties</u>														
Albany County	\$18.62		\$968	\$38,720	2.1	\$82,700	\$2,068	\$24,810	\$620	49,916	41%	\$13.82	\$719	1.3
Allegany County	\$12.75		\$663	\$26,520	1.5	\$53,700	\$1,343	\$16,110	\$403	5,014	27%	\$8.78	\$456	1.5
Bronx County	\$28.48		\$1,481	\$59,240	3.3	\$63,700	\$1,593	\$19,110	\$478	382,734	81%	\$18.44	\$959	1.5
Broome County	\$14.27		\$742	\$29,680	1.6	\$66,400	\$1,660	\$19,920	\$498	26,711	33%	\$9.60	\$499	1.5
Cattaraugus County	\$13.75		\$715	\$28,600	1.6	\$55,800	\$1,395	\$16,740	\$419	9,060	28%	\$10.25	\$533	1.3
Cayuga County	\$14.40		\$749	\$29,960	1.6	\$63,500	\$1,588	\$19,050	\$476	8,775	28%	\$9.35	\$486	1.5

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW YORK

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Chautauqua County	\$13.02		\$677	\$27,080	1.5	\$54,200	\$1,355	\$16,260	\$407	16,960	31%	\$8.86	\$461	1.5
Chemung County	\$14.58		\$758	\$30,320	1.7	\$64,300	\$1,608	\$19,290	\$482	11,597	33%	\$9.99	\$520	1.5
Chenango County	\$12.62		\$656	\$26,240	1.4	\$56,900	\$1,423	\$17,070	\$427	4,835	24%	\$10.74	\$559	1.2
Clinton County	\$16.25		\$845	\$33,800	1.9	\$66,900	\$1,673	\$20,070	\$502	10,295	32%	\$9.06	\$471	1.8
Columbia County	\$17.75		\$923	\$36,920	2.0	\$74,900	\$1,873	\$22,470	\$562	6,979	28%	\$10.48	\$545	1.7
Cortland County	\$14.44		\$751	\$30,040	1.7	\$62,200	\$1,555	\$18,660	\$467	6,153	34%	\$10.13	\$527	1.4
Delaware County	\$13.81		\$718	\$28,720	1.6	\$57,800	\$1,445	\$17,340	\$434	5,048	25%	\$10.95	\$569	1.3
Dutchess County	\$22.85		\$1,188	\$47,520	2.6	\$86,700	\$2,168	\$26,010	\$650	32,792	30%	\$12.59	\$655	1.8
Erie County	\$14.77		\$768	\$30,720	1.7	\$69,000	\$1,725	\$20,700	\$518	131,773	35%	\$10.88	\$566	1.4
Essex County	\$16.04		\$834	\$33,360	1.8	\$61,900	\$1,548	\$18,570	\$464	4,397	28%	\$10.56	\$549	1.5
Franklin County	\$13.98		\$727	\$29,080	1.6	\$57,800	\$1,445	\$17,340	\$434	5,331	28%	\$8.38	\$436	1.7
Fulton County	\$13.88		\$722	\$28,880	1.6	\$56,300	\$1,408	\$16,890	\$422	7,015	31%	\$10.74	\$558	1.3
Genesee County	\$14.31		\$744	\$29,760	1.6	\$67,700	\$1,693	\$20,310	\$508	6,512	27%	\$9.81	\$510	1.5
Greene County	\$17.25		\$897	\$35,880	2.0	\$60,700	\$1,518	\$18,210	\$455	4,721	26%	\$9.70	\$504	1.8
Hamilton County	\$12.98		\$675	\$27,000	1.5	\$64,400	\$1,610	\$19,320	\$483	299	16%	\$8.16	\$424	1.6
Herkimer County	\$13.73		\$714	\$28,560	1.6	\$63,000	\$1,575	\$18,900	\$473	7,912	30%	\$9.38	\$488	1.5
Jefferson County	\$20.19		\$1,050	\$42,000	2.3	\$57,200	\$1,430	\$17,160	\$429	19,757	44%	\$12.02	\$625	1.7
Kings County	\$28.48		\$1,481	\$59,240	3.3	\$63,700	\$1,593	\$19,110	\$478	643,301	70%	\$15.30	\$795	1.9
Lewis County	\$13.62		\$708	\$28,320	1.6	\$56,800	\$1,420	\$17,040	\$426	2,457	23%	\$9.28	\$483	1.5
Livingston County	\$16.67		\$867	\$34,680	1.9	\$67,700	\$1,693	\$20,310	\$508	6,176	26%	\$7.60	\$395	2.2
Madison County	\$15.23		\$792	\$31,680	1.7	\$68,500	\$1,713	\$20,550	\$514	6,512	25%	\$10.55	\$549	1.4
Monroe County	\$16.67		\$867	\$34,680	1.9	\$67,700	\$1,693	\$20,310	\$508	103,775	35%	\$11.72	\$609	1.4
Montgomery County	\$14.67		\$763	\$30,520	1.7	\$56,900	\$1,423	\$17,070	\$427	6,386	32%	\$10.06	\$523	1.5
Nassau County	\$33.04		\$1,718	\$68,720	3.8	\$109,000	\$2,725	\$32,700	\$818	86,040	19%	\$13.18	\$685	2.5
New York County	\$28.48		\$1,481	\$59,240	3.3	\$63,700	\$1,593	\$19,110	\$478	568,686	77%	\$45.22	\$2,352	0.6
Niagara County	\$14.77		\$768	\$30,720	1.7	\$69,000	\$1,725	\$20,700	\$518	26,158	30%	\$8.60	\$447	1.7
Oneida County	\$13.73		\$714	\$28,560	1.6	\$63,000	\$1,575	\$18,900	\$473	29,877	33%	\$9.75	\$507	1.4
Onondaga County	\$15.23		\$792	\$31,680	1.7	\$68,500	\$1,713	\$20,550	\$514	63,989	35%	\$11.02	\$573	1.4
Ontario County	\$16.67		\$867	\$34,680	1.9	\$67,700	\$1,693	\$20,310	\$508	11,511	26%	\$10.80	\$562	1.5

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NEW YORK

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Orange County	\$22.85		\$1,188	\$47,520	2.6	\$86,700	\$2,168	\$26,010	\$650	38,604	31%	\$9.55	\$497	2.4
Orleans County	\$16.67		\$867	\$34,680	1.9	\$67,700	\$1,693	\$20,310	\$508	3,556	23%	\$8.19	\$426	2.0
Oswego County	\$15.23		\$792	\$31,680	1.7	\$68,500	\$1,713	\$20,550	\$514	12,528	28%	\$9.99	\$519	1.5
Otsego County	\$16.13		\$839	\$33,560	1.8	\$62,300	\$1,558	\$18,690	\$467	6,420	27%	\$9.83	\$511	1.6
Putnam County	\$28.48		\$1,481	\$59,240	3.3	\$63,700	\$1,593	\$19,110	\$478	5,829	17%	\$9.35	\$486	3.0
Queens County	\$28.48		\$1,481	\$59,240	3.3	\$63,700	\$1,593	\$19,110	\$478	434,240	56%	\$17.52	\$911	1.6
Rensselaer County	\$18.62		\$968	\$38,720	2.1	\$82,700	\$2,068	\$24,810	\$620	22,034	34%	\$11.76	\$611	1.6
Richmond County	\$28.48		\$1,481	\$59,240	3.3	\$63,700	\$1,593	\$19,110	\$478	51,629	31%	\$10.59	\$551	2.7
Rockland County	\$28.48		\$1,481	\$59,240	3.3	\$98,800	\$2,470	\$29,640	\$741	29,625	30%	\$12.02	\$625	2.4
St. Lawrence County	\$14.94		\$777	\$31,080	1.7	\$56,100	\$1,403	\$16,830	\$421	12,220	29%	\$9.63	\$501	1.6
Saratoga County	\$18.62		\$968	\$38,720	2.1	\$82,700	\$2,068	\$24,810	\$620	24,837	28%	\$13.51	\$702	1.4
Schenectady County	\$18.62		\$968	\$38,720	2.1	\$82,700	\$2,068	\$24,810	\$620	19,035	33%	\$13.04	\$678	1.4
Schoharie County	\$18.62		\$968	\$38,720	2.1	\$82,700	\$2,068	\$24,810	\$620	2,856	22%	\$7.51	\$390	2.5
Schuyler County	\$13.04		\$678	\$27,120	1.5	\$61,200	\$1,530	\$18,360	\$459	1,653	22%	\$8.92	\$464	1.5
Seneca County	\$13.69		\$712	\$28,480	1.6	\$63,200	\$1,580	\$18,960	\$474	3,430	26%	\$9.47	\$492	1.4
Steuben County	\$13.38		\$696	\$27,840	1.5	\$58,300	\$1,458	\$17,490	\$437	11,883	29%	\$15.42	\$802	0.9
Suffolk County	\$33.04		\$1,718	\$68,720	3.8	\$109,000	\$2,725	\$32,700	\$818	99,616	20%	\$13.97	\$727	2.4
Sullivan County	\$16.46		\$856	\$34,240	1.9	\$60,200	\$1,505	\$18,060	\$452	10,244	35%	\$9.59	\$499	1.7
Tioga County	\$14.27		\$742	\$29,680	1.6	\$66,400	\$1,660	\$19,920	\$498	4,145	21%	\$11.57	\$602	1.2
Tompkins County	\$22.04		\$1,146	\$45,840	2.5	\$77,200	\$1,930	\$23,160	\$579	16,789	44%	\$12.64	\$657	1.7
Ulster County	\$21.35		\$1,110	\$44,400	2.4	\$75,200	\$1,880	\$22,560	\$564	21,084	30%	\$9.54	\$496	2.2
Warren County	\$16.60		\$863	\$34,520	1.9	\$65,400	\$1,635	\$19,620	\$491	8,188	29%	\$11.01	\$573	1.5
Washington County	\$16.60		\$863	\$34,520	1.9	\$65,400	\$1,635	\$19,620	\$491	6,472	26%	\$10.54	\$548	1.6
Wayne County	\$16.67		\$867	\$34,680	1.9	\$67,700	\$1,693	\$20,310	\$508	7,751	21%	\$8.82	\$458	1.9
Westchester County	\$30.60		\$1,591	\$63,640	3.5	\$105,700	\$2,643	\$31,710	\$793	131,019	38%	\$17.57	\$913	1.7
Wyoming County	\$13.35		\$694	\$27,760	1.5	\$64,800	\$1,620	\$19,440	\$486	3,847	25%	\$8.41	\$438	1.6
Yates County	\$14.04		\$730	\$29,200	1.6	\$63,100	\$1,578	\$18,930	\$473	2,250	23%	\$7.61	\$396	1.8

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NORTH CAROLINA

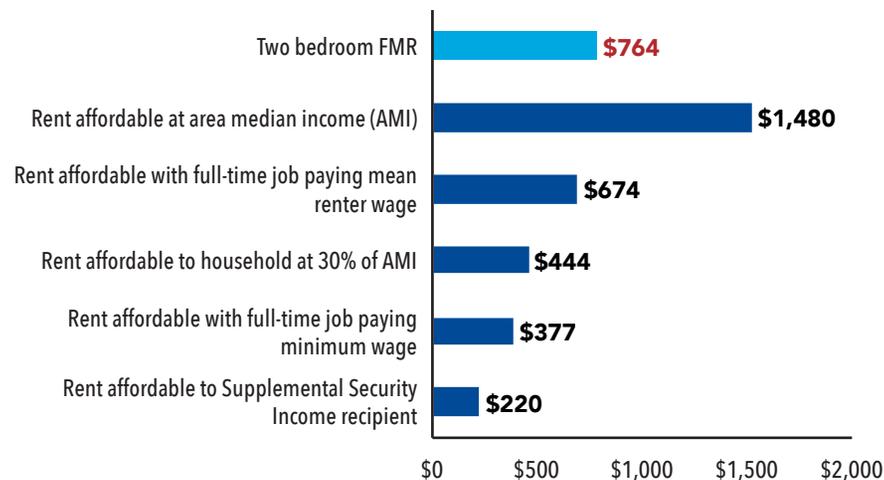


In North Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$764**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,545** monthly or **\$30,541** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.68 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.96
2-Bedroom Housing Wage	\$14.68
Number of Renter Households	1,249,177
Percent Renters	34%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Currituck County	\$21.29
Franklin County	\$17.65
Johnston County	\$17.65
Wake County	\$17.65
Dare County	\$16.98



81
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NORTH CAROLINA FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	\$14.68	\$764	\$30,541	2.0	\$59,190	\$1,480	\$17,757	\$444	1,249,177	34%	\$12.96	\$674	1.1
Combined Nonmetro Areas	\$13.06	\$679	\$27,169	1.8	\$51,722	\$1,293	\$15,516	\$388	328,144	30%	\$9.73	\$506	1.3
<u>Metropolitan Areas</u>													
Anson County HMFA	\$12.15	\$632	\$25,280	1.7	\$41,500	\$1,038	\$12,450	\$311	3,046	31%	\$11.60	\$603	1.0
Asheville HMFA	\$16.48	\$857	\$34,280	2.3	\$55,900	\$1,398	\$16,770	\$419	49,477	32%	\$11.71	\$609	1.4
Burlington MSA	\$13.37	\$695	\$27,800	1.8	\$53,300	\$1,333	\$15,990	\$400	19,759	33%	\$11.25	\$585	1.2
Charlotte-Gastonia-Concord HMFA	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	204,455	35%	\$16.62	\$864	1.0
Durham-Chapel Hill HMFA	\$16.81	\$874	\$34,960	2.3	\$67,400	\$1,685	\$20,220	\$506	75,568	40%	\$17.87	\$929	0.9
Fayetteville HMFA	\$14.88	\$774	\$30,960	2.1	\$54,300	\$1,358	\$16,290	\$407	54,799	45%	\$12.54	\$652	1.2
Goldsboro MSA	\$12.25	\$637	\$25,480	1.7	\$52,600	\$1,315	\$15,780	\$395	18,609	39%	\$10.46	\$544	1.2
Greene County HMFA	\$12.15	\$632	\$25,280	1.7	\$52,400	\$1,310	\$15,720	\$393	2,162	30%	\$8.33	\$433	1.5
Greensboro-High Point HMFA	\$13.54	\$704	\$28,160	1.9	\$54,000	\$1,350	\$16,200	\$405	90,760	36%	\$12.58	\$654	1.1
Greenville HMFA	\$13.25	\$689	\$27,560	1.8	\$53,000	\$1,325	\$15,900	\$398	30,076	46%	\$10.37	\$539	1.3
Haywood County HMFA	\$15.60	\$811	\$32,440	2.2	\$55,000	\$1,375	\$16,500	\$413	6,799	26%	\$9.83	\$511	1.6
Hickory-Lenoir-Morganton MSA	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	38,677	28%	\$10.30	\$536	1.2
Hoke County HMFA	\$12.15	\$632	\$25,280	1.7	\$55,900	\$1,398	\$16,770	\$419	5,193	32%	\$11.17	\$581	1.1
Jacksonville MSA	\$14.87	\$773	\$30,920	2.1	\$50,000	\$1,250	\$15,000	\$375	27,143	45%	\$10.57	\$550	1.4
Pender County HMFA	\$12.92	\$672	\$26,880	1.8	\$55,700	\$1,393	\$16,710	\$418	4,598	23%	\$9.03	\$469	1.4
Person County HMFA	\$12.75	\$663	\$26,520	1.8	\$54,200	\$1,355	\$16,260	\$407	4,309	28%	\$8.48	\$441	1.5
Raleigh-Cary MSA	\$17.65	\$918	\$36,720	2.4	\$78,800	\$1,970	\$23,640	\$591	143,999	33%	\$13.96	\$726	1.3
Rockingham County HMFA	\$12.15	\$632	\$25,280	1.7	\$45,600	\$1,140	\$13,680	\$342	11,065	29%	\$9.68	\$504	1.3
Rocky Mount MSA	\$12.67	\$659	\$26,360	1.7	\$48,000	\$1,200	\$14,400	\$360	21,332	36%	\$10.23	\$532	1.2
Virginia Beach-Norfolk-Newport News MSA *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	1,803	20%	\$9.24	\$480	2.3
Wilmington HMFA	\$16.29	\$847	\$33,880	2.2	\$63,100	\$1,578	\$18,930	\$473	46,566	35%	\$11.44	\$595	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NORTH CAROLINA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winston-Salem MSA	\$13.21	\$687	\$27,480	1.8	\$56,100	\$1,403	\$16,830	\$421	60,838	32%	\$12.39	\$645	1.1
Counties													
Alamance County	\$13.37	\$695	\$27,800	1.8	\$53,300	\$1,333	\$15,990	\$400	19,759	33%	\$11.25	\$585	1.2
Alexander County	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	3,172	22%	\$8.49	\$441	1.4
Alleghany County	\$12.15	\$632	\$25,280	1.7	\$40,900	\$1,023	\$12,270	\$307	1,136	24%	\$6.32	\$329	1.9
Anson County	\$12.15	\$632	\$25,280	1.7	\$41,500	\$1,038	\$12,450	\$311	3,046	31%	\$11.60	\$603	1.0
Ashe County	\$12.15	\$632	\$25,280	1.7	\$50,900	\$1,273	\$15,270	\$382	2,739	23%	\$8.87	\$461	1.4
Avery County	\$13.63	\$709	\$28,360	1.9	\$51,200	\$1,280	\$15,360	\$384	1,705	24%	\$8.71	\$453	1.6
Beaufort County	\$12.15	\$632	\$25,280	1.7	\$51,900	\$1,298	\$15,570	\$389	5,756	30%	\$7.98	\$415	1.5
Bertie County	\$12.15	\$632	\$25,280	1.7	\$44,500	\$1,113	\$13,350	\$334	1,882	25%	\$6.57	\$341	1.9
Bladen County	\$12.15	\$632	\$25,280	1.7	\$44,100	\$1,103	\$13,230	\$331	4,590	32%	\$10.06	\$523	1.2
Brunswick County	\$16.29	\$847	\$33,880	2.2	\$63,100	\$1,578	\$18,930	\$473	11,237	24%	\$9.58	\$498	1.7
Buncombe County	\$16.48	\$857	\$34,280	2.3	\$55,900	\$1,398	\$16,770	\$419	35,796	35%	\$12.16	\$633	1.4
Burke County	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	9,783	28%	\$9.52	\$495	1.3
Cabarrus County	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	17,427	27%	\$10.53	\$547	1.5
Caldwell County	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	8,820	28%	\$9.62	\$500	1.3
Camden County	\$15.54	\$808	\$32,320	2.1	\$73,500	\$1,838	\$22,050	\$551	488	14%	\$13.36	\$695	1.2
Carteret County	\$15.75	\$819	\$32,760	2.2	\$64,100	\$1,603	\$19,230	\$481	8,696	30%	\$9.09	\$473	1.7
Caswell County	\$12.15	\$632	\$25,280	1.7	\$51,000	\$1,275	\$15,300	\$383	2,489	28%	\$7.09	\$368	1.7
Catawba County	\$12.15	\$632	\$25,280	1.7	\$53,200	\$1,330	\$15,960	\$399	16,902	29%	\$10.89	\$566	1.1
Chatham County	\$16.81	\$874	\$34,960	2.3	\$67,400	\$1,685	\$20,220	\$506	5,220	20%	\$7.86	\$409	2.1
Cherokee County	\$12.15	\$632	\$25,280	1.7	\$46,500	\$1,163	\$13,950	\$349	1,915	18%	\$9.01	\$468	1.3
Chowan County	\$12.15	\$632	\$25,280	1.7	\$46,100	\$1,153	\$13,830	\$346	1,996	34%	\$9.64	\$501	1.3
Clay County	\$12.15	\$632	\$25,280	1.7	\$48,600	\$1,215	\$14,580	\$365	853	19%	\$6.99	\$363	1.7
Cleveland County	\$12.15	\$632	\$25,280	1.7	\$50,300	\$1,258	\$15,090	\$377	12,067	32%	\$9.69	\$504	1.3
Columbus County	\$12.15	\$632	\$25,280	1.7	\$48,000	\$1,200	\$14,400	\$360	6,197	28%	\$7.67	\$399	1.6
Craven County	\$14.63	\$761	\$30,440	2.0	\$59,700	\$1,493	\$17,910	\$448	14,537	36%	\$11.51	\$599	1.3
Cumberland County	\$14.88	\$774	\$30,960	2.1	\$54,300	\$1,358	\$16,290	\$407	54,799	45%	\$12.54	\$652	1.2

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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NORTH CAROLINA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Currituck County*	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	1,803	20%	\$9.24	\$480	2.3
Dare County	\$16.98	\$883	\$35,320	2.3	\$70,200	\$1,755	\$21,060	\$527	4,284	29%	\$9.79	\$509	1.7
Davidson County	\$12.15	\$632	\$25,280	1.7	\$55,000	\$1,375	\$16,500	\$413	17,423	27%	\$10.23	\$532	1.2
Davie County	\$13.21	\$687	\$27,480	1.8	\$56,100	\$1,403	\$16,830	\$421	3,149	19%	\$9.51	\$495	1.4
Duplin County	\$12.15	\$632	\$25,280	1.7	\$44,500	\$1,113	\$13,350	\$334	7,129	32%	\$9.79	\$509	1.2
Durham County	\$16.81	\$874	\$34,960	2.3	\$67,400	\$1,685	\$20,220	\$506	50,053	45%	\$19.88	\$1,034	0.8
Edgecombe County	\$12.67	\$659	\$26,360	1.7	\$48,000	\$1,200	\$14,400	\$360	7,792	37%	\$10.63	\$553	1.2
Forsyth County	\$13.21	\$687	\$27,480	1.8	\$56,100	\$1,403	\$16,830	\$421	50,627	36%	\$12.95	\$673	1.0
Franklin County	\$17.65	\$918	\$36,720	2.4	\$78,800	\$1,970	\$23,640	\$591	5,484	24%	\$11.19	\$582	1.6
Gaston County	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	26,342	33%	\$10.82	\$562	1.5
Gates County	\$12.15	\$632	\$25,280	1.7	\$61,800	\$1,545	\$18,540	\$464	911	20%	\$6.83	\$355	1.8
Graham County	\$12.15	\$632	\$25,280	1.7	\$42,200	\$1,055	\$12,660	\$317	625	18%	\$11.74	\$610	1.0
Granville County	\$13.10	\$681	\$27,240	1.8	\$59,200	\$1,480	\$17,760	\$444	5,000	25%	\$10.55	\$549	1.2
Greene County	\$12.15	\$632	\$25,280	1.7	\$52,400	\$1,310	\$15,720	\$393	2,162	30%	\$8.33	\$433	1.5
Guilford County	\$13.54	\$704	\$28,160	1.9	\$54,000	\$1,350	\$16,200	\$405	76,526	39%	\$12.95	\$673	1.0
Halifax County	\$12.40	\$645	\$25,800	1.7	\$44,000	\$1,100	\$13,200	\$330	8,226	38%	\$8.54	\$444	1.5
Harnett County	\$13.40	\$697	\$27,880	1.8	\$55,100	\$1,378	\$16,530	\$413	12,941	32%	\$9.43	\$490	1.4
Haywood County	\$15.60	\$811	\$32,440	2.2	\$55,000	\$1,375	\$16,500	\$413	6,799	26%	\$9.83	\$511	1.6
Henderson County	\$16.48	\$857	\$34,280	2.3	\$55,900	\$1,398	\$16,770	\$419	11,616	26%	\$10.38	\$540	1.6
Hertford County	\$12.15	\$632	\$25,280	1.7	\$45,200	\$1,130	\$13,560	\$339	3,185	37%	\$9.40	\$489	1.3
Hoke County	\$12.15	\$632	\$25,280	1.7	\$55,900	\$1,398	\$16,770	\$419	5,193	32%	\$11.17	\$581	1.1
Hyde County	\$14.98	\$779	\$31,160	2.1	\$48,700	\$1,218	\$14,610	\$365	481	22%	\$6.01	\$312	2.5
Iredell County	\$13.88	\$722	\$28,880	1.9	\$59,600	\$1,490	\$17,880	\$447	15,393	26%	\$11.77	\$612	1.2
Jackson County	\$12.58	\$654	\$26,160	1.7	\$51,700	\$1,293	\$15,510	\$388	5,020	32%	\$7.70	\$401	1.6
Johnston County	\$17.65	\$918	\$36,720	2.4	\$78,800	\$1,970	\$23,640	\$591	17,264	28%	\$9.19	\$478	1.9
Jones County	\$12.15	\$632	\$25,280	1.7	\$51,300	\$1,283	\$15,390	\$385	1,264	30%	\$9.46	\$492	1.3
Lee County	\$13.52	\$703	\$28,120	1.9	\$57,900	\$1,448	\$17,370	\$434	6,547	31%	\$10.78	\$560	1.3
Lenoir County	\$12.38	\$644	\$25,760	1.7	\$46,800	\$1,170	\$14,040	\$351	9,396	40%	\$9.79	\$509	1.3
Lincoln County	\$12.15	\$632	\$25,280	1.7	\$56,700	\$1,418	\$17,010	\$425	6,882	23%	\$8.87	\$461	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NORTH CAROLINA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McDowell County	\$12.15	\$632	\$25,280	1.7	\$49,300	\$1,233	\$14,790	\$370	4,922	29%	\$8.57	\$445	1.4
Macon County	\$13.92	\$724	\$28,960	1.9	\$48,900	\$1,223	\$14,670	\$367	3,988	26%	\$8.94	\$465	1.6
Madison County	\$16.48	\$857	\$34,280	2.3	\$55,900	\$1,398	\$16,770	\$419	2,065	25%	\$9.56	\$497	1.7
Martin County	\$12.15	\$632	\$25,280	1.7	\$48,400	\$1,210	\$14,520	\$363	2,841	30%	\$9.15	\$476	1.3
Mecklenburg County	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	148,449	40%	\$18.48	\$961	0.9
Mitchell County	\$12.15	\$632	\$25,280	1.7	\$46,200	\$1,155	\$13,860	\$347	1,517	24%	\$7.83	\$407	1.6
Montgomery County	\$12.15	\$632	\$25,280	1.7	\$43,800	\$1,095	\$13,140	\$329	3,223	30%	\$9.60	\$499	1.3
Moore County	\$15.19	\$790	\$31,600	2.1	\$66,200	\$1,655	\$19,860	\$497	9,570	26%	\$9.98	\$519	1.5
Nash County	\$12.67	\$659	\$26,360	1.7	\$48,000	\$1,200	\$14,400	\$360	13,540	36%	\$10.05	\$523	1.3
New Hanover County	\$16.29	\$847	\$33,880	2.2	\$63,100	\$1,578	\$18,930	\$473	35,329	41%	\$11.98	\$623	1.4
Northampton County	\$12.15	\$632	\$25,280	1.7	\$38,500	\$963	\$11,550	\$289	2,328	27%	\$9.34	\$486	1.3
Onslow County	\$14.87	\$773	\$30,920	2.1	\$50,000	\$1,250	\$15,000	\$375	27,143	45%	\$10.57	\$550	1.4
Orange County	\$16.81	\$874	\$34,960	2.3	\$67,400	\$1,685	\$20,220	\$506	20,295	39%	\$11.08	\$576	1.5
Pamlico County	\$12.15	\$632	\$25,280	1.7	\$58,000	\$1,450	\$17,400	\$435	948	18%	\$7.52	\$391	1.6
Pasquotank County	\$15.04	\$782	\$31,280	2.1	\$58,000	\$1,450	\$17,400	\$435	5,225	36%	\$9.33	\$485	1.6
Pender County	\$12.92	\$672	\$26,880	1.8	\$55,700	\$1,393	\$16,710	\$418	4,598	23%	\$9.03	\$469	1.4
Perquimans County	\$12.98	\$675	\$27,000	1.8	\$53,400	\$1,335	\$16,020	\$401	1,242	23%	\$6.57	\$342	2.0
Person County	\$12.75	\$663	\$26,520	1.8	\$54,200	\$1,355	\$16,260	\$407	4,309	28%	\$8.48	\$441	1.5
Pitt County	\$13.25	\$689	\$27,560	1.8	\$53,000	\$1,325	\$15,900	\$398	30,076	46%	\$10.37	\$539	1.3
Polk County	\$14.00	\$728	\$29,120	1.9	\$53,000	\$1,325	\$15,900	\$398	2,270	26%	\$9.42	\$490	1.5
Randolph County	\$13.54	\$704	\$28,160	1.9	\$54,000	\$1,350	\$16,200	\$405	14,234	26%	\$10.28	\$534	1.3
Richmond County	\$12.15	\$632	\$25,280	1.7	\$42,600	\$1,065	\$12,780	\$320	6,498	36%	\$8.30	\$432	1.5
Robeson County	\$12.15	\$632	\$25,280	1.7	\$35,700	\$893	\$10,710	\$268	15,843	35%	\$8.69	\$452	1.4
Rockingham County	\$12.15	\$632	\$25,280	1.7	\$45,600	\$1,140	\$13,680	\$342	11,065	29%	\$9.68	\$504	1.3
Rowan County	\$13.04	\$678	\$27,120	1.8	\$48,500	\$1,213	\$14,550	\$364	16,318	31%	\$11.76	\$612	1.1
Rutherford County	\$12.15	\$632	\$25,280	1.7	\$40,200	\$1,005	\$12,060	\$302	7,772	29%	\$8.35	\$434	1.5
Sampson County	\$12.15	\$632	\$25,280	1.7	\$48,200	\$1,205	\$14,460	\$362	7,189	31%	\$9.59	\$498	1.3
Scotland County	\$12.75	\$663	\$26,520	1.8	\$38,400	\$960	\$11,520	\$288	4,747	36%	\$8.10	\$421	1.6
Stanly County	\$12.15	\$632	\$25,280	1.7	\$59,000	\$1,475	\$17,700	\$443	6,184	27%	\$8.32	\$433	1.5

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NORTH CAROLINA FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Stokes County	\$13.21	\$687	\$27,480	1.8	\$56,100	\$1,403	\$16,830	\$421	3,722	20%	\$7.51	\$391	1.8
Surry County	\$12.15	\$632	\$25,280	1.7	\$50,800	\$1,270	\$15,240	\$381	8,160	27%	\$9.45	\$492	1.3
Swain County	\$12.42	\$646	\$25,840	1.7	\$57,700	\$1,443	\$17,310	\$433	1,347	25%	\$7.34	\$382	1.7
Transylvania County	\$12.54	\$652	\$26,080	1.7	\$54,100	\$1,353	\$16,230	\$406	3,313	24%	\$9.26	\$482	1.4
Tyrrell County	\$12.15	\$632	\$25,280	1.7	\$41,200	\$1,030	\$12,360	\$309	364	25%	\$10.45	\$544	1.2
Union County	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	12,237	18%	\$9.77	\$508	1.6
Vance County	\$12.63	\$657	\$26,280	1.7	\$44,600	\$1,115	\$13,380	\$335	6,241	38%	\$9.08	\$472	1.4
Wake County	\$17.65	\$918	\$36,720	2.4	\$78,800	\$1,970	\$23,640	\$591	121,251	35%	\$14.42	\$750	1.2
Warren County	\$12.15	\$632	\$25,280	1.7	\$46,700	\$1,168	\$14,010	\$350	2,276	29%	\$7.21	\$375	1.7
Washington County	\$15.85	\$824	\$32,960	2.2	\$43,300	\$1,083	\$12,990	\$325	1,398	28%	\$8.84	\$460	1.8
Watauga County	\$16.23	\$844	\$33,760	2.2	\$63,600	\$1,590	\$19,080	\$477	9,435	45%	\$6.44	\$335	2.5
Wayne County	\$12.25	\$637	\$25,480	1.7	\$52,600	\$1,315	\$15,780	\$395	18,609	39%	\$10.46	\$544	1.2
Wilkes County	\$12.15	\$632	\$25,280	1.7	\$44,200	\$1,105	\$13,260	\$332	7,173	26%	\$9.43	\$491	1.3
Wilson County	\$13.75	\$715	\$28,600	1.9	\$51,300	\$1,283	\$15,390	\$385	12,376	39%	\$13.34	\$694	1.0
Yadkin County	\$13.21	\$687	\$27,480	1.8	\$56,100	\$1,403	\$16,830	\$421	3,340	22%	\$7.97	\$414	1.7
Yancey County	\$12.15	\$632	\$25,280	1.7	\$47,600	\$1,190	\$14,280	\$357	1,683	23%	\$8.51	\$442	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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NORTH DAKOTA

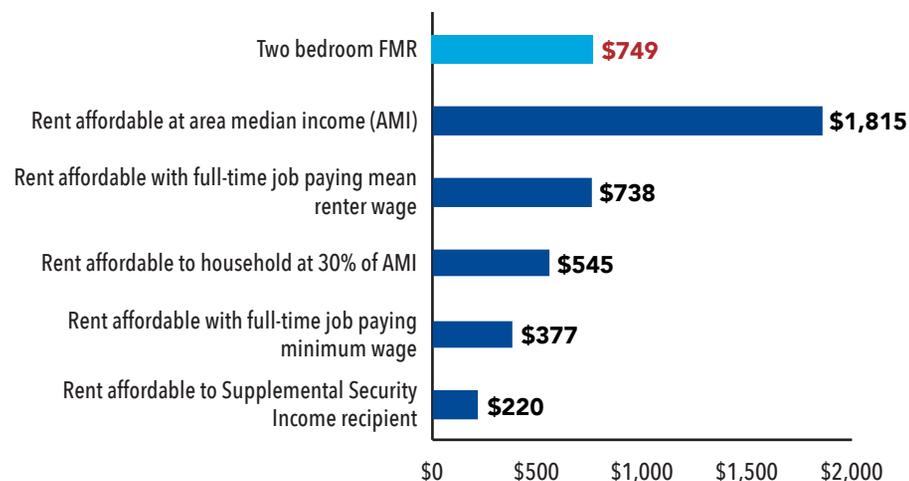
STATE RANKING
38th*

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$749**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,497** monthly or **\$29,959** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.40** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.19
2-Bedroom Housing Wage	\$14.40
Number of Renter Households	97,465
Percent Renters	34%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Ward County	\$21.96
Mountrail County	\$21.02
Williams County	\$20.73
Burleigh County	\$14.60
Morton County	\$14.60



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NORTH DAKOTA FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	\$14.40	\$749	\$29,959	2.0	\$72,608	\$1,815	\$21,782	\$545	97,465	34%	\$14.19	\$738	1.0
Combined Nonmetro Areas	\$15.01	\$781	\$31,222	2.1	\$68,137	\$1,703	\$20,441	\$511	41,436	28%	\$16.58	\$862	0.9
<u>Metropolitan Areas</u>													
Bismarck MSA	\$14.60	\$759	\$30,360	2.0	\$80,300	\$2,008	\$24,090	\$602	12,349	27%	\$11.29	\$587	1.3
Fargo MSA	\$13.75	\$715	\$28,600	1.9	\$76,600	\$1,915	\$22,980	\$575	30,670	47%	\$12.78	\$665	1.1
Grand Forks MSA	\$13.83	\$719	\$28,760	1.9	\$74,200	\$1,855	\$22,260	\$557	13,010	47%	\$10.37	\$539	1.3
<u>Counties</u>													
Adams County	\$11.54	\$600	\$24,000	1.6	\$59,300	\$1,483	\$17,790	\$445	292	27%	\$14.75	\$767	0.8
Barnes County	\$12.23	\$636	\$25,440	1.7	\$69,700	\$1,743	\$20,910	\$523	1,455	30%	\$9.19	\$478	1.3
Benson County	\$11.54	\$600	\$24,000	1.6	\$41,300	\$1,033	\$12,390	\$310	814	36%	\$14.57	\$758	0.8
Billings County	\$11.77	\$612	\$24,480	1.6	\$65,200	\$1,630	\$19,560	\$489	77	22%	\$17.40	\$905	0.7
Bottineau County	\$11.54	\$600	\$24,000	1.6	\$69,800	\$1,745	\$20,940	\$524	700	23%	\$10.19	\$530	1.1
Bowman County	\$12.40	\$645	\$25,800	1.7	\$74,400	\$1,860	\$22,320	\$558	309	23%	\$17.17	\$893	0.7
Burke County	\$11.54	\$600	\$24,000	1.6	\$75,300	\$1,883	\$22,590	\$565	326	32%	\$16.51	\$859	0.7
Burleigh County	\$14.60	\$759	\$30,360	2.0	\$80,300	\$2,008	\$24,090	\$602	9,990	29%	\$11.34	\$590	1.3
Cass County	\$13.75	\$715	\$28,600	1.9	\$76,600	\$1,915	\$22,980	\$575	30,670	47%	\$12.78	\$665	1.1
Cavalier County	\$11.54	\$600	\$24,000	1.6	\$70,200	\$1,755	\$21,060	\$527	269	15%	\$12.49	\$649	0.9
Dickey County	\$11.54	\$600	\$24,000	1.6	\$64,800	\$1,620	\$19,440	\$486	599	28%	\$8.12	\$422	1.4
Divide County	\$11.54	\$600	\$24,000	1.6	\$69,000	\$1,725	\$20,700	\$518	153	15%	\$16.24	\$845	0.7
Dunn County	\$11.54	\$600	\$24,000	1.6	\$79,000	\$1,975	\$23,700	\$593	254	18%	\$31.17	\$1,621	0.4
Eddy County	\$11.54	\$600	\$24,000	1.6	\$52,100	\$1,303	\$15,630	\$391	283	26%	\$9.37	\$487	1.2
Emmons County	\$11.54	\$600	\$24,000	1.6	\$52,900	\$1,323	\$15,870	\$397	312	19%	\$9.09	\$472	1.3
Foster County	\$11.54	\$600	\$24,000	1.6	\$71,600	\$1,790	\$21,480	\$537	408	26%	\$6.40	\$333	1.8
Golden Valley County	\$11.54	\$600	\$24,000	1.6	\$69,700	\$1,743	\$20,910	\$523	209	28%	\$10.36	\$539	1.1
Grand Forks County	\$13.83	\$719	\$28,760	1.9	\$74,200	\$1,855	\$22,260	\$557	13,010	47%	\$10.37	\$539	1.3
Grant County	\$11.54	\$600	\$24,000	1.6	\$59,300	\$1,483	\$17,790	\$445	265	24%	\$12.51	\$650	0.9

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

NORTH DAKOTA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Griggs County	\$11.54	\$600	\$24,000	1.6	\$64,400	\$1,610	\$19,320	\$483	272	24%	\$10.07	\$524	1.1
Hettinger County	\$11.54	\$600	\$24,000	1.6	\$57,700	\$1,443	\$17,310	\$433	185	17%	\$12.17	\$633	0.9
Kidder County	\$11.54	\$600	\$24,000	1.6	\$60,400	\$1,510	\$18,120	\$453	264	23%	\$12.59	\$655	0.9
LaMoure County	\$11.54	\$600	\$24,000	1.6	\$69,900	\$1,748	\$20,970	\$524	388	20%	\$9.97	\$518	1.2
Logan County	\$11.54	\$600	\$24,000	1.6	\$62,300	\$1,558	\$18,690	\$467	131	16%	\$9.23	\$480	1.3
McHenry County	\$11.54	\$600	\$24,000	1.6	\$62,600	\$1,565	\$18,780	\$470	578	22%	\$11.60	\$603	1.0
McIntosh County	\$11.54	\$600	\$24,000	1.6	\$54,500	\$1,363	\$16,350	\$409	213	16%	\$11.01	\$573	1.0
McKenzie County	\$12.56	\$653	\$26,120	1.7	\$77,000	\$1,925	\$23,100	\$578	876	33%	\$25.99	\$1,351	0.5
McLean County	\$11.54	\$600	\$24,000	1.6	\$69,900	\$1,748	\$20,970	\$524	906	23%	\$15.73	\$818	0.7
Mercer County	\$11.54	\$600	\$24,000	1.6	\$79,100	\$1,978	\$23,730	\$593	624	17%	\$16.91	\$879	0.7
Morton County	\$14.60	\$759	\$30,360	2.0	\$80,300	\$2,008	\$24,090	\$602	2,359	21%	\$11.05	\$575	1.3
Mountrail County	\$21.02	\$1,093	\$43,720	2.9	\$78,700	\$1,968	\$23,610	\$590	853	28%	\$25.02	\$1,301	0.8
Nelson County	\$11.54	\$600	\$24,000	1.6	\$65,900	\$1,648	\$19,770	\$494	255	17%	\$9.57	\$497	1.2
Oliver County	\$11.54	\$600	\$24,000	1.6	\$82,200	\$2,055	\$24,660	\$617	103	14%	\$25.55	\$1,329	0.5
Pembina County	\$11.54	\$600	\$24,000	1.6	\$66,400	\$1,660	\$19,920	\$498	762	23%	\$11.59	\$603	1.0
Pierce County	\$11.54	\$600	\$24,000	1.6	\$66,800	\$1,670	\$20,040	\$501	550	28%	\$9.34	\$486	1.2
Ramsey County	\$11.54	\$600	\$24,000	1.6	\$65,400	\$1,635	\$19,620	\$491	1,706	35%	\$9.99	\$520	1.2
Ransom County	\$12.52	\$651	\$26,040	1.7	\$67,800	\$1,695	\$20,340	\$509	693	30%	\$10.91	\$567	1.1
Renville County	\$11.54	\$600	\$24,000	1.6	\$73,800	\$1,845	\$22,140	\$554	220	21%	\$18.14	\$943	0.6
Richland County	\$11.54	\$600	\$24,000	1.6	\$73,900	\$1,848	\$22,170	\$554	1,814	27%	\$8.67	\$451	1.3
Rolette County	\$11.54	\$600	\$24,000	1.6	\$38,700	\$968	\$11,610	\$290	1,417	30%	\$6.33	\$329	1.8
Sargent County	\$11.54	\$600	\$24,000	1.6	\$67,300	\$1,683	\$20,190	\$505	395	23%	\$12.44	\$647	0.9
Sheridan County	\$11.54	\$600	\$24,000	1.6	\$48,400	\$1,210	\$14,520	\$363	83	14%	\$7.93	\$412	1.5
Sioux County	\$11.54	\$600	\$24,000	1.6	\$30,600	\$765	\$9,180	\$230	618	55%	\$9.49	\$494	1.2
Slope County	\$11.77	\$612	\$24,480	1.6	\$69,700	\$1,743	\$20,910	\$523	39	13%	\$19.68	\$1,023	0.6
Stark County	\$14.25	\$741	\$29,640	2.0	\$74,500	\$1,863	\$22,350	\$559	2,852	27%	\$16.09	\$837	0.9
Steele County	\$11.54	\$600	\$24,000	1.6	\$62,200	\$1,555	\$18,660	\$467	222	25%	\$11.10	\$577	1.0
Stutsman County	\$11.77	\$612	\$24,480	1.6	\$67,700	\$1,693	\$20,310	\$508	2,676	30%	\$10.28	\$535	1.1
Towner County	\$11.54	\$600	\$24,000	1.6	\$68,100	\$1,703	\$20,430	\$511	200	19%	\$7.43	\$387	1.6

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NORTH DAKOTA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trail County	\$11.54	\$600	\$24,000	1.6	\$67,100	\$1,678	\$20,130	\$503	861	26%	\$11.94	\$621	1.0
Walsh County	\$11.54	\$600	\$24,000	1.6	\$64,000	\$1,600	\$19,200	\$480	1,174	24%	\$9.21	\$479	1.3
Ward County	\$21.96	\$1,142	\$45,680	3.0	\$68,700	\$1,718	\$20,610	\$515	9,141	36%	\$14.70	\$764	1.5
Wells County	\$11.54	\$600	\$24,000	1.6	\$57,300	\$1,433	\$17,190	\$430	455	23%	\$8.51	\$443	1.4
Williams County	\$20.73	\$1,078	\$43,120	2.9	\$84,600	\$2,115	\$25,380	\$635	3,185	31%	\$24.51	\$1,274	0.8

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

OHIO

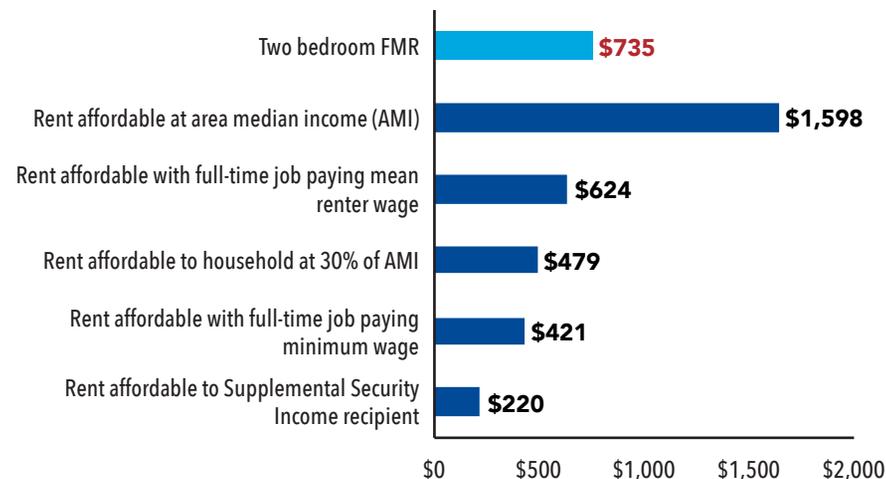


In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$735**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,449** monthly or **\$29,388** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.13 PER HOUR**

STATE FACTS	
Minimum Wage	\$8.10
Average Renter Wage	\$12.00
2-Bedroom Housing Wage	\$14.13
Number of Renter Households	1,482,863
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Delaware County	\$15.60
Fairfield County	\$15.60
Franklin County	\$15.60
Licking County	\$15.60
Madison County	\$15.60



70
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

OHIO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	\$14.13		\$735	\$29,388	1.7	\$63,917	\$1,598	\$19,175	\$479	1,482,863	33%	\$12.00	\$624	1.2
Combined Nonmetro Areas	\$12.53		\$651	\$26,059	1.5	\$56,756	\$1,419	\$17,027	\$426	233,867	27%	\$10.27	\$534	1.2
<u>Metropolitan Areas</u>														
Akron MSA	\$14.92		\$776	\$31,040	1.8	\$66,700	\$1,668	\$20,010	\$500	90,211	32%	\$11.10	\$577	1.3
Brown County HMFA	\$12.21		\$635	\$25,400	1.5	\$55,900	\$1,398	\$16,770	\$419	3,672	22%	\$9.18	\$478	1.3
Canton-Massillon MSA	\$12.98		\$675	\$27,000	1.6	\$58,900	\$1,473	\$17,670	\$442	47,366	29%	\$10.31	\$536	1.3
Cincinnati-Middleton HMFA	\$14.79		\$769	\$30,760	1.8	\$71,200	\$1,780	\$21,360	\$534	207,587	34%	\$13.00	\$676	1.1
Cleveland-Elyria-Mentor MSA	\$14.69		\$764	\$30,560	1.8	\$66,100	\$1,653	\$19,830	\$496	283,865	34%	\$13.03	\$677	1.1
Columbus HMFA	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	265,065	38%	\$13.61	\$708	1.1
Dayton HMFA	\$13.96		\$726	\$29,040	1.7	\$61,700	\$1,543	\$18,510	\$463	116,609	36%	\$11.91	\$619	1.2
Huntington-Ashland MSA	\$12.27		\$638	\$25,520	1.5	\$54,900	\$1,373	\$16,470	\$412	6,412	27%	\$8.26	\$429	1.5
Lima MSA	\$12.21		\$635	\$25,400	1.5	\$54,200	\$1,355	\$16,260	\$407	12,737	31%	\$9.96	\$518	1.2
Mansfield MSA	\$12.19		\$634	\$25,360	1.5	\$53,300	\$1,333	\$15,990	\$400	14,940	31%	\$10.32	\$537	1.2
Parkersburg-Marietta-Vienna MSA	\$12.35		\$642	\$25,680	1.5	\$53,500	\$1,338	\$16,050	\$401	6,186	25%	\$10.09	\$525	1.2
Preble County HMFA	\$12.58		\$654	\$26,160	1.6	\$60,900	\$1,523	\$18,270	\$457	3,613	22%	\$9.31	\$484	1.4
Sandusky MSA	\$13.77		\$716	\$28,640	1.7	\$69,600	\$1,740	\$20,880	\$522	9,909	31%	\$10.42	\$542	1.3
Springfield MSA	\$13.08		\$680	\$27,200	1.6	\$53,800	\$1,345	\$16,140	\$404	18,143	33%	\$9.45	\$491	1.4
Steubenville-Weirton MSA	\$12.62		\$656	\$26,240	1.6	\$53,100	\$1,328	\$15,930	\$398	7,636	27%	\$9.12	\$474	1.4
Toledo MSA	\$13.06		\$679	\$27,160	1.6	\$62,800	\$1,570	\$18,840	\$471	89,893	34%	\$10.73	\$558	1.2
Union County HMFA	\$15.00		\$780	\$31,200	1.9	\$81,700	\$2,043	\$24,510	\$613	4,411	24%	\$14.95	\$777	1.0
Wheeling MSA	\$12.19		\$634	\$25,360	1.5	\$54,000	\$1,350	\$16,200	\$405	7,186	25%	\$9.54	\$496	1.3
Youngstown-Warren-Boardman HMFA	\$12.63		\$657	\$26,280	1.6	\$53,700	\$1,343	\$16,110	\$403	53,555	29%	\$9.30	\$483	1.4
<u>Counties</u>														
Adams County	\$12.19		\$634	\$25,360	1.5	\$44,600	\$1,115	\$13,380	\$335	2,902	27%	\$8.36	\$435	1.5

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

OHIO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allen County	\$12.21		\$635	\$25,400	1.5	\$54,200	\$1,355	\$16,260	\$407	12,737	31%	\$9.96	\$518	1.2
Ashland County	\$12.75		\$663	\$26,520	1.6	\$55,600	\$1,390	\$16,680	\$417	5,117	25%	\$10.85	\$564	1.2
Ashtabula County	\$12.42		\$646	\$25,840	1.5	\$53,300	\$1,333	\$15,990	\$400	10,722	28%	\$8.21	\$427	1.5
Athens County	\$13.60		\$707	\$28,280	1.7	\$53,500	\$1,338	\$16,050	\$401	9,620	43%	\$6.83	\$355	2.0
Auglaize County	\$12.48		\$649	\$25,960	1.5	\$65,200	\$1,630	\$19,560	\$489	4,625	25%	\$11.98	\$623	1.0
Belmont County	\$12.19		\$634	\$25,360	1.5	\$54,000	\$1,350	\$16,200	\$405	7,186	25%	\$9.54	\$496	1.3
Brown County	\$12.21		\$635	\$25,400	1.5	\$55,900	\$1,398	\$16,770	\$419	3,672	22%	\$9.18	\$478	1.3
Butler County	\$14.79		\$769	\$30,760	1.8	\$71,200	\$1,780	\$21,360	\$534	39,781	30%	\$11.08	\$576	1.3
Carroll County	\$12.98		\$675	\$27,000	1.6	\$58,900	\$1,473	\$17,670	\$442	2,354	21%	\$11.43	\$594	1.1
Champaign County	\$12.19		\$634	\$25,360	1.5	\$62,900	\$1,573	\$18,870	\$472	3,856	26%	\$10.88	\$566	1.1
Clark County	\$13.08		\$680	\$27,200	1.6	\$53,800	\$1,345	\$16,140	\$404	18,143	33%	\$9.45	\$491	1.4
Clermont County	\$14.79		\$769	\$30,760	1.8	\$71,200	\$1,780	\$21,360	\$534	18,263	25%	\$9.92	\$516	1.5
Clinton County	\$12.73		\$662	\$26,480	1.6	\$57,800	\$1,445	\$17,340	\$434	5,298	33%	\$10.49	\$546	1.2
Columbiana County	\$12.40		\$645	\$25,800	1.5	\$60,700	\$1,518	\$18,210	\$455	11,535	27%	\$8.48	\$441	1.5
Coshocton County	\$12.19		\$634	\$25,360	1.5	\$51,600	\$1,290	\$15,480	\$387	3,778	26%	\$9.81	\$510	1.2
Crawford County	\$12.19		\$634	\$25,360	1.5	\$52,100	\$1,303	\$15,630	\$391	5,306	30%	\$10.95	\$570	1.1
Cuyahoga County	\$14.69		\$764	\$30,560	1.8	\$66,100	\$1,653	\$19,830	\$496	209,087	39%	\$14.05	\$730	1.0
Darke County	\$12.19		\$634	\$25,360	1.5	\$57,400	\$1,435	\$17,220	\$431	5,326	26%	\$10.18	\$530	1.2
Defiance County	\$12.19		\$634	\$25,360	1.5	\$59,000	\$1,475	\$17,700	\$443	3,679	24%	\$11.98	\$623	1.0
Delaware County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	11,394	18%	\$11.46	\$596	1.4
Erie County	\$13.77		\$716	\$28,640	1.7	\$69,600	\$1,740	\$20,880	\$522	9,909	31%	\$10.42	\$542	1.3
Fairfield County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	14,769	27%	\$8.29	\$431	1.9
Fayette County	\$13.60		\$707	\$28,280	1.7	\$49,500	\$1,238	\$14,850	\$371	4,326	38%	\$10.38	\$540	1.3
Franklin County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	210,203	45%	\$14.67	\$763	1.1
Fulton County	\$13.06		\$679	\$27,160	1.6	\$62,800	\$1,570	\$18,840	\$471	3,244	20%	\$9.12	\$474	1.4
Gallia County	\$12.19		\$634	\$25,360	1.5	\$52,500	\$1,313	\$15,750	\$394	2,747	24%	\$10.87	\$565	1.1
Geauga County	\$14.69		\$764	\$30,560	1.8	\$66,100	\$1,653	\$19,830	\$496	4,653	13%	\$9.41	\$489	1.6
Greene County	\$13.96		\$726	\$29,040	1.7	\$61,700	\$1,543	\$18,510	\$463	20,235	32%	\$10.40	\$541	1.3
Guernsey County	\$12.19		\$634	\$25,360	1.5	\$52,600	\$1,315	\$15,780	\$395	4,126	26%	\$9.63	\$501	1.3

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OHIO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	\$14.79		\$769	\$30,760	1.8	\$71,200	\$1,780	\$21,360	\$534	132,659	40%	\$14.06	\$731	1.1
Hancock County	\$12.69		\$660	\$26,400	1.6	\$66,100	\$1,653	\$19,830	\$496	8,976	29%	\$11.20	\$582	1.1
Hardin County	\$12.19		\$634	\$25,360	1.5	\$55,600	\$1,390	\$16,680	\$417	3,438	30%	\$9.98	\$519	1.2
Harrison County	\$12.19		\$634	\$25,360	1.5	\$50,200	\$1,255	\$15,060	\$377	1,488	23%	\$11.29	\$587	1.1
Henry County	\$12.52		\$651	\$26,040	1.5	\$62,900	\$1,573	\$18,870	\$472	2,268	21%	\$11.09	\$577	1.1
Highland County	\$12.19		\$634	\$25,360	1.5	\$50,300	\$1,258	\$15,090	\$377	4,922	29%	\$9.09	\$473	1.3
Hocking County	\$12.19		\$634	\$25,360	1.5	\$53,200	\$1,330	\$15,960	\$399	2,731	24%	\$7.14	\$371	1.7
Holmes County	\$12.19		\$634	\$25,360	1.5	\$52,000	\$1,300	\$15,600	\$390	2,987	24%	\$11.32	\$589	1.1
Huron County	\$12.19		\$634	\$25,360	1.5	\$58,300	\$1,458	\$17,490	\$437	6,068	27%	\$10.17	\$529	1.2
Jackson County	\$12.19		\$634	\$25,360	1.5	\$47,100	\$1,178	\$14,130	\$353	4,354	33%	\$9.58	\$498	1.3
Jefferson County	\$12.62		\$656	\$26,240	1.6	\$53,100	\$1,328	\$15,930	\$398	7,636	27%	\$9.12	\$474	1.4
Knox County	\$12.19		\$634	\$25,360	1.5	\$61,500	\$1,538	\$18,450	\$461	6,448	29%	\$10.36	\$539	1.2
Lake County	\$14.69		\$764	\$30,560	1.8	\$66,100	\$1,653	\$19,830	\$496	23,551	25%	\$11.82	\$615	1.2
Lawrence County	\$12.27		\$638	\$25,520	1.5	\$54,900	\$1,373	\$16,470	\$412	6,412	27%	\$8.26	\$429	1.5
Licking County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	17,344	27%	\$9.15	\$476	1.7
Logan County	\$12.96		\$674	\$26,960	1.6	\$57,700	\$1,443	\$17,310	\$433	4,705	26%	\$12.29	\$639	1.1
Lorain County	\$14.69		\$764	\$30,560	1.8	\$66,100	\$1,653	\$19,830	\$496	33,182	28%	\$9.83	\$511	1.5
Lucas County	\$13.06		\$679	\$27,160	1.6	\$62,800	\$1,570	\$18,840	\$471	67,304	38%	\$10.88	\$566	1.2
Madison County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	4,185	29%	\$11.22	\$584	1.4
Mahoning County	\$12.63		\$657	\$26,280	1.6	\$53,700	\$1,343	\$16,110	\$403	29,668	30%	\$8.85	\$460	1.4
Marion County	\$13.62		\$708	\$28,320	1.7	\$52,000	\$1,300	\$15,600	\$390	7,590	31%	\$11.01	\$573	1.2
Medina County	\$14.69		\$764	\$30,560	1.8	\$66,100	\$1,653	\$19,830	\$496	13,392	20%	\$9.69	\$504	1.5
Meigs County	\$12.19		\$634	\$25,360	1.5	\$45,500	\$1,138	\$13,650	\$341	1,964	21%	\$7.53	\$392	1.6
Mercer County	\$12.87		\$669	\$26,760	1.6	\$66,500	\$1,663	\$19,950	\$499	3,310	21%	\$8.54	\$444	1.5
Miami County	\$13.96		\$726	\$29,040	1.7	\$61,700	\$1,543	\$18,510	\$463	11,877	29%	\$10.71	\$557	1.3
Monroe County	\$12.19		\$634	\$25,360	1.5	\$50,800	\$1,270	\$15,240	\$381	1,281	21%	\$11.34	\$590	1.1
Montgomery County	\$13.96		\$726	\$29,040	1.7	\$61,700	\$1,543	\$18,510	\$463	84,497	38%	\$12.44	\$647	1.1
Morgan County	\$12.19		\$634	\$25,360	1.5	\$45,900	\$1,148	\$13,770	\$344	1,410	23%	\$6.65	\$346	1.8
Morrow County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	2,306	18%	\$7.78	\$405	2.0

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Muskingum County	\$12.19		\$634	\$25,360	1.5	\$53,600	\$1,340	\$16,080	\$402	10,774	32%	\$9.67	\$503	1.3
Noble County	\$12.19		\$634	\$25,360	1.5	\$46,500	\$1,163	\$13,950	\$349	964	20%	\$11.16	\$580	1.1
Ottawa County	\$13.06		\$679	\$27,160	1.6	\$62,800	\$1,570	\$18,840	\$471	3,430	19%	\$10.79	\$561	1.2
Paulding County	\$12.19		\$634	\$25,360	1.5	\$60,000	\$1,500	\$18,000	\$450	1,690	22%	\$7.75	\$403	1.6
Perry County	\$12.19		\$634	\$25,360	1.5	\$52,900	\$1,323	\$15,870	\$397	4,072	30%	\$8.73	\$454	1.4
Pickaway County	\$15.60		\$811	\$32,440	1.9	\$71,000	\$1,775	\$21,300	\$533	4,864	25%	\$10.67	\$555	1.5
Pike County	\$12.19		\$634	\$25,360	1.5	\$48,200	\$1,205	\$14,460	\$362	3,056	28%	\$12.14	\$631	1.0
Portage County	\$14.92		\$776	\$31,040	1.8	\$66,700	\$1,668	\$20,010	\$500	19,385	32%	\$9.50	\$494	1.6
Preble County	\$12.58		\$654	\$26,160	1.6	\$60,900	\$1,523	\$18,270	\$457	3,613	22%	\$9.31	\$484	1.4
Putnam County	\$12.44		\$647	\$25,880	1.5	\$75,800	\$1,895	\$22,740	\$569	2,069	16%	\$9.59	\$499	1.3
Richland County	\$12.19		\$634	\$25,360	1.5	\$53,300	\$1,333	\$15,990	\$400	14,940	31%	\$10.32	\$537	1.2
Ross County	\$13.52		\$703	\$28,120	1.7	\$56,500	\$1,413	\$16,950	\$424	7,775	27%	\$10.66	\$554	1.3
Sandusky County	\$12.19		\$634	\$25,360	1.5	\$61,000	\$1,525	\$18,300	\$458	5,796	24%	\$10.04	\$522	1.2
Scioto County	\$12.19		\$634	\$25,360	1.5	\$52,000	\$1,300	\$15,600	\$390	8,968	30%	\$7.78	\$405	1.6
Seneca County	\$12.19		\$634	\$25,360	1.5	\$55,100	\$1,378	\$16,530	\$413	5,979	28%	\$10.14	\$527	1.2
Shelby County	\$13.02		\$677	\$27,080	1.6	\$64,600	\$1,615	\$19,380	\$485	4,660	25%	\$13.44	\$699	1.0
Stark County	\$12.98		\$675	\$27,000	1.6	\$58,900	\$1,473	\$17,670	\$442	45,012	30%	\$10.27	\$534	1.3
Summit County	\$14.92		\$776	\$31,040	1.8	\$66,700	\$1,668	\$20,010	\$500	70,826	32%	\$11.38	\$592	1.3
Trumbull County	\$12.63		\$657	\$26,280	1.6	\$53,700	\$1,343	\$16,110	\$403	23,887	28%	\$9.94	\$517	1.3
Tuscarawas County	\$12.37		\$643	\$25,720	1.5	\$54,300	\$1,358	\$16,290	\$407	9,779	27%	\$9.58	\$498	1.3
Union County	\$15.00		\$780	\$31,200	1.9	\$81,700	\$2,043	\$24,510	\$613	4,411	24%	\$14.95	\$777	1.0
Van Wert County	\$12.19		\$634	\$25,360	1.5	\$57,700	\$1,443	\$17,310	\$433	2,403	21%	\$10.50	\$546	1.2
Vinton County	\$12.19		\$634	\$25,360	1.5	\$40,900	\$1,023	\$12,270	\$307	1,227	24%	\$8.08	\$420	1.5
Warren County	\$14.79		\$769	\$30,760	1.8	\$71,200	\$1,780	\$21,360	\$534	16,884	22%	\$11.71	\$609	1.3
Washington County	\$12.35		\$642	\$25,680	1.5	\$53,500	\$1,338	\$16,050	\$401	6,186	25%	\$10.09	\$525	1.2
Wayne County	\$12.96		\$674	\$26,960	1.6	\$65,500	\$1,638	\$19,650	\$491	11,384	27%	\$11.32	\$589	1.1
Williams County	\$12.19		\$634	\$25,360	1.5	\$56,500	\$1,413	\$16,950	\$424	3,697	25%	\$10.00	\$520	1.2
Wood County	\$13.06		\$679	\$27,160	1.6	\$62,800	\$1,570	\$18,840	\$471	15,915	32%	\$10.66	\$554	1.2
Wyandot County	\$12.19		\$634	\$25,360	1.5	\$62,700	\$1,568	\$18,810	\$470	2,671	29%	\$12.24	\$636	1.0

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

OKLAHOMA

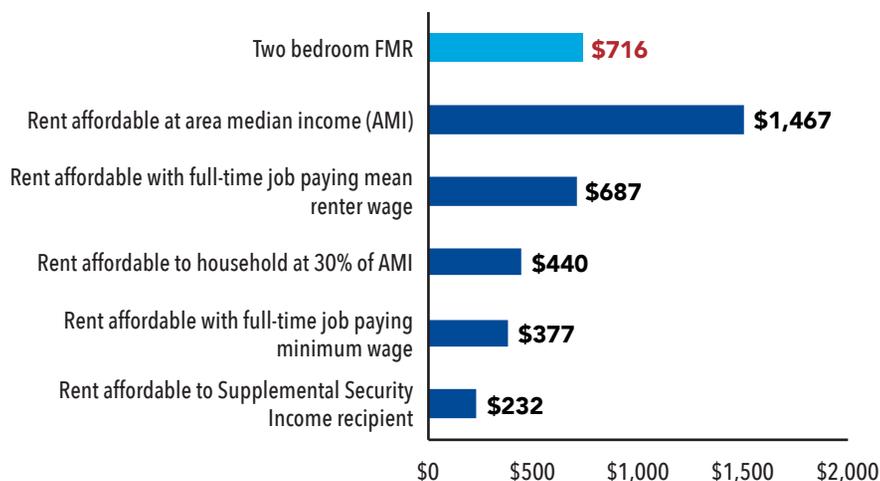
STATE RANKING
43rd*

In Oklahoma, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$716**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,387** monthly or **\$28,639** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.77 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.21
2-Bedroom Housing Wage	\$13.77
Number of Renter Households	475,345
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Creek County	\$15.06
Osage County	\$15.06
Rogers County	\$15.06
Tulsa County	\$15.06
Wagoner County	\$15.06



76
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

OKLAHOMA

	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Oklahoma	\$13.77	\$716	\$28,639	1.9	\$58,693	\$1,467	\$17,608	\$440	475,345	33%	\$13.21	\$687	1.0		
Combined Nonmetro Areas	\$12.42	\$646	\$25,825	1.7	\$52,975	\$1,324	\$15,893	\$397	155,556	30%	\$12.01	\$625	1.0		
<u>Metropolitan Areas</u>															
Fort Smith HMFA	\$12.27	\$638	\$25,520	1.7	\$47,100	\$1,178	\$14,130	\$353	4,446	28%	\$6.80	\$353	1.8		
Grady County HMFA	\$11.98	\$623	\$24,920	1.7	\$60,800	\$1,520	\$18,240	\$456	4,684	24%	\$9.65	\$502	1.2		
Lawton MSA	\$13.81	\$718	\$28,720	1.9	\$56,300	\$1,408	\$16,890	\$422	19,207	43%	\$11.71	\$609	1.2		
Le Flore County HMFA	\$11.98	\$623	\$24,920	1.7	\$46,800	\$1,170	\$14,040	\$351	4,762	26%	\$9.81	\$510	1.2		
Lincoln County HMFA	\$11.98	\$623	\$24,920	1.7	\$56,100	\$1,403	\$16,830	\$421	3,099	23%	\$8.19	\$426	1.5		
Oklahoma City HMFA	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	160,869	36%	\$13.64	\$709	1.1		
Okmulgee County HMFA	\$12.04	\$626	\$25,040	1.7	\$51,600	\$1,290	\$15,480	\$387	4,581	30%	\$11.32	\$589	1.1		
Pawnee County HMFA	\$11.98	\$623	\$24,920	1.7	\$55,600	\$1,390	\$16,680	\$417	1,487	23%	\$11.40	\$593	1.1		
Tulsa HMFA	\$15.06	\$783	\$31,320	2.1	\$61,400	\$1,535	\$18,420	\$461	116,654	34%	\$14.36	\$747	1.0		
<u>Counties</u>															
Adair County	\$11.98	\$623	\$24,920	1.7	\$39,800	\$995	\$11,940	\$299	2,350	29%	\$9.57	\$497	1.3		
Alfalfa County	\$11.98	\$623	\$24,920	1.7	\$59,300	\$1,483	\$17,790	\$445	465	23%	\$16.86	\$877	0.7		
Atoka County	\$11.98	\$623	\$24,920	1.7	\$44,100	\$1,103	\$13,230	\$331	1,321	25%	\$8.86	\$461	1.4		
Beaver County	\$12.56	\$653	\$26,120	1.7	\$62,400	\$1,560	\$18,720	\$468	553	26%	\$18.15	\$944	0.7		
Beckham County	\$13.87	\$721	\$28,840	1.9	\$65,200	\$1,630	\$19,560	\$489	3,029	39%	\$17.82	\$927	0.8		
Blaine County	\$11.98	\$623	\$24,920	1.7	\$52,100	\$1,303	\$15,630	\$391	1,049	27%	\$12.05	\$627	1.0		
Bryan County	\$12.27	\$638	\$25,520	1.7	\$49,100	\$1,228	\$14,730	\$368	6,085	37%	\$11.19	\$582	1.1		
Caddo County	\$11.98	\$623	\$24,920	1.7	\$48,600	\$1,215	\$14,580	\$365	2,988	29%	\$10.92	\$568	1.1		
Canadian County	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	9,521	23%	\$12.69	\$660	1.1		
Carter County	\$12.04	\$626	\$25,040	1.7	\$55,600	\$1,390	\$16,680	\$417	5,398	31%	\$13.86	\$721	0.9		
Cherokee County	\$11.98	\$623	\$24,920	1.7	\$46,600	\$1,165	\$13,980	\$350	5,651	33%	\$7.26	\$377	1.7		
Choctaw County	\$11.98	\$623	\$24,920	1.7	\$42,600	\$1,065	\$12,780	\$320	1,597	26%	\$7.52	\$391	1.6		

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

OKLAHOMA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cimarron County †	\$11.98		\$623	\$24,920	1.7	\$46,600	\$1,165	\$13,980	\$350	301	28%			
Cleveland County	\$14.38		\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	31,535	33%	\$9.43	\$490	1.5
Coal County	\$11.98		\$623	\$24,920	1.7	\$44,900	\$1,123	\$13,470	\$337	630	27%	\$9.19	\$478	1.3
Comanche County	\$13.81		\$718	\$28,720	1.9	\$56,300	\$1,408	\$16,890	\$422	19,207	43%	\$11.71	\$609	1.2
Cotton County	\$11.98		\$623	\$24,920	1.7	\$57,500	\$1,438	\$17,250	\$431	601	26%	\$9.16	\$476	1.3
Craig County	\$11.98		\$623	\$24,920	1.7	\$53,000	\$1,325	\$15,900	\$398	1,188	21%	\$11.17	\$581	1.1
Creek County	\$15.06		\$783	\$31,320	2.1	\$61,400	\$1,535	\$18,420	\$461	6,626	25%	\$12.76	\$663	1.2
Custer County	\$11.98		\$623	\$24,920	1.7	\$58,700	\$1,468	\$17,610	\$440	3,930	37%	\$11.85	\$616	1.0
Delaware County	\$11.98		\$623	\$24,920	1.7	\$47,500	\$1,188	\$14,250	\$356	3,687	22%	\$9.29	\$483	1.3
Dewey County	\$11.98		\$623	\$24,920	1.7	\$59,800	\$1,495	\$17,940	\$449	434	24%	\$22.39	\$1,164	0.5
Ellis County	\$11.98		\$623	\$24,920	1.7	\$62,700	\$1,568	\$18,810	\$470	386	22%	\$17.45	\$907	0.7
Garfield County	\$12.12		\$630	\$25,200	1.7	\$55,400	\$1,385	\$16,620	\$416	7,792	33%	\$15.79	\$821	0.8
Garvin County	\$11.98		\$623	\$24,920	1.7	\$49,600	\$1,240	\$14,880	\$372	2,733	27%	\$14.16	\$736	0.8
Grady County	\$11.98		\$623	\$24,920	1.7	\$60,800	\$1,520	\$18,240	\$456	4,684	24%	\$9.65	\$502	1.2
Grant County	\$11.98		\$623	\$24,920	1.7	\$61,100	\$1,528	\$18,330	\$458	472	24%	\$20.41	\$1,061	0.6
Greer County	\$12.46		\$648	\$25,920	1.7	\$50,200	\$1,255	\$15,060	\$377	742	33%	\$9.76	\$508	1.3
Harmon County	\$11.98		\$623	\$24,920	1.7	\$37,400	\$935	\$11,220	\$281	387	35%	\$10.09	\$525	1.2
Harper County	\$11.98		\$623	\$24,920	1.7	\$55,800	\$1,395	\$16,740	\$419	291	20%	\$9.53	\$495	1.3
Haskell County	\$11.98		\$623	\$24,920	1.7	\$51,600	\$1,290	\$15,480	\$387	1,215	26%	\$9.45	\$491	1.3
Hughes County	\$11.98		\$623	\$24,920	1.7	\$46,600	\$1,165	\$13,980	\$350	1,136	23%	\$10.34	\$538	1.2
Jackson County	\$11.98		\$623	\$24,920	1.7	\$55,000	\$1,375	\$16,500	\$413	3,996	38%	\$10.75	\$559	1.1
Jefferson County	\$11.98		\$623	\$24,920	1.7	\$45,800	\$1,145	\$13,740	\$344	610	25%	\$8.22	\$427	1.5
Johnston County	\$11.98		\$623	\$24,920	1.7	\$42,300	\$1,058	\$12,690	\$317	1,198	28%	\$10.67	\$555	1.1
Kay County	\$12.23		\$636	\$25,440	1.7	\$54,400	\$1,360	\$16,320	\$408	5,520	30%	\$13.06	\$679	0.9
Kingfisher County	\$11.98		\$623	\$24,920	1.7	\$64,200	\$1,605	\$19,260	\$482	1,308	23%	\$13.92	\$724	0.9
Kiowa County	\$11.98		\$623	\$24,920	1.7	\$47,900	\$1,198	\$14,370	\$359	1,243	32%	\$9.44	\$491	1.3
Latimer County	\$11.98		\$623	\$24,920	1.7	\$52,200	\$1,305	\$15,660	\$392	1,279	31%	\$12.60	\$655	1.0
Le Flore County	\$11.98		\$623	\$24,920	1.7	\$46,800	\$1,170	\$14,040	\$351	4,762	26%	\$9.81	\$510	1.2
Lincoln County	\$11.98		\$623	\$24,920	1.7	\$56,100	\$1,403	\$16,830	\$421	3,099	23%	\$8.19	\$426	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

OKLAHOMA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Logan County	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	3,197	21%	\$7.68	\$399	1.9
Love County	\$11.98	\$623	\$24,920	1.7	\$53,100	\$1,328	\$15,930	\$398	817	24%	\$7.97	\$414	1.5
McClain County	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	2,319	18%	\$9.07	\$472	1.6
McCurtain County	\$11.98	\$623	\$24,920	1.7	\$44,300	\$1,108	\$13,290	\$332	4,178	32%	\$10.63	\$553	1.1
McIntosh County	\$11.98	\$623	\$24,920	1.7	\$43,600	\$1,090	\$13,080	\$327	1,632	20%	\$6.11	\$318	2.0
Major County	\$11.98	\$623	\$24,920	1.7	\$58,300	\$1,458	\$17,490	\$437	752	24%	\$13.65	\$710	0.9
Marshall County	\$12.15	\$632	\$25,280	1.7	\$51,900	\$1,298	\$15,570	\$389	1,233	21%	\$9.94	\$517	1.2
Mayes County	\$11.98	\$623	\$24,920	1.7	\$54,500	\$1,363	\$16,350	\$409	3,936	25%	\$10.73	\$558	1.1
Murray County	\$12.08	\$628	\$25,120	1.7	\$56,400	\$1,410	\$16,920	\$423	1,367	27%	\$12.11	\$630	1.0
Muskogee County	\$14.52	\$755	\$30,200	2.0	\$50,700	\$1,268	\$15,210	\$380	8,732	33%	\$8.85	\$460	1.6
Noble County	\$11.98	\$623	\$24,920	1.7	\$58,200	\$1,455	\$17,460	\$437	1,243	27%	\$12.18	\$633	1.0
Nowata County	\$12.42	\$646	\$25,840	1.7	\$51,100	\$1,278	\$15,330	\$383	763	19%	\$8.66	\$450	1.4
Okfuskee County	\$11.98	\$623	\$24,920	1.7	\$44,300	\$1,108	\$13,290	\$332	1,120	26%	\$6.89	\$358	1.7
Oklahoma County	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	114,297	40%	\$14.56	\$757	1.0
Okmulgee County	\$12.04	\$626	\$25,040	1.7	\$51,600	\$1,290	\$15,480	\$387	4,581	30%	\$11.32	\$589	1.1
Osage County	\$15.06	\$783	\$31,320	2.1	\$61,400	\$1,535	\$18,420	\$461	3,895	21%	\$9.31	\$484	1.6
Ottawa County	\$12.17	\$633	\$25,320	1.7	\$45,900	\$1,148	\$13,770	\$344	3,302	27%	\$9.09	\$473	1.3
Pawnee County	\$11.98	\$623	\$24,920	1.7	\$55,600	\$1,390	\$16,680	\$417	1,487	23%	\$11.40	\$593	1.1
Payne County	\$13.40	\$697	\$27,880	1.8	\$57,100	\$1,428	\$17,130	\$428	14,729	49%	\$9.64	\$501	1.4
Pittsburg County	\$13.02	\$677	\$27,080	1.8	\$53,600	\$1,340	\$16,080	\$402	5,160	28%	\$10.73	\$558	1.2
Pontotoc County	\$11.98	\$623	\$24,920	1.7	\$55,700	\$1,393	\$16,710	\$418	4,936	33%	\$9.32	\$485	1.3
Pottawatomie County	\$12.42	\$646	\$25,840	1.7	\$55,000	\$1,375	\$16,500	\$413	7,213	28%	\$9.16	\$476	1.4
Pushmataha County	\$11.98	\$623	\$24,920	1.7	\$38,900	\$973	\$11,670	\$292	1,271	26%	\$7.72	\$401	1.6
Roger Mills County	\$11.98	\$623	\$24,920	1.7	\$65,800	\$1,645	\$19,740	\$494	277	21%	\$14.83	\$771	0.8
Rogers County	\$15.06	\$783	\$31,320	2.1	\$61,400	\$1,535	\$18,420	\$461	6,901	21%	\$12.28	\$638	1.2
Seminole County	\$11.98	\$623	\$24,920	1.7	\$46,500	\$1,163	\$13,950	\$349	2,434	26%	\$9.69	\$504	1.2
Sequoyah County	\$12.27	\$638	\$25,520	1.7	\$47,100	\$1,178	\$14,130	\$353	4,446	28%	\$6.80	\$353	1.8
Stephens County	\$11.98	\$623	\$24,920	1.7	\$58,700	\$1,468	\$17,610	\$440	5,164	29%	\$13.67	\$711	0.9
Texas County	\$12.04	\$626	\$25,040	1.7	\$61,000	\$1,525	\$18,300	\$458	2,543	35%	\$12.81	\$666	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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OKLAHOMA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tillman County	\$11.98		\$623	\$24,920	1.7	\$46,000	\$1,150	\$13,800	\$345	799	27%	\$10.87	\$565	1.1
Tulsa County	\$15.06		\$783	\$31,320	2.1	\$61,400	\$1,535	\$18,420	\$461	94,491	39%	\$14.75	\$767	1.0
Wagoner County	\$15.06		\$783	\$31,320	2.1	\$61,400	\$1,535	\$18,420	\$461	4,741	18%	\$10.04	\$522	1.5
Washington County	\$12.54		\$652	\$26,080	1.7	\$60,300	\$1,508	\$18,090	\$452	5,787	27%	\$16.60	\$863	0.8
Washita County	\$11.98		\$623	\$24,920	1.7	\$60,700	\$1,518	\$18,210	\$455	1,357	29%	\$14.38	\$748	0.8
Woods County	\$11.98		\$623	\$24,920	1.7	\$64,900	\$1,623	\$19,470	\$487	1,161	34%	\$13.96	\$726	0.9
Woodward County	\$12.17		\$633	\$25,320	1.7	\$65,200	\$1,630	\$19,560	\$489	2,085	28%	\$17.06	\$887	0.7

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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OREGON

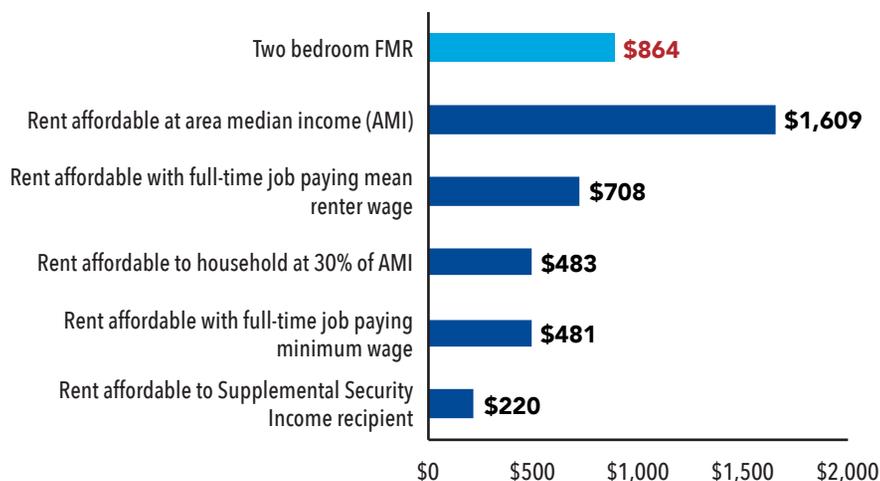


In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$864**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,879** monthly or **\$34,547** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$16.61** PER HOUR

STATE FACTS	
Minimum Wage	\$9.25
Average Renter Wage	\$13.61
2-Bedroom Housing Wage	\$16.61
Number of Renter Households	576,313
Percent Renters	38%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Clackamas County	\$18.15
Columbia County	\$18.15
Multnomah County	\$18.15
Washington County	\$18.15
Yamhill County	\$18.15



72
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

1.8
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

OREGON

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	\$16.61		\$864	\$34,547	1.8	\$64,360	\$1,609	\$19,308	\$483	576,313	38%	\$13.61	\$708	1.2
Combined Nonmetro Areas	\$14.48		\$753	\$30,118	1.6	\$53,013	\$1,325	\$15,904	\$398	114,897	34%	\$10.43	\$542	1.4
<u>Metropolitan Areas</u>														
Bend MSA	\$15.46		\$804	\$32,160	1.7	\$59,400	\$1,485	\$17,820	\$446	22,267	34%	\$11.65	\$606	1.3
Corvallis MSA	\$15.83		\$823	\$32,920	1.7	\$78,600	\$1,965	\$23,580	\$590	14,038	42%	\$10.09	\$525	1.6
Eugene-Springfield MSA	\$15.94		\$829	\$33,160	1.7	\$55,300	\$1,383	\$16,590	\$415	58,588	40%	\$11.30	\$587	1.4
Medford MSA	\$16.23		\$844	\$33,760	1.8	\$55,900	\$1,398	\$16,770	\$419	31,393	38%	\$11.45	\$595	1.4
Portland-Vancouver-Beaverton MSA	\$18.15		\$944	\$37,760	2.0	\$73,900	\$1,848	\$22,170	\$554	280,328	40%	\$15.72	\$817	1.2
Salem MSA	\$14.77		\$768	\$30,720	1.6	\$57,200	\$1,430	\$17,160	\$429	54,802	39%	\$11.03	\$573	1.3
<u>Counties</u>														
Baker County	\$13.02		\$677	\$27,080	1.4	\$52,500	\$1,313	\$15,750	\$394	2,352	33%	\$8.03	\$418	1.6
Benton County	\$15.83		\$823	\$32,920	1.7	\$78,600	\$1,965	\$23,580	\$590	14,038	42%	\$10.09	\$525	1.6
Clackamas County	\$18.15		\$944	\$37,760	2.0	\$73,900	\$1,848	\$22,170	\$554	45,701	31%	\$13.83	\$719	1.3
Clatsop County	\$15.85		\$824	\$32,960	1.7	\$55,900	\$1,398	\$16,770	\$419	5,879	37%	\$11.00	\$572	1.4
Columbia County	\$18.15		\$944	\$37,760	2.0	\$73,900	\$1,848	\$22,170	\$554	4,985	26%	\$7.49	\$389	2.4
Coos County	\$13.98		\$727	\$29,080	1.5	\$51,200	\$1,280	\$15,360	\$384	8,834	34%	\$9.73	\$506	1.4
Crook County	\$13.58		\$706	\$28,240	1.5	\$51,100	\$1,278	\$15,330	\$383	2,620	30%	\$11.58	\$602	1.2
Curry County	\$15.48		\$805	\$32,200	1.7	\$53,600	\$1,340	\$16,080	\$402	3,333	32%	\$11.82	\$615	1.3
Deschutes County	\$15.46		\$804	\$32,160	1.7	\$59,400	\$1,485	\$17,820	\$446	22,267	34%	\$11.65	\$606	1.3
Douglas County	\$14.90		\$775	\$31,000	1.6	\$50,600	\$1,265	\$15,180	\$380	13,683	31%	\$11.85	\$616	1.3
Gilliam County	\$12.60		\$655	\$26,200	1.4	\$60,700	\$1,518	\$18,210	\$455	324	37%	\$16.74	\$871	0.8
Grant County	\$12.37		\$643	\$25,720	1.3	\$44,600	\$1,115	\$13,380	\$335	984	30%	\$9.91	\$516	1.2
Harney County	\$12.37		\$643	\$25,720	1.3	\$49,700	\$1,243	\$14,910	\$373	1,093	35%	\$8.88	\$462	1.4
Hood River County	\$16.25		\$845	\$33,800	1.8	\$67,300	\$1,683	\$20,190	\$505	2,761	34%	\$10.16	\$528	1.6
Jackson County	\$16.23		\$844	\$33,760	1.8	\$55,900	\$1,398	\$16,770	\$419	31,393	38%	\$11.45	\$595	1.4
Jefferson County	\$12.37		\$643	\$25,720	1.3	\$51,100	\$1,278	\$15,330	\$383	2,726	35%	\$11.99	\$623	1.0

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

OREGON

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Josephine County	\$14.92		\$776	\$31,040	1.6	\$44,700	\$1,118	\$13,410	\$335	11,613	34%	\$9.85	\$512	1.5
Klamath County	\$13.40		\$697	\$27,880	1.4	\$50,300	\$1,258	\$15,090	\$377	9,361	34%	\$10.24	\$532	1.3
Lake County	\$12.37		\$643	\$25,720	1.3	\$53,900	\$1,348	\$16,170	\$404	1,205	34%	\$10.31	\$536	1.2
Lane County	\$15.94		\$829	\$33,160	1.7	\$55,300	\$1,383	\$16,590	\$415	58,588	40%	\$11.30	\$587	1.4
Lincoln County	\$15.79		\$821	\$32,840	1.7	\$57,800	\$1,445	\$17,340	\$434	7,219	35%	\$10.33	\$537	1.5
Linn County	\$15.40		\$801	\$32,040	1.7	\$56,200	\$1,405	\$16,860	\$422	14,870	33%	\$10.88	\$566	1.4
Malheur County	\$12.37		\$643	\$25,720	1.3	\$50,000	\$1,250	\$15,000	\$375	3,888	38%	\$7.79	\$405	1.6
Marion County	\$14.77		\$768	\$30,720	1.6	\$57,200	\$1,430	\$17,160	\$429	45,019	40%	\$11.39	\$592	1.3
Morrow County	\$12.37		\$643	\$25,720	1.3	\$55,500	\$1,388	\$16,650	\$416	1,004	27%	\$10.80	\$561	1.1
Multnomah County	\$18.15		\$944	\$37,760	2.0	\$73,900	\$1,848	\$22,170	\$554	140,226	46%	\$14.96	\$778	1.2
Polk County	\$14.77		\$768	\$30,720	1.6	\$57,200	\$1,430	\$17,160	\$429	9,783	35%	\$7.99	\$415	1.8
Sherman County	\$14.13		\$735	\$29,400	1.5	\$57,300	\$1,433	\$17,190	\$430	290	35%	\$13.16	\$684	1.1
Tillamook County	\$14.87		\$773	\$30,920	1.6	\$51,900	\$1,298	\$15,570	\$389	3,086	30%	\$10.62	\$552	1.4
Umatilla County	\$14.25		\$741	\$29,640	1.5	\$58,700	\$1,468	\$17,610	\$440	9,693	36%	\$10.63	\$553	1.3
Union County	\$12.98		\$675	\$27,000	1.4	\$54,700	\$1,368	\$16,410	\$410	3,744	37%	\$8.48	\$441	1.5
Wallowa County	\$13.42		\$698	\$27,920	1.5	\$53,500	\$1,338	\$16,050	\$401	782	26%	\$6.44	\$335	2.1
Wasco County	\$14.92		\$776	\$31,040	1.6	\$55,900	\$1,398	\$16,770	\$419	3,378	35%	\$10.03	\$522	1.5
Washington County	\$18.15		\$944	\$37,760	2.0	\$73,900	\$1,848	\$22,170	\$554	78,772	39%	\$18.87	\$981	1.0
Wheeler County	\$12.37		\$643	\$25,720	1.3	\$48,700	\$1,218	\$14,610	\$365	175	28%	\$9.91	\$516	1.2
Yamhill County	\$18.15		\$944	\$37,760	2.0	\$73,900	\$1,848	\$22,170	\$554	10,644	31%	\$10.47	\$544	1.7

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PENNSYLVANIA

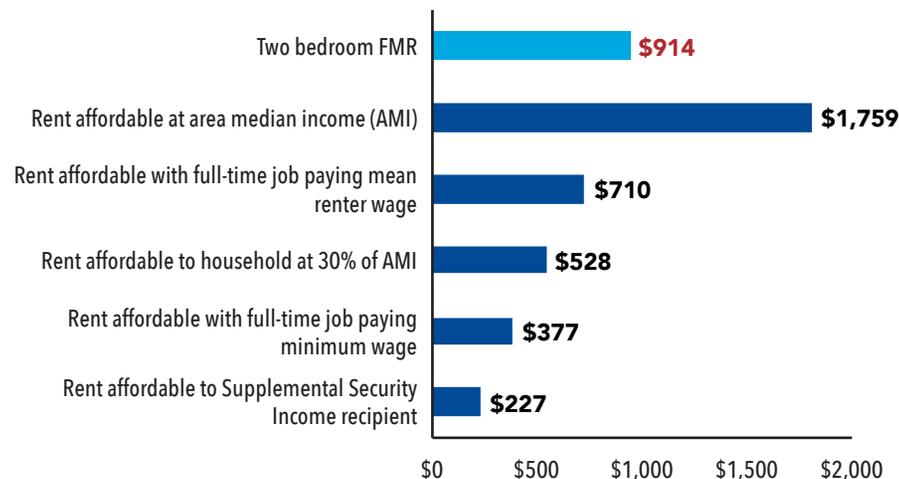
STATE RANKING
20th*

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$914**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,045** monthly or **\$36,545** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$17.57** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.66
2-Bedroom Housing Wage	\$17.57
Number of Renter Households	1,495,915
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Bucks County	\$22.23
Chester County	\$22.23
Delaware County	\$22.23
Montgomery County	\$22.23
Philadelphia County	\$22.23



97
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

2.4
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

PENNSYLVANIA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	\$17.57	\$914	\$36,545	2.4	\$70,354	\$1,759	\$21,106	\$528	1,495,915	30%	\$13.66	\$710	1.3
Combined Nonmetro Areas	\$13.37	\$695	\$27,813	1.8	\$59,042	\$1,476	\$17,713	\$443	193,810	25%	\$10.17	\$529	1.3
<u>Metropolitan Areas</u>													
Allentown-Bethlehem-Easton HMFA	\$18.69	\$972	\$38,880	2.6	\$71,200	\$1,780	\$21,360	\$534	78,934	29%	\$12.33	\$641	1.5
Altoona MSA	\$12.63	\$657	\$26,280	1.7	\$54,800	\$1,370	\$16,440	\$411	14,201	28%	\$9.19	\$478	1.4
Armstrong County HMFA	\$12.37	\$643	\$25,720	1.7	\$53,100	\$1,328	\$15,930	\$398	6,697	23%	\$10.53	\$548	1.2
Erie MSA	\$12.94	\$673	\$26,920	1.8	\$62,000	\$1,550	\$18,600	\$465	35,696	33%	\$9.44	\$491	1.4
Harrisburg-Carlisle MSA	\$16.65	\$866	\$34,640	2.3	\$71,900	\$1,798	\$21,570	\$539	69,975	31%	\$14.23	\$740	1.2
Johnstown MSA	\$12.37	\$643	\$25,720	1.7	\$55,600	\$1,390	\$16,680	\$417	15,194	26%	\$8.88	\$462	1.4
Lancaster MSA	\$16.25	\$845	\$33,800	2.2	\$70,000	\$1,750	\$21,000	\$525	59,235	31%	\$11.84	\$615	1.4
Lebanon MSA	\$15.62	\$812	\$32,480	2.2	\$67,900	\$1,698	\$20,370	\$509	14,584	28%	\$10.24	\$532	1.5
Philadelphia-Camden-Wilmington MSA *	\$22.23	\$1,156	\$46,240	3.1	\$81,100	\$2,028	\$24,330	\$608	509,429	34%	\$17.28	\$899	1.3
Pike County HMFA	\$21.94	\$1,141	\$45,640	3.0	\$70,800	\$1,770	\$21,240	\$531	3,407	16%	\$7.00	\$364	3.1
Pittsburgh HMFA	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	288,232	30%	\$13.34	\$694	1.1
Reading MSA	\$16.69	\$868	\$34,720	2.3	\$67,600	\$1,690	\$20,280	\$507	43,033	28%	\$11.71	\$609	1.4
Scranton--Wilkes-Barre MSA	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	73,090	32%	\$10.48	\$545	1.3
Sharon HMFA	\$13.00	\$676	\$27,040	1.8	\$54,700	\$1,368	\$16,410	\$410	11,788	26%	\$9.97	\$518	1.3
State College MSA	\$17.10	\$889	\$35,560	2.4	\$71,300	\$1,783	\$21,390	\$535	23,127	40%	\$9.67	\$503	1.8
Williamsport MSA	\$16.58	\$862	\$34,480	2.3	\$62,700	\$1,568	\$18,810	\$470	13,817	30%	\$11.16	\$581	1.5
York-Hanover MSA	\$15.90	\$827	\$33,080	2.2	\$70,300	\$1,758	\$21,090	\$527	41,666	25%	\$11.59	\$603	1.4
<u>Counties</u>													
Adams County	\$15.23	\$792	\$31,680	2.1	\$75,100	\$1,878	\$22,530	\$563	8,883	23%	\$9.67	\$503	1.6
Allegheny County	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	181,386	34%	\$14.82	\$770	1.0
Armstrong County	\$12.37	\$643	\$25,720	1.7	\$53,100	\$1,328	\$15,930	\$398	6,697	23%	\$10.53	\$548	1.2

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PENNSYLVANIA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Beaver County	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	18,849	27%	\$10.30	\$535	1.5
Bedford County	\$12.37	\$643	\$25,720	1.7	\$54,100	\$1,353	\$16,230	\$406	4,072	20%	\$9.17	\$477	1.3
Berks County	\$16.69	\$868	\$34,720	2.3	\$67,600	\$1,690	\$20,280	\$507	43,033	28%	\$11.71	\$609	1.4
Blair County	\$12.63	\$657	\$26,280	1.7	\$54,800	\$1,370	\$16,440	\$411	14,201	28%	\$9.19	\$478	1.4
Bradford County	\$12.37	\$643	\$25,720	1.7	\$57,500	\$1,438	\$17,250	\$431	6,071	25%	\$12.36	\$643	1.0
Bucks County*	\$22.23	\$1,156	\$46,240	3.1	\$81,100	\$2,028	\$24,330	\$608	50,721	22%	\$12.53	\$651	1.8
Butler County	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	16,960	23%	\$11.79	\$613	1.3
Cambria County	\$12.37	\$643	\$25,720	1.7	\$55,600	\$1,390	\$16,680	\$417	15,194	26%	\$8.88	\$462	1.4
Cameron County	\$12.37	\$643	\$25,720	1.7	\$55,600	\$1,390	\$16,680	\$417	611	28%	\$11.32	\$589	1.1
Carbon County	\$18.69	\$972	\$38,880	2.6	\$71,200	\$1,780	\$21,360	\$534	5,464	21%	\$8.68	\$451	2.2
Centre County	\$17.10	\$889	\$35,560	2.4	\$71,300	\$1,783	\$21,390	\$535	23,127	40%	\$9.67	\$503	1.8
Chester County*	\$22.23	\$1,156	\$46,240	3.1	\$81,100	\$2,028	\$24,330	\$608	44,973	24%	\$16.97	\$882	1.3
Clarion County	\$12.37	\$643	\$25,720	1.7	\$57,600	\$1,440	\$17,280	\$432	4,593	29%	\$7.50	\$390	1.6
Clearfield County	\$12.37	\$643	\$25,720	1.7	\$53,700	\$1,343	\$16,110	\$403	7,469	23%	\$8.87	\$461	1.4
Clinton County	\$13.58	\$706	\$28,240	1.9	\$55,800	\$1,395	\$16,740	\$419	4,264	28%	\$9.50	\$494	1.4
Columbia County	\$12.75	\$663	\$26,520	1.8	\$61,900	\$1,548	\$18,570	\$464	7,962	30%	\$8.81	\$458	1.4
Crawford County	\$12.37	\$643	\$25,720	1.7	\$55,100	\$1,378	\$16,530	\$413	9,161	26%	\$9.83	\$511	1.3
Cumberland County	\$16.65	\$866	\$34,640	2.3	\$71,900	\$1,798	\$21,570	\$539	27,492	29%	\$13.42	\$698	1.2
Dauphin County	\$16.65	\$866	\$34,640	2.3	\$71,900	\$1,798	\$21,570	\$539	38,752	36%	\$15.12	\$786	1.1
Delaware County*	\$22.23	\$1,156	\$46,240	3.1	\$81,100	\$2,028	\$24,330	\$608	60,300	29%	\$14.49	\$753	1.5
Elk County	\$12.37	\$643	\$25,720	1.7	\$57,200	\$1,430	\$17,160	\$429	2,657	20%	\$10.52	\$547	1.2
Erie County	\$12.94	\$673	\$26,920	1.8	\$62,000	\$1,550	\$18,600	\$465	35,696	33%	\$9.44	\$491	1.4
Fayette County	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	14,803	27%	\$8.89	\$462	1.7
Forest County †	\$12.77	\$664	\$26,560	1.8	\$47,600	\$1,190	\$14,280	\$357	339	17%			
Franklin County	\$16.67	\$867	\$34,680	2.3	\$64,800	\$1,620	\$19,440	\$486	15,706	27%	\$11.31	\$588	1.5
Fulton County	\$12.37	\$643	\$25,720	1.7	\$57,800	\$1,445	\$17,340	\$434	1,350	23%	\$13.09	\$681	0.9
Greene County	\$12.37	\$643	\$25,720	1.7	\$56,900	\$1,423	\$17,070	\$427	3,891	27%	\$15.97	\$831	0.8
Huntingdon County	\$12.37	\$643	\$25,720	1.7	\$57,200	\$1,430	\$17,160	\$429	4,036	23%	\$8.96	\$466	1.4
Indiana County	\$12.85	\$668	\$26,720	1.8	\$57,100	\$1,428	\$17,130	\$428	9,761	28%	\$9.49	\$494	1.4

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PENNSYLVANIA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jefferson County	\$12.37	\$643	\$25,720	1.7	\$53,300	\$1,333	\$15,990	\$400	4,726	26%	\$9.40	\$489	1.3
Juniata County	\$12.37	\$643	\$25,720	1.7	\$55,700	\$1,393	\$16,710	\$418	2,178	24%	\$9.61	\$500	1.3
Lackawanna County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	28,491	33%	\$10.39	\$540	1.4
Lancaster County	\$16.25	\$845	\$33,800	2.2	\$70,000	\$1,750	\$21,000	\$525	59,235	31%	\$11.84	\$615	1.4
Lawrence County	\$12.62	\$656	\$26,240	1.7	\$57,700	\$1,443	\$17,310	\$433	9,112	25%	\$9.23	\$480	1.4
Lebanon County	\$15.62	\$812	\$32,480	2.2	\$67,900	\$1,698	\$20,370	\$509	14,584	28%	\$10.24	\$532	1.5
Lehigh County	\$18.69	\$972	\$38,880	2.6	\$71,200	\$1,780	\$21,360	\$534	43,323	33%	\$13.27	\$690	1.4
Luzerne County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	42,136	32%	\$10.30	\$536	1.4
Lycoming County	\$16.58	\$862	\$34,480	2.3	\$62,700	\$1,568	\$18,810	\$470	13,817	30%	\$11.16	\$581	1.5
McKean County	\$12.37	\$643	\$25,720	1.7	\$53,700	\$1,343	\$16,110	\$403	4,677	27%	\$9.36	\$487	1.3
Mercer County	\$13.00	\$676	\$27,040	1.8	\$54,700	\$1,368	\$16,410	\$410	11,788	26%	\$9.97	\$518	1.3
Mifflin County	\$12.37	\$643	\$25,720	1.7	\$50,300	\$1,258	\$15,090	\$377	4,945	26%	\$10.34	\$538	1.2
Monroe County	\$18.31	\$952	\$38,080	2.5	\$70,100	\$1,753	\$21,030	\$526	11,746	20%	\$9.83	\$511	1.9
Montgomery County*	\$22.23	\$1,156	\$46,240	3.1	\$81,100	\$2,028	\$24,330	\$608	82,349	27%	\$17.36	\$903	1.3
Montour County	\$14.38	\$748	\$29,920	2.0	\$63,900	\$1,598	\$19,170	\$479	1,894	26%	\$17.03	\$886	0.8
Northampton County	\$18.69	\$972	\$38,880	2.6	\$71,200	\$1,780	\$21,360	\$534	30,147	27%	\$11.23	\$584	1.7
Northumberland County	\$12.54	\$652	\$26,080	1.7	\$54,000	\$1,350	\$16,200	\$405	11,308	29%	\$9.90	\$515	1.3
Perry County	\$16.65	\$866	\$34,640	2.3	\$71,900	\$1,798	\$21,570	\$539	3,731	21%	\$8.50	\$442	2.0
Philadelphia County*	\$22.23	\$1,156	\$46,240	3.1	\$81,100	\$2,028	\$24,330	\$608	271,086	47%	\$20.36	\$1,059	1.1
Pike County	\$21.94	\$1,141	\$45,640	3.0	\$70,800	\$1,770	\$21,240	\$531	3,407	16%	\$7.00	\$364	3.1
Potter County	\$12.37	\$643	\$25,720	1.7	\$53,200	\$1,330	\$15,960	\$399	1,641	23%	\$10.18	\$529	1.2
Schuylkill County	\$12.37	\$643	\$25,720	1.7	\$57,100	\$1,428	\$17,130	\$428	14,871	25%	\$9.76	\$507	1.3
Snyder County	\$12.60	\$655	\$26,200	1.7	\$57,000	\$1,425	\$17,100	\$428	3,360	23%	\$9.90	\$515	1.3
Somerset County	\$12.37	\$643	\$25,720	1.7	\$59,300	\$1,483	\$17,790	\$445	6,293	21%	\$9.79	\$509	1.3
Sullivan County	\$12.37	\$643	\$25,720	1.7	\$53,300	\$1,333	\$15,990	\$400	406	17%	\$7.14	\$371	1.7
Susquehanna County	\$12.81	\$666	\$26,640	1.8	\$58,700	\$1,468	\$17,610	\$440	3,738	22%	\$9.90	\$515	1.3
Tioga County	\$12.37	\$643	\$25,720	1.7	\$54,100	\$1,353	\$16,230	\$406	4,378	26%	\$10.87	\$565	1.1
Union County	\$13.38	\$696	\$27,840	1.8	\$58,900	\$1,473	\$17,670	\$442	4,028	27%	\$9.86	\$513	1.4
Venango County	\$12.37	\$643	\$25,720	1.7	\$54,600	\$1,365	\$16,380	\$410	5,729	25%	\$9.18	\$477	1.3

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PENNSYLVANIA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Warren County	\$12.37	\$643	\$25,720	1.7	\$57,500	\$1,438	\$17,250	\$431	3,977	23%	\$9.77	\$508	1.3
Washington County	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	20,125	24%	\$12.12	\$630	1.2
Wayne County	\$13.48	\$701	\$28,040	1.9	\$61,800	\$1,545	\$18,540	\$464	3,977	20%	\$8.44	\$439	1.6
Westmoreland County	\$15.12	\$786	\$31,440	2.1	\$69,700	\$1,743	\$20,910	\$523	36,109	24%	\$9.76	\$508	1.5
Wyoming County	\$14.13	\$735	\$29,400	1.9	\$59,000	\$1,475	\$17,700	\$443	2,463	22%	\$13.86	\$721	1.0
York County	\$15.90	\$827	\$33,080	2.2	\$70,300	\$1,758	\$21,090	\$527	41,666	25%	\$11.59	\$603	1.4

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PUERTO RICO

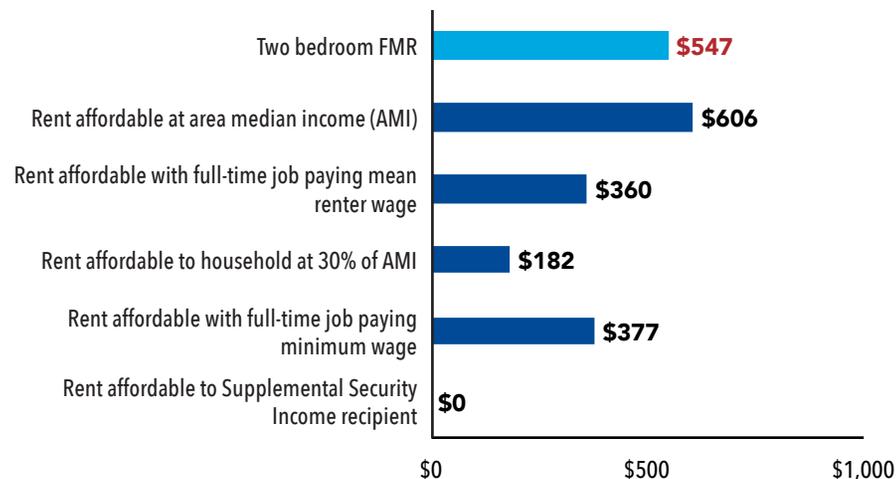
STATE RANKING
52nd*

In Puerto Rico, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$547**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,825** monthly or **\$21,899** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$10.53** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$6.93
2-Bedroom Housing Wage	\$10.53
Number of Renter Households	367,988
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Aguas Buenas Municipio	\$11.56
Barceloneta Municipio	\$11.56
Bayamón Municipio	\$11.56
Canóvanas Municipio	\$11.56
Carolina Municipio	\$11.56



58
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

1.5
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

PUERTO RICO	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Puerto Rico	\$10.53	\$547	\$21,899	1.5	\$24,231	\$606	\$7,269	\$182	367,988	30%	\$6.93	\$360	1.5		
Combined Nonmetro Areas	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	16,269	27%	\$6.55	\$340	1.2		
<u>Metropolitan Areas</u>															
Aguadilla-Isabela-San Sebastián MSA	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	29,872	30%	\$6.50	\$338	1.6		
Arecibo HMFA	\$9.00	\$468	\$18,720	1.2	\$20,900	\$523	\$6,270	\$157	15,780	27%	\$6.13	\$319	1.5		
Barranquitas-Aibonito-Quebradillas HMFA	\$8.08	\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	12,617	29%	\$5.50	\$286	1.5		
Caguas HMFA	\$10.58	\$550	\$22,000	1.5	\$26,900	\$673	\$8,070	\$202	29,411	28%	\$7.07	\$367	1.5		
Fajardo MSA	\$10.48	\$545	\$21,800	1.4	\$26,500	\$663	\$7,950	\$199	6,420	26%	\$7.04	\$366	1.5		
Guayama MSA	\$10.73	\$558	\$22,320	1.5	\$18,400	\$460	\$5,520	\$138	7,690	28%	\$8.56	\$445	1.3		
Mayagüez MSA	\$9.13	\$475	\$19,000	1.3	\$24,100	\$603	\$7,230	\$181	14,293	38%	\$4.89	\$254	1.9		
Ponce MSA	\$9.73	\$506	\$20,240	1.3	\$20,400	\$510	\$6,120	\$153	23,930	30%	\$6.86	\$357	1.4		
San Germán-Cabo Rojo MSA	\$8.17	\$425	\$17,000	1.1	\$20,500	\$513	\$6,150	\$154	13,670	32%	\$5.38	\$280	1.5		
San Juan-Guaynabo HMFA	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	190,710	31%	\$7.21	\$375	1.6		
Yauco MSA	\$8.06	\$419	\$16,760	1.1	\$19,300	\$483	\$5,790	\$145	7,326	23%	\$5.60	\$291	1.4		
<u>Counties</u>															
Adjuntas Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	2,301	38%	\$5.64	\$293	1.4		
Aguada Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	2,898	22%	\$5.17	\$269	2.0		
Aguadilla Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	6,661	34%	\$6.73	\$350	1.5		
Aguas Buenas Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,050	34%	\$5.13	\$267	2.3		
Aibonito Municipio	\$8.08	\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	1,823	21%	\$7.02	\$365	1.2		
Añasco Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	2,249	23%	\$9.29	\$483	1.1		
Arecibo Municipio	\$9.00	\$468	\$18,720	1.2	\$20,900	\$523	\$6,270	\$157	8,979	28%	\$5.84	\$304	1.5		
Arroyo Municipio	\$10.73	\$558	\$22,320	1.5	\$18,400	\$460	\$5,520	\$138	1,761	28%	\$8.19	\$426	1.3		
Barceloneta Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	1,749	21%	\$7.15	\$372	1.6		
Barranquitas Municipio	\$8.08	\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	2,896	32%	\$4.25	\$221	1.9		

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PUERTO RICO

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bayamón Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	21,513	30%	\$6.33	\$329	1.8
Cabo Rojo Municipio	\$8.17		\$425	\$17,000	1.1	\$20,500	\$513	\$6,150	\$154	5,302	34%	\$4.62	\$240	1.8
Caguas Municipio	\$10.58		\$550	\$22,000	1.5	\$26,900	\$673	\$8,070	\$202	14,695	30%	\$6.17	\$321	1.7
Camuy Municipio	\$9.00		\$468	\$18,720	1.2	\$20,900	\$523	\$6,270	\$157	2,894	26%	\$4.90	\$255	1.8
Canóvanas Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,295	23%	\$5.62	\$292	2.1
Carolina Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	18,051	29%	\$6.44	\$335	1.8
Cataño Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,592	38%	\$7.84	\$408	1.5
Cayey Municipio	\$10.58		\$550	\$22,000	1.5	\$26,900	\$673	\$8,070	\$202	4,885	30%	\$9.13	\$475	1.2
Ceiba Municipio	\$10.48		\$545	\$21,800	1.4	\$26,500	\$663	\$7,950	\$199	1,012	22%	\$7.67	\$399	1.4
Ciales Municipio	\$8.08		\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	1,652	29%	\$4.49	\$234	1.8
Cidra Municipio	\$10.58		\$550	\$22,000	1.5	\$26,900	\$673	\$8,070	\$202	3,218	24%	\$9.72	\$506	1.1
Coamo Municipio	\$7.79		\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	2,612	19%	\$4.71	\$245	1.7
Comerío Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,273	36%	\$5.54	\$288	2.1
Corozal Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,994	28%	\$5.72	\$298	2.0
Culebra Municipio	\$7.79		\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	127	28%	\$5.26	\$274	1.5
Dorado Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,382	20%	\$7.24	\$376	1.6
Fajardo Municipio	\$10.48		\$545	\$21,800	1.4	\$26,500	\$663	\$7,950	\$199	3,398	26%	\$6.99	\$363	1.5
Florida Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	1,040	25%	\$6.58	\$342	1.8
Guánica Municipio	\$8.06		\$419	\$16,760	1.1	\$19,300	\$483	\$5,790	\$145	1,646	29%	\$5.04	\$262	1.6
Guayama Municipio	\$10.73		\$558	\$22,320	1.5	\$18,400	\$460	\$5,520	\$138	4,377	29%	\$8.82	\$459	1.2
Guayanilla Municipio	\$8.06		\$419	\$16,760	1.1	\$19,300	\$483	\$5,790	\$145	1,446	22%	\$4.98	\$259	1.6
Guaynabo Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	8,912	25%	\$8.26	\$429	1.4
Gurabo Municipio	\$10.58		\$550	\$22,000	1.5	\$26,900	\$673	\$8,070	\$202	2,660	19%	\$7.07	\$368	1.5
Hatillo Municipio	\$9.00		\$468	\$18,720	1.2	\$20,900	\$523	\$6,270	\$157	3,907	29%	\$7.09	\$369	1.3
Hormigueros Municipio	\$9.13		\$475	\$19,000	1.3	\$24,100	\$603	\$7,230	\$181	1,550	24%	\$4.61	\$240	2.0
Humacao Municipio	\$11.56		\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	4,203	22%	\$7.77	\$404	1.5
Isabela Municipio	\$10.19		\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	5,677	37%	\$8.25	\$429	1.2
Jayuya Municipio	\$7.79		\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	1,355	29%	\$8.40	\$437	0.9
Juana Diaz Municipio	\$9.73		\$506	\$20,240	1.3	\$20,400	\$510	\$6,120	\$153	3,612	22%	\$20.01	\$1,040	0.5

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PUERTO RICO

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Juncos Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,181	25%	\$4.14	\$215	2.8
Lajas Municipio	\$8.17	\$425	\$17,000	1.1	\$20,500	\$513	\$6,150	\$154	3,258	40%	\$3.88	\$202	2.1
Lares Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	4,019	40%	\$4.12	\$214	2.5
Las Marías Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	1,061	33%	\$7.77	\$404	1.0
Las Piedras Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,214	27%	\$6.08	\$316	1.9
Loíza Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,210	25%	\$6.92	\$360	1.7
Luquillo Municipio	\$10.48	\$545	\$21,800	1.4	\$26,500	\$663	\$7,950	\$199	2,010	29%	\$7.08	\$368	1.5
Manatí Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	4,303	27%	\$7.18	\$373	1.6
Maricao Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	464	26%	\$5.05	\$263	1.5
Maunabo Municipio	\$8.08	\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	1,136	27%	\$5.28	\$275	1.5
Mayagüez Municipio	\$9.13	\$475	\$19,000	1.3	\$24,100	\$603	\$7,230	\$181	12,743	41%	\$4.91	\$255	1.9
Moca Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	2,959	25%	\$5.34	\$278	1.9
Morovis Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,078	22%	\$4.55	\$237	2.5
Naguabo Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,047	24%	\$4.83	\$251	2.4
Naranjito Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,184	26%	\$7.46	\$388	1.5
Orocovis Municipio	\$8.08	\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	1,653	24%	\$4.52	\$235	1.8
Patillas Municipio	\$10.73	\$558	\$22,320	1.5	\$18,400	\$460	\$5,520	\$138	1,552	24%	\$7.30	\$380	1.5
Peñuelas Municipio	\$8.06	\$419	\$16,760	1.1	\$19,300	\$483	\$5,790	\$145	1,644	22%	\$7.49	\$389	1.1
Ponce Municipio	\$9.73	\$506	\$20,240	1.3	\$20,400	\$510	\$6,120	\$153	18,505	33%	\$4.98	\$259	2.0
Quebradillas Municipio	\$8.08	\$420	\$16,800	1.1	\$16,900	\$423	\$5,070	\$127	3,457	39%	\$4.51	\$234	1.8
Rincón Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	1,203	21%	\$5.53	\$288	1.8
Río Grande Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,693	22%	\$6.17	\$321	1.9
Sabana Grande Municipio	\$8.17	\$425	\$17,000	1.1	\$20,500	\$513	\$6,150	\$154	1,660	23%	\$5.83	\$303	1.4
Salinas Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	2,486	23%	\$6.27	\$326	1.2
San Germán Municipio	\$8.17	\$425	\$17,000	1.1	\$20,500	\$513	\$6,150	\$154	3,450	29%	\$6.30	\$328	1.3
San Juan Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	67,326	45%	\$7.73	\$402	1.5
San Lorenzo Municipio	\$10.58	\$550	\$22,000	1.5	\$26,900	\$673	\$8,070	\$202	3,953	30%	\$9.62	\$500	1.1
San Sebastián Municipio	\$10.19	\$530	\$21,200	1.4	\$19,300	\$483	\$5,790	\$145	4,206	33%	\$4.24	\$221	2.4
Santa Isabel Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	1,835	23%	\$5.05	\$263	1.5

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

PUERTO RICO

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Toa Alta Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	4,160	19%	\$4.12	\$214	2.8
Toa Baja Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	7,466	25%	\$7.38	\$384	1.6
Trujillo Alto Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	7,306	30%	\$3.70	\$192	3.1
Utua Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	3,540	35%	\$4.45	\$231	1.8
Vega Alta Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,412	21%	\$6.37	\$331	1.8
Vega Baja Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	2,951	17%	\$7.74	\$402	1.5
Vieques Municipio	\$7.79	\$405	\$16,200	1.1	\$19,700	\$493	\$5,910	\$148	488	18%	\$9.35	\$486	0.8
Villalba Municipio	\$9.73	\$506	\$20,240	1.3	\$20,400	\$510	\$6,120	\$153	1,813	23%	\$8.29	\$431	1.2
Yabucoa Municipio	\$11.56	\$601	\$24,040	1.6	\$27,000	\$675	\$8,100	\$203	3,125	26%	\$4.86	\$253	2.4
Yauco Municipio	\$8.06	\$419	\$16,760	1.1	\$19,300	\$483	\$5,790	\$145	2,590	23%	\$5.22	\$271	1.5

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

RHODE ISLAND

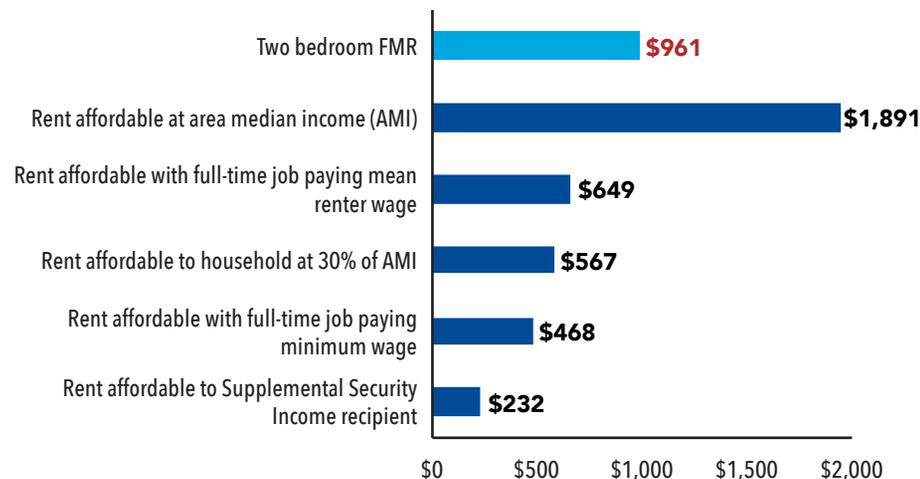


In Rhode Island, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$961**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,204** monthly or **\$38,452** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$18.49** PER HOUR

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$12.48
2-Bedroom Housing Wage	\$18.49
Number of Renter Households	159,244
Percent Renters	39%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Newport-Middleton-Portsmouth HMFA	\$22.79
Providence-Fall River HMFA	\$18.15
Westerly-Hopkinton-New Shoreham HMFA	\$18.83



82
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

RHODE ISLAND

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$18.49	\$961	\$38,452	2.1	\$75,644	\$1,891	\$22,693	\$567	159,244	39%	\$12.48	\$649	1.5
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$22.79	\$1,185	\$47,400	2.5	\$90,800	\$2,270	\$27,240	\$681	10,839	45%	\$12.48	\$649	1.8
Providence-Fall River HMFA	\$18.15	\$944	\$37,760	2.0	\$74,400	\$1,860	\$22,320	\$558	144,332	39%	\$12.55	\$653	1.4
Westerly-Hopkinton-New Shoreham HMFA	\$18.83	\$979	\$39,160	2.1	\$83,000	\$2,075	\$24,900	\$623	4,073	30%	\$10.05	\$523	1.9

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TOWNS WITHIN RHODE ISLAND FMR AREAS

Newport-Middleton-Portsmouth, RI HMFA

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

Providence-Fall River, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

Coventry town, East Greenwich town, Warwick city, West Greenwich town, West Warwick town

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

Burrillville town, Central Falls city, Cranston city, Cumberland town, East Providence city, Foster town, Glocester town, Johnston town, Lincoln town, North Providence town, North Smithfield town, Pawtucket city, Providence city, Scituate town, Smithfield town, Woonsocket city

WASHINGTON COUNTY

Charlestown town, Exeter town, Narragansett town, North Kingstown town, Richmond town, South Kingstown town

Westerly-Hopkinton-New Shoreham, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

SOUTH CAROLINA

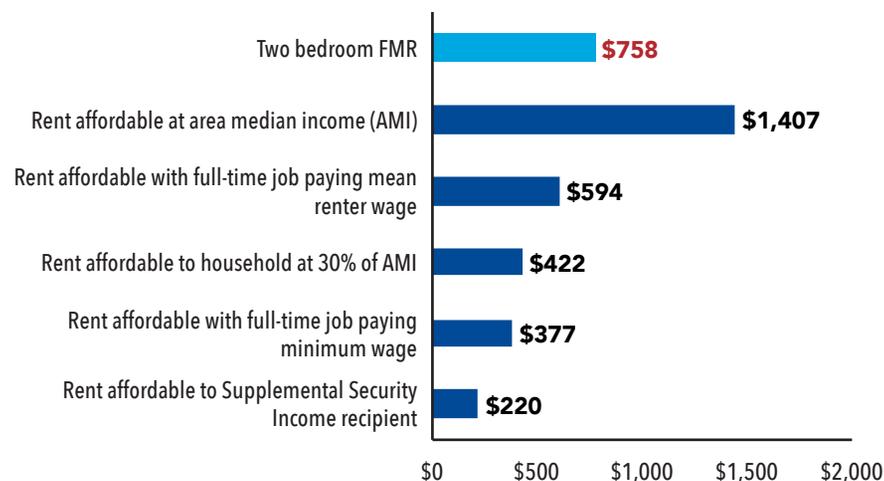


In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,526** monthly or **\$30,307** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.57** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.42
2-Bedroom Housing Wage	\$14.57
Number of Renter Households	550,070
Percent Renters	31%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Laurens County	\$18.58
Beaufort County	\$18.08
Berkeley County	\$18.08
Charleston County	\$18.08
Dorchester County	\$18.08



80
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

SOUTH CAROLINA FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	\$14.57	\$758	\$30,307	2.0	\$56,295	\$1,407	\$16,888	\$422	550,070	31%	\$11.42	\$594	1.3
Combined Nonmetro Areas	\$13.00	\$676	\$27,037	1.8	\$49,850	\$1,246	\$14,955	\$374	116,592	28%	\$10.36	\$539	1.3
<u>Metropolitan Areas</u>													
Anderson MSA	\$12.40	\$645	\$25,800	1.7	\$51,100	\$1,278	\$15,330	\$383	19,884	27%	\$9.33	\$485	1.3
Augusta-Richmond County MSA	\$14.00	\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	18,893	26%	\$12.56	\$653	1.1
Charleston-North Charleston-Summerville MSA	\$18.08	\$940	\$37,600	2.5	\$62,900	\$1,573	\$18,870	\$472	90,794	35%	\$12.66	\$658	1.4
Charlotte-Gastonia-Concord HMFA	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	24,546	28%	\$10.95	\$569	1.5
Columbia HMFA	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	88,775	33%	\$12.14	\$631	1.2
Darlington County HMFA	\$11.69	\$608	\$24,320	1.6	\$44,000	\$1,100	\$13,200	\$330	8,056	30%	\$12.61	\$656	0.9
Florence HMFA	\$12.00	\$624	\$24,960	1.7	\$49,800	\$1,245	\$14,940	\$374	17,568	34%	\$11.06	\$575	1.1
Greenville-Mauldin-Easley MSA	\$13.94	\$725	\$29,000	1.9	\$58,000	\$1,450	\$17,400	\$435	71,236	33%	\$11.88	\$618	1.2
Kershaw County HMFA	\$12.04	\$626	\$25,040	1.7	\$56,400	\$1,410	\$16,920	\$423	5,747	24%	\$11.08	\$576	1.1
Laurens County HMFA	\$18.58	\$966	\$38,640	2.6	\$43,600	\$1,090	\$13,080	\$327	7,129	28%	\$10.76	\$559	1.7
Myrtle Beach-North Myrtle Beach-Conway MSA	\$15.40	\$801	\$32,040	2.1	\$50,800	\$1,270	\$15,240	\$381	34,579	30%	\$9.08	\$472	1.7
Spartanburg MSA	\$12.96	\$674	\$26,960	1.8	\$51,100	\$1,278	\$15,330	\$383	32,632	30%	\$11.42	\$594	1.1
Sumter MSA	\$12.54	\$652	\$26,080	1.7	\$48,400	\$1,210	\$14,520	\$363	13,639	35%	\$11.69	\$608	1.1
<u>Counties</u>													
Abbeville County	\$11.69	\$608	\$24,320	1.6	\$49,400	\$1,235	\$14,820	\$371	2,318	24%	\$7.21	\$375	1.6
Aiken County	\$14.00	\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	16,907	27%	\$13.16	\$684	1.1
Allendale County	\$11.79	\$613	\$24,520	1.6	\$30,200	\$755	\$9,060	\$227	1,251	37%	\$16.90	\$879	0.7
Anderson County	\$12.40	\$645	\$25,800	1.7	\$51,100	\$1,278	\$15,330	\$383	19,884	27%	\$9.33	\$485	1.3
Bamberg County	\$11.69	\$608	\$24,320	1.6	\$46,600	\$1,165	\$13,980	\$350	1,419	24%	\$6.78	\$353	1.7
Barnwell County	\$11.69	\$608	\$24,320	1.6	\$49,900	\$1,248	\$14,970	\$374	2,135	25%	\$8.03	\$417	1.5
Beaufort County	\$18.08	\$940	\$37,600	2.5	\$68,900	\$1,723	\$20,670	\$517	18,398	29%	\$11.45	\$596	1.6

† Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

SOUTH CAROLINA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Berkeley County	\$18.08	\$940	\$37,600	2.5	\$62,900	\$1,573	\$18,870	\$472	19,448	30%	\$15.07	\$784	1.2
Calhoun County	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	1,224	20%	\$10.44	\$543	1.4
Charleston County	\$18.08	\$940	\$37,600	2.5	\$62,900	\$1,573	\$18,870	\$472	56,598	39%	\$12.50	\$650	1.4
Cherokee County	\$11.69	\$608	\$24,320	1.6	\$46,000	\$1,150	\$13,800	\$345	6,865	33%	\$11.29	\$587	1.0
Chester County	\$11.69	\$608	\$24,320	1.6	\$44,200	\$1,105	\$13,260	\$332	3,012	24%	\$10.29	\$535	1.1
Chesterfield County	\$11.69	\$608	\$24,320	1.6	\$43,000	\$1,075	\$12,900	\$323	5,330	30%	\$9.30	\$484	1.3
Clarendon County	\$11.69	\$608	\$24,320	1.6	\$42,600	\$1,065	\$12,780	\$320	3,440	27%	\$6.50	\$338	1.8
Colleton County	\$12.90	\$671	\$26,840	1.8	\$43,300	\$1,083	\$12,990	\$325	3,820	26%	\$9.60	\$499	1.3
Darlington County	\$11.69	\$608	\$24,320	1.6	\$44,000	\$1,100	\$13,200	\$330	8,056	30%	\$12.61	\$656	0.9
Dillon County	\$11.69	\$608	\$24,320	1.6	\$33,200	\$830	\$9,960	\$249	4,268	36%	\$8.95	\$466	1.3
Dorchester County	\$18.08	\$940	\$37,600	2.5	\$62,900	\$1,573	\$18,870	\$472	14,748	29%	\$10.42	\$542	1.7
Edgefield County	\$14.00	\$728	\$29,120	1.9	\$59,100	\$1,478	\$17,730	\$443	1,986	22%	\$6.06	\$315	2.3
Fairfield County	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	2,485	26%	\$16.90	\$879	0.9
Florence County	\$12.00	\$624	\$24,960	1.7	\$49,800	\$1,245	\$14,940	\$374	17,568	34%	\$11.06	\$575	1.1
Georgetown County	\$13.67	\$711	\$28,440	1.9	\$57,900	\$1,448	\$17,370	\$434	5,124	22%	\$10.07	\$523	1.4
Greenville County	\$13.94	\$725	\$29,000	1.9	\$58,000	\$1,450	\$17,400	\$435	57,747	33%	\$12.23	\$636	1.1
Greenwood County	\$12.96	\$674	\$26,960	1.8	\$45,900	\$1,148	\$13,770	\$344	9,188	34%	\$9.91	\$515	1.3
Hampton County	\$11.69	\$608	\$24,320	1.6	\$45,900	\$1,148	\$13,770	\$344	1,800	24%	\$10.19	\$530	1.1
Horry County	\$15.40	\$801	\$32,040	2.1	\$50,800	\$1,270	\$15,240	\$381	34,579	30%	\$9.08	\$472	1.7
Jasper County	\$13.08	\$680	\$27,200	1.8	\$43,600	\$1,090	\$13,080	\$327	2,482	29%	\$13.86	\$721	0.9
Kershaw County	\$12.04	\$626	\$25,040	1.7	\$56,400	\$1,410	\$16,920	\$423	5,747	24%	\$11.08	\$576	1.1
Lancaster County	\$11.69	\$608	\$24,320	1.6	\$56,400	\$1,410	\$16,920	\$423	7,233	25%	\$10.71	\$557	1.1
Laurens County	\$18.58	\$966	\$38,640	2.6	\$43,600	\$1,090	\$13,080	\$327	7,129	28%	\$10.76	\$559	1.7
Lee County	\$11.69	\$608	\$24,320	1.6	\$41,800	\$1,045	\$12,540	\$314	1,804	27%	\$10.07	\$524	1.2
Lexington County	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	26,634	26%	\$10.52	\$547	1.4
McCormick County †	\$11.73	\$610	\$24,400	1.6	\$51,600	\$1,290	\$15,480	\$387	844	21%			
Marion County	\$11.69	\$608	\$24,320	1.6	\$41,300	\$1,033	\$12,390	\$310	3,969	33%	\$8.13	\$423	1.4
Marlboro County	\$11.69	\$608	\$24,320	1.6	\$36,300	\$908	\$10,890	\$272	3,318	34%	\$13.32	\$693	0.9
Newberry County	\$11.90	\$619	\$24,760	1.6	\$55,800	\$1,395	\$16,740	\$419	4,064	29%	\$9.29	\$483	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

SOUTH CAROLINA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oconee County	\$11.69	\$608	\$24,320	1.6	\$48,000	\$1,200	\$14,400	\$360	7,475	25%	\$12.59	\$655	0.9
Orangeburg County	\$12.06	\$627	\$25,080	1.7	\$43,300	\$1,083	\$12,990	\$325	10,860	32%	\$8.67	\$451	1.4
Pickens County	\$13.94	\$725	\$29,000	1.9	\$58,000	\$1,450	\$17,400	\$435	13,489	31%	\$9.02	\$469	1.5
Richland County	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	56,521	39%	\$12.92	\$672	1.2
Saluda County	\$14.96	\$778	\$31,120	2.1	\$64,700	\$1,618	\$19,410	\$485	1,911	27%	\$9.44	\$491	1.6
Spartanburg County	\$12.96	\$674	\$26,960	1.8	\$51,100	\$1,278	\$15,330	\$383	32,632	30%	\$11.42	\$594	1.1
Sumter County	\$12.54	\$652	\$26,080	1.7	\$48,400	\$1,210	\$14,520	\$363	13,639	35%	\$11.69	\$608	1.1
Union County	\$11.69	\$608	\$24,320	1.6	\$43,200	\$1,080	\$12,960	\$324	3,186	27%	\$9.76	\$507	1.2
Williamsburg County	\$11.69	\$608	\$24,320	1.6	\$40,300	\$1,008	\$12,090	\$302	2,989	26%	\$10.11	\$526	1.2
York County	\$15.98	\$831	\$33,240	2.2	\$67,200	\$1,680	\$20,160	\$504	24,546	28%	\$10.95	\$569	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

SOUTH DAKOTA

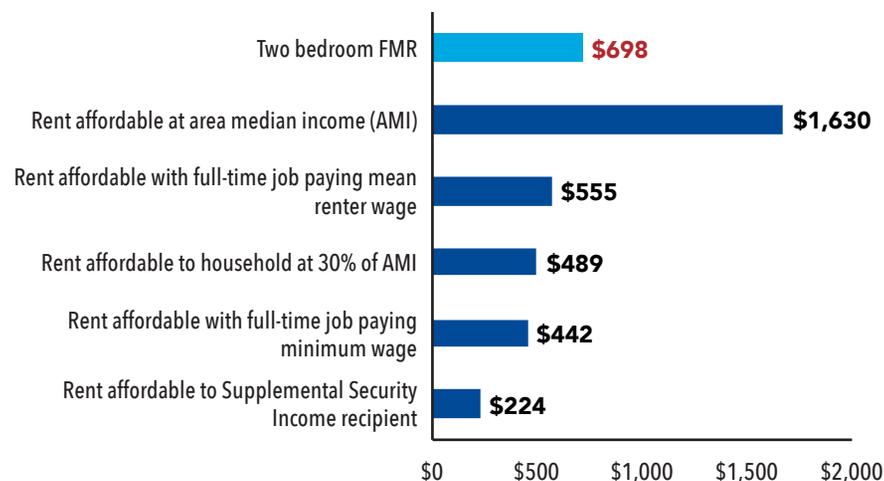
STATE RANKING
48th*

In South Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$698**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,325** monthly or **\$27,901** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.41** PER HOUR

STATE FACTS	
Minimum Wage	\$8.50
Average Renter Wage	\$10.67
2-Bedroom Housing Wage	\$13.41
Number of Renter Households	103,264
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Douglas County	\$16.04
Pennington County	\$15.27
Buffalo County	\$14.83
Fall River County	\$14.42
Custer County	\$14.23



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

SOUTH DAKOTA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	\$13.41	\$698	\$27,901	1.6	\$65,180	\$1,630	\$19,554	\$489	103,264	32%	\$10.67	\$555	1.3
Combined Nonmetro Areas	\$12.82	\$667	\$26,660	1.5	\$62,506	\$1,563	\$18,752	\$469	55,694	32%	\$9.32	\$485	1.4
<u>Metropolitan Areas</u>													
Meade County HMFA	\$13.12	\$682	\$27,280	1.5	\$64,800	\$1,620	\$19,440	\$486	2,800	28%	\$9.16	\$476	1.4
Rapid City HMFA	\$15.27	\$794	\$31,760	1.8	\$64,800	\$1,620	\$19,440	\$486	14,106	35%	\$10.43	\$542	1.5
Sioux City MSA	\$13.62	\$708	\$28,320	1.6	\$58,800	\$1,470	\$17,640	\$441	1,428	25%	\$16.04	\$834	0.8
Sioux Falls MSA	\$13.67	\$711	\$28,440	1.6	\$71,000	\$1,775	\$21,300	\$533	29,236	32%	\$12.02	\$625	1.1
<u>Counties</u>													
Aurora County	\$13.46	\$700	\$28,000	1.6	\$57,500	\$1,438	\$17,250	\$431	214	19%	\$11.69	\$608	1.2
Beadle County	\$12.31	\$640	\$25,600	1.4	\$60,600	\$1,515	\$18,180	\$455	2,584	35%	\$10.63	\$553	1.2
Bennett County	\$12.31	\$640	\$25,600	1.4	\$41,400	\$1,035	\$12,420	\$311	504	48%	\$7.74	\$403	1.6
Bon Homme County	\$12.31	\$640	\$25,600	1.4	\$58,000	\$1,450	\$17,400	\$435	560	22%	\$6.75	\$351	1.8
Brookings County	\$13.62	\$708	\$28,320	1.6	\$65,700	\$1,643	\$19,710	\$493	5,029	42%	\$9.46	\$492	1.4
Brown County	\$12.92	\$672	\$26,880	1.5	\$66,900	\$1,673	\$20,070	\$502	4,647	30%	\$10.55	\$549	1.2
Brule County	\$12.31	\$640	\$25,600	1.4	\$58,700	\$1,468	\$17,610	\$440	627	30%	\$9.29	\$483	1.3
Buffalo County †	\$14.83	\$771	\$30,840	1.7	\$32,500	\$813	\$9,750	\$244	340	63%			
Butte County	\$12.31	\$640	\$25,600	1.4	\$59,300	\$1,483	\$17,790	\$445	1,125	28%	\$9.18	\$478	1.3
Campbell County	\$12.31	\$640	\$25,600	1.4	\$53,200	\$1,330	\$15,960	\$399	143	21%	\$12.53	\$651	1.0
Charles Mix County	\$12.31	\$640	\$25,600	1.4	\$54,700	\$1,368	\$16,410	\$410	933	29%	\$7.56	\$393	1.6
Clark County	\$12.31	\$640	\$25,600	1.4	\$67,900	\$1,698	\$20,370	\$509	302	21%	\$8.26	\$430	1.5
Clay County	\$13.75	\$715	\$28,600	1.6	\$69,800	\$1,745	\$20,940	\$524	2,272	44%	\$6.67	\$347	2.1
Codington County	\$13.29	\$691	\$27,640	1.6	\$65,500	\$1,638	\$19,650	\$491	3,532	31%	\$9.38	\$488	1.4
Corson County	\$12.31	\$640	\$25,600	1.4	\$41,200	\$1,030	\$12,360	\$309	558	47%	\$12.76	\$663	1.0
Custer County	\$14.23	\$740	\$29,600	1.7	\$63,500	\$1,588	\$19,050	\$476	745	20%	\$8.37	\$435	1.7
Davison County	\$13.02	\$677	\$27,080	1.5	\$67,600	\$1,690	\$20,280	\$507	3,177	38%	\$10.40	\$541	1.3
Day County	\$12.31	\$640	\$25,600	1.4	\$51,700	\$1,293	\$15,510	\$388	741	30%	\$6.07	\$315	2.0

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

SOUTH DAKOTA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Deuel County	\$12.31	\$640	\$25,600	1.4	\$64,200	\$1,605	\$19,260	\$482	268	15%	\$10.92	\$568	1.1
Dewey County	\$12.31	\$640	\$25,600	1.4	\$43,900	\$1,098	\$13,170	\$329	706	42%	\$7.84	\$408	1.6
Douglas County	\$16.04	\$834	\$33,360	1.9	\$60,000	\$1,500	\$18,000	\$450	270	21%	\$9.34	\$486	1.7
Edmunds County	\$12.67	\$659	\$26,360	1.5	\$68,200	\$1,705	\$20,460	\$512	347	22%	\$9.28	\$483	1.4
Fall River County	\$14.42	\$750	\$30,000	1.7	\$61,200	\$1,530	\$18,360	\$459	1,032	33%	\$6.48	\$337	2.2
Faulk County	\$12.31	\$640	\$25,600	1.4	\$56,900	\$1,423	\$17,070	\$427	199	21%	\$8.72	\$453	1.4
Grant County	\$12.31	\$640	\$25,600	1.4	\$61,900	\$1,548	\$18,570	\$464	738	23%	\$11.51	\$599	1.1
Gregory County	\$12.31	\$640	\$25,600	1.4	\$47,500	\$1,188	\$14,250	\$356	572	29%	\$6.67	\$347	1.8
Haakon County	\$13.37	\$695	\$27,800	1.6	\$70,700	\$1,768	\$21,210	\$530	181	22%	\$13.20	\$686	1.0
Hamlin County	\$12.35	\$642	\$25,680	1.5	\$64,600	\$1,615	\$19,380	\$485	455	22%	\$9.35	\$486	1.3
Hand County	\$12.31	\$640	\$25,600	1.4	\$57,400	\$1,435	\$17,220	\$431	379	27%	\$9.10	\$473	1.4
Hanson County	\$12.63	\$657	\$26,280	1.5	\$64,800	\$1,620	\$19,440	\$486	171	16%	\$14.15	\$736	0.9
Harding County	\$12.31	\$640	\$25,600	1.4	\$58,400	\$1,460	\$17,520	\$438	136	26%	\$19.29	\$1,003	0.6
Hughes County	\$12.87	\$669	\$26,760	1.5	\$81,600	\$2,040	\$24,480	\$612	2,277	33%	\$8.58	\$446	1.5
Hutchinson County	\$12.31	\$640	\$25,600	1.4	\$63,000	\$1,575	\$18,900	\$473	671	23%	\$8.49	\$441	1.5
Hyde County	\$12.31	\$640	\$25,600	1.4	\$63,400	\$1,585	\$19,020	\$476	130	24%	\$13.99	\$728	0.9
Jackson County	\$12.31	\$640	\$25,600	1.4	\$53,800	\$1,345	\$16,140	\$404	394	37%	\$8.01	\$416	1.5
Jerauld County	\$12.31	\$640	\$25,600	1.4	\$55,500	\$1,388	\$16,650	\$416	241	27%	\$13.01	\$676	0.9
Jones County	\$12.31	\$640	\$25,600	1.4	\$61,200	\$1,530	\$18,360	\$459	109	25%	\$5.31	\$276	2.3
Kingsbury County	\$12.31	\$640	\$25,600	1.4	\$64,300	\$1,608	\$19,290	\$482	534	23%	\$9.52	\$495	1.3
Lake County	\$12.31	\$640	\$25,600	1.4	\$68,500	\$1,713	\$20,550	\$514	1,278	27%	\$8.06	\$419	1.5
Lawrence County	\$12.87	\$669	\$26,760	1.5	\$66,700	\$1,668	\$20,010	\$500	3,735	35%	\$8.43	\$438	1.5
Lincoln County	\$13.67	\$711	\$28,440	1.6	\$71,000	\$1,775	\$21,300	\$533	3,968	23%	\$10.52	\$547	1.3
Lyman County	\$12.31	\$640	\$25,600	1.4	\$57,200	\$1,430	\$17,160	\$429	489	34%	\$6.78	\$353	1.8
McCook County	\$13.67	\$711	\$28,440	1.6	\$71,000	\$1,775	\$21,300	\$533	435	20%	\$8.94	\$465	1.5
McPherson County	\$12.31	\$640	\$25,600	1.4	\$54,000	\$1,350	\$16,200	\$405	264	25%	\$7.79	\$405	1.6
Marshall County	\$12.52	\$651	\$26,040	1.5	\$63,600	\$1,590	\$19,080	\$477	454	27%	\$9.63	\$501	1.3
Meade County	\$13.12	\$682	\$27,280	1.5	\$64,800	\$1,620	\$19,440	\$486	2,800	28%	\$9.16	\$476	1.4
Mellette County	\$12.31	\$640	\$25,600	1.4	\$37,000	\$925	\$11,100	\$278	232	33%	\$8.21	\$427	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TENNESSEE

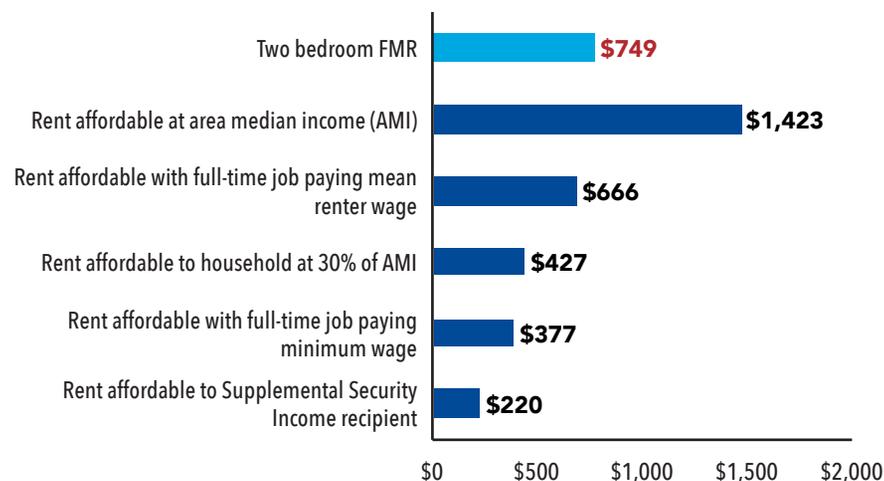
STATE RANKING
37th*

In Tennessee, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$749**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,498** monthly or **\$29,977** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.41** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.81
2-Bedroom Housing Wage	\$14.41
Number of Renter Households	797,990
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Cannon County	\$16.35
Cheatham County	\$16.35
Davidson County	\$16.35
Dickson County	\$16.35
Robertson County	\$16.35



80
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

TENNESSEE

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR † 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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Tennessee	\$14.41	\$749	\$29,977	2.0	\$56,925	\$1,423	\$17,078	\$427	797,990	32%	\$12.81	\$666	1.1	
Combined Nonmetro Areas	\$11.69	\$608	\$24,324	1.6	\$47,901	\$1,198	\$14,370	\$359	182,869	28%	\$9.83	\$511	1.2	
<u>Metropolitan Areas</u>														
Chattanooga MSA	\$13.73	\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	51,934	34%	\$11.64	\$605	1.2	
Clarksville HMFA	\$15.02	\$781	\$31,240	2.1	\$51,400	\$1,285	\$15,420	\$386	24,854	39%	\$11.18	\$581	1.3	
Cleveland MSA	\$13.13	\$683	\$27,320	1.8	\$47,200	\$1,180	\$14,160	\$354	13,786	31%	\$10.25	\$533	1.3	
Hickman County HMFA	\$12.35	\$642	\$25,680	1.7	\$51,700	\$1,293	\$15,510	\$388	1,957	22%	\$8.08	\$420	1.5	
Jackson MSA	\$13.04	\$678	\$27,120	1.8	\$64,900	\$1,623	\$19,470	\$487	13,653	33%	\$9.46	\$492	1.4	
Johnson City MSA	\$14.02	\$729	\$29,160	1.9	\$52,400	\$1,310	\$15,720	\$393	26,126	31%	\$9.30	\$484	1.5	
Kingsport-Bristol-Bristol MSA	\$12.65	\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	22,517	25%	\$11.95	\$621	1.1	
Knoxville MSA	\$14.88	\$774	\$30,960	2.1	\$61,600	\$1,540	\$18,480	\$462	91,494	32%	\$12.15	\$632	1.2	
Macon County HMFA	\$11.17	\$581	\$23,240	1.5	\$44,000	\$1,100	\$13,200	\$330	2,298	27%	\$10.29	\$535	1.1	
Memphis HMFA	\$16.00	\$832	\$33,280	2.2	\$58,000	\$1,450	\$17,400	\$435	148,587	39%	\$14.58	\$758	1.1	
Morristown MSA	\$11.40	\$593	\$23,720	1.6	\$47,300	\$1,183	\$14,190	\$355	14,150	27%	\$10.84	\$564	1.1	
Nashville-Davidson--Murfreesboro--Franklin	\$16.35	\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	200,717	34%	\$15.10	\$785	1.1	
Smith County HMFA	\$11.17	\$581	\$23,240	1.5	\$56,800	\$1,420	\$17,040	\$426	1,920	26%	\$7.00	\$364	1.6	
Stewart County HMFA	\$11.17	\$581	\$23,240	1.5	\$53,100	\$1,328	\$15,930	\$398	1,128	21%	\$8.25	\$429	1.4	
<u>Counties</u>														
Anderson County	\$14.88	\$774	\$30,960	2.1	\$61,600	\$1,540	\$18,480	\$462	9,637	32%	\$14.36	\$747	1.0	
Bedford County	\$11.96	\$622	\$24,880	1.6	\$50,100	\$1,253	\$15,030	\$376	4,922	30%	\$9.35	\$486	1.3	
Benton County	\$11.17	\$581	\$23,240	1.5	\$42,000	\$1,050	\$12,600	\$315	1,469	21%	\$6.56	\$341	1.7	
Bledsoe County	\$11.17	\$581	\$23,240	1.5	\$39,300	\$983	\$11,790	\$295	920	20%	\$6.91	\$359	1.6	
Blount County	\$14.88	\$774	\$30,960	2.1	\$61,600	\$1,540	\$18,480	\$462	13,024	27%	\$12.53	\$652	1.2	
Bradley County	\$13.13	\$683	\$27,320	1.8	\$47,200	\$1,180	\$14,160	\$354	12,400	33%	\$10.37	\$539	1.3	

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TENNESSEE

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Campbell County	\$11.17	\$581	\$23,240	1.5	\$41,200	\$1,030	\$12,360	\$309	4,913	31%	\$8.54	\$444	1.3
Cannon County	\$16.35	\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	1,228	23%	\$10.50	\$546	1.6
Carroll County	\$11.17	\$581	\$23,240	1.5	\$48,500	\$1,213	\$14,550	\$364	2,670	24%	\$8.36	\$434	1.3
Carter County	\$14.02	\$729	\$29,160	1.9	\$52,400	\$1,310	\$15,720	\$393	6,668	28%	\$8.70	\$453	1.6
Cheatham County	\$16.35	\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	2,735	19%	\$10.76	\$560	1.5
Chester County	\$13.04	\$678	\$27,120	1.8	\$64,900	\$1,623	\$19,470	\$487	1,627	27%	\$8.32	\$432	1.6
Claiborne County	\$11.17	\$581	\$23,240	1.5	\$46,200	\$1,155	\$13,860	\$347	3,144	25%	\$8.78	\$457	1.3
Clay County	\$11.17	\$581	\$23,240	1.5	\$41,700	\$1,043	\$12,510	\$313	731	22%	\$7.47	\$388	1.5
Cocke County	\$11.17	\$581	\$23,240	1.5	\$42,100	\$1,053	\$12,630	\$316	4,400	29%	\$8.74	\$454	1.3
Coffee County	\$12.21	\$635	\$25,400	1.7	\$51,900	\$1,298	\$15,570	\$389	6,766	32%	\$11.33	\$589	1.1
Crockett County	\$11.75	\$611	\$24,440	1.6	\$48,000	\$1,200	\$14,400	\$360	1,780	32%	\$14.12	\$734	0.8
Cumberland County	\$11.52	\$599	\$23,960	1.6	\$46,800	\$1,170	\$14,040	\$351	5,125	22%	\$8.24	\$429	1.4
Davidson County	\$16.35	\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	116,371	45%	\$17.07	\$888	1.0
Decatur County	\$11.17	\$581	\$23,240	1.5	\$52,000	\$1,300	\$15,600	\$390	1,156	23%	\$8.07	\$420	1.4
DeKalb County	\$11.17	\$581	\$23,240	1.5	\$47,400	\$1,185	\$14,220	\$356	1,929	27%	\$10.73	\$558	1.0
Dickson County	\$16.35	\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	4,932	26%	\$9.95	\$518	1.6
Dyer County	\$11.52	\$599	\$23,960	1.6	\$49,400	\$1,235	\$14,820	\$371	5,504	36%	\$10.93	\$568	1.1
Fayette County	\$16.00	\$832	\$33,280	2.2	\$58,000	\$1,450	\$17,400	\$435	2,787	19%	\$9.21	\$479	1.7
Fentress County	\$11.17	\$581	\$23,240	1.5	\$39,100	\$978	\$11,730	\$293	1,727	24%	\$8.52	\$443	1.3
Franklin County	\$11.25	\$585	\$23,400	1.6	\$53,800	\$1,345	\$16,140	\$404	3,762	23%	\$9.61	\$500	1.2
Gibson County	\$11.17	\$581	\$23,240	1.5	\$50,200	\$1,255	\$15,060	\$377	5,242	27%	\$9.88	\$514	1.1
Giles County	\$11.21	\$583	\$23,320	1.5	\$48,700	\$1,218	\$14,610	\$365	3,209	27%	\$8.48	\$441	1.3
Grainger County	\$11.40	\$593	\$23,720	1.6	\$47,300	\$1,183	\$14,190	\$355	1,710	19%	\$9.39	\$488	1.2
Greene County	\$11.17	\$581	\$23,240	1.5	\$41,100	\$1,028	\$12,330	\$308	7,820	27%	\$10.78	\$561	1.0
Grundy County	\$11.17	\$581	\$23,240	1.5	\$37,800	\$945	\$11,340	\$284	1,199	22%	\$7.88	\$410	1.4
Hamblen County	\$11.40	\$593	\$23,720	1.6	\$47,300	\$1,183	\$14,190	\$355	7,401	30%	\$9.77	\$508	1.2
Hamilton County	\$13.73	\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	47,516	35%	\$11.81	\$614	1.2
Hancock County	\$11.17	\$581	\$23,240	1.5	\$31,900	\$798	\$9,570	\$239	717	25%	\$6.51	\$339	1.7
Hardeman County	\$11.17	\$581	\$23,240	1.5	\$49,200	\$1,230	\$14,760	\$369	2,587	30%	\$10.97	\$570	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TENNESSEE

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hardin County	\$11.17		\$581	\$23,240	1.5	\$41,100	\$1,028	\$12,330	\$308	2,192	22%	\$9.71	\$505	1.2
Hawkins County	\$12.65		\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	5,387	23%	\$11.53	\$600	1.1
Haywood County	\$11.75		\$611	\$24,440	1.6	\$43,900	\$1,098	\$13,170	\$329	2,781	39%	\$11.27	\$586	1.0
Henderson County	\$12.02		\$625	\$25,000	1.7	\$49,100	\$1,228	\$14,730	\$368	2,654	24%	\$9.90	\$515	1.2
Henry County	\$11.44		\$595	\$23,800	1.6	\$50,300	\$1,258	\$15,090	\$377	3,616	27%	\$9.83	\$511	1.2
Hickman County	\$12.35		\$642	\$25,680	1.7	\$51,700	\$1,293	\$15,510	\$388	1,957	22%	\$8.08	\$420	1.5
Houston County	\$11.17		\$581	\$23,240	1.5	\$47,300	\$1,183	\$14,190	\$355	1,025	30%	\$9.20	\$478	1.2
Humphreys County	\$11.17		\$581	\$23,240	1.5	\$53,800	\$1,345	\$16,140	\$404	1,645	22%	\$12.61	\$656	0.9
Jackson County	\$11.17		\$581	\$23,240	1.5	\$43,600	\$1,090	\$13,080	\$327	902	20%	\$7.18	\$374	1.6
Jefferson County	\$11.40		\$593	\$23,720	1.6	\$47,300	\$1,183	\$14,190	\$355	5,039	25%	\$13.99	\$727	0.8
Johnson County	\$11.17		\$581	\$23,240	1.5	\$37,500	\$938	\$11,250	\$281	1,671	24%	\$13.85	\$720	0.8
Knox County	\$14.88		\$774	\$30,960	2.1	\$61,600	\$1,540	\$18,480	\$462	62,950	35%	\$11.85	\$616	1.3
Lake County	\$11.17		\$581	\$23,240	1.5	\$39,200	\$980	\$11,760	\$294	981	45%	\$7.46	\$388	1.5
Lauderdale County	\$11.17		\$581	\$23,240	1.5	\$39,600	\$990	\$11,880	\$297	3,530	36%	\$10.17	\$529	1.1
Lawrence County	\$11.17		\$581	\$23,240	1.5	\$48,200	\$1,205	\$14,460	\$362	3,907	25%	\$8.81	\$458	1.3
Lewis County	\$11.17		\$581	\$23,240	1.5	\$43,500	\$1,088	\$13,050	\$326	1,218	26%	\$6.56	\$341	1.7
Lincoln County	\$11.17		\$581	\$23,240	1.5	\$54,100	\$1,353	\$16,230	\$406	3,200	24%	\$9.12	\$474	1.2
Loudon County	\$14.88		\$774	\$30,960	2.1	\$61,600	\$1,540	\$18,480	\$462	4,526	23%	\$10.18	\$529	1.5
McMinn County	\$11.71		\$609	\$24,360	1.6	\$50,300	\$1,258	\$15,090	\$377	5,132	25%	\$10.11	\$526	1.2
McNairy County	\$11.17		\$581	\$23,240	1.5	\$44,900	\$1,123	\$13,470	\$337	2,581	27%	\$9.42	\$490	1.2
Macon County	\$11.17		\$581	\$23,240	1.5	\$44,000	\$1,100	\$13,200	\$330	2,298	27%	\$10.29	\$535	1.1
Madison County	\$13.04		\$678	\$27,120	1.8	\$64,900	\$1,623	\$19,470	\$487	12,026	34%	\$9.52	\$495	1.4
Marion County	\$13.73		\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	2,941	26%	\$8.04	\$418	1.7
Marshall County	\$12.71		\$661	\$26,440	1.8	\$53,200	\$1,330	\$15,960	\$399	2,926	25%	\$9.65	\$502	1.3
Maury County	\$14.42		\$750	\$30,000	2.0	\$53,600	\$1,340	\$16,080	\$402	9,537	30%	\$10.81	\$562	1.3
Meigs County	\$11.17		\$581	\$23,240	1.5	\$47,300	\$1,183	\$14,190	\$355	950	20%	\$10.48	\$545	1.1
Monroe County	\$11.35		\$590	\$23,600	1.6	\$46,600	\$1,165	\$13,980	\$350	4,620	26%	\$9.96	\$518	1.1
Montgomery County	\$15.02		\$781	\$31,240	2.1	\$51,400	\$1,285	\$15,420	\$386	24,854	39%	\$11.18	\$581	1.3
Moore County	\$11.17		\$581	\$23,240	1.5	\$60,800	\$1,520	\$18,240	\$456	395	16%	\$16.71	\$869	0.7

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TENNESSEE

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$11.17		\$581	\$23,240	1.5	\$49,400	\$1,235	\$14,820	\$371	1,449	19%	\$12.71	\$661	0.9
Obion County	\$11.17		\$581	\$23,240	1.5	\$51,400	\$1,285	\$15,420	\$386	3,941	32%	\$9.22	\$480	1.2
Overton County	\$11.62		\$604	\$24,160	1.6	\$45,300	\$1,133	\$13,590	\$340	1,774	20%	\$8.47	\$441	1.4
Perry County	\$11.17		\$581	\$23,240	1.5	\$41,900	\$1,048	\$12,570	\$314	810	25%	\$8.47	\$441	1.3
Pickett County	\$11.17		\$581	\$23,240	1.5	\$48,900	\$1,223	\$14,670	\$367	474	20%	\$7.07	\$368	1.6
Polk County	\$13.13		\$683	\$27,320	1.8	\$47,200	\$1,180	\$14,160	\$354	1,386	21%	\$7.57	\$393	1.7
Putnam County	\$11.44		\$595	\$23,800	1.6	\$48,300	\$1,208	\$14,490	\$362	10,687	37%	\$8.03	\$418	1.4
Rhea County	\$11.17		\$581	\$23,240	1.5	\$47,800	\$1,195	\$14,340	\$359	3,598	30%	\$8.25	\$429	1.4
Roane County	\$12.06		\$627	\$25,080	1.7	\$55,900	\$1,398	\$16,770	\$419	5,661	26%	\$16.80	\$873	0.7
Robertson County	\$16.35		\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	5,629	23%	\$10.21	\$531	1.6
Rutherford County	\$16.35		\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	31,312	32%	\$12.93	\$672	1.3
Scott County	\$11.17		\$581	\$23,240	1.5	\$40,400	\$1,010	\$12,120	\$303	1,843	22%	\$8.31	\$432	1.3
Sequatchie County	\$13.73		\$714	\$28,560	1.9	\$59,000	\$1,475	\$17,700	\$443	1,477	26%	\$8.30	\$432	1.7
Sevier County	\$13.29		\$691	\$27,640	1.8	\$50,000	\$1,250	\$15,000	\$375	12,238	33%	\$8.91	\$463	1.5
Shelby County	\$16.00		\$832	\$33,280	2.2	\$58,000	\$1,450	\$17,400	\$435	140,186	41%	\$14.78	\$769	1.1
Smith County	\$11.17		\$581	\$23,240	1.5	\$56,800	\$1,420	\$17,040	\$426	1,920	26%	\$7.00	\$364	1.6
Stewart County	\$11.17		\$581	\$23,240	1.5	\$53,100	\$1,328	\$15,930	\$398	1,128	21%	\$8.25	\$429	1.4
Sullivan County	\$12.65		\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	17,130	26%	\$12.01	\$625	1.1
Sumner County	\$16.35		\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	16,489	27%	\$11.99	\$624	1.4
Tipton County	\$16.00		\$832	\$33,280	2.2	\$58,000	\$1,450	\$17,400	\$435	5,614	26%	\$8.22	\$427	1.9
Trousdale County	\$16.35		\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	713	25%	\$8.57	\$446	1.9
Unicoi County	\$14.02		\$729	\$29,160	1.9	\$52,400	\$1,310	\$15,720	\$393	1,896	25%	\$13.13	\$683	1.1
Union County	\$14.88		\$774	\$30,960	2.1	\$61,600	\$1,540	\$18,480	\$462	1,357	18%	\$7.25	\$377	2.1
Van Buren County †	\$11.17		\$581	\$23,240	1.5	\$41,900	\$1,048	\$12,570	\$314	307	15%			
Warren County	\$11.17		\$581	\$23,240	1.5	\$46,000	\$1,150	\$13,800	\$345	4,618	30%	\$10.11	\$526	1.1
Washington County	\$14.02		\$729	\$29,160	1.9	\$52,400	\$1,310	\$15,720	\$393	17,562	34%	\$9.09	\$473	1.5
Wayne County	\$11.17		\$581	\$23,240	1.5	\$49,000	\$1,225	\$14,700	\$368	1,058	17%	\$8.61	\$448	1.3
Weakley County	\$11.17		\$581	\$23,240	1.5	\$53,900	\$1,348	\$16,170	\$404	4,744	34%	\$8.78	\$456	1.3
White County	\$11.50		\$598	\$23,920	1.6	\$44,900	\$1,123	\$13,470	\$337	2,512	26%	\$8.95	\$466	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TENNESSEE

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Williamson County	\$16.35		\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	12,385	19%	\$14.33	\$745	1.1
Wilson County	\$16.35		\$850	\$34,000	2.3	\$66,900	\$1,673	\$20,070	\$502	8,923	21%	\$9.94	\$517	1.6

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

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

TEXAS

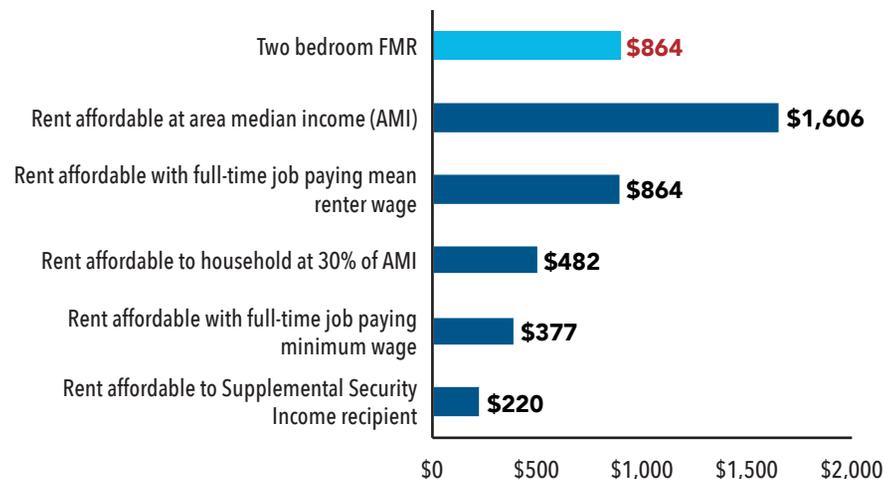
In Texas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$864**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,880** monthly or **\$34,563** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



 **\$16.62 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.62
2-Bedroom Housing Wage	\$16.62
Number of Renter Households	3,262,919
Percent Renters	37%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Midland County	\$22.31
Bastrop County	\$20.19
Caldwell County	\$20.19
Hays County	\$20.19
Travis County	\$20.19



92
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	\$16.62	\$864	\$34,563	2.3	\$64,251	\$1,606	\$19,275	\$482	3,262,919	37%	\$16.62	\$864	1.0
Combined Nonmetro Areas	\$13.10	\$681	\$27,249	1.8	\$52,909	\$1,323	\$15,873	\$397	300,745	28%	\$12.73	\$662	1.0
<u>Metropolitan Areas</u>													
Abilene MSA	\$16.87	\$877	\$35,080	2.3	\$57,700	\$1,443	\$17,310	\$433	21,401	36%	\$11.62	\$604	1.5
Amarillo MSA	\$14.33	\$745	\$29,800	2.0	\$59,400	\$1,485	\$17,820	\$446	32,990	35%	\$13.28	\$690	1.1
Aransas County HMFA	\$14.17	\$737	\$29,480	2.0	\$56,100	\$1,403	\$16,830	\$421	2,621	27%	\$10.65	\$554	1.3
Atascosa County HMFA	\$13.48	\$701	\$28,040	1.9	\$54,600	\$1,365	\$16,380	\$410	3,872	26%	\$14.95	\$777	0.9
Austin County HMFA	\$14.21	\$739	\$29,560	2.0	\$65,200	\$1,630	\$19,560	\$489	2,538	24%	\$14.75	\$767	1.0
Austin-Round Rock MSA	\$20.19	\$1,050	\$42,000	2.8	\$76,800	\$1,920	\$23,040	\$576	275,540	42%	\$16.89	\$878	1.2
Beaumont-Port Arthur MSA	\$14.56	\$757	\$30,280	2.0	\$58,700	\$1,468	\$17,610	\$440	45,187	31%	\$14.68	\$763	1.0
Brazoria County HMFA	\$16.06	\$835	\$33,400	2.2	\$80,400	\$2,010	\$24,120	\$603	28,065	26%	\$15.03	\$782	1.1
Brownsville-Harlingen MSA	\$12.62	\$656	\$26,240	1.7	\$35,400	\$885	\$10,620	\$266	38,648	33%	\$8.36	\$435	1.5
Calhoun County HMFA	\$13.73	\$714	\$28,560	1.9	\$57,900	\$1,448	\$17,370	\$434	2,284	29%	\$20.48	\$1,065	0.7
College Station-Bryan MSA	\$15.44	\$803	\$32,120	2.1	\$62,000	\$1,550	\$18,600	\$465	40,900	50%	\$10.40	\$541	1.5
Corpus Christi HMFA	\$17.23	\$896	\$35,840	2.4	\$58,800	\$1,470	\$17,640	\$441	58,252	40%	\$14.55	\$757	1.2
Dallas HMFA	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	618,180	40%	\$19.42	\$1,010	0.9
El Paso MSA	\$15.27	\$794	\$31,760	2.1	\$47,600	\$1,190	\$14,280	\$357	97,759	38%	\$10.40	\$541	1.5
Fort Worth-Arlington HMFA	\$17.17	\$893	\$35,720	2.4	\$70,500	\$1,763	\$21,150	\$529	274,246	36%	\$14.85	\$772	1.2
Houston-Baytown-Sugar Land HMFA	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	757,102	39%	\$20.63	\$1,073	0.8
Kendall County HMFA	\$18.00	\$936	\$37,440	2.5	\$89,100	\$2,228	\$26,730	\$668	3,260	26%	\$11.06	\$575	1.6
Killeen-Temple-Fort Hood HMFA	\$14.83	\$771	\$30,840	2.0	\$59,100	\$1,478	\$17,730	\$443	53,732	43%	\$13.42	\$698	1.1
Lampasas County HMFA	\$12.46	\$648	\$25,920	1.7	\$60,100	\$1,503	\$18,030	\$451	1,832	25%	\$8.59	\$446	1.5
Laredo MSA	\$14.94	\$777	\$31,080	2.1	\$43,200	\$1,080	\$12,960	\$324	24,245	36%	\$8.88	\$462	1.7
Longview HMFA	\$13.33	\$693	\$27,720	1.8	\$56,900	\$1,423	\$17,070	\$427	20,144	34%	\$14.35	\$746	0.9

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TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lubbock MSA	\$14.54	\$756	\$30,240	2.0	\$56,100	\$1,403	\$16,830	\$421	44,409	41%	\$10.60	\$551	1.4
McAllen-Edinburg-Mission MSA	\$12.71	\$661	\$26,440	1.8	\$37,500	\$938	\$11,250	\$281	68,743	32%	\$8.33	\$433	1.5
Medina County HMFA	\$12.88	\$670	\$26,800	1.8	\$64,200	\$1,605	\$19,260	\$482	3,351	22%	\$8.13	\$423	1.6
Midland MSA	\$22.31	\$1,160	\$46,400	3.1	\$72,500	\$1,813	\$21,750	\$544	16,370	32%	\$20.34	\$1,058	1.1
Odessa MSA	\$19.67	\$1,023	\$40,920	2.7	\$65,400	\$1,635	\$19,620	\$491	17,140	34%	\$20.33	\$1,057	1.0
Rusk County HMFA	\$12.37	\$643	\$25,720	1.7	\$59,200	\$1,480	\$17,760	\$444	4,261	24%	\$14.81	\$770	0.8
San Angelo MSA	\$15.79	\$821	\$32,840	2.2	\$61,200	\$1,530	\$18,360	\$459	15,281	36%	\$12.33	\$641	1.3
San Antonio HMFA	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	268,202	37%	\$13.42	\$698	1.2
Sherman-Denison MSA	\$15.90	\$827	\$33,080	2.2	\$62,600	\$1,565	\$18,780	\$470	15,189	33%	\$13.12	\$682	1.2
Texarkana MSA	\$14.69	\$764	\$30,560	2.0	\$50,000	\$1,250	\$15,000	\$375	11,218	33%	\$10.43	\$543	1.4
Tyler MSA	\$15.92	\$828	\$33,120	2.2	\$58,400	\$1,460	\$17,520	\$438	25,858	33%	\$13.46	\$700	1.2
Victoria HMFA	\$14.27	\$742	\$29,680	2.0	\$63,300	\$1,583	\$18,990	\$475	11,668	33%	\$13.41	\$697	1.1
Waco MSA	\$14.73	\$766	\$30,640	2.0	\$55,500	\$1,388	\$16,650	\$416	34,293	40%	\$12.28	\$639	1.2
Wichita Falls MSA	\$13.69	\$712	\$28,480	1.9	\$59,300	\$1,483	\$17,790	\$445	19,423	35%	\$12.16	\$632	1.1
Wise County HMFA	\$16.12	\$838	\$33,520	2.2	\$66,600	\$1,665	\$19,980	\$500	3,970	19%	\$16.42	\$854	1.0
<u>Counties</u>													
Anderson County	\$12.40	\$645	\$25,800	1.7	\$55,000	\$1,375	\$16,500	\$413	4,854	30%	\$13.44	\$699	0.9
Andrews County	\$14.73	\$766	\$30,640	2.0	\$72,700	\$1,818	\$21,810	\$545	1,140	22%	\$16.76	\$872	0.9
Angelina County	\$13.31	\$692	\$27,680	1.8	\$47,000	\$1,175	\$14,100	\$353	10,220	33%	\$13.05	\$678	1.0
Aransas County	\$14.17	\$737	\$29,480	2.0	\$56,100	\$1,403	\$16,830	\$421	2,621	27%	\$10.65	\$554	1.3
Archer County	\$13.69	\$712	\$28,480	1.9	\$59,300	\$1,483	\$17,790	\$445	647	19%	\$10.54	\$548	1.3
Armstrong County	\$14.33	\$745	\$29,800	2.0	\$59,400	\$1,485	\$17,820	\$446	140	22%	\$12.78	\$665	1.1
Atascosa County	\$13.48	\$701	\$28,040	1.9	\$54,600	\$1,365	\$16,380	\$410	3,872	26%	\$14.95	\$777	0.9
Austin County	\$14.21	\$739	\$29,560	2.0	\$65,200	\$1,630	\$19,560	\$489	2,538	24%	\$14.75	\$767	1.0
Bailey County	\$12.37	\$643	\$25,720	1.7	\$50,000	\$1,250	\$15,000	\$375	820	35%	\$15.21	\$791	0.8

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bandera County	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	1,654	20%	\$8.63	\$449	1.9
Bastrop County	\$20.19	\$1,050	\$42,000	2.8	\$76,800	\$1,920	\$23,040	\$576	5,540	22%	\$8.79	\$457	2.3
Baylor County	\$12.37	\$643	\$25,720	1.7	\$58,300	\$1,458	\$17,490	\$437	485	27%	\$11.91	\$619	1.0
Bee County	\$12.73	\$662	\$26,480	1.8	\$51,100	\$1,278	\$15,330	\$383	2,952	35%	\$15.98	\$831	0.8
Bell County	\$14.83	\$771	\$30,840	2.0	\$59,100	\$1,478	\$17,730	\$443	45,012	43%	\$13.62	\$708	1.1
Bexar County	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	243,896	40%	\$13.72	\$714	1.2
Blanco County	\$14.29	\$743	\$29,720	2.0	\$67,100	\$1,678	\$20,130	\$503	839	21%	\$11.69	\$608	1.2
Borden County	\$12.52	\$651	\$26,040	1.7	\$84,400	\$2,110	\$25,320	\$633	75	33%	\$9.22	\$479	1.4
Bosque County	\$12.37	\$643	\$25,720	1.7	\$58,100	\$1,453	\$17,430	\$436	1,623	23%	\$11.13	\$579	1.1
Bowie County	\$14.69	\$764	\$30,560	2.0	\$50,000	\$1,250	\$15,000	\$375	11,218	33%	\$10.43	\$543	1.4
Brazoria County	\$16.06	\$835	\$33,400	2.2	\$80,400	\$2,010	\$24,120	\$603	28,065	26%	\$15.03	\$782	1.1
Brazos County	\$15.44	\$803	\$32,120	2.1	\$62,000	\$1,550	\$18,600	\$465	37,908	54%	\$10.26	\$534	1.5
Brewster County	\$14.35	\$746	\$29,840	2.0	\$62,400	\$1,560	\$18,720	\$468	1,630	39%	\$12.17	\$633	1.2
Briscoe County	\$12.37	\$643	\$25,720	1.7	\$52,700	\$1,318	\$15,810	\$395	128	21%	\$9.21	\$479	1.3
Brooks County	\$12.37	\$643	\$25,720	1.7	\$29,100	\$728	\$8,730	\$218	749	31%	\$8.90	\$463	1.4
Brown County	\$12.54	\$652	\$26,080	1.7	\$52,700	\$1,318	\$15,810	\$395	3,848	29%	\$8.92	\$464	1.4
Burleson County	\$15.44	\$803	\$32,120	2.1	\$62,000	\$1,550	\$18,600	\$465	1,308	21%	\$13.31	\$692	1.2
Burnet County	\$13.31	\$692	\$27,680	1.8	\$61,600	\$1,540	\$18,480	\$462	4,442	27%	\$11.16	\$580	1.2
Caldwell County	\$20.19	\$1,050	\$42,000	2.8	\$76,800	\$1,920	\$23,040	\$576	3,877	33%	\$11.65	\$606	1.7
Calhoun County	\$13.73	\$714	\$28,560	1.9	\$57,900	\$1,448	\$17,370	\$434	2,284	29%	\$20.48	\$1,065	0.7
Callahan County	\$16.87	\$877	\$35,080	2.3	\$57,700	\$1,443	\$17,310	\$433	933	18%	\$12.95	\$674	1.3
Cameron County	\$12.62	\$656	\$26,240	1.7	\$35,400	\$885	\$10,620	\$266	38,648	33%	\$8.36	\$435	1.5
Camp County	\$12.37	\$643	\$25,720	1.7	\$46,300	\$1,158	\$13,890	\$347	1,475	33%	\$12.96	\$674	1.0
Carson County	\$14.33	\$745	\$29,800	2.0	\$59,400	\$1,485	\$17,820	\$446	249	11%	\$31.69	\$1,648	0.5
Cass County	\$12.37	\$643	\$25,720	1.7	\$49,300	\$1,233	\$14,790	\$370	3,353	28%	\$9.53	\$496	1.3
Castro County	\$12.37	\$643	\$25,720	1.7	\$43,100	\$1,078	\$12,930	\$323	811	31%	\$13.27	\$690	0.9
Chambers County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	2,082	17%	\$20.37	\$1,059	0.8
Cherokee County	\$12.37	\$643	\$25,720	1.7	\$49,900	\$1,248	\$14,970	\$374	4,909	28%	\$9.03	\$469	1.4
Childress County	\$12.37	\$643	\$25,720	1.7	\$57,400	\$1,435	\$17,220	\$431	646	27%	\$7.47	\$389	1.7

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clay County	\$13.69	\$712	\$28,480	1.9	\$59,300	\$1,483	\$17,790	\$445	625	15%	\$8.91	\$463	1.5
Cochran County	\$12.37	\$643	\$25,720	1.7	\$48,400	\$1,210	\$14,520	\$363	214	21%	\$14.23	\$740	0.9
Coke County	\$12.37	\$643	\$25,720	1.7	\$57,500	\$1,438	\$17,250	\$431	385	27%	\$9.89	\$514	1.3
Coleman County	\$12.37	\$643	\$25,720	1.7	\$40,600	\$1,015	\$12,180	\$305	1,115	32%	\$7.96	\$414	1.6
Collin County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	92,193	32%	\$17.36	\$903	1.0
Collingsworth County	\$12.77	\$664	\$26,560	1.8	\$48,800	\$1,220	\$14,640	\$366	252	21%	\$13.59	\$707	0.9
Colorado County	\$12.37	\$643	\$25,720	1.7	\$56,600	\$1,415	\$16,980	\$425	1,831	23%	\$12.83	\$667	1.0
Comal County	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	10,042	24%	\$9.98	\$519	1.7
Comanche County	\$12.37	\$643	\$25,720	1.7	\$50,800	\$1,270	\$15,240	\$381	1,186	23%	\$9.57	\$498	1.3
Concho County	\$19.48	\$1,013	\$40,520	2.7	\$60,600	\$1,515	\$18,180	\$455	179	21%	\$4.74	\$246	4.1
Cooke County	\$15.08	\$784	\$31,360	2.1	\$61,100	\$1,528	\$18,330	\$458	4,419	31%	\$14.40	\$749	1.0
Coryell County	\$14.83	\$771	\$30,840	2.0	\$59,100	\$1,478	\$17,730	\$443	8,720	43%	\$11.52	\$599	1.3
Cottle County	\$12.37	\$643	\$25,720	1.7	\$43,600	\$1,090	\$13,080	\$327	196	28%	\$14.19	\$738	0.9
Crane County	\$12.37	\$643	\$25,720	1.7	\$58,700	\$1,468	\$17,610	\$440	380	24%	\$29.57	\$1,537	0.4
Crockett County	\$12.37	\$643	\$25,720	1.7	\$54,700	\$1,368	\$16,410	\$410	424	31%	\$16.98	\$883	0.7
Crosby County	\$14.54	\$756	\$30,240	2.0	\$56,100	\$1,403	\$16,830	\$421	709	33%	\$13.09	\$681	1.1
Culberson County	\$12.37	\$643	\$25,720	1.7	\$45,800	\$1,145	\$13,740	\$344	307	37%	\$12.85	\$668	1.0
Dallam County	\$12.37	\$643	\$25,720	1.7	\$52,000	\$1,300	\$15,600	\$390	918	39%	\$17.44	\$907	0.7
Dallas County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	407,285	47%	\$21.54	\$1,120	0.8
Dawson County	\$12.37	\$643	\$25,720	1.7	\$55,700	\$1,393	\$16,710	\$418	1,166	26%	\$11.53	\$600	1.1
Deaf Smith County	\$12.37	\$643	\$25,720	1.7	\$52,400	\$1,310	\$15,720	\$393	2,148	35%	\$6.67	\$347	1.9
Delta County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	327	17%	\$10.94	\$569	1.6
Denton County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	83,961	34%	\$11.48	\$597	1.5
DeWitt County	\$12.37	\$643	\$25,720	1.7	\$57,100	\$1,428	\$17,130	\$428	1,531	22%	\$9.89	\$514	1.3
Dickens County	\$12.37	\$643	\$25,720	1.7	\$53,000	\$1,325	\$15,900	\$398	212	23%	\$11.87	\$617	1.0
Dimmit County	\$12.37	\$643	\$25,720	1.7	\$41,300	\$1,033	\$12,390	\$310	1,068	30%	\$12.01	\$624	1.0
Donley County	\$12.37	\$643	\$25,720	1.7	\$59,200	\$1,480	\$17,760	\$444	298	23%	\$13.30	\$692	0.9
Duval County	\$13.52	\$703	\$28,120	1.9	\$40,100	\$1,003	\$12,030	\$301	1,073	28%	\$21.98	\$1,143	0.6
Eastland County	\$12.37	\$643	\$25,720	1.7	\$45,800	\$1,145	\$13,740	\$344	1,713	25%	\$18.69	\$972	0.7

† Wage data not available (See Appendix A).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ector County	\$19.67	\$1,023	\$40,920	2.7	\$65,400	\$1,635	\$19,620	\$491	17,140	34%	\$20.33	\$1,057	1.0
Edwards County	\$12.37	\$643	\$25,720	1.7	\$50,400	\$1,260	\$15,120	\$378	70	8%	\$10.00	\$520	1.2
Ellis County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	12,952	25%	\$11.03	\$573	1.6
El Paso County	\$15.27	\$794	\$31,760	2.1	\$47,600	\$1,190	\$14,280	\$357	97,759	38%	\$10.40	\$541	1.5
Erath County	\$13.81	\$718	\$28,720	1.9	\$53,900	\$1,348	\$16,170	\$404	5,770	40%	\$8.57	\$446	1.6
Falls County	\$12.37	\$643	\$25,720	1.7	\$44,800	\$1,120	\$13,440	\$336	1,570	28%	\$10.61	\$552	1.2
Fannin County	\$12.48	\$649	\$25,960	1.7	\$55,500	\$1,388	\$16,650	\$416	3,001	25%	\$9.09	\$473	1.4
Fayette County	\$12.37	\$643	\$25,720	1.7	\$60,300	\$1,508	\$18,090	\$452	2,364	24%	\$12.52	\$651	1.0
Fisher County	\$12.37	\$643	\$25,720	1.7	\$56,100	\$1,403	\$16,830	\$421	438	29%	\$14.51	\$755	0.9
Floyd County	\$12.37	\$643	\$25,720	1.7	\$50,200	\$1,255	\$15,060	\$377	755	31%	\$10.42	\$542	1.2
Foard County	\$12.37	\$643	\$25,720	1.7	\$43,400	\$1,085	\$13,020	\$326	150	31%	\$10.99	\$572	1.1
Fort Bend County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	40,778	21%	\$15.17	\$789	1.1
Franklin County	\$12.37	\$643	\$25,720	1.7	\$63,900	\$1,598	\$19,170	\$479	989	23%	\$11.87	\$617	1.0
Freestone County	\$13.25	\$689	\$27,560	1.8	\$58,200	\$1,455	\$17,460	\$437	1,492	21%	\$14.62	\$760	0.9
Frio County	\$12.37	\$643	\$25,720	1.7	\$43,400	\$1,085	\$13,020	\$326	1,645	34%	\$19.85	\$1,032	0.6
Gaines County	\$12.37	\$643	\$25,720	1.7	\$59,600	\$1,490	\$17,880	\$447	1,257	23%	\$13.93	\$725	0.9
Galveston County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	34,419	31%	\$11.14	\$579	1.5
Garza County	\$12.37	\$643	\$25,720	1.7	\$56,900	\$1,423	\$17,070	\$427	383	24%	\$13.64	\$709	0.9
Gillespie County	\$16.35	\$850	\$34,000	2.3	\$67,000	\$1,675	\$20,100	\$503	2,694	25%	\$9.64	\$501	1.7
Glasscock County	\$12.52	\$651	\$26,040	1.7	\$105,600	\$2,640	\$31,680	\$792	126	31%	\$10.69	\$556	1.2
Goliad County	\$14.27	\$742	\$29,680	2.0	\$63,300	\$1,583	\$18,990	\$475	571	19%	\$9.67	\$503	1.5
Gonzales County	\$12.37	\$643	\$25,720	1.7	\$46,800	\$1,170	\$14,040	\$351	2,025	31%	\$11.27	\$586	1.1
Gray County	\$12.37	\$643	\$25,720	1.7	\$57,800	\$1,445	\$17,340	\$434	2,144	26%	\$16.62	\$864	0.7
Grayson County	\$15.90	\$827	\$33,080	2.2	\$62,600	\$1,565	\$18,780	\$470	15,189	33%	\$13.12	\$682	1.2
Gregg County	\$13.33	\$693	\$27,720	1.8	\$56,900	\$1,423	\$17,070	\$427	17,038	38%	\$14.57	\$757	0.9
Grimes County	\$12.42	\$646	\$25,840	1.7	\$60,400	\$1,510	\$18,120	\$453	2,093	24%	\$14.24	\$741	0.9
Guadalupe County	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	10,318	22%	\$12.09	\$629	1.4
Hale County	\$12.37	\$643	\$25,720	1.7	\$49,800	\$1,245	\$14,940	\$374	4,199	36%	\$11.23	\$584	1.1
Hall County	\$12.37	\$643	\$25,720	1.7	\$45,700	\$1,143	\$13,710	\$343	384	33%	\$8.84	\$460	1.4

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TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	\$13.04	\$678	\$27,120	1.8	\$49,700	\$1,243	\$14,910	\$373	805	27%	\$11.10	\$577	1.2
Hansford County	\$12.37	\$643	\$25,720	1.7	\$59,700	\$1,493	\$17,910	\$448	462	23%	\$18.01	\$936	0.7
Hardeman County	\$13.75	\$715	\$28,600	1.9	\$40,000	\$1,000	\$12,000	\$300	531	30%	\$6.56	\$341	2.1
Hardin County	\$14.56	\$757	\$30,280	2.0	\$58,700	\$1,468	\$17,610	\$440	4,426	21%	\$15.43	\$802	0.9
Harris County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	624,072	43%	\$21.79	\$1,133	0.8
Harrison County	\$14.08	\$732	\$29,280	1.9	\$56,200	\$1,405	\$16,860	\$422	6,242	27%	\$16.77	\$872	0.8
Hartley County	\$12.60	\$655	\$26,200	1.7	\$75,100	\$1,878	\$22,530	\$563	593	34%	\$10.45	\$543	1.2
Haskell County	\$12.37	\$643	\$25,720	1.7	\$52,600	\$1,315	\$15,780	\$395	630	26%	\$8.97	\$466	1.4
Hays County	\$20.19	\$1,050	\$42,000	2.8	\$76,800	\$1,920	\$23,040	\$576	18,727	33%	\$7.05	\$367	2.9
Hemphill County	\$12.37	\$643	\$25,720	1.7	\$75,900	\$1,898	\$22,770	\$569	365	25%	\$24.31	\$1,264	0.5
Henderson County	\$12.90	\$671	\$26,840	1.8	\$49,800	\$1,245	\$14,940	\$374	7,495	25%	\$9.68	\$503	1.3
Hidalgo County	\$12.71	\$661	\$26,440	1.8	\$37,500	\$938	\$11,250	\$281	68,743	32%	\$8.33	\$433	1.5
Hill County	\$13.31	\$692	\$27,680	1.8	\$53,300	\$1,333	\$15,990	\$400	3,738	28%	\$11.91	\$619	1.1
Hockley County	\$13.35	\$694	\$27,760	1.8	\$62,600	\$1,565	\$18,780	\$470	2,413	30%	\$16.00	\$832	0.8
Hood County	\$16.38	\$852	\$34,080	2.3	\$67,900	\$1,698	\$20,370	\$509	4,691	23%	\$13.28	\$690	1.2
Hopkins County	\$13.12	\$682	\$27,280	1.8	\$54,400	\$1,360	\$16,320	\$408	3,660	28%	\$11.82	\$614	1.1
Houston County	\$12.37	\$643	\$25,720	1.7	\$46,300	\$1,158	\$13,890	\$347	2,272	29%	\$14.92	\$776	0.8
Howard County	\$12.85	\$668	\$26,720	1.8	\$59,000	\$1,475	\$17,700	\$443	3,549	32%	\$13.76	\$715	0.9
Hudspeth County	\$12.37	\$643	\$25,720	1.7	\$27,700	\$693	\$8,310	\$208	194	18%	\$15.04	\$782	0.8
Hunt County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	9,293	30%	\$12.45	\$648	1.4
Hutchinson County	\$13.27	\$690	\$27,600	1.8	\$57,600	\$1,440	\$17,280	\$432	1,844	22%	\$18.17	\$945	0.7
Irion County	\$15.79	\$821	\$32,840	2.2	\$61,200	\$1,530	\$18,360	\$459	161	25%	\$25.40	\$1,321	0.6
Jack County	\$15.15	\$788	\$31,520	2.1	\$61,700	\$1,543	\$18,510	\$463	672	23%	\$15.39	\$800	1.0
Jackson County	\$13.88	\$722	\$28,880	1.9	\$63,500	\$1,588	\$19,050	\$476	1,160	22%	\$16.83	\$875	0.8
Jasper County	\$13.77	\$716	\$28,640	1.9	\$51,400	\$1,285	\$15,420	\$386	2,822	22%	\$8.40	\$437	1.6
Jeff Davis County	\$12.37	\$643	\$25,720	1.7	\$55,300	\$1,383	\$16,590	\$415	250	25%	\$12.00	\$624	1.0
Jefferson County	\$14.56	\$757	\$30,280	2.0	\$58,700	\$1,468	\$17,610	\$440	33,280	36%	\$14.58	\$758	1.0
Jim Hogg County	\$12.37	\$643	\$25,720	1.7	\$43,400	\$1,085	\$13,020	\$326	420	23%	\$11.61	\$604	1.1
Jim Wells County	\$13.79	\$717	\$28,680	1.9	\$50,100	\$1,253	\$15,030	\$376	3,749	27%	\$13.95	\$725	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnson County	\$17.17	\$893	\$35,720	2.4	\$70,500	\$1,763	\$21,150	\$529	12,824	25%	\$12.91	\$671	1.3
Jones County	\$16.87	\$877	\$35,080	2.3	\$57,700	\$1,443	\$17,310	\$433	1,119	20%	\$10.38	\$540	1.6
Karnes County	\$12.37	\$643	\$25,720	1.7	\$50,800	\$1,270	\$15,240	\$381	1,245	28%	\$11.83	\$615	1.0
Kaufman County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	7,761	22%	\$10.05	\$523	1.8
Kendall County	\$18.00	\$936	\$37,440	2.5	\$89,100	\$2,228	\$26,730	\$668	3,260	26%	\$11.06	\$575	1.6
Kenedy County	\$12.37	\$643	\$25,720	1.7	\$61,600	\$1,540	\$18,480	\$462	113	71%	\$20.80	\$1,082	0.6
Kent County †	\$12.37	\$643	\$25,720	1.7	\$55,700	\$1,393	\$16,710	\$418	101	25%			
Kerr County	\$15.33	\$797	\$31,880	2.1	\$59,600	\$1,490	\$17,880	\$447	6,354	31%	\$12.72	\$662	1.2
Kimble County	\$12.37	\$643	\$25,720	1.7	\$56,500	\$1,413	\$16,950	\$424	483	25%	\$7.56	\$393	1.6
King County †	\$12.52	\$651	\$26,040	1.7	\$81,600	\$2,040	\$24,480	\$612	73	58%			
Kinney County	\$12.37	\$643	\$25,720	1.7	\$41,000	\$1,025	\$12,300	\$308	215	18%	\$7.50	\$390	1.6
Kleberg County	\$13.60	\$707	\$28,280	1.9	\$50,200	\$1,255	\$15,060	\$377	4,821	43%	\$11.09	\$577	1.2
Knox County	\$12.37	\$643	\$25,720	1.7	\$47,400	\$1,185	\$14,220	\$356	531	34%	\$14.59	\$759	0.8
Lamar County	\$12.37	\$643	\$25,720	1.7	\$51,600	\$1,290	\$15,480	\$387	6,760	35%	\$12.75	\$663	1.0
Lamb County	\$12.37	\$643	\$25,720	1.7	\$45,500	\$1,138	\$13,650	\$341	1,376	29%	\$12.38	\$644	1.0
Lampasas County	\$12.46	\$648	\$25,920	1.7	\$60,100	\$1,503	\$18,030	\$451	1,832	25%	\$8.59	\$446	1.5
La Salle County	\$12.42	\$646	\$25,840	1.7	\$39,600	\$990	\$11,880	\$297	538	29%	\$23.38	\$1,216	0.5
Lavaca County	\$12.37	\$643	\$25,720	1.7	\$55,800	\$1,395	\$16,740	\$419	1,578	20%	\$13.27	\$690	0.9
Lee County	\$12.37	\$643	\$25,720	1.7	\$65,700	\$1,643	\$19,710	\$493	1,417	23%	\$15.52	\$807	0.8
Leon County	\$12.37	\$643	\$25,720	1.7	\$57,900	\$1,448	\$17,370	\$434	1,023	16%	\$13.16	\$684	0.9
Liberty County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	5,444	22%	\$13.20	\$687	1.3
Limestone County	\$14.52	\$755	\$30,200	2.0	\$56,500	\$1,413	\$16,950	\$424	1,968	25%	\$13.88	\$722	1.0
Lipscomb County	\$12.37	\$643	\$25,720	1.7	\$65,900	\$1,648	\$19,770	\$494	325	29%	\$20.90	\$1,087	0.6
Live Oak County	\$12.37	\$643	\$25,720	1.7	\$50,300	\$1,258	\$15,090	\$377	705	18%	\$19.33	\$1,005	0.6
Llano County	\$13.06	\$679	\$27,160	1.8	\$61,800	\$1,545	\$18,540	\$464	1,878	22%	\$10.24	\$533	1.3
Loving County †	\$12.52	\$651	\$26,040	1.7	\$69,400	\$1,735	\$20,820	\$521	17	52%			
Lubbock County	\$14.54	\$756	\$30,240	2.0	\$56,100	\$1,403	\$16,830	\$421	43,700	42%	\$10.58	\$550	1.4
Lynn County	\$12.37	\$643	\$25,720	1.7	\$53,500	\$1,338	\$16,050	\$401	623	29%	\$9.88	\$514	1.3
McCulloch County	\$12.37	\$643	\$25,720	1.7	\$48,500	\$1,213	\$14,550	\$364	690	23%	\$13.82	\$719	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McLennan County	\$14.73	\$766	\$30,640	2.0	\$55,500	\$1,388	\$16,650	\$416	34,293	40%	\$12.28	\$639	1.2
McMullen County	\$12.52	\$651	\$26,040	1.7	\$57,900	\$1,448	\$17,370	\$434	48	19%	\$26.73	\$1,390	0.5
Madison County	\$12.37	\$643	\$25,720	1.7	\$50,100	\$1,253	\$15,030	\$376	1,058	28%	\$12.48	\$649	1.0
Marion County	\$12.37	\$643	\$25,720	1.7	\$46,200	\$1,155	\$13,860	\$347	1,147	25%	\$8.06	\$419	1.5
Martin County	\$12.37	\$643	\$25,720	1.7	\$55,300	\$1,383	\$16,590	\$415	392	25%	\$14.36	\$747	0.9
Mason County	\$12.37	\$643	\$25,720	1.7	\$61,100	\$1,528	\$18,330	\$458	289	17%	\$7.12	\$370	1.7
Matagorda County	\$13.44	\$699	\$27,960	1.9	\$53,700	\$1,343	\$16,110	\$403	3,953	30%	\$13.81	\$718	1.0
Maverick County	\$12.37	\$643	\$25,720	1.7	\$35,700	\$893	\$10,710	\$268	4,547	29%	\$6.22	\$323	2.0
Medina County	\$12.88	\$670	\$26,800	1.8	\$64,200	\$1,605	\$19,260	\$482	3,351	22%	\$8.13	\$423	1.6
Menard County	\$12.37	\$643	\$25,720	1.7	\$46,700	\$1,168	\$14,010	\$350	243	28%	\$5.49	\$285	2.3
Midland County	\$22.31	\$1,160	\$46,400	3.1	\$72,500	\$1,813	\$21,750	\$544	16,370	32%	\$20.34	\$1,058	1.1
Milam County	\$12.37	\$643	\$25,720	1.7	\$53,300	\$1,333	\$15,990	\$400	2,944	32%	\$16.51	\$859	0.7
Mills County	\$12.37	\$643	\$25,720	1.7	\$52,300	\$1,308	\$15,690	\$392	362	20%	\$9.51	\$494	1.3
Mitchell County	\$12.37	\$643	\$25,720	1.7	\$55,900	\$1,398	\$16,770	\$419	697	25%	\$18.36	\$955	0.7
Montague County	\$12.37	\$643	\$25,720	1.7	\$59,000	\$1,475	\$17,700	\$443	1,965	24%	\$10.53	\$547	1.2
Montgomery County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	44,336	27%	\$15.52	\$807	1.1
Moore County	\$12.71	\$661	\$26,440	1.8	\$54,800	\$1,370	\$16,440	\$411	1,853	27%	\$14.42	\$750	0.9
Morris County	\$12.37	\$643	\$25,720	1.7	\$50,800	\$1,270	\$15,240	\$381	1,278	26%	\$14.57	\$757	0.8
Motley County	\$12.37	\$643	\$25,720	1.7	\$42,500	\$1,063	\$12,750	\$319	146	34%	\$12.38	\$644	1.0
Nacogdoches County	\$14.00	\$728	\$29,120	1.9	\$49,600	\$1,240	\$14,880	\$372	9,872	42%	\$10.02	\$521	1.4
Navarro County	\$13.87	\$721	\$28,840	1.9	\$53,500	\$1,338	\$16,050	\$401	5,628	32%	\$11.09	\$577	1.2
Newton County	\$12.37	\$643	\$25,720	1.7	\$49,500	\$1,238	\$14,850	\$371	1,128	23%	\$8.22	\$427	1.5
Nolan County	\$12.37	\$643	\$25,720	1.7	\$52,900	\$1,323	\$15,870	\$397	1,677	30%	\$11.52	\$599	1.1
Nueces County	\$17.23	\$896	\$35,840	2.4	\$58,800	\$1,470	\$17,640	\$441	51,288	41%	\$14.48	\$753	1.2
Ochiltree County	\$12.90	\$671	\$26,840	1.8	\$62,300	\$1,558	\$18,690	\$467	1,119	30%	\$19.36	\$1,007	0.7
Oldham County	\$13.00	\$676	\$27,040	1.8	\$65,300	\$1,633	\$19,590	\$490	205	27%	\$15.70	\$816	0.8
Orange County	\$14.56	\$757	\$30,280	2.0	\$58,700	\$1,468	\$17,610	\$440	7,481	24%	\$14.79	\$769	1.0
Palo Pinto County	\$13.83	\$719	\$28,760	1.9	\$56,000	\$1,400	\$16,800	\$420	2,982	28%	\$13.90	\$723	1.0
Panola County	\$12.37	\$643	\$25,720	1.7	\$60,500	\$1,513	\$18,150	\$454	1,649	19%	\$17.87	\$929	0.7

† Wage data not available (See Appendix A).

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4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Parker County	\$17.17	\$893	\$35,720	2.4	\$70,500	\$1,763	\$21,150	\$529	8,818	21%	\$10.98	\$571	1.6
Parmer County	\$12.37	\$643	\$25,720	1.7	\$50,400	\$1,260	\$15,120	\$378	925	29%	\$16.27	\$846	0.8
Pecos County	\$12.37	\$643	\$25,720	1.7	\$53,500	\$1,338	\$16,050	\$401	1,587	35%	\$16.82	\$875	0.7
Polk County	\$12.40	\$645	\$25,800	1.7	\$47,100	\$1,178	\$14,130	\$353	3,471	20%	\$10.80	\$562	1.1
Potter County	\$14.33	\$745	\$29,800	2.0	\$59,400	\$1,485	\$17,820	\$446	17,762	42%	\$13.10	\$681	1.1
Presidio County	\$12.37	\$643	\$25,720	1.7	\$36,500	\$913	\$10,950	\$274	735	28%	\$10.08	\$524	1.2
Rains County	\$12.37	\$643	\$25,720	1.7	\$58,100	\$1,453	\$17,430	\$436	786	19%	\$7.75	\$403	1.6
Randall County	\$14.33	\$745	\$29,800	2.0	\$59,400	\$1,485	\$17,820	\$446	14,839	31%	\$10.74	\$558	1.3
Reagan County	\$12.37	\$643	\$25,720	1.7	\$61,200	\$1,530	\$18,360	\$459	324	28%	\$25.32	\$1,317	0.5
Real County	\$12.37	\$643	\$25,720	1.7	\$38,500	\$963	\$11,550	\$289	261	23%	\$11.64	\$605	1.1
Red River County	\$12.37	\$643	\$25,720	1.7	\$47,000	\$1,175	\$14,100	\$353	1,474	29%	\$8.21	\$427	1.5
Reeves County	\$12.37	\$643	\$25,720	1.7	\$48,200	\$1,205	\$14,460	\$362	885	25%	\$12.51	\$650	1.0
Refugio County	\$12.37	\$643	\$25,720	1.7	\$50,400	\$1,260	\$15,120	\$378	632	22%	\$12.87	\$669	1.0
Roberts County	\$12.52	\$651	\$26,040	1.7	\$77,000	\$1,925	\$23,100	\$578	37	10%	\$21.07	\$1,095	0.6
Robertson County	\$15.44	\$803	\$32,120	2.1	\$62,000	\$1,550	\$18,600	\$465	1,684	29%	\$9.42	\$490	1.6
Rockwall County	\$17.71	\$921	\$36,840	2.4	\$70,400	\$1,760	\$21,120	\$528	4,408	16%	\$10.51	\$547	1.7
Runnels County	\$12.37	\$643	\$25,720	1.7	\$48,000	\$1,200	\$14,400	\$360	1,018	27%	\$10.88	\$566	1.1
Rusk County	\$12.37	\$643	\$25,720	1.7	\$59,200	\$1,480	\$17,760	\$444	4,261	24%	\$14.81	\$770	0.8
Sabine County	\$12.37	\$643	\$25,720	1.7	\$39,900	\$998	\$11,970	\$299	531	13%	\$9.66	\$502	1.3
San Augustine County	\$12.37	\$643	\$25,720	1.7	\$43,600	\$1,090	\$13,080	\$327	731	22%	\$9.06	\$471	1.4
San Jacinto County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	1,601	17%	\$7.54	\$392	2.3
San Patricio County	\$17.23	\$896	\$35,840	2.4	\$58,800	\$1,470	\$17,640	\$441	6,964	31%	\$15.23	\$792	1.1
San Saba County	\$12.37	\$643	\$25,720	1.7	\$47,500	\$1,188	\$14,250	\$356	420	21%	\$7.37	\$383	1.7
Schleicher County	\$12.37	\$643	\$25,720	1.7	\$68,100	\$1,703	\$20,430	\$511	282	26%	\$6.81	\$354	1.8
Scurry County	\$13.65	\$710	\$28,400	1.9	\$60,700	\$1,518	\$18,210	\$455	1,645	28%	\$19.97	\$1,038	0.7
Shackelford County	\$12.37	\$643	\$25,720	1.7	\$59,700	\$1,493	\$17,910	\$448	360	25%	\$17.36	\$903	0.7
Shelby County	\$12.37	\$643	\$25,720	1.7	\$45,800	\$1,145	\$13,740	\$344	2,767	28%	\$8.96	\$466	1.4
Sherman County	\$12.37	\$643	\$25,720	1.7	\$59,700	\$1,493	\$17,910	\$448	188	20%	\$16.60	\$863	0.7
Smith County	\$15.92	\$828	\$33,120	2.2	\$58,400	\$1,460	\$17,520	\$438	25,858	33%	\$13.46	\$700	1.2

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TEXAS

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Somervell County	\$12.37	\$643	\$25,720	1.7	\$67,300	\$1,683	\$20,190	\$505	837	26%	\$19.98	\$1,039	0.6
Starr County	\$12.37	\$643	\$25,720	1.7	\$28,900	\$723	\$8,670	\$217	3,460	22%	\$5.86	\$305	2.1
Stephens County	\$13.73	\$714	\$28,560	1.9	\$51,500	\$1,288	\$15,450	\$386	875	25%	\$12.79	\$665	1.1
Sterling County	\$12.92	\$672	\$26,880	1.8	\$56,500	\$1,413	\$16,950	\$424	155	34%	\$17.47	\$908	0.7
Stonewall County	\$12.37	\$643	\$25,720	1.7	\$60,000	\$1,500	\$18,000	\$450	123	21%	\$8.15	\$424	1.5
Sutton County	\$12.37	\$643	\$25,720	1.7	\$68,300	\$1,708	\$20,490	\$512	504	35%	\$35.22	\$1,832	0.4
Swisher County	\$12.37	\$643	\$25,720	1.7	\$53,300	\$1,333	\$15,990	\$400	701	27%	\$10.39	\$540	1.2
Tarrant County	\$17.17	\$893	\$35,720	2.4	\$70,500	\$1,763	\$21,150	\$529	252,604	38%	\$15.09	\$784	1.1
Taylor County	\$16.87	\$877	\$35,080	2.3	\$57,700	\$1,443	\$17,310	\$433	19,349	39%	\$11.65	\$606	1.4
Terrell County	\$12.65	\$658	\$26,320	1.7	\$52,400	\$1,310	\$15,720	\$393	112	28%	\$18.29	\$951	0.7
Terry County	\$12.37	\$643	\$25,720	1.7	\$46,900	\$1,173	\$14,070	\$352	1,131	28%	\$14.07	\$731	0.9
Throckmorton County	\$12.37	\$643	\$25,720	1.7	\$45,600	\$1,140	\$13,680	\$342	207	27%	\$11.81	\$614	1.0
Titus County	\$12.37	\$643	\$25,720	1.7	\$51,000	\$1,275	\$15,300	\$383	3,022	28%	\$10.85	\$564	1.1
Tom Green County	\$15.79	\$821	\$32,840	2.2	\$61,200	\$1,530	\$18,360	\$459	15,120	36%	\$12.12	\$630	1.3
Travis County	\$20.19	\$1,050	\$42,000	2.8	\$76,800	\$1,920	\$23,040	\$576	198,685	48%	\$18.04	\$938	1.1
Trinity County	\$12.37	\$643	\$25,720	1.7	\$49,100	\$1,228	\$14,730	\$368	947	19%	\$11.88	\$618	1.0
Tyler County	\$12.37	\$643	\$25,720	1.7	\$43,300	\$1,083	\$12,990	\$325	1,435	17%	\$8.77	\$456	1.4
Upshur County	\$13.33	\$693	\$27,720	1.8	\$56,900	\$1,423	\$17,070	\$427	3,106	22%	\$11.40	\$593	1.2
Upton County	\$12.37	\$643	\$25,720	1.7	\$59,200	\$1,480	\$17,760	\$444	318	26%	\$24.49	\$1,273	0.5
Uvalde County	\$12.37	\$643	\$25,720	1.7	\$41,200	\$1,030	\$12,360	\$309	2,490	29%	\$9.79	\$509	1.3
Val Verde County	\$12.58	\$654	\$26,160	1.7	\$46,900	\$1,173	\$14,070	\$352	5,022	33%	\$10.10	\$525	1.2
Van Zandt County	\$13.56	\$705	\$28,200	1.9	\$53,200	\$1,330	\$15,960	\$399	4,219	22%	\$8.77	\$456	1.5
Victoria County	\$14.27	\$742	\$29,680	2.0	\$63,300	\$1,583	\$18,990	\$475	11,097	35%	\$13.52	\$703	1.1
Walker County	\$14.15	\$736	\$29,440	2.0	\$56,000	\$1,400	\$16,800	\$420	8,835	43%	\$7.80	\$405	1.8
Waller County	\$17.12	\$890	\$35,600	2.4	\$69,300	\$1,733	\$20,790	\$520	4,370	32%	\$14.89	\$774	1.1
Ward County	\$12.37	\$643	\$25,720	1.7	\$51,800	\$1,295	\$15,540	\$389	1,095	28%	\$22.35	\$1,162	0.6
Washington County	\$14.27	\$742	\$29,680	2.0	\$59,100	\$1,478	\$17,730	\$443	3,768	31%	\$11.47	\$596	1.2
Webb County	\$14.94	\$777	\$31,080	2.1	\$43,200	\$1,080	\$12,960	\$324	24,245	36%	\$8.88	\$462	1.7
Wharton County	\$12.94	\$673	\$26,920	1.8	\$55,800	\$1,395	\$16,740	\$419	4,646	32%	\$9.62	\$500	1.3

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TEXAS

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR † 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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wheeler County	\$12.71		\$661	\$26,440	1.8	\$62,500	\$1,563	\$18,750	\$469	638	28%	\$14.34	\$746	0.9
Wichita County	\$13.69		\$712	\$28,480	1.9	\$59,300	\$1,483	\$17,790	\$445	18,151	38%	\$12.29	\$639	1.1
Wilbarger County	\$12.48		\$649	\$25,960	1.7	\$50,800	\$1,270	\$15,240	\$381	1,635	32%	\$12.56	\$653	1.0
Willacy County	\$12.37		\$643	\$25,720	1.7	\$33,900	\$848	\$10,170	\$254	1,217	22%	\$6.33	\$329	2.0
Williamson County	\$20.19		\$1,050	\$42,000	2.8	\$76,800	\$1,920	\$23,040	\$576	48,711	31%	\$16.62	\$864	1.2
Wilson County	\$16.77		\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	2,292	15%	\$9.37	\$487	1.8
Winkler County	\$12.37		\$643	\$25,720	1.7	\$56,100	\$1,403	\$16,830	\$421	530	20%	\$22.28	\$1,159	0.6
Wise County	\$16.12		\$838	\$33,520	2.2	\$66,600	\$1,665	\$19,980	\$500	3,970	19%	\$16.42	\$854	1.0
Wood County	\$12.62		\$656	\$26,240	1.7	\$54,300	\$1,358	\$16,290	\$407	2,987	19%	\$12.54	\$652	1.0
Yoakum County	\$12.58		\$654	\$26,160	1.7	\$58,500	\$1,463	\$17,550	\$439	532	20%	\$15.47	\$804	0.8
Young County	\$12.81		\$666	\$26,640	1.8	\$59,500	\$1,488	\$17,850	\$446	2,029	28%	\$11.12	\$578	1.2
Zapata County	\$12.37		\$643	\$25,720	1.7	\$33,400	\$835	\$10,020	\$251	931	21%	\$11.83	\$615	1.0
Zavala County	\$12.37		\$643	\$25,720	1.7	\$30,200	\$755	\$9,060	\$227	1,149	31%	\$5.07	\$263	2.4

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

UTAH

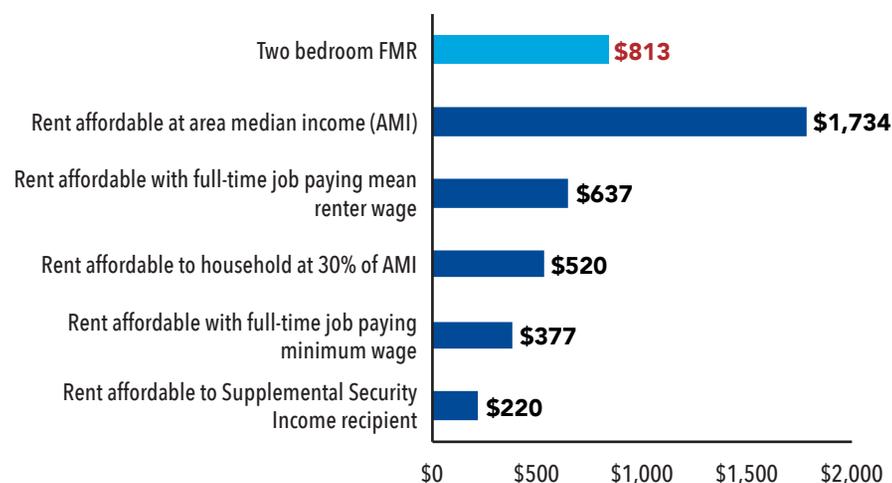


In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$813**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,708** monthly or **\$32,501** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.63** PER HOUR

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.25
2-Bedroom Housing Wage	\$15.63
Number of Renter Households	264,916
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Summit County	\$19.50
Salt Lake County	\$17.33
Wasatch County	\$16.69
Uintah County	\$16.52
Daggett County	\$15.29



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

UTAH

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	\$15.63		\$813	\$32,501	2.2	\$69,349	\$1,734	\$20,805	\$520	264,916	30%	\$12.25	\$637	1.3
Combined Nonmetro Areas	\$12.89		\$670	\$26,819	1.8	\$61,349	\$1,534	\$18,405	\$460	26,738	25%	\$11.65	\$606	1.1
<u>Metropolitan Areas</u>														
Logan MSA	\$12.48		\$649	\$25,960	1.7	\$57,200	\$1,430	\$17,160	\$429	12,565	36%	\$9.03	\$470	1.4
Ogden-Clearfield MSA	\$14.96		\$778	\$31,120	2.1	\$73,500	\$1,838	\$22,050	\$551	44,163	25%	\$10.23	\$532	1.5
Provo-Orem MSA	\$14.67		\$763	\$30,520	2.0	\$67,600	\$1,690	\$20,280	\$507	46,534	32%	\$11.33	\$589	1.3
Salt Lake City HMFA	\$17.33		\$901	\$36,040	2.4	\$72,200	\$1,805	\$21,660	\$542	112,423	33%	\$13.62	\$708	1.3
St. George MSA	\$14.67		\$763	\$30,520	2.0	\$54,900	\$1,373	\$16,470	\$412	14,477	31%	\$10.36	\$539	1.4
Summit County HMFA	\$19.50		\$1,014	\$40,560	2.7	\$101,200	\$2,530	\$30,360	\$759	3,488	26%	\$11.75	\$611	1.7
Tooele County HMFA	\$14.56		\$757	\$30,280	2.0	\$72,000	\$1,800	\$21,600	\$540	4,528	25%	\$14.90	\$775	1.0
<u>Counties</u>														
Beaver County	\$11.65		\$606	\$24,240	1.6	\$57,100	\$1,428	\$17,130	\$428	470	22%	\$8.80	\$458	1.3
Box Elder County	\$11.65		\$606	\$24,240	1.6	\$65,100	\$1,628	\$19,530	\$488	3,358	21%	\$10.01	\$520	1.2
Cache County	\$12.48		\$649	\$25,960	1.7	\$57,200	\$1,430	\$17,160	\$429	12,565	36%	\$9.03	\$470	1.4
Carbon County	\$11.69		\$608	\$24,320	1.6	\$63,800	\$1,595	\$19,140	\$479	2,366	30%	\$10.69	\$556	1.1
Daggett County	\$15.29		\$795	\$31,800	2.1	\$69,700	\$1,743	\$20,910	\$523	79	26%	\$15.89	\$826	1.0
Davis County	\$14.96		\$778	\$31,120	2.1	\$73,500	\$1,838	\$22,050	\$551	21,272	22%	\$10.03	\$521	1.5
Duchesne County	\$14.13		\$735	\$29,400	1.9	\$65,300	\$1,633	\$19,590	\$490	1,652	24%	\$16.93	\$880	0.8
Emery County	\$11.65		\$606	\$24,240	1.6	\$63,400	\$1,585	\$19,020	\$476	661	18%	\$14.02	\$729	0.8
Garfield County	\$11.65		\$606	\$24,240	1.6	\$54,900	\$1,373	\$16,470	\$412	411	22%	\$9.77	\$508	1.2
Grand County	\$14.56		\$757	\$30,280	2.0	\$55,300	\$1,383	\$16,590	\$415	1,161	32%	\$9.74	\$507	1.5
Iron County	\$11.65		\$606	\$24,240	1.6	\$52,200	\$1,305	\$15,660	\$392	5,749	37%	\$7.63	\$397	1.5
Juab County	\$14.67		\$763	\$30,520	2.0	\$67,600	\$1,690	\$20,280	\$507	594	20%	\$12.23	\$636	1.2
Kane County	\$13.31		\$692	\$27,680	1.8	\$63,500	\$1,588	\$19,050	\$476	649	21%	\$9.01	\$468	1.5
Millard County	\$11.65		\$606	\$24,240	1.6	\$61,400	\$1,535	\$18,420	\$461	1,057	26%	\$11.73	\$610	1.0

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

UTAH

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$14.96		\$778	\$31,120	2.1	\$73,500	\$1,838	\$22,050	\$551	310	11%	\$11.37	\$591	1.3
Piute County	\$15.27		\$794	\$31,760	2.1	\$46,700	\$1,168	\$14,010	\$350	94	16%	\$5.03	\$261	3.0
Rich County	\$11.65		\$606	\$24,240	1.6	\$63,300	\$1,583	\$18,990	\$475	110	17%	\$4.56	\$237	2.6
Salt Lake County	\$17.33		\$901	\$36,040	2.4	\$72,200	\$1,805	\$21,660	\$542	112,423	33%	\$13.62	\$708	1.3
San Juan County	\$11.65		\$606	\$24,240	1.6	\$49,400	\$1,235	\$14,820	\$371	792	19%	\$15.22	\$791	0.8
Sanpete County	\$12.25		\$637	\$25,480	1.7	\$58,500	\$1,463	\$17,550	\$439	1,855	24%	\$7.88	\$410	1.6
Sevier County	\$11.65		\$606	\$24,240	1.6	\$56,400	\$1,410	\$16,920	\$423	1,501	21%	\$11.04	\$574	1.1
Summit County	\$19.50		\$1,014	\$40,560	2.7	\$101,200	\$2,530	\$30,360	\$759	3,488	26%	\$11.75	\$611	1.7
Tooele County	\$14.56		\$757	\$30,280	2.0	\$72,000	\$1,800	\$21,600	\$540	4,528	25%	\$14.90	\$775	1.0
Uintah County	\$16.52		\$859	\$34,360	2.3	\$69,400	\$1,735	\$20,820	\$521	2,753	25%	\$17.87	\$929	0.9
Utah County	\$14.67		\$763	\$30,520	2.0	\$67,600	\$1,690	\$20,280	\$507	45,940	32%	\$11.32	\$588	1.3
Wasatch County	\$16.69		\$868	\$34,720	2.3	\$74,200	\$1,855	\$22,260	\$557	1,864	25%	\$10.82	\$563	1.5
Washington County	\$14.67		\$763	\$30,520	2.0	\$54,900	\$1,373	\$16,470	\$412	14,477	31%	\$10.36	\$539	1.4
Wayne County	\$11.65		\$606	\$24,240	1.6	\$50,400	\$1,260	\$15,120	\$378	156	16%	\$11.04	\$574	1.1
Weber County	\$14.96		\$778	\$31,120	2.1	\$73,500	\$1,838	\$22,050	\$551	22,581	28%	\$10.44	\$543	1.4

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

VERMONT

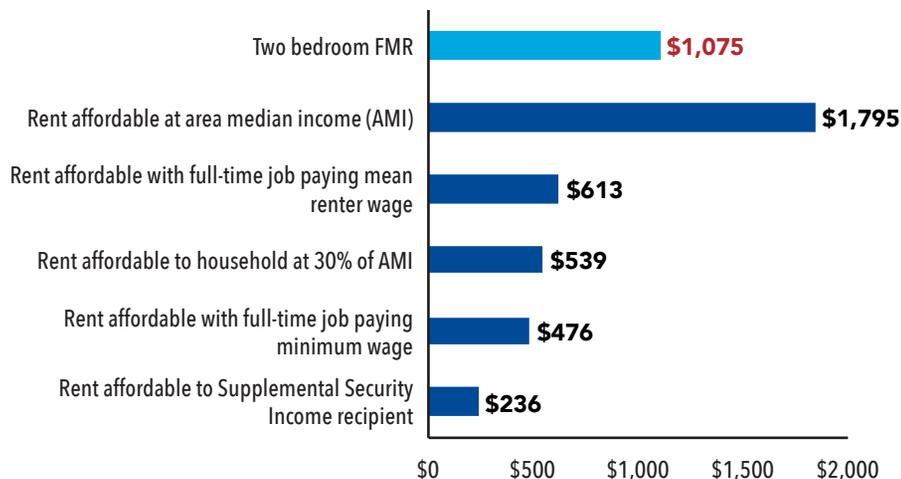


In Vermont, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,075**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,585** monthly or **\$43,017** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$20.68 PER HOUR**

STATE FACTS	
Minimum Wage	\$9.15
Average Renter Wage	\$11.78
2-Bedroom Housing Wage	\$20.68
Number of Renter Households	74,467
Percent Renters	29%

MOST EXPENSIVE AREAS	HOUSING WAGE*
Burlington-South Burlington MSA	\$25.54
Windsor County	\$19.56
Washington County	\$18.90
Windham County	\$18.69
Lamoille County	\$18.58



90
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

VERMONT

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	\$20.68		\$1,075	\$43,017	2.3	\$71,808	\$1,795	\$21,542	\$539	74,467	29%	\$11.78	\$613	1.8
Combined Nonmetro Areas	\$17.94		\$933	\$37,314	2.0	\$66,888	\$1,672	\$20,066	\$502	47,602	28%	\$11.34	\$590	1.6
<u>Metropolitan Areas</u>														
Burlington-South Burlington MSA	\$25.54		\$1,328	\$53,120	2.8	\$81,900	\$2,048	\$24,570	\$614	26,865	32%	\$12.45	\$647	2.1
<u>Counties</u>														
Addison County	\$17.79		\$925	\$37,000	1.9	\$73,300	\$1,833	\$21,990	\$550	3,667	26%	\$12.04	\$626	1.5
Bennington County	\$17.98		\$935	\$37,400	2.0	\$64,000	\$1,600	\$19,200	\$480	4,537	29%	\$11.74	\$611	1.5
Caledonia County	\$15.48		\$805	\$32,200	1.7	\$55,600	\$1,390	\$16,680	\$417	3,325	27%	\$9.29	\$483	1.7
Essex County	\$13.75		\$715	\$28,600	1.5	\$48,000	\$1,200	\$14,400	\$360	527	19%	\$8.02	\$417	1.7
Lamoille County	\$18.58		\$966	\$38,640	2.0	\$68,600	\$1,715	\$20,580	\$515	2,881	29%	\$10.81	\$562	1.7
Orange County	\$17.19		\$894	\$35,760	1.9	\$66,800	\$1,670	\$20,040	\$501	2,213	19%	\$9.67	\$503	1.8
Orleans County	\$14.65		\$762	\$30,480	1.6	\$54,000	\$1,350	\$16,200	\$405	2,497	23%	\$9.15	\$476	1.6
Rutland County	\$17.38		\$904	\$36,160	1.9	\$65,700	\$1,643	\$19,710	\$493	7,812	30%	\$11.15	\$580	1.6
Washington County	\$18.90		\$983	\$39,320	2.1	\$73,900	\$1,848	\$22,170	\$554	6,640	27%	\$11.89	\$618	1.6
Windham County	\$18.69		\$972	\$38,880	2.0	\$65,500	\$1,638	\$19,650	\$491	5,941	31%	\$12.60	\$655	1.5
Windsor County	\$19.56		\$1,017	\$40,680	2.1	\$73,200	\$1,830	\$21,960	\$549	7,562	30%	\$11.64	\$605	1.7

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

TOWNS WITHIN VERMONT FMR AREAS

Burlington-South Burlington, VT MSA

CHITTENDEN COUNTY

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

FRANKLIN COUNTY

Bakersfield town, Berkshire town, Enosburg town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Highgate town, Montgomery town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

GRAND ISLE COUNTY

Alburg town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

VIRGINIA

STATE RANKING

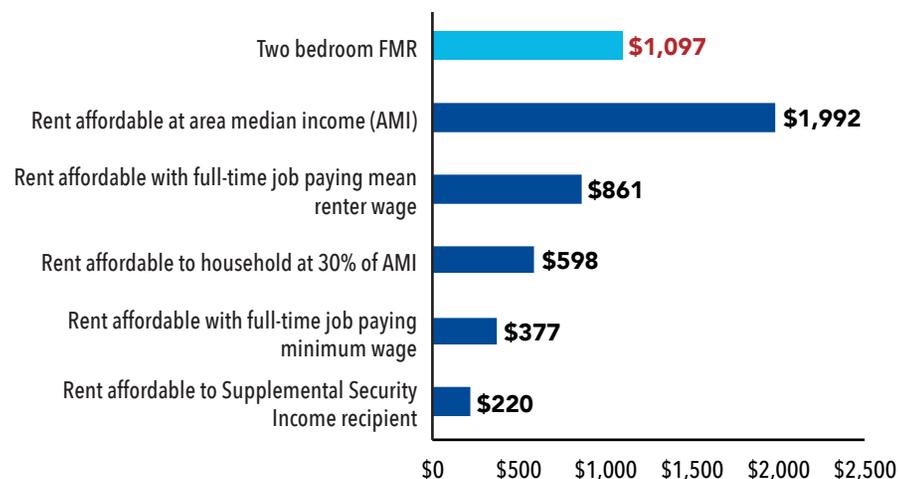
11th*

In Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,097**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,656** monthly or **\$43,878** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$21.10 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.55
2-Bedroom Housing Wage	\$21.10
Number of Renter Households	989,637
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Alexandria city	\$28.04
Arlington County	\$28.04
Clarke County	\$28.04
Fairfax city	\$28.04
Fairfax County	\$28.04



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

VIRGINIA

	FY15 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	\$21.10	\$1,097	\$43,878	2.9	\$79,674	\$1,992	\$23,902	\$598	989,637	33%	\$16.55	\$861	1.3
Combined Nonmetro Areas	\$14.09	\$732	\$29,299	1.9	\$54,702	\$1,368	\$16,411	\$410	120,235	27%	\$10.20	\$531	1.4
<u>Metropolitan Areas</u>													
Blacksburg-Christiansburg-Radford HMFA	\$14.10	\$733	\$29,320	1.9	\$57,800	\$1,445	\$17,340	\$434	18,747	47%	\$8.89	\$462	1.6
Charlottesville MSA	\$19.96	\$1,038	\$41,520	2.8	\$84,100	\$2,103	\$25,230	\$631	27,623	35%	\$13.71	\$713	1.5
Danville MSA	\$12.37	\$643	\$25,720	1.7	\$51,800	\$1,295	\$15,540	\$389	13,808	31%	\$10.00	\$520	1.2
Franklin County HMFA	\$12.37	\$643	\$25,720	1.7	\$56,500	\$1,413	\$16,950	\$424	5,128	22%	\$8.68	\$451	1.4
Giles County HMFA	\$12.37	\$643	\$25,720	1.7	\$56,600	\$1,415	\$16,980	\$425	1,725	24%	\$11.62	\$604	1.1
Harrisonburg MSA	\$16.60	\$863	\$34,520	2.3	\$61,700	\$1,543	\$18,510	\$463	16,858	37%	\$12.50	\$650	1.3
Kingsport-Bristol-Bristol MSA	\$12.65	\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	10,923	27%	\$11.40	\$593	1.1
Louisa County HMFA	\$13.71	\$713	\$28,520	1.9	\$69,400	\$1,735	\$20,820	\$521	2,624	20%	\$15.26	\$794	0.9
Lynchburg MSA	\$14.35	\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	28,383	29%	\$11.50	\$598	1.2
Pulaski County HMFA	\$12.37	\$643	\$25,720	1.7	\$56,600	\$1,415	\$16,980	\$425	4,059	27%	\$10.41	\$541	1.2
Richmond HMFA *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	150,050	33%	\$15.37	\$799	1.2
Roanoke HMFA	\$14.08	\$732	\$29,280	1.9	\$62,000	\$1,550	\$18,600	\$465	33,222	32%	\$13.20	\$686	1.1
Virginia Beach-Norfolk-Newport News MSA *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	228,776	37%	\$13.71	\$713	1.6
Warren County HMFA	\$17.50	\$910	\$36,400	2.4	\$74,900	\$1,873	\$22,470	\$562	3,951	27%	\$11.24	\$584	1.6
Washington-Arlington-Alexandria HMFA	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	311,867	33%	\$22.33	\$1,161	1.3
Winchester MSA	\$15.75	\$819	\$32,760	2.2	\$75,900	\$1,898	\$22,770	\$569	11,658	29%	\$13.71	\$713	1.1
<u>Counties</u>													
Accomack County	\$14.33	\$745	\$29,800	2.0	\$52,900	\$1,323	\$15,870	\$397	4,373	31%	\$10.71	\$557	1.3
Albemarle County	\$19.96	\$1,038	\$41,520	2.8	\$84,100	\$2,103	\$25,230	\$631	12,886	34%	\$13.93	\$724	1.4
Alleghany County	\$12.96	\$674	\$26,960	1.8	\$56,100	\$1,403	\$16,830	\$421	1,360	20%	\$8.70	\$452	1.5
Amelia County *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	965	20%	\$11.53	\$600	1.7

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Amherst County	\$14.35		\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	3,278	26%	\$11.51	\$599	1.2
Appomattox County	\$14.35		\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	1,149	20%	\$4.47	\$232	3.2
Arlington County	\$28.04		\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	51,800	55%	\$30.43	\$1,582	0.9
Augusta County	\$15.40		\$801	\$32,040	2.1	\$57,400	\$1,435	\$17,220	\$431	5,337	19%	\$12.82	\$667	1.2
Bath County	\$12.48		\$649	\$25,960	1.7	\$56,700	\$1,418	\$17,010	\$425	501	24%	\$14.11	\$734	0.9
Bedford County	\$14.35		\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	4,076	15%	\$9.85	\$512	1.5
Bland County	\$12.37		\$643	\$25,720	1.7	\$55,300	\$1,383	\$16,590	\$415	435	18%	\$9.07	\$472	1.4
Botetourt County	\$14.08		\$732	\$29,280	1.9	\$62,000	\$1,550	\$18,600	\$465	1,529	12%	\$11.18	\$581	1.3
Brunswick County	\$13.31		\$692	\$27,680	1.8	\$44,200	\$1,105	\$13,260	\$332	1,619	28%	\$8.04	\$418	1.7
Buchanan County	\$12.37		\$643	\$25,720	1.7	\$40,900	\$1,023	\$12,270	\$307	2,027	21%	\$13.81	\$718	0.9
Buckingham County	\$12.37		\$643	\$25,720	1.7	\$48,500	\$1,213	\$14,550	\$364	1,397	24%	\$12.42	\$646	1.0
Campbell County	\$14.35		\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	5,229	24%	\$12.04	\$626	1.2
Caroline County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	2,127	20%	\$11.92	\$620	1.6
Carroll County	\$12.37		\$643	\$25,720	1.7	\$45,700	\$1,143	\$13,710	\$343	2,683	21%	\$8.63	\$449	1.4
Charles City County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	556	20%	\$14.62	\$760	1.3
Charlotte County	\$12.37		\$643	\$25,720	1.7	\$45,900	\$1,148	\$13,770	\$344	1,282	27%	\$9.53	\$495	1.3
Chesterfield County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	26,158	23%	\$12.77	\$664	1.5
Clarke County	\$28.04		\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	1,133	20%	\$12.58	\$654	2.2
Craig County	\$14.08		\$732	\$29,280	1.9	\$62,000	\$1,550	\$18,600	\$465	331	16%	\$12.12	\$630	1.2
Culpeper County	\$18.73		\$974	\$38,960	2.6	\$82,000	\$2,050	\$24,600	\$615	4,328	27%	\$11.42	\$594	1.6
Cumberland County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	915	23%	\$9.42	\$490	2.0
Dickenson County	\$12.37		\$643	\$25,720	1.7	\$42,100	\$1,053	\$12,630	\$316	1,392	22%	\$10.23	\$532	1.2
Dinwiddie County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	2,325	23%	\$14.74	\$766	1.3
Essex County	\$16.69		\$868	\$34,720	2.3	\$55,000	\$1,375	\$16,500	\$413	1,021	24%	\$10.78	\$560	1.5
Fairfax County	\$28.04		\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	120,741	31%	\$25.69	\$1,336	1.1
Fauquier County	\$28.04		\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	4,600	20%	\$10.80	\$562	2.6
Floyd County	\$12.37		\$643	\$25,720	1.7	\$55,900	\$1,398	\$16,770	\$419	1,366	22%	\$12.12	\$630	1.0
Fluvanna County	\$19.96		\$1,038	\$41,520	2.8	\$84,100	\$2,103	\$25,230	\$631	1,368	14%	\$11.11	\$578	1.8
Franklin County	\$12.37		\$643	\$25,720	1.7	\$56,500	\$1,413	\$16,950	\$424	5,128	22%	\$8.68	\$451	1.4

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Frederick County	\$15.75		\$819	\$32,760	2.2	\$75,900	\$1,898	\$22,770	\$569	6,320	22%	\$12.51	\$650	1.3
Giles County	\$12.37		\$643	\$25,720	1.7	\$56,600	\$1,415	\$16,980	\$425	1,725	24%	\$11.62	\$604	1.1
Gloucester County *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	2,370	17%	\$7.97	\$414	2.7
Goochland County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	787	10%	\$19.21	\$999	1.0
Grayson County	\$12.37		\$643	\$25,720	1.7	\$41,300	\$1,033	\$12,390	\$310	1,478	22%	\$9.26	\$482	1.3
Greene County	\$19.96		\$1,038	\$41,520	2.8	\$84,100	\$2,103	\$25,230	\$631	1,449	21%	\$9.57	\$498	2.1
Greensville County	\$13.27		\$690	\$27,600	1.8	\$42,800	\$1,070	\$12,840	\$321	821	24%	\$9.28	\$482	1.4
Halifax County	\$12.37		\$643	\$25,720	1.7	\$47,400	\$1,185	\$14,220	\$356	4,098	28%	\$9.82	\$511	1.3
Hanover County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	6,147	17%	\$9.83	\$511	1.9
Henrico County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	42,993	35%	\$16.44	\$855	1.2
Henry County	\$12.37		\$643	\$25,720	1.7	\$45,600	\$1,140	\$13,680	\$342	5,771	25%	\$10.85	\$564	1.1
Highland County	\$12.37		\$643	\$25,720	1.7	\$60,200	\$1,505	\$18,060	\$452	138	14%	\$6.47	\$337	1.9
Isle of Wight County *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	2,634	19%	\$10.84	\$564	2.0
James City County *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	6,393	24%	\$10.52	\$547	2.0
King and Queen County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	680	24%	\$16.61	\$863	1.2
King George County	\$19.92		\$1,036	\$41,440	2.7	\$98,900	\$2,473	\$29,670	\$742	2,200	26%	\$17.14	\$891	1.2
King William County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	1,016	17%	\$11.39	\$593	1.7
Lancaster County	\$16.88		\$878	\$35,120	2.3	\$66,800	\$1,670	\$20,040	\$501	1,076	21%	\$9.83	\$511	1.7
Lee County	\$12.37		\$643	\$25,720	1.7	\$43,700	\$1,093	\$13,110	\$328	2,476	26%	\$8.00	\$416	1.5
Loudoun County	\$28.04		\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	23,897	22%	\$17.40	\$905	1.6
Louisa County	\$13.71		\$713	\$28,520	1.9	\$69,400	\$1,735	\$20,820	\$521	2,624	20%	\$15.26	\$794	0.9
Lunenburg County	\$13.33		\$693	\$27,720	1.8	\$45,200	\$1,130	\$13,560	\$339	1,128	25%	\$9.22	\$480	1.4
Madison County	\$18.73		\$974	\$38,960	2.6	\$63,300	\$1,583	\$18,990	\$475	992	20%	\$9.07	\$471	2.1
Mathews County *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	778	20%	\$5.77	\$300	3.7
Mecklenburg County	\$12.77		\$664	\$26,560	1.8	\$50,200	\$1,255	\$15,060	\$377	3,368	27%	\$9.28	\$483	1.4
Middlesex County	\$13.12		\$682	\$27,280	1.8	\$74,500	\$1,863	\$22,350	\$559	794	18%	\$7.27	\$378	1.8
Montgomery County	\$14.10		\$733	\$29,320	1.9	\$57,800	\$1,445	\$17,340	\$434	15,777	45%	\$8.65	\$450	1.6
Nelson County	\$19.96		\$1,038	\$41,520	2.8	\$84,100	\$2,103	\$25,230	\$631	1,548	24%	\$9.45	\$491	2.1
New Kent County *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	759	11%	\$11.67	\$607	1.6

* 50th percentile FMR (See Appendix A).

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	\$14.94	\$777	\$31,080	2.1	\$50,600	\$1,265	\$15,180	\$380	1,616	31%	\$8.74	\$455	1.7
Northumberland County	\$15.44	\$803	\$32,120	2.1	\$64,000	\$1,600	\$19,200	\$480	852	15%	\$9.41	\$489	1.6
Nottoway County	\$14.56	\$757	\$30,280	2.0	\$56,400	\$1,410	\$16,920	\$423	1,999	35%	\$10.32	\$537	1.4
Orange County	\$16.21	\$843	\$33,720	2.2	\$71,200	\$1,780	\$21,360	\$534	3,045	24%	\$8.93	\$465	1.8
Page County	\$12.54	\$652	\$26,080	1.7	\$55,100	\$1,378	\$16,530	\$413	2,693	28%	\$9.11	\$474	1.4
Patrick County	\$12.37	\$643	\$25,720	1.7	\$45,000	\$1,125	\$13,500	\$338	1,805	23%	\$8.41	\$438	1.5
Pittsylvania County	\$12.37	\$643	\$25,720	1.7	\$51,800	\$1,295	\$15,540	\$389	5,305	20%	\$9.22	\$480	1.3
Powhatan County *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	1,078	11%	\$11.06	\$575	1.7
Prince Edward County	\$14.90	\$775	\$31,000	2.1	\$51,200	\$1,280	\$15,360	\$384	2,597	35%	\$9.09	\$472	1.6
Prince George County *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	3,045	28%	\$14.66	\$762	1.3
Prince William County	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	36,936	28%	\$11.98	\$623	2.3
Pulaski County	\$12.37	\$643	\$25,720	1.7	\$56,600	\$1,415	\$16,980	\$425	4,059	27%	\$10.41	\$541	1.2
Rappahannock County	\$20.31	\$1,056	\$42,240	2.8	\$73,200	\$1,830	\$21,960	\$549	708	22%	\$18.77	\$976	1.1
Richmond County	\$14.94	\$777	\$31,080	2.1	\$72,200	\$1,805	\$21,660	\$542	715	25%	\$10.47	\$544	1.4
Roanoke County	\$14.08	\$732	\$29,280	1.9	\$62,000	\$1,550	\$18,600	\$465	8,830	23%	\$10.76	\$560	1.3
Rockbridge County	\$13.02	\$677	\$27,080	1.8	\$56,500	\$1,413	\$16,950	\$424	2,473	27%	\$8.58	\$446	1.5
Rockingham County	\$16.60	\$863	\$34,520	2.3	\$61,700	\$1,543	\$18,510	\$463	6,837	23%	\$13.20	\$686	1.3
Russell County	\$12.37	\$643	\$25,720	1.7	\$45,100	\$1,128	\$13,530	\$338	2,441	22%	\$8.19	\$426	1.5
Scott County	\$12.65	\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	2,231	23%	\$6.78	\$353	1.9
Shenandoah County	\$15.69	\$816	\$32,640	2.2	\$62,700	\$1,568	\$18,810	\$470	5,138	30%	\$9.54	\$496	1.6
Smyth County	\$12.37	\$643	\$25,720	1.7	\$46,000	\$1,150	\$13,800	\$345	3,700	29%	\$10.55	\$549	1.2
Southampton County	\$15.50	\$806	\$32,240	2.1	\$56,400	\$1,410	\$16,920	\$423	1,893	28%	\$10.11	\$526	1.5
Spotsylvania County	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	9,391	23%	\$11.56	\$601	2.4
Stafford County	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	9,743	23%	\$11.63	\$605	2.4
Surry County *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	522	20%	\$24.65	\$1,282	0.9
Sussex County *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	1,104	30%	\$12.32	\$641	1.5
Tazewell County	\$12.37	\$643	\$25,720	1.7	\$47,400	\$1,185	\$14,220	\$356	4,941	27%	\$9.56	\$497	1.3
Warren County	\$17.50	\$910	\$36,400	2.4	\$74,900	\$1,873	\$22,470	\$562	3,951	27%	\$11.24	\$584	1.6
Washington County	\$12.65	\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	5,513	24%	\$12.66	\$658	1.0

* 50th percentile FMR (See Appendix A).

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Westmoreland County	\$14.46	\$752	\$30,080	2.0	\$58,300	\$1,458	\$17,490	\$437	1,577	22%	\$8.18	\$425	1.8
Wise County	\$12.37	\$643	\$25,720	1.7	\$47,200	\$1,180	\$14,160	\$354	4,493	29%	\$8.00	\$416	1.5
Wythe County	\$12.40	\$645	\$25,800	1.7	\$51,800	\$1,295	\$15,540	\$389	3,071	26%	\$8.64	\$449	1.4
York County *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	6,003	25%	\$9.97	\$518	2.1
Alexandria city	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	37,032	57%	\$23.29	\$1,211	1.2
Bedford city	\$14.35	\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	1,156	41%	\$6.43	\$334	2.2
Bristol city	\$12.65	\$658	\$26,320	1.7	\$51,800	\$1,295	\$15,540	\$389	3,179	41%	\$10.73	\$558	1.2
Buena Vista city	\$13.02	\$677	\$27,080	1.8	\$56,500	\$1,413	\$16,950	\$424	928	34%	\$9.20	\$478	1.4
Charlottesville city	\$19.96	\$1,038	\$41,520	2.8	\$84,100	\$2,103	\$25,230	\$631	10,372	59%	\$14.63	\$761	1.4
Chesapeake city *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	21,842	28%	\$11.47	\$597	1.9
Colonial Heights city *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	2,524	36%	\$9.58	\$498	2.0
Covington city	\$12.96	\$674	\$26,960	1.8	\$56,100	\$1,403	\$16,830	\$421	690	27%	\$21.15	\$1,100	0.6
Danville city	\$12.37	\$643	\$25,720	1.7	\$51,800	\$1,295	\$15,540	\$389	8,503	46%	\$10.31	\$536	1.2
Emporia city	\$13.27	\$690	\$27,600	1.8	\$42,800	\$1,070	\$12,840	\$321	1,356	55%	\$9.94	\$517	1.3
Fairfax city	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	2,680	32%	\$15.52	\$807	1.8
Falls Church city	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	2,039	41%	\$16.30	\$848	1.7
Franklin city	\$15.50	\$806	\$32,240	2.1	\$56,400	\$1,410	\$16,920	\$423	2,042	58%	\$10.45	\$544	1.5
Fredericksburg city	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	6,058	62%	\$14.76	\$767	1.9
Galax city	\$12.37	\$643	\$25,720	1.7	\$45,700	\$1,143	\$13,710	\$343	1,053	35%	\$8.59	\$447	1.4
Hampton city *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	20,951	40%	\$11.91	\$619	1.8
Harrisonburg city	\$16.60	\$863	\$34,520	2.3	\$61,700	\$1,543	\$18,510	\$463	10,021	64%	\$11.71	\$609	1.4
Hopewell city *	\$19.10	\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	4,347	50%	\$19.24	\$1,000	1.0
Lexington city	\$13.02	\$677	\$27,080	1.8	\$56,500	\$1,413	\$16,950	\$424	760	44%	\$8.40	\$437	1.6
Lynchburg city	\$14.35	\$746	\$29,840	2.0	\$60,800	\$1,520	\$18,240	\$456	13,495	47%	\$12.43	\$646	1.2
Manassas city	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	4,207	35%	\$18.49	\$961	1.5
Manassas Park city	\$28.04	\$1,458	\$58,320	3.9	\$109,200	\$2,730	\$32,760	\$819	1,610	36%	\$21.01	\$1,093	1.3
Martinsville city	\$12.37	\$643	\$25,720	1.7	\$45,600	\$1,140	\$13,680	\$342	2,775	46%	\$8.71	\$453	1.4
Newport News city *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	33,610	49%	\$16.60	\$863	1.3
Norfolk city *	\$21.29	\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	47,491	56%	\$16.70	\$869	1.3

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

VIRGINIA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Norton city	\$12.37		\$643	\$25,720	1.7	\$47,200	\$1,180	\$14,160	\$354	807	47%	\$11.87	\$617	1.0
Petersburg city *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	6,762	54%	\$13.22	\$688	1.4
Poquoson city *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	836	18%	\$7.49	\$390	2.8
Portsmouth city *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	15,693	43%	\$12.97	\$674	1.6
Radford city	\$14.10		\$733	\$29,320	1.9	\$57,800	\$1,445	\$17,340	\$434	2,970	54%	\$10.73	\$558	1.3
Richmond city *	\$19.10		\$993	\$39,720	2.6	\$74,200	\$1,855	\$22,260	\$557	48,286	57%	\$18.76	\$975	1.0
Roanoke city	\$14.08		\$732	\$29,280	1.9	\$62,000	\$1,550	\$18,600	\$465	19,223	45%	\$13.89	\$722	1.0
Salem city	\$14.08		\$732	\$29,280	1.9	\$62,000	\$1,550	\$18,600	\$465	3,309	33%	\$16.00	\$832	0.9
Staunton city	\$15.40		\$801	\$32,040	2.1	\$57,400	\$1,435	\$17,220	\$431	4,441	42%	\$8.76	\$455	1.8
Suffolk city *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	8,119	27%	\$11.22	\$583	1.9
Virginia Beach city *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	59,105	36%	\$13.58	\$706	1.6
Waynesboro city	\$15.40		\$801	\$32,040	2.1	\$57,400	\$1,435	\$17,220	\$431	3,641	42%	\$10.38	\$540	1.5
Williamsburg city *	\$21.29		\$1,107	\$44,280	2.9	\$70,900	\$1,773	\$21,270	\$532	2,429	55%	\$13.51	\$703	1.6
Winchester city	\$15.75		\$819	\$32,760	2.2	\$75,900	\$1,898	\$22,770	\$569	5,338	51%	\$14.92	\$776	1.1

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WASHINGTON

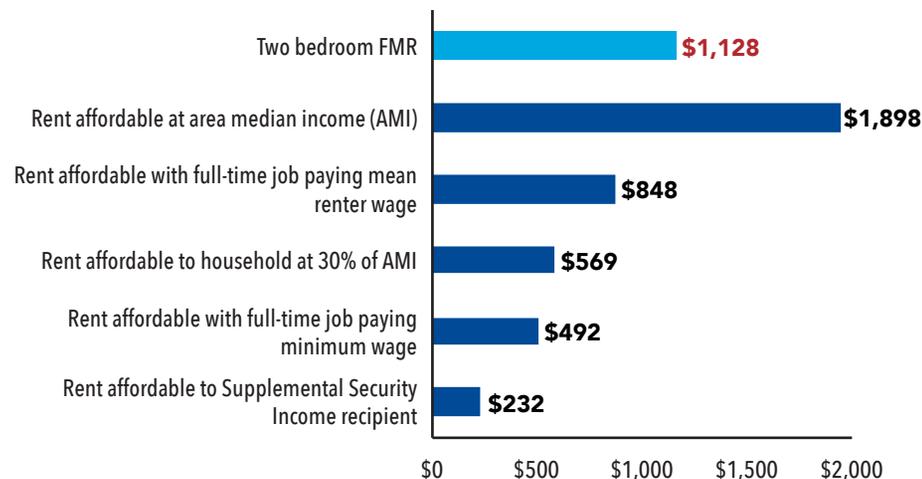


In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,128**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,760** monthly or **\$45,119** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$21.69** PER HOUR

STATE FACTS	
Minimum Wage	\$9.47
Average Renter Wage	\$16.30
2-Bedroom Housing Wage	\$21.69
Number of Renter Households	967,699
Percent Renters	37%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
King County	\$27.21
Snohomish County	\$27.21
Pierce County	\$21.02
Thurston County	\$19.73
Kitsap County	\$19.62



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

WASHINGTON

	FY15 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Washington	\$21.69	\$1,128	\$45,119	2.3	\$75,904	\$1,898	\$22,771	\$569	967,699	37%	\$16.30	\$848	1.3			
Combined Nonmetro Areas	\$14.65	\$762	\$30,464	1.5	\$59,867	\$1,497	\$17,960	\$449	104,642	32%	\$9.95	\$517	1.5			
<u>Metropolitan Areas</u>																
Bellingham MSA	\$18.23	\$948	\$37,920	1.9	\$67,600	\$1,690	\$20,280	\$507	29,385	37%	\$11.51	\$598	1.6			
Bremerton-Silverdale MSA	\$19.62	\$1,020	\$40,800	2.1	\$74,600	\$1,865	\$22,380	\$560	31,788	33%	\$11.26	\$586	1.7			
Kennewick-Pasco-Richland MSA	\$15.94	\$829	\$33,160	1.7	\$70,300	\$1,758	\$21,090	\$527	28,701	32%	\$12.54	\$652	1.3			
Lewiston MSA	\$13.37	\$695	\$27,800	1.4	\$60,100	\$1,503	\$18,030	\$451	2,943	32%	\$8.89	\$462	1.5			
Longview MSA	\$14.17	\$737	\$29,480	1.5	\$58,100	\$1,453	\$17,430	\$436	13,366	34%	\$11.51	\$599	1.2			
Mount Vernon-Anacortes MSA	\$19.00	\$988	\$39,520	2.0	\$68,200	\$1,705	\$20,460	\$512	14,693	32%	\$11.91	\$620	1.6			
Olympia MSA	\$19.73	\$1,026	\$41,040	2.1	\$71,500	\$1,788	\$21,450	\$536	33,436	33%	\$12.11	\$630	1.6			
Portland-Vancouver-Beaverton MSA	\$18.15	\$944	\$37,760	1.9	\$73,900	\$1,848	\$22,170	\$554	56,807	35%	\$13.73	\$714	1.3			
Seattle-Bellevue HMFA	\$27.21	\$1,415	\$56,600	2.9	\$89,600	\$2,240	\$26,880	\$672	424,814	40%	\$20.37	\$1,059	1.3			
Spokane MSA	\$14.87	\$773	\$30,920	1.6	\$64,500	\$1,613	\$19,350	\$484	67,782	36%	\$11.12	\$578	1.3			
Tacoma HMFA *	\$21.02	\$1,093	\$43,720	2.2	\$71,000	\$1,775	\$21,300	\$533	115,697	38%	\$13.84	\$719	1.5			
Wenatchee-East Wenatchee MSA	\$14.65	\$762	\$30,480	1.5	\$56,700	\$1,418	\$17,010	\$425	13,525	33%	\$11.31	\$588	1.3			
Yakima MSA	\$14.79	\$769	\$30,760	1.6	\$53,200	\$1,330	\$15,960	\$399	30,120	38%	\$10.24	\$533	1.4			
<u>Counties</u>																
Adams County	\$12.37	\$643	\$25,720	1.3	\$47,900	\$1,198	\$14,370	\$359	1,957	34%	\$12.17	\$633	1.0			
Asotin County	\$13.37	\$695	\$27,800	1.4	\$60,100	\$1,503	\$18,030	\$451	2,943	32%	\$8.89	\$462	1.5			
Benton County	\$15.94	\$829	\$33,160	1.7	\$70,300	\$1,758	\$21,090	\$527	20,954	32%	\$13.87	\$721	1.1			
Chelan County	\$14.65	\$762	\$30,480	1.5	\$56,700	\$1,418	\$17,010	\$425	9,467	35%	\$11.90	\$619	1.2			
Clallam County	\$16.12	\$838	\$33,520	1.7	\$56,300	\$1,408	\$16,890	\$422	9,298	30%	\$9.87	\$513	1.6			
Clark County	\$18.15	\$944	\$37,760	1.9	\$73,900	\$1,848	\$22,170	\$554	55,642	35%	\$13.80	\$718	1.3			
Columbia County	\$12.60	\$655	\$26,200	1.3	\$60,000	\$1,500	\$18,000	\$450	436	26%	\$6.39	\$332	2.0			

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WASHINGTON

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cowlitz County	\$14.17	\$737	\$29,480	1.5	\$58,100	\$1,453	\$17,430	\$436	13,366	34%	\$11.51	\$599	1.2
Douglas County	\$14.65	\$762	\$30,480	1.5	\$56,700	\$1,418	\$17,010	\$425	4,058	29%	\$9.07	\$472	1.6
Ferry County	\$12.37	\$643	\$25,720	1.3	\$43,600	\$1,090	\$13,080	\$327	826	28%	\$9.41	\$489	1.3
Franklin County	\$15.94	\$829	\$33,160	1.7	\$70,300	\$1,758	\$21,090	\$527	7,747	33%	\$9.07	\$472	1.8
Garfield County †	\$12.37	\$643	\$25,720	1.3	\$69,700	\$1,743	\$20,910	\$523	229	24%			
Grant County	\$13.06	\$679	\$27,160	1.4	\$56,900	\$1,423	\$17,070	\$427	11,856	40%	\$10.25	\$533	1.3
Grays Harbor County	\$13.10	\$681	\$27,240	1.4	\$55,800	\$1,395	\$16,740	\$419	8,398	31%	\$10.29	\$535	1.3
Island County	\$17.48	\$909	\$36,360	1.8	\$74,200	\$1,855	\$22,260	\$557	10,110	31%	\$10.69	\$556	1.6
Jefferson County	\$17.44	\$907	\$36,280	1.8	\$65,200	\$1,630	\$19,560	\$489	3,702	27%	\$8.36	\$435	2.1
King County	\$27.21	\$1,415	\$56,600	2.9	\$89,600	\$2,240	\$26,880	\$672	335,642	42%	\$21.24	\$1,104	1.3
Kitsap County	\$19.62	\$1,020	\$40,800	2.1	\$74,600	\$1,865	\$22,380	\$560	31,788	33%	\$11.26	\$586	1.7
Kittitas County	\$15.73	\$818	\$32,720	1.7	\$65,800	\$1,645	\$19,740	\$494	7,152	43%	\$7.72	\$401	2.0
Klickitat County	\$13.08	\$680	\$27,200	1.4	\$46,900	\$1,173	\$14,070	\$352	2,419	30%	\$14.00	\$728	0.9
Lewis County	\$13.92	\$724	\$28,960	1.5	\$57,800	\$1,445	\$17,340	\$434	9,261	31%	\$11.89	\$618	1.2
Lincoln County	\$12.37	\$643	\$25,720	1.3	\$60,300	\$1,508	\$18,090	\$452	986	22%	\$9.10	\$473	1.4
Mason County	\$16.85	\$876	\$35,040	1.8	\$60,800	\$1,520	\$18,240	\$456	5,170	22%	\$7.97	\$414	2.1
Okanogan County	\$12.83	\$667	\$26,680	1.4	\$51,900	\$1,298	\$15,570	\$389	5,078	32%	\$6.86	\$357	1.9
Pacific County	\$14.75	\$767	\$30,680	1.6	\$53,500	\$1,338	\$16,050	\$401	2,540	27%	\$9.06	\$471	1.6
Pend Oreille County	\$13.17	\$685	\$27,400	1.4	\$49,100	\$1,228	\$14,730	\$368	1,366	25%	\$8.61	\$448	1.5
Pierce County *	\$21.02	\$1,093	\$43,720	2.2	\$71,000	\$1,775	\$21,300	\$533	115,697	38%	\$13.84	\$719	1.5
San Juan County	\$18.73	\$974	\$38,960	2.0	\$68,200	\$1,705	\$20,460	\$512	2,212	29%	\$9.28	\$483	2.0
Skagit County	\$19.00	\$988	\$39,520	2.0	\$68,200	\$1,705	\$20,460	\$512	14,693	32%	\$11.91	\$620	1.6
Skamania County	\$18.15	\$944	\$37,760	1.9	\$73,900	\$1,848	\$22,170	\$554	1,165	26%	\$8.29	\$431	2.2
Snohomish County	\$27.21	\$1,415	\$56,600	2.9	\$89,600	\$2,240	\$26,880	\$672	89,172	33%	\$16.41	\$853	1.7
Spokane County	\$14.87	\$773	\$30,920	1.6	\$64,500	\$1,613	\$19,350	\$484	67,782	36%	\$11.12	\$578	1.3
Stevens County	\$12.83	\$667	\$26,680	1.4	\$54,700	\$1,368	\$16,410	\$410	3,986	23%	\$11.11	\$578	1.2
Thurston County	\$19.73	\$1,026	\$41,040	2.1	\$71,500	\$1,788	\$21,450	\$536	33,436	33%	\$12.11	\$630	1.6
Wahkiakum County	\$12.37	\$643	\$25,720	1.3	\$54,500	\$1,363	\$16,350	\$409	413	24%	\$4.76	\$248	2.6
Walla Walla County	\$14.06	\$731	\$29,240	1.5	\$62,900	\$1,573	\$18,870	\$472	8,304	38%	\$10.47	\$544	1.3

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WASHINGTON

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁵ at AMI	30% of AMI ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Whatcom County	\$18.23	\$948	\$37,920	1.9	\$67,600	\$1,690	\$20,280	\$507	29,385	37%	\$11.51	\$598	1.6
Whitman County	\$14.15	\$736	\$29,440	1.5	\$67,600	\$1,690	\$20,280	\$507	8,943	54%	\$9.21	\$479	1.5
Yakima County	\$14.79	\$769	\$30,760	1.6	\$53,200	\$1,330	\$15,960	\$399	30,120	38%	\$10.24	\$533	1.4

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WEST VIRGINIA

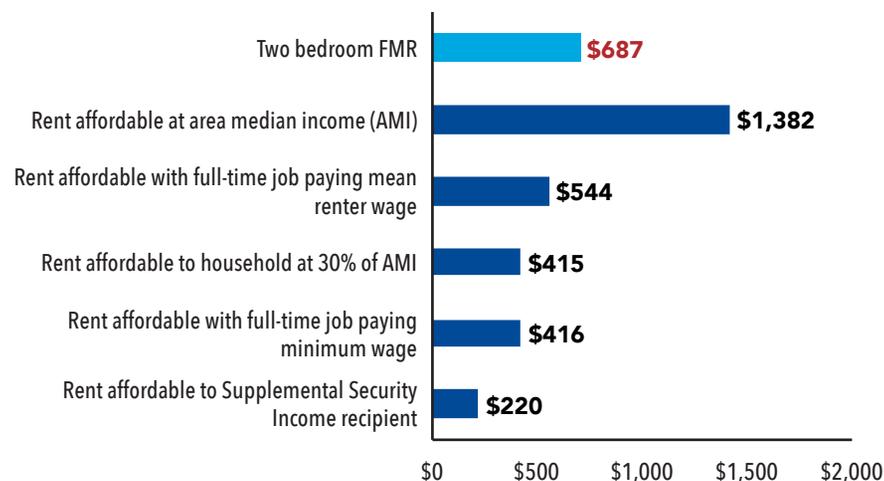


In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$687**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,290** monthly or **\$27,479** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.21** PER HOUR

STATE FACTS	
Minimum Wage	\$8.00
Average Renter Wage	\$10.46
2-Bedroom Housing Wage	\$13.21
Number of Renter Households	197,331
Percent Renters	27%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Jefferson County	\$16.42
Hampshire County	\$15.75
Berkeley County	\$15.12
Morgan County	\$15.12
Monongalia County	\$14.46



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

WEST VIRGINIA FY15 HOUSING WAGE	HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	\$13.21	\$687	\$27,479	1.7	\$55,268	\$1,382	\$16,580	\$415	197,331	27%	\$10.46	\$544	1.3
Combined Nonmetro Areas	\$12.62	\$656	\$26,257	1.6	\$48,972	\$1,224	\$14,691	\$367	76,713	24%	\$10.27	\$534	1.2
<u>Metropolitan Areas</u>													
Boone County HMFA	\$12.08	\$628	\$25,120	1.5	\$55,800	\$1,395	\$16,740	\$419	2,202	23%	\$14.18	\$737	0.9
Charleston HMFA	\$13.73	\$714	\$28,560	1.7	\$61,600	\$1,540	\$18,480	\$462	29,634	26%	\$12.13	\$631	1.1
Cumberland MSA	\$12.37	\$643	\$25,720	1.5	\$51,600	\$1,290	\$15,480	\$387	4,157	37%	\$10.73	\$558	1.2
Huntington-Ashland MSA	\$12.27	\$638	\$25,520	1.5	\$54,900	\$1,373	\$16,470	\$412	19,147	34%	\$9.21	\$479	1.3
Jefferson County HMFA	\$16.42	\$854	\$34,160	2.1	\$80,600	\$2,015	\$24,180	\$605	4,946	25%	\$8.99	\$468	1.8
Martinsburg HMFA	\$15.12	\$786	\$31,440	1.9	\$61,600	\$1,540	\$18,480	\$462	12,612	26%	\$9.74	\$507	1.6
Morgantown MSA	\$14.46	\$752	\$30,080	1.8	\$65,500	\$1,638	\$19,650	\$491	18,182	37%	\$9.71	\$505	1.5
Parkersburg-Marietta-Vienna MSA	\$12.35	\$642	\$25,680	1.5	\$53,500	\$1,338	\$16,050	\$401	10,425	26%	\$9.45	\$491	1.3
Steubenville-Weirton MSA	\$12.62	\$656	\$26,240	1.6	\$53,100	\$1,328	\$15,930	\$398	5,592	24%	\$11.14	\$579	1.1
Wheeling MSA	\$12.19	\$634	\$25,360	1.5	\$54,000	\$1,350	\$16,200	\$405	8,835	27%	\$10.40	\$541	1.2
Winchester MSA	\$15.75	\$819	\$32,760	2.0	\$75,900	\$1,898	\$22,770	\$569	4,886	46%	\$9.64	\$501	1.6
<u>Counties</u>													
Barbour County	\$12.75	\$663	\$26,520	1.6	\$45,600	\$1,140	\$13,680	\$342	1,392	23%	\$9.22	\$479	1.4
Berkeley County	\$15.12	\$786	\$31,440	1.9	\$61,600	\$1,540	\$18,480	\$462	10,039	25%	\$9.66	\$502	1.6
Boone County	\$12.08	\$628	\$25,120	1.5	\$55,800	\$1,395	\$16,740	\$419	2,202	23%	\$14.18	\$737	0.9
Braxton County	\$12.08	\$628	\$25,120	1.5	\$45,300	\$1,133	\$13,590	\$340	1,334	23%	\$8.71	\$453	1.4
Brooke County	\$12.62	\$656	\$26,240	1.6	\$53,100	\$1,328	\$15,930	\$398	2,428	24%	\$11.08	\$576	1.1
Cabell County	\$12.27	\$638	\$25,520	1.5	\$54,900	\$1,373	\$16,470	\$412	15,498	39%	\$9.31	\$484	1.3
Calhoun County	\$12.08	\$628	\$25,120	1.5	\$43,700	\$1,093	\$13,110	\$328	648	21%	\$10.33	\$537	1.2
Clay County	\$13.73	\$714	\$28,560	1.7	\$61,600	\$1,540	\$18,480	\$462	594	17%	\$7.70	\$400	1.8
Doddridge County	\$12.08	\$628	\$25,120	1.5	\$40,900	\$1,023	\$12,270	\$307	478	17%	\$11.67	\$607	1.0
Fayette County	\$12.08	\$628	\$25,120	1.5	\$46,300	\$1,158	\$13,890	\$347	4,016	23%	\$11.83	\$615	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WEST VIRGINIA

FY15 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gilmer County	\$12.77	\$664	\$26,560	1.6	\$51,000	\$1,275	\$15,300	\$383	594	23%	\$7.97	\$414	1.6
Grant County	\$12.98	\$675	\$27,000	1.6	\$52,900	\$1,323	\$15,870	\$397	932	21%	\$13.56	\$705	1.0
Greenbrier County	\$13.62	\$708	\$28,320	1.7	\$48,400	\$1,210	\$14,520	\$363	3,937	26%	\$9.61	\$500	1.4
Hampshire County	\$15.75	\$819	\$32,760	2.0	\$75,900	\$1,898	\$22,770	\$569	4,886	46%	\$9.64	\$501	1.6
Hancock County	\$12.62	\$656	\$26,240	1.6	\$53,100	\$1,328	\$15,930	\$398	3,164	25%	\$11.19	\$582	1.1
Hardy County	\$13.44	\$699	\$27,960	1.7	\$48,600	\$1,215	\$14,580	\$365	1,133	23%	\$9.38	\$488	1.4
Harrison County	\$12.08	\$628	\$25,120	1.5	\$53,800	\$1,345	\$16,140	\$404	7,091	26%	\$9.93	\$516	1.2
Jackson County	\$12.08	\$628	\$25,120	1.5	\$57,400	\$1,435	\$17,220	\$431	2,555	22%	\$10.38	\$540	1.2
Jefferson County	\$16.42	\$854	\$34,160	2.1	\$80,600	\$2,015	\$24,180	\$605	4,946	25%	\$8.99	\$468	1.8
Kanawha County	\$13.73	\$714	\$28,560	1.7	\$61,600	\$1,540	\$18,480	\$462	23,979	29%	\$12.19	\$634	1.1
Lewis County	\$12.62	\$656	\$26,240	1.6	\$47,400	\$1,185	\$14,220	\$356	1,834	28%	\$13.68	\$712	0.9
Lincoln County	\$13.73	\$714	\$28,560	1.7	\$61,600	\$1,540	\$18,480	\$462	1,791	21%	\$10.75	\$559	1.3
Logan County	\$12.08	\$628	\$25,120	1.5	\$46,300	\$1,158	\$13,890	\$347	3,848	26%	\$13.88	\$722	0.9
McDowell County	\$12.08	\$628	\$25,120	1.5	\$31,500	\$788	\$9,450	\$236	1,862	23%	\$13.24	\$688	0.9
Marion County	\$14.19	\$738	\$29,520	1.8	\$57,100	\$1,428	\$17,130	\$428	5,402	24%	\$11.27	\$586	1.3
Marshall County	\$12.19	\$634	\$25,360	1.5	\$54,000	\$1,350	\$16,200	\$405	3,293	23%	\$14.78	\$769	0.8
Mason County	\$12.08	\$628	\$25,120	1.5	\$46,100	\$1,153	\$13,830	\$346	2,174	20%	\$11.12	\$578	1.1
Mercer County	\$12.13	\$631	\$25,240	1.5	\$47,100	\$1,178	\$14,130	\$353	7,138	28%	\$8.87	\$461	1.4
Mineral County	\$12.37	\$643	\$25,720	1.5	\$51,600	\$1,290	\$15,480	\$387	4,157	37%	\$10.73	\$558	1.2
Mingo County	\$12.08	\$628	\$25,120	1.5	\$46,900	\$1,173	\$14,070	\$352	2,416	22%	\$12.52	\$651	1.0
Monongalia County	\$14.46	\$752	\$30,080	1.8	\$65,500	\$1,638	\$19,650	\$491	15,657	43%	\$9.72	\$506	1.5
Monroe County	\$12.08	\$628	\$25,120	1.5	\$49,300	\$1,233	\$14,790	\$370	991	18%	\$12.11	\$630	1.0
Morgan County	\$15.12	\$786	\$31,440	1.9	\$61,600	\$1,540	\$18,480	\$462	2,573	35%	\$10.66	\$554	1.4
Nicholas County	\$12.08	\$628	\$25,120	1.5	\$50,200	\$1,255	\$15,060	\$377	2,095	20%	\$9.22	\$480	1.3
Ohio County	\$12.19	\$634	\$25,360	1.5	\$54,000	\$1,350	\$16,200	\$405	5,542	30%	\$8.76	\$456	1.4
Pendleton County	\$12.08	\$628	\$25,120	1.5	\$52,200	\$1,305	\$15,660	\$392	742	23%	\$11.76	\$611	1.0
Pleasants County	\$12.35	\$642	\$25,680	1.5	\$53,500	\$1,338	\$16,050	\$401	447	16%	\$11.17	\$581	1.1
Pocahontas County	\$13.02	\$677	\$27,080	1.6	\$43,800	\$1,095	\$13,140	\$329	671	18%	\$7.33	\$381	1.8
Preston County	\$14.46	\$752	\$30,080	1.8	\$65,500	\$1,638	\$19,650	\$491	2,525	20%	\$9.64	\$501	1.5

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WEST VIRGINIA

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Putnam County	\$13.73		\$714	\$28,560	1.7	\$61,600	\$1,540	\$18,480	\$462	3,270	15%	\$12.29	\$639	1.1
Raleigh County	\$14.13		\$735	\$29,400	1.8	\$48,600	\$1,215	\$14,580	\$365	8,425	27%	\$10.08	\$524	1.4
Randolph County	\$12.44		\$647	\$25,880	1.6	\$52,600	\$1,315	\$15,780	\$395	2,767	25%	\$7.15	\$372	1.7
Ritchie County	\$12.08		\$628	\$25,120	1.5	\$46,100	\$1,153	\$13,830	\$346	848	21%	\$9.73	\$506	1.2
Roane County	\$12.08		\$628	\$25,120	1.5	\$40,400	\$1,010	\$12,120	\$303	1,451	24%	\$10.32	\$537	1.2
Summers County	\$12.08		\$628	\$25,120	1.5	\$45,400	\$1,135	\$13,620	\$341	1,089	20%	\$6.14	\$319	2.0
Taylor County	\$12.13		\$631	\$25,240	1.5	\$52,700	\$1,318	\$15,810	\$395	1,538	22%	\$9.62	\$500	1.3
Tucker County	\$12.08		\$628	\$25,120	1.5	\$49,700	\$1,243	\$14,910	\$373	610	20%	\$7.10	\$369	1.7
Tyler County	\$12.08		\$628	\$25,120	1.5	\$48,100	\$1,203	\$14,430	\$361	712	19%	\$9.16	\$476	1.3
Upshur County	\$12.12		\$630	\$25,200	1.5	\$52,100	\$1,303	\$15,630	\$391	2,056	23%	\$10.11	\$526	1.2
Wayne County	\$12.27		\$638	\$25,520	1.5	\$54,900	\$1,373	\$16,470	\$412	3,649	22%	\$8.45	\$439	1.5
Webster County	\$12.29		\$639	\$25,560	1.5	\$33,700	\$843	\$10,110	\$253	866	22%	\$9.75	\$507	1.3
Wetzel County	\$12.08		\$628	\$25,120	1.5	\$55,000	\$1,375	\$16,500	\$413	1,430	21%	\$6.18	\$322	2.0
Wirt County †	\$12.35		\$642	\$25,680	1.5	\$53,500	\$1,338	\$16,050	\$401	405	17%			
Wood County	\$12.35		\$642	\$25,680	1.5	\$53,500	\$1,338	\$16,050	\$401	9,573	27%	\$9.33	\$485	1.3
Wyoming County	\$12.08		\$628	\$25,120	1.5	\$49,800	\$1,245	\$14,940	\$374	1,638	18%	\$12.79	\$665	0.9

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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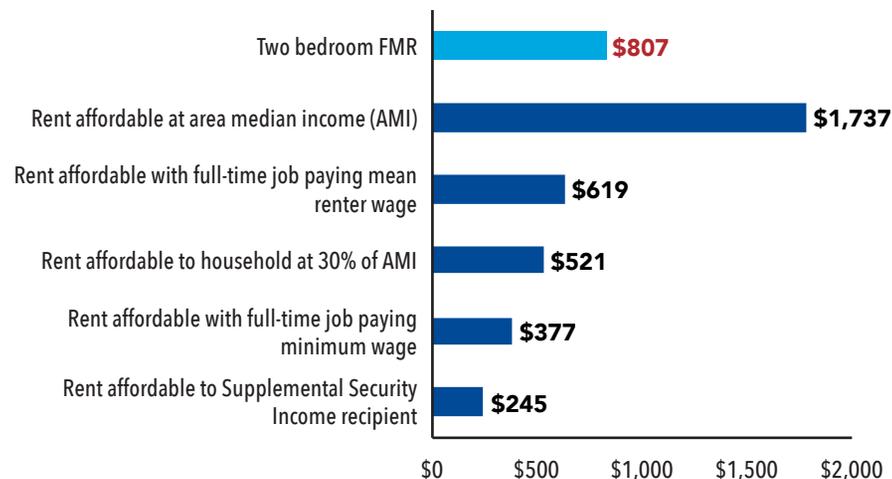


In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$807**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,690** monthly or **\$32,276** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.52 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.90
2-Bedroom Housing Wage	\$15.52
Number of Renter Households	729,486
Percent Renters	32%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Pierce County	\$19.15
St. Croix County	\$19.15
Dane County	\$17.85
Kenosha County	\$17.29
Milwaukee County	\$17.23



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

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

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	FY15 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	Hourly wage necessary to afford 2 BR † FMR ‡	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ‡	Annual AMI †	Monthly rent affordable at AMI ‡	30% of AMI †	Monthly rent affordable at 30% of AMI ‡	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Wisconsin	\$15.52	\$807	\$32,276	2.1	\$69,471	\$1,737	\$20,841	\$521	729,486	32%	\$11.90	\$619	1.3		
Combined Nonmetro Areas	\$13.34	\$694	\$27,748	1.8	\$61,660	\$1,541	\$18,498	\$462	160,243	25%	\$9.81	\$510	1.4		
<u>Metropolitan Areas</u>															
Appleton MSA	\$13.31	\$692	\$27,680	1.8	\$77,100	\$1,928	\$23,130	\$578	22,691	26%	\$11.36	\$591	1.2		
Columbia County HMFA	\$14.35	\$746	\$29,840	2.0	\$73,700	\$1,843	\$22,110	\$553	5,542	24%	\$10.20	\$530	1.4		
Duluth MSA	\$14.52	\$755	\$30,200	2.0	\$63,500	\$1,588	\$19,050	\$476	6,087	32%	\$10.04	\$522	1.4		
Eau Claire MSA	\$14.38	\$748	\$29,920	2.0	\$65,900	\$1,648	\$19,770	\$494	21,253	33%	\$9.65	\$502	1.5		
Fond du Lac MSA	\$14.48	\$753	\$30,120	2.0	\$64,700	\$1,618	\$19,410	\$485	12,085	29%	\$10.79	\$561	1.3		
Green Bay HMFA	\$14.50	\$754	\$30,160	2.0	\$68,500	\$1,713	\$20,550	\$514	34,897	33%	\$12.31	\$640	1.2		
Iowa County HMFA	\$14.50	\$754	\$30,160	2.0	\$73,700	\$1,843	\$22,110	\$553	2,184	23%	\$10.06	\$523	1.4		
Janesville MSA	\$14.52	\$755	\$30,200	2.0	\$58,600	\$1,465	\$17,580	\$440	18,296	29%	\$11.52	\$599	1.3		
Kenosha County HMFA	\$17.29	\$899	\$35,960	2.4	\$72,700	\$1,818	\$21,810	\$545	20,351	33%	\$9.92	\$516	1.7		
La Crosse MSA	\$14.00	\$728	\$29,120	1.9	\$70,700	\$1,768	\$21,210	\$530	16,060	35%	\$10.71	\$557	1.3		
Madison HMFA	\$17.85	\$928	\$37,120	2.5	\$82,600	\$2,065	\$24,780	\$620	83,844	41%	\$13.29	\$691	1.3		
Milwaukee-Waukesha-West Allis MSA *	\$17.23	\$896	\$35,840	2.4	\$73,300	\$1,833	\$21,990	\$550	239,536	39%	\$13.74	\$715	1.3		
Minneapolis-St. Paul-Bloomington MSA	\$19.15	\$996	\$39,840	2.6	\$86,600	\$2,165	\$25,980	\$650	11,091	24%	\$8.48	\$441	2.3		
Oconto County HMFA	\$12.37	\$643	\$25,720	1.7	\$63,300	\$1,583	\$18,990	\$475	2,653	17%	\$6.82	\$355	1.8		
Oshkosh-Neenah MSA	\$12.79	\$665	\$26,600	1.8	\$70,100	\$1,753	\$21,030	\$526	22,946	34%	\$13.22	\$687	1.0		
Racine MSA	\$14.67	\$763	\$30,520	2.0	\$65,500	\$1,638	\$19,650	\$491	22,873	30%	\$11.42	\$594	1.3		
Sheboygan MSA	\$13.27	\$690	\$27,600	1.8	\$69,300	\$1,733	\$20,790	\$520	13,062	28%	\$12.06	\$627	1.1		
Wausau MSA	\$13.06	\$679	\$27,160	1.8	\$63,300	\$1,583	\$18,990	\$475	13,792	26%	\$10.55	\$549	1.2		
<u>Counties</u>															
Adams County	\$12.37	\$643	\$25,720	1.7	\$52,300	\$1,308	\$15,690	\$392	1,214	15%	\$9.78	\$508	1.3		
Ashland County	\$12.37	\$643	\$25,720	1.7	\$50,000	\$1,250	\$15,000	\$375	1,972	29%	\$9.80	\$509	1.3		

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barron County	\$13.17		\$685	\$27,400	1.8	\$56,800	\$1,420	\$17,040	\$426	5,274	28%	\$9.32	\$485	1.4
Bayfield County	\$12.37		\$643	\$25,720	1.7	\$59,600	\$1,490	\$17,880	\$447	1,257	18%	\$6.54	\$340	1.9
Brown County	\$14.50		\$754	\$30,160	2.0	\$68,500	\$1,713	\$20,550	\$514	33,348	34%	\$12.36	\$643	1.2
Buffalo County	\$12.98		\$675	\$27,000	1.8	\$61,200	\$1,530	\$18,360	\$459	1,369	24%	\$9.22	\$479	1.4
Burnett County	\$12.37		\$643	\$25,720	1.7	\$49,600	\$1,240	\$14,880	\$372	1,516	21%	\$7.71	\$401	1.6
Calumet County	\$13.31		\$692	\$27,680	1.8	\$77,100	\$1,928	\$23,130	\$578	3,408	19%	\$8.29	\$431	1.6
Chippewa County	\$14.38		\$748	\$29,920	2.0	\$65,900	\$1,648	\$19,770	\$494	6,728	28%	\$9.00	\$468	1.6
Clark County	\$12.37		\$643	\$25,720	1.7	\$55,000	\$1,375	\$16,500	\$413	2,861	22%	\$9.78	\$509	1.3
Columbia County	\$14.35		\$746	\$29,840	2.0	\$73,700	\$1,843	\$22,110	\$553	5,542	24%	\$10.20	\$530	1.4
Crawford County	\$12.37		\$643	\$25,720	1.7	\$57,800	\$1,445	\$17,340	\$434	1,697	25%	\$8.27	\$430	1.5
Dane County	\$17.85		\$928	\$37,120	2.5	\$82,600	\$2,065	\$24,780	\$620	83,844	41%	\$13.29	\$691	1.3
Dodge County	\$14.37		\$747	\$29,880	2.0	\$65,400	\$1,635	\$19,620	\$491	8,581	26%	\$12.01	\$625	1.2
Door County	\$13.06		\$679	\$27,160	1.8	\$64,200	\$1,605	\$19,260	\$482	2,935	22%	\$8.50	\$442	1.5
Douglas County	\$14.52		\$755	\$30,200	2.0	\$63,500	\$1,588	\$19,050	\$476	6,087	32%	\$10.04	\$522	1.4
Dunn County	\$12.60		\$655	\$26,200	1.7	\$64,500	\$1,613	\$19,350	\$484	5,181	32%	\$10.20	\$530	1.2
Eau Claire County	\$14.38		\$748	\$29,920	2.0	\$65,900	\$1,648	\$19,770	\$494	14,525	37%	\$9.91	\$515	1.5
Florence County	\$12.37		\$643	\$25,720	1.7	\$52,600	\$1,315	\$15,780	\$395	220	12%	\$4.43	\$231	2.8
Fond du Lac County	\$14.48		\$753	\$30,120	2.0	\$64,700	\$1,618	\$19,410	\$485	12,085	29%	\$10.79	\$561	1.3
Forest County	\$12.37		\$643	\$25,720	1.7	\$52,700	\$1,318	\$15,810	\$395	891	24%	\$7.67	\$399	1.6
Grant County	\$12.37		\$643	\$25,720	1.7	\$60,000	\$1,500	\$18,000	\$450	5,467	28%	\$8.72	\$453	1.4
Green County	\$13.21		\$687	\$27,480	1.8	\$70,200	\$1,755	\$21,060	\$527	3,634	25%	\$8.71	\$453	1.5
Green Lake County	\$12.37		\$643	\$25,720	1.7	\$64,500	\$1,613	\$19,350	\$484	1,931	24%	\$11.34	\$590	1.1
Iowa County	\$14.50		\$754	\$30,160	2.0	\$73,700	\$1,843	\$22,110	\$553	2,184	23%	\$10.06	\$523	1.4
Iron County	\$12.37		\$643	\$25,720	1.7	\$50,700	\$1,268	\$15,210	\$380	589	20%	\$4.55	\$236	2.7
Jackson County	\$12.40		\$645	\$25,800	1.7	\$53,600	\$1,340	\$16,080	\$402	2,128	26%	\$11.81	\$614	1.1
Jefferson County	\$15.94		\$829	\$33,160	2.2	\$72,700	\$1,818	\$21,810	\$545	9,352	29%	\$10.12	\$526	1.6
Juneau County	\$12.40		\$645	\$25,800	1.7	\$58,200	\$1,455	\$17,460	\$437	2,449	24%	\$10.26	\$534	1.2
Kenosha County	\$17.29		\$899	\$35,960	2.4	\$72,700	\$1,818	\$21,810	\$545	20,351	33%	\$9.92	\$516	1.7
Kewaunee County	\$14.50		\$754	\$30,160	2.0	\$68,500	\$1,713	\$20,550	\$514	1,549	19%	\$11.15	\$580	1.3

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2: FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS					
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
La Crosse County	\$14.00		\$728	\$29,120	1.9	\$70,700	\$1,768	\$21,210	\$530	16,060	35%	\$10.71	\$557	1.3
Lafayette County	\$12.37		\$643	\$25,720	1.7	\$63,200	\$1,580	\$18,960	\$474	1,447	22%	\$9.48	\$493	1.3
Langlade County	\$13.37		\$695	\$27,800	1.8	\$53,700	\$1,343	\$16,110	\$403	2,088	24%	\$6.89	\$358	1.9
Lincoln County	\$12.37		\$643	\$25,720	1.7	\$63,500	\$1,588	\$19,050	\$476	2,867	23%	\$8.93	\$464	1.4
Manitowoc County	\$12.37		\$643	\$25,720	1.7	\$66,900	\$1,673	\$20,070	\$502	8,020	24%	\$10.28	\$535	1.2
Marathon County	\$13.06		\$679	\$27,160	1.8	\$63,300	\$1,583	\$18,990	\$475	13,792	26%	\$10.55	\$549	1.2
Marinette County	\$12.37		\$643	\$25,720	1.7	\$57,100	\$1,428	\$17,130	\$428	4,179	23%	\$10.30	\$535	1.2
Marquette County	\$12.90		\$671	\$26,840	1.8	\$58,100	\$1,453	\$17,430	\$436	1,297	20%	\$8.50	\$442	1.5
Menominee County †	\$12.37		\$643	\$25,720	1.7	\$45,600	\$1,140	\$13,680	\$342	351	29%			
Milwaukee County *	\$17.23		\$896	\$35,840	2.4	\$73,300	\$1,833	\$21,990	\$550	184,800	49%	\$14.77	\$768	1.2
Monroe County	\$13.83		\$719	\$28,760	1.9	\$64,700	\$1,618	\$19,410	\$485	5,580	32%	\$10.94	\$569	1.3
Oconto County	\$12.37		\$643	\$25,720	1.7	\$63,300	\$1,583	\$18,990	\$475	2,653	17%	\$6.82	\$355	1.8
Oneida County	\$13.62		\$708	\$28,320	1.9	\$58,800	\$1,470	\$17,640	\$441	2,933	19%	\$9.10	\$473	1.5
Outagamie County	\$13.31		\$692	\$27,680	1.8	\$77,100	\$1,928	\$23,130	\$578	19,283	28%	\$11.73	\$610	1.1
Ozaukee County *	\$17.23		\$896	\$35,840	2.4	\$73,300	\$1,833	\$21,990	\$550	7,586	22%	\$10.54	\$548	1.6
Pepin County	\$12.37		\$643	\$25,720	1.7	\$63,400	\$1,585	\$19,020	\$476	696	23%	\$8.79	\$457	1.4
Pierce County	\$19.15		\$996	\$39,840	2.6	\$86,600	\$2,165	\$25,980	\$650	3,963	26%	\$7.43	\$387	2.6
Polk County	\$13.87		\$721	\$28,840	1.9	\$62,200	\$1,555	\$18,660	\$467	3,982	22%	\$9.63	\$501	1.4
Portage County	\$13.00		\$676	\$27,040	1.8	\$63,500	\$1,588	\$19,050	\$476	8,775	31%	\$9.52	\$495	1.4
Price County	\$12.37		\$643	\$25,720	1.7	\$55,100	\$1,378	\$16,530	\$413	1,457	22%	\$8.52	\$443	1.5
Racine County	\$14.67		\$763	\$30,520	2.0	\$65,500	\$1,638	\$19,650	\$491	22,873	30%	\$11.42	\$594	1.3
Richland County	\$12.37		\$643	\$25,720	1.7	\$57,800	\$1,445	\$17,340	\$434	1,829	25%	\$9.00	\$468	1.4
Rock County	\$14.52		\$755	\$30,200	2.0	\$58,600	\$1,465	\$17,580	\$440	18,296	29%	\$11.52	\$599	1.3
Rusk County	\$12.38		\$644	\$25,760	1.7	\$50,300	\$1,258	\$15,090	\$377	1,497	23%	\$8.78	\$457	1.4
St. Croix County	\$19.15		\$996	\$39,840	2.6	\$86,600	\$2,165	\$25,980	\$650	7,128	22%	\$8.72	\$454	2.2
Sauk County	\$14.67		\$763	\$30,520	2.0	\$68,800	\$1,720	\$20,640	\$516	7,530	30%	\$9.52	\$495	1.5
Sawyer County	\$12.37		\$643	\$25,720	1.7	\$50,600	\$1,265	\$15,180	\$380	1,889	25%	\$9.53	\$496	1.3
Shawano County	\$12.37		\$643	\$25,720	1.7	\$56,400	\$1,410	\$16,920	\$423	4,208	24%	\$9.37	\$487	1.3
Sheboygan County	\$13.27		\$690	\$27,600	1.8	\$69,300	\$1,733	\$20,790	\$520	13,062	28%	\$12.06	\$627	1.1

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WISCONSIN

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR † FMR ‡		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR †	Annual AMI †	Monthly rent affordable at AMI ‡	30% of AMI †	Monthly rent affordable at 30% of AMI ‡	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$12.37		\$643	\$25,720	1.7	\$57,500	\$1,438	\$17,250	\$431	2,026	23%	\$7.71	\$401	1.6
Trempealeau County	\$12.37		\$643	\$25,720	1.7	\$62,900	\$1,573	\$18,870	\$472	3,006	26%	\$10.82	\$563	1.1
Vernon County	\$12.37		\$643	\$25,720	1.7	\$59,300	\$1,483	\$17,790	\$445	2,506	21%	\$8.66	\$450	1.4
Vilas County	\$13.15		\$684	\$27,360	1.8	\$52,000	\$1,300	\$15,600	\$390	2,442	23%	\$8.79	\$457	1.5
Walworth County	\$16.12		\$838	\$33,520	2.2	\$67,400	\$1,685	\$20,220	\$506	12,486	31%	\$9.56	\$497	1.7
Washburn County	\$13.46		\$700	\$28,000	1.9	\$54,000	\$1,350	\$16,200	\$405	1,487	20%	\$7.32	\$381	1.8
Washington County *	\$17.23		\$896	\$35,840	2.4	\$73,300	\$1,833	\$21,990	\$550	11,766	23%	\$11.32	\$589	1.5
Waukesha County *	\$17.23		\$896	\$35,840	2.4	\$73,300	\$1,833	\$21,990	\$550	35,384	23%	\$12.79	\$665	1.3
Waupaca County	\$12.37		\$643	\$25,720	1.7	\$63,500	\$1,588	\$19,050	\$476	5,114	24%	\$10.61	\$552	1.2
Waushara County	\$12.44		\$647	\$25,880	1.7	\$55,700	\$1,393	\$16,710	\$418	1,869	19%	\$8.78	\$457	1.4
Winnebago County	\$12.79		\$665	\$26,600	1.8	\$70,100	\$1,753	\$21,030	\$526	22,946	34%	\$13.22	\$687	1.0
Wood County	\$12.37		\$643	\$25,720	1.7	\$62,500	\$1,563	\$18,750	\$469	8,164	25%	\$11.51	\$599	1.1

* 50th percentile FMR (See Appendix A). † Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WYOMING

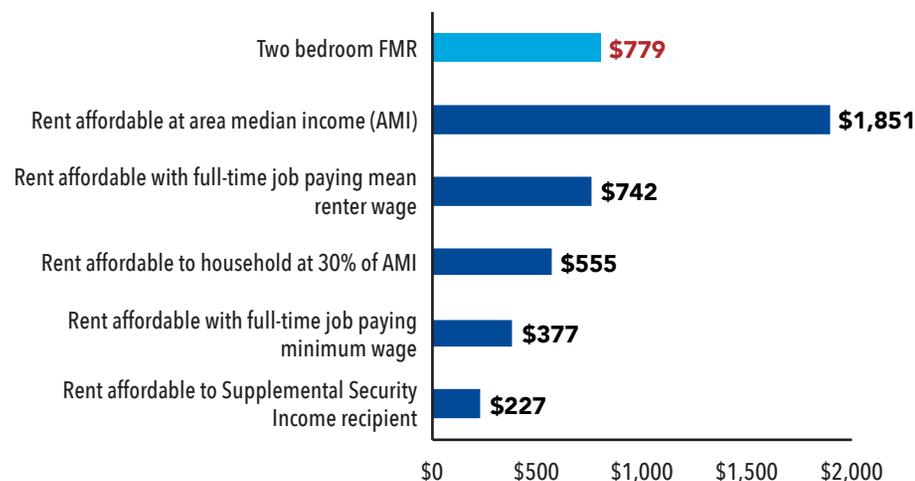
STATE RANKING
31st*

In Wyoming, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$779**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,597** monthly or **\$31,165** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$14.98 PER HOUR**

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.27
2-Bedroom Housing Wage	\$14.98
Number of Renter Households	66,644
Percent Renters	30%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Teton County	\$21.38
Campbell County	\$17.58
Sweetwater County	\$17.40
Sheridan County	\$15.79
Sublette County	\$15.48



83
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

WYOMING

	FY15 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS			
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Wyoming	\$14.98	\$779	\$31,165	2.1	\$74,040	\$1,851	\$22,212	\$555	66,644	30%	\$14.27	\$742	1.1			
Combined Nonmetro Areas	\$14.98	\$779	\$31,154	2.1	\$74,233	\$1,856	\$22,270	\$557	45,480	29%	\$14.52	\$755	1.0			
<u>Metropolitan Areas</u>																
Casper MSA	\$14.56	\$757	\$30,280	2.0	\$75,500	\$1,888	\$22,650	\$566	9,431	30%	\$15.81	\$822	0.9			
Cheyenne MSA	\$15.35	\$798	\$31,920	2.1	\$72,000	\$1,800	\$21,600	\$540	11,733	32%	\$11.37	\$591	1.3			
<u>Counties</u>																
Albany County	\$14.63	\$761	\$30,440	2.0	\$72,500	\$1,813	\$21,750	\$544	7,435	49%	\$7.76	\$403	1.9			
Big Horn County	\$12.37	\$643	\$25,720	1.7	\$64,900	\$1,623	\$19,470	\$487	1,084	24%	\$11.01	\$573	1.1			
Campbell County	\$17.58	\$914	\$36,560	2.4	\$89,700	\$2,243	\$26,910	\$673	4,296	25%	\$18.09	\$941	1.0			
Carbon County	\$13.06	\$679	\$27,160	1.8	\$73,000	\$1,825	\$21,900	\$548	1,600	26%	\$17.26	\$898	0.8			
Converse County	\$12.71	\$661	\$26,440	1.8	\$76,700	\$1,918	\$23,010	\$575	1,365	24%	\$13.81	\$718	0.9			
Crook County	\$13.71	\$713	\$28,520	1.9	\$60,300	\$1,508	\$18,090	\$452	679	23%	\$14.71	\$765	0.9			
Fremont County	\$13.69	\$712	\$28,480	1.9	\$61,700	\$1,543	\$18,510	\$463	4,325	28%	\$11.64	\$605	1.2			
Goshen County	\$12.37	\$643	\$25,720	1.7	\$52,200	\$1,305	\$15,660	\$392	1,277	24%	\$10.95	\$570	1.1			
Hot Springs County	\$12.37	\$643	\$25,720	1.7	\$62,900	\$1,573	\$18,870	\$472	663	30%	\$11.88	\$618	1.0			
Johnson County	\$12.90	\$671	\$26,840	1.8	\$68,200	\$1,705	\$20,460	\$512	954	26%	\$12.02	\$625	1.1			
Laramie County	\$15.35	\$798	\$31,920	2.1	\$72,000	\$1,800	\$21,600	\$540	11,733	32%	\$11.37	\$591	1.3			
Lincoln County	\$14.29	\$743	\$29,720	2.0	\$76,100	\$1,903	\$22,830	\$571	1,077	17%	\$11.94	\$621	1.2			
Natrona County	\$14.56	\$757	\$30,280	2.0	\$75,500	\$1,888	\$22,650	\$566	9,431	30%	\$15.81	\$822	0.9			
Niobrara County †	\$12.37	\$643	\$25,720	1.7	\$57,400	\$1,435	\$17,220	\$431	395	38%						
Park County	\$12.37	\$643	\$25,720	1.7	\$64,900	\$1,623	\$19,470	\$487	3,298	28%	\$14.32	\$744	0.9			
Platte County	\$12.37	\$643	\$25,720	1.7	\$64,600	\$1,615	\$19,380	\$485	792	22%	\$12.85	\$668	1.0			
Sheridan County	\$15.79	\$821	\$32,840	2.2	\$70,700	\$1,768	\$21,210	\$530	3,801	31%	\$11.12	\$578	1.4			
Sublette County	\$15.48	\$805	\$32,200	2.1	\$90,600	\$2,265	\$27,180	\$680	895	26%	\$23.84	\$1,240	0.6			
Sweetwater County	\$17.40	\$905	\$36,200	2.4	\$86,500	\$2,163	\$25,950	\$649	4,754	28%	\$18.93	\$984	0.9			
Teton County	\$21.38	\$1,112	\$44,480	2.9	\$90,700	\$2,268	\$27,210	\$680	3,103	41%	\$13.96	\$726	1.5			

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

WYOMING

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Uinta County	\$12.69		\$660	\$26,400	1.8	\$76,700	\$1,918	\$23,010	\$575	1,993	27%	\$11.03	\$574	1.2
Washakie County	\$12.37		\$643	\$25,720	1.7	\$68,000	\$1,700	\$20,400	\$510	983	28%	\$11.88	\$618	1.0
Weston County	\$12.85		\$668	\$26,720	1.8	\$76,600	\$1,915	\$22,980	\$575	711	24%	\$12.90	\$671	1.0

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

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

APPENDIX A: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix A describes the data and methodological underpinnings of *Out of Reach*. Following a description of each subject, a link to the primary data source is provided. In some instances, supplementary material is also cited. Information on how to calculate and interpret the data can be found in the sections “How to Use the Numbers,” and “Where the Numbers Come From,” which immediately follow the reports’ introduction.

FAIR MARKET RENT AREA DEFINITIONS

Each year, HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD tries to use the most current Office of Management and Budget (OMB) metropolitan area definitions to define housing market boundaries for its FMR areas. Since FMR areas are meant to reflect cohesive housing markets, simply adopting the OMB definitions for administrative purposes is not always preferable. Also, significant changes to area definitions can affect current recipients. Thus, in keeping with guidance to all federal agencies from OMB, HUD modifies the boundaries in some instances for purposes of program administration.

Reacting to OMB’s sweeping post-census overhaul of metropolitan area definitions in 2003, HUD developed FMR areas in 2005 that incorporated these new definitions, but modified them if a county (or town) to be added to an FMR area under those definitions had rents or incomes in 2000 that deviated more than 5% from the newly defined metropolitan area.¹ HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and modified areas as HUD Metro FMR Areas (HMFAs).

FY15 FMR areas incorporate the most recent (December 2009) OMB update of metropolitan area definitions. There have been no definition changes published by OMB since FY11, so the FY15 area definitions remain the same as the prior year. OMB announced that new metropolitan area definitions will be released in 2013, and the updated area definitions will likely be incorporated into FY16 FMRs.

In cases in which an FMR area crosses state lines, this report 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 and the minimum and renter wages apply only to the portion of the FMR area within that state’s borders.

1 See Appendices A and B in *Out of Reach 2006* for additional information on HUD’s methodologies and their effects on FMR area definitions.

FAIR MARKET RENTS

Prior to FY12, data from Census 2000 provided the foundation for HUD’s calculation of FMRs. For most areas, data on rent levels from the ACS were compared to Census 2000 data, and an update factor was calculated to project Census 2000 base rents to an intermediate rent estimate.

From FY05 until FY07, FMRs were updated from year to year based on either the Consumer Price Index (CPI) or periodic Random Digit Dialing (RDD) surveys. Since FY08, however, information from the American Community Survey (ACS), an annual survey conducted by the U.S. Census Bureau that replaced the “long form” of the decennial census in 2010, has provided more recent and more localized data on rental cost trends.

In FY12, HUD fully completed a transition to using the ACS as the baseline for calculating FMRs, instead of relying on the decennial census. With the release of the 2005-2009 five-year ACS data, updated data are available for all FMR areas, including areas with populations of less than 20,000, for the first time since the 2000 Decennial Census. The FY15 FMRs are based on the 2008-2012 ACS data.

As it is not possible to easily identify recent movers in the five-year ACS data, base rents are determined using the standard quality two-bedroom gross rent estimates from the five-year ACS data, expressed as a 2012 figure. Then, a recent mover adjustment factor is applied to the base rents. This factor is calculated as the percentage change between the five-year 2008-2012 two-bedroom gross rent, and the one-year 2012 recent mover two-bedroom gross rent. The data represent the smallest geographic area containing the FMR area where the gross rent is statistically reliable.

Local area rent survey results are used as base rents when the survey results indicate rents that are statistically different from the ACS-based rents. HUD’s budget did not permit local surveys to be conducted for FY15. However, in 17 areas where the FY15 FMR was adjusted based on survey data collected in 2012, 2013, or 2014, the ACS is not used as the base rent.

The rent estimates determined using ACS data are trended through 2013 using local or regional CPI data.² In past years, the FMR estimates were then increased at an annual rate of 3% for 15 months. In FY13, HUD revised its approach. A trend factor is now developed that reflects the annualized change in median gross rents between the one-year 2007 ACS and the one-year 2012 ACS. The result is an effective trend factor of 2.883% that is applied to the FMR estimates to project them forward to April 2015.

2 Documentation on the development of the FMR for each county and metropolitan area can be accessed at <http://www.huduser.org/portal/datasets/fmr.html>.

While the *Out of Reach* printed book highlights the two-bedroom FMR, the online version of the report includes a broader data set covering the zero- to four-bedroom FMRs. The focus on the two-bedroom FMRs reflects HUD methodology. HUD finds that the two-bedroom rental units are most common and the most reliable to survey, so the two-bedroom units are utilized as the primary FMR estimate. The two-bedroom FMR estimates are then used to calculate and set FMRs for units of other sizes. For FY15, HUD updated bedroom ratio adjustment factors using the 2006-2010 five-year ACS data. In past years, the rent adjustment factors were based upon 2000 Decennial Census data.

Prior editions of *Out of Reach* compared an area's FMR with its Census 2000 base rent. Due to the shift in the methodology, FMRs are no longer comparable between current and prior years.

HUD provides an online tool that illustrates the rationale behind each FMR area definition and the calculation of each FMR. HUD also publishes PDF and Excel files that list the counties and towns included in each area and their FY15 FMRs. These resources are available at www.huduser.org/datasets/fmr.html.

Appendix B contains excerpts from HUD's Notice of Final Fair Market Rents and includes a link to the full document.

40TH AND 50TH PERCENTILE FMR DESIGNATION

According to an interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th, in large metropolitan areas with concentrated poverty. This rule was established to expand rental opportunities by making units in less-impooverished areas affordable to Housing Choice Voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility.

In FY14, 19 areas were designated as 50th percentile FMR areas. Of these 19 areas, 13 completed three years of program participation and were eligible for review. Nine of these 13 areas did not show deconcentration over the three-year period and are not eligible for 50th percentile status again until 2018. In addition, six areas that failed to deconcentrate as of FY12 were re-designated as 50th percentile FMR areas.

As a result of these changes, there will be 16 FMR areas with 50th percentile designation for FY15. An asterisk (*) is used to denote the 16 50th percentile areas in *Out of Reach*.

The last page in this appendix lists which FMR areas are currently eligible for the 50th percentile rent.

NATIONAL, STATE, AND NONMETRO FAIR MARKET RENTS

HUD calculates FMRs for metropolitan areas and nonmetro counties, but not for

states, combined nonmetro areas, or the nation. The FMRs for these larger geographies provided in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties included in the larger geography. The weight used for FMRs is the number of renter households within each county from the American Community Survey (2009-2013), released in December 2014.

AREA MEDIAN INCOME (AMI)

On March 6, 2015, HUD published its FY15 AMIs used in this edition of *Out of Reach*. HUD calculates the AMI for families at the metropolitan level for more urbanized areas and at the county level for nonmetropolitan areas. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI value relates to the universe of all families and is not intended to apply to a specific family size.

In 2011, HUD updated the methodology used to calculate family AMIs due to the availability of new five-year ACS data. That year, HUD discontinued use of Census 2000 data in the production of FY11 AMIs.

The five-year (2008-2012) ACS data are used to calculate the FY15 AMIs, but in areas with valid one-year ACS data, HUD incorporated the more recent data.

HUD changed the methodology for bringing MFI estimates forward from the final year of the ACS data to the midpoint of the current fiscal year. In FY13 and FY14, HUD used a trend factor that reflected the annualized change in national median family income over the previous five years. HUD decided this was no longer a reasonable means of anticipating upcoming income growth. Consequently, FY15 MFI estimates incorporate a consumer price index forecast from the Congressional Budget Office to adjust for income growth over the next year.

Based on the incomes provided by HUD and applying the assumption that no more than 30% of income should be spent on housing costs (see below), *Out of Reach* calculates the maximum affordable rent for households earning the median income and 30% of the median (extremely low income). These calculations are presented in this book, and calculations corresponding to 50% and 80% of AMI are included in the online publication. It is important to note that these are straight percentages and do not include adjustments HUD uses in calculating its "income limits" for federal housing programs.

The median incomes for states and combined nonmetropolitan areas reported in *Out of Reach* reflect the average of local AMI data weighted by the total number of households provided by the five-year ACS (2009-2013).

A comprehensive list of the counties and towns included in FY15 income limit calculations, the methodology for calculating median family income estimates and a discussion of HUD's adjustments to subsequent income limits are provided in *FY2015 HUD Income Limits Briefing Material*, available at http://www.huduser.org/portal/datasets/il/il15/IncomeLimitsBriefingMaterial_FY15_Rev_2.pdf.

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."³

Although *Out of Reach* explicitly addresses affordability in the rental housing market, housing affordability problems are not unique to renters. *The State of the Nation's Housing: 2014*, published by Harvard University's Joint Center for Housing Studies (<http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/sonhr14-color-full.pdf>) includes an analysis of the affordability problems faced by homeowners.

PREVAILING MINIMUM WAGE

The federal minimum wage on January 1, 2015, was \$7.25 per hour; this wage was effective as of July 2009. *Out of Reach* incorporates the federal minimum wage in effect at the time of publication.

According to data from the U.S. Department of Labor, the District of Columbia and 29 states implemented a state minimum wage higher than \$7.25 by May 1, 2015. In place of the lower federal rate, *Out of Reach* incorporates the prevailing minimum wage in these states. Some local municipalities have a minimum wage that is higher than the federal rate, but this local rate is not incorporated into *Out of Reach* data.

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. If the reader would like to calculate the same statistics using a different wage such as a higher local minimum wage, a simple formula can be used for the conversion:

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

For example, one would have to work 107 hours per week to afford the zero bedroom FMR in San Francisco if the minimum wage in that location was equivalent to California's rate of \$9.00. However, the same FMR would be affordable in 79 hours under the higher local minimum wage of \$12.25⁴ ($107 * \$9.00 / \12.25). For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The Department of Labor (www.dol.gov/whd/minwage/america.htm) provides further information on state minimum wage laws.

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest income

- 3 The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to all current rental housing assistance programs. See Pelletiere, D. (2008). *Getting to the heart of housing's fundamental question: How much can a family afford?* Washington, D.C.: National Low Income Housing Coalition.
- 4 City & County of San Francisco Labor Standards Enforcement (2013). www.sfgsa.org/index.aspx

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.⁵

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁶ Renter wage information is based on 2013 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter income to median total household income in the American Community Survey (2009-2013) to arrive at an estimated average renter wage. In only five counties nationwide, the median renter income exceeds median household income. Nationally, however, the median renter household earned only an average of 52% of the overall median household income in 2013.⁷

In roughly 9% of counties, the renter wage is below the federal minimum wage. One likely explanation is that workers in these counties 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 also accurately reflect the true earnings of renters under the assumption of a full-time schedule (see next section). As it was last year, the estimated mean renter hourly wage reported in *Out of Reach* has been adjusted to the same "as of" date assigned to FMRs and AMIs by HUD (April 1, 2015, for this fiscal year) and uses the same methodology that HUD uses to project its income estimates. Because annual average values calculated from BLS data might be considered "as of" July 1 for the calendar year for which they are reported, the data are projected to year-end 2013 using a national inflation factor. An annual rate of 1.04% is then used to grow renter wages for five quarters to April 1, 2015.⁸

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm.

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

- 5 Please note this measure is different from the Estimated Renter Median Household Income (provided online), which reflects an estimate of what renter households are earning today and includes income not earned in relation to employment.
- 6 Renter wage data for 30 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.
- 7 NLIHC analysis of 2013 American Community Survey data.
- 8 Following HUD's methodology for developing FY15 AMIs, a 1.04% growth rate was used to trend average renter wages from year-end 2012 to April 1, 2015.

hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary lay-offs, and job changes as well as vacations prevent many individuals from maximizing their earnings throughout the year. According to Current Employment Statistics data from March 2015, the average wage earner in the U.S. worked 34.5 hours per week.⁹

These statistics should remind the reader that not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these households, the Housing Wage underestimates the actual hourly compensation that a worker must earn to afford the FMR. Conversely, some households include multiple wage earners or single individuals that average more than 40 hours per week at work. For these, 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 an expanded report on hours and earnings as reported by the Bureau of Labor Statistics, see *The Employment Situation: March 2015* <http://www.bls.gov/news.release/empstat.nr0.htm>

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rents affordable to individuals receiving Supplemental Security Income (SSI) payments. The numbers in *Out of Reach* are based on the maximum federal SSI payment for individuals in 2015, which is \$733 per month. *Out of Reach* calculations also include supplemental payments that benefit all individual SSI recipients in 19 states where the Social Security Administration (SSA) reports the supplemental payment amount. These amounts are available at <https://secure.ssa.gov/apps10/poms.nsf/lnx/0502302200>.

Supplemental payments provided by an additional 27 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. The only four states that do not supplement federal SSI payments are Arizona, North Dakota, Mississippi, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Since SSI payments are set at the state level, the published version of *Out of Reach* calculates the difference between each state's average two-bedroom FMR and the rent that is affordable for SSI recipients. Readers can calculate this gap for any geography by subtracting the rent affordable to an SSI recipient from the area's FMR.

Information on SSI payments is available through the Social Security Administration at www.ssa.gov/pubs/.

⁹ Bureau of Labor Statistics. (2015). *The employment situation: March 2015*. Washington, D.C.: U.S. Department of Labor.

The Technical Assistance Collaborative, Inc., publishes a biennial report comparing Fair Market Rents with the incomes of SSI recipients. Recent editions of *Priced Out* can be found at <http://www.tacinc.org/knowledge-resources/publications/>

ADDITIONAL DATA AVAILABLE ONLINE

Data available in the print version of *Out of Reach* are limited in an effort to present the most important information clearly. Additional data can be found online at <http://www.nlihc.org>.

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

ELIGIBILITY FOR 50TH PERCENTILE FAIR MARKET RENT

In FY15, Fair Market Rents (FMRs) were set at the 50th percentile rent in 16 FMR areas where voucher tenants were concentrated in high-poverty areas. Compared with the typical 40th percentile rent, this higher voucher payment standard would provide tenants with housing options in less-impooverished areas.

AREAS ELIGIBLE FOR FY15 50TH PERCENTILE FMR

Albuquerque, NM MSA

Chicago-Joliet-Naperville, IL HUD Metro FMR Area

Fort Lauderdale, FL HUD Metro FMR Area

Honolulu, HI MSA

Milwaukee-Waukesha-West Allis, WI MSA

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

Riverside-San Bernardino-Ontario, CA MSA

Virginia Beach-Norfolk-Newport News, VA-NC MSA

Baltimore Towson, MD HUD Metro FMR Area

Denver-Aurora-Broomfield, CO MSA

Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area

Kansas City, MO-KS HUD Metro FMR Area

New Haven-Meriden, CT HUD Metro FMR Area

Richmond, VA HUD Metro FMR Area

Tacoma, WA HUD Metro FMR Area

West Palm Beach-Boca Raton, FL HUD Metro FMR Area

APPENDIX B: EXPLANATION OF FAIR MARKET RENT

Excerpts from Notice of Final Fair Market Rents for Fiscal Year 2015. Full document available at: http://www.huduser.org/portal/datasets/fmr/fmr2015f/FR_Published_Preamble_FY2015F.pdf

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT [Docket No. FR–5807–N–03]

Final Fair Market Rents for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program Fiscal Year 2015

AGENCY: Office of the Assistant Secretary for Policy Development and Research, HUD.

ACTION: Notice of Final Fiscal Year (FY) 2015 Fair Market Rents (FMRs).

I. BACKGROUND

Section 8 of the USHA (42 U.S.C. 1437f) authorizes housing assistance to aid lower-income families in renting safe and decent housing. Housing assistance payments are limited by FMRs established by HUD for different geographic areas. In the HCV program, the FMR is the basis for determining the “payment standard amount” used to calculate the maximum monthly subsidy for an assisted family (see 24 CFR 982.503). In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities. In addition, all rents subsidized under the HCV program must meet reasonable rent standards. HUD’s regulations at 24 CFR 888.113 require it to establish 50th percentile FMRs for certain areas.

II. PROCEDURES FOR THE DEVELOPMENT OF FMRS

Section 8(c)(1) of the USHA requires the Secretary of HUD to publish FMRs periodically, but not less frequently than annually. Section 8(c)(1) states, in part, as follows:

Proposed fair market rentals for an area shall be published in the Federal Register with reasonable time for public comment and shall become effective upon the date of publication in final form in the Federal Register. Each fair market rental in effect under this subsection shall be adjusted to be effective on October 1 of each year to reflect changes, based on the most recent available data trended so the rentals will be current for the year to which they apply, of rents for existing or newly constructed rental dwelling units, as the case may be, of various sizes and types in the market area suitable for occupancy by persons assisted under this section.

HUD’s regulations at 24 CFR part 888 provide that HUD will develop proposed FMRs,

publish them for public comment, provide a public comment period of at least 30 days, analyze the comments, and publish final FMRs. (See 24 CFR 888.115.) For FY 2015 FMRs, HUD has considered all comments submitted in response to its August 15, 2014 (78 FR 47339) proposed FY 2015 FMRs but its responses are posted on its Web site because of the time required to publish this notice.

In addition, HUD’s regulations at 24 CFR 888.113 set out procedures for HUD to assess whether areas are eligible for FMRs at the 50th percentile. Minimally qualified areas¹ are reviewed each year unless not eligible to be reviewed. Areas that currently have 50th percentile FMRs are evaluated for progress in voucher tenant concentration after three years in the program. Continued eligibility is determined using HUD administrative data that show levels of voucher tenant concentration. The levels of voucher tenant concentration must be above 25 percent and show a decrease in concentration since the last evaluation. At least 85 percent of the voucher units in the area must be reported for a determination on the status of a 50th percentile area. Areas are not qualified for review if they are within the three-year period as a 50th percentile area or have lost 50th percentile status for failure to deconcentrate within the last three years.

In FY 2014 there were 19 areas using 50th-percentile FMRs. Of these 19 areas, 13 areas were eligible for evaluation. Only four of the 13 areas will continue as 50th percentile FMR areas; those nine areas that do not continue as 50th percentile areas did not show measurable deconcentration and will not be evaluated for an additional three year period, as required by the regulation. An additional six areas that failed to deconcentrate as of FY 2012 will once again become 50th percentile FMR areas. In summary, there will be 16 50th percentile FMR areas in FY 2015. In Schedule B, where all FMRs are listed by state and area, an asterisk designates the 50th percentile FMR areas. The following table lists the FMR areas along with the year of their next evaluation.

[See the last page of Appendix A for information on 50th percentile areas.]

III. PROPOSED FY2015 FMRS

On August 15, 2014 (79 FR 48178), HUD published proposed FY 2015 FMRs with a comment period that ended September 15, 2014. HUD has considered all public comments received and HUD provides responses to these comments

¹ As defined in 24 CFR 888.113(c), a minimally qualified area is an area with at least 100 Census tracts where 70 percent or fewer of the Census tracts with at least 10 two-bedroom rental units are Census tracts in which at least 30 percent of the two bedroom rental units have gross rents at or below the two bedroom FMR set at the 40th percentile rent. This continues to be evaluated with 2000 Decennial Census information. Although the 5-year ACS tract level data is available, HUD plans to implement new 50th percentile areas in conjunction with the implementation of new OMB area definitions.

on the FMR Web site <http://www.huduser.org/portal/datasets/fmr.html>. HUD does not specifically identify each commenter, but all comments are available for review on the Federal Government's Web site for capturing comments on proposed regulations and related documents ([Regulations.gov](http://www.regulations.gov/)—<http://www.regulations.gov/-/docketDetail;D=HUD-2014-0065>).

IV. FMR METHODOLOGY

This section provides a brief overview of the calculation steps for the FY 2015 FMRs. For complete information on how FMR areas are determined by each specific FMR area, see the online documentation at <http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr15>.

The FY 2015 FMRs use OMB metropolitan area definitions and standards that were first used in the FY 2006 FMRs. OMB changes to the metropolitan area definitions through December 2009 are incorporated. HUD has not incorporated the February 28, 2013 OMB metropolitan area definition changes because the Census Bureau did not incorporate these definitions into the 2012 ACS tabulations; therefore, the FY 2015 area definitions are the same as those used in FY 2014. HUD anticipates that the new OMB area definitions (based on the 2010 decennial Census) will replace those based on the 2000 Census (first incorporated into the FMRs with the FY 2006 publication that replaced those based on the 1990 Census) with the FY 2016 proposed FMRs.

A. BASE YEAR RENTS

HUD used special tabulations of 5-year ACS data collected between 2008 through 2012. For FY 2015 FMRs, HUD updated the base rents set in FY 2014 using the 2007–2011 5-year data with the 2008–2012 5-year ACS data.²

HUD historically based FMRs on gross rents for recent movers (those who have moved into their current residence in the last 24 months). However, due to the nature of the 5-year ACS data, HUD developed a new methodology for calculating recent-mover FMRs in FY 2012. As in FY 2012, HUD assigns all areas a base rent which is the estimated two-bedroom standard quality 5-year gross rent from the ACS.³

Because HUD's regulations mandate that FMRs represent recent mover gross rents, HUD continues to apply a recent mover factor to the standard quality base rents assigned from the 5-year ACS data. Calculation of the recent mover factor is described below.

2 The only difference in survey data between the 2007–2011 5-year ACS data and the 2008–2012 5-year ACS data is the replacement of 2007 survey responses with survey responses collected in 2012. The 2008, 2009, 2010 and 2011 survey responses remain intact; however, the weighting placed on each survey response is updated by the Census Bureau during the process of aggregating the data to be as of the final year of the 5-year period.

3 For areas with a two-bedroom standard quality gross rent from the ACS that have a margin of error greater than the estimate or no estimate due to inadequate sample in the 2012 5-year ACS, HUD uses the two-bedroom state non-metro rent for nonmetro areas.

B. RECENT MOVER FACTOR

Following the assignment of the standard quality two-bedroom rent described above, HUD applies a recent mover factor to these rents. The calculation of the recent mover factor for FY 2015 is similar to the methodology used in FY 2014, with the only difference being the use of updated ACS data. The following describes the process for determining the appropriate recent mover factor. In general, HUD uses the 1 year ACS based two-bedroom recent mover gross rent estimate from the smallest geographic area encompassing the FMR area for which the estimate is statistically reliable to calculate the recent mover factor.⁴ HUD calculates some areas' recent mover factors using data collected just for the FMR area.

However, HUD bases other areas' recent mover factor on larger geographic areas if this is necessary to obtain statistically reliable estimates. For metropolitan areas that are sub-areas of larger metropolitan areas, the order is FMR area, metropolitan area, aggregated metropolitan parts of the state, and state.

Metropolitan areas that are not divided into subparts follow a similar path from FMR area, to aggregated metropolitan parts of the state, to state. In nonmetropolitan areas the recent mover factor is based on the FMR area, aggregated nonmetropolitan parts of the state, or if that is not available, on the basis of the whole state. HUD calculates the recent mover factor as the percentage change between the 5-year 2008–2012 standard quality two-bedroom gross rent and the 1-year 2012 recent mover two-bedroom gross rent for the recent mover factor area. HUD does not allow recent mover factors to lower the standard quality base rent; therefore, if the 5-year standard quality rent is larger than the comparable 1-year recent mover rent, the recent mover factor is set to 1. The process for calculating each area's recent mover factor is detailed in the FY 2015 Final FMR documentation system available at: <http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr15>. Applying the recent mover factor to the standard quality base rent produces an "as of" 2012 recent mover two-bedroom base gross rent for the FMR area.⁵

C. OTHER RENT SURVEY DATA

HUD does not use the ACS as the base rent or recent mover factor for 16 areas where the FY 2015 FMR was adjusted based on survey data collected in late 2012, 2013, or 2014.

PHAs conducted surveys for the following areas: Bennington County, VT, Hood River County, OR, Oakland, CA, Santa Barbara, CA, Stamford, CT, Windham County,

4 For the purpose of the recent mover factor calculation, a statistically reliable estimate occurs where the recent mover gross rent has a margin of error that is less than the estimate itself.

5 The Bureau of the Census does not collect the ACS data in the Pacific Islands (Guam, Northern Marianas and American Samoa) or the US Virgin Islands. As part of the 2010 Decennial Census, the Census Bureau conducted a "long-form" sample surveys for these areas. These data were not released in time to be included in FY 2015 FMRs. Therefore, HUD uses the national change in gross rents, measured between 2011 and 2012 to update last year's FMRs for these areas.

VT, and Windsor County, VT, while HUD conducted surveys for Burlington, VT, Cheyenne, WY, Danbury, CT, Flagstaff, AZ, Mountrail County, ND, Odessa, TX, Rochester, MN, Ward County, ND, and Williams County, ND.

HUD has no funds to conduct surveys of FMR areas, and so all future surveys must be paid for by the PHAs.

D. UPDATES FROM 2012 TO 2013

HUD updates the ACS-based “as of” 2012 rent through the end of 2013 using the annual change in CPI from 2012 to 2013. As in previous years, HUD uses Local CPI data coupled with Consumer Expenditure Survey (CEX) data for FMR areas with at least 75 percent of their population within Class A metropolitan areas covered by local CPI data. HUD uses Census region CPI data for FMR areas in Class B and C size metropolitan areas and nonmetropolitan areas without local CPI update factors. Additionally, HUD is using CPI data collected locally in Puerto Rico as the basis for CPI adjustments from 2012 to 2013 for all Puerto Rico FMR areas. Following the application of the appropriate CPI update factor, HUD converts the “as of” 2013 CPI adjusted rents to “as of” December 2013 rents by multiplying each rent by the national December 2013 CPI divided by the national annual 2013 CPI value.

E. TREND FROM 2013 TO 2015

As in FY 2014, HUD continues to calculate the trend factor as the annualized change in median gross rents as measured across the most recent 5 years of available 1-year ACS data. The national median gross rent in 2007 was \$789 and \$884 in 2012. The overall change between 2007 and 2012 is 12.04 percent and the annualized change is 2.30 percent. Over a 15-month time period, the effective trend factor is 2.883 percent. HUD applies this trend factor to the “as of” December 2013 rents to produce FMRs that correspond to the middle of the 2015 fiscal year.

F. PUERTO RICO UTILITY ADJUSTMENTS

The gross rent data from the 2008 to 2012 Puerto Rico Community Survey (PRCS) does not include the utility rate increases from Commonwealth-owned utility companies from last year that were submitted as part of the comments from Puerto Rico housing agencies. HUD included additional utility values in the final FY 2014 FMRs to account for these changes in Puerto Rico and these utility adjustments are continued for all areas of Puerto Rico in the FY 2015 FMRs.

G. BEDROOM RENT ADJUSTMENTS

HUD calculates the primary FMR estimates for two-bedroom units. This is generally the most common sized rental unit and, therefore, the most reliable to survey and analyze. Formerly, after each decennial Census, HUD calculated rent relationships between two-bedroom units and other unit sizes and used them to set FMRs for other units. HUD did this because it is much easier to update two-bedroom estimates annually and to use pre-established cost relationships with other unit bedroom counts

than it is to develop independent FMR estimates for each unit bedroom count.

When calculating FY 2013 FMRs, HUD updated the bedroom ratio adjustment factors using 2006–2010 5-year ACS data using similar methodology to what was implemented when calculating bedroom ratios using 2000 Census data to establish rent ratios. The bedroom ratios used in the calculation of FY 2015 FMRs remain the 2006–2010 based ratios applied to the two-bedroom FMR computed from the 2012 ACS data.

HUD established bedroom interval ranges based on an analysis of the range of such intervals for all areas with large enough samples to permit accurate bedroom ratio determinations. These ranges are: Efficiency (zero-bedroom) FMRs are constrained to fall between 0.59 and 0.81 of the two-bedroom FMR; one-bedroom FMRs must be between 0.74 and 0.84 of the two-bedroom FMR; three-bedroom FMRs must be between 1.15 and 1.36 of the two-bedroom FMR; and four-bedroom FMRs must be between 1.24 and 1.64 of the two bedroom FMR. (The maximums for the three-bedroom and four-bedroom FMRs are irrespective of the adjustments discussed in the next paragraph.)

HUD adjusts bedroom rents for a given FMR area if the differentials between unit bedroom-count FMRs were inconsistent with normally observed patterns (i.e., efficiency rents are not allowed to be higher than one-bedroom rents and four bedroom rents are not allowed to be lower than three-bedroom rents). The bedroom ratios for Puerto Rico follow these constraints.

HUD further adjusts the rents for three-bedroom and larger units to reflect HUD’s policy to set higher rents for these units than would result from using unadjusted market rents. This adjustment is intended to increase the likelihood that the largest families, who have the most difficulty in leasing units, will be successful in finding eligible program units. The adjustment adds 8.7 percent to the unadjusted three bedroom FMR estimates and adds 7.7 percent to the unadjusted four-bedroom FMR estimates. The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four bedroom FMR for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedroom FMR, and the FMR for a six bedroom unit is 1.30 times the four bedroom FMR. FMRs for single-room occupancy units are 0.75 times the efficiency FMR.

For low-population, nonmetropolitan counties with small or statistically insignificant 2006–2010 5-year ACS recent-mover rents, HUD uses state nonmetropolitan data to determine bedroom ratios for each unit bedroom count. HUD made this adjustment to protect against unrealistically high or low FMRs due to insufficient sample sizes.

V. MANUFACTURED HOME SPACE SURVEYS

The FMR used to establish payment standard amounts for the rental of manufactured home spaces (pad rentals including utilities) in the HCV program is 40 percent of the FMR for a two-bedroom unit. HUD will consider modification of the manufactured

home space FMRs where public comments present statistically valid survey data showing the 40th-percentile manufactured home space rent (including the cost of utilities) for the entire FMR area.

All approved exceptions to these rents based on survey data that were in effect in FY 2014 were updated to FY 2015 using the same data used to estimate the HCV program FMRs. If the result of this computation was higher than 40 percent of the new two-bedroom rent, the exception remains and is listed in Schedule D. The FMR area definitions used for the rental of manufactured home spaces are the same as the area definitions used for the other FMRs. No additional exception requests were received in the comments to the FY 2015 Proposed FMRs.

VI. SMALL AREA FAIR MARKET RENTS

Small Area Fair Market Rents (SAFMRs) are used as part of a court settlement by all public housing authorities (PHAs) in the Dallas, TX HMFA. They are also used as part of HUD's demonstration program for five PHAs the Housing Authority of the County of Cook (IL), the City of Long Beach (CA) Housing Authority, the Chattanooga (TN) Housing Authority, the Town of Mamaroneck (NY) Housing Authority, and the Laredo (TX) Housing Authority. These FMRs are listed in the Schedule B addendum. SAFMRs are calculated using a rent ratio determined by dividing the median gross rent across all bedrooms for the small area (a ZIP code) by the similar median gross rent for the metropolitan area of the ZIP code. This rent ratio is multiplied by the current two-bedroom rent for the entire metropolitan area containing the small area to generate the current year two-bedroom rent for the small area. In small areas where the median gross rent is not statistically reliable, HUD substitutes the median gross rent for the county containing the ZIP code in the numerator of the rent ratio calculation. For FY 2015 SAFMRs, HUD continues to use the rent ratios developed in conjunction with the calculation of FY 2013 FMRs based on 2006–2010 5-year ACS data.⁶

⁶ HUD has provided numerous detailed accounts of the calculation methodology used for Small Area Fair Market Rents. Please see our Federal Register notice of April 20, 2011 (76 FR 22125) for more information regarding the calculation methodology. HUD's Final FY 2015 FMR documentation system available at (<http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr15>) contains detailed calculations for each ZIP code area in participating jurisdictions.



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